

and submitted in duplicate

Register Number— 34813

Form A.R.11
Building Societies Act 1962

MERSEY SIDE Building Society
Annual Return for 41 NORTH JOHN STREET LIVERPOOL L2 6RR
Registered Office SPRINGS 31 MARCH 1985
Financial year ended *Delete as appropriate
Date on which Annual General Meeting was/will be held

— — — — — Membership and Creditors as at the end of the financial year

<u>Number of—</u>	<u>598</u>
1. Investing shareholders	<u>266</u>
2. Borrowers	<u>28</u>
3. Creditors for deposits and loans (excluding holders of transferable instruments)	

Part 1 Directors, Staff and Offices

Section A. Directors and Officers

Details of directors, etc., as at the end of the financial year: (See Section B for business occupations and other directorships)

Name	Address	Year of birth	Date first appointed
Chairman S. I. HELLER	13/17 STANLEY STREET LIVERPOOL L1 6AA	1929	3.9.1955
S. LANSBURY LAURIE	42 DOWHILL ROAD LIVERPOOL L23 8SW	1907	18/02/1955
D. LANSBURY LAURIE	41 NORTH JOHN STREET LIVERPOOL L2 6LP	1934	3.9.1955
V.R. VYNER-BROOKS	9C ALTWAY LIVERPOOL L10 3JA	1934	13.9.1955
JHM HARDEN	1 CHESTER STREET MOLD CLWYD	1930	23.10.1955
G.F. BROWN	3 NICHOLAS STREET MENS CHESTER CH1 2NS	1945	13.12.1955
Manager			
Secretary			
D. LANSBURY LAURIE	41 NORTH JOHN STREET LIVERPOOL L2 6LP	1934	13.9.1955

**In the case of any director(s) originally appointed to the board of a society now merged with the society, it is the date of their last appointment.*

^{+Delete and substitute correct designation if not known by this title. Details should also be given of any change in Chairman since the end of}

the financial year

Part 1 continued

Section B Further particulars of Directors and Officers

Details of directors etc. continued from Section A:

Name

Business occupation and other directorships

S. I. HELLERCHARTERED ACCOUNTANTS. LANSBURY LAURIERETIRED FSAD. LANSBURY LAURIECHARTERED ACCOUNTANTV.R. VYNER-BROOKSSOLICITORJHM HARDENCHARTERED SURVEYORJF POWELLFINANCIAL CONSULTANT

Section C Directors' Emoluments, Pensions and Compensation

	For services as director	For other services	Total
	£	£	£
1 Directors' emoluments (excluding pension scheme contributions)	4000	7827	11827
2 Directors' pension scheme contributions	1049	3156	4205
3 Directors' emoluments (including pension scheme contributions) (as stated in Part 2B)	5049	10983	16032
4 Directors' or past-directors' pensions (to the extent not funded under a pension scheme)		1333	1333
5 Compensation to directors or past-directors in respect of loss of office	4000		4000
[Any specific fees etc. payable to main board directors in respect of their service on area boards, as detailed in Part 1E, are also to be included in this section under "For other services".]			

Part 5 Mortgages**Section A Mortgage transactions, balances and arrears at end of year****1. Transactions and balances**

Amount due or outstanding on mortgage at start of year

£ £
1986489

ADD: Advances made in year (for analysis see Part 5D)

Interest on mortgages

Insurance premiums

Other debits

294190
151191
12551

457932

Sub total

2444421

DEDUCT: Repayments (capital, interest and insurance premiums) —

on premature redemption [of mortgages]

other repayments

Losses on mortgages

Other credits

341304

341304

Amount due or outstanding on mortgage at end of year

2103117

2. Further particulars of balance at end of year

The amount due or outstanding on mortgage at end of year at A of item 1 includes amounts due:

- i. From persons other than bodies corporate indebted in a total amount exceeding £80,000
- ii. From bodies corporate (other than housing associations where Section B of the Housing Act 1964 applies to the advance)

Amount	Number of borrowers
1	
23595	1
23595	1
1.12 %	%

- iii. From housing associations where Section B of the Housing Act 1964 applies to the advance

Amount at D as a proportion of amount at A of item 1 ... F

Ascertained proportion (if appropriate)*

*The percentage at F is an approximation of the ascertained proportion as prescribed in Section 22(2)(b) of the Building Societies Act 1962. If the percentage entered at E is greater than 7½% then the ascertained proportion calculated in accordance with Section 22(2)(b) shall be entered in the box provided.

3. Arrears

The amount due or outstanding on mortgage at end of year at A of item 1 includes amounts due:

Number of mortgages	Amount £
5	3265

On mortgages on property of which the society has been more than 12 months in possession

On mortgages on property of which the society is not in possession or has been in possession for not more than 12 months where the payments are more than 12 months in arrear

On mortgages on property for which Receivers or Managers have acted for more than 12 months

Part 9**Accounting Systems**

The date(s) of meeting(s) (if any) at which the board of directors considered the requirements of Section 76 of the Building Societies Act 1962 and the evidence of the manner in which the society complied therewith.

Enter relevant date(s) (if any)

27 OCTOBER 1984

14 DECEMBER 1984

Part 10**Completion and Approval**

1. The date of the meeting (if any) at which the board of directors approved the annual return for the financial year ended
2. Names of any directors who were specifically authorised by the board to sign the annual return.

Enter relevant date (if any)

Enter names (if any)

Director

Signature

J. Lansbury Lawrence

Director

V.R. Sykes-Brown

Manager or Secretary

*J. Lansbury Lawrence***Auditors' Report in accordance with Section 91 of the Building Societies Act 1962**

In our opinion the foregoing Annual Return for the period 1st August 1984 to 31st March 1985 (so far as we are required to report upon it) is properly drawn up in accordance with the requirements of the Building Societies Act 1962 and with the regulations made thereunder, is in agreement with the books of account of the Society and gives a true and fair view of the matters to which it is addressed.

In relation to Sections F and G(1) of Part 5, we have no information other than that disclosed to us by the Directors and Officers of the Society in accordance with Subsection 2 of Section 89 of the Act.

We are not required to deal with the particulars contained in the Annual Return in the following Sections:-

Details of Membership and Creditors preceding Part 1, Sections A, B and G of Part 1, Section H of Part 4, Sections B and D of Part 5, and Item 4 of Part 7; accordingly, our Report does not cover these matters.

J. Stanway Johnson & Co.,
Chartered Accountants,
27 Greenlane Road,
Woolton,
LIVERPOOL,
L25 4RP.

19th July, 1985.