

SKIPTON
BUILDING SOCIETY

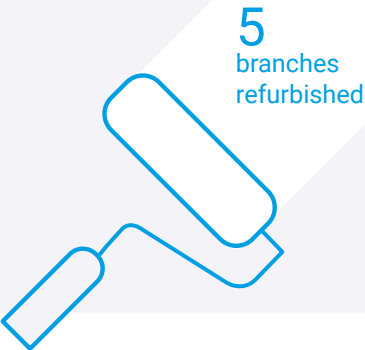
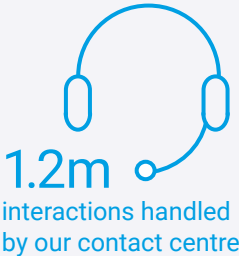
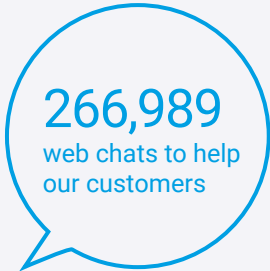
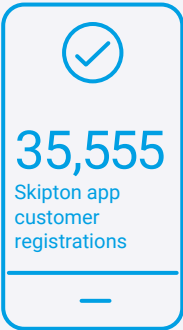


AGM
2022

A man and a woman are embracing in a warm, sunny outdoor setting. The man, with short brown hair and a beard, is wearing a grey t-shirt and blue denim overalls with brown straps. He has his arm around the woman's shoulder. The woman, with short blonde hair, is wearing a teal-colored top and is smiling gently. In the background, there is a green truck and a building with large, dark letters, possibly spelling 'COFFEE'. The overall atmosphere is bright and positive.

Your
Society
in focus

Our year in review



Savings



5.8%

growth in savings
balances

162,354

new savings
accounts opened

90,276

new online
accounts

Colleagues



7th

'UK's Best Big Companies
to Work For 2021' list

Investors in People
Platinum Standard



INVESTORS
IN PEOPLE

92%

of our colleagues are
proud to work for Skipton

78%

of our colleagues believe we make a
real difference to our communities

Mortgages



6.8%

growth in Group
mortgage balances

13,910

more mortgage
customers than 2020

7,893

mortgages for
first-time buyers

Sustainability



£574,536

donated to charities
and community groups

40

community groups helped
by Community Giving

15,000

trees planted

99%

of our waste is diverted from landfill



Welcome

to our AGM booklet, where you can read about last year's highlights, some of this year's plans and find out how to vote.

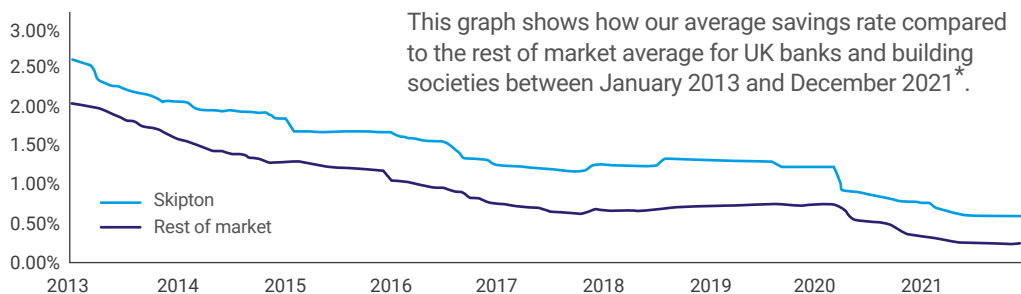
Even though it wasn't without its challenges, 2021 turned out to be another successful year for Skipton Building Society, producing record group profit before tax of £271.8m (2020: £118.8m).

We saw the successful acquisition of Countrywide plc by our group subsidiary Connells, which means we can help more people into homes. We donated a further £214,000 to our charity partner Mental Health UK, and also signed up to the UN Principles for Responsible Banking, committing investment to our transition to net zero. And all of our people continued to be there during the moments that mattered for our customers, regardless of the pandemic.

We've recently seen increases in the Bank of England Base Rate, but understand it's still a challenging time for savers. We try to continue to offer long-term good value relative to the market. The average savings rate we paid in the 12 months to December 2021 was 0.37% above the rest of market average for banks and building societies*.

Skipton is financially strong and well placed to respond to any challenges ahead. By investing in the services we offer and in our diverse and talented workforce, we continue to look to the future with confidence.

David Cutter, Group Chief Executive



* Rest of market as defined in CACI's Current Account and Savings Database, Stock, including fixed and variable rates. CACI is an independent company that provides financial benchmarking data from over 30 savings providers, who together hold £1.009tn of cash in savings accounts as at end December 2021.

Flexibility benefits everyone

We've learned a lot about what's possible over the last couple of years. Especially in terms of being flexible. And we've built on that, so we can continue to offer a great service to members.

Communication

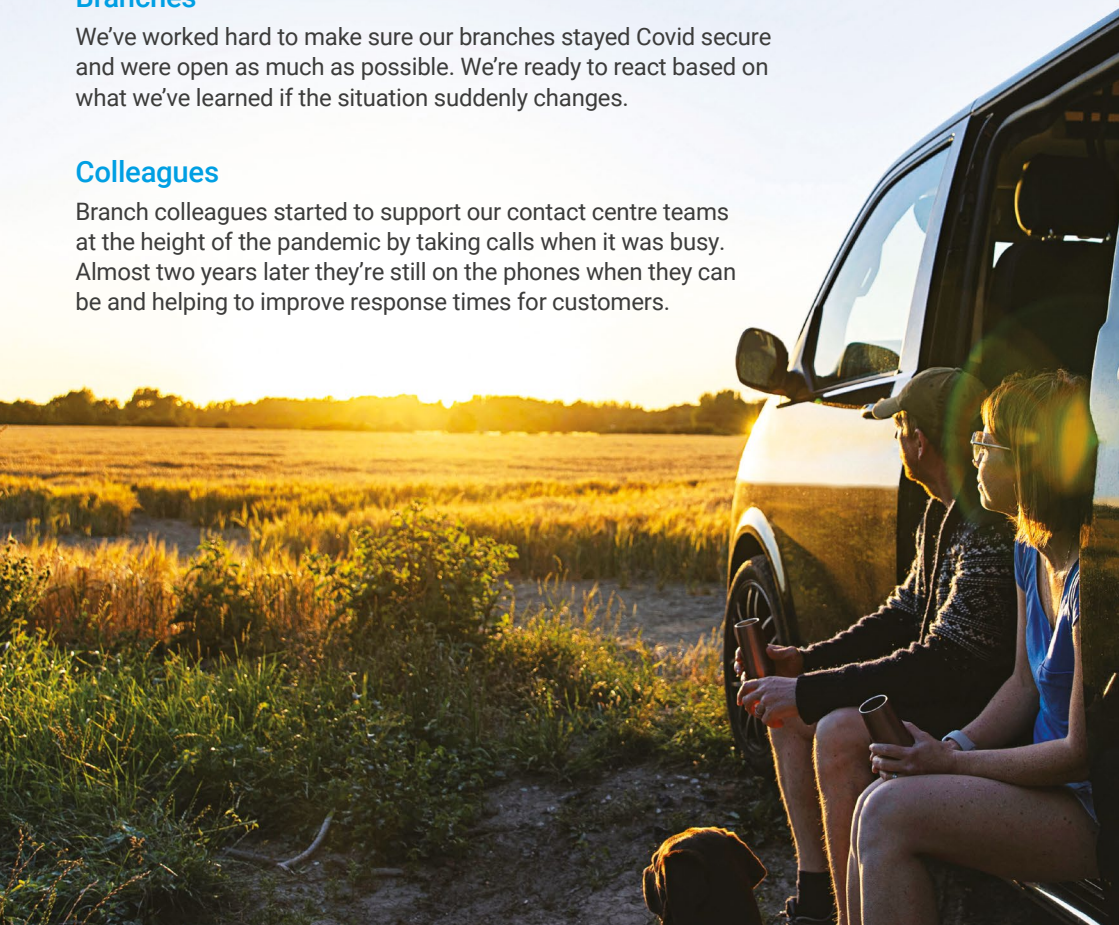
More customers than ever have been using our web chat, phone, video appointment, Skipton Online and social media services to keep in touch with us. And a new series of webinars and podcasts has given people another way to learn about our financial advice service and access help to make the most of their finances too.

Branches

We've worked hard to make sure our branches stayed Covid secure and were open as much as possible. We're ready to react based on what we've learned if the situation suddenly changes.

Colleagues

Branch colleagues started to support our contact centre teams at the height of the pandemic by taking calls when it was busy. Almost two years later they're still on the phones when they can be and helping to improve response times for customers.





Improving things for you

We're always looking for areas of the business to invest in, which we believe will benefit customers and help them find their good place. These are some of the things we focused on in 2021.

Accessibility milestone

The Business Disability Forum (BDF) awarded us a bronze rating last year after assessing how accessible we are for customers and colleagues.

They looked at improvements we've made to our communications, for example, accessible email design, Braille, audio and large print versions, and how we're providing more information about our branches through AccessAble guides.

They also recognised that over 1,600 colleagues had completed Communication Access training, which is designed to help us support customers who might have difficulties caused by hearing and speech impairments, dementia, autism and many more.

Customer Empathy Lead Hannah Hall explains, "It's all about working towards a future where accessibility is embedded in our culture and not a second thought. We want to ensure that whoever you are, you can access us easily. And although there's work to be done, the BDF award shows we're heading in the right direction."





Appy update!

Now you can open an easy access account or any of our fixed rate bonds using the app. We'll include more accounts soon.



Good value

We design our products for today's economy and make sure we continue to offer long-term good value relative to the market.

In 2021 we launched our existing member regular saver as well as a fixed-rate account that allowed customers to still have access to their money. We also launched an account that tracked the Bank of England base rate, which customers have already benefited from with the recent rate increases.

Stay SAFE hub

We work hard to keep your money secure. But there are things you can do too. Like visiting our new Security & Anti-Fraud Education (SAFE) hub, which provides information about the latest scams, ways to prevent them and who to contact if you need support. Visit skipton.co.uk/security-centre to find how you can protect yourself.



Rated "Excellent"
31 December 2021

We're delighted to be rated excellent on Trustpilot. Here's what some of our customers had to say about us.

"Went to Skipton with Grandad (98 years) to sort out an account. The ladies were brilliant. Spoke to Grandad clearly and slowly. They listened carefully. Very impressed! Wheelchair access also very good." December 2021

"Excellent app, simple to use, easy to access." January 2022

"Welcoming, friendly, informative and efficient service. Felt valued as a customer." February 2022

Building a sustainable Society

Climate change, accessibility and diversity will be at the top of our sustainability agenda for the years to come, with a variety of Environmental, Social, and Governance (ESG) objectives at the heart of our plans.

Our targets for 2022



Environmental

Reduce our carbon footprint by 10%

Reduce single-use plastic usage by 40%

Maintain 99% of our waste not going to landfill

Develop our net zero plans for emissions



Social

Help 10,000 first time buyers

Support over 100 community food banks and homeless initiatives with £50k

Donate £200k through the Skipton Building Society Charitable Foundation

Achieve our Women in Finance target (40% of our senior leaders are women)



Governance

Implement UN Principles for Responsible Banking framework

Develop social and green funding strategy

Deliver colleague ESG training

Our journey towards sustainability

"As a Society we need to do our bit. In 2018 we started to support the UN Sustainable Development Goals (SDGs) and last year we signed the UN Principles for Responsible Banking (PRBs). These commitments align directly to the sustainability plans we already have in place and help shape our plans for the future."

Ian Cornelius,
Commercial & Strategy Director

What we've committed to

SUSTAINABLE DEVELOPMENT GOALS

The goals aim to end poverty, fight inequality and stop climate change by 2030.



The principles provide a framework for financial services across the world and how they can contribute to a sustainable banking system.



Giving something back

Our branches recently donated £250 each to support the 2,000-plus foodbanks across the UK. The donations, which totalled £27,000, including a donation from head office, were used to provide daily essentials and cupboard staples to help reduce food poverty.

Creating a more inclusive Society

Last year, we launched our Diversity & Inclusion strategy, which is designed to improve diversity within the Society by increasing knowledge and awareness through a number of colleague-led initiatives.

The plans also focused on improving things for customers by listening and responding to needs, making our digital and physical sites more accessible and making sure we have the right blend of skills within the Society.



Mental
Health
UK

We've donated **£430k**
to Mental Health UK over
the last two years.



In the pipeline

Customer needs never stand still. Which means we're always developing our products and services to help people save for the future, own their own homes and support their financial well-being.

The future of financial advice

We've been offering a financial advice service for more than 30 years. We regularly review what we offer, so we can continue to provide great benefit to our customers. At the moment, we're looking at ways we can improve efficiency and make the service available to more people, as well as how digital technologies could help us to achieve those things.

Green housing

Consumer research shows that the main barriers people face when it comes to improving the energy efficiency of their homes are cost, complexity and lack of information. We're hoping to rectify that by working with other organisations to create information and tools that could help people find out how their property is performing in terms of energy efficiency and emissions, and how they could improve it for the future.

Some of those solutions can be costly, for example, boilers, solar panels etc, so we've launched some mortgage products to help our existing mortgage customers finance them. We're looking at other ways we can help too.

Following customer feedback, we're developing a new help centre on our website that will allow people to find quick answers to general queries at busy times.



What am I voting on at the AGM?

You're voting on the election and re-election of Directors and the re-appointment of our external auditors as well as resolutions about the approval of the Directors' Remuneration Report and Policy and our Annual Report and Accounts. There's also a Special Resolution about some changes we're proposing to the Rules of the Society. The back page of this booklet has a full list of the resolutions and Board Directors and we've included more detail about each resolution on the following pages.

Ordinary Resolutions

1) To receive the Annual Report & Accounts

We propose an Ordinary Resolution every year to formally accept the Annual Report & Accounts.

2) To re-appoint Ernst & Young LLP as auditors

Following a rigorous selection process, Ernst & Young LLP were selected as our external auditors prior to AGM 2019 where their appointment was approved. This resolution is to approve their reappointment for the year ending 31 December 2022.

3) To approve the Directors' Remuneration Report (other than the section headed 'Directors' Remuneration Policy') for the year ended 31 December 2021

The Directors' Remuneration Report is summarised in the Summary Financial Statement. As in previous years, we're proposing an Ordinary Resolution to approve the Directors' Remuneration Report for the financial year ended 31 December 2021.

4) To approve the Directors' Remuneration Policy (as contained in the Directors' Remuneration Report for the year ended 31 December 2021)

The Directors' Remuneration Policy is summarised as a section of the Directors' Remuneration Report in the Summary Financial Statement along with the changes we've had to make this year to ensure we're compliant with the latest Capital Requirements Directive, which has affected some of the criteria for Single Variable Pay Arrangements. We're proposing an Ordinary Resolution to approve the policy along with the changes.

The vote on resolution 3 will be treated as advisory only and the Directors' entitlement to remuneration isn't conditional on this resolution being passed. It is, however, still an important measure of members' views on the topic, which the Board will discuss and be influenced by. You can read the full Directors' Remuneration Report (including the Directors' Remuneration Policy) at skipton.co.uk/financialresults, or request a copy from: The Secretary, Skipton Building Society, The Bailey, Skipton, North Yorkshire BD23 1DN or by calling 0345 850 1733.



Special Resolution – Proposed changes to the Rules of the Society

The Board is proposing some changes to the Society's Rules at this year's AGM and we've included a summary below. **You can read a detailed summary of these changes along with a copy of our current 2014 Rules showing all the proposed changes (the 'Revised Rules') at skipton.co.uk/agm, or request a copy from:** The Secretary, Skipton Building Society, The Bailey, Skipton, North Yorkshire BD23 1DN or by calling 0345 850 1733. The 'Revised Rules' will be presented to the meeting as per the Special Resolution in the Notice of AGM on the back page.

The Board believes that these alterations will benefit the Society and its members and recommends that members vote FOR the alterations. If the rule changes are approved at the AGM and registered by the Financial Conduct Authority, it is intended that the changes would take effect from 1 August 2022 as the Rules of the Society 2022.

What are the Rules of the Society?

The Rules of the Society set out the principles and basis on which we're governed, which includes requirements for and how members' meetings are held.

What are the proposed changes?

More choice around how you can attend our AGM

The Covid pandemic and lockdown restrictions have affected how we run our Annual General Meetings and proved we need to be flexible. As a result, we're proposing to update the rules to allow the Board (at its discretion) to arrange for members to have the option to attend meetings at one or more physical venues and/or electronically, giving members more choice in how they attend. The rules also set

out relevant procedures that will apply to any meeting that is held at one or more physical venues and/or electronically.

See new definitions, new Rule 32 in the Revised Rules, changes to existing Rule 32(14)(a) (Rule 33(14)(a) in the Revised Rules).

Clarity on procedures for adjourned meetings

The pandemic also focused attention on the procedures currently in place if a meeting needs to be adjourned. So, we're proposing rules to clarify the procedure for giving notice of an adjourned meeting and also on the validity of proxy forms.

See existing Rules 34(7) to (9) (Rules 35(7) to (9) in the Revised Rules)

To clarify the rules relating to quorum at meetings

We'd like to clarify the rules regarding quorum at adjourned meetings, by stating there must be at least two members present at the meeting.

See existing Rule 33(1) (Rule 34(1) in the Revised Rules) and existing Rule 33(3) (Rule 34(3) in the Revised Rules)

To bring the rules regarding the removal of directors in line with the Mental Health (Discrimination) Act 2013

We're proposing to amend the rules on the removal of directors to reflect the requirements of The Mental Health (Discrimination) Act 2013.

See existing Rule 24(1)(g)(ii)

To amend the rules around giving notice of AGM in case of disruption to postal services

We're proposing to strengthen the rules around how notice is regarded as given to members if there's any disruption to the postal service. The measures would include publishing the information on the Society's

website and either displaying the notice at the Society's head office and branches or publishing it in two leading newspapers.

See existing Rule 45(6) (Rule 46(6) in the Revised Rules)

To delete outdated rules

The Additional Rules have provisions affecting members' savings and mortgage accounts, which traditionally were included in the rules of a building society. Since 1 July 1998, these have been covered in the terms and conditions applicable to savings and mortgage accounts for members joining on or after that date. For completeness, the Additional Rules have been included in previous versions of the Society's Rules, but because of the substantial period of time that has passed since 1 July 1998, we're proposing to delete the Additional Rules (with the exception of Additional Rule 6, Lending and Advances) as they're no longer required.

See amendments to Rule 4(1), Rule 8, 9, 10 and 11 and Additional Rules Preface, deletion of Additional Rules 1-5 and 7-10

Renumbering and minor changes

We're renumbering to take into account the alterations. We're also replacing the terms 'Chairman' and 'Vice-Chairman' with 'Chair' and 'Deputy Chair' to ensure they reflect the terms used by the Society in its meetings and other communications so they are gender neutral. We also want to make it clear that any references in the rules to one gender refer to any other gender.

See renumbering of existing rules 32 onwards, Rule 24(1)(i), Rule 1(interpretation), existing Rule 34(17)(c) (Rule 35(17)(c) in the Revised Rules), Rule 34(18)(b) (Rule 35(18)(b) in the Revised Rules), Rule 36(3) (Rule 37(3) in the Revised Rules)

About your Board

Our Board members have been selected for their skills and experience, which you can read about on the following pages. A Director will only be elected or re-elected if the majority of voting members vote in their favour. None of our Directors has a personal business relationship with the Society or any of its subsidiaries or close links to any business that might have.

Key to Board committee responsibilities

- E Executive Committee
- A Audit Committee
- N Nominations Committee
- R Risk Committee
- C Retail Credit Committee
- L Asset & Liability Committee
- Re Remuneration Committee
- NE Non-Executive Remuneration Committee
- Chair

A message from Robert East

It's been my privilege to work at Skipton for the last 10 years and I'd like to thank all our members for allowing me to do so before I relinquish the seat to Gwyn Burr as our next Chair.

Skipton is a business that touches the lives of many in a way that's empathetic with an absolute focus on trying to get it right for our customers. This focus is born from a unique culture created over many years, which has been delivered by the many talented colleagues that I have had the privilege to work with.

Skipton has performed exceptionally well in 2021. Its financial strength, diversified portfolio of businesses, focus on colleague engagement and high levels of member satisfaction have created a strong position for the opportunities and challenges ahead.

I believe the Board has made a great choice in Gwyn Burr and have every confidence she will ensure that Skipton continues to serve the needs of our members both now and in the future.



Directors for election

Gwyn Burr Chair Designate Appointed to the Board: 2022



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Gwyn lives close to Skipton and brings wide-ranging executive experience in marketing and customer service, thanks to her director-level roles at ASDA and Sainsburys. She also has significant financial services experience, having previously held non-executive positions with Principality Building Society, Sainsbury's Bank plc and the Financial Ombudsman Service. She is currently a non-executive director at Taylor Wimpey plc, Hammerson's plc, Just Eat plc, and will be standing down from those posts while remaining on the boards of Made.com Design Ltd and Metro AG.

"It's with great pride that I take up my role at Skipton. I'm an existing customer and have experienced first-hand what a fantastic service the Society offers. As customer behaviour in dealing with their financial affairs in a post-pandemic world continues to evolve, I look forward to working with the team in meeting the new challenges this brings. I can already see how the Society's great people and proposition means it is well-placed to excel in the years ahead."

Andrew Bottomley

Customer Director

Appointed to Board: 2016



Andrew has more than 30 years' experience in leading customer service and sales teams in financial services. He leads the development and delivery of our financial advice proposition, as well as the Society's branch network, contact centre and intermediary relationships. He has previously served as Mortgage and Bancassurance Director at Lloyds Bank, held various senior roles at the Halifax, encompassing branches, mortgages and head office positions, and was Chair of Halifax Sharedealing.

"It's important to me to work for an organisation that cares for its customers and colleagues, which are values I work by too. I have experience in many segments of financial services, including risk and change management. I thrive on challenge and I'm keen to help people develop and grow."

Richard Coates

Non-Executive Director

Appointed to Board: 2017



Richard is a very experienced financial services auditor and Chair of Audit and Risk Committees. He brings vital finance and corporate governance insight to the Board which the Board views as essential to its long-term success. A chartered accountant, Richard was a senior partner at KPMG before joining the Skipton Group in 2003 as Managing Director of Baseline Capital Limited, which he retired from in 2008. He is a Non-Executive Director of TPT Retirement Solutions and the Veterinary Defence Society and is also the Chair of the Audit Committee of both of these organisations.

"I joined the Board as the Society stays true to its mutual ethos and has its members at the centre of its thinking. I bring my experience of strong corporate governance to support the Society's ongoing financial strength and growth strategy."

Ian Cornelius

Commercial & Strategy Director

Non-Executive Director of Connells Limited

Appointed to Board: 2012



Ian has extensive experience in financial services customer management and marketing and has developed the Society's customer proposition. He successfully oversees its implementation with the development of products and services designed to support our customers. Ian previously held senior positions at Homeloan Management Limited, Virgin Money, Bradford & Bingley, Capital One and Boots. He is also a Non-Executive Director of Incommunities Group Ltd and Governor and Trustee of Giggleswick School.

"I'm proud to work for an organisation that genuinely puts customers first. Skipton has successfully focused on helping people to save and have a home of their own since 1853. My role is to support and enable colleagues to build on that legacy by constantly improving the products and services we offer to ensure we meet the needs of current and future members."

Denis Hall

Non-Executive Director

Appointed to Board: 2017



Denis has worked in senior risk roles with Citibank, Deutsche Bank and GE Capital. He brings a wide knowledge of risk management, regulation and financial services enabling him to chair the Board Risk Committee and provide support, advice and challenge to the Executive on risk management issues. Denis is a Non-Executive Director of Switzerland's Cembra Bank and Moneta Bank in the Czech Republic and sits on the Audit and Risk Committee(s) for both these organisations. He is also Non-Executive Director and Chair of the Risk and Audit Committee for Auxmoney Holding in Ireland.

"I love Skipton's principle that puts members first and services their needs without pressure. I serve on the boards of other financial institutions in Europe too, which keeps me up to date with current issues, so I can contribute to the Society by weighing up different approaches to common challenges."

Heather Jackson

Non-Executive Director

Appointed to Board: 2018



N R Re After AGM 2022

Heather brings her strong business operations, technology, strategy and change background which is vital as the Society focuses on improving our customer journeys through all channels and our use of data to support better decision making. She has 25 years' experience in senior executive roles at Lloyds plc, Capital One, Boots the Chemist, Asda and Burton Group plc. She's a Non-Executive Director for Ikano Bank Europe (and chairs their Change and Remuneration Committees) and also for Rothesay (annuity and pensions provider).

"I enjoy and value Skipton's focus on doing the right thing to create value for our customers and members now and in the future. I serve on other financial services Boards and keeping customers and colleagues at the forefront of everything is what fascinates me. I believe organisations that do this build sustainable, successful relationships and do good business. This is how Skipton will maintain our 'there for you' approach."

Mark Lund

Deputy Chair of the Board,

Senior Independent Director,

Non-Executive Director of Connells Limited

Appointed to Board: 2016



A N Re

Mark's experience at senior leadership level in financial advice and investment management enables him to provide relevant insight which is particularly important as the Society develops its financial advice business. He has more than 35 years' experience in commercial and financial services. His previous roles include CEO of St James's Place plc, CEO of Virgin Direct and Director of Henderson Investors plc. He is Chair of the mutual company MyCSP Ltd and their employee benefit trust, a Non-Executive Director of Coutts & Co and Chair of Equiniti Financial Services Limited.

"I joined the Society's Board after being an Independent Director with Skipton's financial advice business. I understand the broader Society well, and my goal is to ensure we understand our customers' needs and provide them with the most appropriate solutions."

Philip Moore

Non-Executive Director

Appointed to Board: 2021



Philip has over 35 years' experience in international financial services, spending nearly 20 years as a CFO followed by extensive consulting partner roles in the UK and South East Asia building his commercial, strategic and regulatory expertise. He has experience of chairing audit, risk and remuneration committees for a number of companies, including Bank of Ireland (UK) plc and Scandinavia's third largest property and casualty insurer Codan A/S. He is also Trustee of the Royal British Legion and a Governor at Hart Learning Group.

"I joined the Board after being attracted to the Society's strong mutual values and clear purpose. These attributes have made the Society a financially strong, customer-focused organisation and, by drawing on my wide financial experience, I hope to contribute to its continued success."

Bobby Ndawula

Group Finance Director, Non-Executive

Chair of Skipton International Limited

Appointed to Board: 2015



Bobby is an experienced finance professional and leads the Society's finance and treasury functions, amongst other areas, which are essential to the ongoing success of the Society. A chartered accountant, he previously held a number of senior positions in Group Finance and Financial Risk. With over 20 years' experience in IT, finance, capital and risk, he is responsible for ensuring that the Society's treasury, accounting and finance practices remain at a high standard. Bobby's also a Trustee of Yorkshire Cancer Research.

"Being part of a values-led, customer-centred organisation is important to me. I enjoy leading and developing high performing teams that embrace change and continuously improve the financial strength of the Society for the long-term benefit of our members. My ambition is for Skipton to continue to grow sustainably, so we can help more people achieve their financial goals."

Helen Stevenson

Non-Executive Director

Appointed to Board: 2013



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Helen brings extensive marketing and digital experience, a strong customer focus and experience in remuneration issues. Helen spent 19 years with Mars Inc and was in executive board level marketing roles at Lloyds TSB and Yell Group. She's now Chair of RM Group plc, Senior Independent Director on the Board of Reach plc, Non-Executive Director at IG Group plc, a member of Henley Business School Advisory Board and a Governor at Wellington College. Due to retire at the AGM, Helen is extending her tenure at the Board's request for continuity as there are other Director changes. The Board is confident that she remains an independent Board member and adds substantial value.

"Skipton is well placed to strengthen both its excellent customer service and financial stability. I want to support the Board in maintaining a powerful connection between members and the business and evolving our strategy so it continues to thrive in a changing marketplace."

Director changes

A message from David Cutter

After almost 30 years at the Society, including 13 as Group Chief Executive, I'll be stepping down from my role after the Society's AGM. It's been my privilege to lead Skipton Building Society and work alongside my colleagues to help grow the Society into the financially strong, purpose-led organisation it is today. With a strong financial performance in 2021 and having overseen the successful acquisition of Countrywide plc by Connells, creating the UK's largest estate agency network, it's a good time to step aside.

It's thanks to the efforts of everyone who's worked for the Society that it's moving forward in an enviable position of strength, with clear focus and values.



Amanda Burton

Amanda will be stepping down from the Board after the AGM. We'd like to thank her for her commitment to Skipton and the important contribution she's made to the Society.



Notice of Annual General Meeting 2022

This year, the Annual General Meeting (AGM) for Skipton Building Society will be held at The Bailey, Skipton, North Yorkshire BD23 1AP on Monday 25 April 2022 at 5.30pm. The meeting is for the following purposes:

Ordinary Resolutions

1. To receive the Annual Report & Accounts
2. To re-appoint Ernst & Young LLP as auditors
3. To approve the Directors' Remuneration Report (other than the section headed 'Directors' Remuneration Policy') for the year ended 31 December 2021
4. To approve the Directors' Remuneration Policy (as contained in the Directors' Remuneration Report for the year ended 31 December 2021)

Elections of Directors

- 5.1 To elect Gwyneth Victoria Burr
- 5.2 To re-elect Andrew Paul Bottomley
- 5.3 To re-elect John Richard Coates
- 5.4 To re-elect Ian Michael Cornelius
- 5.5 To re-elect Denis Arthur Hall
- 5.6 To re-elect Heather Louise Jackson
- 5.7 To re-elect Mark Joseph Lund
- 5.8 To re-elect Philip Wynford Moore
- 5.9 To re-elect Robert Samuel Duncan Mugenyi Ndawula
- 5.10 To re-elect Helen Claire Stevenson

Special Resolution

6. To consider and, if thought fit, to pass the following resolution as a Special Resolution:
That the Rules of the Society be amended in the manner specified in the document produced to the meeting and initialled by the Chair for the purposes of identification

Notes that form part of this Notice of AGM can be found on the enclosed voting form.

By order of the Board



John Gibson, Secretary
25 February 2022

**We can provide documents in large print, Braille or audio if you need them.
Please speak to a member of our team on 0345 850 1733 to find out more.**

Skipton Building Society is a member of the Building Societies Association. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, under registration number 153706, for accepting deposits, advising on and arranging mortgages and providing Restricted financial advice. Principal Office, The Bailey, Skipton, North Yorkshire BD23 1DN. Stock Code: 405_320226_11/02/22_P3

Join us for this year's event

You'll be able to join this year's AGM either in person or virtually by live stream.

If you plan to join in person, please call 0345 850 1733 to register in advance, so if there are any last minute changes, we can let you know. Please check skipton.co.uk/agm before you travel.

To join us by live stream, visit skipton.co.uk/agm for instructions and the joining link. You can log in using the voting codes on your voting form and meeting code 30102. Please note that you will be able to ask questions, but you won't be able to vote.