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BSA Yearbook 2025/26



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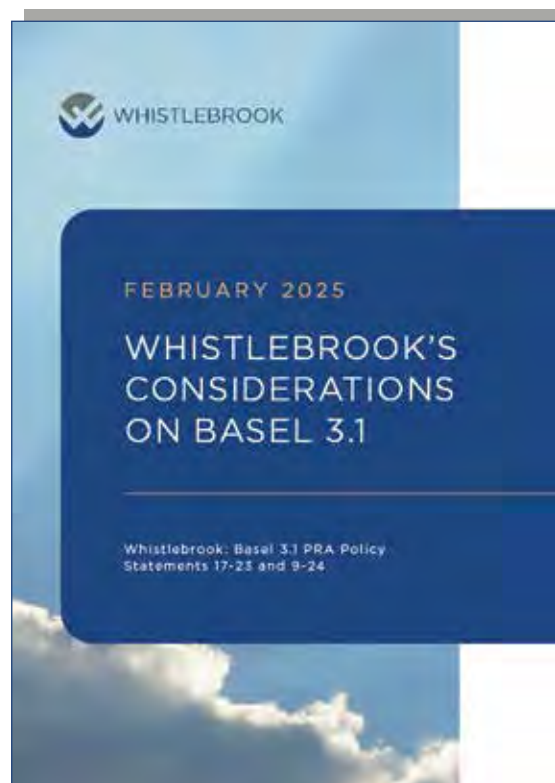
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- Capital & Reporting Impacts – practical steps to strengthen compliance frameworks.
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The Building Societies Association or BSA was established in 1869. It is the voice for all 42 UK building societies as well as 7 credit unions that make up the National Credit Union Forum (NCUF).

Together these organisations serve around 26 million customers in the UK.

The BSA's objective is to champion and support its Members: To push for the best outcomes from new and changing regulation and legislation to ensure that building societies and credit unions thrive as an essential part of a diverse financial services sector – serving their savers, borrowers and communities.

To do this we work with, amongst others, the UK Government, Parliament and regulators, especially the Prudential Regulation Authority (PRA) and the Financial Conduct Authority (FCA). In Europe we are a member of the European Association of Co-operative Banks (EACB) and continue our close cooperation with our European partners even though the UK has left the EU.

We also speak out on issues that are relevant to building societies, credit unions and their members (borrowers and savers). We provide technical information to our members on a huge range of topics. Our economists and specialist policy teams have expertise covering mortgages and housing; green finance; savings; financial policy and legal, governance and compliance matters.

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Introduction

Welcome to the BSA Yearbook 2025/26 (and my first as the new CEO at BSA).

This resource is full of information about our members – all 42 UK building societies and seven of the UK's largest credit unions and also includes a directory of our 47 associate members, representing a range of businesses including technology, legal, accountancy, executive search and many others.

It brings together market wide information, including house prices, sales data and data on savings and mortgage lending. This aims to give a clear view of both the sector's performance and the environment we are operating in.

250th anniversary year for building societies

2025 has been a big anniversary year for the building society sector – 250 years since the establishment of the first known building society, at the Golden Cross Inn in Birmingham.

The story goes that workers drinking at the Golden Cross Inn were complaining about their accommodation and their publican suggested that they work together to start a savings club to buy land and build themselves decent homes.

That first society was owned by its members and was built on trust, community and mutual respect. While the world has changed immeasurably that same purpose continues to set building societies apart today.

The motivation behind the celebration of the 'original money movement'? A great opportunity to raise the profile of a sector that is as relevant today as it was in 1775. Amid global political turmoil and a widening divide between rich and poor, there is a growing

need for businesses that put people before profit and deliver sustainable, long-term value for their customers and their communities.

2025 was therefore the perfect time to launch a new campaign raising awareness of the benefits of building societies and credit unions. The campaign encouraged consumers to consciously seek out building societies and credit unions when looking for a new mortgage or savings account. We've seen a welcome increase in awareness over the course of 2025 and are already planning to extend the campaign into 2026.

Doubling the mutual and co-operative sector

Since the Government announced its ambition to double the mutual and co-operative sector, we've been focused on defining what this looks like and how we can support it. We have worked closely with our mutual and co-operative colleagues, alongside the Co-operative and Mutual Sector Business Council, to develop the cross-sector growth plan.

I firmly believe that the wider mutual sector should be an increasingly important part of a properly diverse UK financial services sector. Diverse business models provide long recognised benefits, including stability, resilience and long-term value. The benefits extend beyond financial services, across other parts of the co-operative economy.

Of course, the benefits that building societies and other financial mutuals provide go much further than the economy. By reinvesting profits for the benefit of their members and their communities, building societies



Building Society Impact

- £7.2 billion added to the UK economy annually¹
- £4 billion extra benefit in people's pockets through better interest rates and member rewards²
- 27 million members served across the UK³
- 29% of the UK mortgage market and 37% of all first-time buyer lending⁴
- 47% of all cash ISA balances⁵
- 35% of UK financial high street branches, up from 14% in 2012⁶
- 95% of employees based outside London⁷

Building Society Sector
Growth Report



"I firmly believe that the wider mutual sector should be an increasingly important part of a properly diverse UK financial services sector. Diverse business models provide long recognised benefits, including stability, resilience and long-term value and beyond that building societies and credit unions provide opportunities for homeownership, financial resilience and brighter futures."

References:

1. WIP Economics analysis of Building societies annual reports 2023/24).
2. Building societies annual reports 2024/25.
3. BSA yearbook 2024/25.
4. BSA stats 2024.
5. BSA stats Q1 2025.
6. BSA analysis July 2025.
7. BSA analysis 2024.

support household financial resilience and homeownership, alongside economic growth.

How do we achieve the goal of doubling the sector? In a nutshell, through improved access to capital, modernised legislation that doesn't unfairly restrict building societies, appropriate capital regulation that avoids unnecessary regulatory burden, and the removal of regulatory barriers so societies can compete fairly with banks. These priorities will remain central to our work in 2026

Supporting homeownership

Mutual value is clear when you look at the data – in the six months to September 2025, building societies grew their mortgage balances by £7.5 billion, accounting for 32% of all UK mortgage growth in the period.

In the six months to September 2025, building societies have helped over 59,000 first-time buyers (FTBs) onto the property ladder.

Our research into FTBs found that they face the toughest conditions in more than 70 years, and our recent Property Tracker survey revealed that one in three people who want to buy a home believe they will never be able to. The biggest barriers to homeownership remain financial, both raising a deposit and the cost of monthly repayments.

Set against these challenging conditions, building societies are working hard to support FTBs with flexible lending solutions and innovative mortgage offers. They have a long track record of manual underwriting and case-by-case decision making, often offering solutions where other lenders cannot. Building societies also lead the way on shared ownership, along with other creative solutions, such as joint borrower, sole proprietor loans.

We have repeatedly called for more flexible regulation, to enable lenders to adapt to the current environment. Since the financial crisis caution has outweighed the wider societal benefits of supporting access to homeownership. 2025 has seen FCA and PRA

announcements and discussion papers on increasing flexibility for lenders and mortgage borrowers, and this welcome shift in approach has already had a positive impact in the mortgage market.

But regulation and innovation are only part of the puzzle, we also need decisive action from government on housing supply. At the time of writing, we are still waiting for the Government's long-term housing strategy, and without delivery of the house building targets, improving affordability will remain an uphill struggle.

The BSA is committed to working with regulators, government and lenders to ensure that we have a mortgage market that is innovative, fit for the future and most importantly, places consumer protection at its heart.

Building financial resilience – UK Savings Week

Building a savings culture and helping people to become more financially resilient is core to the purpose of building societies and credit unions.

That is why we started the UK Savings Week campaign in 2022, a campaign led by the BSA and driven by building societies and credit unions. The campaign aims to raise awareness of the benefits of saving, even small amounts and encourages people to make sure their savings are working as hard as possible.

Now well established, UK Savings Week grew substantially in terms of reach and impact in 2025, reaching new audience segments via digital engagement and much deeper and broader engagement with BSA members and other supporters. We estimate that providers representing about 75% of UK retail savings balances took part. We also welcomed official support for the first time from Government departments and regulators, including recognition in the Government's Financial Inclusion Strategy.

We once again commissioned research with the University of Bristol's Personal

Finance Research Centre. The report found that householders with £2,000 in savings are around 60% less likely to fall behind on household bills, providing new evidence of the crucial role that savings play in protecting families from financial shocks. Importantly, the research also revealed that those with just £200–£499 in savings are significantly less likely to face financial hardship than those with less than this amount, and that basic savings opens the door to other financial products.

Planning is already underway for the 2026 campaign which will take place 21–27 September.

Changes to the Cash ISA

During 2025 the BSA campaigned against changes to the Cash ISA regime and while the status quo would have been preferred, the changes announced in the Budget clearly showed that the Chancellor had listened to the sector's representations. We are working now to ensure a smooth implementation while looking forward to consultation on changes to the LISA regime.

Welcome changes to prudential regulation

Following long term engagement and lobbying by the BSA, we've seen some welcome changes to the building society prudential regulatory environment in 2025. In December, the PRA confirmed that the Building Societies Sourcebook will be retired. This is a very welcome announcement; the Sourcebook was excessively restrictive and anti-competitive towards the building society sector. Its removal will allow building societies to compete on a level playing field with banks, while staying focused on their principal purpose of using members' saving balances to fund homeownership.

The regulators' Mutual Landscape Review Report in December included a clear acknowledgement of the value of diverse business models, and support for future proofing legislation – essential to ensure that building societies can compete and effectively in a rapidly changing environment.

For too long, the full Basel framework has applied to all banks and building societies regardless of their size or complexity. We therefore welcomed the PRA's near final rules for Small Domestic Deposit-Takers (SDDTs) in October, marking a more tailored and simplified approach for non-systemic firms. Our focus is now on implementation and ensuring that this progress is not eroded by a return to unnecessarily complex rules.

And what of 2026?

While 2025 has been an anniversary year, it has also been a year of looking to the future, planning for the sustainable and inclusive growth of the sector. I believe 2026 will see some of this work come to fruition, and I've no doubt that building societies and credit unions will continue their work of supporting individuals and families plan for their futures, building communities and continuing to demonstrate the value of customer-ownership.





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The background of the lower half of the slide features a blurred image of a city skyline at night, overlaid with a yellow line graph and a bar chart. In the foreground, there are three stylized house icons. A large orange diagonal line and a blue diagonal line cross the entire lower half of the slide. A blue circular callout box is positioned in the bottom left corner.

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Building society pioneers

A powerhouse of the Industrial Revolution, Birmingham was as vital both in the transport revolution, through its canals reaching out to world markets, and the financial revolution, through the founding of Lloyd's Bank in 1765 and the minting of coins by Matthew Boulton. Birmingham's impact on the making of the modern world didn't end there for it propelled another revolution – the extension of house ownership through the beginning of the building society movement.

Crucially, that movement arose from the concept of mutuality, a group of people cooperating towards a common goal and for the common good. The antithesis of individualism and personal interest, the ideal of mutuality took hold in Birmingham in the exciting and transformative years of the late eighteenth century – and it wasn't by chance that it was the birthplace of building societies.

A French observer declared that it was one of the most curious towns in England, boasting numerous and varied industries supported by the genius of invention and by mechanical skill of every kind. That distinctiveness was emphasised by Birmingham's numerous little gaffers, small-scale manufacturers, and skilled men in its population of about 50,000. Self-made and self-reliant, they were keen on self-improvement. Owning a house was the visible means of that aspiration.

In or before 1775, the first known building society in the world was founded at the 'Golden Cross' inn at 60, Snow Hill. The proprietor was Richard Ketley, after whom the innovative society was called. Each person had an equal interest, contributed the same amount for each share, and shared equally if there were profits when the society was wound up after each subscriber had his house.

The idea of combining to become homeowners appealed to men in similar circumstances elsewhere. In February 1779, the Dudley Building Society was formed, followed two years later by Northwood's Building Society at the Lamp tavern in Birmingham. Named after Sarah Northwood, the publican, one of its members was a widow whilst the bricklayer employed by the Society was another woman.

Its original leases specified that the Society's subscribers would spend at least £500 in building ten houses in a straight-line fronting Livery Street. Thereafter some smaller plots were leased to tradesman, leading to the building of houses further along Livery Street and the cutting of a new road, the aptly named Northwood Street.

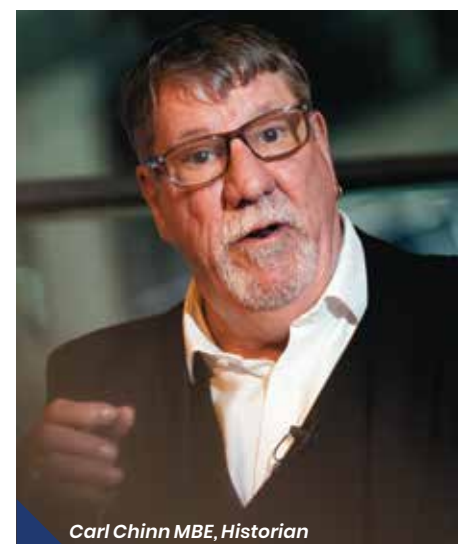


Soon after, in the autumn of 1781, the Amicable Building Society was started at the Swan with Two Necks inn and by the end of the century, Birmingham had at least 32 building societies with 29 of them based at licensed premises. Pubs were the main meeting places for small groups of men like the 20-30 who usually made up the earliest building societies and publicans were keen to accommodate them because of the business they brought.

That phenomenon was as noticeable elsewhere as the idea of building societies spread. By the mid-1790s, there were two such clubs, as they were sometimes called, in Sheffield, at the Elephant & African Prince and the Bell; another in Rowley Regis where the Society spent 4s 6d on ale at its monthly meetings; and one more in Longridge in Lancashire which met at pub in Dilworth.

Little remains to remember these pioneering building societies. There's a plaque to Ketley's that's difficult to find since moved from its original site by Birmingham Council, but there

is Northwood Street – recalling a woman who played an influential role in the start of the building society movement.



Carl Chinn MBE, Historian

'Kinder' Cumberland marks 175 years

When 'kindness' was chosen as the 2024 Children's Word of the Year in a survey by Oxford University Press, it brought a smile to faces at The Cumberland.

We live by our 'kinder banking' purpose that puts people and the planet first.

Based at Carlisle in Cumbria, The Cumberland is the UK's 10th largest building society with assets of £3.2 billion.

Yet we offer many services you'd expect from a regional bank – personal and business current accounts for example. We also offer car finance and support businesses in hospitality, healthcare, food & drink and professional services.

We provide these additional services because our members want them. We are totally focused on their needs.

It's a philosophy that has served The Cumberland well for 175 years, making us one of the oldest building societies still in existence.

Founded in April 1850, as the Cumberland Co-operative Land and Benefit Building Society, we shortened the name to The Cumberland in 1954 and opened our first branch in 1973. We now have over 720 colleagues and 31 branches across Cumbria, Lancashire, Northumberland and Dumfries and Galloway.

We remain committed to branches and recently invested in our flagship outlet in Carlisle, which now has an open-plan layout where customers are greeted on arrival.

The role of branches has changed. They used to be very transactional but now serve as a safe space for members where a trusted person can answer their questions. Members value speaking to a real person.

The branches came into their own during Covid when colleagues would check on vulnerable customers and sometimes deliver their shopping. Proof that 'kinder banking' is more than a slogan.

Customer satisfaction is high. We're immensely proud to have retained the Feefo Platinum Trusted Service Award five years running.

We employ qualified mortgage advisers, and have a dedicated intermediary team and operate a relationship banking model for commercial borrowers.

The Society donates 1.5 per cent of profits to good causes. Two years ago, we identified food poverty as a major issue on our patch and



*Des Moore, Chief Executive Officer,
Cumberland Building Society*

launched Kinder Kind of Kitchen to provide hot meals and food through foodbanks and hubs.

The initiative delivered the equivalent of 577,047 meals in its first year. We are repeating our initial donation of £250,000 in 2024-25.

The Society also makes grants to community groups through its charitable foundation, provides free teaching and learning resources for schools with our financial education partner EVERFI, provides free tickets for youngsters to watch Carlisle United and helps protect red squirrels by funding Cumbria Wildlife Trust.

Our Chief People & Sustainability Officer Jill Johnston has overseen a significant culture change at The Cumberland too. A host of wellbeing initiatives – on everything from the menopause to neurodiversity – and a Belonging inclusion strategy are paying off. Women now occupy half of senior roles and last year the Society appointed its first female chair.

Best Companies rates The Cumberland as one of the best employers, ranked 2nd nationally in financial services, with a top three-star award for world-class levels of workplace engagement.

We are looking to the future with confidence. In 175 years, we've had to adapt and embrace change many times but we've never lost sight of our values.

Much of our success is down to our colleagues who live and breathe those values and go the extra mile for our members.

Watch our 175th anniversary celebration film here, and see how we're building a kinder future for the communities we serve:
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160 years strong: Blending convenience with connection

Our members want convenience, of course they do. But convenience means accessing your money and finding solutions to solve financial problems at a time, place and in a manner that suits you. This might be at 5 o'clock in the morning, at the kitchen table after a busy night shift. It could also be on a Wednesday afternoon, popping into a branch while running errands in town. Offering our members choice is what makes us convenient and that's why we've evolved our services to capture the best of both worlds.

The future of financial services distribution

It's absolutely crucial that financial services distribution keeps pace with the demands of the modern world. Public habits have changed with technology and we all want to consume information, products and services in a more immediate and efficient way. But being modern isn't about simply being online. It's offering fresh and inviting customer interactions, across a multitude of platforms but with the same underlying experience, brand and values. And this must be consistent, regardless of how and when your services are accessed.

Meeting member needs

Despite a shifting landscape and the societal changes impacting banking, consumers have clear needs from a branch and continue to place value on face-to-face interaction. They appreciate knowing there is a physical embodiment of an organisation – somewhere they can speak to a real person and feel heard and understood.

For us, the branch network will always play a vital role and we have the drive, determination and technology to make our high street presence viable and engaging. We've been investing in the refurbishment of our branches



*Simon Broadley, Chief Executive Officer
Furness Building Society*

and our new spaces realise an ambition to provide modern and welcoming environments in more central and convenient locations.

Pop in or log in

Simultaneously, we're determined to ensure our digital interface with customers also fully represents our brand values. We know our members have gained much from our new digital savings platform which unlocks faster and more expedient ways for members to manage their savings.

Digitally-enabled users can view statements and transactions, open and close accounts



"We've been investing in the refurbishment of our branches and our new spaces realise an ambition to provide modern and welcoming environments in more central and convenient locations."

and make withdrawals, plus take advantage of the best rates and new digital features. In a fast-paced, time-poor culture of immediacy, it's the perfect complement to our in-branch and telephone banking service and underpins our strategic efforts to reduce our carbon footprint.

Home is where the heartland is

It's armed with this full suite of reliable, convenient and relatable services that we embrace our 160th anniversary and the timing couldn't be more apt. As new solutions are born and co-exist alongside established products and services, we're able to reflect on the purpose we set out in 1865.

Our ethical and human-led values are as evident today as they were then, with a mission to empower members, colleagues and communities with financial solutions that support mutual benefit.

We'll continue to put our heartland and heritage at the very centre of Furness; evolving with time and technology, not making change for change's sake. In doing so, we'll strategically build a sustainable Society that will remain strong for another 160 years.

Find out more

For more information about Furness Building Society, please visit our website www.furnessbs.co.uk



"As new solutions are born and co-exist alongside established products and services, we're able to reflect on the purpose we set out in 1865."

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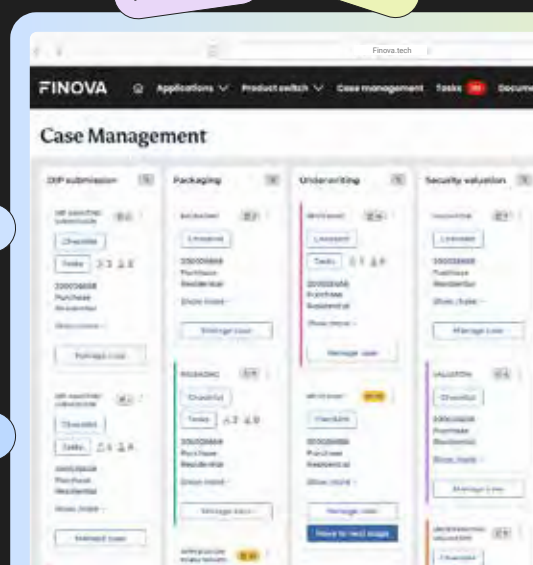
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160 years of Hinckley & Rugby: Embracing our past, thriving in the present, and committed to our future

On 2 February 1865, a man named Thomas Kiddle co-founded a mutual society that would evolve to become the organisation we know today as Hinckley & Rugby Building Society.

Much has changed in the last 160 years, not least the core reasons behind a building society's purpose. At that time, only freeholders could vote in elections, so most working class people didn't have a political voice. They also didn't have access to the banking system, so building societies provided a safe alternative to hiding money under a mattress.

The building society revolution was no less progressive than the industrial one through which it thrived. Fuelled by the migration of families to the nation's rapidly growing towns and cities, building societies were hailed as the engine by which the working classes could achieve the twin dreams of homeownership and political emancipation.

What has not changed in those 160 years are the core values held by Hinckley & Rugby's founders: of supporting the aspirations and financial wellbeing of their members and of the communities in which they served.

Our core values of yesteryear remain the same. Hinckley & Rugby has been a cornerstone of support for borrowers and savers for 160 years, and will remain so.

Reflecting on our history, we have embraced a renewed purpose and vision to be a mutual organisation that truly reflects its members' aims and values in today's world.



*Danny Cranie, Chief Customer Officer,
Hinckley & Rugby Building Society*

Centred around the phrase "We are here", we have reaffirmed our absolute support and commitment to our members, whoever they are and wherever they live. They experience this through our high quality products and services, and from the excellent personal service they have come to expect from us, and rightly deserve.

Our "We are here" philosophy extends to the high street, with a renewed commitment to keeping our branches open. We recognise the

"For our communities, which are at the heart of everything our Society stands for, we are proud of our unceasing contribution to making lives better."

valuable role that our branches play in our local communities, not just as a convenience but as a vital source of trusted face-to-face contact. This is particularly important to the elderly and infirm, and to other vulnerable members who have been hit hardest by the decision of many banking institutions to abandon our high streets.

Of course, as a thoroughly modern building society, we are "here" not just physically but also virtually, delivering a comprehensive digital experience to members who prefer that. But we understand and appreciate that our customer base is composed of different personas, with different needs, and we are committed to delivering an equally excellent customer experience to ALL members.

For our communities, which are at the heart of everything our Society stands for, we are proud of our unceasing contribution to making lives better. We do this by sponsoring and supporting local charities and community groups, and through volunteering our time and resources.

Our philosophy is represented in our branding. Integral to our refreshed brand is the Hinckley & Rugby 'thread', symbolising togetherness and how we connect with and support our members' lives, values and ambitions. It is a clear representation of our deep commitment to our communities, and how that commitment is woven into the very fabric of the Society.

"Centred around the phrase "We are here", we have reaffirmed our absolute support and commitment to our members, whoever they are and wherever they live."

Boosting financial resilience: The power of payroll savings schemes

In today's uncertain economic climate, building a financial safety net – even a modest one – can make a world of difference. Payroll savings schemes offer a simple yet potent vehicle for helping employees develop saving habits that enhance their resilience and long-term wellbeing.

The FCA's 2024 Financial Live survey found that 1 in 10 people have no cash savings and 1 in 5 had less than £1,000 saved, and the position is even worse for those aged under 35. This lack of savings makes it very difficult for people to deal with even a minor financial hiccup.

One solution is payroll savings where employees divert a portion of their salary into a savings account automatically. Payroll savings schemes are nothing new but uptake has been worryingly low: according to the Dept of Work and Pensions, only 7% of employers currently offer payroll saving schemes. Even when an employer does offer such a scheme, take up by staff can be low.

But financial worries can have a significant impact on productivity. In the PwC 2023 Employee Financial Wellness Survey, 44% of employees surveyed felt that financial worries had been a distraction at work and over 50% had spent at least 3 hours a week at work dealing with these issues. This productivity impact is backed up by the International Foundation on Employee Benefits who found there was a 25% increase in productivity



among employees who are not concerned about their finances.

Some employers cite regulatory confusion as a barrier to introducing payroll savings – namely around minimum wage rules, regulated advice and financial promotion regulations. In August this year, the FCA released a statement aiming to clear up misconceptions and offer practical guidance on how employers and savings providers can set up these schemes compliantly. In simple terms, as long as a scheme is opt-in (ie. an employee doesn't have to join); does not involve regulated activities or advice; and the employer is simply offering the scheme to employees and not engaging in a financial promotion, then there is not a problem. In terms of minimum wage concerns, if the above conditions are met then payroll savings are not a problem – if employees have to opt-in then there's no difference between them joining a payroll savings scheme or taking their wages and then paying into a savings account themselves.

The beauty of payroll savings is their simplicity: an employee just needs to sign-up and then they can forget it, the agreed amount will be deducted and deposited into their savings account without them needing to do anything

else. And from our own experience providing payroll savings for over 50 employers, many forget its even happening and are delighted when they do realise that their small regular deposit has grown into a meaningful financial buffer, especially when they have an unexpected financial challenge.

Leeds Credit Union, like many other credit unions, plays a pivotal role by advocating for payroll savings adoption, in partnership with local employers. By partnering with trusted savings providers, employers can offer structured, easy-to-use schemes that empower employees to take their first steps toward financial resilience.

Inaction is no longer an option – starting small through payroll savings can pave the way to stronger, steadier financial futures for individuals and communities alike.

Next steps:

To find out more about Leeds Credit Union's payroll scheme, visit <https://leedscreditunion.co.uk/payroll-services>

To read the FCA's statement on workplace savings, visit www.fca.org.uk/publications/corporate-documents/statement-workplace-savings-schemes

Honouring our roots, embracing our future

As we look back over the period of time since our founding in 1875, the landscape in which we've operated has changed significantly. Generations have lived through world wars, space races, the advancement of science and technology, and the world has evolved beyond recognition since the start of the 20th century. Interestingly despite these shifts in lifestyle and attitudes the values of being a mutual remain at their core as they were centuries ago.

On 30th September 1875 a group of local Leicestershire businessmen gathered agreeing to the formation of what was then Melton Permanent Building Society, led by one of the first investors Captain William Adcock, our founding chairman. Since that day we've seen many lead the Society but what hasn't changed, is that our business from that day until the present continues to be owned and run for the good of our members. The currency may have changed from shillings and farthings to pennies and pounds but our commitment to keeping our members' money safe hasn't. Despite our commitment to mutuality being unwavering, we understand the needs of the consumer are always evolving, as are the challenges they face. As a modern mutual despite our humble origins, we continue to innovate and diversify our product range to suit the needs of today's member and support a broader range of savers and borrowers.

It's been heartwarming as we reflect on some of the ways we have given back to the communities in which we operate over the years. We recently celebrated 25 years of our Charitable Foundation, but contributions and action for our community is something that has been part of our being since our inception. We are proud to have a legacy of people like William Adcock and Robert Snelson who petitioned for better access to education for our communities, raising important issues on house building and affordable housing. Trailblazers of their time, the challenges and causes feel eerily familiar, and we're proud to be able to continue to extend our support and champion causes as our founders did all those years ago.

As the building society sector celebrates 250 years in existence, what sets us apart from other financial institutions today and since our inception is our customer centric approach. Whilst big banking institutions close their doors on the high street, our branch doors remain firmly open, as we listen to the feedback from the public on the need for face-to-face financial services in their towns and cities. As recently as 2023 we were delighted to open two new

"The currency may have changed from shillings and farthings to pennies and pounds but our commitment to keeping our members' money safe hasn't."

locations, welcoming the people of Stamford and Bourne to Melton Building Society. The model of being a mutual enables us to evolve our business to suit the needs of our members, and champion for our communities through our relationships with other Societies, our local connections and the support and guidance provided by the Buildings Societies Association.

Although the Society formed 150 years ago in 1875 looks on the surface to be a very different one, our core values remain unchanged. The passage of time has pushed everyone in the sector including Melton Building Society to evolve but our passion for supporting and doing the right thing for our customers and communities remains steadfast and we're confident we'll stay true to these values for centuries to come.

"The model of being a mutual enables us to evolve our business to suit the needs of our members, and champion for our communities through our relationships with other Societies."

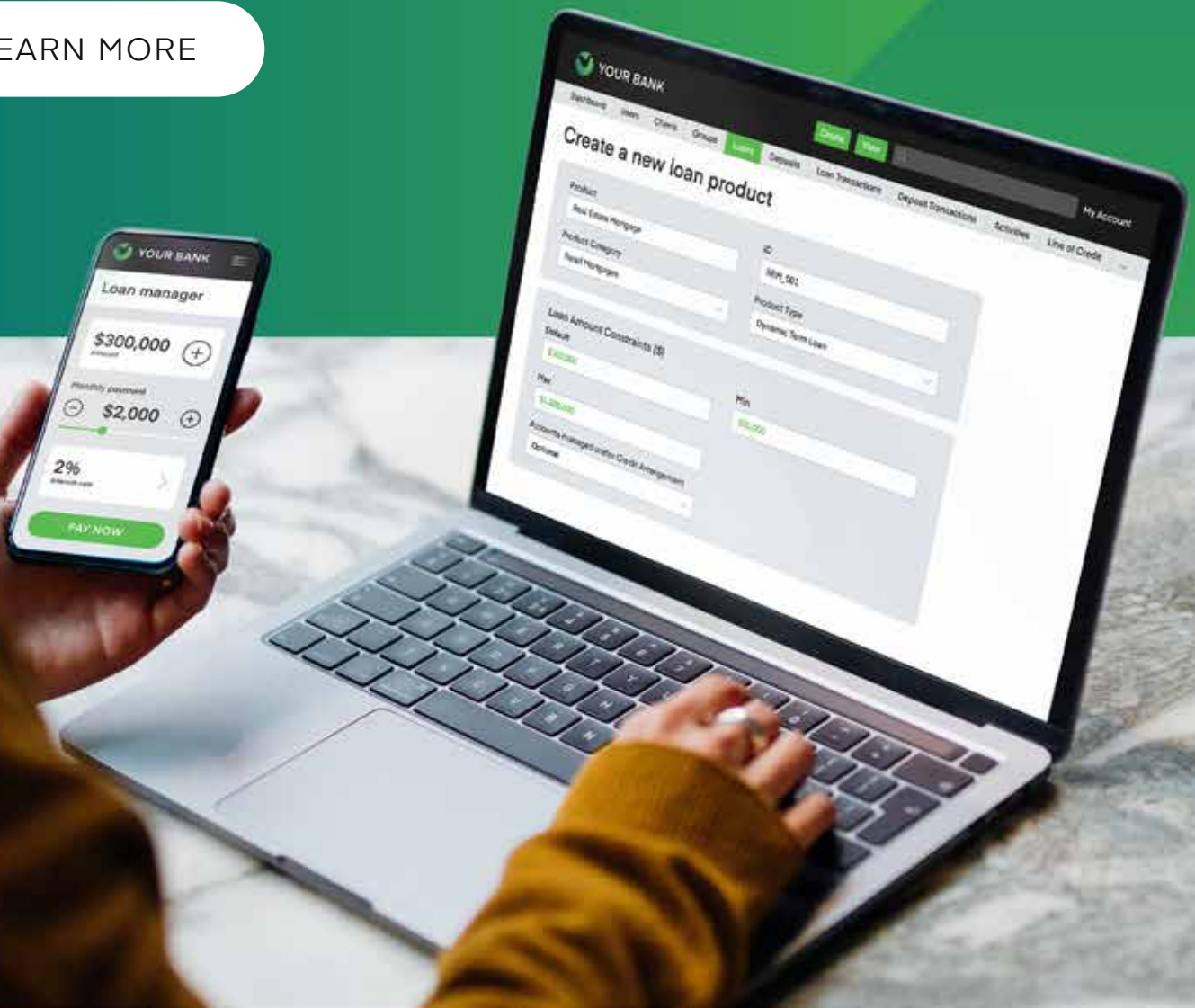




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Putting homeownership in reach of more people, generation after generation

The milestones of the sector's 250th anniversary and our own 150th offers the opportunity to reflect on how far we have come.

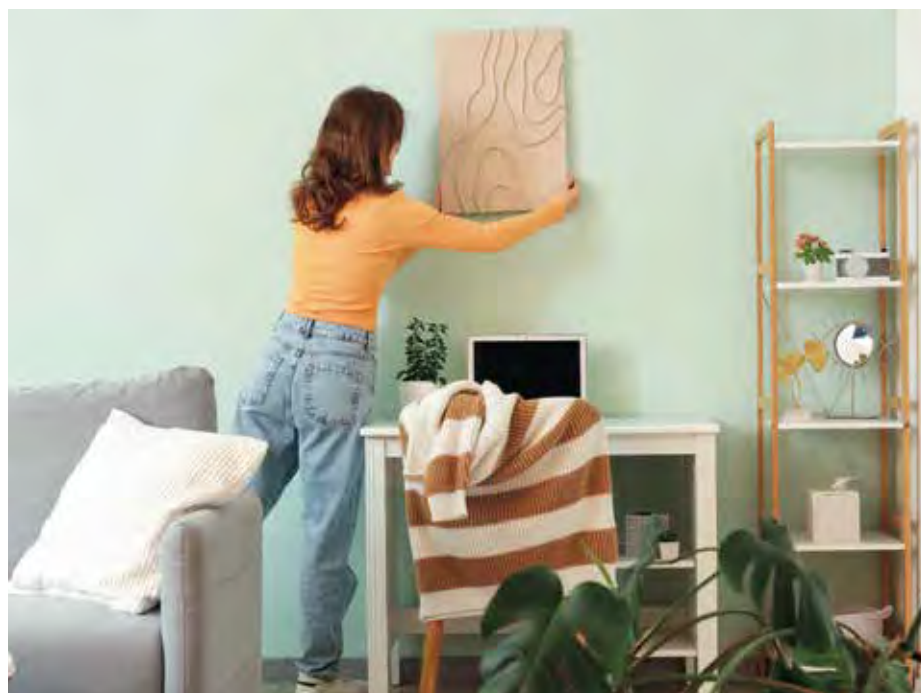
Our purpose of putting homeownership within reach of more people – generation after generation, has remained fundamentally unchanged since we were founded in 1875, but our innovation and investment to support members means we have otherwise grown beyond all recognition. In fact, this year we have reached one million members, a milestone I am immensely proud of and something that is wonderful to achieve in our anniversary year.

We continue to commit to our roots and help people save money and get onto the property ladder, just as the mutual sector was set up to do 250 years ago, but the technology and innovation our colleagues, members and broker partners benefit from today would be unrecognisable from the business established in Holbeck all those years ago.

Back then, ordinary people struggled to find lenders and somewhere to call home for the long term. Mutuals answered that call by allowing people in working communities to save and borrow, so they could get the home they wanted and support their families.

In 1875, house prices were 9.3 times higher than average earnings and sadly today not much has changed as the figure still stands at 7.9 times. We know that young borrowers, first time buyers and those on a lower income often face the toughest challenge to prove their ability to repay a mortgage. I'm proud that we continue to demonstrate our support for aspirational homeowners through ideas and products which help make the dream of homeownership a reality for members who may otherwise have been unable to purchase a property.

Our innovative partnership with Experian allows people to potentially improve their credit scores and continues to support



aspiring homeowners. Experian Boost uses open banking to assess the last 12 months of payments, such as council tax and subscriptions to streaming services, incorporating them into a free 'boosted' credit score.

Through the launch of our Income Plus mortgage range, we are able to lend more to first-time buyers by combining a high loan-to-value and loan-to-income ratio and an affordability approach which leverages our credit risk expertise. Income Plus enables first time buyers to borrow more and buy the home they want sooner than they may otherwise have been able to.

We continue to champion shared ownership, a tenure that allows people to join the property ladder much sooner than through standard lending. We recently commissioned a report using market lending data which revealed that shared ownership can be more affordable than private renting in the vast majority of areas. What's more, due to capital repayments and house price increases, shared owners are up to £42,000

better off than private renters as a result of equity growth. We continue to work with the Government to ensure shared ownership can achieve its full potential as part of the new Social and Affordable Homes Programme.

We will do all we can to help but, as our 'A Place to Call Home' report shows, despite that hundreds of thousands of people will be unable get onto the housing ladder over the coming years compared to the historic average. Building houses remains an essential way to address that challenge and pushing for wider community consultation on planning developments should be central to delivering new housing targets. We published a new report focused on this issue in 2024, arguing for a fairer system that reduces barriers to homeownership.

It is a privilege to be leading the Society during this important anniversary, and I look forward to working closely with our talented colleagues, our valued members, and all of our partners in the mutual sector to help put homeownership within reach of more people – generation after generation.

Empowering young people: The Saffron Building Society and Money Ready Partnership

At Saffron Building Society, we believe financial wellbeing is the foundation for stronger communities. Beyond mortgages and savings, we want to provide support where it is most needed.

We worked closely with our members and colleagues to identify Money Ready as our charity partner and felt they offered the opportunity to break from traditional forms of financial education. Money Ready is a leading financial education charity and we have committed to investing more than £200,000 to support vulnerable young people in Essex, helping them build brighter, more confident futures.

The transition to adulthood for young people can be overwhelming. For care leavers and those not in education, employment or training (NEET), these challenges are magnified. In Essex, just 20% of care leavers live independently, the national average for young people is 27%. Even more concerning, 67% of care-experienced young people across the UK are anxious about their financial situation and 80% want more help managing their finances. Without support many are at risk of financial instability, housing insecurity and regularly paying the poverty premium.

Our funding enables Money Ready to deliver vital training through local partners in Essex.

“The transition to adulthood for young people can be overwhelming. For care leavers and those not in education, employment or training (NEET), these challenges are magnified.”

Together we are providing:

- **Practical financial skills training** to help young people manage real-world costs.
- **Small grants of up to £100** to help participants purchase items that support education or employment.
- **Community events** such as Mini Money Masters, where young people can attend and learn money skills in a fun and accessible way.
- **Volunteering and fundraising opportunities.** We recently held the Tour de Saffron, and Saffron colleagues are taking part in the Royal Parks Half Marathon in October.

The partnership's impact is being felt throughout Essex. After taking part in a Money Ready programme:

- 94% felt they'd improved their knowledge about money.
- 89% had greater confidence managing money.
- 87% would manage their money differently.

One of Money Ready's delivery partners in Colchester said: *“The content has highlighted significant gaps or misunderstandings (in) student's awareness of finances, and this highlights how important the sessions are for young people.”*

By equipping young people with the skills they need to manage money effectively, we hope to reduce the risk of debt, homelessness and exclusion, while building stronger and more resilient communities across Essex.

The stories from participants demonstrate the programme's value beyond money lessons. One participant shared: *“Money Ready helped me focus my mind and deal with the hardships and some of the confusion I have in my life.”*

This highlights that the benefits go beyond money lessons, they touch on self-confidence,



**Thomas Clark, Member Communications
& External Affairs Manager,
Saffron Building Society**

resilience and how to make informed choices. This reflects our mission as a mutual organisation, to invest in people, not just products.

The partnership has focussed on scaling delivery, deepening its impact and ensuring sustainable change.

Success isn't just measured by young people trained or money raised, but in lives transformed. In the first year alone Money Ready delivered training to over 200 young people over the course of almost 300 hours. That's 200 more young people managing money with confidence, feeling empowered to live independently and hopefully living with greater financial resilience.

At Saffron, we're exploring ways to deepen our relationship with Money Ready and do more to support care leavers. We believe that by supporting and working with Money Ready, we're not only teaching financial education, we're investing in the long-term wellbeing of our communities in Essex.

Next steps:

www.saffronbs.co.uk/moneyready
partnership

www.moneyready.org

Opening the door to the next generation of homeowners

Paul Broadhead looks at the pressures facing first-time buyers and sets out how the sector is working to reverse the long-term decline in homeownership.

The scale of the challenge is clear – around 2.2 million people who would reasonably have been expected to buy a home since the financial crisis have been unable to do so. Research¹ also shows that sentiment is declining: in 2020, 12% of 18-24-year-olds felt homeownership was out of reach, today it's risen to 19%. Not surprising considering now is the most expensive time in more than 70 years to be a first-time buyer.

These trends matter not only for individuals, but for the long-term resilience of communities and the wider economy. However, the picture is beginning to change, with first-time buyer numbers growing as recent reforms take effect.

Innovation from building societies

Against the challenging backdrop, building societies have continued to find solutions to help people into homeownership. Since our origins in 1775, we have found ways to innovate within the regulatory framework, developing targeted approaches that respond to the needs of aspiring homeowners of the day. Our appetite to push boundaries has been essential, as traditional routes

“The scale of the challenge is clear – around 2.2 million people who would reasonably have been expected to buy a home since the financial crisis have been unable to do so.”



Paul Broadhead,
*Head of Mortgage and Housing Policy,
Building Societies Association*

to homeownership have become harder to access.

The BSA's Property Tracker Report shows that two financial pressures are consistently the biggest barrier to homeownership:

1. Saving for a deposit.
2. Affording monthly mortgage repayments.

However, the picture is beginning to change. With mortgage innovation and cuts to the Bank Rate, it's good to see that the proportion of would-be homeowners citing these affordability challenges as obstacles to buying is slowly reducing.

Regulatory momentum has started to build

Recent regulatory developments are now offering welcome flexibility. The option to disapply the Loan-to-Income (LTI) flow limit which restricts the proportion of lending above 4.5 times income, and the higher thresholds at which the limits apply, give lenders greater flexibility to support borrowers that can demonstrate affordability, without increasing overall risks in the financial system.

Importantly, these changes are permissive and do not replace lenders' own risk appetites or responsible lending frameworks. Instead, they open the door to meaningful support for first-time buyers who have previously been shut out. Early signs suggest these adjustments are already bearing fruit, with

an increasing number of first-time buyers progressing from aspiration to completion.

Following the Financial Conduct Authority's (FCA) Discussion Paper, further consultation is expected in 2026. Future regulatory change must remain flexible and capable of adapting to rapid shifts in technology, including the growing use of AI. Crucially, changes should focus on interventions with the greatest potential to increase homeownership, rather than incremental adjustments that have limited impact.

But regulation and lender innovation alone cannot resolve the underlying shortage of homes. Without the long-awaited, long-term government strategy on increasing supply, affordability pressures will persist, despite the positive momentum created by the regulatory reforms.

A shared responsibility

Building societies will continue to step forward with the same determination shown by our founders. But real and lasting progress requires a shared and co-ordinated commitment to a long-term strategy.

While no single intervention will meet the needs of every aspiring homeowner, if government, regulators, lenders and the wider housing sector work together to increase supply and support responsible lending, we can give aspiring buyers the confidence that homeownership is once again achievable.

As the foundations for progress are being laid, now is our opportunity to show that the door to homeownership is no longer closed, but open wider than it has been for many years.

Building societies are working hard to support first-time buyers with flexible lending options and innovative mortgage offers.

Reference:

1. www.bsa.org.uk/information/publications/research-and-reports/first-time-buyers-the-missing-millions



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BSA Council

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Simon Taylor (Melton) (Midlands and West)

Deputy Chair

Susan Allen OBE (Yorkshire)

Caroline Domanski MBE (No1 CopperPot CU) (Northern)

Nominated

Debbie Crosbie (Nationwide)

Steve Hughes (Coventry)

Regional (Elected)

Colin Field (Saffron) (Metropolitan)

Co-opted

Rob Pheasey (Marsden)

The list of Council members was correct as at December 2025.

BSA Secretariat

Chief Executive

Sarah Harrison (from 1 December 2025)

sarah.harrison@bsa.org.uk

Robin Fieth (until 30 November 2025)

PA to Chief Executive: Amanda Esteban (Mon-Thurs)

amanda.esteban@bsa.org.uk

Keeley Ball (Thurs & Fri)

keeley.ball@bsa.org.uk

Prudential Policy

Head of Prudential Regulation: Ruth Doubleday

ruth.doubleday@bsa.org.uk

Policy Manager: Aisling Morgan

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Legal and Practice

Head of Legal, Conduct Risk & Financial Crime: Elaine Morton

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Policy Manager: Andrew Hopkins

andrew.hopkins@bsa.org.uk

Policy Manager: Fergus Hamilton-Collard

fergus.h-collard@bsa.org.uk

Mortgage Policy

Head of Mortgage & Housing Policy: Paul Broadhead

paul.broadhead@bsa.org.uk

Policy Manager: Robin Rouwenhorst

robin.rouwenhorst@bsa.org.uk

Policy Manager: Laura Magezi

laura.magezi@bsa.org.uk

Economics and Savings Policy

Head of Savings & Economics: Andrew Gall

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Economist: Joseph Thompson

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Digital Policy Manager: Robert Thickett

robert.thickett@bsa.org.uk

Policy Manager: Savings: Isobel Gordon

isobel.gordon@bsa.org.uk

External Affairs

Head of External Affairs: Debbie Enever

debbie.enever@bsa.org.uk

Public Affairs Manager: Matthew Ball

matthew.ball@bsa.org.uk

Channels and Publications Manager: Katie Wise

katie.wise@bsa.org.uk

Commercial Activities

Head of Events: Jason Russell

jason.russell@bsa.org.uk

Events Manager: Christie Hall

christie.hall@bsa.org.uk

Events Co-ordinator: Tracey Ward

tracey.ward@bsa.org.uk

Internal Services

Head of Operations: Joanna Quirk

joanna.quirk@bsa.org.uk

HR Manager: Melanie Eaglesham

melanie.eaglesham@bsa.org.uk

Finance Manager: Samantha Hulass

samantha.hulass@bsa.org.uk

Library and Information

Information Services Manager: Simon Rex

simon.rex@bsa.org.uk



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Regional Associations

There are three independently run regional associations of BSA members – The Metropolitan, The Midlands and West and The Northern Association. These associations work in conjunction with, and in support of, the BSA, to represent their member societies on the BSA Council.

The Metropolitan Association

Date of establishment: 1988

Chair: Colin Field (Saffron)

Deputy Chair: Phillippa Cardno (Newbury)

Honorary Secretary: Harriet Wright (Saffron)

Membership

Membership is open primarily to BSA members whose chief office is situated in London or the Home Counties. However a small number of societies outside these areas have elected to join this association.

Members

- Bath Investment
- Buckinghamshire
- Cambridge
- Harpenden
- London Mutual Credit Union
- Nationwide
- Newbury
- Progressive

- Saffron
- Suffolk
- Teachers
- The Family Building Society

The Midlands and West Association

Date of establishment: 1920

Chair: Simon Taylor (Melton)

Deputy Chair: Sue Hayes (Nottingham)

Honorary Secretary: Nick Walker Brewer and Catherine Ritchie (Melton)

Membership

Membership is open primarily to BSA members in Wales, the Midlands and western counties of England.

Members

- Coventry
- Dudley
- Earl Shilton
- Hanley Economic
- Hinckley and Rugby
- Leek
- Loughborough
- The Mansfield
- Market Harborough

- Melton
- The Monmouthshire
- Nottingham
- Principality
- The Stafford Railway
- Swansea
- Tipton & Coseley
- West Bromwich

The Northern Association

Date of establishment: 1988

Chair: Caroline Domanski (No1 CopperPot)

Deputy Chair: Gareth Griffiths (Ecology)

Honorary Secretary: Lisa Ridgway (No1 CopperPot)

Membership

Membership is open primarily to BSA members whose chief office is situated in Scotland, Northern Ireland or Northern England, bounded by the southern geographical boundaries of Cheshire and Humberside.

Members

- Beverley
- The Chorley and District
- Capital Credit Union
- Cumberland
- Darlington
- The Ecology
- Furness
- Glasgow Credit Union
- Leeds
- Leeds Credit Union

- Manchester Credit Union
- Marsden
- Newcastle
- No1 CopperPot
- Penrith
- Scottish
- Scotwest Credit Union
- Skipton
- Vernon
- Yorkshire

BSA Members Directory

Every UK building society is a member of the BSA, and we also have seven credit union members. The following section details key information, summary financial information and key financial ratios for each of the 49 members.

Building societies which are trading names of other building societies

Chelsea Building Society

Chelsea Building Society became a trading name of Yorkshire Building Society following their merger on 1 April 2010.

Website: www.thechelsea.co.uk

Family Building Society

A trading name of National Counties Building Society. It was launched in summer 2014.

Website: www.familybuildingsociety.co.uk

Manchester Building Society

Manchester Building Society became a trading name of Newcastle Building Society following their merger on 1 July 2023.

Website: www.themanchester.co.uk

Norwich & Peterborough Building Society

Norwich & Peterborough Building Society became a trading name of Yorkshire Building Society following their merger on 1 November 2011.

Website: www.nandp.co.uk

Bank owned by a building society

Co-operative Bank

Coventry Building Society acquired Co-operative Bank on 1 January 2025.

Website: www.co-operativebank.co.uk

Virgin Money

Nationwide Building Society acquired Virgin Money on 1 October 2024.

Website: www.virginmoneyukplc.com

Bath Building Society

Head office: 15 Queen Square, Bath BA1 2HN

T: 01225 423271

W: bathbuildingsociety.co.uk

Facebook: facebook.com/bathbuildingsociety

Instagram: instagram.com/bath_building_soc

Established: 1904

Auditor: PricewaterhouseCoopers LLP

Solicitor: RWK Goodman

No. of branches: 2

No. of agents: 0

No. of estate agency branches: 0

No. of ATMs: 0

No. of full time staff: 74

No. of part time staff: 14

No. of borrowing members: 1,412

No. of investing members: 19,224

Total members: 20,613

No. of depositors: 1,284

Non-executive directors

Chair, Joanne Evans

Andrew Payton

Fionnuala Earley

Kevin Hayes

Sameer Rahman

Andrew Healy

Other principal executives

Chief Digital Officer, Steve Burnard

Chief Risk Officer, Peter Dossett

Chief Customer Officer, Emma Davis

Chief Mortgage Officer, Craig Brown

Chief People Officer, Foteini Leventi

Sales distribution channels for mortgages

Intermediaries: 72%

Direct: 28%

Executive directors

Chief Executive, Richard Ingle

Chief Financial Officer, Ash Kassam

More about the society

Bath Building Society offers savings and mortgage products to its Members. The Society offers a range of innovative savings products including regular savers and ISAs to help the younger generation to save, and specialist mortgage products for first time buyers, students and older borrowers. In 2025 the Society launched a Green Self Build mortgage in partnership with BuildLoan. The Society gives back 2% of profits to the local community via financial education and charitable activities including a Charity of the Year partnership and the annual community awards. Each colleague has two dedicated volunteering days each year to support our commitment to the community.

Financial position

As at 31 December 2024

Results for the year

Net interest receivable	£000
Other income and charges	11,444
Administrative expenses	59
Operating profit before provisions	(9,859)
Movement in provisions for bad and doubtful debts	1,644
Provision for other liabilities and charges	(13)
Operating profit and profit on ordinary activities before tax	(20)
Tax on profit on ordinary activities	1,611
	(409)

Profit for the year 1,202

Assets

Liquid assets	£000
Mortgages	85,995
Fixed and other assets	311,356
	7,822

Total assets 405,173

Liabilities

Shares	£000
Borrowings	290,042
Other liabilities	62,002
General reserve	4,680
Revaluation reserve	47,310
	1,139

Total liabilities 405,173

Financial ratios

As a percentage of shares and borrowings –	%
Gross capital	13.80
Liquid assets	24.40
As a percentage of mean total assets –	
Profit for the year	0.30
Management expenses	2.43
Lending Limit	1.99
Funding Limit	17.61

Percentage increase in total assets during the year 9.22

Beverley Building Society

Head office: 57 Market Place, Beverley HU17 8AA

T: 01482 881510

W: beverleybs.co.uk

E: info@beverleybs.co.uk

X: @BeverleyBS

Facebook: facebook.com/beverleybuildingsociety

Established: 1866

Auditor: PwC LLP

Solicitor: Addleshaw Goddard

No. of branches: 1

No. of agents: 0

No. of estate agency branches: 0

No. of ATMs: 0

No. of full time staff: 28

No. of part time staff: 9

No. of borrowing members: 1,638

No. of investing members: 13,212

Total members: 14,850

No. of depositors: 213

Non-executive directors

Chair, Karen Wint

Oliver Laird

Barry Meeks

Stephen Smith

Robert Andrews

Mark Robinson

Other principal executives

Chief Operating Officer, Kevin Mowles

Chief Risk Officer, Colin Rubie

Sales distribution channels for mortgages

Intermediaries: 72%

Direct: 28%

Executive directors

Chief Executive, Janet Bedford

Chief Financial Officer, Sally Hall

More about the society

Beverley Building Society is an award-winning, independent regional Society, which has served generations of families in East Yorkshire and beyond for more than 150 years.

We are passionate about building better futures for our members by providing straightforward, good value mortgage and savings products delivered with a personal touch. We specialise in catering for customers who are underserved by the mainstream mortgage market, such as the self-employed, contractors, self-builders, people purchasing unusual properties or looking to borrow in later life, and families wanting to help each other onto the property ladder. We have a highly personal and common-sense approach to lending which is based on manual underwriting, rather than credit scoring and a reputation for going the extra mile to support our large and growing network of brokers in finding solutions to complex cases.

Our team takes pride in offering an outstanding level of customer service and, in an increasingly automated age, believes there is still a place for people-centred financial services. It is this commitment to excellence that consistently generates 5-star member feedback through our financial services review partner, Smart Money People. The Society is not one to rest on its laurels and is constantly looking to employ innovative technology that will improve its systems and infrastructure to enhance the customer journey.

As part of our founding purpose, we also work closely with our community and charitable partners to ensure that Beverley and our East Riding heartland offer vibrant and thriving places to live and work.

Financial position

As at 31 December 2024

Results for the year

	£000
Net interest receivable	4,628
Other income and charges	111
Administrative expenses	(3,945)
Operating profit before provisions	794
Provisions for loan impairments	248
Profit for the year before taxation	546
Tax	(127)

Profit for the year 419

Assets

	£000
Liquid assets	72,986
Mortgages	148,533
Fixed and other assets	1,463

Total assets 222,982

Liabilities

	£000
Shares	196,895
Borrowings	11,843
Other liabilities	374
Revaluation reserve	220
General reserve	13,650

Total liabilities 222,982

Financial ratios

	%
As a percentage of shares and borrowings –	
Gross capital	6.64
Liquid assets	34.97
As a percentage of mean total assets –	
Profit for the year	0.20
Management expenses	1.83
Lending Limit	3.89
Funding Limit	5.67

Percentage increase in total assets during the year 8.31

Buckinghamshire Building Society

Head office: High Street, Chalfont St Giles, Buckinghamshire HP8 4QB

T: 01494 879500

W: bucksbs.co.uk

E: info@bucksbs.co.uk

Instagram: instagram.com/bucksbuildingsociety

Facebook: facebook.com/BucksBuildingSociety

Established: 1907

Auditor: Forvis Mazars LLP

Solicitor: Various

No. of branches: 1

No. of agents: 0

No. of estate agency branches: 0

No. of ATMs: 0

No. of full time staff: 44

No. of part time staff: 8

No. of borrowing members: 2,545

No. of investing members: 8,652

Total members: 11,197

No. of depositors: 441

Non-executive directors

Chair, Dick Jenkins

Vice Chair, Andy Lucas

Jo Carter

Rebecca McBride

Chris Potter

Other principal executives

Chief Risk Officer, Joe Macklin

Sales distribution channels for mortgages

Intermediaries: 95%

Direct: 5%

Executive directors

Chief Executive, Dan Wass

Finance Director, Scott Morton

More about the society

Buckinghamshire Building Society was founded with a simple purpose to provide a safe home for people's money and to help people achieve the dream of homeownership. That same purpose lives on today through the Bucks' vision to be the best small building society, endorsed by a thriving membership locally and nationally, committed to helping members achieve financial security and homeownership. Our heritage has shaped The Bucks Way of doing things since 1907.

Our strategy guides our activities which centre on providing a unique mortgage and savings proposition. Our path to long-term sustainability is defined by how we establish a precision to our proposition in the marketplace and embrace technologies that complement our human-touch approach to member services – The Bucks Way. We are proud to craft lending solutions across a range of borrower needs, with particularly strong expertise in solutions for First Time Buyers, Non-Standard Income, Credit Revive and Credit Restore – backed-up by an award-winning mortgage service and individually assessed underwriting. We distribute mortgages mainly through intermediaries and have a diversified lending portfolio across England and Wales.

Our savings range has similar breadth and reach, albeit with a greater concentration in the local area, and we have significant expertise in purposeful savings, business savings and simple trusts.

As the only building society headquartered in Buckinghamshire, we are proud of our enduring partnerships with local organisations and charities, and we are committed to driving purpose-aligned benefits to the community. Our values define the way that we work together to serve our members, and we are dedicated to fostering development, well-being and inclusivity to realise a culture of continuous improvement... The Bucks Way.

Financial position

As at 31 December 2024

Results for the year

Net interest receivable	£000
Other income and charges	6,678
Administrative expenses	338
Operating profit before provisions	(6171)
Movement in provisions for bad and doubtful debts	845
Operating profit and profit on ordinary activities before tax	36
Tax on profit on ordinary activities	881
	(243)

Profit for the year

638

Assets

Liquid assets	£000
Mortgages	70,176
Derivative financial instruments	286,680
Fixed and other assets	396
	3,535

Total assets

360,787

Liabilities

Shares	£000
Borrowings	274,135
Other liabilities	55,180
Derivative financial instruments	1,129
Reserves	156
	30,187

Total liabilities

360,787

Financial ratios

As a percentage of shares and borrowings –	%
Gross capital	9.17
Liquid assets	21.31
As a percentage of mean total assets –	
Profit for the year	0.17
Management expenses	1.66
Lending Limit	1.40
Funding Limit	16.76

Percentage increase in total assets during the year

-5.29



THE CAMBRIDGE

Building Society

Cambridge Building Society

Head office: PO Box 232, 51 Newmarket Road, Cambridge CB5 8FF

T: 0345 6013344

W: [cambridgebs.co.uk](https://www.cambridgebs.co.uk)

E: thecambridge@cambridgebs.co.uk

X: @cambridgebs

Facebook: [facebook.com/yourcambridge](https://www.facebook.com/yourcambridge)

Established: 1850

Auditor: Forvis Mazars LLP

Solicitor: Birketts LLP

No. of branches: 13

No. of agents: 0

No. of estate agency branches: 0

No. of ATMs: 0

No. of full time staff: 181

No. of part time staff: 57

No. of borrowing members: 14,564

No. of investing members: 109,329

Total members: 128,403

No. of depositors: 7,255

Non-executive directors

Chairman, John Spence
Vice Chair and Senior Independent Director,
Fiona Hotston Moore
Mark Jeffries
Daniel Mundy
Pauline Caldwell
Andrew Rice
Harriet Hunnoble

Other principal executives

Company Secretary & Head of Governance,
Thomas Llewelyn

Sales distribution channels for mortgages

Intermediaries: 82%
Direct: 18%

Executive directors

Chief Executive Officer, Peter Burrows
Chief Financial Officer, Richard Brockbank
Chief Commercial Officer, Carole Charter
Chief Risk Officer, Sandhya Kawar
Chief Operating Officer, Lucy Crumplin

More about the society

The Cambridge Building Society is an independent mutual society that has been a cornerstone of its community since 1850. It has consistently provided support for individuals purchasing their own homes and remains a trusted institution for those seeking to save.

The core mission of The Cambridge is to help people secure homes by supporting those who might not otherwise be able to buy and collaborating with local groups that offer essential shelter and housing services.

In 2018, the Society established the Making The Difference programme to advance this mission. A significant feature of the Making The Difference programme is its Rent to Home scheme, which has been instrumental in helping people transition from renting to homeownership since 2019.

Its Community Fund has provided notable support to thousands of individuals, and has awarded tens of thousands to local community projects.

In 2023, The Cambridge's mortgage portfolio expanded, and savings balances grew, underscoring the commitment to providing value to savers despite the challenging environment of rising interest rates. A new partnership with Roma Finance was formed to support customers with complex borrowing needs, with an aim to significantly impact lending in this sector.

Customer service remains a top priority, with the 'Customer Experience Score' reaching its highest level since before the pandemic.

The Cambridge is also committed to environmental stewardship. It has acquired a property in Cambridge for retrofitting, showcasing affordable green solutions. These ongoing efforts highlight The Cambridge's dedication to its members and their evolving needs.

Financial position

As at 31 December 2024

Results for the year

	£000
Net interest receivable	27,987
Other income and charges	4,853
Administrative expenses	(21,990)
Operating profit before provisions	10,850
Movement in provisions for bad and doubtful debts	315
Provision for other liabilities and charges	560
Profit for the year before taxation	11,410
Taxation	(2,936)

Profit for the year 8,474

Assets

	£000
Liquid assets	386,582
Mortgages	1,589,208
Fixed and other assets	29,936

Total assets 2,005,726

Liabilities

	£000
Shares	1,732,380
Borrowings	127,778
Other liabilities	11,511
Total reserves	134,057
Total liabilities	1,871,669

Total reserves and liabilities 2,005,726

Financial ratios

	%
As a percentage of shares and borrowings –	
Gross capital	7.21
Liquid assets	20.78
As a percentage of mean total assets –	
Profit for the year	0.43
Management expenses	1.13
Lending Limit	1.62
Funding Limit	6.87

**Percentage increase in
total assets during the year** 6.08



Instagram: [instagram.com/capital_credit_union](https://www.instagram.com/capital_credit_union)

Total members: 33.000

Financial position

As at 30 September 2025

Net interest receivable	2,521
Other income and charges	678
Administrative expenses	(3,105)
Operating profit and profit on ordinary activities before tax	94
Tax on profit on ordinary activities	(119)

Appendix

Liquid assets	5 456
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Liabilities

Shares	35,139
General reserve	5,038

Financial ratios

As a percentage of shares and borrowings –	
Gross capital	14.34
Liquid assets	15.53
As a percentage of mean total assets –	
Loss for the year	-0.06

The Chorley and District Building Society

Head office: Key House, Foxhole Road, Chorley, Lancashire PR7 1NZ

T: 01257 235000

W: chorleybs.co.uk

E: chorley@chorleybs.co.uk

X: @ChorleyBS

Facebook: facebook.com/chorleybs

Established: 1859

Auditor: Mazars LLP

No. of branches: 3

No. of agents: 0

No. of estate agency branches: 0

No. of ATMs: 0

No. of full time staff: 72

No. of part time staff: 20

No. of borrowing members: 1,870

No. of investing members: 10,451

Total members: 12,039

No. of depositors: 82

Non-Executive Directors

Peter Brickley – Chair
Julia Cattanach – Senior Independent Director/Vice Chair
Gail Teasdale
Joanna Hall
Lee Bambridge
Janat Hulston

Sales distribution channels for mortgages

Intermediaries: 87%
Direct: 13%

Executive Directors

Chief Executive, Stephen Penlington
Customer Services Director, Kim Roby
Chief Risk Officer, Steven Melbourne
Finance Director, David Shelley

More about the Society

The Chorley and District Building Society is the oldest building society in Lancashire and was created to help mill workers buy their own homes. Whilst the mills may have long gone, the Society continues to grow stronger, with circa 28,000 customers, assets in excess of £425 million, and with circa 90 members of staff. We currently operate from our three branches, including our Head Office which offers full branch facilities including a 'drive-through' service. In 2024/25 the Society continued with its ambitious multi-year programme to invest in both our core technology platforms along with our branch network. These investments underpin the Society's commitment to ensuring our members receive an exceptional experience, regardless of channel, as well as our continued commitment to our face-to-face proposition. We attribute our success to delivering a personalised high-quality and flexible service, combined with attractive products, providing long term value to our members. The Society also remains connected to the local community and is engaged in numerous fundraising activities which provide support for various local charities and deserving causes including our successful High Five initiative. This is our commitment to donate 5% of our operating profit to local charities and community groups.

Financial Position

As at 3 February 2025

Results for the year

	£000
Net interest receivable	7,582
Other income and charges	(180)
Administrative expenses	(7,743)
Operating profit before provisions	(341)
Movement in provisions for bad and doubtful debts	160
Operating profit and profit on ordinary activities before tax	(181)
Tax on profit on ordinary activities	38

Profit for the year

	(143)
--	-------

Assets

	£000
Liquid assets	101,915
Mortgages	322,598
Fixed and other assets	3,034

Total assets

	427,547
--	---------

Liabilities

	£000
Shares	389,973
Borrowings	13,007
Other liabilities	1,199
General reserve	23,368

Total liabilities

	427,547
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Financial ratios

	%
As a percentage of shares and borrowings –	
Gross capital	5.80
Liquid assets	25.29
As a percentage of mean total assets –	
Profit for the year	-0.03
Management expenses	1.86
Lending Limit	0.65
Funding Limit	3.23

Percentage increase in total assets during the year	5.20
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Coventry Building Society

Head office: Coventry House, Binley Business Park, Harry Weston Road, Coventry CV3 2TQ

T: 0800 121 8899

W: www.coventrybuildingsociety.co.uk

E: support@thecoventry.co.uk

X: @CoventryBS

Facebook: facebook.com/coventrybuildingsociety

Instagram: instagram.com/coventrybuildingsociety

Established: 1884

Auditor: PricewaterhouseCoopers LLP

Solicitor: Various

No. of branches: 64

No. of agents: 15

No. of estate agency branches: 0

No. of ATMs: 49

No. of full time staff: 2,360

No. of part time staff: 714

No. of borrowing members: 425,456

No. of investing members: 1,790,923

Total members: 2,179,710

No. of depositors: 4,917

Non-executive directors

Chair, David Thorburn

Iraj Amiri

Jo Kenrick

Shamira Mohammed

Brendan O'Connor

Martin Stewart

Iain Plunkett

Mark Parker

Caroline Marsh

Associated companies

Godiva Mortgages Limited

ITL Mortgages Limited

Coventry Financial Services Limited

Coventry Property Services Limited

Godiva Financial Services Limited

Godiva Housing Developments Limited

Godiva Savings Limited

Godiva Securities and Investments Limited

Coventry Building Society Covered Bond LLP

Mercia No.1 plc

Offa No.1 plc

Executive directors

CEO, Steve Hughes

Chief Financial Officer, Lee Raybould

More about the society

At Coventry Building Society, our purpose is simple yet powerful: making people better off through life. We're proudly owned by over 2 million members – individuals who save with us or buy a home with our help. As a mutual organisation, our members are at the heart of everything we do. Their needs shape our decisions, and their wellbeing drives our purpose.

We're known for being straightforward and competitive, offering products that deliver real value. Our award-winning customer service reflects the pride we take in supporting our members with clarity, care, and consistency.

In 2023, we became the first building society to achieve B-Corp certification, recognising our commitment to balancing purpose with profit. And last year, we invested £4.5 million into our communities, with colleagues volunteering 12,733 hours to causes that matter locally.

We're also proud to be recognised as one of the UK's best workplaces by Great Place to Work, a testament to our inclusive culture and values-driven approach.

And in a landmark moment, from 1st January 2025, we welcomed The Co-operative Bank into our family – bringing together two organisations united by shared values and a commitment to doing what's right for people and planet.

Together, we're building a stronger, fairer financial future.

Financial position

As at 31 December 2024

Results for the year

£m

Net interest receivable 679.3

Other income and charges (15.5)

Administrative expenses (358.5)

Operating profit before provisions 305.3

Movement in provisions for bad and doubtful debts 17.6

Operating profit and profit on

ordinary activities before tax 322.9

Tax on profit on ordinary activities (76.2)

Profit for the year

246.7

Assets

£m

Liquid assets 10,723.9

Mortgages 51,801.3

Derivative financial instrument assets 1,084.2

Fixed and other assets 421.9

Total assets

64,031.3

Liabilities

£m

Shares 49,343.3

Borrowings 10,555.9

Derivative financial instruments 305.4

Other liabilities 198.7

Reserves and other equity instruments 3,628.0

Total liabilities

64,031.3

Financial ratios

%

As a percentage of shares and borrowings –

Gross capital 6.16

Liquid assets 17.9

As a percentage of mean total assets –

Profit for the year 0.39

Management expenses 0.57

Lending Limit 2.70

Funding Limit 16.70

Percentage increase in

total assets during the year

2.51

Cumberland Building Society

Head office: Cumberland House, Cooper Way, Parkhouse, Carlisle CA3 0JF

T: 01228 403141

W: cumberland.co.uk

E: executives@cumberland.co.uk

X: @CumberlandBS

Facebook: facebook.com/cumberlandbuildingsociety

LinkedIn: linkedin.com/company/cumberland-building-society

Instagram: instagram.com/the_cumberland

Established: 1850

Auditor: Deloitte LLP

Solicitor: In-house, Silas Heys

No. of branches: 31

No. of agents: 0

No. of estate agency branches: 0

No. of ATMs: 0

No. of full time staff: 562

No. of part time staff: 211

No. of borrowing members: 17,644

No. of investing members: 152,737

Total members: 166,246

No. of depositors: 4,179

Non-executive directors

Anna Barsby
Kelli Fairbrother
Vicky Bruce
Jackie Arnold MBE
Mark Stanger
Cameron Marr
Richard Pike

Other principal executives

Chief People & Sustainability Officer,
Jill Johnston
Chief Operating Officer, Susanne Parry
Chief Risk Officer, John Hunt
Chief Customer Officer, Claire Deekes
Chief Information and Transformation
Officer, Ian Stacey

Associated companies

Cumberland Holdings Ltd
Borderway Finance Limited

Sales distribution channels for mortgages

Branches: 69%
Telephone: 15%
Intermediaries: 16%

Executive directors

Chief Executive Officer, Des Moore
Chief Finance Officer, Richard Ellison

More about the society

Based in Carlisle, and established in 1850, The Cumberland is Cumbria's largest financial institution and is committed to remaining a mutual. The Society has branches located throughout Cumbria, South West Scotland, North Lancashire and Northumberland.

The Cumberland reported healthy financial results as it celebrates its 175th anniversary and continues to grow its savings and mortgages balance sheet, ending the year at a record high of £3.33 billion.

The Society, which made excellent progress as it continues delivering its transformation programme and investing in a sustainable future, continued to deliver on its promise to offer a 'kinder' banking experience, by upholding the following three commitments:

People: Banking that welcomes us all and respects each person's needs.

Planet: Banking that nurtures the countryside we love and depend on.

Community: Banking that builds stronger communities, now and in the future.

The Society aims to be the natural choice for mortgages, current accounts and savings and a leading provider of other retail residential mortgage products. It also offers a commercial lending division and a vehicle finance subsidiary.

Financial position

As at 31 March 2025

Results for the year	£000
Net interest receivable	74,739
Other income and charges	(1,526)
Administrative expenses	(71,484)
Operating profit before provisions	1,729
Movement in provisions for bad and doubtful debts	569
Movement in provisions for liabilities	(1,287)
Operating profit and profit on ordinary activities before tax	1,011
Tax on profit on ordinary activities	(398)

Profit for the year 613

Assets	£000
Liquid assets	475,864
Mortgages	2,757,968
Fixed and other assets	95,253
Total assets	3,329,085

Liabilities	£000
Shares	2,889,795
Borrowings	186,998
Other liabilities	15,924
General reserve	236,368
Total liabilities	3,329,085

Financial ratios	%
As a percentage of shares and borrowings –	
Gross capital	7.68
Liquid assets	15.47
As a percentage of mean total assets –	
Profit for the year	0.02
Management expenses	2.18
Lending Limit	11.24
Funding Limit	8.53

Percentage increase in total assets during the year 3.44

Darlington Building Society

Head office: Sentinel House, Morton Road, Darlington, Co. Durham DL1 4PT

T: 01325 366366

W: darlington.co.uk

E: contact-us@darlington.co.uk

X: @DarlingtonBS

Facebook: facebook.com/DarlingtonBS

Established: 1856

Auditor: PricewaterhouseCoopers LLP

Solicitor: Latimer Hinks

No. of branches: 9

No. of agents: 0

No. of estate agency branches: 0

No. of ATMs: 0

No. of full time staff: 147

No. of part time staff: 43

No. of borrowing members: 9,433

No. of investing members: 79,806

Total members: 88,799

No. of depositors: 299

Non-executive directors

Chair, Rachel Court
Vice Chair, Kate McIntyre
Duncan Asker
Peter Barron
Angela Russell
Robert Sinclair

Other principal executives

Chief Customer Officer, Louise Thorpe
Chief People Officer, Helen Easton
Chief Risk Officer, Paul Edwards
Chief Technology Officer, Jonathan Harwood

Associated companies

Darlington Homes Limited

Sales distribution channels for mortgages

Intermediaries: 93%
Direct: 7%

Executive directors

Chief Executive, Andrew Craddock
Deputy Chief Executive Officer, Chris Hunter
Chief Financial Officer, Steven Forth

More about the society

Darlington Building Society has been based in the town of Darlington since 1856.

Today, the Society has 9 branches spread across the North East, County Durham and North Yorkshire, supported by its online banking service, Darlingtononline.

Darlington offers a range of savings accounts and mortgages designed to enable members to save for the future and realise their dream of homeownership.

Members start their savings journey with the Darly children's account and the Junior ISA, growing into a mix of regular and long-term savings accounts and bonds for adults.

The Society provides a range of residential and commercial mortgages across England, Scotland and Wales and genuinely believes in the personal approach to every application received.

Each year, Darlington Building Society makes a tangible difference to its local communities. The 5% Pledge enables the Society to donate at least 5% of its annual profits to a range of local and regional good causes, amounting to over £1 million since its inception in 2017.

In addition, its Local 5 campaign empowers all nine branches plus head office to partner with up to 50 charities in total on a deeper level. The charities benefit from support under the four pillars of the Society's Community Impact Strategy: sharing profits, time, knowledge and space.

Financial position

As at 31 December 2024

Results for the year

	£000
Net interest receivable	19,956
Other income and charges	(273)
Administrative expenses	(16,858)
Operating profit before provisions	2,825
Movement in provisions for bad and doubtful debts	92
Operating profit and profit on ordinary activities before tax	2,917
Tax on profit on ordinary activities	(744)

Profit for the year

	2,173
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Assets

	£000
Liquid assets	130,137
Mortgages	791,959
Fixed and other assets	12,917

Total assets

	935,013
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Liabilities

	£000
Shares	853,441
Borrowings	21,909
Derivative financial instruments	1,085
Other liabilities	3,234
General reserve	55,344

Total liabilities

	935,013
--	---------

Financial ratios

	%
As a percentage of shares and borrowings –	
Gross capital	6.32
Liquid assets	14.87
As a percentage of mean total assets –	
Profit for the year	0.23
Management expenses	1.81
Lending Limit	2.03
Funding Limit	2.50

Percentage increase in total assets during the year

	1.30
--	------

Dudley Building Society

Head office: 7 Harbour Buildings, The Waterfront, Brierley Hill DY5 1LN

T: 01384 231414

W: dudleybuildingsociety.co.uk

E: enquiries@dudleybuildingsociety.co.uk

X: @DudleyBS

Facebook: facebook.com/DudleyBuildingSociety

Instagram: instagram.com/dudleybuildingsociety

Established: 1858

Auditor: PwC LLP

Solicitor: Gowlings WLG

No. of branches: 6

No. of agents: 0

No. of estate agency branches: 0

No. of ATMs: 0

No. of full time staff: 100

No. of part time staff: 41

No. of borrowing members: 5,086

No. of investing members: 30,064

Total members: 35,235

Non-executive directors

Chair, Peter Hubbard

Mike Hudson

Nicole Coll

Tariq Khatri

Other principal executives

Chief Transformation Officer,

Lorraine Breese-Price

Chief Risk & Compliance Officer,

Andrew Turvey

Distribution Director, Rob Oliver

Product & Service Director, Richard Balfour

People Director, Lisa Talbot

Head of Legal & Society Secretary,

Christian Fleischmann

Sales distribution channels for mortgages

Intermediaries: 100%

Executive directors

Chief Executive Officer, James Paterson

Chief Finance Officer, Michael Bhopal

More about the society

Dudley Building Society has been providing mortgages and savings accounts to the people of the Black Country for over 165 years. With five branches in the region, the Dudley remains committed to its core philosophy of servicing the communities in and around the Black Country and West Midlands area. We are committed to staying in the local high street and take pride in our friendly customer service. We have carefully selected local trusted partners and intermediaries to provide advice to mortgage customers.

We believe this to be the best option as we continue to offer tailored solutions to our customers. We are proud of the fact that we underwrite cases individually to understand each case on its own merit and not rely on computer system providing automated responses. It is due to this that we are able to offer specialist mortgages to meet the needs of different personal circumstances. Our savings products are updated regularly to reflect the needs of members and to remain competitive in the changing economic climate. Dudley Building Society also provides home insurance, will writing and a wider range of financial services through a third party, ensuring members are able to conduct key financial transactions quickly, easily and with a warm welcome.

Financial position

As at 31 March 2025

Results for the year

	£000
Net interest receivable	13,551
Other income and charges	215
Administrative expenses	(12,644)
Operating profit before provisions	1,122
Movement in provisions for bad and doubtful debts	(78)
Operating profit and profit on ordinary activities before tax	1,044
Tax on profit on ordinary activities	(264)

Profit for the year

780

Assets

	£000
Liquid assets	103,711
Mortgages	517,157
Fixed and other assets	4,145

Total assets

625,013

Liabilities

	£000
Shares	553,980
Borrowings	35,168
Other liabilities	2,597
General reserve	33,268

Total liabilities

625,013

Financial ratios

	%
As a percentage of shares and borrowings –	
Gross capital	5.65
Liquid assets	5.57
As a percentage of mean total assets –	
Profit for the year	0.12
Management expenses	2.01
Lending Limit	0.31
Funding Limit	5.97

Percentage increase in total assets during the year -1.68

Earl Shilton Building Society

Head office: 22 The Hollow, Earl Shilton, Leicester, Leicestershire LE9 7NB

T: 01455 844422

W: esbs.co.uk

E: enquire@esbs.co.uk

X: @earlshiltonbs

Facebook: facebook.com/earlshiltonbs

Instagram: instagram.com/earlshiltonbs

Established: 1857

Auditor: MHA

Solicitor: Thomas Flavell & Sons

No. of branches: 2

No. of agents: 0

No. of estate agency branches: 0

No. of ATMs: 0

No. of full time staff: 28

No. of part time staff: 12

No. of borrowing members: 1,604

No. of investing members: 11,754

Total members: 13,358

No. of depositors: 134

Executive directors

Chief Executive, Scott Devereux

Deputy Chief Executive & Finance Director,
Stephen Wigfull

Non-executive directors

Chair, Alex Robinson
Christopher Greenwell
Darren Hickman
Laura Mackie
John Stables
Helen Stevens

Other principal executives

Business Development and Marketing
Manager, Richard Carson
Risk and Compliance Manager, Emma York
Information Systems and Estates Manager,
Martyn Jones
Financial Controller, Steven Phillips
Customer Services Manager, Dot Truman
HR Manager, Pam Barton
Transformation Change Manager,
Natalie Balderson

Sales distribution channels for mortgages

Branches: 5%
Telephone: 5%
Internet: 2.2%
Intermediaries: 87.8%

More about the society

esbs is one of the UK's longest established building societies. The first meeting of "Earl Shilton Permanent Benefit Building & Land Society" was held in the Royal Oak Club Room, in the High Street, Earl Shilton, on the 17th December 1856. Members paid their first subscriptions on 3rd January 1857. The Society's main objectives back then were to promote thrift and homeownership – these remain as valid today as they did over 168 years ago. The Society has assets of over £183 million, over 13,000 members and has 40 staff. It is in excellent financial health and remains committed, as it always has been, to providing a range of simple to understand financial service products whilst offering a friendly and professional service.

During the years, esbs has moved its Head Office on a number of occasions but has always been based in Earl Shilton in Leicestershire. esbs also has a branch located in nearby Barwell. The Society has been at its current home at The Hollow since 1940. Both branches provide a secure, clean, professional and modern environment for members and colleagues, demonstrating the Society's continued commitment to the locality.

The Society recently welcomed a new CEO, Scott Devereux. With a 24-year career in financial services, Scott has acquired expertise in strategy, technology, operations and change management and brings a wealth of experience to the role. He is passionate about making a real difference, ensuring esbs continues to meet the needs of members both today and in the future.

Financial position

As at 31 March 2025

Results for the year	£000
Net interest receivable	3,911
Other income and charges	(14)
Administrative expenses	(3,617)
Operating profit before provisions	280
Movement in provisions for bad and doubtful debts	60
Operating profit and profit on ordinary activities before tax	340
Tax on profit on ordinary activities	(86)

Profit for the year	254
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Assets	£000
Liquid assets	34,196
Mortgages	147,488
Fixed and other assets	1,467
Total assets	183,151

Liabilities	£000
Shares	161,841
Borrowings	6,582
Other liabilities	452
General reserve	14,276
Total liabilities	183,151

Financial ratios

	%
As a percentage of shares and borrowings –	
Gross capital	8.48
Liquid assets	20.30
As a percentage of mean total assets –	
Profit for the year	0.14
Management expenses	1.99
Lending Limit	0.91
Funding Limit	3.92
Percentage increase in total assets during the year	1.65

Ecology Building Society

Head office: Ellis House, 7, Belton Road, Silsden, Keighley, West Yorkshire BD20 0EE

T: 01535 650 770

W: ecology.co.uk

E: info@ecology.co.uk

X: @EcologyBS

Facebook: facebook.com/ecologybs

Established: 1981

Auditor: BDO LLP

Solicitor: TLT LLP

No. of branches: 0

No. of agents: 0

No. of estate agency branches: 0

No. of ATMs: 0

No. of full time staff: 62

No. of part time staff: 6

No. of borrowing members: 1,473

No. of investing members: 13,572

Total members: 15,045

No. of depositors: 374

Non-executive directors

Chair, Louise Pryor

Deputy Chair, Jaedon Green

Senior Independent Director, Andrew Mulligan

Giovanni D'Alessio

Kellie Hargraves

Sameera Khaliq

Other principal executives

Chief Risk Officer, Jo Norton

Chief Member Officer, Michael Sollitt

Sales distribution channels for mortgages

Telephone: 65%

Internet: 35%

Executive directors

Chief Executive Officer, Gareth Griffiths

More about the society

Ecology Building Society was founded in 1981 with the mission to build a greener society, challenge the norm and agitate to change finance, principles which still guide every decision we make today.

Our impact-led lending supports green new homes and self-build, the conversion and improvement of existing buildings, and schemes bringing disused and derelict properties back into sustainable use.

In addition to residential mortgages, we also lend to small-scale green developers, sustainable businesses, community groups and community-led housing.

While the mortgage rate from most other lenders tends to rise at the end of a deal – switching to SVR (standard variable rate) on maturity, for example – we use our rates to reward borrowers for reducing their homes' environmental impact.

Our C-Change discounts can save our borrowers up to 1.50% off our variable rate, in recognition of the work they've completed to cut their carbon footprint – which should save them money on their fuel bills too.

Following the traditional building society model, we fund our mortgage lending using savings deposited with us. We attract our savings Members with simple, transparent products which offer long term value.

Ecology remains a triple bottom line business building on our heritage and reputation to influence positive change in our sector and support efforts by individuals and communities to live more sustainably.

We are certified as a Living Wage Employer and also are accredited with the Fair Tax Mark.

Financial position

As at 31 December 2024

Results for the year

	£000
Net interest receivable	7,908
Other income and charges	3
Administrative expenses	(7,558)
Operating profit before provisions	353
Movement in provisions for bad and doubtful debts	218
Provision for impairment on investment	(126)
Operating profit and profit on ordinary activities before tax	445
Tax on profit on ordinary activities	(121)

Profit for the year 324

Assets

	£000
Liquid assets	83,425
Mortgages	250,342
Fixed and other assets	2,942

Total assets 336,709

Liabilities

	£000
Shares	307,085
Borrowings	10,314
Other liabilities	1,451
General reserve	14,968
Amounts to other credit institutions	2,891

Total liabilities 336,709

Financial ratios

	%
As a percentage of shares and borrowings –	
Gross capital	5.63
Liquid assets	26.28
As a percentage of mean total assets –	
Profit for the year	0.10
Management expenses	2.34
Lending Limit	4.46
Funding Limit	2.15

Percentage increase in total assets during the year 8.72



Family Building Society

Head office: Ebbisham House, 30 Church Street, Epsom, Surrey KT17 4NL

T: 01372 742211

W: familybuildingsociety.co.uk / ncbs.co.uk

E: fbs.enquiries@familybsoc.co.uk

X: @FamilyBSoc

Facebook: facebook.com/familybsoc

Established: 1896

Auditor: Ernst & Young LLP

Solicitor: Various

No. of branches: 1

No. of agents: 0

No. of estate agency branches: 0

No. of ATMs: 0

No. of full time staff: 220

No. of part time staff: 23

No. of borrowing members: 16,006

No. of investing members: 52,124

Total members: 68,130

Non-executive directors

Simon Wainwright BSc, MBA, FCIB

Patrick Muir

John Cole FCA

Peter Navin

Susan Sharrock Yates BA

Robin Churchouse (appointed 31/10/24)

Louise Colley (appointed 20/2/25)

Associated companies

Smart Money People Group

Counties Home Loan Management Ltd

Sales distribution channels for mortgages

Telephone: 13%

Intermediaries: 87%

Executive directors

Chief Executive, Mark Bogard MA

Finance Director, Andrew Barnard ACMA, CGMA

More about the society

Family Building Society (a trading name of National Counties Building Society) is committed to its status as a mutual organisation, run for the benefit of its members.

It is the UK's largest single office building society and, from its headquarters in Epsom, Surrey, the Society provides a professional service to over 68,000 customers throughout England and Wales.

Family Building Society offers a wide range of innovative products designed for the way that families live today. We are committed to delivering innovative solutions that make the most of our members' circumstances, and offering a more personal approach to savings and mortgages.

That is why we aim to be the first choice provider of savings and mortgage solutions to modern families, helping every generation to own a home and to save for their, or their family's, future.

The Society's mortgage products are underwritten by a dedicated team of underwriters who look at each case on an individual basis. This conservative approach to lending has resulted in the Society experiencing a low level of default on its mortgages.

Group assets increased in 2024 to £2,650.7 million, supported by reserves of £171.3 million. The Society's Common Equity Tier 1 ratio, commonly used to compare financial institutions' capital strength, remains strong at 19.1%

Financial position

As at 31 December 2024

Results for the year

Net interest income	£000
	38,617
Fees and commissions receivable	130
Net gains from financial instruments	1,411
Other income	1,351
Administrative expenses	(33,886)
Provisions for impairment losses on loans and advances	(164)
Profit before tax	7,459
Tax charge	(2,765)

Profit for the year 4,694

Assets

Liquid assets	£000
	441,146
Mortgages	2,136,739
Fixed and other assets	72,790

Total assets 2,650,675

Liabilities

Shares	£000
	2,002,674
Borrowings	413,981
Derivative financial instruments	26,361
Other liabilities	36,399
General reserve	171,733
Available for sale reserve	(473)

Total liabilities 2,650,675

Financial ratios

As a percentage of shares and borrowings –	%
Gross capital	7.09
Liquid assets	18.25
As a percentage of mean total assets –	
Profit for the year	0.18
Management expenses	1.32
Lending Limit	0.18
Funding Limit	17.13

Percentage increase in total assets during the year 6.90

Furness Building Society

Head office: Emlyn Hughes House, Abbey Road, Barrow in Furness, Cumbria LA14 5PQ

T: 01229 824560

W: furnessbs.co.uk

E: furness.direct@furness-bs.co.uk

X: @furnessbs

Facebook: facebook.com/furnessbuildingsociety

Established: 1865

Auditor: Mazars LLP

No. of branches: 8

No. of agents: 0

No. of estate agency branches: 0

No. of ATMs: 2

No. of full time staff: 156

No. of part time staff: 38

No. of borrowing members: 6,347

No. of investing members: 91,113

Total members: 101,086

No. of depositors: 967

Non-executive directors

Board Chair, Graham Berville
 Vice Chair, Karen Ingham
 Chair of Audit, Phillip McLelland
 Chair of Board Risk, Peter Rogerson
 Chair of RemCo, Andy Haywood
 Diane Hosie

Other principal executives

Chief Risk & Compliance Officer, Elaine O'Dwyer
 Chief Commercial Officer, Chris Wainwright
 Chief Information Officer, Steve Baxter
 Director of Operations and Member Experience, Pamela Mawson
 Head of HR, Michelle Carlisle
 Company Secretary, Rosie Bryson

Associated companies

Ultimate Banking Ltd
 Furness Financial Advisors Ltd
 Furness Financial Services Ltd
 Furness Mortgage Services Ltd
 Furness Independent Financial Advisers Ltd
 Furness Authorised Financial Advisers Ltd

Sales distribution channels for mortgages

Telephone: 7%
 Intermediaries: 93%

Executive directors

Chief Executive Officer, Simon Broadley
 Chief Finance Officer, Thomas Leach

More about the society

Furness is a mutual building society. This means we're a financial community set up for mutual good. Everyone benefits – whether you're a savings customer, a mortgage customer, or both.

We call it 'togetherness'. This means Furness is here for our members and our community, today, tomorrow and for generations to come.

Together we save

As a mutual building society, we're an inclusive community of members from all walks of life. We're here for everyone, regardless of status.

Together we decide

You, our members, shape our organisation. Your input is critical to the future of Furness and your opinions are voiced by delegates elected by you.

Together we profit

Whether you're a saver or a mortgage customer or both, we balance your needs equally. Any profit is invested back into the society or the local community.

Financial position

As at 31 December 2024

Results for the year	£000
Net interest receivable	21,927
Other income and charges	1,131
Administrative expenses	(19,114)
Operating profit before provisions	3,944
Movement in provisions for bad and doubtful debts	(277)
Movement in provisions for liabilities	4

Operating profit and profit on ordinary activities before tax	3,671
Tax on profit on ordinary activities	(889)

Profit for the year	2,782
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Assets	£000
Liquid assets	288,273
Mortgages	1,092,482
Fixed and other assets	16,525

Total assets	1,397,280
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Liabilities	£000
Shares	1,121,350
Borrowings	181,345
Other liabilities	6,558
General reserve	88,027

Total liabilities	1,397,280
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Financial ratios	%
As a percentage of shares and borrowings –	
Gross capital	6.76
Liquid assets	22.13
As a percentage of mean total assets –	
Profit for the year	0.21
Management expenses	1.42
Lending Limit	1.42
Funding Limit	13.95

Percentage increase in total assets during the year	7.22
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The Hanley Economic Building Society

Head office: Granville House, Forge Lane, Festival Park, Stoke-on-Trent ST1 5TB

T: 01782 255000

W: thehanley.co.uk

E: customerservices@thehanley.co.uk

X: @hanleyeconomic

Facebook: facebook.com/HanleyEconomic

Established: 1854

Auditor: Mazars

Solicitor: O'Neill Patient Solicitors LLP

No. of branches: 6

No. of agents: 0

No. of estate agency branches: 0

No. of ATMs: 0

No. of full time staff: 68

No. of part time staff: 22

No. of borrowing members: 2,669

No. of investing members: 17,069

Total members: 19,738

No. of depositors: 134

Non-executive directors

Chairman, Nick Jordan

Bob Young

Ian Henley

Gill Davidson

Susan Shardlow

Martyn Hoccom

Other principal executives

Head of Products & Marketing, David Lownds

Head of Operations, Oliver Ward

Head of Technology, Parmy Raymet

Head of People & Culture, Lucy Olszewski

Head of Risk, Anna Guy

Commercial Director, Samantha Ward

Sales distribution channels for mortgages

Branches: 2%

Telephone: 4%

Internet: 16%

Intermediaries: 78%

Executive directors

Chief Executive Officer, Mark Selby

Finance Director, Lorne Payne

More about the society

Established in 1854 as 'Staffordshire Potteries Economic Permanent Benefit Building Society' before being renamed in 1930 to Hanley Economic Building Society.

We offer competitive mortgage products across a range of standard and specialised lending markets, reliable savings along with fantastic customer service. We place the member at the heart of everything we do and are proud to support our local community of Stoke-on-Trent and Staffordshire.

As well as members being key, our colleagues are our driving force to the growth of the Society.

The Society continues to invest in Technology and offers Online Banking and a Mobile app to allow members the benefits of modern technology whilst continuing to provide a personal face-to-face service across our branch network.

Financial position

As at 31 August 2024

Results for the year

	£000
Net interest receivable	10,296
Other income and charges	(133)
Administrative expenses	(8,666)
Operating profit before provisions	2,476
Movement in provisions for bad and doubtful debts	110
Movement in provisions for liabilities	
– FSCS levy charge	(80)
Operating profit and profit on ordinary activities before tax	2,506
Tax on profit on ordinary activities	(394)

Profit for the year 2,112

Assets

	£000
Liquid assets	141,086
Mortgages	379,624
Derivative financial instruments	1,122
Fixed and other assets	6,012

Total assets 527,844

Liabilities

	£000
Shares	480,376
Borrowings	12,622
Other liabilities	2,234
General reserve	32,612

Total liabilities 527,844

Financial ratios

	%
As a percentage of shares and borrowings –	
Gross capital	6.62
Liquid assets	28.62
As a percentage of mean total assets –	
Profit for the year	0.40
Management expenses	1.65
Lending Limit	0.89
Funding Limit	2.56

Percentage increase in total assets during the year 2.25

HARPENDEN BUILDING SOCIETY

Harpenden Building Society

Head office: Mardall House, 9-11 Vaughan Road, Harpenden, Hertfordshire AL5 4HU

T: 01582 765411

W: harpendenbs.co.uk

E: memberservices@harpendenbs.co.uk

Established: 1953

Auditor: Mazars LLP

Solicitor: Neves

No. of branches: 4

No. of agents: 0

No. of estate agency branches: 0

No. of ATMs: 0

No. of full time staff: 53

No. of part time staff: 32

No. of borrowing members: 1,004

No. of investing members: 18,407

Total members: 19,411

Non-executive directors

Chair, Nigel Boothroyd

Vice Chair, David Green

Trevor Barratt

Lesley Beecher

Tina Kokkinos

Mark Willis

Other principal executives

Chief Risk Officer, Ian Jones

Director of IT & Transformation,

Gary Richardson

Director of Operations, Gemma Fient

Society Secretary, Gavin Mullen

Sales distribution channels for mortgages

Intermediaries: 100%

Executive directors

Chief Executive Officer, Tracie Pearce

Finance Director, Mark Williams

More about the society

Harpenden Building Society was established in 1953 by local business people. Our aim is to offer mortgages and savings products relevant to families in the local area in addition to supporting local communities through our charitable trust. The Society has a strong regional heritage and remains committed to continuing to serve the unique needs of our customers in our geographic heartland.

The Society currently operates a network of 4 branches across Hertfordshire and Bedfordshire, supported by a Member Services Team based in the Head Office.

Financial position

As at 31 December 2024

Results for the year	£000
Net interest receivable	9,393
Other income and charges	165
Administrative expenses	(8,764)
Operating profit before provisions	794
Movement in provisions for bad and doubtful debts	106
Operating profit and profit on ordinary activities before tax	900
Tax on profit on ordinary activities	(264)

Profit for the year	636
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Assets	£000
Liquid assets	94,972
Mortgages	322,757
Fixed and other assets	5,535

Total assets	423,264
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Liabilities	£000
Shares	374,119
Borrowings	17,772
Other liabilities	1,272
General reserve	29,033
Revaluation reserve	1,068

Total liabilities	423,264
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Financial ratios	%
As a percentage of shares and borrowings –	
Gross capital	7.70
Liquid assets	24.20
As a percentage of mean total assets –	
Profit for the year	0.17
Management expenses	2.30
Lending Limit	1.20
Funding Limit	4.53

Percentage increase in total assets during the year	24.94
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Hinckley & Rugby Building Society

Head office: Upper Bond Street, Hinckley, Leicestershire LE10 1NZ

T: 0800 434 6343

W: hrbs.co.uk

E: customerservice@hrbs.co.uk

X: @HinckleyRugbyBS

Facebook: facebook.com/hinckleyrugby

Established: 1865

Auditor: Forvis Mazars

Solicitor: no specific solicitor

No. of branches: 7

No. of agents: 2

No. of estate agency branches: 0

No. of ATMs: 0

No. of full time staff: 120

No. of part time staff: 45

No. of borrowing members: 3,722

No. of investing members: 41,460

Total members: 45,084

No. of depositors: 411

Non-executive directors

Chair, Nemone Wynn-Evans

Anthony Alexander

Lynda Blackwell

John Lowe

Manuela Pifani

Barbara Taeed

Other principal executives

Chief Customer Officer, Danny Cranie

Chief Risk Officer, Simon Goodman

Chief People Officer, Nadia Baker

Director of Lending, Sarah Johnson

Director of Operations, Cheryl Pidler

Director of Information Services,

Michael Sharpe

Company Secretary, Marie Bannatyne

Sales distribution channels for mortgages

Intermediaries: 100%

Executive directors

Chief Executive, Barry Carter

Chief Financial Officer, John Mulvey

More about the society

Established in 1865, Hinckley & Rugby Building Society has proudly supported borrowers and savers for over 160 years. Rooted in a rich heritage and focused on the future, we continue to evolve as part of an ongoing journey of modernisation.

We remain true to the founding principles that guide us – championing the aspirations and financial wellbeing of our members and the communities we are proud to serve.

Our members sit at the heart of everything we do. Our “we are here” philosophy reflects our commitment to being truly accessible – whether on the high street, over the phone, or through our expanding digital channels.

We understand that every member has unique needs. That’s why we deliver products and services designed with flexibility and agility, tailored to support each individual’s circumstances.

Financial position

As at 30 November 2024

Results for the year

	£000
Net interest receivable	13,814
Other income and charges	45
Administrative expenses	(12,323)
Operating profit before provisions	1536
Movement in provisions for bad and doubtful debts	(13)
Operating profit and profit on ordinary activities before tax	1,523
Tax on profit on ordinary activities	(388)

Profit for the year 1,135

Assets

	£000
Liquid assets	119,315
Mortgages	699,966
Fixed and other assets	12,734

Total assets 832,015

Liabilities

	£000
Shares	745,057
Borrowings	31,647
Other liabilities	8,085
General reserve	47,226

Total liabilities 832,015

Financial ratios

	%
As a percentage of shares and borrowings –	
Gross capital	6.10
Liquid assets	15.40
As a percentage of mean total assets –	
Profit for the year	0.14
Management expenses	1.49
Lending Limit	1.20
Funding Limit	4.10
Percentage increase in total assets during the year	1.05



Leeds Building Society

It's better to belong.

Leeds Building Society

Head office: 26 Sovereign Street, Leeds, West Yorkshire LS1 4BJ

T: 03450 50 50 75 W: leedsbuildingsociety.co.uk

E: info@leedsbuildingsociety.co.uk

X: @LeedsBS Facebook: facebook.com/leedsbs

Established: 1875

Auditor: Ernst & Young LLP

Solicitor: Addleshaw Goddard, DLA Piper, Eversheds Sutherland

No. of branches: 51

No. of agents: 0

No. of estate agency branches: 0

No. of ATMs: 0

No. of full time staff: 1,541

No. of part time staff: 300

No. of borrowing members: 291,437

No. of investing members: 717,916

Total members: 1,015,198

Non-executive directors

Chair, Brendan McCafferty

Farah Buckley

David Fisher

Neil Fuller

Pam Rowland

Anita Tadayon

Other principal executives

Chief Risk Officer, Andrew Mellor

Chief Commercial Officer, Andrew Moody

Chief Internal Auditor, Caroline Dale

Chief People Officer, Geraldine Kemp-Klotz

Associated companies

Leeds Mortgage Funding

Leeds Building Society Covered Bonds LLP

Leeds Covered Bonds Holdings Limited

Leeds Covered Bonds Designated Member (No.1) Limited

Leeds Covered Bonds Designated Member (No.2) Limited

Albion No.5 Holdings Limited

Albion No.5 plc

Albion No.6 Holdings Limited

Albion No.6 plc

Albion No.7 Holdings Limited

Albion No.7 plc

Executive directors

Interim Chief Executive Officer, Annette Barnes

Deputy Chief Executive Officer,

Andrew Greenwood

Chief Financial Officer, Andrew Conroy

Chief Operating Officer, Robert Howse

Chief Executive Officer, Richard Fearon

More about the society

At Leeds Building Society, we believe it's better to belong.

Set up in 1875, we're now the UK's fifth largest building society and we're a proud mutual. This means we're owned by our one million members, and that every decision we make is always in their best interest.

Our purpose

For 150 years, we've been helping our members to save money and buy a home. This is still at the heart of what we do – our purpose is to put homeownership within reach of more people, generation after generation.

Standing by our members

Every generation deserves a place to call home, so we're on a mission to make homeownership more affordable and accessible. We've lobbied government for a fairer deal for first-time buyers and we've stopped lending on second homes.

Our innovative Income Plus mortgage scheme helps would-be homeowners get onto the property ladder by using an enhanced affordability model to allow them to borrow more without the need to save a larger deposit. We've also worked with Experian to support our mortgage applicants to potentially boost their credit score to meet affordability criteria. We have a range of affordable 95% LTV residential mortgages, and we're award winning for Shared Ownership.

Doing the right thing

We continue to invest in giving our members the best service possible – from making improvement to our online experience, to growing our branch network. And we pride ourselves on looking after the environment and the communities we serve.

And with our national partner, Barnardo's, we're building brighter tomorrows for young people leaving care, aiming to raise £300,000 for the charity by 2027.

Financial position

As at 31 December 2024

Results for the year

£m

Net interest receivable 362.9

Other income and charges (7.3)

Administrative expenses 196.0

Operating profit before provisions 142.1

Movement in provisions for bad and doubtful debts 5.7

Movement in provisions for liabilities (10.3)

Operating profit and profit on ordinary activities before tax 137.5

Tax on profit on ordinary activities (37.6)

Profit for the year

99.9

Assets

£m

Liquid assets 6,545.5

Mortgages 24,550.5

Fixed and other assets 516.6

Total assets

31,612.6

Liabilities and equity

£m

Shares 24,529.8

Borrowings 4,869.4

Other liabilities 493.0

Total liabilities 29,892.2

General reserve 1,647.2

Revaluation reserve 1.6

Fair value reserve (9.3)

Other reserves 80.9

Total liabilities and equity

31,612.6

Financial ratios

%

As a percentage of shares and borrowings –

Gross capital 7.10

Liquid assets 22.52

As a percentage of mean total assets –

Profit for the year 0.33

Management expenses 0.66

Lending Limit 2.30

Funding Limit 15.60

Percentage increase in total assets during the year

12.50



Leeds Credit Union

Head office: Carlton Tower, 34 St Paul's Street, Leeds LS1 2QB

T: 0113 242 3343

W: leedscreditunion.co.uk

E: services@leedscreditunion.co.uk

X: @LeedsCredUnion

Facebook: facebook.com/leedscreditunion

Established: 1987

Auditor: Alexander Sloan

No. of branches: 3

No. of ATMs: 0

No. of full time staff: 40

No. of part time staff: 11

No. of borrowing members: 8,078

No. of investing members: 39,551

Total members: 39,551

Non-executive directors

Paul Whitlock

Nicholas Nicholas

Raj Kambo

Tarun Mistry

Tina Turnbull

Heather Chichen

Yalini Pathy

Chris Cahill

Adrian Jackson

James Brown

James Greenwood

Mark Foulsham

Simon Kendall

More about the credit union

Leeds Credit Union is a financial cooperative with 38,800 members that provides straightforward, affordable financial products to those who often struggle to access mainstream financial services.

As a mutual there are no shareholders so it is owned by its members and we always have the interests of our members at the heart of everything we do. We pride ourselves on providing members with the most appropriate services based on their circumstances.

We work closely with the Illegal Money Lending Team, our local councils and other third sector service providers to help the most financially vulnerable and under-represented in our communities.

Members can access the credit union via our three branches, 13 weekly drop-in clinics across Leeds and Wakefield, by phone, online or our mobile app.

Anyone who lives or works in Leeds, Wakefield or the London Borough of Barking & Dagenham, residents of our partner housing associations or employees of our payroll partners is eligible to join the credit union.

Financial position

As at 30 September 2024

Results for the year

Net interest receivable	2,109
Other income and charges	791
Administrative expenses	(2,899)
Operating profit before provisions	(90)
Movement in provisions for bad and doubtful debts	(305)
Operating profit and profit on ordinary activities before tax	(334)
Tax on profit on ordinary activities	(60)

Profit for the year (394)

Assets

Liquid assets	13,164
Fixed and other assets	9,941

Total assets 23,105

Liabilities and equity

Shares	20,589
Borrowings	698
Other liabilities	361
General reserve	1,450
Revaluation reserve	7

Total liabilities 23,105

Financial ratios

As a percentage of shares and borrowings –	
Gross capital	6.70
Liquid assets	50.86
As a percentage of mean total assets –	
Profit for the year	-1.71
Management expenses	11.41

Percentage increase in total assets during the year -5.62



Leek Building Society

Head office: 50 St. Edward Street, Leek, Staffordshire ST13 5DL

T: 01538 384151

W: leekbs.co.uk

Facebook: facebook.com/leekbuildingsociety

Established: 1863

Auditor: PricewaterhouseCoopers LLP

No. of branches: 12

No. of agents: 0

No. of estate agency branches: 0

No. of ATMs: 0

No. of full time staff: 149

No. of part time staff: 76

No. of borrowing members: 7,504

No. of investing members: 74,349

Total members: 81,354

No. of depositors: 291

Non-executive directors

Chair, John Gibson

Senior Independent Director, Jane Kimberlin

Non-Executive Director, Dave Cheeseman

Non-Executive Director, Felicity Bambery

Non-Executive Director, Pak Chan

Other principal executives

Chief Risk Officer, Marco Ruberto

Product Director, Helen Wainwright

Distribution Director, Rob Longmore

HR Director, Lizzie Hall

Associated companies

Leek United Home Loans Ltd

Sales distribution channels for mortgages

Intermediaries: 90%

Direct: 10%

Executive directors

Chief Executive, Andy Deeks

Chief Financial Officer, Steve Clarke

More about the society

With assets exceeding £1.3 billion and a proud heritage spanning over 160 years, Leek Building Society is a strong, independent, and progressively modern mutual.

At the heart of our organisation is a clear and compelling purpose: We're a force for good – helping our communities grow so they can do great things today, and even better things tomorrow.

We provide high-quality mortgage and savings products, exceptional customer service, and fair outcomes for our members. Recognised as the Best Specialist Mortgage Provider at the British Bank Awards 2025, we're proud of our expertise in supporting a wide range of customer needs.

Firmly rooted in the Midlands, with 12 branches across Staffordshire, Cheshire, Derbyshire, and Shropshire, our reach extends nationwide through our intermediary network and digital channels, including the fast-growing Leek Online savings platform.

We're committed to nurturing talent and creating long-term opportunities for our people. As a Real Living Wage Employer, we ensure fair pay for all, and as members of the 5% Club – a UK movement where at least 5% of employees are in earn-and-learn roles such as apprenticeships and graduate programmes – we actively invest in skills and career development.

In the past year, our colleagues dedicated over 1,600 volunteering hours to 62 organisations, making a real difference to the communities we serve. Through our long-established Charitable Foundation, we've also provided over £90,000 of funding to local causes, changing lives for the better.

Leek Building Society is building a brighter future – for our members, our people, and our communities.

Financial position

As at 31 December 2024

Results for the year

	£000
Net interest receivable	20,373
Other income and charges	(477)
Administrative expenses	(15,876)
Net finance credit on pension scheme	(114)
Movement in provisions for bad and doubtful debts	(67)
Operating profit and profit on ordinary activities before tax	3,839
Tax on profit on ordinary activities	(909)

Profit for the year

2,930

Assets

	£000
Liquid assets	249,487
Mortgages	1,092,308
Fixed and other assets	22,883

Total assets

1,364,678

Liabilities

	£000
Shares	1,183,502
Borrowings	92,774
Other liabilities	5,969
General reserve	81,456
Revaluation/AFS reserve	977

Total liabilities

1,364,678

Financial ratios

	%
As a percentage of shares and borrowings –	
Gross capital	6.48
Liquid assets	19.63
As a percentage of mean total assets –	
Profit for the year	0.22
Management expenses	1.19
Lending Limit	0.65
Funding Limit	7.27

Percentage increase in total assets during the year

3.90



London Mutual Credit Union

Head office: 4 Heaton Road, London SE15 3TH

T: 020 3773 1751

W: creditunion.co.uk

E: hello@creditunion.co.uk

X: @londonmutualcu

Facebook: facebook.com/londonmutualcu

Instagram: instagram.com/londonmutualcu

Established: 1982

Auditor: Alexander Sloan

Solicitor: Wilkin Chapman LLP

No. of branches: 2

No. of agents: 0

No. of estate agency branches: 0

No. of ATMs: 1

No. of full time staff: 30

No. of part time staff: 21

No. of borrowing members: 7,880

No. of investing members: 43,919

Total members: 43,919

No. of depositors: 1,686

Non-executive directors

Dr Floyd Millen

Heather Harris

Roy McLeod

Albert Marshall

Michael Cook

Richard Cooper

Sallyanne Decker

Alexandra Newlove

Leroy Roberts

Rilwan Aminu

Other principal executives

Chief Executive, Lakshman Chandrasekera

More about the credit union

Founded in 1982 to serve Southwark Council employees, London Mutual Credit Union is now the largest community credit union in London. We welcome anyone who lives or works in Southwark, Lambeth, Camden or Westminster; people employed in health or education across the capital; staff of Transport for London; and members of the UK Armed Forces nationwide.

We provide a full range of retail banking services – savings and current accounts, personal loans and mortgages – through our branches and via online and mobile banking.

Financial position

As at 30 September 2024

Results for the year

	£000
Net interest receivable	3,564
Other income and charges	160
Administrative expenses	2,277
Operating profit before provisions	746
Movement in provisions for bad and doubtful debts	(568)
Operating profit and profit on ordinary activities before tax	178
Tax on profit on ordinary activities	(43)

Profit for the year

	135
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Assets

	£000
Liquid assets	1,689
Fixed and other assets	34,319

Total assets

	36,008
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Liabilities

	£000
Shares	30,923
Other liabilities	948
General reserve	2,534
Revaluation reserve	1,603

Total liabilities

	36,008
--	--------

Financial ratios

	%
As a percentage of shares and borrowings –	
Gross capital	13.17
Liquid assets	5.38
As a percentage of mean total assets –	
Profit for the year	0.37
Management expenses	6.32

Percentage increase in total assets during the year	0.80
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Loughborough Building Society

Head office: 56 Woodgate, Loughborough, Leicestershire LE11 2TZ

T: 01509 610707

W: theloughborough.co.uk

E: enquiries@theloughborough.co.uk

Established: 1867

Auditor: Forvis Mazars

No. of branches: 4

No. of agents: 1

No. of estate agency branches: 0

No. of ATMs: 0

No. of full time staff: 72

No. of part time staff: 18

No. of borrowing members: 3,505

No. of investing members: 22,051

Total members: 25,556

No. of depositors: 271

Non-executive directors

Chair, Helen Sachdev

Roger Barlow

Rachel Curtis

Caroline Ashton

Zayna Ali

Charles Roe

Other principal posts

Head of Branches & Savings, Tracey Blake

Head of Mortgage Services, Simon Vaughan

Head of IT, Digital & Change, Steve Brown

Head of Marketing & Business Development,
Lisa Burns-Kent

Head of Intermediaries, Ashley Pearson

Head of Finance, Jonathan Young

Sales distribution channels for mortgages

Telephone: 25%

Intermediaries: 75%

Executive directors

Chief Executive Officer, Gary Brebner

Customer Service Director, Michelle Wade

Finance Director, Rob Broadbent

Risk & Compliance Director, Susan Lee

More about the society

Founded in 1867, Loughborough Building Society remains true to the ideals of the group of local businessmen who got together to provide the people of Loughborough and District with opportunities to save and borrow money.

For over 150 years the Society has been helping people buy their homes and save for their future and is proud to have remained an independent, mutual provider of mortgages and savings.

Financial position

As at 31 October 2024

Results for the year

	£000
Net interest receivable	8,912
Other income and charges	(298)
Administrative expenses	(8,722)
Operating profit before provisions	(108)
Movement in provisions for bad and doubtful debts	212
Operating profit and profit on ordinary activities before tax	104
Tax on profit on ordinary activities	119

Profit for the year

223

Assets

	£000
Liquid assets	63,803
Mortgages	481,145
Fixed and other assets	11,085

Total assets

556,033

Liabilities

	£000
Shares	483,445
Borrowings	43,288
Other liabilities	2,662
General reserve	26,638

Total liabilities

556,033

Financial ratios

	%
As a percentage of shares and borrowings –	
Gross capital	5.06
Liquid assets	12.11
As a percentage of mean total assets –	
Profit for the year	0.04
Management expenses	1.60
Lending Limit	0.69
Funding Limit	8.22

Percentage increase in total assets during the year

4.36

Manchester Credit Union

Head office: Ground Floor, 24 Queen Street, Manchester M2 5HX

T: 0161 231 5222

W: manchestercreditunion.co.uk

E: info@manchestercreditunion.co.uk

X: @CUManchester

Facebook: facebook.com/ManchesterCU

Established: 1991

Auditor: Alexander Sloan

Internal auditor: TIAA

Solicitor: Nexus Solicitors Ltd

No. of branches: 3

No. of agents: 0

No. of estate agency branches: 0

No. of ATMs: 0

No. of full time staff: 15

No. of part time staff: 5

No. of borrowing members: 17,493

No. of investing members: 35,685

Total members: 35,685

No. of depositors: 35,685

Non-executive directors

Chair, Andy McBeath

Vice Chair, Derek Bodey

Secretary, Shirley Jones

Treasurer, Misha Franklin

Director, Christine Moore

Director, Fiona Haywood

Other principal executives

CEO, Mandy Wilcock

CFO, Ryan Young

More about the credit union

Born out of Manchester City Council's Anti Poverty Strategy in 1991, Manchester Credit Union continues to provide financial services to the people of Greater Manchester and the High Peak while maintaining its commitment to serving those on low incomes. Of the 41,000+ loans issued in the last financial year 75% were for £1,000 or below with a term of less than 1 year.

The last 12 months have seen significant diversification in MCU's loan book with growth in Payroll Lending, Debt Consolidation, Green Loans and our first Social Enterprise Loan. Our Family Loan remains popular and continues to provide financial resilience to our borrowers, many of whom now have a savings pot for the first time.

MCU's ambition to bring the credit union to a wider audience continues via our presence on Loan Aggregator sites. By helping to promote Community Finance Lenders to those who would otherwise not see any offers, MCU hopes to deter the use of high cost or illegal borrowing.

Financial position

As at 30 September 2024

Results for the year

	£000
Net interest receivable	2,524
Other income and charges	589
Administrative expenses	(1,565)
Operating profit before provisions	1,548
Movement in provisions for bad and doubtful debts	(694)
Operating profit and profit on ordinary activities before tax	854
Tax on profit on ordinary activities	(25)

Profit for the year 828

Assets

	£000
Liquid assets	4,548
Fixed and other assets	13,992

Total assets 18,540

Liabilities

	£000
Shares	14,517
Other liabilities	317
General reserve	3,706

Total liabilities 18,540

Financial ratios

	%
As a percentage of shares and borrowings –	
Gross capital	25.50
Liquid assets	31.30
As a percentage of mean total assets –	
Profit for the year	4.70
Management expenses	0.00

Percentage increase in total assets during the year 8.70



MANSFIELD
BUILDING SOCIETY

Mansfield Building Society

Head office: Regent House, Regent Street, Mansfield, Nottinghamshire NG18 1SS

T: 01623 676300

W: mansfieldbs.co.uk

E: enquiries@mansfieldbs.co.uk

X: @mansfieldbs

Facebook: facebook.com/mansfieldbuildingsociety

Established: 1870

Auditor: Forvis Mazars LLP

Solicitor: Harrop White Vallance & Dawson

No. of branches: 4

No. of agents: 0

No. of estate agency branches: 0

No. of ATMs: 0

No. of full time staff: 98

No. of part time staff: 32

No. of borrowing members: 3,288

No. of investing members: 17,570

Total members: 20,704

No. of depositors: 772

Non-executive directors

Chair, Jeff Picton

Vice Chair & SID, Nick Baxter

Sarah Binstead

Rachel Haworth

Lucy McClements

Carolyn Porretta

Neil Tinigate

Other principal executives

Commercial Development Executive,

Richard Crisp

IT & Change Executive, Iain Lister

Customer Service Executive, Dave Newby

Risk & Compliance Executive, Jim Stevens

Sales distribution channels for mortgages

Intermediaries: 100%

Executive directors

Chief Executive, Paul Wheeler

Finance Director, Dan Jones

More about the society

Established in 1870, The Mansfield is a modern independent building society – a safe haven for thousands of savers and a versatile lender for those looking to purchase or refinance their homes or residential investment property, or even build their own home from the ground up.

Our personal and pragmatic approach to lending allows us to offer a range of flexible solutions that help individuals onto, or up, the housing ladder. For example, our solutions help first time buyers with little or no deposit as well as last time buyers looking to downsize – we even help those looking to build their dream home. Our solutions recognise that everyone is different and life is a journey with bumps along the way. Limited Company Buy to Let and Holiday Lets add to the extensive range of mortgage solutions available from The Mansfield.

Our savers benefit from our exclusive local and loyal rates and our range of Community Saver accounts provide financial support to the community through our Charitable Trust.

As a mutual organisation run for the benefit of our members we put people first – we care about our customers, our colleagues and our community, and we take our corporate social responsibility seriously – after all we've been around for 155 years and we intend to be around for many more!

Financial position

As at 31 December 2024

Results for the year

	£000
Net interest receivable	12,745
Other income and charges	(258)
Administrative expenses	(10,942)
Operating profit before provisions	1,545
Movement in provisions for bad and doubtful debts	(22)
Movement in provisions for liabilities and impairments	(183)
Operating profit and profit on ordinary activities before tax	1,340
Tax on profit on ordinary activities	(330)

Profit for the year

	1,010
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Assets

	£000
Liquid assets	77,893
Mortgages	446,698
Fixed and other assets	23,662

Total assets

	548,253
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Liabilities

	£000
Shares	434,420
Borrowings	72,528
Other liabilities	3,116
General reserve	38,189

Total liabilities

	548,253
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Financial ratios

	%
As a percentage of shares and borrowings –	
Gross capital	7.53
Liquid assets	19.29
As a percentage of mean total assets –	
Profit for the year	0.19
Management expenses	2.04
Lending Limit	3.11
Funding Limit	8.28

Percentage increase in total assets during the year

	4.35
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Market Harborough Building Society

Head office: Newcombe House, 16 The Point, Market Harborough LE16 7QU

T: 01858 412412

W: mhbs.co.uk

E: customersfirst@mhbs.co.uk

Facebook: facebook.com/MarketHarbBS

LinkedIn: linkedin.com/company/market-harborough-building-society

Established: 1870

Auditor: BDO LLP

Solicitor: Shoosmiths

No. of branches: 5

No. of agents: 0

No. of estate agency branches: 0

No. of ATMs: 0

No. of full time staff: 100

No. of part time staff: 63

No. of borrowing members: 2,536

No. of investing members: 32,703

Total members: 35,239

No. of depositors: 594

Executive directors

Chief Executive, Iain Kirkpatrick

Chief Finance Officer, Nick Fielden

Chief Customer Officer, Annie Cossar

Non-executive directors

Chair, Lesley Titcomb CBE

Vice Chair & Senior Independent Director,

Andrew Merrick

David Stunel

Lindsay Forster

Mark Record

Francesca Hampton

Nala Worsfold

Other principal executives

Chief Risk Officer, Wendy Fry

Secretary and Financial Controller,

Lizzie Souter

Chief Lending Officer, Anna Asbury

Chief Engagement Officer, Lesley Vernon

Sales distribution channels for mortgages

Telephone: 3.4%

Intermediaries: 96.6%

More about the society

Everything our Society does begins with a clear and unwavering purpose: fighting for its customers and communities to thrive. This drives every decision, making our Society more than just a financial service provider.

Achieving strong and sustainable financial performance is essential to this mission, ensuring we have the resources and resilience to invest in our communities and deliver lasting impact.

In 2024, the society remained focused on its purpose, delivering real value to over 35,000 members. Despite increasing competition in lending and savings, it achieved a £3.4 million profit before tax, demonstrating strong, sustainable success.

The mortgage book grew by £66 million in 2024, marking a 45% increase over three years. Savings products expanded to meet diverse needs, with an average rate paid to savers rising by 0.36%. Savings balances hit a record £152 million, continuing three years of exceptional growth.

The society's Thrive Agenda highlights its commitment to local causes, which includes:

- £50,000 to the Charitable Foundation for local community projects.
- £60,000 to Leicester South Foodbank's new Wigston Community Hub.
- £7,000 to Market Harborough Against Bullying for counselling grants.
- Colleagues volunteered 2,000 hours supporting food drives, clean-ups, mentoring, and schools.
- Launch of the OneBanx Kiosk in Market Harborough, offering free, inclusive cash services to the community, bringing banking back to the high street.

Moving to Newcombe House was a key milestone, creating a modern workspace that fosters collaboration and connection. This helped us earn a spot in the Top 100 Sunday Times Best Places to Work in 2024 and 2025 a true reflection of our supportive, inclusive culture.

Looking ahead to 2025, the Society has invested £250,000 into a new program: Thrive Forward, supporting young people with mental health, financial skills, and careers. Partnering with schools and community groups, they're committed to empowering the next generation to build thriving futures.

Financial position

As at 31 December 2024

Results for the year

	£000
Net interest receivable	18,105
Other income and charges	(269)
Administrative expenses	(14,681)
Operating profit before provisions	3,155
Movement in provisions for bad and doubtful debts	335
Operating profit and profit on ordinary activities before tax	3,490
Tax on profit on ordinary activities	(908)

Profit for the year 2,582

Assets

	£000
Liquid assets	166,132
Debt Securities	19,647
Mortgages	663,639
Fixed and other assets	13,342

Total assets 862,760

Liabilities

	£000
Shares	709,114
Borrowings	88,415
Other liabilities	5,372
General reserve	59,859

Total liabilities 862,760

Financial ratios

	%
As a percentage of shares and borrowings –	
Gross capital	7.50
Liquid assets	20.80
As a percentage of mean total assets –	
Profit for the year	0.30
Management expenses	1.80
Lending Limit	6.10
Funding Limit	11.40

Percentage increase in total assets during the year 19.53



Marsden Building Society

Head office: 6–20 Russell Street, Nelson, Lancashire BB9 7NJ

T: 01282 440500

W: themarsden.co.uk

E: info@themarsden.co.uk

X: @MarsdenBS

Facebook: facebook.com/marsdenbuildingsociety

Established: 1860

Auditor: Deloitte LLP

Solicitor: Addleshaw Goddard LLP

No. of branches: 8

No. of agents: 0

No. of estate agency branches: 0

No. of ATMs: 0

No. of full time staff: 90

No. of part time staff: 37

No. of borrowing members: 6,680

No. of investing members: 37,026

Total members: 43,706

No. of depositors: 295

Non-executive directors

Chairman, John Walker

Mark Gray

Georgina Smith

Maura Sullivan

Nicola Webber

Darin Landon

Other principal executives

General Manager & Secretary, Tracy Ashworth

Risk Director, Phil Relf

Head of IT, Brian Morrison

Head of Brand & Customer Experience,

Rebecca Hargrave

Head of People, Hayley Duckworth

Head of Savings, Katy Leach

Head of ALM, Stacy Slater

Financial Controller, Viki Thomas

Head of Mortgages, Joanne Cave

Sales distribution channels for mortgages

Telephone: 10%

Intermediaries: 90%

Executive directors

Director & Chief Executive, Rob Pheasey

Chief Finance Officer, Neal Walker

Chief Customer Officer, Julia Brook

More about the society

The Marsden have been supporting their members since 1860 with savings, mortgages and more. Founded in Nelson, Lancashire, where their Principal Office remains, they have 8 branches across the region, and pride themselves on being a strong and stable mutual.

As a mutual, giving something back is important to the Marsden. Their founding members wanted to build something better for the community and the Society's Charitable Foundation does just that. Providing financial support throughout Lancashire, the Foundation makes funding available to grassroots projects and groups working to improve financial wellbeing, create an inclusive community or regenerate the local area/protect the environment.

Financial position

As at 31 December 2024

Results for the year

	£000
Net interest receivable	13,657
Other income and charges	(264)
Administrative expenses	(10,895)
Operating profit before provisions	2,498
Movement in provisions for bad and doubtful debts	568
Other non-operating income/(expenses)	(11)
Operating profit and profit on ordinary activities before tax	3,055
Tax on profit on ordinary activities	(730)

Profit for the year 2,325

Assets

	£000
Liquid assets	130,170
Mortgages	661,333
Fixed and other assets	4,708

Total assets 796,211

Liabilities

	£000
Shares	724,666
Borrowings	10,814
Other liabilities	5,277
General reserve	55,454

Total liabilities 796,211

Financial ratios

	%
As a percentage of shares and borrowings –	
Gross capital	7.54
Liquid assets	17.70
As a percentage of mean total assets –	
Profit for the year	0.30
Management expenses	1.41
Lending Limit	0.56
Funding Limit	1.49

Percentage increase in total assets during the year 6.36

Melton Building Society

Head office: Mutual House, Leicester Road, Melton Mowbray, Leicestershire LE13 0DB

T: 01664 414141

W: themelton.co.uk

E: enquiries@mmbs.co.uk

X: @MeltonSociety

Facebook: facebook.com/meltonbuildingsociety

Established: 1875

Auditor: BDO LLP

No. of branches: 5

No. of agents: 0

No. of estate agency branches: 0

No. of ATMs: 0

No. of full time staff: 103

No. of part time staff: 41

No. of borrowing members: 4,216

No. of investing members: 20,040

Total members: 24,074

Non-executive directors

Chair of the Board and Chair of Nominations Committee, Sue Douthwaite
Chair of Risk Committee, Elizabeth Lockwood
Chair of Audit Committee Simon Thomas
Chair of Remuneration Committee and Senior Independent Director, Michele Ibbs
Kath Myers
Ashraf Piranie

Other principal executives

Chief Risk Officer, Craig Priestley
Chief People Officer, Tracy Gill
Chief Customer Officer, Rachel Kolebuk

Associated companies

NEXA Finance Limited
MMBS Services Limited

Sales distribution channels for mortgages

Intermediaries: 100%

Executive directors

Chief Executive, Simon Taylor
Chief Financial Officer, Andy Lumby

More about the society

Melton Building Society is a modern, mutual building society that has been serving the people of Melton Mowbray and the surrounding area since 1875.

Their roots and heritage are firmly in the Melton Mowbray area and their 5 local branches – Melton, Grantham, Oakham, Stamford and Bourne – providing a level of customer service you would expect of a community-based building society and building a reputation as a trusted provider of savings and mortgages. Their expertise and products have supported homeownership and savings in its Leicestershire heartland and beyond for over 150 years.

Financial position

As at 31 December 2024

Results for the year	£000
Net interest receivable	13,139
Other income and charges	1,164
Administrative expenses	(14,927)
Operating profit before provisions	(624)
Loss on revaluation of investment property	(10)
Movement in provisions for bad and doubtful debts	186
Operating profit and profit on ordinary activities before tax	(448)
Tax on profit on ordinary activities	9

Profit for the year	(439)
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Assets	£000
Liquid assets	121,075
Mortgages	596,550
Fixed and other assets	13,158

Total assets	730,783
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Liabilities	£000
Shares	634,817
Borrowings	50,861
Other liabilities	4,143
General reserve	40,962

Total liabilities	730,783
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Financial ratios	%
As a percentage of shares and borrowings –	
Gross capital	5.97
Liquid assets	17.66
As a percentage of mean total assets –	
Profit for the year	-0.06
Management expenses	1.99
Lending Limit	4.56
Funding Limit	7.72

Percentage increase in total assets during the year	-4.76
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Monmouthshire Building Society

Head office: Monmouthshire House, John Frost Square, Newport, South Wales NP20 1PX

T: 01633 844340

W: monbs.com

E: enquiries@monbs.com

X: @MonmouthshireBS

Facebook: facebook.com/monmouthshirebs

Established: 1869

Auditor: PwC LLP

Solicitor: Various

Solicitor: Addleshaw Goddard, DLA Piper, Eversheds Sutherland

No. of branches: 12 (including 1 Community/ Shared Space outlet)

No. of agents: 11

No. of estate agency branches: 0

No. of ATMs: 0

No. of full time staff: 214

No. of part time staff: 36

No. of borrowing members: 7,168

No. of investing members: 35,630

Total members: 42,266

No. of depositors: 707

Non-executive directors

Chair, Marian Evans

Samantha Blackie

Shamit Jagpal

Colin Brereton

James Greenwood

Mike Jones

Sales distribution channels for mortgages

Intermediaries: 83.81%

Direct: 16.19%

Executive directors

Chief Executive Officer, Will Carroll

Chief Operating Officer, Dawn Gunter

Chief Risk Officer, Julian Bill

Chief Financial Officer, Iestyn Evans

More about the society

Monmouthshire Building Society has been serving its members for over 150 years. It provides members and customers with a range of mortgages and savings accounts.

It has headquarters in Newport and is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Financial Services Register Number: 206052

The Society operates across England and Wales, and has a network of branches and agencies across South Wales and the South West of England.

Financial position

As at 30 April 2025

Results for the year

	£000
Net interest receivable	32,564
Other income and charges	(3,380)
Administrative expenses	(24,378)
Operating profit before provisions	4,806
Movement in provisions for bad and doubtful debts	15
Movement in provisions for other liabilities	40
Operating profit and profit on ordinary activities before tax	4,861
Tax on profit on ordinary activities	(1,180)

Profit for the year 3681

Assets

	£000
Liquid assets	319,448
Mortgages	1,379,639
Fixed and other assets	20,161

Total assets 1,719,248

Liabilities

	£000
Shares	1,373,489
Borrowings	245,338
Other liabilities	11,658
General reserve	88,763

Total liabilities 1,719,248

Financial ratios

	%
As a percentage of shares and borrowings –	
Gross capital	5.47
Liquid assets	19.73
As a percentage of mean total assets –	
Profit for the year	0.21
Management expenses	1.46
Lending Limit	4.70
Funding Limit	15.20

Percentage increase in total assets during the year 1.13

Nationwide Building Society

Head office: Nationwide House, Pipers Way, Swindon SN38 1NW

T: 03457 30 20 10 W: [nationwide.co.uk](https://www.nationwide.co.uk) X: @AskNationwide and @NationwidePress

Facebook: [facebook.com/nationwidebuildingsociety](https://www.facebook.com/nationwidebuildingsociety)

Established: 1884

Auditor: Ernst & Young LLP

Solicitor: Various

No. of branches: c.700

No. of agents: 0

No. of estate agency branches: 0

No. of ATMs: c.1,570

No. of full time staff: c.21,000

No. of part time staff: c.5,000

No. of borrowing members: c.1.3 million

No. of investing members: c.13.5 million

Total members: c.16.4 million

Executive directors

Group Chief Executive Officer,
Dame Debbie Crosbie DBE
Group Chief Financial Officer, Muir Mathison
Virgin Money UK Chief Executive Officer,
Chris Rhodes

Non-executive directors

Chairman, Kevin Parry OBE
Alan Keir, Anand Aithal, David Bennett,
Debbie Klein, Gillian Riley, Philip Rivett,
Sally Orton, Tamara Rajah MBE, Tracey Graham

Other principal executives

Group Chief Customer Officer,
Catherine Kehoe
Group Chief Risk Officer, Gavin Smyth
Group Director of Mortgages, Henry Jordan
Group General Counsel, James Peirson
Group Chief People Officer, Lynn McManus
Nationwide Director of Retail Services,
Mandy Beech
Virgin Money UK Director of Customer
Services & Operations, Raymond Pettitt
Nationwide Director of Retail, Stephen Noakes
Group Chief Internal Auditor, Steve Evenden
Group Chief Operating Officer,
Suresh Viswanathan
Director of Group Retail Products, Tom Riley

Associated companies

Active subsidiaries:

CGF No. 9 Limited
Clydesdale Bank Asset Finance Limited
Clydesdale Bank PLC
CYB Intermediaries Limited
CYB Investments Limited
Derbyshire Home Loans Limited
Dunfermline BS Nominees Limited
E-Mex Home Funding Limited
Home Propositions Limited
Nationwide (Isle of Man) Limited
Nationwide Housing Trust Limited
Nationwide Syndications Limited
NBS Ventures Limited
NBS Ventures Management Limited
Piper Javelin Holding Company Limited
Piper Javelin No 1 Limited
St Vincent (Equities) Limited
The Mortgage Works (UK) PLC
UCB Home Loans Corporation Limited
Virgin Money Unit Trust Managers Limited
Virgin Money Holdings (UK) Limited
Virgin Money Limited
Virgin Money Personal Financial
Service Limited
Virgin Money UK PLC
Yorkshire Bank Home Loans Limited
Dormant subsidiaries:
C.B. Nominees Limited
Confederation Mortgage Services Limited
CYB SSP Trustee Limited
Exeter Trust Limited
Nationwide Home Loans Limited
Nationwide Trust Limited
NBS CoSec Limited
NLF1 Limited
NOK1 Limited
Virgin Money Giving Limited
Virgin Money Nominees Limited
Virgin Money Retirement Savings Plan
Trustee Limited
Virgin Money Trustee Limited
YCBPS Property Nominee Company Limited
Yorkshire and Clydesdale Bank Pension
Trustee Limited Scotland Yorkshire
Bank Limited

Sales distribution channels for mortgages

Direct (Branch and Telephone combined): 10%
Internet: 32%
Intermediaries: 58%

More about the society

Nationwide is the world's largest building society, with over 16 million members. Following its acquisition of Virgin Money UK PLC, Nationwide is connected with one in three people in the UK and is the second largest provider of mortgages and retail deposits. It is also a major provider of current accounts, credit cards, personal loans and business banking. Customers can choose to manage their finances in a branch, via mobile app, the internet, telephone, and post. Nationwide's head office is in Swindon, UK.

As a financial services provider owned by its members, not shareholders, Nationwide's purpose is: Banking – but fairer, more rewarding, and for the good of society.

Notes: Nationwide acquired Virgin Money UK plc on 1 October 2024 and the financial information recorded here incorporates six months of Virgin Money UK plc and its subsidiaries' information since that date until year ending 31 March 2025.

All member figures recorded here are in respect of Nationwide Building Society and its business only.

Financial position

As at 31 March 2025

Results for the year

	£m
Net interest income	4,992
Other income and charges	180
Gains from derivatives and hedge accounting	12
Administrative expenses	(3,550)
Impairment losses and other provisions	(632)
Member reward payments	(1,000)
Gain on Virgin Money acquisition	2,300
Profit for the year before taxation	2,302
Taxation on profit on ordinary activities	36
Profit for the year	2,338

Assets

	£m
Liquid assets	59,956
Mortgages	275,575
Other lending	25,314
Derivative financial instrument assets	4,742
Fixed and other assets	2,290
Total assets	367,877

Liabilities

	£m
Shares	207,428
Borrowings	131,829
Derivative financial instrument liabilities	1,547
Other liabilities	4,018
Subordinated liabilities	2,444
Subscribed capital	129
Core capital deferred shares	1,157
Other equity instruments	1,485
Reserves	17,081
Total members' interest, equity and liabilities	19,723
Non-controlling interests	759
Total liabilities	367,877

Financial ratios

	%
As a percentage of shares and borrowings –	
Gross capital	6.8
Liquid assets	17.6
As a percentage of mean total assets –	
Profit for the year	0.72
Management expenses	1.10
Lending Limit	12.74
Funding Limit	37.23
Percentage increase in total assets during the year	35.21



Newbury Building Society

Head office: 90 Bartholomew Street, Newbury, Berkshire RG14 5EE

T: 01635 555700

W: newbury.co.uk

E: enquiries@newbury.co.uk

Facebook: facebook.com/newburybs

Established: 1856

Auditor: Deloitte LLP

No. of branches: 10

No. of agents: 0

No. of estate agency branches: 0

No. of ATMs: 0

No. of full time staff: 137

No. of part time staff: 64

No. of borrowing members: 9,001

No. of investing members: 62,110

Total members: 70,890

No. of depositors: 265

Non-executive directors

Chairman, Piers Williamson

Debbie Beaven

Chris Brown

Nailesh Rambhai

Alistair Welham

Ian Workman

Other principal executives

Director of People, Emma Jones

Director of Customer Service,

Melanie Mildenhall

Director of Data and Governance and

Company Secretary, Erika Neves

Director of Distribution and Proposition,

Dean Scott

Chief Risk Officer, Michael Goddard

Sales distribution channels for mortgages

Branches: 18%

Intermediaries: 82%

Executive directors

Chief Executive, Phillippa Cardno

Chief Financial Officer, Darren Garner

More about the society

At Newbury Building Society, we exist to help our members build sustainable futures by being the trusted provider of savings and mortgages in our communities.

We are committed to providing quality and value through offering attractive mortgage and savings products, supported by excellent customer service and underpinned by straightforward advice.

Our active community and charity programme supports the communities in which our members and employees live and work through financial support, volunteering and fundraising.

We're proud of our financial education programme, Junior Newbury Building Society, and partnership with WizeUp Financial Education charity, which supports primary and secondary school pupils to educate the savers and borrowers of tomorrow.

We are proud of being a mutual organisation and are committed to creating long-term value for our members.

Financial position

As at 31 October 2024

Results for the year

	£000
Net interest receivable	28,153
Other income and charges	(2,305)
Administrative expenses	(16,203)
Operating profit before provisions	9,645
Movement in provisions for bad and doubtful debts	989
Operating profit and profit on ordinary activities before tax	10,634
Tax on profit on ordinary activities	(2,608)

Profit for the year

8,026

Assets

	£000
Liquid assets	268,857
Mortgages	1,357,562
Fixed and other assets	22,652

Total assets

1,649,071

Liabilities

	£000
Shares	1,423,116
Borrowings	96,967
Other liabilities	12,857
General reserve	116,131
Revaluation reserve	726

Total reserves and liabilities

1,649,071

Financial ratios

	%
As a percentage of shares and borrowings –	
Gross capital	7.64
Liquid assets	17.69
As a percentage of mean total assets –	
Profit for the year	0.50
Management expenses	1.01
Lending Limit	1.30
Funding Limit	6.40

Percentage increase in total assets during the year

6.60

Newcastle Building Society

Head office: Principal Office, 1 Cobalt Park Way, Wallsend NE28 9EJ

T: 0191 244 2000

W: newcastle.co.uk

E: sales@newcastle.co.uk

X: @NewcastleBSoc

Facebook: facebook.com/newcastlebsoc

Established: 1863

Auditor: Deloitte LLP

Solicitor: Addleshaw Goddard LLP

No. of branches: 33

No. of agents: 0

No. of estate agency branches: 0

No. of ATMs: 2

No. of full time staff: 1,506

No. of part time staff: 300

No. of borrowing members: 47,846

No. of investing members: 310,665

Total members: 357,818

No. of depositors: 1,482

Bryce Glover
Anne Shiels
Adam Bennett
Rory Campbell
Professor Moorad Choudhry
Karen McDonagh Reynolds

Other principal executives

Chief People Officer, Karen Brewerton
Chief Financial Officer (interim), Paul Astruc
CEO – Newcastle Strategic Solutions,
Nick Young

Associated companies

Newcastle Financial Advisers Limited
Newcastle Strategic Solutions Limited
Newcastle Mortgage Loans (Jersey) Limited
MBS (Mortgages) Limited

Sales distribution channels for mortgages

Telephone: 7%
Intermediaries: 93%

Executive directors

Chief Executive Officer, Andrew Haigh
Chief Risk Officer, Chris Keay

Non-executive directors

James Ramsbotham CBE DL
Mick Thompson

More about the society

Newcastle Building Society is the 7th largest building society in the UK, comprising the retail brands of Newcastle Building Society, and Manchester Building Society.

Accessible and inclusive financial advice is provided in our communities and on our regions' high streets through our subsidiary Newcastle Financial Advisers Ltd.

Our subsidiary Newcastle Strategic Solutions Ltd is a market leading provider of savings technology and service, supporting UK banks and building societies looking to launch or grow their savings operations, or transform the management of their existing portfolio.

We help people to own their home, to save and to plan their finances through our range of products and services. We build lasting relationships with our customers, clients and partners. We foster inclusion, diversity and positive change at work and in our communities. We are a great place to work where people can realise their potential, and we care about sustainability for future generations.

As well as being a Platinum accredited business by Investors in People, we're a Real Living Wage employer and in 2024 we were the first building society in the UK to become an accredited Living Pension employer.

Newcastle Building Society has been named Regional Building Society of the Year for nine consecutive years (2017-2025) by What Mortgage.

Manchester Building Society is a trading name of Newcastle Building Society following the transfer of engagements from Manchester Building Society to Newcastle Building Society in July 2023.

Financial position

As at 31 December 2024

Results for the year

	£m
Net interest receivable	91.9
Other income and charges	61.0
Administrative expenses	(118.7)
Operating profit before provisions	34.2
Movement in provisions for bad and doubtful debts	(18.5)
Operating profit and profit on ordinary activities before tax	15.7
Tax on profit on ordinary activities	0.8

Profit for the year 16.5

Assets

	£m
Liquid assets	1,155.6
Mortgages	5,289.3
Fixed and other assets	111.3

Total assets 6,556.2

Liabilities

	£m
Shares	5,432.7
Borrowings	658.6
Other liabilities	119.8
Reserves	345.1

Total liabilities 6,556.2

Financial ratios

	%
As a percentage of shares and borrowings –	
Gross capital	6.57
Liquid assets	18.97
As a percentage of mean total assets –	
Profit for the year	0.26
Management expenses	1.86
Lending Limit	1.87
Funding Limit	10.80

Percentage increase in total assets during the year 5.35

Nottingham Building Society

Head office: 3 Fulforth Street, Nottingham NG1 3DL

T: 0344 4814444

W: thenottingham.com

E: customer.engagement@thenottingham.com

X: @NottinghamBS

Facebook: facebook.com/NottinghamBuildingSociety

Instagram: instagram.com/nottinghambuildingsociety

LinkedIn: linkedin.com/company/nottingham-building-society

TikTok: tiktok.com/@nottinghambs

Established: 1849

Auditor: Ernst & Young LLP

Solicitor: Various

No. of branches: 31

No. of agents: 0

No. of estate agency branches: 0

No. of ATMs: 0

No. of full time staff: 406

No. of part time staff: 110

No. of borrowing members: 32,859

No. of investing members: 262,927

Total members: 295,487

Executive directors

Chief Executive Officer, Sue Hayes

Chief Financial Officer, Anthony Murphy

Chief Risk Officer, Simon Baum

Non-executive directors

Chair, Robin Ashton

Senior Independent Director, Kerry Spooner

Kavita Patel

Peter O'Donnell

Chris Sparks

Clodagh Gunnigle

Other principal executives

Chief Technology Officer, Russ Thornton

Chief Lending Officer, Aaron Shinwell

Chief Savings Officer, Harriet Guevara

General Counsel, Paul Roberts

Chief People Officer, Lisa Winnard

Chief Marketing Officer, Holly Marshall

Chief Customer Officer, Sally Gaudion

Chief Internal Audit Officer, Riaan Thiar

Chief of Staff, Oli Mott

Sales distribution channels for mortgages

Intermediaries: 100%

More about the society

Nottingham Building Society is a modern mutual building society finding ways to make homeownership and financial security more accessible – no matter how people earn, save, or build their future.

For 176 years, we've helped people save for their goals and supported aspiring homeowners. Today, we're breaking down outdated barriers in the lending market and offering fair, flexible solutions for those who don't fit the traditional mould – whether that's self-employed professionals, those with multiple income streams, or first-time buyers later in life.

Our commitment to real financial solutions is backed by industry recognition. We're proud to be the UK's highest-rated building society on Trustpilot and hold a 5-star Moneyfacts rating for the ease of opening a savings account via our app.

By modernising our mortgage and savings propositions, the Society is building a future that works for real life.

We are a different kind of society; built to serve the real lives of the people we support.

Financial position

As at 31 December 2024

Results for the year

£m

Net interest receivable 83.6

Other income and charges 4.8

Administrative expenses (64.3)

Operating profit before provisions 24.1

Movement in provisions for bad and doubtful debts 1.0

Philips Trust Corporation Expense (11.2)

Operating profit and profit on

ordinary activities before tax 13.9

Tax on profit on ordinary activities (4.6)

Profit for the year

9.3

Assets

£m

Liquid assets 917.0

Mortgages 4,201.8

Fixed and other assets 107.9

Total assets

5,226.7

Liabilities

£m

Shares 4,350.5

Borrowings 557.2

Other liabilities 65.7

General reserve 253.3

Total liabilities

5,226.7

Financial ratios

%

As a percentage of shares and borrowings –

Gross capital 5.65

Liquid assets 18.66

As a percentage of mean total assets –

Profit for the year 0.19

Management expenses 1.33

Lending Limit 13.96

Funding Limit 11.32

Percentage increase

16.80

in total assets during the year

Number One Police Credit Union Limited trading as No1 CopperPot Credit Union

Head office: Slater House, Oakfield Road, Cheadle Royal Business Park, Cheadle,
Cheshire SK8 3GX

T: 0161 741 3160

W: nolcopperpot.com

E: info@nolcopperpot.com

X: @No1CopperPot

Facebook: facebook.com/nolcopperpot

Established: 1986

Auditor: Johnston Carmichael

No. of branches: 1

No. of agents: 0

No. of estate agency branches: 0

No. of ATMs: 0

No. of full time staff: 35

No. of part time staff: 6

No. of borrowing members: 11,026

No. of investing members: 44,767

Total members: 44,767

Non-executive directors

Chairman, Stephen Morley
Vice Chair, Helen Thomas
Secretary, Sarah Monaghan
Peter Henson
Melanie Cooke
Stephen Jones
Richard Isaac
Chair of Audit and Risk Committee,
John Sandford
Vice Chair of Audit & Risk Committee,
Rod Ashley
Representative of Audit & Risk Committee,
Richard Clarke

Executive directors

Chief Executive, Caroline Domanski
Chief Finance Officer, Lisa Ridgway

More about the credit union

No1 CopperPot Credit Union's purpose is to encourage members to save, offer affordable borrowing options, and provide financial education.

This mission is driven by the organisation's personal COPS strategy:

- **Collaborate** with stakeholders to strengthen reach and impact.
- Create **Opportunities** to educate and inform members about their financial wellbeing.
- Provide **Products** that promote stability, security, and peace of mind.
- Maintain **Sustainability** to ensure No1 CopperPot can serve generations to come.

As a not-for-profit owned entirely by its members, mutuality is central to its ethos. Surpluses are reinvested into products, services, and support, ensuring that every decision is made with members' best interests at heart.

The organisation believes in the power of people helping people – ensuring that when members thrive, the wider community benefits.

Financial position

As at 30 September 2024

Results for the year

	£000
Net interest receivable	8,780
Other income and charges	88
Administrative expenses	(3,482)
Operating profit before provisions	5,386
Movement in provisions for bad and doubtful debts	499
Operating profit and profit on ordinary activities before tax	4,887
Tax on profit on ordinary activities	(726)

Profit for the year 4,161

Assets

	£000
Liquid assets	69,626
Mortgages	1,848
Fixed and other assets	92,571

Total assets 164,045

Liabilities

	£000
Shares	132,304
Other liabilities	6,306
General reserve	25,121
Revaluation reserve	314

Total liabilities 164,045

Financial ratios

	%
As a percentage of shares and borrowings –	
Gross capital	15.14
Liquid assets	34.31
As a percentage of mean total assets –	
Profit for the year	4,161.00

Percentage increase in total assets during the year 1.68

Penrith Building Society

Head office: 7 King Street, Penrith, Cumbria CA11 7AR

T: 01768 863675

W: www.penrithbs.co.uk

E: enquiries@penrithbs.co.uk

X: @Penrith_BS

Facebook: facebook.com/penrithbuildingsociety

Established: 1877

Auditor: Mazars LLP

Solicitor: Gaynham King & Mellor

No. of branches: 1

No. of agents: 0

No. of estate agency branches: 0

No. of ATMs: 0

No. of full time staff: 20

No. of part time staff: 7

No. of borrowing members: 773

No. of investing members: 6,687

Total members: 6,714

No. of depositors: 50

Non-executive directors

Chair, Rod Ashley
Senior Independent Director, Fiona Smith
Richard Drinkwater
David Billinge
Nikki Marsh

Other principal executives

Risk Director & Secretary, Sue Askew
IT & Operations Director, Louise Watt

Associated companies

Cumbria Mortgage Centre Ltd

Sales distribution channels for mortgages

Branches: 6%
Intermediaries: 94%

Executive directors

Chief Executive, Zack Hocking
Chief Financial Officer, Elspeth James

More about the society

As a mutual building society we do not seek to maximise our profits. Our role is to provide great value and service to our members, providing a safe and secure space for their savings and helping them purchase their own homes. This will always be at the heart of what we do.

Our vision is to be a thriving, modern and sustainable Society; enabling the homeownership aspirations and savings goals of our members. We want to be a great place for our colleagues to grow and develop and make an increasing contribution to the communities we operate in.

Our ongoing community initiatives include fundraising and charitable donations, affinity partnerships and volunteering for local good causes, and the promotion and delivery of financial education in primary and secondary schools in our local area.

Financial position

As at 31 December 2024

Results for the year

Net interest receivable	£000
Other income and charges	3,031
Administrative expenses	38
Operating profit before provisions	(3,040)
Movement in provisions for liabilities	29
– FSCS levy charge	94

Operating profit and profit on ordinary activities before tax	123
Tax on profit on ordinary activities	(29)

Profit for the year

Assets

Liquid assets	£000
Mortgages	32,906
Fixed and other assets	112,018
	1,638

Total assets

Liabilities

Shares	£000
Borrowings	130,401
Other liabilities	2,760
General reserve	323
	13,078

Total liabilities

Financial ratios

As a percentage of shares and borrowings –	%
Gross capital	9.82
Liquid assets	24.71
As a percentage of mean total assets –	
Profit for the year	0.07
Management expenses	2.20
Lending Limit	1.09
Funding Limit	2.07

Percentage increase in total assets during the year

Principality Building Society

Head office: Principality House, The Friary, Cardiff CF10 3FA

T: 0330 3334000

W: principality.co.uk

E: enquiries@principality.co.uk

X: @PrincipalityBS

Facebook: facebook.com/principalitybuildingsociety

Established: 1860

Auditor: Deloitte LLP

Solicitor: Eversheds LLP

No. of branches: 54

No. of agents: 15

No. of estate agency branches: 0

No. of ATMs: 12

No. of full time staff: 1,023

No. of part time staff: 202

No. of borrowing members: 122,859

No. of investing members: 484,184

Total members: 607,043

Non-executive directors

Chair, Simon Moore

Debra Williams

Jonathan Baum

Shimi Shah

Karen Maguire

Maria Timon Samra

Garry Stran

Other principal executives

Chief Savings and Lending Officer, Vicky Wales

Commercial Lending Director, Richard Wales

Chief People Officer, Gemma Bowen

Interim Chief Risk Officer, Graeme Forrester

Chief Technology Officer, Patrick Connolly

Chief Internal Auditor, Sally-Anne Preston

Associated companies

Nemo Personal Finance Limited

(secured personal loans)

Sales distribution channels for mortgages

Telephone: 8.84%

Intermediaries: 91.16%

Executive directors

Chief Executive Officer, Iain Mansfield

Interim Chief Financial Officer, Tim Blackwell

More about the society

As Wales' largest building society, Principality Building Society has over £14 billion in assets and is the sixth largest building society in the UK. Founded as a mutual building society in 1860, our commitment to supporting our Members, particularly during difficult times, is at the heart of who we are. We're led by Member voices, respond to their needs and reinvest our profits for the benefit of our customers, colleagues, communities and wider society, ensuring we continue to be a responsible, sustainable and future-focused business – just as we have for the past 165 years. Born in Wales, we're proud of our heritage, and our ambitions, that stretch beyond our borders. Principality strives to make a positive impact, not only on individuals but on the communities up and down Wales through its work on financial education and strong charity partnerships. Sponsors of the Principality Stadium, the building society plays a key role in supporting life and culture in Wales as well as driving the housing agenda.

Financial position

As at 31 December 2024

Results for the year

£m

Net interest receivable	162.0
Other income and charges	11.1
Administrative expenses	(127.5)
Movement in provisions for bad and doubtful debts	3.6
Operating profit and profit on ordinary activities before tax	49.2
Tax on profit on ordinary activities	(12.6)

Profit for the year

36.6

Assets

£m

Liquid assets	2,505.5
Mortgages	11,284.5
Fixed and other assets	319.2

Total assets

14,109.2

Liabilities

£m

Shares	10,798.8
Borrowings	2,447.9
Other liabilities	108.8
General reserve	753.7

Total liabilities

14,109.2

Financial ratios

%

As a percentage of shares and borrowings –	
Gross capital	5.70
Liquid assets	18.90
As a percentage of mean total assets –	
Profit for the year	0.28
Management expenses	0.94
Lending Limit	2.50
Funding Limit	18.50

Percentage increase in total assets during the year

12.60



PROGRESSIVE

BUILDING SOCIETY

Progressive Building Society

Head office: Progressive House, 33/37 Wellington Place, Belfast BT1 6HH

T: 028 9024 4926

W: theprogressive.com

E: contactus@theprogressive.com

X: @Progressivebsoc

Facebook: facebook.com/ProgressiveBSoc

Established: 1914

Auditor: Deloitte (NI) Limited

Solicitor: Peden & Reid Solicitors

No. of branches: 11

No. of agents: 8

No. of estate agency branches: 0

No. of ATMs: 0

No. of full time staff: 164

No. of part time staff: 29

No. of borrowing members: 16,618

No. of investing members: 75,623

Total members: 91,324

No. of depositors: 224

Non-executive directors

Chair, Keith Jess

Vice-Chair, Martin Pitt

Senior Independent Director, Karen Furlong

Clare Guinness

Paul Leonard

Stephen Mitcham

Wendy Galbraith

John Healy

Noyona Chundur

Other principal executives

Head of Human Resources, Ailsa McNeill

Head of Financial Reporting & Society

Secretary, Kyle McRoberts

Head of Lending & Savings, Jane Millar

Chief Risk Officer, Claire Rice

Head of IT, Monique Silva

Sales distribution channels for mortgages

Branches: 13%

Intermediaries: 87%

Executive directors

Chief Executive, Michael Boyd

Operations Director, Declan Moore

Finance Director, Gareth Robinson

More about the society

Progressive Building Society was formed in Belfast in 1914 out of a merger of 5 small societies. Today, the Society is the largest locally owned financial institution in Northern Ireland.

Progressive is committed to providing a safe home for savings and helping local people buy their own home.

The Society has branches in most of the main centres of population in Northern Ireland and Members in rural areas are served through a network of agency offices.

Social responsibility is at the core of the business. As a local organisation, the Society has a responsibility towards its community and local economy.

To this end, Progressive's management and staff are firmly committed to fundraising for local charities and community involvement.

Financial position

As at 31 December 2024

Results for the year

	£000
Net interest receivable	31,374
Other income and charges	(1,438)
Administrative expenses	(20,086)
Operating profit before provisions	9,850
Movement in provisions for bad and doubtful debts	(579)
Operating profit and profit on ordinary activities before tax	9,271
Tax on profit on ordinary activities	(2,185)

Profit for the year

7,086

Assets

	£000
Liquid assets	354,820
Mortgages	1,707,190
Fixed and other assets	23,190
Total assets	2,085,200

Liabilities

	£000
Shares	1,738,170
Borrowings	172,440
Other liabilities	5,829
General reserve	167,170
Revaluation reserve	1,591
Total liabilities	2,085,200

Financial ratios

	%
As a percentage of shares and borrowings –	
Gross capital	8.83
Liquid assets	18.57
As a percentage of mean total assets –	
Profit for the year	0.35
Management expenses	0.99
Lending Limit	0.85
Funding Limit	12.47
Percentage increase in total assets during the year	6.21

Saffron Building Society

Head office: 1a Market Street, Saffron Walden, Essex CB10 1HX

T: 0800 072 1100

W: saffronbs.co.uk

E: saffrondirect@saffronbs.co.uk

Facebook: facebook.com/saffronbs

Established: 1849

Auditor: BDO LLP

No. of branches: 8

No. of agents: 0

No. of estate agency branches: 0

No. of ATMs: 0

No. of full time staff: 175

No. of part time staff: 27

No. of borrowing members: c.8,000

No. of investing members: c.110,000

Total members: c.118,000

Non-executive directors

Louise Wilson
Angela Cha
Alexandra Hatchman
Caroline Cartellieri
David Rendell
Jaz Saggu
Rob Litten

Other principal executives

Chief Risk Officer, Roy Sparks

Associated companies

Crocus Home Loans Ltd

Sales distribution channels for mortgages

Telephone: 10%
Intermediaries: 90%

Executive directors

Chair, Mark Preston
Chief Executive Officer, Colin Field
Interim Chief Financial Officer, Lara Banjo
Chief Commercial Officer,
John Penberthy-Smith

More about the society

Saffron Building Society (SBS) is based in Saffron Walden, Essex, serving a national membership with savings and mortgages products. SBS has served the community since 1849 through its branch network and now also services its national customers through website, webchat, mobile app and phone channels. SBS partner with Wren Sterling to offer a variety of third-party solutions to members and clients in the society's network. Last year, SBS was recognised as Building Society of the Year and Mortgage Provider of the Year at the MoneyAge Awards. Through the Society's Mortgage Intermediary arm – Saffron for Intermediaries – SBS offer specialist lending products adopting a case-by-case approach and flexible criteria. They have built a strong intermediary team who offer a personal and effective service to brokers and continue to work hard to nurture these relationships.

The Society prides itself on celebrating their members, and recently held their third Member's Month in June to show their appreciation. The Society also has a Saffron Community Fund grant panel made up of members and staff who decide on grants made to local charitable causes. Alongside this, SBS have partnered with Money Ready who provide financial education to care-leavers in Essex. This partnership delivers a vital element to the broader financial education landscape.

Financial position

As at 31 December 2024

Results for the year

	£000
Net interest receivable	29,526
Other income and charges	(2,800)
Administrative expenses	(21,395)
Operating profit before provisions	5,331
Movement in provisions for bad and doubtful debts	277
Operating profit and profit on ordinary activities before tax	5,608
Loss of disposal of property, plant and equipment	(7)
Profit before tax	5601
Tax on profit on ordinary activities	(1,524)

Profit for the year 4,077

Assets

	£000
Liquid assets	276,398
Mortgages	1,178,496
Fixed and other assets	25,494

Total assets 1,480,388

Liabilities

	£000
Shares	1,121,099
Borrowings	254,096
Other liabilities	22,799
General reserve	81,855
Revaluation reserve	509

Total liabilities 1,480,388

Financial ratios

	%
As a percentage of shares and borrowings –	
Gross capital	6.80
Liquid assets	20.10
As a percentage of mean total assets –	
Profit for the year	0.28
Management expenses	1.46
Lending Limit	1.60
Funding Limit	18.50

Percentage increase in total assets during the year 2.75

Scottish Building Society

Head office: SBS House, 193 Dalry Road, Edinburgh EH11 2EF

T: 0333 207 4007

W: scottishbs.co.uk

E: mail@scotbs.co.uk

X: @_ScottishBS

Facebook: facebook.com/ScottishBS

Established: 1848

Auditor: PricewaterhouseCoopers LLP

No. of branches: 6

No. of agents: 0

No. of estate agency branches: 0

No. of ATMs: 1

No. of full time staff: 83

No. of part time staff: 18

No. of borrowing members: 8,280

No. of investing members: 28,049

Total members: 36,329

Non-executive directors

Chair, Ian Wilson

Andrew Hastings

Karyn Lamont

Sean Gilchrist

Rosemary Hilary

Graeme Hartop

Other principal executives

Chief Risk Officer, Derek Johnston

Associated companies

SBS Mortgages Ltd

Sales distribution channels for mortgages

Branches: 20%

Intermediaries: 80%

Executive directors

Chief Executive, Paul Denton

Finance Director, Neil Easson

More about the society

Scottish Building Society was established in 1848 and is the world's oldest remaining building society.

For over 175 years we have never deviated from our original purpose of helping people to save money to help people to buy homes. We are proud to be a mutual society, owned by and run for the benefit of our members.

We offer a personal and flexible approach to all our mortgages and do not rely on AI or algorithms to make decisions. Our savings members consistently describe us as helpful and friendly.

We foster a culture of open communications with our colleagues, and in turn, they are committed to our success and our purpose. We were delighted to be recognised in The Sunday Times Best Places to Work 2025 for the second year in a row.

We are aware of the role we play in wider society and The Scottish Building Society Foundation aims to support many local charities and good causes across Scotland to build stronger communities.

We are the main partner of Edinburgh Rugby working closely with their team to create unforgettable experiences for community teams to train with professional players. We are also committed to helping children prepare for their future financial needs through our joint Tackle Maths initiative.

We recognise above all else, that bettering lives, creating opportunities and building society comes through putting people first.

Financial position

As at 31 January 2025

Results for the year

	£000
Net interest receivable	14,660
Other income and charges	123
Administrative expenses	(12,139)
Operating profit before provisions	2,644
Movement in provisions for bad and doubtful debts	135
Operating profit and profit on ordinary activities before tax	2,779
Tax on profit on ordinary activities	(739)

Profit for the year

2,040

Assets

	£000
Liquid assets	284,185
Mortgages	572,220
Fixed and other assets	10,071

Total assets

866,476

Liabilities

	£000
Shares	588,349
Borrowings	229,370
Other liabilities	3,552
General reserve	45,205

Total liabilities

866,476

Financial ratios

	%
As a percentage of shares and borrowings –	
Gross capital	5.53
Liquid assets	34.75
As a percentage of mean total assets –	
Profit for the year	0.25
Management expenses	1.51
Lending Limit	1.57
Funding Limit	28.07

Percentage increase in total assets during the year

16.98

Scotwest Credit Union

Head office: 13 Elmbank Street, Glasgow G2 4PB

T: 0141 227 2390

W: scotwest.co.uk

E: office@scotwest.co.uk

X: @ScotwestCU

Facebook: facebook.com/scotwest.members

Established: 1991

Internal Auditor: Alexander Sloan

External Auditor: Johnston Carmichael

Solicitor: Law At Work/Miller Samuel Hill Brown

No. of branches: 3

No. of agents: 0

No. of estate agency branches: 0

No. of ATMs: 0

No. of full time staff: 38

No. of part time staff: 6

No. of borrowing members: 15,272

No. of saving members: 37,471

Total members: 37,471

Non-executive directors

John Begg
Justine Carter
Maurice Gilligan
Cathy Jamieson
Ian Turner
Stephen Wood
Stuart Wallace
Steven Young

Other principal executives

Chief Executive, Frances McCann

More about the credit union

Founded in 1991, Scotwest is one of the UK's largest credit unions with over 34,000 members. We offer a range of fair and ethical financial services including savings accounts, loans and mortgages to anyone who lives or works in the following Local Authority areas in Scotland – Glasgow, North Lanarkshire, South Lanarkshire, North Ayrshire, South Ayrshire, East Ayrshire, Inverclyde, West Dunbartonshire, East Dunbartonshire, Argyll & Bute, Renfrewshire,

East Renfrewshire, Stirling, Perth & Kinross, Dumfries & Galloway and Highlands. As a credit union built on co-operative values we believe in equity and sustainability. We know access to financial services is essential for dignity and a decent life, and that credit unions have an amazing opportunity as well as an important responsibility to bring about positive change. Our purpose is to broaden financial inclusion, promote our members' financial stability, security and wellbeing, strengthen local communities, and improve environmental sustainability through fair practice and responsible consumption.

Our work in our communities includes funding for projects run by local organisations and charities, annual charitable donations among other activities and a commitment to improving the financial education of our members.

Financial position

As at 30 September 2024

Results for the year

	£000
Net interest receivable	4,166
Other income and charges	1,408
Administrative expenses	(2,360)
Operating profit before provisions	3,214
Movement in provisions for bad and doubtful debts	(1,266)
Movement in provisions for liabilities	
– FSCS levy charge	(1,628)
Operating profit and profit on ordinary activities before tax	320
Tax on profit on ordinary activities	(262)

Profit for the year 58

Assets

	£000
Liquid assets	36,643
Mortgages	13,911
Fixed and other assets	51,583

Total assets 102,137

Liabilities

	£000
Shares	89,519
Other liabilities	1,703
General reserve	10,915

Total liabilities 102,137

Financial ratios

	%
As a percentage of shares and borrowings –	
Gross capital	10.69
Liquid assets	33.82
As a percentage of mean total assets –	
Profit for the year	0.00
Management expenses	2.24

Percentage increase in total assets during the year 6.43

Skipton Building Society

Head office: The Bailey, Skipton, North Yorkshire BD23 1DN

T: 0345 608 0783

W: [skipton.co.uk](https://www.skipton.co.uk)

Facebook: facebook.com/skiptonbs

Instagram: instagram.com/skiptonbuildingsociety

Established: 1853

Auditor: Ernst & Young LLP

Solicitor: Various

No. of branches: 82

No. of agents: 0

No. of estate agency branches: 1,200

No. of ATMs: 0

No. of full time staff: 2,169

No. of part time staff: 399

No. of borrowing members: 301,324

No. of savers and investors: 1,011,237

Total members: 1,295,035

Other principal executives

CEO – Home Financing, Charlotte Harrison
Group Chief Risk Officer, Steve O'Regan
Group Chief People Officer, Roberto Canenti
Group Secretary and General Counsel, David Travis
Group Chief Internal Auditor, Jamie Young
Group Chief Information Officer, Jenny Wood
Group Chief Marketing Officer, Nick Mortimer
CEO Money, Jasvinder Gakhai

Associated companies

Connells Limited
Countrywide Limited
Jade Software Corporation Limited
Skipton Business Finance Limited
Skipton Financial Services Limited
Skipton International Limited
Skipton Trustees Limited

Sales distribution channels for mortgages

Intermediaries 89.7%
Direct: 10.3%

Executive directors

Group Chief Executive, Stuart Haire
Group Chief Financial Officer, Paul Chambers

Non-executive directors

Chair Of The Board, Gwyn Burr
Deputy Chair Of The Board, Graham Lindsay
Iain Cummings
Steven Davis
Hasintha Gunawickrema
Denis Hall
Heather Jackson

More about the society

Our founding purpose is to help more people have a home, help people save for life ahead and support long term financial wellbeing. We have a compelling strategy to make a difference, centred on leveraging Skipton Group's unique mix of businesses and, of course, our proud mutual status, for the long-term best interest of our members; to be there during the moments that matter.

The Skipton Group, which includes the UK's largest estate agency, Connells, touches each aspect of the property journey like no other organisation, from first-to-market savings products to innovative and disruptive mortgage products.

The Skipton Group primarily comprises our Home Financing and Money businesses within the Society, mortgage lending and deposit taking by Skipton International and Buying & Selling Homes through our estate agency. Our Home Financing business provides loans to borrowers to purchase and own their own home, whilst also supporting the private rental sector through buy-to-let mortgages; and further strengthened through mortgage lending by Skipton International in the Channel Islands. Our Money business brings together the secure place for our members' savings, with the provision of high-quality free financial advice. Our Estate Agency business is focused on delivering for customers and clients throughout the process of buying, selling and renting homes. Connells group also supports customers to have a home through its lettings business, and is one of the largest providers of residential surveys and valuations in the UK.

Bringing these core capabilities together helps to ensure we make membership matter.

Financial position

As at 31 December 2024

Results for the year

	£m
Net interest receivable	488.4
Other income and charges	1,130.8
Administrative expenses	(1,311.5)
Operating profit before provisions	307.7
Movement in provisions for bad and doubtful debts	(0.8)
Other impairment and provisions for liabilities	11.7
Operating profit and profit on ordinary activities before tax	318.6
Tax on profit on ordinary activities	(78.1)

Profit for the year

240.5

Assets

	£m
Liquid assets	6,694.8
Mortgages	30,601.1
Fixed and other assets	1,719.4

Total assets

39,015.3

Liabilities

	£m
Shares	28,268.5
Borrowings	6,786.0
Derivative financial instruments	225.1
Other liabilities	336.5
Subordinated liabilities and subscribed capital	731.8
General reserve	2,667.4

Total liabilities

39,015.3

Financial ratios

	%
As a percentage of shares and borrowings –	
Gross capital	9.70
Liquid assets	19.10
As a percentage of mean total assets –	
Profit for the year	0.84
Management expenses	3.44
Lending Limit	3.29
Funding Limit	14.38

Percentage increase in total assets during the year

4.80

The Stafford Building Society (the trading name for Stafford Railway Building Society)

Head office: 4 Market Square, Stafford ST16 2JH

T: 01785 223212

W: srbs.co.uk

E: mutual@srbs.co.uk

Facebook: facebook.com/TheStaffordBuildingSociety

Established: 1877

Auditor: PricewaterhouseCoopers LLP

Solicitor: 0

No. of branches: 1

No. of agents: 0

No. of estate agency branches: 0

No. of ATMs: 0

No. of full time staff: 35

No. of part time staff: 13

No. of borrowing members: 1,532

No. of investing members: 13,896

Total members: 15,428

No. of depositors: 228

Non-executive directors

Chair, Joanne Hindle

Senior Independent Director, David Grant

Ian Craig

Alison Tattersall

Jonathan Farrington

Ray Milne

Other principal executives

Chief Risk Officer, Michelle Pledger

Chief Customer Officer,

Carolyn Thornley-Yates

Head of Risk and MLRO, Martin Davies

Head of HR & Comms, Ruth Dulson

Executive directors

Chief Executive, Steven Jones

Chief Financial Officer, Matthew Rowell

Chief Operating Officer, Robert Hassall

More about the society

The Stafford Building Society. Serving Staffordshire since 1877.

The Stafford was started by a small group of railway workers who wanted a fairer way to save and borrow. That has not changed. We help people buy homes, grow their savings and support their communities. We've been doing that in and around Stafford for nearly 150 years.

Our purpose is clear. We are here to serve our members and stay focused on what matters to them. That means being careful with money, offering fair value and taking time to understand people's needs. We are not driven by external shareholders, so our decisions are shaped by long-term thinking and local priorities.

Mutuality matters because it gives us the freedom to do what's right. What we earn goes back into the Society, into better services and into the communities we serve. We support local charities and causes with funding, time and practical help. We stay hands-on and involved because that is what mutual organisations should do.

We do not aim to be the biggest. We aim to make a genuine difference for our members and for the places we are proud to serve.

Financial position

As at 31 October 2024

Results for the year

	£000
Net interest receivable	6,184
Other income and charges	8
Administrative expenses	(5,018)
Operating profit before provisions	1,174
Movement in provisions for bad and doubtful debts	174
Operating profit and profit on ordinary activities before tax	1,348
Tax on profit on ordinary activities	(343)

Profit for the year

	1,005
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Assets

	£000
Liquid assets	86,095
Mortgages	237,101
Fixed and other assets	868

Total assets

	324,064
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Liabilities

	£000
Shares	281,354
Borrowings	14,411
Other liabilities	847
General reserve	27,452

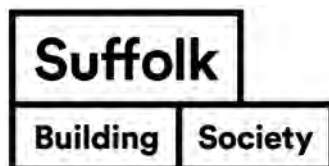
Total liabilities

	324,064
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Financial ratios

	%
As a percentage of shares and borrowings –	
Gross capital	9.28
Liquid assets	29.11
As a percentage of mean total assets –	
Profit for the year	0.32
Management expenses	1.59
Lending Limit	0.20
Funding Limit	4.87

Percentage increase in total assets during the year	5.22
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Suffolk Building Society

Head office: Freehold House, 6-8 The Havens, Ransomes Europark, Ipswich, Suffolk IP3 9SJ

T: 0330 123 0723

W: suffolkbuidingsociety.co.uk

E: hello@suffolkbuidingsociety.co.uk

X: @SuffolkBuildSoc

Facebook: facebook.com/SuffolkBuildingSociety

Instagram: instagram.com/suffolkbuidingsociety

Established: 1849

Auditor: BDO LLP

Solicitor: Various

No. of branches: 10

No. of agents: 1

No. of estate agency branches: 0

No. of ATMs: 0

No. of full time staff: 101

No. of part time staff: 68

No. of borrowing members: 4,204

No. of investing members: 50,315

Total members: 60,831

No. of depositors: 645

Non-executive directors

Chair, Peter Elcock
Senior Independent Director and
Whistleblowing Champion, Fiona Ryder
Sian Hill
Elaine Lenc
Steve Liddell
Steve Reid

Other principal executives

Chief Commercial Officer, Lee Gladwell
Chief Risk Officer, Will Defoe

Sales distribution channels for mortgages

Telephone: 7%
Intermediaries: 93%

Executive directors

Chief Executive, Richard Norrington
Chief Operating Officer, Rebecca Newman
Chief Financial Officer, Paul Johnson

More about the Society

Originally founded to help people buy enough land to enable them to vote, we now focus on two challenging community issues: providing safe homes and protecting nature. We have developed two campaigns to support this: Safe Homes for Suffolk and Saving Suffolk.

Underpinned by the belief that everyone has a right to a safe home, Safe Homes for Suffolk sees us supporting Ipswich Housing Action Group (ihAg) and Emmaus Suffolk: two charities that help those at risk of homelessness. We have also partnered with Lighthouse Women's Aid, which works with women and children impacted by domestic abuse and helps provide refuge housing.

Saving Suffolk is about doing what we can, together with our members, to protect our wild spaces. Our initiatives range from volunteering opportunities for our staff in local projects, to using some of our profits for rewilding and habitat protection. We want to protect Suffolk's special natural environment, which is why we're supporting Suffolk Wildlife Trust with its nature reserve, Martlesham Wilds.

Financial position

As at 30 November 2024

Results for the year	£000
Net interest receivable	17,206
Other income and charges	(221)
Administrative expenses	(15,351)
Operating profit before provisions	1,634
Movement in provisions for bad and doubtful debts	520
Operating profit and profit on ordinary activities before tax	2,154
Tax on profit on ordinary activities	(351)

Profit for the year	1,803
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Assets	£000
Liquid assets	157,635
Mortgages	738,390
Fixed and other assets	14,621

Total assets	910,646
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Liabilities	£000
Shares	783,746
Borrowings	68,834
Other liabilities	9,574
General reserve	48,492

Total liabilities	910,646
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Financial ratios	%
As a percentage of shares and borrowings –	
Gross capital	5.69
Liquid assets	18.49
As a percentage of mean total assets –	
Profit for the year	0.21
Management expenses	1.73
Lending Limit	1.00
Funding Limit	8.10

Percentage increase in total assets during the year	5.10
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Swansea Building Society

Head office: 11/12 Cradock Street, Swansea SA1 3EW

T: 01792 739100

W: swansea-bs.co.uk

E: info@swansea-bs.co.uk

X: @SwanseaBS

Established: 1923

Auditor: Forvis Mazars (external)
Deloitte (internal)

Solicitor: Blake Morgan

No. of branches: 4

No. of agents: 0

No. of estate agency branches: 0

No. of ATMs: 0

No. of full time staff: 50

No. of part time staff: 32

No. of borrowing members: 2,526

No. of investing members: 24,972

Total members: 27,498

No. of depositors: 368

Non-executive directors

Chairman, Steve Maddock
Deputy Chairman, John Union
Andrew Morgan
Malcolm Hayes
Sophie Thomas
Lynn Pamment (CBE)

Other principal executives

Financial Controller & Company Secretary,
Gareth Stroud
Head of Lending, Simon Darshan
Area Manager West Wales, Sioned Jones
Area Manager East Wales, Head of Savings
and Marketing, Richard Miles
Head of IT, Nick Longar

Sales distribution channels for mortgages

Branches: 31%
Intermediaries: 69%

Executive directors

Chief Executive, Alun Williams
Finance Director, Nathan Griffiths
Director of Risk and Compliance,
Catherine Griffiths

More about the society

The Swansea Building Society was founded as a mutual Building Society in 1923. The Society's principal objective is the provision of loans secured on residential property for the use of customers particularly in the South Wales area. These loans are funded by personal savings deposited in a variety of savings accounts offered by the Society. The Society is one of only three remaining mutual Building Societies in Wales and the only Building Society or Bank with its headquarters in West Wales.

Financial position

As at 31 December 2024

Results for the year

	£000
Net interest receivable	13,776
Other income and charges	195
Administrative expenses	(7,610)
Operating profit before provisions	6,361
Movement in provisions for bad and doubtful debts	(47)
Operating profit and profit on ordinary activities before tax	6,314
Tax on profit on ordinary activities	(1,607)

Profit for the year

	4,707
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Assets

	£000
Liquid assets	160,523
Mortgages	530,100
Fixed and other assets	3,066

Total assets

	693,689
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Liabilities

	£000
Shares	591,639
Borrowings	55,663
Other liabilities	1,848
General reserve	44,539

Total liabilities

	693,689
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Financial ratios

	%
As a percentage of shares and borrowings –	
Gross capital	6.88
Liquid assets	24.80
As a percentage of mean total assets –	
Profit for the year	0.72
Management expenses	1.17
Lending Limit	6.13
Funding Limit	8.60

Percentage increase in total assets during the year

	14.28
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Teachers Building Society

Head office: Allenview House, Hanham Road, Wimborne, Dorset BH21 1AG

T: 0800 783 2367

W: teachersbuildingsociety.co.uk

X: @TeachersBS

Facebook: facebook.com/teachersbs

Established: 1966

Auditor: BDO LLP

Solicitor: Various

No. of branches: 1

No. of agents: 0

No. of estate agency branches: 0

No. of ATMs: 0

No. of full time staff: 61

No. of part time staff: 15

No. of borrowing members: 1,714

No. of investing members: 8,608

Total members: 10,322

No. of depositors: 220

Non-executive directors

Chair, Julie Nicholson

Paul Winter

Jane Dumeresque

Kelvin Malayapillay

Jon Anderson

Dr Jim McAtear

Other principal executives

Chief Commercial Officer, David Leek

Chief People & Marketing Officer, Jo McLean

Sales distribution channels for mortgages

Telephone: 50%

Intermediaries: 50%

Executive directors

CEO, Gavin Opperman

Chief Lending & Legal Officer, Patrick Jarman

Finance Director, Raj Patel

Chief Risk Officer, Sam Opoka

More about the society

Teachers Building Society was founded in 1966 to provide mortgages to teachers with small deposits. That founding purpose has remained the Society's main objective for 60 years, and today they continue to help a range of teachers, including ECTs, take their first steps on the property ladder.

The Society also provides holiday let mortgages and offers complex lending solutions, both of which support its low deposit teacher mortgages. Teachers Building Society offers mortgages across England and Wales, on a direct and intermediated basis.

The Society also offers a range of savings accounts, to those working in the education community and beyond. Those who save with Teachers Building Society are helping other teachers buy homes, with collective savings supporting the mutual's mortgage lending, something the Society and its savers are very proud of.

Teachers Building Society is committed to remaining an education-focussed mutual organisation.

Financial position

As at 31 December 2024

Results for the year

	£000
Net interest receivable	8,050
Other income and charges	148
Administrative expenses	(10,238)
Operating profit before provisions	(2,040)
Movement in provisions for bad and doubtful debts	168
Operating profit and profit on ordinary activities before tax	(1,872)
Tax on profit on ordinary activities	458

Profit for the year (1,414)

Assets

	£000
Liquid assets	76,716
Mortgages	297,371
Fixed and other assets	3,237

Total assets 377,324

Liabilities

	£000
Shares	233,352
Borrowings	118,829
Other liabilities	1,201
General reserve	23,210
Revaluation reserve	732

Total liabilities 377,324

Financial ratios

	%
As a percentage of shares and borrowings –	
Gross capital	6.80
Liquid assets	21.80
As a percentage of mean total assets –	
Profit for the year	-0.35
Management expenses	2.57
Lending Limit	0.80
Funding Limit	33.70

Percentage increase in total assets during the year -10.10

Tipton & Coseley Building Society

Head office: 70 Owen Street, Tipton, West Midlands DY4 8HG
T: 0121 557 2551
W: thetipton.co.uk
E: info@thetipton.co.uk
X: @TiptonCoseleyBS
Facebook: facebook.com/TiptonCoseleyBS
LinkedIn: linkedin.com/company/tipton-&-coseley-building-society

Established: 1901
Auditor: Forvis Mazars
No. of branches: 5
No. of agents: 0
No. of estate agency branches: 0
No. of ATMs: 0
No. of full time staff: 86
No. of part time staff: 35
No. of borrowing members: 5,040
No. of investing members: 32,243
Total members: 37,005
No. of depositors: 265

Executive directors

Chief Executive, Adam Evetts
Finance Director, Alastair Shand

Non-executive directors

Chair, Jeremy Cross
Vice Chair, Keith Rolfe
Belinda Moore
Myron Hrycyk
Jill Bentley
Janet Champan

Other principal executives

Chief Commercial Officer, Jason Newsway
Chief Customer Officer, Richard Groom
Chief Digital & Information Officer, Carol Moseley
Chief Risk Officer, Mark Ferguson

Sales distribution channels for mortgages

Branches: 7%
Intermediaries: 93%

More about the society

At the Tipton, we've been proudly serving our community since 1901. We help our customers achieve their most important financial goals, whether saving for something special, building resilience for the future, or purchasing their own home.

While our branches operate in our West Midlands heartland, the Tipton has national reach, supporting members all across the UK. We work closely with intermediaries to deliver innovative lending solutions and facilitate homeownership for a variety of borrowers. Our savings products are more widely available thanks to the introduction of the Tipton mobile app, used by customers to open new accounts and monitor their transactions.

The Society's vision is to make a positive impact on everyone we interact with – customers, colleagues and communities. We're committed to delivering the best service and regularly giving back to others, including charities and community groups through fundraising activities, sponsorship and twice-yearly grants issued by the Tipton & Coseley Charitable Foundation.

Financial position

As at 31 December 2024

Results for the year	£000
Net interest receivable	12,650
Other income and charges	176
Administrative expenses	(10,809)
Operating profit before provisions	2,017
Movement in provisions for bad and doubtful debts	260
Operating profit and profit on ordinary activities before tax	2,277
Tax on profit on ordinary activities	(599)

Profit for the year	1,678
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Assets	£000
Liquid assets	115,238
Mortgages	511,243
Fixed and other assets	6,202

Total assets	632,683
---------------------	----------------

Liabilities	£000
Shares	523,945
Borrowings	52,389
Other liabilities	3,210
General reserve	53,139

Total liabilities	632,683
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Financial ratios	%
As a percentage of shares and borrowings –	
Gross capital	9.22
Liquid assets	20.00
As a percentage of mean total assets –	
Profit for the year	0.27
Management expenses	1.75
Lending Limit	0.70
Funding Limit	9.09

Percentage increase in total assets during the year	4.83
--	-------------

Vernon Building Society

Head office: 19 St Petersgate, Stockport, Cheshire SK1 1HF

T: 0161 429 6262

W: thevernon.co.uk

E: info@thevernon.co.uk

X: @VernonStockport

Facebook: facebook.com/vernonbuildingsociety

Established: 1924

Auditor: Forvis Mazars LLP

No. of branches: 6

No. of agents: 0

No. of estate agency branches: 0

No. of ATMs: 0

No. of full time staff: 72

No. of part time staff: 24

No. of borrowing members: 2,306

No. of investing members: 22,476

Total members: 24,782

No. of depositors: 641

Non-executive directors

Chair, Michael Joyce

Jenny Quirke

Ken Burke

Paula Dillon

Stephen Wilson

Other principal executives

Chief Risk Officer, Victoria Thackstone

Operations Director, Ian Richardson

Chief Information Officer, Manmohan Purewal

Sales distribution channels for mortgages

Intermediaries: 85%

Direct: 15%

Executive directors

Chief Executive, Darren Ditchburn

Finance Director, Judith Aspin

More about the society

Founded in 1924, Vernon Building Society is Greater Manchester and Cheshire's mutual. They are committed to helping borrowers, savers, and the communities they serve.

With branches in Bramhall, Hazel Grove, Marple, Poynton, Reddish and St Petersgate (Stockport), the Vernon supports local charities, schools, teams, and clubs. The Society works hard to be an employer of choice, investing in local talent to provide the best service to its Members.

With consistent growth in the intermediary market, the Vernon has become a popular choice for mortgages in England and Wales. Working closely with brokers, they offer innovative and bespoke lending solutions for first-time buyers, home movers, re-mortgagers, retired borrowers, buy-to-let landlords and self-build clients.

The Vernon is committed to building better futures for its Members, colleagues, and communities, and its ethos is 'together, we're greater'.

Financial position

As at 31 December 2024

Results for the year

	£000
Net interest receivable	10,561
Other income and charges	137
Administrative expenses	(7,282)
Operating profit before provisions	3,416
Movement in provisions for bad and doubtful debts	113
Movement in provisions for liabilities	(1)
Other non-operating income/(expenses)	(3)
Operating profit and profit on ordinary activities before tax	3,525
Tax on profit on ordinary activities	(901)

Profit for the year 2,624

Assets

	£000
Liquid assets	82,161
Mortgages	416,018
Fixed and other assets	7,907

Total assets 506,086

Liabilities

	£000
Shares	409,029
Borrowings	62,840
Other liabilities	2,162
General reserves	32,057
Available for sale reserves	(2)

Total liabilities 506,086

Financial ratios

	%
As a percentage of shares and borrowings –	
Gross capital	6.79
Liquid assets	17.41
As a percentage of mean total assets –	
Profit for the year	0.54
Management expenses	1.57
Lending Limit	0.65
Funding Limit	14.92

Percentage increase in total assets during the year 9.78

West Brom

Building Society

West Bromwich Building Society

Head office: 2 Providence Place, West Bromwich B70 8AF

W: westbrom.co.uk

E: enquiries@westbrom.co.uk

Facebook: facebook.com/TheWestBromBuildingSociety

LinkedIn: linkedin.com/company/west-bromwich-building-society

Established: 1849

Auditor: PwC LLP

Solicitor: Various

No. of branches: 34

No. of agents: 0

No. of estate agency branches: 0

No. of ATMs: 1

No. of full time staff: 553

No. of part time staff: 196

No. of borrowing members: 59,857

No. of investing members: 350,088

Total members: 408,008

Executive directors

Chief Executive, Jonathan Westhoff
Chief Operating Officer, Martin Boyle
Chief Risk Officer, Manjit Hayre
Chief Financial Officer, Alex Pawley

Non-executive directors

Chair, John Maltby
Senior Independent Director and Deputy
Chair, David Thomas
Lynne Atkin
Sara Bennison
Nimisha Patel

Other principal executives

Chief Customer Officer, Alex Windle
Chief Internal Auditor, Sarah Teague
Chief People Officer and Group Secretary,
Sophie Pazzaglia

Associated companies

Insignia Finance Limited
West Bromwich Commercial Limited
West Bromwich Homes Limited
West Bromwich Mortgage Company Limited
White Label Lending Limited

Sales distribution channels for mortgages

Branches: 1.0%
Telephone: 0.8%
Intermediaries: 98.2%

More about the society

West Brom Building Society is the UK's eighth largest building society and is a leading provider of financial services. Proudly independent, West Brom Building Society is owned by and run for the benefit of its members. Since its foundation in 1849, its fundamental principles have been, and remain, to offer people the opportunity to buy their own homes and save for the future.

Financial position

As at 31 March 2025

Results for the year	£m
Net interest receivable	96.2
Other income and charges	4.9
Fair value gains	4.4
Administrative expenses	(64.6)
Operating profit before revaluation gains, impairment and provisions	40.9
Gains on investment properties	2.4
Impairment losses	(6.9)
Provisions for liabilities	0.1
Profit before tax	36.5
Taxation	(6.9)
Profit for the year	29.6

Assets	£m
Liquid assets	716.2
Mortgages	5,398.1
Derivative financial instruments	44.9
Fixed and other assets	202.6
Total assets	6,361.8

Liabilities	£m
Shares	5,071.6
Borrowings	778.0
Derivative financial instruments	16.8
Other liabilities	34.2
Reserves and equity instruments	461.2
Total liabilities	6,361.8

Financial ratios	%
As a percentage of shares and borrowings –	
Gross capital	7.92
Liquid assets	12.24
As a percentage of mean total assets –	
Profit for the year	0.48
Management expenses	1.05
Lending limit	5.00
Funding limit	8.80
Percentage increase in total assets during the year	6.21

Yorkshire Building Society

Head office: Yorkshire House, Yorkshire Drive, Bradford BD5 8LJ

T: 0345 1200 100

W: ybs.co.uk

E: pressoffice@ybs.co.uk

X: @Yorkshire_BS

Facebook: facebook.com/yorkshirebuildingsociety

Established: 1864

Auditor: PricewaterhouseCoopers LLP

Solicitor: No specific solicitor

No. of branches: 111

No. of agents: 109

No. of estate agency branches: 0

No. of ATMs: 44

No. of full time staff: 2,840

No. of part time staff: 802

No. of borrowing members: 138,265

No. of investing members: 2,922,388

Total members: 3,031,985

No. of depositors: 30,064

Associated companies

Accord Mortgages Ltd; Norwich and Peterborough (LBS) Ltd; BCS Loans & Mortgages Limited; Yorkshire Insurance Services Limited; Chelsea Mortgage Services Limited; Yorkshire Life Assurance Services Limited; YBS Limited; Yorkshire Mortgage Services Limited; Yorkshire Direct Limited; Yorkshire Personal Financial Services Limited; YBS Group Limited; Yorkshire Property Services Limited; YBS Pension Trustees Limited; Yorkshire Services Limited; Yorkshire Group Limited; Yorkshire Key Services Limited; Norwich and Peterborough Insurance Brokers Ltd (liquidation); Brass No.8 PLC; Brass No.8 Mortgage Holdings Limited; Brass No.9 PLC; Brass No.9 Mortgage Holdings Limited; Brass No.10 PLC; Brass No.10 Mortgage Holdings Limited; Brass No.11 PLC; Brass No.11 Mortgage Holdings Limited; Tombac No.3 PLC; Tombac No.3 Mortgage Holdings Limited; Yorkshire Building Society Covered Bonds LLP; YBS Covered Bonds Finance Limited; YBS Covered Bonds Finance (Holdings) Limited; White Rose Master Issuer PLC (incorporated in 2024); White Rose Master Holdings Limited; Brass No.11 PLC; Brass No.11 Mortgage Holdings Ltd

Sales distribution channels for mortgages

Telephone: 5.2%

Internet: 7.0%

Intermediaries: 87.8%

Executive directors

Chief Executive Officer, Susan Allen

Chief Financial Officer, Tom Ranger

Non-executive directors

Chair of the Board, Annemarie Durbin

Vice Chair, Guy Bainbridge

Angela Darlington

Peter Bole

Mark Parsons

Debra Davies

Janet Pope

Elaine Bucknor

Other principal executives

Chief Risk Officer, Rich Bowles

Chief Internal Audit Officer, James Heslip

Chief Operating Officer, Fraser Ingram

Chief People Officer, Holly Rankin

Chief Customer Officer, Simon Watson

More about the society

Since Yorkshire Building Society was founded more than 160 years ago we have been strongly committed to our mutual business model and to our social purpose, both of which remain at the centre of our culture and operations to this day.

Our purpose is to make good homes possible for more people, give people a safe place for their savings and deliver long-term value to our members. This is how we believe we can make the greatest positive impact on the lives of our members and customers, their families and wider society. We call this Real Help with Real Life.

We recognise that we can help to drive positive outcomes for our members and customers, and the communities they live and work in as well.

It is important to us that our objectives are in the best interest of our members. We focus on offering competitive mortgage and savings products, rewarding loyalty and helping people overcome real-life challenges. We aim to do this while delivering the high standard of service our customers expect and ensuring we maintain our financial strength so we can re-invest for the long-term benefit of our members and to build a stronger Society.

Financial position

As at 31 December 2024

Results for the year

£m

Net interest receivable 736.5

Other income and charges (21.1)

Net gains/(losses) from financial

instruments held at fair value 36.2

Net realised gains on disposal of financial instruments 0.2

Administrative expenses (366.6)

Operating profit before provisions 385.2

Impairment charge and other provisions (1.5)

Operating profit and profit on

ordinary activities before tax 383.7

Tax on profit on ordinary activities (102.0)

Profit for the year 281.7

Assets

£m

Liquid assets 14,621.0

Mortgages 49,705.5

Derivative financial instruments 1,466.9

Fixed and other assets (249.0)

Total assets 65,544.4

Liabilities

£m

Shares 52,044.4

Wholesale funding and other deposits 7,385.0

Subordinated liabilities 1,453.3

Other liabilities 687.0

Members' interest and equity 3,974.7

Total liabilities and equity 65,544.4

Financial ratios

%

As a percentage of shares and borrowings –

Gross capital 9.10

Liquid assets 24.60

As a percentage of mean total assets –

Profit for the year 0.45

Management expenses 0.58

Lending Limit 6.20

Funding Limit 12.40

Percentage increase in total assets during the year 7.50

BSA Associates Directory

The benefits of being an associate

Associateship gives you access to the latest intelligence for the industry, including news, research, policy developments and analysis from our experts. Organisations can also profit from increased sector recognition, networking opportunities and more...

Access to information and knowledge:

Includes member-only policy briefs, the latest research and guidance and seminars and briefings.

A stronger presence in the industry:

Speaker opportunities, exclusive sponsorship packages and the opportunity to partner us in jointly branded seminars and workshops. Join relevant BSA panels and working groups and be featured on the BSA website.

Feature in our publicity and listings:

Subscribe or feature in one of our publications and be listed in this section of the BSA Yearbook available in hard copy and digital format. Feature in our social media activity.

Raise awareness of your organisation:

Promote for free a maximum of 5 events per year on the BSA's Associate Members Events page and have the opportunity to submit up to four informative, non-promotional guest blogs per year for publication on the BSA website (terms & conditions apply).

A&O Shearman

Website: www.aoshearman.com
Head office: One Bishops Square, London E1 6AD



ABCUL (Association of British Credit Unions Limited)

Website: www.abc.ul.coop
Head office: Holyoake House, Hanover Street, Manchester M60 0AS



Addleshaw Goddard

Website: www.addleshawgoddard.com
Head office: 41 Lothbury, London EC2R 7HG



Almis International

Website: www.almisinternational.com
Head office: 7 Canning Street Lane, Edinburgh EH3 8ER



Altus Consulting

Website: www.altus.co.uk
Head office: Bath Quays South, 1 Foundry Lane, Bath, Somerset BA2 3GZ



Association of Financial Mutuals (AFM)

Website: www.financialmutuals.org
Head office: House 184, Oddfellows 186 Deansgate, Manchester M3 3WB



Backbase

Website: www.backbase.com
Head office: 2nd Floor, 3 Sutton Lane, Clerkenwell London EC1M 5PU



BDO LLP

Website: www.bdo.co.uk
Head office: 55 Baker Street, London W1U 7EU



Connells Survey and Valuers Ltd

Website: www.connells-surveyors.co.uk
Head office: Cumbria House, 16-20 Hockliffe Street, Leighton Buzzard, Bedfordshire LU7 1GN



Co-operatives UK

Website: www.uk.coop
Head office: Holyoake House, Hanover Street, Manchester M60 0AS



Deloitte

Website: www.deloitte.com
Head office: 1 Little New Street, London EC4A 3JR



DXC

Website: www.dxc.com
Head office: 104 Camley Street, London NIC 4PF



EY

Website: www.ey.com
Head office: 1-11 John Adam Street, London WC2N 6HT



Finova

Website: www.finova.tech
Head office: 6th Floor, Commodity Quay, St Katharine Docks, London E1W 1AZ



Forvis Mazars LLP

Website: www.forvismazars.com
Head office: 30 Old Bailey, London EC4M 7AU



Gateway Surveyors

Website: www.gatewaysurveyors.co.uk
Head office: Weston House, Bradgate Park View, Chellaston, Derby DE73 5UJ



Grant Thornton LLP (UK)

Website: www.grantthornton.co.uk
Head office: 30 Finsbury Square, London EC2A 1AG



Housing Finance Corporation (Cyprus)

Website: www.hfc.com.cy
Head office: 2 Prodromou & Lefkonos Corner, Strovolos, Lefkosia 2064, Cyprus

King & Shaxson Ltd

Website: www.kingandshaxson.com
Head office: 1st Floor, 155 Fenchurch Street, London EC3M 6AL



KPMG LLP (UK)

Website: www.kpmg.com
Head office: 15 Canada Square, Canary Wharf, London E14 5GL



Legal Marketing Services

Website: www.corporate.lms.com
Head office: Bickerton House, Lloyd Drive, Ellesmere Port, Cheshire CH65 9HQ



MessagePoint

Website: www.messagepoint.com
Head office: 20-22 Wenlock Road, London N1 7GU



MHA (MacIntyre Hudson) LLP

Website: www.mha.co.uk
Head office: 2 London Wall Place, Barbican, London EC2Y 5AU



Miles Advisory

Website: www.miles-advisory.com
Head office: 20 North Audley Street, Mayfair, London W1K 6WE



Monument Technology

Website: www.monument.co
Head office: 33 Cavendish Square, London W1G 0PW




Mutual Vision Technologies

Website: www.mutualvision.co.uk
Head office: Unit 7, Millbank House, Bollin Walk, Wilmslow, Cheshire SK9 1BJ




ncino

Website: www.ncino.com
 Head office: 5 Churchill Place, 10th Floor,
 London E14 5HU




Novus Strategy

Website: www.novus-strategy.com
 Head office: Kemp House, 128 City Road,
 London EC1V 2NX




Octopus Money

Website: www.octopusmoney.com
 Head office: 33 Holborn, London EC1N 2HT




Ohpen

Website: www.ohpen.com
 Head office: White Collar Factory, 1 Old Street Yard,
 London EC1Y 8AF



OneFamily

Website: www.onefamily.com
 Head office: 16-17 West Street, Brighton BN1 2RL




Paragon Customer Communications

Website: www.paragon-europe.com
 Head office: Park House, 16-18 Finsbury Circus,
 London EC2M 7EB




Parliament Hill

Website: www.parliament-hill.co.uk
 Head office: Britannia House, 21 Station Street,
 Brighton BN1 4DE




PEXA UK

Website: pexa.co.uk
 Head office: Suite 5a, West Village,
 114 Wellington Street, Leeds LS1 1BA




PricewaterhouseCoopers LLP

Website: www.pwc.co.uk
 Head office: 1 Embankment Place,
 London WC2N 6RH




Quadient

Website: www.quadient.com
 Head office: 3rd Floor Press Centre, Here East,
 14 East Bay Lane, London E15 2GW




Qualis Credit Risk

Website: www.qualiscreditrisk.com
 Head office: Exchequer Court, 33 St Mary Axe,
 London EC3A 8AA



Quantuma

Website: www.quantuma.com
 Head office: 20 St Andrew Street, London EC4A 3AG




Reclaim Fund Ltd

Website: www.reclaimfund.co.uk
 Head office: 27 Old Gloucester Street,
 London WC1N 3AX



RSM

Website: www.rsmuk.com
 Head office: 25 Farringdon Street, London EC4A 4AB




Sandstone Technology

Website: www.sandstonetechnology.com
 Head office: Platform, New Station Street,
 Leeds LS1 4JB




SBS

Website: sbs-software.com
 Head office: Regents Place, 350 Euston Road,
 London NW1 3AX



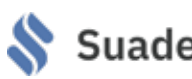
SRM

Website: www.srmcorp.com
 Head office: 5199 Poplar Avenue Ste 2500 Memphis,
 Tennessee 38137, USA



Suade Labs Ltd

Website: www.suade.org
 Head office: 33 Cannon Street, London EC4M 5SB



Tata Consultancy Services

Website: www.tcs.com
 Head office: 2 Derry Street, London W8 5TT



The General Building and Loan Association (Trinidad)

Website: www.genbuildtt.com
 Head office: 81-83 Abercromby Street, Port of Spain,
 Trinidad and Tobago

The New Building Society Ltd (Guyana)

Website: www.nbsgy.com
 Head office: The New Building Society Limited, 1 North
 Road & Avenue of the Republic, Georgetown, Guyana




The Victoria Mutual Building Society (Jamaica)

Website: vmbuildingsociety.myvmgroup.com
 Head office: 380 Brixton Road, Brixton, London SW9 7AW




Tietoevry

Website: www.tietoevry.com
 Head office: 75 King William Street, London EC4N 7BE




TLT LLP

Website: www.tlt.com
 Head office: One Redcliff Street, Bristol BS1 6TP



Vilja Solutions

Website: viljasolutions.com
 Head office: Kunsgatan 26, Stockholm, 11125, Sweden



Financial Statistics

The following section contains detailed statistics for the building society sector and the wider financial services industry, including:

- Building society key statistics
- Building society operational information
- Building society/mutuals mortgage lending
- Mortgage balances outstanding and gross advances
- Number of loans approved
- Shares and deposits
- ISA inflows
- House prices, retail prices and earnings
- House prices and volume of sales
- Interest rates
- Taxation

The BSA cannot verify the completeness or accuracy of all returns made to it. The BSA accepts no liability in relation to the data presented here, and those relying on the data do so at their own risk.

Key statistics

Name of Building Society	Total Assets £000s	% Increase in total assets in year	Shares £000s	Borrowings £000s	Mortgage assets £000s
Nationwide ¹	367,877,000	35.21	207,428,000	131,829,000	275,575,000
Yorkshire	65,544,400	7.50	52,044,400	9,525,300	49,705,00
Coventry ²	64,031,300	2.51	49,343,300	10,555,900	51,801,300
Skipton	39,015,300	4.80	28,268,500	6,786,000	30,601,100
Leeds	31,612,600	12.50	24,529,800	4,869,400	24,550,500
Principality	14,109,200	12.60	10,798,800	2,447,900	11,284,500
Newcastle	6,556,200	5.35	5,432,700	658,600	5,289,300
West Bromwich	6,361,800	6.21	5,071,600	778,000	5,398,100
Nottingham	5,226,700	16.80	4,350,500	557,200	4,201,800
Cumberland	3,329,085	3.44	2,889,795	186,998	2,757,968
The Family	2,650,675	6.90	2,002,674	413,981	2,136,739
Progressive	2,085,200	6.21	1,738,170	172,440	1,707,190
Cambridge	2,005,726	6.08	1,732,380	127,778	1,589,208
Monmouthshire	1,719,248	1.13	1,373,489	245,338	1,379,639
Newbury	1,649,071	6.60	1,423,116	96,967	1,357,562
Saffron	1,480,388	2.75	1,121,099	254,096	1,178,496
Furness	1,397,280	7.22	1,121,350	181,345	1,092,482
Leek	1,364,678	3.90	1,183,502	92,774	1,092,308
Darlington	935,013	1.30	853,441	21,909	791,959
Suffolk	910,646	5.10	783,746	68,834	738,390
Scottish	866,476	16.98	588,349	229,370	572,220
Market Harborough	862,760	19.53	709,114	88,415	663,639
Hinckley & Rugby	832,015	1.05	745,057	31,647	699,966
Marsden	796,211	6.36	724,666	10,814	661,333
Melton Mowbray	730,783	-4.76	634,817	50,861	596,550
Swansea	693,689	14.28	591,639	55,663	530,100
Tipton & Coseley	632,683	4.83	523,945	52,389	511,243
Dudley	625,013	-1.68	553,980	35,168	517,157
Loughborough	556,033	4.36	483,445	43,288	481,145
Mansfield, The	548,253	4.35	434,420	72,528	446,698
Hanley Economic	527,844	2.25	480,376	12,622	379,624
Vernon	506,086	9.78	409,029	62,840	416,018
Chorley & District, The	427,547	5.20	389,973	13,007	322,598
Harpenden	423,264	24.94	374,119	17,772	322,757
Bath Investment	405,173	9.22	290,042	62,002	311,356
Teachers	377,324	-10.10	233,352	118,829	297,371
Buckinghamshire	360,787	-5.29	274,135	55,180	286,680
Ecology, The	336,709	8.72	307,085	10,314	250,342
Stafford, The	324,064	5.22	281,354	14,411	237,101
Beverley	222,982	8.31	196,895	11,843	148,533
Earl Shilton	183,151	1.65	161,841	6,582	147,488
Penrith	146,562	13.00	130,401	2,760	112,018
Totals (where stated)	631,246,919		413,008,396	170,928,065	433,435,478

Notes:

1. Nationwide acquired Virgin Money UK plc on 1 October 2024 and the financial information recorded here incorporates six months of Virgin Money plc and its subsidiaries' information since that date until year ending 31 March 2025.
2. Coventry – The information recorded here is as at the financial year end of 31 December 2024. Coventry Building Society acquired The Co-operative Bank on 1 January 2025.

Data as at year ends 2024/25.

Key statistics

Liquid Assets %	Investing members	Borrowing members	Total members	ATMs	Branches
17.60	c.13.5 million	c.1.3 million	c.16.4 million	c.1,570	c.700
24.60	2,922,388	138,265	3,031,985	44	111
17.90	1,790,923	425,456	2,179,710	49	64
19.10	1,011,237	301,324	1,295,035	0	82
22.52	717,916	291,437	1,015,198	0	51
18.90	484,184	122,859	607,043	12	54
18.97	310,665	47,846	357,818	2	33
12.24	350,088	59,857	408,008	1	34
18.66	262,927	32,859	295,487	0	31
15.47	152,737	17,644	166,246	0	31
18.25	52,124	16,006	68,130	0	1
18.57	75,623	16,618	91,324	0	11
20.78	109,329	14,564	128,403	0	13
19.73	35,630	7,168	42,266	0	12
17.69	62,110	9,001	70,890	0	10
20.10	c.110,000	c.8,000	c.118,000	0	8
22.13	91,113	6,347	101,086	2	8
19.63	74,349	7,504	81,354	0	12
14.87	79,806	9,433	88,799	0	9
18.49	50,315	4,204	60,831	0	10
34.75	28,049	8,280	36,329	1	6
20.80	32,703	2,536	35,239	0	5
15.40	41,460	3,722	45,084	0	7
17.70	37,026	6,680	43,706	0	8
17.66	20,040	4,216	24,074	0	5
24.80	24,972	2,526	27,498	0	4
20.00	32,243	5,040	37,005	0	5
5.57	30,064	5,086	35,235	0	6
12.11	22,051	3,505	25,556	0	4
19.29	17,570	3,288	20,704	0	4
28.62	17,069	2,669	19,738	0	6
17.41	22,476	2,306	24,782	0	6
25.29	10,451	1,870	12,039	0	3
24.20	18,407	1,004	194,111	0	4
24.40	19,224	1,412	20,613	0	2
21.80	8,608	1,714	10,322	0	1
21.31	8,652	2,545	11,197	0	1
26.28	13,572	1,473	15,045	0	0
29.11	13,896	1,532	15,428	0	1
34.97	13,212	1,638	14,850	0	1
20.30	11,754	1,604	13,358	0	2
24.71	6,687	773	6,714	0	1
	c.22,693,650	c.2,901,811	c.27,296,240	c.1,681	c.1,367

Building society operational information

Year	Number of authorised societies	Number of branches	Number of investors 000s	Number of depositors 000s	Number of borrowers 000s	Number of full time staff	Number of part time staff	Deposits from shares £m	Deposits and loan balances £m	Mortgage assets £m	Total assets £m
1910	1,723	-	626	-	-	-	-	-	-	60	76
1920	1,271	-	748	-	-	-	-	64	19	69	87
1930	1,026	-	1,449	428	720	-	-	303	45	316	371
1940	952	-	2,088	771	1,503	-	-	552	142	678	756
1950	819	-	2,256	654	1,508	-	-	962	205	1,060	1,256
1960	726	-	3,910	571	2,349	-	-	2,721	222	2,647	3,166
1970	481	2,016	10,265	618	3,655	24,116	1,050	9,788	382	8,752	10,819
1975	382	3,375	17,916	677	4,397	32,485	2,464	22,134	762	18,802	24,204
1980	273	5,684	30,636	915	5,383	46,418	6,309	48,915	1,762	42,437	53,793
1985	167	6,926	39,996	2,150	6,657	53,172	12,519	102,332	10,752	96,765	120,763
1990	101	6,051	36,948	4,299	6,724	61,254	15,128	160,538	40,695	175,745	216,848
1991	94	5,921	37,925	4,698	6,998	63,997	15,183	177,519	49,517	196,946	243,980
1992	88	5,765	37,533	3,879	7,055	62,191	17,212	187,108	57,068	210,998	262,515
1993	84	5,654	37,809	5,486	7,229	83,003	23,904	194,975	64,861	224,168	281,152
1994	82	5,566	38,150	5,509	7,370	79,639	24,419	201,812	71,898	236,655	300,998
1995	¹ 80	5,141	38,998	6,307	7,178	75,701	23,434	200,826	69,220	233,358	299,921
1996	¹ 77	4,613	37,768	6,889	6,859	75,480	25,034	196,546	76,231	236,930	318,392
1996	² 72	2,571	17,033	756	2,774	29,266	8,681	82,202	28,516	96,164	124,869
1997	² 71	2,537	19,234	964	2,872	30,632	8,953	90,093	31,207	105,803	137,864
1998	71	2,502	21,195	909	3,136	33,155	9,996	103,290	33,433	116,285	156,014
1999	69	2,384	21,774	722	3,044	32,722	10,379	109,138	34,579	120,410	157,141
2000	67	2,361	22,237	740	3,107	32,334	10,823	119,299	43,579	134,100	177,747
2001	³ 65	2,126	20,310	568	2,750	28,200	9,150	119,815	37,985	128,322	171,375
2002	65	2,103	20,724	511	2,688	28,982	9,257	132,373	37,651	138,884	184,453
2003	63	2,081	20,897	520	2,679	32,502	11,440	142,457	49,204	156,396	207,735
2004	63	2,074	20,734	525	2,749	34,335	11,571	153,844	63,798	180,172	236,146
2005	63	2,148	22,090	449	2,822	35,615	12,203	171,935	71,704	203,260	265,226
2006	60	2,105	22,396	472	2,857	37,112	12,893	188,943	82,760	228,096	294,419
2007	59	2,016	23,038	460	2,941	38,652	12,926	206,783	98,365	257,810	330,272
2008	55	1,916	24,990	n/a	2,926	35,331	12,043	230,879	104,302	265,554	358,956
2009	⁴ 52	1,685	n/a	n/a	2,714	41,336		222,271	83,360	243,638	331,274
2010	⁵ 49	1,672	c.20,000	n/a	c.2,569	39,285		210,760	73,509	238,698	309,451
2011	47	c.1,652	c.20,500	n/a	c.2,800	37,996		215,016	68,901	238,607	308,143
2012	47	c.1,546	c.19,320	n/a	c.3,116	39,392		221,415	72,834	252,041	319,803
2013	45	c.1,548	c.19,213	n/a	c.3,149	39,390		222,795	69,428	258,362	317,322
2014	44	c.1,563	c.21,098	n/a	c.3,499	40,255		232,598	66,071	274,192	325,488
2015	44	c.1,551	c.21,349	n/a	c.3,623	40,566		238,359	70,087	285,151	338,197
2016	44	c.1,519	c.21,887	n/a	c.3,656	42,550		259,095	85,127	300,578	379,187
2017	44	c.1,469	c.22,302	n/a	c.3,708	42,429		269,061	93,696	315,954	397,397
2018	43	c.1,394	c.22,380	n/a	c.3,748	43,204		251,330	98,206	333,476	415,440
2019	43	c.1,383	c.22,872	n/a	c.3,552	43,015		294,758	101,341	345,013	436,348
2020	43	c.1,345	c.22,900	n/a	c.3,618	c.43,000		313,657	99,294	352,154	453,663
2021	43	c.1,288	c.22,898	n/a	c.3,482	51,513		327,703	112,352	368,832	483,180
2022	43	c.1,264	c.23,363	n/a	c.3,548	c.51,500		352,395	104,259	379,815	502,399
2023	42	c.1,264	c.22,431	n/a	c.2,798	c.52,273		380,446	89,445	397,305	518,650
2024	42	c.1,367	c.22,694	n/a	c.2,902	c.52,300		413,008	170,928	433,435	631,247

- Notes:
- Includes societies demutualised by 31/12/97. 2. Excludes societies demutualised by 31/12/97. 3. Excludes Bradford & Bingley. 4. Excludes Britannia. 5. Excludes Kent Reliance. Years are financial years ending from 1 February in that year to 31 January in the following year. The figures are based on the annual returns provided by all building societies in Great Britain. From 1988 figures include societies based in Northern Ireland. Prior to 1989 the figures for the number of societies are the number registered. From 1989 onwards the figures are the number of societies authorised to accept funds from the public (ie inactive societies still on the register were excluded). Before 1930 borrowers who were not also shareholders were included in the number of shareholders. Figures from 1993 onwards are on a group basis. Prior years are on a society-only basis.
 - Source: The Financial Conduct Authority, BSA.
 - In 2021 Skipton Building Society's subsidiary Connells acquired Countrywide plc resulting in a significant increase in their Group employees numbers.
 - Manchester merged with Newcastle 1 July 2023.
 - Nationwide acquired Virgin Money on 1 October 2024.
 - Coventry Building Society acquired The Co-operative Bank on 1 January 2025. Therefore The Co-operative Bank data is not included in these figures.

The BSA cannot verify the completeness or accuracy of all returns made to it. The BSA accepts no liability in relation to the data presented here, and those relying on the data do so at their own risk.

Data as at year ends 2024/25.

Building society / mutuals mortgage lending

Period	Gross Lending, £m		Net Lending, £m		Net new approvals, £m	
	Society only	Group	Society only	Group	Society only	Group
1989	-	-	-	-	46,935	-
1990	-	-	-	-	41,804	-
1991	-	-	-	-	40,429	-
1992	-	-	-	-	30,857	-
1993	-	-	-	-	30,268	-
1994	34,847	-	12,480	-	34,936	-
1995	33,714	-	9,169	-	33,725	-
1996	39,838	-	12,853	-	40,362	-
1997	27,797	-	11,277	-	28,143	-
1998	20,717	-	7,867	-	20,473	-
1999	25,873	-	10,567	-	25,438	-
2000	24,927	-	8,930	-	24,284	-
2001	25,903	-	6,408	-	24,757	-
2002	34,992	-	10,214	-	35,760	-
2003	46,300	-	18,665	-	46,633	-
2004	46,862	-	17,078	-	43,732	-
2005	43,515	-	13,063	-	42,978	-
2006	52,591	64,467	16,447	21,906	53,199	-
2007	51,692	67,368	12,890	20,420	48,656	-
2008	37,483	44,772	4,960	6,964	32,327	37,257
2009	18,574	21,715	-7,367	-7,066	15,842	18,875
2010	20,415	25,779	-6,240	-3,778	19,336	25,144
2011	23,603	32,315	-2,261	3,617	23,083	31,529
2012	30,701	38,928	6,526	11,186	30,573	38,211
2013	41,387	50,423	13,582	16,958	42,617	51,258
2014	-	52,654	-	17,343	-	52,423
2015	-	57,105	-	15,922	-	57,804
2016	-	66,414	-	21,244	-	65,451
2017	-	64,136	-	16,024	-	63,036
2018	-	68,890	-	17,946	-	68,499
2019	-	64,599	-	13,627	-	63,830
2020	-	53,539	-	3,974	-	59,372
2021	-	71,267	-	13,936	-	74,692
2022	-	73,630	-	15,372	-	71,750
2023	-	60,308	-	9,861	-	64,442
2024	-	73,296	-	22,808	-	77,477

Notes:

1. Society only mortgage lending is made up of loans to individuals and housing associations secured on dwellings. Group mortgage lending excludes loans to housing associations from December 2013.
2. Gross lending is the total value of mortgage loans advanced in the period, including loans for house purchase, further advances, remortgages etc.
3. Net lending is calculated as the difference in total mortgage balances outstanding, so also includes net loan sales/securitisations, other transfers, and items such as interest charged during the month less interest paid, fees charged, write-offs, etc. Group net lending from December 2013 onwards excludes net loan sales/securitisations.
4. Net approvals indicate the value of mortgage loan applications which have newly proceeded to the stage where a satisfactory property valuation has been obtained and the society has agreed in principle to lend. The advance of mortgage money depends only on the satisfactory conclusion of legal processes. Although it is possible for transactions not to proceed, approvals typically lead the actual mortgage advance by several weeks. Figures are shown net of any cancellations which have been made since the previous period. Approvals data relates to all residential mortgage lending, including loans for house purchase, further advances, remortgages etc.
5. Balances outstanding is the total mortgage balance outstanding at the end of the period.
6. Figures exclude all plcs converted from building societies after the point of conversion.
7. Individual figures may not add up to totals due to rounding.
8. Figures represent the UK building society sector, with exception for the years 2010 to 2013 where figures represent all UK mutual lenders.
9. Group mortgage lending includes lending by building society subsidiaries.
10. Society only data for 2013 is an estimate as the Bank of England ceased publication of this data after November 2013.
11. Nationwide acquired Virgin Money on 1 October 2024.

Source: BSA/Bank of England.

Mortgage balances outstanding

BALANCES OUTSTANDING

Year	Building Societies £m	Building Societies % of Total	Building society group £m	Building society group % of Total	Banks % of Total	Other Specialist Lenders % of Total	Other % of Total	Total £m	Total % Increase
1993	219,147	61%	-	-	30%	7%	1%	357,644	5%
1994	230,668	61%	-	-	31%	7%	1%	375,833	5%
1995	222,679	57%	-	-	36%	6%	1%	390,347	4%
1996	223,905	55%	-	-	39%	6%	1%	409,593	5%
1997	97,578	23%	-	-	71%	6%	0%	431,342	5%
1998	106,331	23%	-	-	70%	6%	1%	456,635	6%
1999	113,497	23%	-	-	70%	7%	0%	494,708	8%
2000	106,990	20%	-	-	72%	8%	0%	536,463	8%
2001	113,413	19%	-	-	71%	10%	0%	591,350	10%
2002	123,638	18%	-	-	69%	12%	0%	675,172	14%
2003	142,312	18%	-	-	66%	15%	0%	774,591	15%
2004	160,116	18%	-	-	62%	20%	0%	877,486	13%
2005	173,205	18%	-	-	60%	22%	0%	967,020	10%
2006	189,686	18%	-	-	56%	26%	0%	1,078,758	12%
2007	202,665	17%	-	-	53%	30%	0%	1,187,217	10%
2008	208,345	17%	250,893	20%	48%	34%	0%	1,226,279	3%
2009	189,712	15%	223,058	18%	59%	25%	1%	1,235,575	1%
2010	198,754	17%	234,514	20%	67%	15%	1%	1,198,999	-3%
2011	196,988	16%	239,441	20%	68%	15%	1%	1,202,677	0%
2012	203,759	17%	250,870	20%	68%	14%	1%	1,225,182	2%
2013	217,091	18%	239,111	19%	67%	14%	1%	1,236,729	1%
2014	-	-	251,429	20%	66%	9%	5%	1,256,228	2%
2015	-	-	266,203	21%	66%	9%	5%	1,288,366	3%
2016	-	-	285,119	22%	66%	9%	4%	1,324,085	3%
2017	-	-	298,664	22%	66%	8%	4%	1,369,542	3%
2018	-	-	322,279	23%	66%	8%	4%	1,408,760	3%
2019	-	-	335,795	23%	66%	7%	4%	1,454,038	3%
2020	-	-	339,784	23%	66%	7%	4%	1,499,151	3%
2021	-	-	354,026	23%	66%	7%	4%	1,564,787	4%
2022	-	-	369,399	23%	66%	7%	4%	1,620,667	4%
2023	-	-	379,730	23%	66%	7%	3%	1,619,015	0%
2024	-	-	458,048	28%	62%	7%	3%	1,644,982	1%

Notes: Balances Outstanding:

1. Amounts outstanding include mortgages acquired from other lenders net of mortgages disposed of to other lenders.
2. From end-March 1993 onwards, the definition of bank lending changed to one based on loans attracting a 50 per cent risk weighting. The effect was to inflate the reported balances.
3. Building society data comprises loans fully secured on residential property and other loans fully secured on land to individuals and housing associations. From December 2013 Building society group balances exclude loans to housing associations.
4. Figures represent the UK building society sector, with exception for the years 2010 to 2013 where figures represent all UK mutual lenders.
5. Building society group mortgage lending includes lending by building society subsidiaries.
6. Building society and bank data for 2013 is an estimate as the Bank of England ceased publication of this data after November 2013.
7. Nationwide acquired Virgin Money on 1 October 2024.

Source: BSA/Bank of England.

Mortgage gross advances

GROSS ADVANCES

Year	Building Societies £m	Building Societies % of Total	Building society group £m	Building society group % of Total	Banks % of Total	Other Specialist Lenders % of Total	Other % of Total	Total £m	Total % Increase
1994	34,847	60%	-	-	35%	4%	0%	57,885	7%
1995	33,714	59%	-	-	37%	4%	1%	57,285	-1%
1996	39,838	56%	-	-	40%	4%	1%	71,659	25%
1997	27,797	36%	-	-	58%	6%	1%	77,212	8%
1998	20,717	23%	-	-	70%	6%	1%	89,375	16%
1999	25,873	23%	-	-	69%	8%	1%	114,708	28%
2000	24,927	21%	-	-	70%	9%	1%	119,794	4%
2001	25,903	16%	-	-	75%	8%	1%	160,123	34%
2002	34,992	16%	-	-	74%	10%	1%	218,170	36%
2003	46,300	17%	-	-	70%	13%	0%	275,120	26%
2004	46,862	16%	-	-	70%	14%	0%	288,613	5%
2005	43,515	15%	-	-	70%	15%	0%	283,452	-2%
2006	52,591	15%	64,467	19%	69%	17%	0%	340,931	20%
2007	51,692	14%	67,368	19%	69%	18%	0%	356,802	5%
2008	37,483	15%	44,772	18%	78%	9%	1%	247,691	-31%
2009	18,574	13%	21,715	15%	84%	4%	1%	140,786	-43%
2010	20,415	15%	25,779	19%	79%	6%	1%	133,864	-5%
2011	23,603	17%	32,315	23%	74%	8%	1%	138,257	3%
2012	30,701	21%	38,928	27%	68%	8%	3%	144,512	5%
2013	41,387	23%	50,423	28%	67%	7%	3%	177,718	23%
2014	-	-	52,654	26%	65%	8%	1%	203,309	14%
2015	-	-	57,105	26%	64%	8%	2%	221,769	9%
2016	-	-	66,414	27%	65%	7%	2%	246,545	11%
2017	-	-	64,136	25%	67%	6%	3%	259,813	5%
2018	-	-	68,890	26%	66%	7%	2%	268,721	3%
2019	-	-	64,599	24%	67%	7%	2%	269,006	0%
2020	-	-	53,539	22%	69%	7%	2%	245,716	-9%
2021	-	-	71,267	23%	68%	7%	2%	308,058	25%
2022	-	-	73,630	24%	68%	6%	2%	313,176	2%
2023	-	-	60,308	27%	66%	6%	1%	223,711	-29%
2024	-	-	73,296	30%	62%	6%	1%	242,016	7%

Gross advances:

1. Banks' gross lending excludes bridging loans but includes any mortgage portfolios acquired from other lenders. It also includes net lending to housing associations because gross figures are not available.
2. Building society data comprises loans fully secured on residential property and other loans fully secured on land to individuals and housing associations. From December 2013 Building society group advances exclude loans to housing associations.
3. Data prior to January 2010 represents the UK building society sector. From January 2010 data represents all UK mutual lenders.
4. From December 2013 figures represent the UK building society sector.
5. Building society group mortgage lending includes lending by building society subsidiaries.
6. Building society and bank data for 2013 is an estimate as the Bank of England ceased publication of this data after November 2013.
7. Nationwide acquired Virgin Money on 1 October 2024.

Source: BSA/Bank of England.

Number of loans approved

Period	Building Societies nsa	Building Societies Group nsa	Banks nsa	Other Specialist Lenders nsa	Total nsa
2002	577,845	-	2,731,086	256,983	3,565,916
2003	697,925	-	2,973,673	433,223	4,104,822
2004	592,856	-	2,572,233	483,830	3,648,918
2005	560,689	-	2,287,902	532,231	3,380,822
2006	615,133	-	2,322,061	596,582	3,533,778
2007	564,583	-	2,146,698	580,185	3,291,462
2008	378,456	419,808	1,477,640	134,311	1,990,406
2009	210,066	238,286	1,046,426	42,934	1,299,424
2010	215,689	263,000	926,938	60,401	1,203,028
2011	233,368	299,153	910,689	83,371	1,227,428
2012	280,968	341,814	790,681	78,904	1,150,553
2013	279,020	403,615	921,124	86,567	1,286,711
2014	-	373,202	820,868	103,095	1,297,165
2015	-	395,676	901,462	107,935	1,405,073
2016	-	448,222	948,974	93,885	1,491,081
2017	-	442,995	986,699	96,471	1,526,165
2018	-	476,850	937,737	120,622	1,535,209
2019	-	430,243	1,014,054	105,187	1,549,484
2020	-	389,187	896,764	101,999	1,387,950
2021	-	450,068	991,375	120,351	1,561,794
2022	-	407,648	950,625	97,353	1,455,626
2023	-	364,556	584,535	75,820	1,024,911
2024	-	412,987	749,593	76,925	1,239,505

Notes:

1. Total number of secured loans approved.
2. Includes the effect of acquisitions/disposals of mortgage portfolios.
3. Figures denoted 'nsa' have not been seasonally adjusted.
4. From August 2009, Britannia is not included in building society sector data.
5. Figures represent the UK building society sector, with exception for the years 2010 to 2013 where figures represent all UK mutual lenders.
6. Building society and bank data for 2013 is an estimate as the Bank of England ceased publication of this data after November 2013.
7. Building society group mortgage lending includes lending by building society subsidiaries.
8. Nationwide acquired Virgin Money on 1 October 2024.

Source: BSA/Bank of England.

Building society shares and deposits

Period	Building Societies Retail shares and deposits						Total market Household Balances	Market share
	Receipts £m	Withdrawals £m	Net receipts £m	Interest credited £m	Retail Funds Change in Savings £m	Household Savings Balances		
1958	503	353	150	48	198	-	-	-
1959	601	380	221	48	269	-	-	-
1960	584	422	162	43	205	-	-	-
1961	618	466	152	52	204	-	-	-
1962	794	485	309	60	369	-	-	-
1963	973	544	429	66	495	-	-	-
1964	1,116	681	435	68	503	-	-	-
1965	1,363	815	548	103	651	-	-	-
1966	1,558	953	605	119	724	-	-	-
1967	2,027	1,063	964	135	1,099	-	-	-
1968	2,059	1,465	594	173	767	-	-	-
1969	2,395	1,721	674	221	895	-	-	-
1970	3,080	1,867	1,213	277	1,490	-	-	-
1971	4,091	2,391	1,700	334	2,034	-	-	-
1972	5,296	3,495	1,801	392	2,193	-	-	-
1973	6,053	4,541	1,512	650	2,162	-	-	-
1974	6,370	5,205	1,165	828	1,993	-	-	-
1975	9,037	5,846	3,191	981	4,172	-	-	-
1976	10,250	7,972	2,278	1,127	3,405	-	-	-
1977	14,325	9,603	4,722	1,377	6,099	-	-	-
1978	15,858	12,548	3,310	1,512	4,822	-	-	-
1979	19,045	15,530	3,515	2,254	5,769	-	-	-
1980	22,183	18,367	3,816	3,343	7,159	-	-	-
1981	26,509	22,908	3,601	3,595	7,196	-	-	-
1982	32,080	25,614	6,466	4,049	10,515	-	-	-
1983	38,549	31,710	6,839	3,725	10,564	-	-	-
1984	49,149	40,577	8,572	4,645	13,217	-	-	-
1985	58,049	50,587	7,462	5,966	13,428	-	-	-
1986	70,449	63,857	6,592	6,092	12,684	-	-	-
1987	85,288	77,801	7,487	6,930	14,417	-	-	-
1988	105,719	92,165	13,554	7,350	20,904	-	-	-
1989	103,414	95,676	7,738	9,636	17,374	-	-	-
1990	104,931	98,369	6,562	11,694	18,256	-	-	-
1991	117,636	111,832	5,804	11,504	17,308	-	-	-
1992	119,137	118,843	294	11,660	11,954	-	-	-
1993	128,049	125,849	2,200	8,539	10,739	-	-	-
1994	134,337	132,788	1,549	7,515	9,064	-	-	-
1995	138,968	132,215	6,753	8,159	14,912	-	-	-
1996	154,362	150,883	3,479	8,074	11,553	-	-	-
1997	112,239	99,753	12,486	5,384	17,870	-	-	-
1998	72,885	65,674	7,211	4,384	11,595	-	-	-
1999	79,322	71,836	7,486	4,307	11,793	-	-	-
2000	83,397	75,954	7,443	4,213	11,656	-	-	-
2001	86,328	77,287	9,041	4,703	13,744	-	-	-
2002	90,010	81,340	8,670	4,009	12,680	135,599	665,384	20%

continued over...

Building society shares and deposits continued

Period	Building Societies Retail shares and deposits						Total market Household Balances	Market share
	Receipts £m	Withdrawals £m	Net receipts £m	Interest credited £m	Retail Funds Change in Savings £m	Household Savings Balances		
2003	93,163	87,953	5,210	3,847	9,057	144,455	720,821	20%
2004	108,391	98,980	9,412	4,145	13,556	156,993	778,271	20%
2005	113,062	103,369	9,693	5,285	14,980	175,444	839,258	21%
2006	122,428	114,146	8,282	5,976	14,267	189,712	909,750	21%
2007	144,419	128,364	16,055	6,917	22,972	212,260	984,613	22%
2008	157,583	147,660	9,923	8,757	18,680	237,327	1,040,375	23%
2009	153,690	161,315	-7,625	6,624	-1,001	218,313	1,064,839	21%
2010	176,750	180,424	-3,673	3,827	154	246,489	1,095,850	22%
2011	174,910	175,022	-111	4,098	3,987	252,802	1,125,363	22%
2012	184,010	185,776	-1,768	4,432	2,664	256,895	1,181,958	22%
2013	199,198	195,853	3,347	4,341	7,685	234,660	1,225,195	19%
2014	158,342	151,745	6,597	3,660	10,257	238,867	1,279,321	19%
2015	155,929	148,001	7,928	2,566	10,493	246,607	1,346,110	18%
2016	167,713	152,266	15,447	3,126	18,573	262,199	1,427,894	18%
2017	187,329	181,128	6,200	2,343	8,543	268,847	1,473,030	18%
2018	204,169	192,260	11,909	2,374	14,283	281,653	1,521,292	19%
2019	212,583	201,595	10,988	2,648	13,636	294,078	1,587,564	19%
2020	218,596	205,270	13,327	2,172	15,498	309,291	1,764,416	18%
2021	235,541	213,523	22,019	1,321	23,340	330,646	1,883,400	18%
2022	270,635	247,471	23,164	1,833	24,997	354,167	1,958,624	18%
2023	295,657	274,301	21,356	6,149	27,505	379,345	1,995,468	19%
2024	325,029	306,523	18,506	11,878	30,384	460,506	2,099,437	22%

Notes:

- Figures exclude Abbey National from July 1989, Cheltenham & Gloucester from August 1995, National & Provincial from August 1996, Alliance & Leicester from April 1997, Halifax from June 1997, Woolwich and Bristol & West from July 1997, Northern Rock from October 1997, Birmingham Midshires from April 1999 and Bradford & Bingley from December 2000.
- Individual figures may not add up to totals due to rounding.
- From August 2009, Britannia is not included in building society sector data.
- Figures represent the UK building society sector, with exception for the years 2010 to 2013 where figures represent all UK mutual deposit takers.
- Nationwide acquired Virgin Money on 1 October 2024.

Source: BSA since 2008, previously the Financial Services Authority and the Building Societies Commission. Building Societies Association before 1997.

ISA inflows

Year	Building Societies £m	Banks £m	Total £m
2000	5,522	7,846	13,368
2001	9,655	17,548	27,203
2002	6,674	10,849	17,523
2003	5,300	9,852	15,152
2004	5,549	8,915	14,464
2005	4,721	8,319	13,040
2006	5,100	7,740	12,840
2007	6,097	7,574	13,671
2008	6,211	12,967	19,178
2009	449	8,095	8,544
2010	2,308	7,202	9,510
2011	2,172	11,803	13,975
2012	-810	19,895	19,085
2013	4,655	8,595	13,862
2014	5,103	17,217	22,320
2015	8,218	7,941	16,159
2016	6,990	302	7,292
2017	4,417	-5,210	-793
2018	8,786	-1,731	7,055
2019	7,384	6,223	13,607
2020	-4,360	5,942	1,582
2021	4,547	-8,998	-4,451
2022	2,734	-3,894	-1,160
2023	6,699	40,327	47,026
2024	5,032	44,968	50,000
Amounts outstanding (March 2025)	191,722	206,944	403,811

Notes:

1. The figures shown are the changes in the balance outstanding each year and represent both net receipts and interest credited, together with any restatement of balances by institutions.
2. Building society figures exclude and bank figures include, Bradford & Bingley from December 2000.
3. The ISA cash component also includes authorised money market funds and National Savings. ISA figures include subscriptions from matured TESSAs. Total amounts outstanding include balances from NS&I, but they are not included in the total change in balances.
4. From August 2009, Britannia is not included in building society sector data.
5. Figures represent the UK building society sector, with exception for the years 2010 to 2013 where figures represent all UK mutual deposit takers.
6. Data for 2013 is an estimate as the Bank of England ceased publication of this data after November 2013.
7. Nationwide acquired Virgin Money on 1 October 2024.
8. Coventry acquired The Co-Operative Bank on 1 January 2025. The Co-Operative Bank balances are therefore included in the 'amounts outstanding (March 2025).

Source: Bank of England, Office for National Statistics.

House prices, retail prices & earnings

Period	Average price of all houses £	Average price of all houses % change	Average earnings £	Average earnings % change	House price/ earnings ratio	Retail price index % change	Real house prices % change
2000	82,534	14.9	22,801	7.0	3.6	3.0	11.6
2001	89,255	8.1	23,925	4.9	3.7	1.8	6.2
2002	103,650	16.1	24,911	4.1	4.2	1.7	14.2
2003	119,904	15.7	25,818	3.6	4.6	2.9	12.4
2004	134,131	11.9	27,027	4.7	5.0	3.0	8.6
2005	143,921	7.3	28,191	4.3	5.1	2.8	4.4
2006	155,230	7.9	29,079	3.1	5.3	3.2	4.5
2007	170,598	9.9	30,015	3.2	5.7	4.3	5.4
2008	162,912	-4.5	31,494	4.9	5.2	4.0	-8.2
2009	148,445	-8.9	31,900	1.3	4.7	-0.5	-8.4
2010	156,936	5.7	32,204	1.0	4.9	4.6	1.1
2011	154,654	-1.5	32,691	1.5	4.7	5.2	-6.3
2012	155,269	0.4	32,814	0.4	4.7	3.2	-2.7
2013	159,262	2.6	33,283	1.4	4.8	3.0	-0.4
2014	172,048	8.0	33,516	0.7	5.1	2.4	5.5
2015	182,291	6.0	33,644	0.4	5.4	1.0	4.9
2016	195,035	7.0	34,447	2.4	5.7	1.8	5.1
2017	203,950	4.6	35,398	2.8	5.8	3.6	0.9
2018	210,354	3.1	36,593	3.4	5.7	3.3	-0.2
2019	212,434	1.0	37,481	2.4	5.7	2.6	-1.6
2020	218,522	2.9	38,552	2.9	5.7	1.5	1.3
2021	236,313	8.1	38,066	-1.3	6.2	4.1	3.9
2022	258,236	9.3	40,046	5.2	6.4	11.6	-2.1
2023	258,956	0.3	42,350	5.8	6.1	9.7	-8.6
2024	261,044	0.8	45,770	8.1	5.7	3.6	-2.7

Notes:

- House prices are mix-adjusted.
- Average annual earnings figures are based on the Annual Survey of Hours and Earnings (ASHE) figures (which replaced the New Earnings Survey since 2004) that refer to the mean full time earnings in April of the most recent year.
- In 2016 the ONS launched an improved House Price Index, developed jointly with the Land Registry, Registers of Scotland, and Land and Property Services Northern Ireland. By using these comprehensive datasets together, as well as by employing the best internationally agreed methods, the new UK HPI give the best and most detailed picture of the UK housing market.

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House prices & sales

HOUSE PRICES (£s)

Period	East of England	East Midlands	London	North East	North West	South East	South West	West Midlands Region	Yorkshire and The Humber	England	Scotland	Wales	Northern Ireland	Great Britain	United Kingdom
1995	55,708	43,987	79,993	40,009	40,879	64,965	52,325	47,333	42,261	50,343	40,482	40,455	-	40,562	51,529
1996	56,201	44,449	83,681	40,045	40,879	66,606	53,444	47,925	42,187	51,126	42,202	40,785	-	44,216	53,415
1997	62,262	47,427	96,290	41,543	42,691	75,510	58,865	51,360	43,602	55,856	44,252	43,071	-	48,795	58,112
1998	68,988	50,281	109,315	42,937	44,361	85,115	64,688	54,499	44,855	60,710	46,542	45,079	-	53,530	64,771
1999	75,952	53,764	123,848	44,466	46,665	94,911	72,103	58,369	46,582	66,156	48,042	47,462	-	58,720	71,816
2000	90,383	59,930	152,026	46,653	50,112	114,719	85,737	64,994	49,994	76,299	49,642	51,120	-	65,731	82,534
2001	102,976	67,647	170,460	49,846	54,947	128,894	97,298	72,945	54,478	85,262	51,912	55,541	-	73,040	89,255
2002	125,800	83,217	200,617	58,529	63,958	152,416	119,703	87,434	65,056	101,949	58,983	64,977	-	80,503	103,650
2003	149,634	106,061	225,995	75,436	79,438	176,496	143,866	108,473	82,474	122,944	67,113	82,358	-	87,522	119,904
2004	167,542	125,675	244,743	98,411	102,699	193,456	164,829	129,178	104,472	143,805	86,405	106,704	135,007	96,839	134,131
2005	175,265	134,855	251,933	111,904	117,585	200,485	172,724	139,327	118,463	154,432	100,907	120,863	145,400	113,322	143,921
2006	184,915	141,114	269,010	121,298	128,088	211,523	183,169	146,970	128,840	164,611	114,985	129,873	156,060	145,642	155,230
2007	201,608	150,050	307,371	128,961	138,197	232,912	199,543	155,610	138,774	179,410	131,878	138,500	170,293	202,198	170,598
2008	193,336	141,558	302,923	123,933	132,235	223,988	188,570	148,607	133,007	172,191	131,484	131,282	163,242	167,045	162,912
2009	175,499	129,147	276,046	114,437	121,090	203,161	172,595	136,160	122,110	157,254	124,986	120,873	149,093	133,799	148,445
2010	189,338	135,330	304,619	116,012	123,953	222,140	185,350	142,902	126,263	167,558	126,930	124,012	157,878	124,658	156,936
2011	188,126	132,888	311,051	111,099	120,240	220,532	182,435	139,293	122,765	165,441	124,609	121,586	155,915	109,575	154,654
2012	191,568	133,492	325,370	110,074	119,378	225,421	184,116	139,801	121,940	167,573	120,528	121,101	157,106	97,340	155,269
2013	197,270	136,368	352,392	109,678	119,968	233,117	187,559	142,526	122,568	172,382	121,015	121,598	161,325	94,565	159,262
2014	216,117	145,584	413,367	112,179	125,528	256,119	199,428	150,337	128,396	186,723	126,702	127,711	174,420	101,844	172,048
2015	237,207	153,654	455,129	114,778	130,207	279,031	211,362	157,555	133,533	199,377	131,728	131,264	184,872	109,245	182,291
2016	263,719	163,698	500,487	117,724	137,136	306,046	225,125	167,809	140,259	214,637	133,519	136,750	197,793	116,375	195,035
2017	280,397	173,556	514,130	119,773	144,015	319,930	236,673	177,160	145,722	224,856	137,452	142,564	206,896	120,765	203,950
2018	287,489	182,655	511,558	121,422	149,200	325,868	245,513	185,871	150,530	231,329	143,484	149,036	213,324	126,284	210,354
2019	286,451	185,853	504,314	121,669	153,007	323,442	246,748	189,435	153,801	232,857	146,094	154,792	215,308	130,685	212,434
2020	291,010	192,311	517,773	123,917	158,971	329,555	254,572	195,165	159,281	239,383	150,204	160,432	221,429	135,509	218,522
2021	307,257	209,216	535,454	137,432	177,965	348,428	272,328	212,189	175,034	257,885	164,975	178,929	239,408	147,058	236,313
2022	335,998	230,580	565,955	148,134	195,741	381,020	303,885	232,898	191,156	281,828	177,998	200,121	261,552	161,848	258,236
2023	333,809	232,440	558,024	149,708	198,163	379,222	303,559	235,816	192,743	282,334	177,712	201,223	262,102	166,237	258,956
2024	329,855	232,249	556,984	152,311	203,584	375,234	300,945	238,423	197,281	283,322	182,232	203,524	263,825	177,025	261,044

Notes:

1. The UK HPI applies a hedonic regression model that utilises the various sources of data on property price (for example the Price Paid dataset) and attributes to produce up-to-date estimates of the change in house prices each period.
2. The UK HPI is mix-adjusted to allow for differences between houses sold in different periods, for example the type or size of property; the process effectively allows only pure price change to feed into the measurement of inflation as opposed to changes in the composition of what is being sold.
3. The UK HPI covers the purchase of residential property within different geographic areas of the UK including local authorities, regions and countries. It is produced jointly by the ONS, Land Registry, Registers of Scotland and Land and Property Services, Northern Ireland and published centrally via GOV.UK.

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House prices & sales

VOLUME OF SALES

Period	East of England	East Midlands	London	North East	North West	South East	South West	West Midlands Region	Yorkshire and The Humber	England	Scotland	Wales	Northern Ireland	Great Britain	United Kingdom
1995	92,291	63,894	106,850	32,359	92,502	140,763	81,821	70,781	70,366	751,627	-	33,393	-	-	-
1996	113,692	76,043	132,953	37,408	105,566	175,484	105,077	84,102	79,911	910,236	-	40,854	-	-	-
1997	130,067	85,559	154,343	40,730	118,108	199,713	121,273	92,731	88,161	1,030,685	-	46,824	-	-	-
1998	123,633	83,923	145,942	41,352	117,472	186,480	116,230	89,345	86,360	990,737	-	44,191	-	-	-
1999	143,569	95,997	169,076	43,923	129,797	213,873	134,494	101,797	96,902	1,129,428	-	48,361	-	-	-
2000	128,113	94,835	149,269	46,504	133,589	187,357	119,910	99,401	99,343	1,058,321	-	53,083	-	-	-
2001	143,057	105,450	162,744	52,482	144,511	208,740	132,288	107,436	111,459	1,168,167	-	58,755	-	-	-
2002	148,724	113,330	173,993	58,884	166,330	222,779	137,257	118,958	123,402	1,263,657	-	66,096	-	-	-
2003	134,363	104,241	153,784	60,741	167,183	196,366	123,609	110,872	121,996	1,173,155	-	63,583	-	-	-
2004	139,284	104,228	163,797	58,711	164,810	206,226	123,958	111,828	119,469	1,192,311	139,439	57,328	1,389,078	-	-
2005	117,442	86,521	136,836	49,104	131,470	173,615	106,930	94,710	101,204	997,832	138,979	47,159	1,183,970	28,974	1,212,944
2006	147,930	107,612	171,450	59,632	161,033	222,571	138,978	115,869	124,005	1,249,080	150,360	59,059	1,458,499	41,076	1,499,575
2007	141,659	103,208	165,571	60,742	157,670	212,883	128,768	109,447	118,234	1,198,182	149,684	57,166	1,405,032	29,055	1,434,087
2008	70,640	53,760	80,921	29,742	78,346	108,316	66,979	57,203	61,681	607,588	94,698	30,576	732,862	10,818	743,680
2009	75,599	51,683	75,231	23,954	66,396	116,116	74,733	51,812	53,289	588,813	69,022	28,557	686,392	11,640	698,032
2010	79,373	53,696	91,933	25,421	70,127	120,594	75,745	55,072	54,541	626,502	72,217	30,473	729,192	10,719	739,911
2011	79,953	53,668	90,041	26,637	70,860	119,382	74,001	55,734	55,051	625,327	69,023	30,285	724,635	11,304	735,939
2012	80,403	54,487	93,859	26,030	69,479	122,349	75,650	56,452	55,827	634,536	72,489	30,380	737,405	13,626	751,031
2013	95,979	65,842	111,973	30,555	85,701	145,317	89,891	67,535	67,274	760,067	84,318	36,612	880,997	16,575	897,572
2014	114,569	80,522	121,949	37,425	106,022	169,830	107,001	82,107	81,789	901,214	94,102	43,613	1,038,929	21,225	1,060,154
2015	111,639	80,566	116,572	37,854	109,899	166,244	106,745	83,853	81,711	895,083	98,538	44,417	1,038,038	21,900	1,059,926
2016	109,404	83,631	104,805	38,459	114,828	159,512	108,101	87,049	83,872	889,661	98,670	46,361	1,034,692	22,992	1,057,724
2017	104,567	82,255	96,040	40,518	117,838	153,884	106,189	87,919	87,259	876,469	103,109	49,047	1,028,627	24,603	1,053,230
2018	99,714	80,700	89,903	39,746	115,908	145,494	100,776	86,861	85,829	844,931	100,499	48,452	993,903	25,026	1,018,929
2019	96,291	77,349	86,241	39,410	113,509	139,774	95,452	83,449	84,449	815,924	102,856	46,881	965,682	24,936	990,618
2020	82,391	63,600	74,812	33,110	93,697	121,307	80,698	66,539	70,001	686,155	88,928	35,789	810,873	21,234	832,107
2021	131,057	95,516	119,093	49,261	137,333	195,038	124,974	99,906	101,354	1,053,532	114,022	55,207	1,222,764	30,744	1,253,508
2022	105,665	80,975	100,239	43,863	115,743	153,980	99,191	83,339	86,187	869,182	103,600	47,513	1,020,319	25,299	1,045,618
2023	72,983	58,424	71,072	34,279	85,678	108,320	73,372	61,282	65,139	630,549	91,805	34,835	757,321	22,017	779,338
2024	76,954	60,729	76,128	33,829	88,669	113,868	75,659	63,377	66,880	656,093	98,651	35,481	790,225	23,448	813,673

Interest rates

Bank Rate

The rates of interest recommended by the Council of the Building Societies Association

Date of Change	Rate %	Date of recommendation	Ordinary shares %	Personal deposits %	New mortgages %
24 Aug 1939	4.00	Sept 1939			5.50
28 Sep 1939	3.00	Nov 1939	3.50		
26 Oct 1939	2.00	Dec 1939			5.00
		Sept 1945			4.00
8 Nov 1951	2.50	April 1951	2.25	2.00	
11 Mar 1952	4.00	Mar 1952	2.50 (April 1952)		4.50
17 Sep 1953	3.50				
13 May 1954	3.00				
27 Jan 1955	3.50	July 1955	3.00 (Sept 1955)	2.50 (Sept 1955)	5.00
25 Feb 1955	4.50	Nov 1955			5.25
16 Feb 1956	5.50	April 1956			5.50 (May 1956)
		July 1956	3.50 (Oct 1956)	3.00 (Oct 1956)	6.00
7 Feb 1957	5.00				
19 Sep 1957	7.00				
20 Mar 1958	6.00				
22 May 1958	5.50				
19 Jun 1958	5.00				
14 Aug 1958	4.50				
20 Nov 1958	4.00				
		May 1959	3.25 (July 1959)		5.50 (July 1959)
21 Jan 1960	5.00	May 1960	3.50 (July 1960)		6.00
23 Jun 1960	6.00	July 1960		3.25 Aug 1960)	
27 Oct 1960	5.50				
8 Dec 1960	5.00				
26 Jul 1961	7.00	May 1961	3.75 (Oct 1961)		6.50
5 Oct 1961	6.50	July 1961			
2 Nov 1961	6.00			3.50 (Oct 1961)	
8 Mar 1962	5.50				
22 Mar 1962	5.00				
26 Apr 1962	4.50				
3 Jan 1963	4.00	Jan 1963	3.50 (April 1963)	3.25 (April 1963)	6.00 (Feb 1963)
27 Feb 1964	5.00				
23 Nov 1964	7.00	Jan 1965	3.75 (Feb 1965)	3.50 (Feb 1965)	6.75 (Feb 1965)
3 Jun 1965	6.00	June 1965	4.00 (July 1965)	3.75 (July 1965)	
		May 1966			7.125
14 Jul 1966	7.00				
26 Jan 1967	6.50	Dec 1966	4.25 (Jan 1967)	4.00 (Jan 1967)	
16 Mar 1967	6.00				
4 May 1967	5.50				
19 Oct 1967	6.00	April 1968	4.50 (May 1968)	4.25 (May 1968)	7.625 (May 1968)
9 Nov 1967	6.50				
19 Nov 1967	8.00				
21 Mar 1968	7.50				
19 Sep 1968	7.00				
27 Feb 1969	8.00	Mar 1969	5.00 (April 1969)	4.75 (April 1969)	8.50 (April 1969)
5 Mar 1970	7.50				
15 Apr 1970	7.00				
1 Apr 1971	6.00				
2 Sep 1971	5.00	Oct 1971	4.75 (Jan 1972)	4.50 (Jan 1972)	8.00 (Nov 1971)

continued over...

Interest rates

Bank Rate

The rates of interest recommended by the Council of the Building Societies Association

Date of Change	Rate %	Date of recommendation	Ordinary shares %	Personal deposits %	New mortgages %
22 Jun 1972	6.00	Sept 1972	5.25 (Oct 1972)	5.00 (Oct 1972)	8.50
13 Oct 1972	7.25	Sept 1972	5.25 (Oct 1972)	5.00 (Oct 1972)	8.50
Note: This rate obtained until 13 October 1972 when Bank Rate was discontinued					
Minimum lending rate					
Date of Change	Rate %				
27 Oct 1972	7.50				
1 Dec 1972	7.75				
8 Dec 1972	8.00				
22 Dec 1972	9.00				
19 Jan 1973	8.75	Jan 1973	5.60 (Feb 1973)	5.35 (Feb 1973)	
23 Mar 1973	8.50	Mar 1973	6.30 (April 1973)	6.05 (April 1973)	9.50
13 Apr 1973	8.00	April 1973	6.75 (May 1973)	6.50 (May 1973)	9.50
11 May 1973	8.25				
13 May 1973	8.00				
22 Jun 1973	7.50				
18 Jul 1973	7.75				
20 Jul 1973	9.00	Aug 1973			10.00
27 Jul 1973	11.5	Sept 1973	7.50 (Oct 1973)	7.25 (Oct 1973)	11.00
19 Oct 1973	11.25				
13 Nov 1973	13.00				
4 Jan 1974	12.75				
1 Feb 1974	12.50				
5 Apr 1974	12.25				
11 Apr 1974	12.00				
24 May 1974	11.75				
20 Sep 1974	11.50				
17 Jan 1975	11.25				
24 Jan 1975	11.00				
7 Feb 1975	10.75				
14 Feb 1975	10.50				
7 Mar 1975	10.25				
21 Mar 1975	10.00	April 1975	7.00 (June 1975)	6.75 (June 1975)	
18 Apr 1975	9.75				
2 May 1975	10.00				
25 Jul 1975	11.00				
3 Oct 1975	12.00				
14 Nov 1975	11.75				
28 Nov 1975	11.50				
24 Dec 1975	11.25				
2 Jan 1976	11.00				
16 Jan 1976	10.75				
23 Jan 1976	10.50				
30 Jan 1976	10.00				
6 Feb 1976	9.50				
27 Feb 1976	9.25				
5 Mar 1976	9.00				
23 Apr 1976	10.50	April 1976	6.50 (May 1976)	6.25 (May 1976)	10.50
21 May 1976	11.50				
10 Sep 1976	13.00				
7 Oct 1976	15.00	Oct 1976	7.80 (Nov 1976)	7.55 (Nov 1976)	12.25

Interest rates

Bank Rate

The rates of interest recommended by the Council of the Building Societies Association

Date of Change	Rate %	Date of recommendation	Ordinary shares %	Personal deposits %	New mortgages %
19 Nov 1976	14.75				
17 Dec 1976	14.50				
24 Dec 1976	14.25				
7 Jan 1977	14.00				
21 Jan 1977	13.25				
28 Jan 1977	12.25				
3 Feb 1977	12.00				
10 Mar 1977	11.00				
18 Mar 1977	10.50				
31 Mar 1977	9.50				
7 Apr 1977	9.25	April 1977	7.00 (May 1977)	6.75 (May 1977)	11.25
15 Apr 1977	9.00				
22 Apr 1977	8.75				
29 Apr 1977	8.25				
13 May 1977	8.00				
5 Aug 1977	7.50	June 1977	6.70 (July 1977)	6.45 (July 1977)	10.50
12 Aug 1977	7.00				
9 Sep 1977	6.50	Sept 1977	6.00 (Nov 1977)	5.75 (Nov 1977)	9.50
16 Sep 1977	6.00				
7 Oct 1977	5.50				
14 Oct 1977	5.00				
25 Nov 1977	7.00				
6 Jan 1978	6.50	Jan 1978	5.50 (Feb 1978)	5.25 (Feb 1978)	8.50
11 Apr 1978	7.50				
5 May 1978	8.75	June 1978	6.70 (July 1978)	6.45 (July 1978)	9.75
12 May 1978	9.00				
8 Jun 1978	10.00	Nov 1978	8.00 (Dec 1978)	7.75 (Dec 1978)	11.75
9 Nov 1978	12.50				
8 Feb 1979	14.00				
1 Mar 1979	13.00				
5 Apr 1979	12.00				
12 Jun 1979	14.00	July 1979	8.75 (Aug 1979)	8.50 (Aug 1979)	12.50 (Jan 1980)
15 Nov 1979	17.00				
3 Jul 1980	16.00	Nov 1979	10.50 (Jan 1980)	10.25 (Jan 1980)	15.00
24 Nov 1980	14.00				
11 Mar 1981	12.00	Dec 1981	9.25 (Jan 1981)	9.00 (Jan 1981)	14.00
The minimum lending rate fixed at 11 March 1981 obtained until 20 August 1981 when MLR was suspended.					
20 August 1981	12.00	Mar 1981	8.50 (April 1981)	8.25 (April 1981)	13.00
Barclays Bank base rate					
Date of Change	Rate %				
16 Sep 1981	14.00				
1 Oct 1981	16.00	Oct 1981	9.75 (Nov 1981)		15.00
13 Oct 1981	15.50				
9 Nov 1981	15.00				
3 Dec 1981	14.50				
25 Jan 1982	14.00				
25 Feb 1982	13.50				
11 Mar 1982	13.00	Mar 1982	8.75 (April 1982)		13.50

continued over...

Interest rates

Bank Rate

The rates of interest recommended by the Council of the Building Societies Association

Date of Change	Rate %	Date of recommendation	Ordinary shares %	Personal deposits %	New mortgages %
8 Jun 1982	12.50				
12 Jul 1982	12.00				
2 Aug 1982	11.50	Aug 1982	7.75 (Sept 1982)		12.00
18 Aug 1982	11.00				
31 Aug 1982	10.50				
6 Oct 1982	10.00				
13 Oct 1982	9.50	Nov 1982	6.25 (Dec 1982)		10.00
26 Nov 1982	10.00				
13 Jan 1983	11.00				
15 Mar 1983	10.50				
15 Apr 1983	10.00				
14 Jun 1983	10.50	June 1983	7.25 (July 1983)		11.25
4 Oct 1983	9.00				
7 Mar 1984	8.75	Mar 1984	6.25		10.25
10 May 1984	9.25				
6 Jul 1984	10.00	July 1984	7.75		12.50
11 Jul 1984	12.00				
9 Aug 1984	11.50				
10 Aug 1984	11.00				
17 Aug 1984	10.50				

The BSA Council ceased recommending rates of interest in October 1983, and advised rates until 9 November 1984. Predominant rates after this are shown below.

7 Nov 1984	10.00	Nov 1984	6.75		11.79-12.00 (8.23-8.40)
19 Nov 1984	9.75				
11 Jan 1985	10.50	Jan 1985	7.30		12.75-13.00 (8.93-9.10)
14 Jan 1985	12.00				

Minimum lending rate was reintroduced on 14 January 1985, for one day only.

28 Jan 1985	14.00				
18 Mar 1985	13.50	Mar 1985	8.25		13.75-14.00 (9.63-9.80)
3 Apr 1985	13.25				
12 Apr 1985	12.75	Aug 1985	7.00		12.75 (8.93)
15 Jul 1985	12.00	Mar 1986	6.00		12.00 (8.52)
29 Jul 1985	11.50				
8 Jan 1986	12.50				
19 Mar 1986	11.50				
8 Apr 1986	11.00				

On 11 April 1986, it was decided that the collective discussion of interest rates by the Council leading to a statement that a reduction or increase in rates of a certain magnitude was considered appropriate, be discontinued. Predominant and average rates are shown over the page.

Interest rates

Bank Base Rate

Date of Change	Rate %	Date	Building Society Average Gross Share Rate	Building Society Average Mortgage Rate
18 Mar 1987	10.00			
28 Apr 1987	9.50			
8 May 1987	9.00	1987 Q1	11.02	12.32
6 Aug 1987	10.00	Q2	9.79	11.28
23 Oct 1987	9.50	Q3	9.87	11.28
4 Nov 1987	9.00	Q4	8.65	10.34
3 Dec 1987	8.50			
1 Feb 1988	9.00	1988 Q1	8.66	10.26
17 Mar 1988	8.50	Q2	7.97	9.78
8 Apr 1988	8.00	Q3	9.67	11.54
17 May 1988	7.50	Q4	10.92	12.75
2 Jun 1988	8.00			
6 Jun 1988	8.50			
22 Jun 1988	9.00			
28 Jun 1988	9.50			
4 Jul 1988	10.00			
18 Jul 1988	10.50			
8 Aug 1988	11.00			
25 Aug 1988	12.00			
25 Nov 1988	13.00			
24 May 1989	14.00	1989 Q1	11.78	13.46
5 Oct 1989	15.00	Q2	11.60	13.43
		Q3	11.73	13.48
		Q4	12.73	14.44
8 Oct 1990	14.00	1990 Q1	13.62	15.24
		Q2	13.82	15.25
		Q3	13.88	15.25
		Q4	12.90	14.34
13 Feb 1991	13.50	1991 Q1	12.22	14.24
27 Feb 1991	13.00	Q2	10.61	12.75
22 Mar 1991	12.50	Q3	9.77	11.82
12 Apr 1991	12.00	Q4	9.69	11.39
24 May 1991	11.50			
12 Jul 1991	11.00			
4 Sep 1991	10.50			
5 May 1992	10.00	1992 Q1	9.23	10.96
16 Sep 1992	12.00 15.00*	Q2	8.84	10.82
17 Sep 1992	10.00	Q3	8.41	10.60
22 Sep 1992	9.00	Q4	6.29	8.98
16 Oct 1992	8.00			
13 Nov 1992	7.00			
26 Jan 1993	6.00	1993 Q1	5.76	8.04
23 Nov 1993	5.50	Q2	5.80	8.01
		Q3	5.77	8.00
		Q4	5.32	7.94
8 Feb 1994	5.25	1994 Q1	5.29	7.66
12 Sep 1994	5.75	Q2	5.25	7.61
7 Dec 1994	6.25	Q3	5.31	7.57
		Q4	5.60	7.84
2 Feb 1995	6.75	1995 Q1	5.79	8.00
13 Dec 1995	6.50	Q2	5.77	7.95
		Q3	5.61	7.90
		Q4	5.24	7.48
19 Jan 1996	6.25	1996 Q1	4.75	7.03
8 Mar 1996	6.00	Q2	4.54	6.71
6 Jun 1996	5.75	Q3	4.37	6.45
30 Oct 1996	6.00	Q4	4.49	6.51
6 May 1997	6.25	1997 Q1	4.65	6.66
6 Jun 1997	6.50	Q2	5.22	6.98
10 Jul 1997	6.75	Q3	5.87	7.50
7 Aug 1997	7.00	Q4	6.05	7.58
6 Nov 1997	7.25			
4 Jun 1998	7.50	1998 Q1	6.23	7.77
8 Oct 1998	7.25	Q2	6.45	7.78
5 Nov 1998	6.75	Q3	6.61	7.99
10 Dec 1998	6.25	Q4	6.04	7.29

* The 15 per cent rate was not actually implemented due to Sterling leaving the European Exchange Rate Mechanism

continued over...

Interest rates

Bank Base Rate

Date of Change	Rate %	Date	Building Society Average Gross Share Rate	Building Society Average Mortgage Rate
7 Jan 1999	6.00	1999 Q1	4.91	6.46
4 Feb 1999	5.50	Q2	4.86	6.37
8 Apr 1999	5.25	Q3	4.08	6.31
10 Jun 1999	5.00	Q4	4.98	6.49
8 Sep 1999	5.25			
4 Nov 1999	5.50			
13 Jan 2000	5.75	2000 Q1	5.39	6.87
10 Feb 2000	6.00	Q2	5.46	6.86
		Q3	5.53	6.82
		Q4	5.48	6.65
8 Feb 2001	5.75	2001 Q1	5.28	6.44
5 Apr 2001	5.50	Q2	4.84	6.07
10 May 2001	5.25	Q3	4.61	5.83
2 Aug 2001	5.00	Q4	3.81	5.17
18 Sep 2001	4.75	2002 Q1	3.73	5.05
4 Oct 2001	4.50	Q2	3.74	5.02
8 Nov 2001	4.00	Q3	3.66	5.00
		Q4	3.58	4.96
6 Feb 2003	3.75	2003 Q1	3.42	4.84
10 Jul 2003	3.50	Q2	3.38	4.74
6 Nov 2003	3.75	Q3	3.19	4.54
		Q4	3.44	4.64
5 Feb 2004	4.00	2004 Q1	3.70	4.75
6 May 2004	4.25	Q2	3.90	4.93
10 Jun 2004	4.50	Q3	4.28	5.21
5 Aug 2004	4.75	Q4	4.31	5.21
		2005 Q1	4.32	5.24
		Q2	4.35	5.25
4 Aug 2005	4.50	Q3	4.12	5.16
		Q4	4.11	5.15
3 Aug 2006	4.75	2006 Q1	4.09	5.13
		Q2	4.07	5.12
		Q3	4.2	5.22
		Q4	4.44	5.32
9 Nov 2006	5.00	2007 Q1	4.68	5.41
11 Jan 2007	5.25	Q2	4.9	5.51
10 May 2007	5.50	Q3	5.15	5.64
5 Jul 2007	5.75	Q4	5.23	5.68
6 Dec 2007	5.50			
7 Feb 2008	5.25			
10 Apr 2008	5.00			
8 Oct 2008	4.50	2008 Q1	2.63	6.09
6 Nov 2008	3.00	Q2	2.29	6.16
4 Dec 2008	2.00	Q3	2.34	6.19
8 Jan 2009	1.50	Q4	1.52	5.91
5 Feb 2009	1.00	2009 Q1	0.18	4.27
5 Mar 2009	0.50	Q2	0.16	3.86
		Q3	0.17	3.85
		Q4	0.17	3.89
		2010 Q1	0.15	3.69
		Q2	0.15	3.74
		Q3	0.23	3.62
		Q4	0.23	3.50
			UK MFI average – Branch instant access rate	UK MFI average – Tracker mortgage
		2008 Q1	2.63	6.09
		Q2	2.29	6.16
		Q3	2.34	6.19
		Q4	1.52	5.91
		2009 Q1	0.18	4.27
		Q2	0.16	3.86
		Q3	0.17	3.85
		Q4	0.17	3.89
		2010 Q1	0.15	3.69
		Q2	0.15	3.74
		Q3	0.23	3.62
		Q4	0.23	3.50
			UK MFI average – instant access deposits including unconditional bonuses	
		2011 Q1	1.33	3.47
		Q2	1.46	3.13
		Q3	1.50	3.24
		Q4	1.52	3.38
		2012 Q1	1.54	3.57
		Q2	1.55	3.65
		Q3	1.53	3.59
		Q4	1.06	3.66
		2013 Q1	0.98	3.56
		Q2	0.83	3.56
		Q3	0.75	3.19
		Q4	0.82	2.92
		2014 Q1	0.73	2.81
		Q2	0.72	2.76
		Q3	0.62	2.94
		Q4	0.57	2.89

Interest rates

Bank Base Rate

Date of Change	Rate %	Date	UK MFI average – Instant access deposits including unconditional bonuses	UK MFI average – Tracker mortgage
		2015 Q1	0.56	2.52
		Q2	0.54	2.59
		Q3	0.54	2.56
		Q4	0.48	2.60
			Average UK resident banks' sterling weighted average interest rate, interest bearing sight deposits from Individuals	Average UK resident banks' weighted average interest rate, loans secured on dwellings, new advances to Individuals
		2016 Q1	0.75	2.47
		Q2	0.69	2.39
		Q3	0.62	2.25
		Q4	0.41	2.14
04 Aug 2016	0.25	2017 Q1	0.37	2.10
		Q2	0.36	2.05
		Q3	0.36	1.97
03 Nov 2017	0.50	Q4	0.46	2.01
		2018 Q1	0.46	2.05
		Q2	0.44	2.11
02 Aug 2018	0.75	Q3	0.50	2.10
		Q4	0.52	2.14
		2019 Q1	0.50	2.10
		Q2	0.50	2.02
		Q3	0.48	2.00
		Q4	0.48	1.88
		2020 Q1	0.45	1.83
		Q2	0.26	1.77
		Q3	0.13	1.74
		Q4	0.12	1.90
11 Mar 2020, 19 Mar 2020	0.25, 0.1	2021 Q1	0.11	1.95
		Q2	0.10	1.95
		Q3	0.09	1.78
		Q4	0.09	1.58
16 Dec 2021	0.25	2022 Q1	0.12	1.73
3 Feb 2022, 17 Mar 2022	0.50, 0.75	Q2	0.21	2.15
5 May 2022, 16 Jun 2022	1.00, 1.25	Q3	0.43	2.84
4 Aug 2022, 22 Sep 2022	1.75, 2.25	Q4	0.83	3.67
3 Nov 2022, 15 Dec 2022	3.00, 3.50	2023 Q1	1.12	4.41
2 Feb 2023, 23 Mar 2023	4.00, 4.25	Q2	1.46	4.63
11 May 2023, 22 Jun 2023	4.50, 5.00	Q3	1.96	5.01
3 Aug 2023	5.25	Q4	2.03	5.28
		2024 Q1	2.12	4.73
		Q2	2.11	4.82
01 Aug 24	5.00	Q3	2.12	4.76
07 Nov 24	4.75	Q4	2.17	4.47
06 Feb 25	4.50	2025 Q1	2.01	4.50
08 May 25	4.25	Q2	1.91	4.34
07 Aug 25	4.00	Q3	1.81	4.19
18 Dec 25	3.75	Q4	-	-

Notes:

1. All rates shown are as at the end of the period.
2. Prior to April 1991, building society interest was paid net of composite rate tax. Gross equivalent rates have been derived using composite rate tax rates for this period. From April 1991 onwards, contractual rates of interest are expressed in gross terms and shown before any deduction for income tax.
3. In 2008 the Bank of England began reporting interest rates for Monetary Financial Institutions.
4. From June 2017 the tracker rate has been suppressed due to confidentiality reason. These rates could potentially be published in the future when it is governed to be representative of market conditions.

Source: Office for National Statistics, Bank of England.

Taxation

INCOME TAX (on investors' interest)

Fiscal Year	Basic rate %	Composite rate % *	Fiscal Year	Basic rate %	Composite rate % *
1939-40	35.00	12.96	1983-84	30.00	25.00
1940-41	42.50	20.77	1984-85	30.00	25.25
1941-42	50.00	28.75	1985-86	30.00	25.25
1942-43	50.00	28.75	1986-87	29.00	25.25
1943-44	50.00	28.75	1987-88	27.00	24.75
1944-45	50.00	30.00	1988-89	25.00	23.25
1945-46	50.00	30.00	1989-90	25.00	21.75
1946-47	45.00	23.75	1990-91	25.00	22.00
1947-48	45.00	22.50	1991-92	25.00	-
1948-49	45.00	21.25	1992-93	25.00	-
1949-50	45.00	25.83	1993-94	25.00	-
1950-51	45.00	24.58	1994-95	25.00	-
1951-52	47.50	26.25	1995-96	25.00	-
1952-53	47.50	25.83	1996-97	20.00	-
1953-54	45.00	24.17	1997-98	20.00	-
1954-55	45.00	25.42	1998-99	20.00	-
1955-56	42.50	24.17	1999-2000	20.00	-
1956-57	42.50	26.67	2000-01	20.00	-
1957-58	42.50	27.50	2001-02	20.00	-
1958-59	42.50	27.92	2002-03	20.00	-
1959-60	38.75	25.62	2003-04	20.00	-
1960-61	38.75	26.67	2004-05	20.00	-
1961-62	38.75	27.08	2005-06	20.00	-
1962-63	38.75	27.50	2006-07	20.00	-
1963-64	38.75	27.08	2007-08	20.00	-
1964-65	38.75	29.17	2008-09	20.00	-
1965-66	41.25	30.83	2009-10	20.00	-
1966-67	41.25	31.25	2010-11	20.00	-
1967-68	41.25	31.25	2011-12	20.00	-
1968-69	41.25	32.08	2012-13	20.00	-
1969-70	41.25	32.25	2013-14	20.00	-
1970-71	41.25	32.75	2014-15	20.00	-
1971-72	38.75	31.00	2015-16	20.00	-
1972-73	38.75	30.00	2016-17	20.00	-
1973-74	30.00	23.50	2017-18	20.00	-
1974-75	33.00	26.25	2018-19	20.00	-
1975-76	35.00	27.75	2019-20	20.00	-
1976-77	35.00	27.75	2020-21	20.00	-
1977-78	34.00	24.25	2021-22	20.00	-
1978-79	33.00	22.50	2022-23	20.00	-
1979-80	30.00	21.00	2023-24	20.00	-
1980-81	30.00	22.50	2024-25	20.00	-
1981-82	30.00	25.50	2025-26	20.00	-
1982-83	30.00	25.25			

* Composite rate tax was abolished with effect from April 1991.

Notes:

From April 2016 the first £1,000 of savings income is tax free for basic rate taxpayers, and the first £500 for higher rate tax payers.

Mergers & Name Changes

Alterations, mainly since 1937, in the official Register of Building Societies.

This section is divided into three parts.

Part One is a comprehensive list of mergers, transfers of engagements and changes of names with the relevant dates.

Part Two is a summary of Part One, a quick reference listing to see where an old society's engagements now lie or details of societies that are now dissolved (i.e. ceased business with there being no successor body).

Part Three is a list of building societies showing all the mergers that have taken place throughout their history.

Building societies which have converted to plc status are also included as their origins are in the building society movement.

Mergers & Name Changes

PART ONE

A

Abacus	dissolved		Mar 1979
Aberavon Mutual Permanent	transfer of engagements to	Principality	Jan 1974
Abbey	rebranded to	Santander	Jan 2010
Abbey National	formed by amalgamation of National	with Abbey Road	Jan 1944
Abbey National	includes engagements of former	Swansea Thrift Permanent	Sept 1949
Abbey National	includes engagements of former	Definite Permanent	Mar 1968
Abbey National	includes engagements of former	The State	Jan 1970
Abbey National	includes engagements of former	Highgate	Oct 1974
Abbey National	includes engagements of former	Oak Co-operative	Aug 1979
Abbey National	converted to public limited company		July 1989
Abbey National	transfer of engagements to	Santander	Nov 2004
Abbey Road	amalgamated with National	to form Abbey National	Jan 1944
Aberdeen Property Investment	transfer of engagements to	Leeds Permanent	Aug 1961
Accountants & General	dissolved		June 1939
Accrington & District Perm Benefit	change of name to	Accrington Permanent	July 1938
Accrington Permanent	new name of	Accrington & District Permanent Benefit	July 1938
Accrington Permanent	change of name to	Accrington Savings & Building Society	Jan 1958
Accrington Savings & Building Society	new name of	Accrington Permanent	Jan 1958
Accrington Savings & Building Society	includes engagements of former	Accrington Victoria	Jan 1975
Accrington Savings & Building Society	transfer of engagements to	Cheshire	July 1982
Accrington Victoria	new name of	Accrington Victoria Permanent Benefit	Dec 1961
Accrington Victoria	transfer of engagements to	Accrington Savings & Building Society	Feb 1975
Accrington Victoria Permanent Benefit	change of name to	Accrington Victoria	Dec 1961
Acme	transfer of engagements to	Leek & Westbourne	May 1967
Advance	transfer of engagements to	Darlington	Oct 1982
Afan Valley Permanent Benefit	dissolved		Dec 1965
Aid to Thrift	transfer of engagements to	Cheshunt	July 1988
Albany	transfer of engagements to	London Investment	Dec 1968
Albion Benefit	transfer of engagements to	British	Nov 1949
Albion Permanent Benefit	transfer of engagements to	Northampton Town & County	Nov 1966
Alcester Permanent Benefit	dissolved		Jan 1937
Alford & District Investment Benefit	transfer of engagements to	Halifax	May 1956
Alfreton	new name of	Alfreton & District Permanent Benefit	May 1962
Alfreton	transfer of engagements to	Britannia	May 1981
Alfreton & District Permanent Benefit	change of name to	Alfreton	May 1962
Alliance	new name of	Brighton & Sussex	May 1945
Alliance	includes engagements of former	Consolidated Permanent Benefit	Sept 1948
Alliance	includes engagements of former	Croydon Permanent	Mar 1948
Alliance	includes engagements of former	Dover & East Kent	May 1947
Alliance	includes engagements of former	Folkestone, Hythe & Sandgate Permanent Benefit	Dec 1946
Alliance	includes engagements of former	Kent Reliance	Nov 1948
Alliance	includes engagements of former	Nuneaton, Chilvers, Coton & District Permanent Benefit	Aug 1945
Alliance	includes engagements of former	Yorkshire	Sept 1949
Alliance	includes engagements of former	Barrow-on-Soar	Jan 1961
Alliance	includes engagements of former	Stockport Mechanics Institution Permanent Benefit	May 1963
Alliance	includes engagements of former	City Prudential	Mar 1966
Alliance	includes engagements of former	Inverness	Oct 1975
Alliance	amalgamated with Leicester	to form Alliance & Leicester	Sept 1985
Alliance & Leicester	formed by amalgamation of Alliance	with Leicester	Sept 1985

Mergers & Name Changes

Alliance & Leicester	converted to public limited company		April 1997
Alliance & Leicester	transfer of engagements to	Santander	Oct 2008
Alliance Perpetual	new name of	Alliance Perpetual Benefit	Mar 1954
Alliance Perpetual	transfer of engagements to	Leek & Westbourne	Jan 1968
Alliance Perpetual Benefit	change of name to	Alliance Perpetual	Mar 1954
Alston Permanent Benefit	transfer of engagements to	Sunderland & Shields	Mar 1979
Always Ready Permanent	change of name to	Hadrian	Dec 1953
Amalgamated General	change of name to	General	Dec 1955
Amersham & District Permanent	transfer of engagements to	Hastings & Thanet	April 1957
Amicable Benefit	amalgamated with Borough Permanent Benefit North British Permanent Benefit Patriotic Benefit Prince of Wales Permanent Benefit	to form Patriotic	July 1958
Amicable Mutual Benefit	dissolved		Dec 1949
Anchor	new name of	South Shields Anchor Permanent	June 1962
Anchor	transfer of engagements to	Sunderland & Shields	May 1981
Andover Mutual	transfer of engagements to	Woolwich Equitable	Mar 1944
Anglesey Permanent	new name of	Anglesey Permanent Benefit	Aug 1937
Anglesey Permanent	change of name to	Ideal Permanent Benefit	Sept 1950
Anglesey Permanent Benefit	change of name to	Anglesey Permanent	Aug 1937
Anglia	formed by amalgamation of Leicestershire	with Northampton Town & County	Dec 1966
Anglia	incorporated		Dec 1966
Anglia	includes engagements of former	Winchester City & District Mutual	Oct 1967
Anglia	includes engagements of former	Court Permanent Benefit	Dec 1968
Anglia	includes engagements of former	Northampton & Midlands	Dec 1974
Anglia	includes engagements of former	Berkhamsted District	Oct 1975
Anglia	includes engagements of former	Northamptonshire Foresters	Dec 1975
Anglia	includes engagements of former	Oak Leaf	Dec 1980
Anglia	transfer of engagements to	Hastings & Thanet	July 1978
Anglia	includes engagements of former	London & South of England	April 1983
Anglia	includes engagements of former	Country	Sept 1984
Anglia	includes engagements of former	Blaby & Neighbourhood Permanent Benefit	Dec 1973
Anglia	transfer of engagements to	Hastings & Thanet	July 1978
Anglia	new name of	Anglia Hastings & Thanet	April 1980
Anglia	merged	Nationwide	Sept 1987
Anglia	change of name to	Nationwide Anglia	Sept 1987
Anglia Hastings & Thanet	includes engagements of former	Grimsby	June 1979
Anglia Hastings & Thanet	change of name to	Anglia	April 1980
Anglian Permanent	transfer of engagements to	Vigilant	May 1954
Archway	incorporated		Sept 1960
Archway	dissolved		April 1964
Argyle	new name of	Argyle Benefit	April 1962
Argyle Benefit	change of name to	Argyle	April 1962
Argyle	merged	Peterborough	July 1985
Armstrong Permanent	transfer of engagements to	Northern Counties Permanent	Dec 1944
Artisans	transfer of engagements to	Town & Country	May 1978
Artists'	incorporated		Sept 1960
Artists'	dissolved		July 1967
Ascot & District 838th Starr-Bowkett	transfer of engagements to	South of England	Jan 1969
Ashbourne Permanent Benefit	transfer of engagements to	Derbyshire	Dec 1966
Ashford Mutual	transfer of engagements to	Hastings & Thanet	July 1962
Ashford Permanent Benefit	transfer of engagements to	Westbourne Park	Feb 1953
Ashton Stamford	formed by amalgamation of Ashton-under-Lyne Stamford Permanent Benefit	with Ashton-under-Lyne & District Permanent Benefit	Jan 1945
Ashton Stamford	transfer of engagements to	Cheshire	July 1981

Mergers & Name Changes

Ashton-under-Lyne & District Permanent Benefit	amalgamated with Ashton-under-Lyne Stamford Permanent Benefit	to form Ashton Stamford	Jan 1945
Ashton-under-Lyne Stamford Permanent Benefit	amalgamated with Ashton-under-Lyne & District Permanent Benefit	to form Ashton Stamford	Jan 1945
Atlas	amalgamated with Guardian Permanent Benefit	to form Atlas	Jan 1945
Atlas	formed by amalgamation of Atlas	with Guardian Permanent Benefit	Jan 1945
Atlas	transfer of engagements to	Shern Hall (Methodist)	Feb 1965
Axminster Seaton & District	dissolved		June 1984
Aylesbury Permanent Benefit	transfer of engagements to	Leek and Moorlands	April 1964

B

Banff Town & County Property Investment Co	transfer of engagements to	Edinburgh	Jan 1963
Banffshire	transfer of engagements to	Scottish	July 1984
Banffshire Property Investment Co	change of name to	Banffshire	1964
Banffshire	new name of	Banffshire Property Investment Co	1964
Bangor & Arvon Permanent Benefit	dissolved		June 1941
Banner	Incorporated		Dec 1965
Banner	transfer of engagements to	Midshires	June 1982
Barclay	dissolved		Feb 1952
Barnard Castle & Teesdale Benefit	dissolved		Oct 1947
Barnoldswick & District Permanent	transfer of engagements to	Skipton	Feb 1942
Barnsley Permanent	change of name to	Barnsley	June 1981
Barnsley	new name of	Barnsley Permanent	June 1981
Barnsley	transfer of engagements to	Yorkshire	Dec 2008
Barnstaple	new name of	Barnstaple Permanent Mutual Benefit	May 1948
Barnstaple	transfer of engagements to	Western Counties & Barnstaple	Jan 1964
Barnstaple & North Devon	new name of	Barnstaple & North Devon Permanent Benefit	1951
Barnstaple & North Devon Permanent Benefit	change of name to	Barnstaple & North Devon	1951
Barnstaple & North Devon	transfer of engagements to	Hastings & Thanet	Dec 1974
Barnstaple Permanent Mutual Benefit	change of name to	Barnstaple	May 1948
Barrow & District Permanent Benefit	dissolved		Dec 1951
Barrow-on-Soar	transfer of engagements to	Alliance	Jan 1961
Barry Mutual	transfer of engagements to	Mid Glamorgan	Sept 1978
Barton-on-Humber Economic	dissolved		Dec 1942
Bath & County	new name of	Bath & County Conservative Benefit	July 1945
Bath & County	transfer of engagements to	Bath Investment	July 1965
Bath & County Conservative Benefit	change of name to	Bath & County	July 1945
Bath Investment	includes engagements of former	Bath & County	July 1965
Bath Liberal	transfer of engagements to	Leek Westbourne & Eastern Counties	July 1975
Bath, Somerset, Gloucester & Wilts	new name of	Bath, Somerset, Gloucester & Wilts Permanent Mutual Benefit	Feb 1939
Bath, Somerset, Gloucester & Wilts Permanent Mutual Benefit	change of name to	Bath, Somerset, Gloucester & Wilts	Feb 1939
Bath, Somerset, Gloucester & Wilts	transfer of engagements to	Bridgwater	Oct 1959
Bebington	new name of	Bebington Permanent Benefit	Feb 1946
Bebington Permanent Benefit	change of name to	Bebington	Feb 1946
Bebington	transfer of engagements to	Wolverhampton	Nov 1976
Beckenham	dissolved		Nov 1944
Bede Permanent	transfer of engagements to	Sunderland & Shields	Sept 1976
Bedford	includes engagements of former	Strand & Country Permanent	Aug 1976
Bedford	transfer of engagements to	Cheltenham & Gloucester	April 1990

Mergers & Name Changes

Bedford Crown Permanent	change of name to	Bedford Crown	April 1964
Bedford Crown	new name of	Bedford Crown Permanent	April 1964
Bedford Crown	transfer of engagements to	Cheltenham & Gloucester	July 1991
Bedford Permanent	includes engagements of former	Homestead	Mar 1968
Bedford Permanent	change of name to	Bedford	1974
Bedfordshire	new name of	Bedfordshire County	Mar 1942
Bedfordshire	includes engagements of former	Newport Pagnell, Olney & District (Bucks) Permanent Benefit	July 1954
Bedfordshire	includes engagements of former	St Albans	April 1960
Bedfordshire	includes engagements of former	Beds & Bucks	Jan 1961
Bedfordshire	includes engagements of former	Biggleswade District Permanent	June 1962
Bedfordshire	includes engagements of former	Hertfordshire Permanent Benefit	May 1965
Bedfordshire	amalgamated with Temperance Permanent	to form Gateway	1974
Bedfordshire & Buckinghamshire Permanent Benefit	change of name to	Beds & Bucks	July 1957
Bedfordshire County	change of name to	Bedfordshire	Mar 1942
Bedlingtonshire Permanent	transfer of engagements to	Rock	June 1964
Beds & Bucks	transfer of engagements to	Bedfordshire	Jan 1961
Beds & Bucks	new name of	Bedfordshire & Buckinghamshire Permanent Benefit	July 1957
Belfast Economic	dissolved		May 1981
Belfast Mercantile Mutual	dissolved		Dec 1971
Belsize and Hampstead	dissolved		Jan 1977
Berkhamsted District	transfer of engagements to	Anglia	Oct 1975
Berks and Bucks Permanent Mutual Benefit	transfer of engagements to	Maidenhead	Oct 1956
Berkshire	Incorporated		June 1961
Berkshire	amalgamated with Maidenhead	to form Maidenhead & Berkshire	Jan 1966
Bermondsey Permanent Benefit	transfer of engagements to	Lambeth	Nov 1953
Berwick-upon-Tweed Benefit	transfer of engagements to	Universal Permanent	Mar 1949
Beverley	new name of	Beverley Permanent Benefit	Nov 1954
Beverley Permanent Benefit	change of name to	Beverley	Nov 1954
Bexhill-on-Sea	transfer of engagements to	Bradford & Bingley	Nov 1993
Bewick Permanent Benefit	dissolved		June 1964
Bideford	new name of	Bideford & North Devon	Mar 1981
Bideford	transfer of engagements to	West of England	Oct 1986
Bideford & North Devon	new name of	North Devon Permanent & Terminable Benefit	Feb 1937
Bideford & North Devon	change of name to	Bideford	Mar 1981
Biggleswade District Permanent	transfer of engagements to	Bedfordshire	June 1962
Bingley	includes engagements of former	Kendal Model	Nov 1963
Bingley	amalgamated with Bradford Equitable	to form Bradford & Bingley	July 1964
Birmingham	formed by amalgamation of Birmingham Citizens with Birmingham Incorporated		Dec 1977
Birmingham	amalgamated with Bridgwater	to form Birmingham & Bridgwater	June 1982
Birmingham and Bridgwater	formed by amalgamation of Birmingham with Bridgwater		June 1982
Birmingham and Bridgwater	amalgamated with Midshires	to form Birmingham Midshires	June 1986
Birmingham Benefit No. 4	dissolved		July 1953
Birmingham Central	transfer of engagements to	Bradford & Bingley	Oct 1967
Birmingham Citizens	new name of	Birmingham Citizens Permanent	April 1965
Birmingham Citizens	amalgamated with Birmingham Incorporated	to form Birmingham	Dec 1977
Birmingham Citizens	includes engagements of former	Birmingham Incorporated	Dec 1977
Birmingham Citizens Permanent	change of name to	Birmingham Citizens	April 1965
Birmingham Ebenezer	transfer of engagements to	Hastings & Thanet	July 1972

Mergers & Name Changes

Birmingham Incorporated	amalgamated with Birmingham Citizens	to form Birmingham	Dec 1977
Birmingham Midshires	formed by amalgamation of Birmingham and Bridgwater with Midshires		June 1986
Birmingham Midshires	includes engagements of former	King Edward	Sept 1986
Birmingham Midshires	includes engagements of former	Harrow	April 1987
Birmingham Midshires	includes engagements of former	Hemel Hempstead	April 1987
Birmingham Midshires	includes engagements of former	Civil Service	April 1987
Birmingham Midshires	transfer of engagements to	Halifax	April 1999
Bishop Auckland Permanent	transfer of engagements to	Sunderland & Shields	1972
Bishop Auckland Rock	transfer of engagements to	Northern Counties Permanent	July 1963
Bishopsgate Permanent	dissolved		Nov 1965
Bishopstoke & District	dissolved		May 1938
Blaby & Neighbourhood Permanent Benefit	transfer of engagements to	Anglia	Dec 1973
Blackburn	change of name to	Preston & Blackburn	June 1954
Blackheath	new name of	Blackheath & District Benefit	Jan 1962
Blackheath	transfer of engagements to	Britannia	June 1986
Blackheath & District Benefit	change of name to	Blackheath	Jan 1962
Blackheath Kidbrooke & Charlton	transfer of engagements to	Greenwich	Dec 1977
Blackpool	dissolved		Mar 1980
Bloxwich & Midland	change of name to	West Midlands Permanent	Dec 1937
Blyth & Morpeth	transfer of engagements to	Northern Rock	Jan 1982
Boatmens	transfer of engagements to	North-West	July 1957
Bognor Mutual	transfer of engagements to	Northampton Town & County	Sept 1958
Bolton	new name of	Bolton Union Permanent Benefit	Oct 1949
Bolton	includes engagements of former	Rowland Hill Permanent	April 1977
Bolton	transfer of engagements to	Cheltenham & Gloucester	Oct 1988
Bolton Union Permanent Benefit	change of name to	Bolton	Oct 1949
Bo'ness Carriden Savings Investment & Building Society	transfer of engagements to	Scottish	Aug 1969
Bootle	transfer of engagements to	Liverpool	Dec 1975
Borough	transfer of engagements to	Burnley	Dec 1968
Borough & County Permanent Benefit	transfer of engagements to	Economic	July 1952
Borough of Hove Permanent Investment	amalgamated with South Coast	to form Hove & South Coast	Jan 1965
Borough of Marylebone Permanent	amalgamated with East Ham & District Permanent	to form St Marylebone & Suburban	Jan 1955
Borough of Watford & District Mutual	transfer of engagements to	Leeds & Holbeck	Nov 1964
Borough of Wigan	new name of	Borough of Wigan & District Permanent Benefit	May 1948
Borough of Wigan & District Permanent Benefit	change of name to	Borough of Wigan	May 1948
Borough of Wigan	change of name to	Wigan	Jan 1961
Borough Permanent Benefit	amalgamated with North British Permanent Benefit and Patriotic Benefit Prince of Wales Permanent Benefit Amicable Benefit	to form Patriotic	July 1958
Boston & Skirbeck	transfer of engagements to	Leicester	April 1984
Bournemouth Benefit	amalgamated with Christchurch & Bournemouth	to form Bournemouth & Christchurch	Mar 1934
Bournemouth Hants & Dorset	transfer of engagements to	Co-operative Permanent	1918
Bournemouth & Christchurch	formed by amalgamation of Bournemouth Benefit with Christchurch & Bournemouth Benefit		Mar 1934
Bournemouth & Christchurch	transfer of engagements to	Portman	Feb 1975
Bournemouth Working Men's Permanent	transfer of engagements to	Co-operative Permanent	June 1943
Bradford & Bingley	formed by amalgamation of	Bradford Equitable with Bingley	July 1964
Bradford & Bingley	includes engagements of former	Erdington	May 1967

Mergers & Name Changes

Bradford & Bingley	includes engagements of former	Birmingham Central	Oct 1967
Bradford & Bingley	includes engagements of former	Ulverston Equitable	Aug 1967
Bradford & Bingley	includes engagements of former	Scholes Permanent Benefit	Jan 1970
Bradford & Bingley	includes engagements of former	Chorley Permanent Benefit	June 1978
Bradford & Bingley	includes engagements of former	Spread Eagle Perpetual Benefit	Sept 1980
Bradford & Bingley	includes engagements of former	Hyde	Sept 1981
Bradford & Bingley	includes engagements of former	Saddleworth Permanent Benefit	Feb 1982
Bradford & Bingley	includes engagements of former	Swansea Park Permanent	Oct 1982
Bradford & Bingley	includes engagements of former	Target	Oct 1982
Bradford & Bingley	includes engagements of former	Hearts of Oak & Enfield	Oct 1982
Bradford & Bingley	includes engagements of former	Housing & General	May 1983
Bradford & Bingley	includes engagements of former	Padiham	May 1983
Bradford & Bingley	includes engagements of former	Stockport Mersey	May 1983
Bradford & Bingley	includes engagements of former	Horsham	Oct 1983
Bradford & Bingley	includes engagements of former	United Provinces	Dec 1983
Bradford & Bingley	includes engagements of former	Dover & Folkestone	April 1984
Bradford & Bingley	includes engagements of former	Glamorgan	May 1984
Bradford & Bingley	includes engagements of former	Clapham Permanent	Nov 1984
Bradford & Bingley	includes engagements of former	Merseyside	April 1985
Bradford & Bingley	includes engagements of former	Hibernian	April 1985
Bradford & Bingley	includes engagements of former	Foresters	Dec 1985
Bradford & Bingley	includes engagements of former	Stanley	Feb 1986
Bradford & Bingley	includes engagements of former	Chilterns	Oct 1987
Bradford & Bingley	includes engagements of former	Sheffield	June 1990
Bradford & Bingley	includes engagements of former	Louth, Mablethorpe & Sutton	Nov 1990
Bradford & Bingley	includes engagements of former	Hendon	Mar 1991
Bradford & Bingley	includes engagements of former	Hampshire	June 1991
Bradford & Bingley	includes engagements of former	Leamington Spa	July 1991
Bradford & Bingley	includes engagements of former	Bexhill-on-Sea	Nov 1993
Bradford & Bingley	converted to public limited company		Dec 2000
Bradford & Bingley	transfer of savings to Abbey		Sept 2008
Bradford Equitable	amalgamated with Bingley	to form Bradford & Bingley	July 1964
Bradford Equitable	new name of	Bradford Second Equitable Benefit	April 1946
Bradford Permanent	amalgamated with	Huddersfield to form Huddersfield & Bradford	Jan 1975
Bradford Second Equitable Benefit	change of name to	Bradford Equitable	April 1946
Bradford Third Equitable Benefit	amalgamated with Leeds Provincial	to form Provincial	Oct 1945
Bradford Third Equitable Benefit	includes engagements of former	Ebor Permanent Benefit	April 1944
Braintree & Bocking	new name of	Braintree & Bocking Permanent Benefit	May 1948
Braintree & Bocking Permanent Benefit	change of name to	Braintree & Bocking	May 1948
Braintree & Bocking	transfer of engagements to	Halifax	Nov 1956
Brandling Permanent Benefit	transfer of engagements to	Gateshead Permanent	Nov 1957
Brentwood	transfer of engagements to	Hastings & Thanet	April 1957
Bridgend	transfer of engagements to	Principality	Aug 1959
Bridgwater & West of England Permanent (Bridgwater)	includes engagements of former	Second Equitable Permanent Benefit	July 1946
Bridgwater & West of England Permanent	includes engagements of former	Western Counties Permanent Benefit	Feb 1945
Bridgwater & West of England Permanent	includes engagements of former	Devonport Permanent	Jan 1955
Bridgwater	new name of	Bridgwater & West of England Permanent	July 1956
Bridgwater & West of England Permanent	change of name to	Bridgwater	July 1956
Bridgwater	includes engagements of former	Bristol Equitable Permanent Benefit	Dec 1956
Bridgwater	includes engagements of former	Bath, Somerset, Gloucester & Wilts	Oct 1959
Bridgwater	merged	Birmingham	June 1982
Brierley Hill & Stourbridge Incorporated	amalgamated with Leamington Spa (No. 319B)	to form Leamington Spa (No. 732B)	May 1979
Brighton, Hove & Preston	transfer of engagements to	Bristol & West	June 1968
Brighton & Shoreham	transfer of engagements to	South of England	Oct 1977

Mergers & Name Changes

Brighton & Southern Counties Permanent	change of name to	Brighton & Southern Counties	Oct 1964
Brighton & Southern Counties	new name of	Brighton & Southern Counties Permanent	Oct 1964
Brighton & Southern Counties	transfer of engagements to	Citizens Regency	July 1968
Brighton & Sussex	amalgamated with Ealing Permanent	to form Brighton & Sussex	April 1937
Brighton & Sussex	formed by amalgamation of Brighton & Sussex with Ealing Permanent		April 1937
Brighton & Sussex	change of name to	Alliance	May 1945
Brighton & Sussex	includes engagements of former	Central Permanent Benefit	April 1945
Brighton & Sussex	includes engagements of former	Crowborough Permanent	Mar 1944
Brighton & Sussex	includes engagements of former	Folkestone Permanent	July 1944
Brighton & Sussex	includes engagements of former	Leeds City & District	Oct 1939
Brighton & Sussex	includes engagements of former	Manchester & Salford Permanent Benefit	May 1938
Brighton & Sussex	includes engagements of former	Taunton & West of England Perpetual	Dec 1944
Bristol & West	includes engagements of former	Third Bristol Benefit	Sept 1937
Bristol & West	includes engagements of former	Victoria (of Bristol)	Sept 1937
Bristol & West	includes engagements of former	British Workman & General Benefit	April 1955
Bristol & West	includes engagements of former	Provident Permanent	July 1956
Bristol & West	includes engagements of former	Reading & High Wycombe	Dec 1956
Bristol & West	includes engagements of former	Southampton	Nov 1957
Bristol & West	includes engagements of former	Farnham Benefit	Dec 1957
Bristol & West	includes engagements of former	Fourth Bristol Permanent	Oct 1959
Bristol & West	includes engagements of former	Shepton Mallet Permanent Benefit	Mar 1960
Bristol & West	includes engagements of former	St Marylebone & Suburban	Feb 1961
Bristol & West	includes engagements of former	Dorchester	Dec 1966
Bristol & West	includes engagements of former	South East Essex Permanent	Dec 1967
Bristol & West	includes engagements of former	Vectis	Dec 1967
Bristol & West	includes engagements of former	Brighton, Hove & Preston	June 1968
Bristol & West	includes engagements of former	Gresham Circle	June 1969
Bristol & West	includes engagements of former	Greater Brighton & District Permanent Building Society	Dec 1969
Bristol & West	includes engagements of former	North Herts	Dec 1970
Bristol & West	includes engagements of former	Royal Mutual Benefit	June 1971
Bristol & West	includes engagements of former	Pontypool Permanent	Oct 1971
Bristol & West	includes engagements of former	Chelmsford & Essex	Dec 1971
Bristol & West	includes engagements of former	Somersetshire	1972
Bristol & West	includes engagements of former	West London	Oct 1974
Bristol & West	includes engagements of former	Caledonian	Dec 1975
Bristol & West	includes engagements of former	South West Wales	Dec 1977
Bristol & West	includes engagements of former	Wilchester Permanent	Nov 1978
Bristol & West	includes engagements of former	Poole	April 1979
Bristol & West	includes engagements of former	Cheshunt	Dec 1991
Bristol & West	converted to public limited company	Bank of Ireland	July 1997
Bristol Economic	new name of	Bristol Permanent Economic	Aug 1967
Bristol Economic	transfer of engagements to	Stroud	Jan 1985
Bristol Equitable Permanent Benefit	transfer of engagements to	Bridgwater	Dec 1956
Bristol General Permanent	dissolved		Dec 1938
Bristol Permanent Economic	change of name to	Bristol Economic	Aug 1967
Britannia	new name of	Golders Green Permanent	Dec 1946
Britannia	change of name to	Oldbury Britannia	1955
Britannia	new name of	Leek Westbourne & Eastern Counties	Dec 1975
Britannia	includes engagements of former	Calne & District Permanent Benefit	Oct 1977
Britannia	includes engagements of former	Westbury & District Permanent	Nov 1977
Britannia	includes engagements of former	Glantawe Permanent (The)	April 1978
Britannia	includes engagements of former	Stoke-on-Trent Permanent	Nov 1980
Britannia	includes engagements of former	Alfreton	May 1981

Mergers & Name Changes

Britannia	includes engagements of former	Wellington (Somerset) & District	Mar 1982
Britannia	includes engagements of former	Denton	May 1982
Britannia	includes engagements of former	Over Darwen	July 1982
Britannia	includes engagements of former	Driffield	Oct 1982
Britannia	includes engagements of former	Colne	April 1983
Britannia	includes engagements of former	Welsh Economic	Feb 1984
Britannia	includes engagements of former	Blackheath	June 1986
Britannia	includes engagements of former	Mornington	Oct 1991
Britannia	transfer of engagements to	The Co-operative Financial Services	Aug 2009
Britannia Permanent	dissolved		Mar 1941
British	new name of	British Savings Fund & Benefit	Dec 1947
British	includes engagements of former	Albion Benefit	Nov 1949
British	includes engagements of former	Hand in Hand Benefit	Nov 1949
British	includes engagements of former	Second Globe	Nov 1949
British	includes engagements of former	Universal Permanent Benefit	
British	transfer of engagements to	Sun	Nov 1985
British Co-operative	transfer of engagements to	Co-operative Permanent	Sept 1963
British Savings Fund & Benefit	change of name to	British	Dec 1947
British Universal	dissolved		Mar 1943
British Workman & General Benefit	transfer of engagements to	Bristol & West	April 1955
Brockley Permanent	transfer of engagements to	People's	June 1957
Bromley	new name of	Bromley & South Eastern Permanent Investment	Sept 1946
Bromley & South Eastern Permanent Investment	change of name to	Bromley	Sept 1946
Bromley	transfer of engagements to	South of England	June 1976
Brougham Permanent Benefit	transfer of engagements to	Economic	July 1952
Broughty Ferry & District Economic	dissolved		Dec 1949
Buckinghamshire	new name of	Chalfont & District Permanent	Mar 1961
Builders and General	dissolved		Oct 1962
Burgess Hill & Hurstpierpoint	transfer of engagements to	Mid-Sussex	April 1891
Burnley	includes engagements of former	Westmorland Permanent Benefit	April 1960
Burnley	includes engagements of former	Borough	Dec 1968
Burnley	includes engagements of former	Whitehaven & West Cumberland Benefit	Dec 1969
Burnley	merged	Provincial	Jan 1983
Bury	new name of	Bury Permanent Co-operative Benefit	Dec 1956
Bury Permanent Co-operative Benefit	change of name to	Bury	Dec 1956
Bury St Edmunds	new name of	Bury St Edmunds Permanent Benefit	May 1974
Bury St Edmunds	transfer of engagements to	Cheltenham & Gloucester	Jan 1989
Bury St Edmunds Mutual Benefit	transfer of engagements to	Bury St Edmunds Permanent Benefit	July 1941
Bury St Edmunds Permanent Benefit	includes engagements of former	Bury St Edmunds Mutual Benefit	July 1941
Bury St Edmunds Permanent Benefit	includes engagements of former	Mildenhall & District Permanent	Oct 1952
Bury St Edmunds Permanent Benefit	change of name to	Bury St Edmunds	May 1974

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Caernarvon & District Perfect Thrift	dissolved		Jan 1952
Caledonian	new name of	Farmers & General Investment	Dec 1971
Caledonian	transfer of engagements to	Bristol & West	Dec 1975
Calne & District Permanent Benefit	transfer of engagements to	Britannia	Oct 1977
Camberwell & Society, South London	change of name to	South London	Feb 1956
Camborne, Hayle & District Perfect Thrift	dissolved		July 1952
Cambridge	new name of	Cambridgeshire Permanent Benefit	Jan 1945
Cambridge Foresters' Benefit	dissolved		April 1960
Cambridge Peers Economic	dissolved		Aug 1972

Mergers & Name Changes

Cambridgeshire Permanent Benefit	change of name to	Cambridge	Jan 1945
Camden	dissolved		June 1965
Camden Permanent	new name of	Triangle	May 1966
Camden Permanent	dissolved		Jan 1968
Capital & Counties	dissolved		1983
Capital & Counties	dissolved		July 1996
Cardiff	transfer of engagements to	Cheltenham & Gloucester	Oct 1987
Castle	transfer of engagements to	United Kingdom	Oct 1968
Cathedral	Incorporated		Sept 1960
Cathedral	dissolved		Nov 1965
Catholic	Incorporated		Sept 1960
Catholic	transfer of engagements to	Chelsea	Dec 2008
Central Permanent Benefit	transfer of engagements to	Brighton & Sussex	April 1945
Central Perpetual Benefit	transfer of engagements to	Old England	Jan 1971
Century	new name of	New Edinburgh Investment	Dec 1946
Century	transfer of engagements to	Scottish	Feb 2013
Chalfont & District Permanent	change of name to	Buckinghamshire	Mar 1961
Chancery	dissolved		June 1977
Chancery Permanent	transfer of engagements to	Willesden	Sept 1939
Chard & District Mutual	transfer of engagements to	Hastings & Thanet	Jan 1962
Charnwood & Loughborough	Incorporated		July 1961
Charnwood & Loughborough	transfer of engagements to	Midshires	Sept 1979
Charter	dissolved		Mar 1966
Chatham	includes engagements of former	Second Chatham	June 1969
Chatham	transfer of engagements to	Principality	Jan 1985
Chatham & District Reliance Permanent	change of name to	Chatham Reliance	Dec 1953
Chatham Reliance	new name of	Chatham & District Reliance Permanent	Dec 1953
Chatham Reliance	includes engagements of former	Dover District	Mar 1977
Chatham Reliance	includes engagements of former	Kent & Canterbury Permanent Benefit	April 1984
Chatham Reliance	includes engagements of former	Herne Bay	1985
Chatham Reliance	amalgamated with Herne Bay	to form Kent Reliance	April 1986
Chelmsford & Essex	transfer of engagements to	Bristol & West	Dec 1971
Chelsea	new name of	Chelsea & Walham Green	May 1952
Chelsea	includes engagements of former	Third Bonā Fide	June 1953
Chelsea	includes engagements of former	Second Bonā Fide	Jan 1954
Chelsea	amalgamated with South London	to form Chelsea and South London	Dec 1966
Chelsea	new name of	Chelsea and South London	April 1971
Chelsea	includes engagements of former	Marble Arch	Oct 1984
Chelsea	includes engagements of former	City of London (The)	July 1988
Chelsea	transfer of engagements to	Yorkshire	April 2010
Chelsea & District Mutual Benefit	change of name to	City Mutual	Sept 1957
Chelsea and South London	Incorporated		Dec 1966
Chelsea and South London	formed by amalgamation of Chelsea	with South London	Dec 1966
Chelsea and South London	change of name to	Chelsea	April 1971
Chelsea & Walham Green	new name of	Chelsea Permanent	April 1947
Chelsea & Walham Green	includes engagements of former	Second Chelsea & Kensington	Nov 1947
Chelsea & Walham Green	includes engagements of former	Fulham	April 1952
Chelsea & Walham Green	change of name to	Chelsea	May 1952
Chelsea Permanent	includes engagements of former	Walham Green	Dec 1946
Chelsea Permanent	includes engagements of former	New Little Chelsea & West Brompton Mutual Benefit	Mar 1947
Chelsea Permanent	change of name to	Chelsea & Walham Green	April 1947
Cheltenham & Gloucester	includes engagements of former	Surrey	Dec 1943
Cheltenham & Gloucester	includes engagements of former	Permanent Salopian Benefit	April 1948
Cheltenham & Gloucester	includes engagements of former	Equitable Benefit	July 1951

Mergers & Name Changes

Cheltenham & Gloucester	includes engagements of former	Yeovil & South Somerset Mutual	Sept 1960
Cheltenham & Gloucester	includes engagements of former	Vale of Evesham	Dec 1961
Cheltenham & Gloucester	includes engagements of former	Hitchin Mutual Permanent	June 1971
Cheltenham & Gloucester	includes engagements of former	Smethwick	Dec 1973
Cheltenham & Gloucester	includes engagements of former	Tewkesbury & District	Oct 1974
Cheltenham & Gloucester	includes engagements of former	North London	Dec 1976
Cheltenham & Gloucester	includes engagements of former	Cotswold	Jan 1984
Cheltenham & Gloucester	includes engagements of former	Waltham Abbey	July 1985
Cheltenham & Gloucester	includes engagements of former	Colchester	June 1987
Cheltenham & Gloucester	includes engagements of former	London Permanent	Aug 1987
Cheltenham & Gloucester	includes engagements of former	Cardiff	Oct 1987
Cheltenham & Gloucester	includes engagements of former	Essex Equitable	Mar 1988
Cheltenham & Gloucester	includes engagements of former	Bolton	Oct 1988
Cheltenham & Gloucester	includes engagements of former	Bury St Edmunds	Jan 1989
Cheltenham & Gloucester	includes engagements of former	Bedford	April 1990
Cheltenham & Gloucester	includes engagements of former	Guardian	April 1990
Cheltenham & Gloucester	includes engagements of former	Peckham	June 1990
Cheltenham & Gloucester	includes engagements of former	Walthamstow	Oct 1990
Cheltenham & Gloucester	includes engagements of former	Portsmouth	June 1991
Cheltenham & Gloucester	includes engagements of former	Bedford Crown	July 1991
Cheltenham & Gloucester	includes engagements of former	Mid Sussex	Aug 1992
Cheltenham & Gloucester	includes engagements of former	Heart of England	Oct 1993
Cheltenham & Gloucester	converted to public limited company	Lloyds Bank Group	Aug 1995
Cheltenham & Gloucester	transfer of engagements to	TSB	Sept 2013
Chertsey	transfer of engagements to	Halifax	Jan 1970
Chesham	transfer of engagements to	Skipton	June 2010
Chesham & District Mutual & Permanent	change of name to	Chilterns	Feb 1981
Cheshire	amalgamated with Northwich	to form Cheshire and Northwich	Dec 1968
Cheshire & Northwich	formed by amalgamation of Cheshire	with Northwich	Dec 1968
Cheshire & Northwich	includes engagements of former	Winsford Permanent Benefit	April 1973
Cheshire & Northwich	includes engagements of former	Five Towns	Sept 1975
Cheshire & Northwich	change of name to	Cheshire	Dec 1976
Cheshire	includes engagements of former	Chester & North Wales	Mar 1978
Cheshire	includes engagements of former	Stockport	May 1978
Cheshire	includes engagements of former	Mancunian	July 1979
Cheshire	includes engagements of former	Summers'	April 1980
Cheshire	includes engagements of former	Ashton Stamford	July 1981
Cheshire	includes engagements of former	Sandbach	July 1981
Cheshire	includes engagements of former	Accrington Savings & Building Society	July 1982
Cheshire	includes engagements of former	Leigh Permanent	May 1982
Cheshire	includes engagements of former	Wigan	May 1982
Cheshire	transfer of engagements to	Nationwide	Dec 2008
Cheshunt	new name of	Cheshunt Permanent Benefit	1951
Cheshunt	includes engagements of former	Thrift	April 1987
Cheshunt	includes engagements of former	Aid to Thrift	July 1988
Cheshunt	transfer of engagements to	Bristol & West	Dec 1991
Cheshunt Permanent Benefit	change of name to	Cheshunt	1951
Chester & North Wales	new name of	Chester & North Wales Permanent Investment Benefit	April 1964
Chester & North Wales	transfer of engagements to	Cheshire	Mar 1978
Chester & North Wales Permanent Investment Benefit	change of name to	Chester & North Wales	April 1964
Chesterfield Benefit	transfer of engagements to	Leek Westbourne & Eastern Counties	Nov 1975
Chilterns	new name of	Chesham & District Mutual & Permanent	Feb 1981

Mergers & Name Changes

Chilterns	transfer of engagements to	Bradford & Bingley	Oct 1987
Chingford & District	transfer of engagements to	Enfield	June 1974
Chorley Permanent Benefit	new name of	Chorley (£100 shares) Permanent Benefit	Nov 1943
Chorley Permanent Benefit	transfer of engagements to	Bradford & Bingley	June 1978
Chorley (£100 shares) Permanent Benefit	change of name to	Chorley Permanent Benefit	Nov 1943
Christchurch & Bournemouth	amalgamated with Bournemouth Benefit	to form Bournemouth & Christchurch	Mar 1934
Church of England	new name of	Church of England Temperance & General Permanent Benefit	Mar 1950
Church of England	transfer of engagements to	Maidenhead & Berkshire	Dec 1967
Church of England Temperance & General Permanent Benefit	change of name to	Church of England	Mar 1950
Circle Permanent	amalgamated with New Gresham	to form Gresham Circle	Jan 1964
Citizens Permanent	includes engagements of former	Regency	Dec 1963
Citizens Permanent	change of name to	Citizens Regency	April 1964
Citizens Regency	new name of	Citizens Permanent	April 1964
Citizens Regency	includes engagements of former	Brighton and Southern Counties	July 1968
Citizens Regency	change of name to	Regency	1985
City of Cambridge Economic	new name of	Second Cambridge Peers Economic	May 1953
City of Cambridge Economic	dissolved		Mar 1967
City of Cardiff Permanent	transfer of engagements to	Leek Westbourne & Eastern Counties	Mar 1975
City Charter	new name of	City Charter Permanent	Nov 1944
City Charter	includes engagements of former	Kew Investment	Mar 1960
City Charter	transfer of engagements to	Liverpool & Provincial	Sept 1970
City Charter Permanent	change of name to	City Charter	Nov 1944
City & County of Durham Permanent Benefit	change of name to	City of Durham	June 1948
City & District Permanent	transfer of engagements to	Metrogas	Sept 1982
City & Metropolitan	includes engagements of former	Northern District	April 1968
City & Metropolitan	includes engagements of former	Premier Permanent (The)	July 1980
City & Metropolitan	transfer of engagements to	Stroud & Swindon	April 1996
City & Surburban	dissolved		Dec 1976
City of Bath Perfect Thrift	dissolved		Oct 1958
City of Derry	new name of	Londonderry Provident	Jan 2001
City of Derry	transfer of engagements to	Nationwide Anglia	Sept 1987
City of Derry	transfer of engagements to	Progressive	July 2014
City of Durham	new name of	City & County of Durham Permanent Benefit	June 1948
City of Durham	transfer of engagements to	Sunderland & Shields	July 1979
City Mutual	new name of	Chelsea & District Mutual Benefit	Sept 1957
City Mutual	transfer of engagements to	Hastings & Thanet	Dec 1964
City of Liverpool	transfer of engagements to	Liverpool	Mar 1968
City of London	dissolved		Feb 1955
City of London (The)	new name of	Fourth City	July 1956
City of London (The)	includes engagements of former	First Amhurst	Sept 1957
City of London (The)	includes engagements of former	South Norwood Permanent	Dec 1958
City of London (The)	includes engagements of former	Exelsior Permanent Benefit	1972
City of London (The)	transfer of engagements to	Chelsea	July 1988
City of Newcastle	transfer of engagements to	Grainger	Feb 1942
City of Peterborough & District Permanent	transfer of engagements to	Northampton Town & County	June 1959
City of Portsmouth	change of name to	Portsmouth	May 1952
City of Rochester & General Permanent Benefit	dissolved		Oct 1937
City of St Albans Permanent Benefit	change of name to	St Albans	April 1946
City Permanent	transfer of engagements to	Harrow	Oct 1962
City Prudential	transfer of engagements to	Alliance	Mar 1966

Mergers & Name Changes

City Terminus Permanent	amalgamated with Holloway	to form Holloway & City Terminus	Jan 1957
Civil Service	transfer of engagements to	Birmingham Midshires	April 1987
Clacton	new name of	Clacton & District Mutual	July 1957
Clacton	transfer of engagements to	Colchester Equitable	Dec 1978
Clacton & District Mutual	change of name to	Clacton	July 1957
Clapham Permanent	transfer of engagements to	Bradford & Bingley	Nov 1984
Clapham Perseverance	change of name to	South Western	Oct 1947
Clapham Perseverance	includes engagements of former	Stockwell Permanent	Jan 1947
Clapton & General Benefit	transfer of engagements to	London Benefit	Dec 1951
Clarence	transfer of engagements to	Liverpool Investment	April 1959
Clayton Square Permanent Benefit	transfer of engagements to	United Kingdom	Sept 1951
Clay Cross	new name of	Clay Cross Benefit	Jan 1996
Clay Cross Benefit	change of name to	Clay Cross	Jan 1996
Clay Cross	transfer of engagements to	Derbyshire	Dec 2003
Cleveland Benefit	transfer of engagements to	Northern Rock	Jan 1976
Clydach Permanent Benefit	includes engagements of former	National Emblem Permanent	April 1944
Clydach Permanent Benefit	transfer of engagements to	South West Wales (The)	Jan 1968
Clydesdale	transfer of engagements to	Paisley	Jan 1971
Coalville Permanent	transfer of engagements to	Heart of England	Mar 1978
Coburg	new name of	Coburg Investment	Nov 1951
Coburg	transfer of engagements to	West Liverpool	Feb 1953
Coburg Investment	change of name to	Coburg	Nov 1951
Cockermouth Permanent Benefit	transfer of engagements to	Northern Rock	Nov 1970
Colchester	new name of	Colchester Equitable	Oct 1979
Colchester	transfer of engagements to	Cheltenham & Gloucester	June 1987
Colchester Equitable	includes engagements of former	Clacton	Dec 1978
Colchester	includes engagements of former	Colchester Permanent	Oct 1979
Colchester Permanent	new name of	Colchester Permanent Benefit	May 1973
Colchester Permanent	transfer of engagements to	Colchester Equitable	Oct 1979
Colchester Permanent	change of name to	Colchester	Oct 1979
Colchester Permanent Benefit	change of name to	Colchester Permanent	May 1973
Coleraine	transfer of engagements to	Co-operative Permanent	1966
Colne	transfer of engagements to	Britannia	April 1983
Commonwealth Permanent	dissolved		Oct 1948
Commonwealth Permanent	new name of	Copperbelt Permanent	Dec 1957
Communal & Equitable	Incorporated		Sept 1960
Communal & Equitable	dissolved		May 1962
Congleton Equitable Benefit	Incorporated		Sept 1960
Congleton Equitable Benefit	transfer of engagements to	Leek & Moorlands	Sept 1961
Connaught Permanent	dissolved		April 1983
Consett & District Permanent Benefit	change of name to	Consett Permanent	April 1948
Consett Permanent	new name of	Consett & District Permanent Benefit	April 1948
Consett Permanent	transfer of engagements to	Universal	June 1962
Consett Reliance	transfer of engagements to	Leek Westbourne & Eastern Counties	Jan 1975
Consolidated Permanent Benefit	transfer of engagements to	Alliance	Sept 1948
Constantinople Mutual	dissolved		May 1950
Constantinople Mutual Benefit	transfer of engagements to	Islington	Mar 1954
Co-operative Banking Group	transfer of engagements to	Co-operative Banking Group	Jan 2025
Co-operative Financial Services	change of name to	Co-operative Banking Group	Sept 2011
Co-operative Permanent	includes engagements of former	Bournemouth Working Men's Permanent	June 1943
Co-operative Permanent	includes engagements of former	Bournemouth, Hants and Dorset	1918
Co-operative Permanent	includes engagements of former	Empire Benefit	Oct 1951
Co-operative Permanent	includes engagements of former	Finsbury	Dec 1942
Co-operative Permanent	includes engagements of former	Great Torrington	Feb 1943
Co-operative Permanent	includes engagements of former	Institute	Oct 1942
Co-operative Permanent	includes engagements of former	Lombardian Permanent Benefit	Nov 1943

Mergers & Name Changes

Co-operative Permanent	includes engagements of former	Middlesex	April 1947
Co-operative Permanent	includes engagements of former	Nineteenth Century	Dec 1942
Co-operative Permanent	includes engagements of former	Piccadilly Permanent	Feb 1945
Co-operative Permanent	includes engagements of former	Rock (Llanelli) Permanent	July 1946
Co-operative Permanent	includes engagements of former	Southampton & South Hants	Sept 1942
Co-operative Permanent	includes engagements of former	Thames Estuary	May 1944
Co-operative Permanent	includes engagements of former	Wandsworth	Feb 1943
Co-operative Permanent	includes engagements of former	Kensington Permanent Benefit	Feb 1943
Co-operative Permanent	includes engagements of former	Western Equitable Permanent Mutual Benefit	April 1944
Co-operative Permanent	includes engagements of former	Whitehall	June 1942
Co-operative Permanent	includes engagements of former	Exeter Benefit	Feb 1956
Co-operative Permanent	includes engagements of former	Merthyr & Dowlais Permanent Benefit	Sept 1956
Co-operative Permanent	includes engagements of former	Scottish Amicable	June 1958
Co-operative Permanent	includes engagements of former	British Co-operative	Sept 1963
Co-operative Permanent	includes engagements of former	Coleraine	June 1966
Co-operative Permanent	change of name to	Nationwide	Sept 1970
Copperbelt Permanent	change of name to	Commonwealth Permanent	Dec 1957
Cophthall	registered in 1973, but never authorised		Aug 1976
Corinthian Permanent	dissolved		Mar 1984
Cornhill	dissolved		July 1939
Cornwall	Incorporated		April 1963
Cornwall	transfer of engagements to	Western Counties	May 1975
Corporation	new name of	Corporation Permanent	Oct 1953
Corporation	includes engagements of former	South Shields Crown Permanent	Oct 1957
Corporation	amalgamated with Eligible & United	to form Corporation & Eligible	Nov 1965
Corporation & Eligible	formed by amalgamation of Corporation	with Eligible & United	Nov 1965
Corporation & Eligible	transfer of engagements to	Sunderland	July 1969
Corporation Permanent	change of name to	Corporation	Oct 1953
Cosmopolitan Permanent	dissolved		May 1940
Cotswold	new name of	Wotton-under-Edge & Dursley	Aug 1973
Cotswold	transfer of engagements to	Cheltenham & Gloucester	Jan 1984
County of London Permanent	dissolved		1984
Country	includes engagements of former	Westminster	Oct 1981
Country	transfer of engagements to	Anglia	Sept 1984
County of Southampton	change of name to	Southampton	Nov 1944
Provident Permanent			
Court Perfect	transfer of engagements to	Anglia	Dec 1968
County	transfer of engagements to	Middleton	June 1971
County Palatine	dissolved		Aug 1970
Coventry & Warwickshire Benefit	transfer of engagements to	Midshires	Nov 1978
Coventry Economic	new name of	Coventry Permanent Economic	April 1959
Coventry Permanent Economic	change of name to	Coventry Economic	April 1959
Coventry Economic	includes engagements of former	Stourbridge, Lye & District Permanent	Dec 1976
Coventry Economic	includes engagements of former	Coventry Provident	July 1983
Coventry	formed by amalgamation of Coventry Provident	with Coventry Economic	July 1983
Coventry Mutual Permanent	new name of	Coventry & District Perfect Thrift	1963
Coventry Mutual	new name of	Coventry Mutual Permanent	May 1962
Coventry Mutual	amalgamated with Coventry Provident to form	Coventry Provident Mutual	Jan 1964
Coventry Mutual Permanent	change of name to	Coventry Mutual	April 1962
Coventry Provident Permanent	new name of	Coventry Industrial and Provident Land & Building Society	Dec 1921
Coventry Provident	new name of	Coventry Provident Permanent	May 1962
Coventry Provident	amalgamated with Coventry Mutual	to form Coventry Provident Mutual	Jan 1964
Coventry Provident Mutual	formed by amalgamation of Coventry Provident	with Coventry Mutual	Jan 1964
Coventry Provident Permanent	change of name to	Coventry Provident	May 1962

Mergers & Name Changes

Coventry Provident Mutual	change of name to	Coventry Provident	April 1970
Coventry Provident	new name of	Coventry Provident Mutual	April 1970
Coventry Provident	transfer of engagements to	Coventry Economic	July 1983
Cradley Heath	new name of	Cradley Heath & District Benefit	Mar 1966
Cradley Heath	change of name to	Rowley Regis	Oct 1979
Cradley Heath & District Benefit	change of name to	Cradley Heath	Mar 1966
Cranbrook & District Mutual	transfer of engagements to	Hastings & Thanet	Nov 1958
Crewe Permanent Benefit	transfer of engagements to	Leek & Westbourne	Mar 1966
Crewe First Model	dissolved		May 1948
Crewkerne & District Permanent	transfer of engagements to	Isle of Thanet	Oct 1946
Cromwell Permanent Benefit	transfer of engagements to	Economic	July 1952
Crook District Permanent	transfer of engagements to	Northern Rock	Jan 1971
Crook Equitable	transfer of engagements to	Northern Rock	Feb 1967
Crowborough Permanent	transfer of engagements to	Brighton & Sussex	Mar 1944
Crown	transfer of engagements to	Northern Counties Permanent	Jan 1957
Croydon District Mutual	dissolved		Feb 1939
Croydon Permanent	transfer of engagements to	Alliance	Mar 1948
Croydon Royal Arch	transfer of engagements to	East Surrey	July 1976
Crusader	Incorporated		Sept 1960
Crusader	dissolved		Feb 1977
Cumberland	new name of	Cumberland Co-operative Benefit	July 1954
Cumberland	includes engagements of former	West Cumbria	Sep 1996
Cumberland Co-operative Benefit	change of name to	Cumberland	July 1954
Cunningham Permanent	change of name to	Harrow	Feb 1939

D

Dale	dissolved		Dec 1947
Dalton & Furness Permanent Benefit	transfer of engagements to	Liverpool Investment	Mar 1966
Darlington	formed by amalgamation of Durham & Yorkshire	with Darlington Equitable	Oct 1946
Darlington	includes engagements of former	Advance	Oct 1982
Darlington Equitable	amalgamated with Durham & Yorkshire	to form Darlington	Oct 1946
Darwen & District Permanent Benefit	transfer of engagements to	Hastings & Thanet	Jan 1962
Daventry & District Permanent	transfer of engagements to	Rugby	May 1953
Deal & Walmer	transfer of engagements to	Northern Rock	Aug 1979
Dee	dissolved		Aug 1984
Definite Permanent	new name of	Western Suburban Permanent	Oct 1957
Definite Permanent	transfer of engagements to	Abbey National	Mar 1968
Denton	transfer of engagements to	Britannia	May 1982
Derbyshire	includes engagements of former	Ashbourne Permanent Benefit	Dec 1966
Derbyshire	includes engagements of former	Somercotes	Dec 1966
Derbyshire	includes engagements of former	Ilkeston Permanent	Nov 2001
Derbyshire	includes engagements of former	Clay Cross	Dec 2003
Derbyshire	transfer of engagements to	Nationwide	Dec 2008
Devereux	change of name to	Hayling & Havant	July 1961
Devon Alliance	dissolved		Sept 1964
Devon & Cornwall	transfer of engagements to	Leeds Provincial	May 1945
Devonport Permanent	transfer of engagements to	Bridgwater & West of England Permanent	Jan 1955
Dewsbury and West Riding	change of name to	West Yorkshire	Mar 1974
Dillwyn Permanent	includes engagements of former	Fforestfach	Dec 1974
Dillwyn Permanent	transfer of engagements to	Swansea	1984
District	transfer of engagements to	Principality	Oct 1978
Doncaster	new name of	Great Northern Permanent Benefit	Jan 1941
Doncaster	transfer of engagements to	Leeds Permanent	Dec 1959
Dorchester	new name of	Dorchester & County of Dorset Economic Benefit	April 1964

Mergers & Name Changes

Dorchester	transfer of engagements to	Bristol & West	Dec 1966
Dorchester & County of Dorset	change of name to	Dorchester	April 1964
Economic Benefit			
Dorking Investment & Permanent Benefit	change of name to	Dorking	Aug 1968
Dorking	new name of	Dorking Investment & Permanent Benefit	Aug 1968
Dorking	transfer of engagements to	Eastbourne Mutual	July 1982
Dorset	dissolved		May 1940
Dover & East Kent	transfer of engagements to	Alliance	May 1947
Dover & Folkestone	transfer of engagements to	Bradford & Bingley	April 1984
Dover District	transfer of engagements to	Chatham Reliance	Mar 1977
Dover Permanent Benefit	transfer of engagements to	Hastings & Thanet	Aug 1960
Downs	new registration, probably never authorised		Dec 1971
Driffield	new name of	Driffield & East Riding Benefit	May 1967
Driffield	transfer of engagements to	Britannia	Oct 1982
Driffield & East Riding Benefit	change of name to	Driffield	May 1967
Duchess of Kent Permanent	transfer of engagements to	London Grosvenor	Jan 1979
Dudley	new name of	Dudley & District Benefit	July 1963
Dudley & District Benefit	change of name to	Dudley	July 1963
Dumfries & Galloway Benefit Friendly	transfer of engagements to	Paisley	Jan 1963
Dundee & Angus	new name of	Forfarshire	June 1941
Dundee & Angus	transfer of engagements to	Scottish	June 1963
Dunedin	new name of	Edinburgh Mutual & Dunedin	April 1962
Dunedin	includes engagements of former	Fourth Provident Investment	May 1964
Dunedin	transfer of engagements to	Edinburgh	June 1969
Dunedin Investment	amalgamated with Edinburgh Mutual	to form Edinburgh Mutual & Dunedin	April 1952
Dunhelm	transfer of engagements to	Northern Rock	Jan 1975
Dunfermline	includes engagements of former	Fourth Fifeshire Property Investment	Nov 1947
Dunfermline	includes engagements of former	Linlithgowshire Savings Investment & Building Society	Dec 1951
Dunfermline	includes engagements of former	Kirkcaldy Building & Investment	Aug 1953
Dunfermline	includes engagements of former	Stenhousemuir	July 1970
Dunfermline	includes engagements of former	Kirriemuir	Sept 1975
Dunfermline	includes engagements of former	Stirlingshire	Nov 1975
Dunfermline	includes engagements of former	West of Fife Investment	Dec 1978
Dunfermline	includes engagements of former	Peebles	Oct 1979
Dunfermline	includes engagements of former	Edinburgh & Paisley	May 1981
Dunfermline	transfer of savings and most mortgages to	Nationwide	Mar 2009
Dunstable	new name of	Dunstable Perfect Benefit Investment & Building Society	July 1947
Dunstable	transfer of engagements to	Town & Country	Oct 1975
Dunstable Perfect Benefit Investment & Building Society	change of name to	Dunstable	July 1947
Durham District Permanent	transfer of engagements to	Scarborough	Dec 1966
Durham & Yorkshire	amalgamated with Darlington Equitable	to form Darlington	Oct 1946

E

Eagle	dissolved		1984
Ealing & Acton	new name of	Ealing, Acton & District Mutual	April 1945
Ealing & Acton	transfer of engagements to	Midshires	Jan 1985
Ealing, Acton & District Mutual	change of name to	Ealing & Acton	April 1945
Ealing Permanent	amalgamated with Brighton & Sussex	to form Brighton & Sussex	April 1937
Earl Shilton	new name of	Earl Shilton Permanent Benefit	July 1948
Earl Shilton Permanent Benefit	change of name to	Earl Shilton	July 1948

Mergers & Name Changes

Earlestown, Newton, Haydock Golborne & Ashton Perfect Benefit	change of name to	Earlestown	Dec 1953
Earlestown	new name of	Earlestown, Newton, Haydock, Golborne & Ashton Perfect Benefit	Dec 1953
Earlestown	transfer of engagements to	Leeds Permanent	Mar 1970
East Coast	dissolved		April 1940
East Durham Permanent	transfer of engagements to	Northern Counties Permanent	April 1964
East Greenwich Mutual Benefit	change of name to	Greenwich	Dec 1949
East Ham & District Permanent	amalgamated with Borough of Marylebone Permanent	to form St Marylebone & Suburban	Jan 1955
East Liverpool Incorporated	transfer of engagements to	Northern Rock	Dec 1978
East Midlands	new name of	Essex & East Midlands	April 1957
East Midlands	dissolved		Dec 1965
East Surrey	new name of	Redhill & District	April 1945
East Surrey	includes engagements of former	Croydon Royal Arch	July 1976
East Surrey	change of name to	Surrey	1986
East & West Molesey Hampton & Thames Ditton Permanent Benefit (Unincorporated)	dissolved		Dec 1946
Eastbourne Mutual	includes engagements of former	Rye Benefit	Jan 1982
Eastbourne Mutual	includes engagements of former	Dorking	July 1982
Eastbourne Mutual	transfer of engagements to	Sussex County	Oct 1990
Eastern Counties	new name of	Eastern Counties Permanent Benefit	Jan 1938
Eastern Counties	includes engagements of former	Third West Essex Mutual	Dec 1966
Eastern Counties	includes engagements of former	West Essex Permanent	Dec 1966
Eastern Counties	transfer of engagements to	Leek & Westbourne	May 1974
Ebor Permanent Benefit	transfer of engagements to	Bradford Third Equitable Benefit	April 1944
Ecology	Incorporated new registration		Dec 1980
Economic	includes engagements of former	Borough & County Permanent Benefit	July 1952
Economic	includes engagements of former	Brougham Permanent Benefit	July 1952
Economic	includes engagements of former	Cromwell Permanent Benefit	July 1952
Economic	includes engagements of former	Lancashire Freeholders Permanent Benefit	July 1952
Economic	includes engagements of former	Liverpool & Country Permanent	July 1952
Economic	includes engagements of former	Nestor Permanent Benefit	July 1952
Economic	includes engagements of former	Rainford Permanent Benefit	July 1952
Economic	includes engagements of former	Edge Hill	June 1975
Economic	includes engagements of former	Palmerston	June 1974
Economic	new name of	Economic Benefit	Oct 1945
Economic	transfer of engagements to	Sun	Nov 1985
Economic Benefit	change of name to	Economic	Oct 1945
Economic Benefit	transfer of engagements to	Gateshead Permanent	April 1956
Edge Hill	transfer of engagements to	Economic	June 1975
Edinburgh Conservative Friendly	dissolved		Feb 1950
Edinburgh	new name of	Fourth Edinburgh Investment	Mar 1953
Edinburgh	includes engagements of former	Improved Edinburgh	Nov 1959
Edinburgh	includes engagements of former	Banff Town & County Property Investment Co	Jan 1963
Edinburgh	includes engagements of former	Dunedin	June 1969
Edinburgh	transfer of engagements to	Paisley	Dec 1979
Edinburgh & Paisley	new name of	Paisley	Dec 1979
Edinburgh & Paisley	transfer of engagements to	Dunfermline	May 1981
Edinburgh Mutual & Dunedin	formed by amalgamation of Dunedin Investment	with Edinburgh Mutual Investment & Building Society	April 1952
Edinburgh Mutual & Dunedin	change of name to	Dunedin	April 1962

Mergers & Name Changes

Edinburgh Mutual Investment & Building Society	amalgamated with Dunedin Investment	to form Edinburgh Mutual & Dunedin	April 1952
Edmonton 887th Building Society	dissolved		Mar 1945
Effra Mutual Benefit	transfer of engagements to	Hastings & Thanet	July 1953
Egremont & District Economic	dissolved		May 1939
Eighteenth Lincoln & Lincs	dissolved		Aug 1939
Eighth Dundee & District Economic	dissolved		Dec 1944
Eighth Greenock Economic	dissolved		Mar 1940
Eighth Harringay & Hornsey	dissolved		Sept 1946
Eleventh Bermondsey Co-operative	dissolved		July 1948
Eleventh Dundee & District Economic	dissolved		Jan 1949
Elgin Property Investment	transfer of engagements to	Provincial	April 1974
Eligible	includes engagements of former	United Permanent	Jan 1959
Eligible	change of name to	Eligible and United	Feb 1959
Eligible & United	new name of	Eligible	Feb 1959
Eligible & United	amalgamated with	Corporation to form Corporation & Eligible	Nov 1965
Ellis & Sons Amalgamated	change of name to	Piccadilly	Aug 1957
Elsecar Hoyland & Wentworth Benefit	transfer of engagements to	Northern Rock	Jan 1977
Elswick Permanent Benefit	change of name to	Elswick	Jan 1957
Elswick	new name of	Elswick Permanent Benefit	Jan 1957
Elswick	transfer of engagements to	Northern Counties Permanent	Oct 1957
Empire Benefit	transfer of engagements to	Co-operative Permanent	Oct 1951
Enfield	new name of	Enfield Independent Permanent	Nov 1948
Enfield	includes engagements of former	Chingford & District	June 1974
Enfield	amalgamated with Hearts of Oak Permanent	to form Hearts of Oak & Enfield	Jan 1975
Enfield Independent Permanent	change of name to	Enfield	Nov 1948
English Permanent	dissolved		Sept 1940
Enterprise	includes engagements of former	Equitable	Mar 1953
Enterprise	new name of	Enterprise Perpetual Benefit	Jan 1953
Enterprise	includes engagements of former	Monarch Benefit	Feb 1953
Enterprise	includes engagements of former	Prince Alfred Permanent Benefit	Feb 1953
Enterprise	includes engagements of former	Second Equitable Permanent Benefit	Feb 1953
Enterprise	includes engagements of former	Windsor Permanent Benefit	Nov 1970
Enterprise	includes engagements of former	Islington	Nov 1974
Enterprise	includes engagements of former	Woolton Permanent Benefit	Aug 1975
Enterprise	transfer of engagements to	Sun	Nov 1985
Enterprise Perpetual Benefit	change of name to	Enterprise	Jan 1953
Equitable Benefit	transfer of engagements to	Cheltenham & Gloucester	July 1951
Equitable Permanent Benefit	dissolved		June 1937
Equitable Permanent Benefit	transfer of engagements to	Enterprise	Mar 1953
Equity	transfer of engagements to	Shern Hall (Methodist)	Feb 1965
Equity	new name of	Equity Permanent	Sept 1961
Equity Permanent	change of name to	Equity	Sept 1961
Erdington	new name of	Erdington Permanent	Jan 1965
Erdington	transfer of engagements to	Bradford & Bingley	May 1967
Erdington Permanent	change of name to	Erdington	Jan 1965
Esher	new name of	Kilburn	Nov 1938
Esher	transfer of engagements to	Northampton Town & County	Oct 1965
Essex & East Coast	change of name to	Essex & East Midlands	Oct 1953
Essex & East Midlands	new name of	Essex & East Coast	Oct 1953
Essex & East Midlands	change of name to	East Midlands	April 1957
Essex & Kent Permanent	transfer of engagements to	Magnet	Dec 1974
Essex Equitable	new name of	Essex Equitable Permanent	Oct 1962
Essex Equitable	transfer of engagements to	Cheltenham & Gloucester	Mar 1988
Essex Equitable Permanent	change of name to	Essex Equitable	Oct 1962

Mergers & Name Changes

Essex Mutual	dissolved		Oct 1965
Etna	change of name to	Etna Permanent	June 1959
Etna Permanent	new name of	Etna	June 1959
Etna Permanent	dissolved		June 1965
Everton	new name of	Everton & West Derby	Sept 1951
Everton	includes engagements of former	West Liverpool	April 1960
Everton	includes engagements of former	Trafalgar	Dec 1970
Everton	transfer of engagements to	Sun	Dec 1986
Everton & West Derby	change of name to	Everton	Sept 1951
Excelsior Permanent Benefit	transfer of engagements to	City of London (The)	1972
Exeter Benefit	transfer of engagements to	Co-operative Permanent	Feb 1956

F

Faithful Permanent	transfer of engagements to	Middleton	Dec 1974
Falkirk	Incorporated		Dec 1966
Falkirk	transfer of engagements to	Northern Rock	May 1978
Family	new trading name of	National Counties	July 2014
Fareham & District Mutual	transfer of engagements to	Leeds & Holbeck	June 1964
Farmers & General Investment	change of name to	Caledonian	Dec 1971
Farnborough & District 884th Starr-Bowkett	dissolved		April 1947
Farnham Benefit	transfer of engagements to	Bristol & West	Dec 1957
Fenny Stratford Bletchley & District Permanent Benefit	dissolved		July 1941
Fenton Mutual Permanent Benefit	transfer of engagements to	Leek & Westbourne	Aug 1968
Fforestfach & District Permanent	transfer of engagements to	Dillwyn Permanent	Dec 1974
Fifteenth Starr-Bowkett Benefit	dissolved		Jan 1940
Fifth Grosvenor Mutual Benefit	dissolved		May 1977
Fifth Lewisham Co-operative	dissolved		Jan 1969
Fifth London Borough Mutual Benefit	dissolved		Dec 1938
Fifth New Cross	dissolved		Mar 1956
Fifth Surrey Commercial Docks	dissolved		Dec 1966
Finchley	transfer of engagements to	Temperance Permanent	Jan 1973
Finsbury	transfer of engagements to	Co-operative Permanent	Dec 1942
First Amhurst	transfer of engagements to	City of London (The)	Sept 1957
First Crewe Economic	dissolved		Oct 1937
First Grantham & District Perfect Thrift	dissolved		Aug 1946
First Lewisham Co-operative	dissolved		Jan 1939
First Newmarket Richmond	dissolved		Feb 1945
First Salisbury & District	dissolved		Mar 1980
First Tudor	dissolved		April 1950
Five Towns	Incorporated		Jan 1972
Five Towns	transfer of engagements to	Cheshire & Northwich	Sept 1975
Fleet	dissolved		June 1965
Folkestone, Hythe & Sandgate Permanent Benefit	transfer of engagements to	Alliance	Dec 1946
Folkestone Permanent	transfer of engagements to	Brighton & Sussex	July 1944
Foresters	new name of	London Foresters	June 1983
Foresters	transfer of engagements to	Bradford & Bingley	Dec 1985
Forfar Building & Investment	dissolved		Feb 1968
Forfarshire	change of name to	Dundee and Angus	June 1941
Foundation Permanent	transfer of engagements to	Northern Counties Permanent	Jan 1962
Founders	includes engagements of former	Rhodesia Century	July 1961
Fourteenth Swansea Liberal Terminating	dissolved		July 1951

Mergers & Name Changes

Fourth Bristol Permanent	transfer of engagements to	Bristol & West	Oct 1959
Fourth City	includes engagements of former	South Lambeth Permanent Mutual	Feb 1954
Fourth City	change of name to	City of London (The)	July 1956
Fourth Dundee & District Economic	dissolved		Nov 1969
Fourth Edinburgh Investment	change of name to	Edinburgh	Mar 1953
Fourth Fifehire Property Investment	transfer of engagements to	Dunfermline	Nov 1947
Fourth Lewisham	dissolved		May 1961
Fourth New Cross	dissolved		Feb 1945
Fourth Post Office Mutual	new name of	Fourth Post Office	July 1946
Fourth Post Office	change of name to	National Post Office	Feb 1965
Fourth Post Office Mutual	change of name to	Fourth Post Office	July 1946
Fourth Provincial Investment	transfer of engagements to	Dunedin	May 1964
Fourth St George's Mutual Benefit	dissolved		April 1938
Fourth Surrey Commercial Docks	dissolved		June 1951
Freehold & Leasehold Permanent Benefit	includes engagements of former	Royal Benefit (London)	Oct 1946
Freehold & Leasehold Permanent Benefit	includes engagements of former	Second West End Mutual Benefit	Oct 1946
Freehold & Leasehold Permanent	amalgamated with Professional & Commercial	to form Productive Benefit Productive Investment Benefit	July 1961
Frome Selwood Permanent	transfer of engagements to	Stroud & Swindon	July 1990
Fulham	transfer of engagements to	Chelsea & Walham Green	April 1952
Furness & South Cumberland	change of name to	Furness	Mar 1969
Furness	new name of	Furness & South Cumberland	Mar 1969

G

Gainsborough	transfer of engagements to	Yorkshire	Dec 2001
Galashiels Provincial	transfer of engagements to	Scottish	Dec 1969
Gateshead Institute Permanent	change of name to	Gateshead Permanent	Feb 1954
Gateshead Permanent	new name of	Gateshead Institute Permanent	Feb 1954
Gateshead Permanent	includes engagements of former	Economical Benefit	April 1956
Gateshead Permanent	includes engagements of former	Brandling Permanent Benefit	Nov 1957
Gateshead Permanent	includes engagements of former	Newcastle & Gateshead Permanent Benefit	Aug 1961
Gateshead Permanent	change of name to	Newcastle & Gateshead	Oct 1961
Gateway	formed by amalgamation of Bedfordshire	with Temperance Permanent	1974
Gateway	includes engagements of former	Wimbledon	July 1975
Gateway	includes engagements of former	Sandy	Sep 1979
Gateway	transfer of engagements to	Woolwich Equitable	May 1988
General	new name of	Amalgamated General	Dec 1955
General	transfer of engagements to	Northampton Town & County	Dec 1964
General Permanent Benefit	transfer of engagements to	North Shields Standard Permanent	Mar 1909
General Thrift Permanent	change of name to	Thrift	Jan 1979
Gillingham Kent Investment Permanent Benefit	transfer of engagements to	Hastings & Thanet	June 1972
Glamorgan	new name of	Mid Glamorgan	Oct 1978
Glamorgan	transfer of engagements to	Bradford & Bingley	May 1984
Glantawe Permanent (The)	transfer of engagements to	Britannia	April 1978
Glasgow	transfer of engagements to	Scottish	Dec 1961
Glasgow & West of Scotland Savings Investment & Building Society	dissolved		Aug 1950
Globe	transfer of engagements to	Leek & Westbourne	Jan 1968
Globe Permanent Benefit	change of name to	Globe	Feb 1946
Glossop Perpetual	transfer of engagements to	Leek & Westbourne	Nov 1966
Golders Green Permanent	change of name to	Britannia	Dec 1946
Goldhawk Mutual Benefit	change of name to	Goldhawk	Dec 1967
Goldhawk	new name of	Goldhawk Mutual Benefit	Dec 1967

Mergers & Name Changes

Goldhawk	transfer of engagements to	London Investment	Sept 1975
Goodwill and Legal	Incorporated		Sept 1960
Goodwill and Legal	dissolved		Jan 1968
Gorseinon	transfer of engagements to	Principality	Oct 1979
Gosport & Alverstoke	transfer of engagements to	Woolwich Equitable	Oct 1942
Govanhill	new name of	Third Govanhill Economic	Mar 1946
Govanhill & District Economic	dissolved		May 1946
Grainger	includes engagements of former	City of Newcastle	Feb 1942
Grainger	includes engagements of former	North Northumberland Benefit	June 1946
Grainger	amalgamated with Percy	to form Grainger & Percy	Jan 1957
Grainger	new name of	Grainger & Percy	1974
Grainger	includes engagements of former	Victory	April 1974
Grainger	includes engagements of former	Newcastle upon Tyne Permanent	July 1980
Grainger	change of name to	Newcastle	July 1980
Grainger & Percy	formed by amalgamation of Grainger	with Percy	Jan 1957
Grangemouth	Incorporated		Jan 1970
Grangemouth	transfer of engagements to	Woolwich Equitable	1983
Grantham	transfer of engagements to	Nottingham	June 1978
Grantham Economic	dissolved		April 1952
Grays	new name of	Grays Co-operative Mutual Permanent Benefit	April 1940
Grays	transfer of engagements to	Woolwich Equitable	June 1978
Grays Co-operative Mutual Permanent Benefit	change of name to	Grays	April 1940
Greater Brighton & District Permanent Building Society	transfer of engagements to	Bristol & West	Dec 1969
Great Grimsby & North Lincolnshire Permanent	change of name to	Grimsby & North Lincolnshire	April 1962
Great Northern Permanent Benefit	change of name to	Doncaster	Jan 1941
Great Torrington	transfer of engagements to	Co-operative Permanent	Feb 1943
Great Wigston Permanent Benefit	transfer of engagements to	Leicester Temperance	Nov 1962
Greater London Permanent	transfer of engagements to	Leek & Westbourne	Nov 1967
Greenwich	new name of	East Greenwich Mutual Benefit	Dec 1949
Greenwich	transfer of engagements to	Industrial	Jan 1958
Greenwich	new name of	Greenwich Industrial	Jan 1958
Greenwich	includes engagements of former	Lee, Lewisham & Blackheath Permanent	April 1961
Greenwich	includes engagements of former	People's	Jan 1969
Greenwich	includes engagements of former	Blackheath Kidbrooke & Charlton	Jan 1978
Greenwich	transfer of engagements to	Portman	Jan 1997
Greenwich Industrial	new name of	Industrial	Aug 1958
Gresham Circle	formed by amalgamation of Circle Permanent	with New Gresham	Jan 1964
Gresham Circle	transfer of engagements to	Bristol & West	June 1969
Grimsby & Cleethorpes Permanent Benefit	transfer of engagements to	Northampton Town & County	Nov 1961
Grimsby & North Lincolnshire	new name of	Great Grimsby & North Lincolnshire Permanent	April 1962
Grimsby	new name of	Grimsby & North Lincolnshire	May 1964
Grimsby	transfer of engagements to	Anglia	June 1979
Guardian	new name of	West London & Provincial	May 1949
Guardian	transfer of engagements to	Cheltenham & Gloucester	April 1990
Guardian Permanent Benefit	amalgamated with Atlas	to form Atlas	Jan 1945
Guildford & District Equitable	transfer of engagements to	Woolwich Equitable	April 1943

Mergers & Name Changes

H

Hadrian	new name of	Always Ready Permanent	Dec 1953
Hadrian	includes engagements of former	Jarrow Permanent	Dec 1961
Hadrian	includes engagements of former	South Shields Royal Permanent	Oct 1969
Hadrian	transfer of engagements to	Sunderland & Shields	July 1983
Halesowen	new name of	Halesowen Benefit	June 1968
Halesowen	transfer of engagements to	Redditch & Worcester	Dec 1974
Halesowen Benefit	change of name to	Halesowen	June 1968
Halifax	formed by amalgamation of Halifax Equitable	with Halifax Permanent Benefit	1928
Halifax	includes engagements of former	North Brierley Equitable	1929
Halifax	includes engagements of former	Alford & District Investment Benefit	May 1956
Halifax	includes engagements of former	Braintree & Bocking	Nov 1956
Halifax	includes engagements of former	Yarmouth & Gorleston	Feb 1958
Halifax	includes engagements of former	Hull	Sept 1958
Halifax	includes engagements of former	Chertsey	Jan 1970
Halifax	includes engagements of former	Newton, Haydock & Golborne Permanent Benefit	May 1972
Halifax	includes engagements of former	Wakefield	Oct 1976
Halifax	includes engagements of former	Leeds Permanent	Aug 1995
Halifax	includes engagements of former	Birmingham Midshires	April 1999
Halifax	converted to public limited company		June 1997
Halifax plc	merged with Bank of Scotland	to form HBOS plc	Sept 2001
Halifax Equitable	amalgamated with Halifax Permanent Benefit	to form Halifax	1928
Halifax Permanent Benefit	amalgamated with Halifax Equitable	to form Halifax	1928
Haltwhistle & District Economic	dissolved		Sept 1952
Haltwhistle Permanent Benefit	transfer of engagements to	Northern Rock	Jan 1975
Hamilton Savings Investment	dissolved		1984
Hampshire	new name of	Hampshire & Landport	Nov 1945
Hampshire	transfer of engagements to	Bradford & Bingley	June 1991
Hampshire & Landport	change of name to	Hampshire	Nov 1945
Hampstead	new name of	Senior	April 1965
Hampstead	dissolved		Nov 1966
Hand in Hand Benefit	transfer of engagements to	British	Nov 1949
Hanover	new name of	Hanover Square	Nov 1956
Hanover	dissolved		June 1965
Hanover Square	change of name to	Hanover	Nov 1956
Harpenden	new name of	Harpenden & District	May 1981
Harpenden & District	change of name to	Harpenden	May 1981
Harrington Permanent Benefit	transfer of engagements to	Hercules	June 1957
Harrow	new name of	Cunningham Permanent	Feb 1939
Harrow	includes engagements of former	City Permanent	Oct 1962
Harrow	includes engagements of former	Wealdstone & District Mutual	Oct 1970
Harrow	transfer of engagements to	Birmingham Midshires	April 1987
Hartlepool & District	new name of	West Hartlepool	April 1967
Hartlepool & District	transfer of engagements to	Northern Rock	Oct 1985
Hartlepoons Model	dissolved		Oct 1956
Hartlepoons Permanent	transfer of engagements to	Sunderland	Jan 1969
Hartlepoons Popular	dissolved		May 1948
Hasbury and Cradley	new name of	Hasbury, Cradley & District Benefit	May 1963
Hasbury, Cradley & District Benefit	change of name to	Hasbury and Cradley	May 1963
Hasbury & Cradley	transfer of engagements to	Midshires	Aug 1978
Haslemere	new name of	Haslemere & District Mutual	April 1954
Haslemere	transfer of engagements to	National & Provincial	Dec 1985
Haslemere & District Mutual	change of name to	Haslemere	April 1954

Mergers & Name Changes

Hastings & East Sussex	transfer of engagements to	Hastings & Thanet	Dec 1971
Hastings Permanent	amalgamated with Isle of Thanet	to form Hastings & Thanet	May 1951
Hastings & Thanet	formed by amalgamation of Isle of Thanet	with Hastings Permanent	May 1951
Hastings & Thanet	includes engagements of former	Effra Mutual Benefit	July 1953
Hastings & Thanet	includes engagements of former	Orpington	April 1957
Hastings & Thanet	includes engagements of former	Amersham & District Permanent	April 1957
Hastings & Thanet	includes engagements of former	Brentwood	April 1957
Hastings & Thanet	includes engagements of former	Uckfield Permanent Benefit	Mar 1968
Hastings & Thanet	change of name to	Anglia Hastings & Thanet	July 1978
Hatton Garden Mutual	dissolved		May 1964
Havant, Emsworth,	dissolved		June 1949
Hayling Island & District Mutual			
Haverstock	new name of	Haverstock & District Co-operative Terminable	Feb 1950
Haverstock	dissolved		1984
Haverstock	dissolved		Nov 1996
Haverstock & District Co-operative Terminable	change of name to	Haverstock	Feb 1950
Hayling & Havant	new name of	Devereux	July 1961
Haywards Heath, The	new name of	Haywards Heath & District	Feb 1989
Haywards Heath, The	transfer of engagements to	Yorkshire	Dec 1992
Haywards Heath & District	new name of	Haywards Heath & District Permanent Benefit	Jan 1962
Haywards Heath & District	change of name to	Haywards Heath	Feb 1989
Haywards Heath & District Permanent Benefit	change of name to	Haywards Heath & District	Jan 1962
Hazel Grove Permanent Benefit	transfer of engagements to	Stockport & County Permanent	Aug 1972
HBOS plc	transfer of engagements to	Lloyds Bank	Jan 2009
Heanor (Derbyshire) Permanent Benefit	transfer of engagements to	Ilkeston Permanent	June 1964
Heart of England	new name of	Walsall Mutual	Aug 1974
Heart of England	includes engagements of former	Coalville Permanent	Mar 1978
Heart of England	includes engagements of former	Kidderminster Equitable	Mar 1988
Heart of England	includes engagements of former	Rowley Regis	Mar 1988
Heart of England	transfer of engagements to	Cheltenham & Gloucester	Oct 1993
Hearts of Oak & Enfield	formed by amalgamation of Hearts of Oak Permanent with	Enfield	Jan 1975
Hearts of Oak & Enfield	transfer of engagements to	Bradford & Bingley	Oct 1982
Hearts of Oak Permanent	amalgamated with	Enfield to form Hearts of Oak & Enfield	Jan 1975
Heathcote Mutual Permanent	dissolved		May 1950
Heaton Norris & Reddish	amalgamated with Stockport Vic Permanent	to form Stockport Victoria & Reddish Permanent Benefit	May 1962
Hebburn Permanent	transfer of engagements to	Northern Counties Permanent	Sept 1961
Helensburgh & Gareloch Provident Investment & Building Society	transfer of engagements to	Scottish	April 1963
Hemel Hempstead	new name of	Hemel Hempstead & District Mutual Permanent	Dec 1944
Hemel Hempstead	transfer of engagements to	Birmingham Midshires	April 1987
Hemel Hempstead & District Mutual Permanent	change of name to	Hemel Hempstead	Dec 1944
Hendon	transfer of engagements to	Bradford & Bingley	Mar 1991
Herald	transfer of engagements to	West London Investment	Dec 1963
Hercules	new name of	Hercules Permanent Benefit	April 1956
Hercules	includes engagements of former	Minerva Permanent Benefit	June 1957
Hercules	includes engagements of former	Pembroke	June 1957
Hercules	includes engagements of former	Harrington Permanent Benefit	June 1957

Mergers & Name Changes

Hercules	transfer of engagements to	Merseyside	June 1974
Hercules Permanent Benefit	change of name to	Hercules	April 1955
Hercules Ballot & Sale	dissolved		Mar 1945
Herne Bay	new name of	Herne Bay & District 925th Starr-Bowkett	Sept 1931
Herne Bay	transfer of engagements to	Chatham Reliance	1985
Herne Bay	amalgamated with Chatham Reliance	to form Kent Reliance	April 1986
Herne Bay & District 925th Starr-Bowkett	change of name to	Herne Bay	Sept 1931
Hertfordshire Permanent Benefit	transfer of engagements to	Bedfordshire	May 1965
Herts & Essex	transfer of engagements to	Saffron Walden & Essex	April 1989
Hetton-le-Hole & Easington Lane Permanent	transfer of engagements to	Sunderland & Shields	May 1974
Hexham Permanent Benefit	transfer of engagements to	Northern Counties Permanent	June 1964
Hibernian	transfer of engagements to	Bradford & Bingley	April 1985
High Wycombe & South Bucks	transfer of engagements to	Reading	April 1947
Highgate	transfer of engagements to	Abbey National	Oct 1974
Hinckley & Country	transfer of engagements to	Luton	Feb 1975
Hinckley & Leicestershire	new name of	Hinckley & South Leicestershire Permanent Benefit	June 1950
Hinckley & Leicestershire	change of name to	Leicestershire	May 1958
Hinckley and Rugby	new name of	Hinckley	Feb 1983
Hinckley & Society, South Leicestershire Permanent Benefit	change of name to	Hinckley & Leicestershire	June 1950
Hinckley	new name of	Hinckley Permanent	Jan 1980
Hinckley	includes engagements of former	Rugby Provident	Feb 1983
Hinckley	change of name to	Hinckley and Rugby	Feb 1983
Hinckley Permanent	change of name to	Hinckley	Jan 1980
Hitchin Mutual Permanent	transfer of engagements to	Cheltenham & Gloucester	June 1971
Holborn Equitable	dissolved		Nov 1962
Hollins Permanent	dissolved		Jan 1994
Holloway	amalgamated with City Terminus Permanen	to form Holloway & City Terminus	Jan 1957
Holloway	new name of	Holloway & City Terminus	April 1964
Holloway	transfer of engagements to	London Investment	Mar 1974
Holloway & City Terminus	formed by amalgamation of Holloway	with City Terminus Permanent	Jan 1957
Holloway & City Terminus	change of name to	Holloway	April 1964
Holmesdale	transfer of engagements to	Skipton	Oct 2018
Holmesdale	new name of	Holmesdale Benefit	Sept 1988
Holmesdale Benefit	change of name to	Holmesdale	Sept 1988
Home Counties	transfer of engagements to	South Western	Jan 1958
Home Park	dissolved		1975
Homestead	includes engagements of former	Surrey & Sussex	Dec 1965
Homestead	transfer of engagements to	Bedford Permanent	Mar 1968
Horsham	new name of	Horsham Permanent Benefit	May 1949
Horsham	transfer of engagements to	Bradford & Bingley	Oct 1983
Horsham Permanent Benefit	change of name to	Horsham	May 1949
Houghton-le-Spring & North Durham Permanent Benefit	transfer of engagements to	Industrial & Provident Permanent	July 1964
House & Mill	change of name to	Lancashire	June 1959
Housing & General	transfer of engagements to	Bradford & Bingley	May 1983
Hove & South Coast	formed by amalgamation of South Coast with	Borough of Hove Permanent Investment	Jan 1965
Hove & South Coast	transfer of engagements to	Lewes	June 1970
Hove, Cliftonville & Preston Permanent Benefit	transfer of engagements to	Steyning & Sussex County	Oct 1964
Huddersfield	includes engagements of former	Vigilant	June 1967
Huddersfield	amalgamated with Bradford Permanent	to form Huddersfield & Bradford	Jan 1975

Mergers & Name Changes

Huddersfield & Bradford	formed by amalgamation of Bradford Permanent	with Huddersfield	Jan 1975
Huddersfield & Bradford	change of name to	Yorkshire	Dec 1981
Hull	transfer of engagements to	Halifax	Sept 1958
Hull Progressive Permanent	change of name to	London Equitable	June 1956
Huntly Property Investment	change of name to	Huntly	1964
Huntly	new name of	Huntly Property Investment	1964
Huntly	transfer of engagements to	Scottish	Nov 1985
Huskisson	new name of	Huskisson Permanent Benefit	April 1938
Huskisson	transfer of engagements to	Liverpool Investment	Feb 1960
Huskisson Permanent Benefit	change of name to	Huskisson	April 1938
Hyde	new name of	Hyde & District Permanent Benefit	Nov 1949
Hyde & District Permanent Benefit	change of name to	Hyde	Nov 1949
Hyde	transfer of engagements to	Bradford & Bingley	Sept 1981
Hyde Park	new name of	Richard Green	Feb 1955
Hyde Park	dissolved		Nov 1979
Hyde Park	dissolved		1983

Ideal	dissolved		Feb 1934
Ideal Permanent Benefit	new name of	Anglesey Permanent	Sept 1950
Ideal Permanent Benefit	dissolved		June 1979
Ilkeston Permanent	includes engagements of former	Heanor (Derbyshire) Permanent Benefit	June 1964
Ilkeston Permanent	transfer of engagements to	Derbyshire	Nov 2001
Immigrants	new registration		1983
Immigrants	Registered, but never authorised. Dissolved.		1987
Improved Edinburgh	new name of	Improved Edinburgh Property Investment	Mar 1938
Improved Edinburgh	transfer of engagements to	Edinburgh	Nov 1959
Improved Edinburgh Property Investment	change of name to	Improved Edinburgh	Mar 1938
Independent	new name of	Independent Permanent Benefit	April 1956
Independent	dissolved		July 1982
Independent Permanent Benefit	change of name to	Independent	April 1956
Industrial	new name of	Industrial Permanent Benefit	May 1938
Industrial	includes engagements of former	Greenwich	Jan 1958
Industrial	change of name to	Greenwich Industrial	Aug 1958
Industrial Permanent Benefit	change of name to	Industrial	May 1938
Industrial & Provident Permanent	includes engagements of former	Houghton-le-Spring & North Durham Permanent Benefit	July 1964
Industrial & Provident Permanent	transfer of engagements to	Sunderland	July 1966
Institute	transfer of engagements to	Co-operative Permanent	Oct 1942
Inverness	new name of	Inverness Investment & Permanent	Sept 1950
Inverness	transfer of engagements to	Alliance	Oct 1975
Inverness Investment & Permanent	change of name to	Inverness	Sept 1950
Ipswich	change of name to	Suffolk	Nov 2021
Ipswich	new name of	Ipswich & Suffolk	1975
Ipswich & District	new name of	Ipswich & District Permanent Benefit	Feb 1948
Ipswich & District	transfer of engagements to	Ipswich & Suffolk	May 1975
Ipswich & District Permanent Benefit	change of name to	Ipswich & District	Feb 1948
Ipswich & Suffolk Permanent Benefit	Incorporated		Dec 1961
Ipswich & Suffolk	includes engagements of former	Ipswich & District	May 1975
Ipswich & Suffolk	change of name to	Ipswich	1975
Isle of Thanet	includes engagements of former	Crewkerne & District Permanent	Oct 1946
Isle of Thanet	includes engagements of former	King's Cross & Pentonville Permanent	July 1949
Isle of Thanet	includes engagements of former	Metropolitan	Dec 1946
Isle of Thanet	amalgamated with Hastings Permanent	to form Hastings & Thanet	May 1951
Islington	new name of	Islington Permanent Benefit	June 1953

Mergers & Name Changes

Islington	includes engagements of former	Constitutional Permanent Benefit	Mar 1954
Islington	includes engagements of former	Second Standard Permanent Benefit	Mar 1954
Islington	includes engagements of former	Standard Permanent Benefit	Mar 1953
Islington	transfer of engagements to	Enterprise	Nov 1974
Islington Permanent Benefit	change of name to	Islington	June 1953

J

Jarrow Permanent	transfer of engagements to	Hadrian	Dec 1961
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K

Keighley & Craven	transfer of engagements to	Provincial	Aug 1966
Kendal Model	transfer of engagements to	Bingley	Nov 1963
Kensington Economic	dissolved		Sept 1937
Kensington Permanent	transfer of engagements to	London Investment	June 1969
Kensington Permanent Benefit	transfer of engagements to	Co-operative Permanent	Feb 1943
Kent & Canterbury Permanent Benefit	transfer of engagements to	Chatham Reliance	April 1984
Kent County	new name of	Kent County Permanent	1960
Kent County	transfer of engagements to	Hastings & Thanet	Oct 1968
Kent County Permanent	change of name to	Kent County	1960
Kent Reliance *	new name of	Kent Reliance Permanent Benefit	May 1937
Kent Reliance	transfer of engagements to	Alliance	Nov 1948
Kent Reliance	formed by amalgamation of Herne Bay	with Chatham Reliance	April 1986
Kent Reliance	transfer of engagements to	OneSavings Bank Plc	Feb 2011
Kent Reliance Permanent Benefit	change of name to	Kent Reliance	May 1937
Kenton & Middlesex	new registration		Nov 1988
Kenton & Middlesex	Registered, but never authorised. Dissolved.		1998/99
Keswick Benefit	transfer of engagements to	Leek & Westbourne	Mar 1970
Kettering Permanent Benefit	transfer of engagements to	Market Harborough	Jan 1981
Kew Investment	transfer of engagements to	City Charter	Mar 1960
Kidderminster Equitable	Incorporated		June 1961
Kidderminster Equitable	transfer of engagements to	Heart of England	Mar 1988
Kidderminster Mutual Benefit	transfer of engagements to	Leek & Moorlands	Jan 1964
Kidderminster Permanent	new name of	Kidderminster Permanent Benefit	Nov 1976
Kidderminster Permanent	transfer of engagements to	Northern Rock	July 1979
Kidderminster Permanent Benefit	Incorporated		Nov 1961
Kidderminster Permanent Benefit	change of name to	Kidderminster Permanent	Nov 1976
Kilburn	change of name to	Esher	Nov 1938
Kilmarnock	new name of	Kilmarnock Building & Investment	Mar 1974
Kilmarnock	transfer of engagements to	Northern Rock	Jan 1982
Kilmarnock Building & Investment	change of name to	Kilmarnock	Mar 1974
King Edward	transfer of engagements to	Birmingham Midshires	Sept 1986
Kingscliffe	transfer of engagements to	Northampton Town & County	April 1957
Kingsway	transfer of engagements to	Hastings & Thanet	June 1960
King's Cross	Incorporated		Oct 1959
King's Cross	dissolved		Jan 1963
King's Cross & Pentonville Permanent	new name of	Pentonville & General Permanent Benefit	Jan 1941
King's Cross & Pentonville Permanent	transfer of engagements to	Isle of Thanet	July 1949
King's Lynn	new name of	King's Lynn & West Norfolk Permanent Benefit	Mar 1952
King's Lynn	transfer of engagements to	Peterborough	April 1967
King's Lynn & West Norfolk Permanent Benefit	change of name to	King's Lynn	Mar 1952
Kingston	transfer of engagements to	London & South of England	Oct 1981
Kirkcaldy Building & Investment Society	new name of	Kirkcaldy Property Investment Society	1950

Mergers & Name Changes

Kirkcaldy Property Investment Society	change of name to	Kirkcaldy Building & Investment Society	1950
Kirkcaldy Building & Investment Society	transfer of engagements to	Dunfermline	Aug 1953
Kirklees	new registration		1977
Kirklees	dissolved		Oct 1985
Kirriemuir	new name of	Kirriemuir Freehold Building & Investment Society, South	Mar 1967
Kirriemuir Freehold Building & Investment Society	change of name to	Kirriemuir	Mar 1967
Kirriemuir	transfer of engagements to	Dunfermline	Sept 1975

L

Lake District Permanent	transfer of engagements to	Hastings & Thanet	Jan 1959
Lambeth	includes engagements of former	Bermondsey Permanent Benefit	Nov 1953
Lambeth	transfer of engagements to	Portman	Sept 2006
Lancashire	new name of	House & Mill	June 1959
Lancashire	transfer of engagements to	Northern Rock	Nov 1980
Lancashire & Cheshire Permanent Benefit	dissolved		Aug 1952
Lancashire & Cheshire Permanent Benefit	dissolved		Oct 1953
Lancashire Freeholders Perm. Benefit	transfer of engagements to	Economic	July 1952
Lancastrian	formed by amalgamation of Middleton	with Tydesley	July 1986
Lancastrian	transfer of engagements to	Northern Rock	July 1992
Landore	change of name to	South West Wales	Nov 1963
Law Mutual	dissolved		1983
Leamington Spa	includes engagements of former	Southam District Provincial Perm. Benefit	May 1962
Leamington Spa (No. 319B)	amalgamated with Brierley Hill & Stourbridge Incorporated	to form Leamington Spa (No. 732B)	May 1979
Leamington Spa	transfer of engagements to	Bradford & Bingley	July 1991
Lee, Lewisham & Blackheath Permanent	transfer of engagements to	Greenwich	April 1961
Leeds	new name of	Leeds & Holbeck	Sept 2005
Leeds	includes engagements of former	Mercantile	Aug 2006
Leeds & Holbeck	change of name to	Leeds Building Society	Sept 2005
Leeds & Holbeck	includes engagements of former	Borough of Watford & District Mutual	Nov 1964
Leeds & Holbeck	includes engagements of former	Fareham & District Mutual	June 1964
Leeds City & District	transfer of engagements to	Brighton & Sussex	Oct 1939
Leeds Permanent	includes engagements of former	London & North Eastern Railway	Feb 1946
Leeds Permanent	includes engagements of former	Doncaster	Dec 1959
Leeds Permanent	includes engagements of former	Aberdeen Property Investment	Aug 1961
Leeds Permanent	includes engagements of former	Midlands	Mar 1962
Leeds Permanent	includes engagements of former	Earlestown	Mar 1970
Leeds Permanent	includes engagements of former	Southdown	April 1992
Leeds Permanent	transfer of engagements to	Halifax	Aug 1995
Leeds Provincial	amalgamated with Bradford Third Equitable Benefit		to form
Provincial	Oct 1945		
Leeds Provincial	includes engagements of former	Devon & Cornwall	May 1945
Leek & Moorlands	includes engagements of former	Longton Mutual Permanent Benefit	Oct 1938
Leek & Moorlands	includes engagements of former	Railway Permanent	Feb 1953
Leek & Moorlands	includes engagements of former	North Staffordshire Permanent Economic Benefit	Jan 1956
Leek & Moorlands	includes engagements of former	Stone New Freehold Benefit	Aug 1957
Leek & Moorlands	includes engagements of former	Newcastle-under-Lyme Benefit	Dec 1957
Leek & Moorlands	includes engagements of former	Newcastle & District	Dec 1958
Leek & Moorlands	includes engagements of former	Southdown Permanent	May 1959
Leek & Moorlands	includes engagements of former	Silsden	Oct 1959
Leek & Moorlands	includes engagements of former	NALGO	July 1960

Mergers & Name Changes

Leek & Moorlands	includes engagements of former	Stockport Atlas	Sept 1960
Leek & Moorlands	includes engagements of former	Radcliffe	June 1961
Leek & Moorlands	includes engagements of former	Congleton Equitable Benefit	Sept 1961
Leek & Moorlands	includes engagements of former	Stockport & E Cheshire	Dec 1961
Leek & Moorlands	includes engagements of former	Kidderminster Mutual Benefit	Jan 1964
Leek & Moorlands	includes engagements of former	Aylesbury Permanent Benefit	April 1964
Leek & Moorlands	includes engagements of former	Lion	July 1964
Leek & Moorlands	includes engagements of former	Penistone	Nov 1965
Leek & Moorlands	amalgamated with Westbourne Park	to form Leek & Westbourne	Dec 1965
Leek United	new name of	Leek United & Midlands	June 1990
Leek United & Midlands	change of name to	Leek United	June 1990
Leek & Westbourne	formed by amalgamation of Leek & Moorlands	with Westbourne Park	Dec 1965
Leek & Westbourne	includes engagements of former	Orient Permanent	Jan 1966
Leek & Westbourne	includes engagements of former	Crewe Permanent Benefit	Mar 1966
Leek & Westbourne	includes engagements of former	Longdendale Permanent Benefit	Oct 1966
Leek & Westbourne	includes engagements of former	Glossop Perpetual	Nov 1966
Leek & Westbourne	includes engagements of former	National Independent Permanent Benefit	Mar 1967
Leek & Westbourne	includes engagements of former	Acme	May 1967
Leek & Westbourne	includes engagements of former	Greater London Permanent	Nov 1967
Leek & Westbourne	includes engagements of former	Globe	Jan 1968
Leek & Westbourne	includes engagements of former	Alliance Perpetual	Jan 1968
Leek & Westbourne	includes engagements of former	Summit	June 1968
Leek & Westbourne	includes engagements of former	Fenton Mutual Permanent Benefit	Aug 1968
Leek & Westbourne	includes engagements of former	Pembrokeshire Permanent Benefit	Aug 1968
Leek & Westbourne	includes engagements of former	Town & County Permanent Benefit	Dec 1968
Leek & Westbourne	includes engagements of former	St Helens & Rainford	April 1969
Leek & Westbourne	includes engagements of former	Stockport Victoria & Reddish	Jan 1970
Leek & Westbourne	includes engagements of former	Keswick Benefit	Mar 1970
Leek & Westbourne	includes engagements of former	Wearside	May 1971
Leek & Westbourne	includes engagements of former	Tunstall	June 1971
Leek & Westbourne	includes engagements of former	New Homes	Jan 1972
Leek & Westbourne	includes engagements of former	Queen Anne Permanent Benefit	Jan 1972
Leek & Westbourne	includes engagements of former	Paramount	June 1973
Leek & Westbourne	includes engagements of former	Eastern Counties	May 1974
Leek & Westbourne	change of name to	Leek Westbourne & Eastern Counties	May 1974
Leek Westbourne & Eastern Counties	new name of	Leek & Westbourne	May 1974
Leek Westbourne & Eastern Counties	includes engagements of former	Oldbury Britannia	July 1974
Leek Westbourne & Eastern Counties	includes engagements of former	Consett Reliance	Jan 1975
Leek Westbourne & Eastern Counties	includes engagements of former	Bath Liberal	July 1975
Leek Westbourne & Eastern Counties	includes engagements of former	City of Cardiff Permanent	Mar 1975
Leek Westbourne & Eastern Counties	includes engagements of former	Chesterfield Benefit	Nov 1975
Leek Westbourne & Eastern Counties	change of name to	Britannia	Dec 1975
Leicester	formed by amalgamation of Leicester Temperance	with Leicester Permanent	May 1974
Leicester	includes engagements of former	Boston & Skirbeck	April 1984
Leicester	amalgamated with Alliance	to form Alliance & Leicester	Sept 1985
Leicester Permanent	includes engagements of former	Quorn	April 1957
Leicester Permanent	includes engagements of former	Lindsey Permanent Benefit	Mar 1959
Leicester Permanent	amalgamated with Leicester Temperance	to form Leicester	May 1974
Leicester Temperance	new name of	Leicester Temperance & General Permanent	Mar 1952
Leicester Temperance	includes engagements of former	Wigston Conservative	April 1957
Leicester Temperance	includes engagements of former	Gt Wigston Permanent Benefit	Nov 1962
Leicester Temperance	amalgamated with Leicester Permanent	to form Leicester	May 1974
Leicester Temperance & General Permanent	change of name to	Leicester Temperance	Mar 1952
Leicestershire	new name of	Hinckley & Leicestershire	May 1958

Mergers & Name Changes

Leicestershire	amalgamated with Northampton Town & County	to form Anglia	Dec 1966
Leigh Permanent	transfer of engagements to	Cheshire	May 1982
Leith Property Investment	dissolved		Oct 1979
Leith Property Investment	dissolved		1983
Letchworth Mutual Permanent	dissolved		Jan 1937
Lewes	new name of	Lewes Co-operative Benefit	Nov 1938
Lewes	includes engagements of former	Hove & South Coast	June 1970
Lewes	includes engagements of former	Pelham Permanent	Dec 1971
Lewes	includes engagements of former	Steyning & Sussex County	June 1975
Lewes	change of name to	Sussex County	June 1975
Lewes Co-operative Benefit	change of name to	Lewes	Nov 1938
Lincoln	Incorporated		Dec 1968
Lincoln	transfer of engagements to	Nottingham	July 1974
Lindsey Permanent Benefit	transfer of engagements to	Leicester Permanent	Mar 1959
Linlithgowshire Savings Investment & Building Society	transfer of engagements to	Dunfermline	Dec 1951
Lion	transfer of engagements to	Leek & Moorlands	July 1964
Littlehampton & District Permanent	amalgamated with Steyning Permanent Benefit	to form Steyning & Littlehampton	Sept 1937
Liverpool	new name of	Liverpool Investment	Mar 1968
Liverpool	includes engagements of former	City of Liverpool	Mar 1968
Liverpool	includes engagements of former	Bootle	Dec 1975
Liverpool	transfer of engagements to	Midshires	July 1982
Liverpool & County Permanent	transfer of engagements to	Economic	July 1952
Liverpool & Provincial	includes engagements of former	City Charter	Sept 1970
Liverpool & Provincial	change of name to	Liverpool Charter	Oct 1970
Liverpool Charter	new name of	Liverpool & Provincial	Oct 1970
Liverpool Charter	includes engagements of former	Liverpool Railway Permanent Benefit	Jan 1977
Liverpool Charter	transfer of engagements to	Northern Rock	Sept 1979
Liverpool Citizen	new name of	Liverpool Citizen Permanent	1949
Liverpool Citizen	transfer of engagements to	Working Men's	Dec 1953
Liverpool Citizen Permanent	change of name to	Liverpool Citizen	1949
Liverpool Investment	includes engagements of former	St Nicholas Perpetual Benefit	Oct 1958
Liverpool Investment	includes engagements of former	Huskisson	Feb 1960
Liverpool Investment	includes engagements of former	Clarence	April 1959
Liverpool Investment	includes engagements of former	St Peter's Permanent Benefit	Feb 1962
Liverpool Investment	includes engagements of former	Stanley Permanent Benefit	Aug 1962
Liverpool Investment	includes engagements of former	Dalton & Furness Permanent Benefit	Mar 1966
Liverpool Investment	includes engagements of former	Patriotic	Mar 1966
Liverpool Investment	change of name to	Liverpool	Mar 1968
Liverpool Railway Permanent Benefit	transfer of engagements to	Liverpool Charter	Jan 1977
Liverpool Victoria Economic	dissolved		May 1947
Llanelly Permanent	transfer of engagements to	Principality	July 1977
Lloyds Permanent	transfer of engagements to	Westbourne Park	Jan 1965
Llynvi Valley Permanent Benefit	dissolved		1983
Lombard	dissolved		Feb 1981
Lombardian Permanent Benefit	transfer of engagements to	Co-operative Permanent	Nov 1943
London & Midland (estb. 1936)	dissolved		1938
London & Midland (estb. 1955)	transfer of engagements to	London Goldhawk	July 1978
London & Essex	new name of	North Bow & Manor Park	Mar 1910
London & Essex	transfer of engagements to	Saffron Walden & District	Sept 1979
London & South of England	new name of	South of England	May 1980
London & South of England	includes engagements of former	Kingston	Oct 1981
London & South of England	transfer of engagements to	Anglia	Apr 1983
London Atlas Permanent	transfer of engagements to	West London & Provincial	June 1945
London Benefit	includes engagements of former	Clapton & General Benefit	Dec 1951

Mergers & Name Changes

London Benefit	includes engagements of former	Third Reform Ballot	June 1963
London Benefit	transfer of engagements to	St Pancras	Sept 1979
London Commercial	new name of	London Commercial Deposit Permanent	Jan 1962
London Commercial Deposit Permanent	change of name to	London Commercial	Jan 1962
London Commercial	transfer of engagements to	Nottingham	June 1983
Londonderry Provident	change of name to	City of Derry	Jan 2001
London Equitable	new name of	Hull Progressive Permanent	June 1956
London Equitable	transfer of engagements to	Westminster	July 1956
London Foresters	Incorporated		May 1970
London Foresters	change of name to	Foresters	June 1983
London Goldhawk	new name of	London Investment	Oct 1975
London Goldhawk	includes engagements of former	London & Midland	July 1978
London Goldhawk	transfer of engagements to	South of England	May 1980
London Grosvenor	new name of	London Grosvenor Permanent Investment	Aug 1949
London Grosvenor	includes engagements of former	United Friendly	Mar 1950
London Grosvenor	includes engagements of former	Metropole Permanent	June 1966
London Grosvenor	includes engagements of former	St Marylebone Central Mutual	June 1967
London Grosvenor	includes engagements of former	West Hampstead Mutual	Jan 1968
London Grosvenor	includes engagements of former	Middlesex	Dec 1968
London Grosvenor	change of name to	London Grosvenor & Middlesex	Mar 1969
London Grosvenor	new name of	London Grosvenor & Middlesex	Jan 1979
London Grosvenor	includes engagements of former	Official & General	Jan 1981
London Grosvenor	transfer of engagements to	Woolwich Equitable	April 1984
London Grosvenor & Middlesex	new name of	London Grosvenor	Mar 1969
London Grosvenor & Middlesex	includes engagements of former	Duchess of Kent Permanent	Jan 1979
London Grosvenor & Middlesex	change of name to	London Grosvenor	Jan 1979
London Grosvenor	change of name to	London Grosvenor	Aug 1949
Permanent Investment			
London Investment	new name of	West London Investment	Dec 1965
London Investment	includes engagements of former	South-West Middlesex	Jan 1966
London Investment	includes engagements of former	Ore Permanent	Sept 1967
London Investment	includes engagements of former	Albany	Dec 1968
London Investment	includes engagements of former	Kensington Permanent	June 1969
London Investment	includes engagements of former	Perpetual Investment	Oct 1970
London Investment	includes engagements of former	South Western	Jan 1973
London Investment	includes engagements of former	Holloway	Mar 1974
London Investment	includes engagements of former	Goldhawk	Sept 1975
London Investment	change of name to	London Goldhawk	Oct 1975
London & Midland	dissolved		Nov 1938
London & North Eastern Railway	transfer of engagements to	Leeds Permanent	Feb 1946
London Permanent	includes engagements of former	Productive	July 1970
London Permanent	transfer of engagements to	Cheltenham & Gloucester	Aug 1987
London & Provincial	dissolved		Sept 1966
London Progressive	new name of	Progressive (Middlesex)	Mar 1953
London Progressive	transfer of engagements to	St Pancras	June 1970
London Provincial	dissolved		Feb 1938
London Scottish	change of name to	Teachers'	Nov 1966
Long Eaton Permanent Central	dissolved		Sept 1948
Longdendale Permanent Benefit	transfer of engagements to	Leek & Westbourne	Oct 1966
Longridge	dissolved. Registered in 1974, but never authorised		July 1980
Longton Mutual Permanent Benefit	dissolved		Oct 1938
Longton Mutual Permanent Benefit	transfer of engagements to	Leek & Moorlands	Oct 1938
Loughborough Permanent Benefit	change of name to	Loughborough Permanent	1882
Loughborough Permanent	new name of	Loughborough Permanent Benefit	1882
Loughborough Permanent	change of name to	Loughborough	May 1987

Mergers & Name Changes

Loughborough	new name of	Loughborough Permanent	May 1987
Louth, Mablethorpe & Sutton	new name of	Louth, Mablethorpe and Sutton Permanent Benefit	Oct 1988
Louth, Mablethorpe and Sutton	transfer of engagements to	Bradford & Bingley	Nov 1990
Louth, Mablethorpe and Sutton Permanent Benefit	change of name to	Louth, Mablethorpe and Sutton	Oct 1988
Ludgate	transfer of engagements to	City & Metropolitan	Dec 1974
Luton & Midlands	change of name to	Midlands	June 1945
Luton	includes engagements of former	Hinckley & Country	Feb 1975
Luton	change of name to	Town & Country	April 1975

M

Maesteg Permanent Benefit	transfer of engagements to	Principality	July 1968
Magnet	amalgamated with North-West	to form Magnet & North-West	Aug 1961
Magnet	new name of	Magnet & North-West	April 1967
Magnet	includes engagements of former	Essex & Kent Permanent	Dec 1974
Magnet	transfer of engagements to	Planet	Dec 1975
Magnet & North-West	includes engagements of former	Shern Hall (Methodist)	Feb 1967
Magnet & North-West	formed by amalgamation of Magnet	with North-West	Aug 1961
Magnet & North-West	Incorporated		Jan 1962
Magnet & North-West	change of name to	Magnet	April 1967
Magnet & Planet	new name of	Magnet	Dec 1975
Magnet & Planet	transfer of engagements to	Town & Country	Oct 1977
Maidenhead	includes engagements of former	Berks & Bucks Permanent Mutual Benefit	Sept 1956
Maidenhead	includes engagements of former	Slough & Eton Benefit	Nov 1965
Maidenhead	amalgamated with Berkshire	to form Maidenhead & Berkshire	Jan 1966
Maidenhead & Berkshire	formed by amalgamation of Maidenhead	with Berkshire	Jan 1966
Maidenhead & Berkshire	includes engagements of former	Church of England	Dec 1967
Maidenhead & Berkshire	change of name to	South of England	Dec 1967
Maidenhead Permanent Benefit	change of name to	Maidenhead	1952/53
Manchester	transfer of engagements to	Newcastle	July 2023
Manchester	new name of	Manchester City Permanent Benefit	June 1950
Manchester City Permanent Benefit	change of name to	Manchester	June 1950
Manchester & Salford Permanent Benefit	transfer of engagements to	Brighton & Sussex	May 1938
Manchester Unity of Oddfellows	new name of	St Margaret	May 1969
Manchester Unity of Oddfellows	transfer of engagements to	Northern Rock	July 1986
Manchester Victoria	dissolved		Oct 1970
Mancunian	transfer of engagements to	Cheshire	July 1979
Manor	dissolved		June 1937
Marble Arch	transfer of engagements to	Chelsea	Oct 1984
Margam	transfer of engagements to	Midshires	Aug 1981
Market Harborough	includes engagements of former	Kettering Permanent Benefit	Jan 1981
Marlborough	Incorporated		1972
Marlborough	transfer of engagements to	Nationwide	Jan 1975
Mayfair Permanent	dissolved		June 1950
Mercantile	includes engagements of former	Novocastrian Permanent	Dec 1950
Mercantile	amalgamated with North Shields	to form North Shields Mercantile	Dec 1966
Mercantile	new name of	North Shields Mercantile	April 1970
Mercantile	includes engagements of former	Tynemouth Victoria	Nov 1983
Mercantile	includes engagements of former	Standard	Sept 1999
Mercantile	transfer of engagements to	Leeds	Aug 2006
Mercia	new name of	Wednesbury	June 1972
Mercia	includes engagements of former	Wolverhampton	Dec 1976
Mercia	change of name to	Wolverhampton & Mercia	Dec 1976

Mergers & Name Changes

Mercury	dissolved		April 1940
Mercury	Incorporated		1953
Mercury	dissolved		1983
Merioneth Permanent Benefit	dissolved		Oct 1977
Mersey Permanent	change of name to	Merseyside	Nov 1975
Merseyside	includes engagements of former	Hercules	June 1977
Merseyside	transfer of engagements to	Bradford & Bingley	April 1985
Merthyr & Dowlais Permanent Benefit	transfer of engagements to	Co-operative Permanent	Sept 1956
Metrogas	includes engagements of former	Queen Victoria Street	Feb 1982
Metrogas	includes engagements of former	City & District Permanent	Sept 1982
Metrogas	transfer of engagements to	Midshires	June 1986
Metropole Permanent	transfer of engagements to	London Grosvenor	June 1966
Metropolitan	transfer of engagements to	Isle of Thanet	Dec 1946
Metropolitan Provident Permanent	dissolved		Oct 1952
Middlesex	transfer of engagements to	Co-operative Permanent	April 1947
Middlesex	new name of	Middlesex Mutual	April 1950
Middlesex	transfer of engagements to	London Grosvenor	Dec 1968
Middlesex Mutual	change of name to	Middlesex	April 1950
Middleton	includes engagements of former	County	June 1971
Middleton	includes engagements of former	Saddleworth United	May 1973
Middleton	includes engagements of former	Failsworth Permanent	Dec 1974
Middleton	amalgamated with Tyldesley	to form Lancastrian	July 1986
Mid Glamorgan	new name of	Pontypridd	Aug 1973
Mid Glamorgan	change of name to	Glamorgan	Oct 1978
Mid Glamorgan	includes engagements of former	Barry Mutual	Oct 1978
Midlands	new name of	Luton & Midlands	June 1945
Midlands	transfer of engagements to	Leeds Permanent	Mar 1962
Midland Permanent	transfer of engagements to	Wolverhampton & Mercia	Dec 1976
Midlothian Investment	dissolved		June 1947
Midshires	new name of	Redditch & Worcester	July 1975
Midshires	includes engagements of former	Hasbury & Cradley	Aug 1978
Midshires	merged	Wolverhampton & Mercia	Oct 1978
Midshires	includes engagements of former	Coventry & Warwickshire Benefit	Nov 1978
Midshires	includes engagements of former	Charnwood & Loughborough	Sept 1979
Midshires	includes engagements of former	Swansea Albion & Gower	Dec 1979
Midshires	includes engagements of former	St Philip's Benefit	Nov 1979
Midshires	includes engagements of former	Margam	Aug 1981
Midshires	includes engagements of former	Pontardulais	Mar 1981
Midshires	merged	Liverpool	July 1982
Midshires	includes engagements of former	Severn	Mar 1983
Midshires	includes engagements of former	Ealing & Acton	Jan 1985
Midshires	includes engagements of former	Metrogas	June 1986
Midshires	amalgamated with Birmingham and Bridgwater	to form Birmingham Midshires	June 1986
Mid-Sussex	new name of	Mid-Sussex Permanent	May 1963
Mid-Sussex	includes engagements of former	Sydenham	May 1982
Mid-Sussex	transfer of engagements to	Cheltenham & Gloucester	Aug 1992
Mid-Sussex Permanent	includes engagements of former	Burgess Hill & Hurstpierpoint	April 1891
Mid-Sussex Permanent	change of name to	Mid-Sussex	May 1963
Mildenhall & District Permanent	transfer of engagements to	Bury St Edmunds Permanent Benefit	Oct 1952
Minerva Permanent Benefit	transfer of engagements to	Hercules	June 1957
Minster	dissolved		Nov 1942
Mitcham	new name of	The Second Paradise Road Ballot & Sale	Sept 1961
Mitcham	amalgamated with South Metropolitan Permanent	to form Mitcham & Metropolitan	July 1977
Mitcham & Metropolitan	formed by amalgamation of Mitcham	with South Metropolitan Permanent	July 1977

Mergers & Name Changes

Mitcham & Metropolitan	transfer of engagements to	Sussex County	April 1986
Modern Permanent	transfer of engagements to	Woolwich Equitable	Oct 1960
Monarch Benefit	transfer of engagements to	Enterprise	Feb 1953
Monarch Investment	dissolved		1975
Monmouthshire	new name of	Monmouthshire & South Wales	Aug 1969
Monmouthshire & South Wales	change of name to	Monmouthshire	Aug 1969
Moorgate Permanent	dissolved		July 1974
Mornington Permanent	change of name to	Mornington	1976
Mornington	new name of	Mornington Permanent	1976
Mornington	transfer of engagements to	Britannia	Oct 1991
Mount Permanent	Incorporated		Aug 1960
Mount Permanent	dissolved		Feb 1977
Mountain Ash Permanent	transfer of engagements to	Pontypridd & Provincial	Dec 1966
Munic Economic	dissolved		Oct 1952
Musselburgh	Incorporated		Jan 1969
Musselburgh	transfer of engagements to	Northern Rock	Dec 1983

N

NALGO	transfer of engagements to	Leek & Moorlands	July 1960
National	amalgamated with Abbey Road	to form Abbey National	Jan 1944
National & Provincial	formed by amalgamation of Provincial	with Burnley	Jan 1983
National & Provincial	includes engagements of former	Haslemere	Dec 1985
National & Provincial	transfer of engagements to	Abbey National	Aug 1996
National Counties	new name of	National Post Office	1972
National Counties	includes engagements of former	Post Office Permanent	Sept 1973
National Emblem Permanent	transfer of engagements to	Clydach Permanent Benefit	April 1944
National Independent Permanent Benefit	transfer of engagements to	Leek & Westbourne	Mar 1967
National Post Office	new name of	Fourth Post Office	Feb 1965
National Post Office	change of name to	National Counties	1972
National Safety Permanent Investment	transfer of engagements to	Northern Rock	Feb 1978
Nationwide	new name of	Co-operative Permanent	Sept 1970
Nationwide	includes engagements of former	Marlborough	Jan 1975
Nationwide	merged	Anglia	Sept 1987
Nationwide	new name of	Nationwide Anglia	Dec 1991
Nationwide	includes engagements of former	Portman	Aug 2007
Nationwide Anglia	new name of	Anglia	Sept 1987
Nationwide Anglia	includes engagements of former	City of Derry	Sept 1987
Nationwide Anglia	change of name to	Nationwide	Dec 1991
Nelson & Premier	formed by amalgamation of Shields Premier	with South Shields Nelson Permanent	Mar 1969
Nelson & Premier	transfer of engagements to	Sunderland & Shields	July 1979
Nelson Permanent	new name of	Nelson Permanent Benefit	June 1940
Nelson Permanent Benefit	change of name to	Nelson Permanent	June 1940
Nelson Permanent	transfer of engagements to	Trafalgar	May 1955
Neptune Economic	dissolved		Feb 1950
Nestor Permanent Benefit	transfer of engagements to	Economic	July 1952
New Cross	new name of	New Cross Equitable	Aug 1965
New Cross	transfer of engagements to	Woolwich Equitable	Mar 1984
New Cross Equitable	change of name to	New Cross	Aug 1965
New Edinburgh Investment	change of name to	Century	Dec 1946
New Gresham	amalgamated with Circle Permanent	to form Gresham Circle	Jan 1964
New Homes	transfer of engagements to	Leek & Westbourne	Jan 1972
New Langbourn Mutual Benefit	transfer of engagements to	Rowland Hill Permanent	April 1891
New Little Chelsea & West Brompton Mutual Benefit	transfer of engagements to	Chelsea Permanent	Mar 1947

Mergers & Name Changes

New South London Equitable	transfer of engagements to	Sutherland Permanent	Feb 1944
New Swindon	new name of	New Swindon Permanent	Mar 1963
New Swindon	change of name to	Ridgeway	Oct 1977
New Swindon Permanent	change of name to	New Swindon	Mar 1963
Newbury	new name of	Newbury (The)	Feb 1979
Newcastle	new name of	Grainger	July 1980
Newcastle	includes engagements of former	Nottingham Imperial	Feb 2000
Newcastle	includes engagements of former	Universal	Dec 2006
Newcastle Portland Permanent	change of name to	Portland	Dec 1944
Newcastle & District	transfer of engagements to	Leek & Moorlands	Dec 1958
Newcastle & Gateshead	new name of	Gateshead Permanent	Oct 1961
Newcastle & Gateshead	includes engagements of former	North Durham Permanent	June 1963
Newcastle & Gateshead Permanent Benefit	transfer of engagements to	Gateshead Permanent	Aug 1961
Newcastle & Gateshead	transfer of engagements to	North of England	Dec 1978
Newcastle-under-Lyme Benefit	transfer of engagements to	Leek & Moorlands	Dec 1957
Newcastle upon Tyne Globe Permanent	change of name to	North-East Globe	Jan 1967
Newcastle upon Tyne Permanent	includes engagements of former	North Eastern Permanent Benefit	Aug 1942
Newcastle upon Tyne Permanent	includes engagements of former	Portland	Aug 1961
Newcastle upon Tyne Permanent	includes engagements of former	St Andrew's	Nov 1979
Newcastle upon Tyne Permanent	transfer of engagements to	Grainger	July 1980
Newington & Kennington 535th Starr-Bowkett	dissolved		Dec 1937
Newport, Chepstow & Ebbw Vale	change of name to	Severn	May 1975
Newport Pagnell, Olney & District (Bucks) Permanent Benefit	transfer of engagements to	Bedfordshire	July 1954
Newton & Flowery Field Permanent Benefit	dissolved		Sept 1948
Newton, Haydock & Golborne Permanent Benefit	transfer of engagements to	Halifax	May 1972
Nineteenth Century	transfer of engagements to	Co-operative Permanent	Dec 1942
Nineteenth Lincoln & Lincolnshire	dissolved		Feb 1944
Ninth Bermondsey Co-operative	dissolved		June 1937
Ninth Dundee & District Economic	dissolved		Jan 1944
Norfolk and Suffolk Permanent Benefit	dissolved		June 1950
North Bow Equitable Mutual	change of name to	North Bow & Manor Park	Sept 1900
North Bow & Manor Park	change of name to	London & Essex	Mar 1910
North Bierley Equitable	transfer of engagements to	Halifax	1929
North British Permanent Benefit	amalgamated with Borough Permanent Benefit Patriotic Benefit Prince of Wales Permanent Benefit Amicable Benefit	to form Patriotic	July 1958
North Devon Permanent & Terminable Benefit	change of name to	Bideford & North Devon	Feb 1937
North Durham Permanent	new name of	North Durham Permanent Benefit	Jan 1937
North Durham Permanent	transfer of engagements to	Newcastle & Gateshead	June 1963
North Durham Permanent Benefit	change of name to	North Durham Permanent	Jan 1937
North-East Globe	new name of	Newcastle upon Tyne Globe Permanent	Jan 1967
North Eastern Permanent Benefit	transfer of engagements to	Newcastle upon Tyne Permanent	Aug 1942
North Herts	new name of	North Herts Permanent Mutual Benefit	Mar 1962
North Herts	transfer of engagements to	Bristol & West	Dec 1970
North Herts Permanent Mutual Benefit	change of name to	North Herts	Mar 1962
North Kent	new name of	North Kent Permanent Benefit	1966
North Kent	transfer of engagements to	Woolwich Equitable	1985
North Kent Permanent Benefit	change of name to	North Kent	1966

Mergers & Name Changes

North London	transfer of engagements to	Cheltenham & Gloucester	Dec 1976
North Metropolitan Permanent Benefit	dissolved	Cheltenham & Gloucester	Aug 1954
North Northumberland Benefit	transfer of engagements to	Grainger	June 1946
North of England	includes engagements of former	Tyneside	Dec 1974
North of England	includes engagements of former	Newcastle & Gateshead	Dec 1978
North of England	includes engagements of former	Tyne	April 1980
North of England	transfer of engagements to	Sunderland & Shields	June 1986
North of England	new name of	Sunderland & Shields	June 1986
North of England	transfer of engagements to	Northern Rock	Oct 1994
North Paddington Permanent	change of name to	Paddington	Oct 1957
North Shields	new name of	North Shields Permanent	July 1963
North Shields	amalgamated with Mercantile	to form North Shields Mercantile	Dec 1966
North Shields Mercantile	formed by amalgamation of Mercantile	with North Shields	Dec 1966
North Shields Mercantile	Incorporated		Dec 1966
North Shields Mercantile	change of name to	Mercantile	April 1970
North Shields Permanent	change of name to	North Shields	July 1963
North Shields Standard Permanent	includes engagements of former	Tynemouth Eligible Permanent	Dec 1907
North Shields Standard Permanent	includes engagements of former	General Permanent Benefit	Mar 1909
North Shields Standard Permanent	change of name to	Standard	Mar 1931
North Staffordshire Permanent	transfer of engagements to	Leek & Moorland	Jan 1956
Economic Benefit			
North Warwickshire Permanent Benefit	change of name to	Nuneaton & Warwickshire	Dec 1953
North West	new name of	North West District Permanent	Mar 1940
North West District Permanent	change of name to	North West	Mar 1940
North West	includes engagements of former	West London Economic	July 1956
North West	includes engagements of former	Boatmans	July 1957
North West	amalgamated with Magnet	to form Magnet & North West	Aug 1961
North-West Durham Permanent Benefit	merged with West Stanley & District Permanent	to form Stanley & North West Durham Permanent Benefit	Dec 1970
North Wilts Equitable	transfer of engagements to	Ridgeway	Jan 1983
North Wilts Ridgeway	formed by amalgamation of	Ridgeway with North Wilts Equitable	Jan 1983
North Wilts Ridgeway	transfer of engagements to	West of England	Mar 1988
Northampton & Midlands	transfer of engagements to	Anglia	Dec 1974
Northampton Conservative	change of name to	Northampton & Midlands	1933/34
Northampton Town & County	new name of	Northampton Town & County Benefit	May 1953
Northampton Town & County	includes engagements of former	Woburn Sands Permanent Benefit	Aug 1957
Northampton Town & County	includes engagements of former	Kingscliffe	April 1957
Northampton Town & County	includes engagements of former	Wolverton (Bucks) Permanent Benefit	Sept 1957
Northampton Town & County	includes engagements of former	Watford & West Herts Permanent Benefit	June 1958
Northampton Town & County	includes engagements of former	Bognor Mutual	Sept 1958
Northampton Town & County	includes engagements of former	City of Peterborough & District Pt	June 1959
Northampton Town & County	includes engagements of former	Grimsby & Cleethorpes Permanent Benefit	Nov 1961
Northampton Town & County	includes engagements of former	General	Dec 1964
Northampton Town & County	includes engagements of former	Esher	Oct 1965
Northampton Town & County	includes engagements of former	Albion Permanent Benefit	Nov 1966
Northampton Town & County	amalgamated with Leicestershire	to form Anglia	Dec 1966
Northampton Town & County Benefit	includes engagements of former	Wellingborough Town & District Permanent Benefit	Mar 1950
Northampton Town & County Benefit	change of name to	Northampton Town & County	May 1953
Northamptonshire Foresters (The)	Incorporated		Jan 1972
Northamptonshire Foresters	transfer of engagements to	Anglia	Dec 1975
North East Globe	transfer of engagements to	Universal	June 1986
Northern & Warrington	new name of	Warrington Workingmen's	Mar 1969
Northern & Warrington	transfer of engagements to	Warrington	Oct 1973
Northern Counties	new name of	Northern Counties Permanent Benefit	Mar 1951

Mergers & Name Changes

Northern Counties	transfer of engagements to	West Liverpool	Feb 1953
Northern Counties Permanent	includes engagements of former	Armstrong Permanent	Dec 1944
Northern Counties Permanent	includes engagements of former	Crown	Jan 1957
Northern Counties Permanent	includes engagements of former	Elswick	Oct 1957
Northern Counties Permanent	includes engagements of former	Hebburn Permanent	Sept 1961
Northern Counties Permanent	includes engagements of former	Foundation Permanent	Jan 1962
Northern Counties Permanent	includes engagements of former	Wellington Permanent	Mar 1962
Northern Counties Permanent	includes engagements of former	Bishop Auckland Rock	July 1963
Northern Counties Permanent	includes engagements of former	United Permanent Benefit	Jan 1964
Northern Counties Permanent	includes engagements of former	East Durham Permanent	April 1964
Northern Counties Permanent	includes engagements of former	Hexham Permanent Benefit	June 1964
Northern Counties Permanent	amalgamated with Rock	to form Northern Rock	July 1965
Northern Counties Permanent Benefit	change of name to	Northern Counties	Mar 1951
Northern District	transfer of engagements to	City & Metropolitan	April 1968
Northern Home Permanent	transfer of engagements to	Universal Permanent	Feb 1942
Northern Rock	formed by amalgamation of Northern Counties Permanent	with Rock	July 1965
Northern Rock	includes engagements of former	Seaham Harbour (Londonderry) Permanent	Oct 1965
Northern Rock	includes engagements of former	Crook Equitable	Feb 1967
Northern Rock	includes engagements of former	Workington Permanent Benefit	Oct 1968
Northern Rock	includes engagements of former	Cockermouth Permanent Benefit	Nov 1970
Northern Rock	includes engagements of former	Crook District Permanent	Jan 1971
Northern Rock	includes engagements of former	Northumbria Permanent Benefit	July 1972
Northern Rock	includes engagements of former	Royal Arcade	April 1973
Northern Rock	includes engagements of former	Haltwhistle Permanent Benefit	Jan 1975
Northern Rock	includes engagements of former	Dunelm	Jan 1975
Northern Rock	includes engagements of former	Prudential Investment	Mar 1975
Northern Rock	includes engagements of former	Wallsend Permanent	May 1975
Northern Rock	includes engagements of former	Cleveland Benefit	Jan 1976
Northern Rock	includes engagements of former	Elsecar, Hoyland & Wentworth Benefit	Jan 1977
Northern Rock	includes engagements of former	Preston Royal Permanent Benefit	April 1977
Northern Rock	includes engagements of former	West Derby	July 1977
Northern Rock	includes engagements of former	Star	Aug 1977
Northern Rock	includes engagements of former	National Safety Investment	Feb 1978
Northern Rock	includes engagements of former	Falkirk	May 1978
Northern Rock	includes engagements of former	East Liverpool Incorporated	Dec 1978
Northern Rock	includes engagements of former	Kidderminster Permanent	July 1979
Northern Rock	includes engagements of former	Deal & Walmer	Aug 1979
Northern Rock	includes engagements of former	Liverpool Charter	Sept 1979
Northern Rock	includes engagements of former	Walker & Byker Industrial Permanent	July 1980
Northern Rock	includes engagements of former	Lancashire	Nov 1980
Northern Rock	includes engagements of former	Stockport & County Permanent	Mar 1981
Northern Rock	includes engagements of former	Pioneer	May 1981
Northern Rock	includes engagements of former	Kilmarnock	Jan 1982
Northern Rock	includes engagements of former	Shields & Washington	Jan 1982
Northern Rock	includes engagements of former	Blyth & Morpeth District Permanent	Jan 1982
Northern Rock	includes engagements of former	Musselburgh	Dec 1983
Northern Rock	includes engagements of former	South Shields Sun Permanent	Sept 1985
Northern Rock	includes engagements of former	Hartlepool & District	Oct 1985
Northern Rock	includes engagements of former	Manchester Unity of Odd Fellows	July 1986
Northern Rock	includes engagements of former	United Kingdom	Dec 1986
Northern Rock	includes engagements of former	Wishaw Investment	1986
Northern Rock	includes engagements of former	Lancastrian	July 1992
Northern Rock	includes engagements of former	Surrey	July 1993
Northern Rock	includes engagements of former	North of England	Oct 1994

Mergers & Name Changes

Northern Rock	converted to public limited company		Oct 1997
Northern Rock	transfer of engagements to	Virgin Money	Jan 2012
Northumberland	transfer of engagements to	Rock Permanent Benefit	Aug 1947
Northumbria Permanent Benefit	transfer of engagements to	Northern Rock	July 1972
Northwich	amalgamated with Cheshire	to form Cheshire & Northwich	Dec 1968
Norwich	new name of	Norwich Benefit	July 1947
Norwich	includes engagements of former	Thetford, Norfolk & Suffolk Mutual Benefit	July 1961
Norwich	amalgamated with Peterborough	to form Norwich and Peterborough	Oct 1986
Norwich and Peterborough	formed by amalgamation of Norwich	with Peterborough	Oct 1986
Norwich and Peterborough	transfer of engagements to	Yorkshire	Nov 2011
Norwich Benefit	Incorporated		June 1947
Norwich Benefit	change of name to	Norwich	July 1947
Nottingham	includes engagements of former	Grantham	June 1978
Nottingham	includes engagements of former	Lincoln	July 1974
Nottingham	includes engagements of former	London Commercial	June 1983
Nottingham & District Permanent	dissolved		1984
Nottingham Imperial	new name of	Nottingham Oddfellows	1985
Nottingham Imperial	transfer of engagements to	Newcastle	Feb 2000
Nottingham Imperial Oddfellows	change of name to	Nottingham Oddfellows	Jan 1959
Nottingham Oddfellows	new name of	Nottingham Imperial Oddfellows	Jan 1959
Nottingham Oddfellows	change of name to	Nottingham Imperial	1985
Novocastrian Permanent	transfer of engagements to	Mercantile	Dec 1950
Nuneaton, Chilvers, Coton & District Permanent Benefit	transfer of engagements to	Alliance	Aug 1945
Nuneaton & Warwickshire	new name of	North Warwickshire Permanent Benefit	Dec 1953
Nuneaton & Warwickshire	transfer of engagements to	Wolverhampton & Mercia	Feb 1978



Oak Co-operative	transfer of engagements to	Abbey National	Aug 1979
Oak Leaf	transfer of engagements to	Anglia	Dec 1980
Official & General	new name of	Official & General Permanent Benefit	Nov 1938
Official & General	transfer of engagements to	London Grosvenor	Jan 1981
Official & General Permanent Benefit	change of name to	Official & General	Nov 1938
Old England	includes engagements of former	Central Perpetual Benefit	Jan 1971
Old England	includes engagements of former	Oxford Permanent	Jan 1971
Old England	includes engagements of former	Rodney Permanent	Jan 1971
Old England	includes engagements of former	Soho	Jan 1971
Old England	transfer of engagements to	Sun	Nov 1985
Oldbury Britannia	new name of	Britannia	1955
Oldbury Britannia	transfer of engagements to	Leek, Westbourne & Eastern Counties	July 1974
Oldham Permanent	new name of	Oldham St James's Permanent	Feb 1946
Oldham Permanent	dissolved		Mar 1981
Oldham St James's Permanent	change of name to	Oldham Permanent	Feb 1946
Old Swan	transfer of engagements to	United Kingdom	Sept 1951
Ore Permanent	transfer of engagements to	London Investment	Sept 1967
Orient Permanent	transfer of engagements to	Leek & Westbourne	Jan 1966
Ormskirk & Southport Permanent Benefit	dissolved		Mar 1940
Orpington	transfer of engagements to	Hastings & Thanet	April 1957
Otley & Wharfedale Permanent Investment & Benefit	change of name to	Otley	1932
Otley	new name of	Otley & Wharfedale Permanent Investment & Benefit	1932
Otley	transfer of engagements to	Skipton	Sept 1982
Over Darwen	new name of	Over Darwen Permanent Benefit	April 1962

Mergers & Name Changes

Over Darwen	transfer of engagements to	Britannia	July 1982
Over Darwen Permanent Benefit	change of name to	Over Darwen	April 1962
Oxford Permanent	transfer of engagements to	Old England	Jan 1971
Oxford Provident	Incorporated		Dec 1962
Oxford Provident	transfer of engagements to	Rugby & Warwick	Mar 1974

P

Paddington	new name of	North Paddington Permanent	Oct 1957
Paddington	includes engagements of former	Peckham Permanent	July 1981
Paddington	transfer of engagements to	West of England	Nov 1987
Padiham	new name of	Padiham & District Permanent Benefit	July 1940
Padiham	transfer of engagements to	Bradford & Bingley	May 1983
Padiham & District Permanent Benefit	change of name to	Padiham	July 1940
Paisley	includes engagements of former	Dumfries & Galloway Benefit Friendly	Jan 1963
Paisley	includes engagements of former	Clydesdale	Jan 1971
Paisley	includes engagements of former	Edinburgh	Dec 1979
Paisley	change of name to	Edinburgh & Paisley	Dec 1979
Palmerston	transfer of engagements to	Economic	June 1974
Park Lane	dissolved		July 1940
Paramount	transfer of engagements to	Leek & Westbourne	June 1973
Patriotic	formed by amalgamation of North British Permanent Benefit Patriotic Benefit Prince of Wales Permanent Benefit	Amicable Benefit Borough Permanent Benefit	July 1958
Patriotic	transfer of engagements to	Liverpool Investment	Mar 1966
Peacehaven, Newhaven and District Permanent	change of name to	Western	Dec 1957
Peckham	new name of	Peckham Mutual	July 1982
Peckham	transfer of engagements to	Cheltenham & Gloucester	June 1990
Peckham Mutual	change of name to	Peckham	July 1982
Peckham Permanent Benefit	change of name to	Peckham Permanent	May 1956
Peckham Permanent	new name of	Peckham Permanent Benefit	May 1956
Peckham Permanent	transfer of engagements to	Paddington	July 1981
Peebles	new name of	Peeblesshire Savings Investment	June 1971
Peebles	Incorporated		Dec 1973
Peebles	transfer of engagements to	Dunfermline	Oct 1979
Peeblesshire Savings Investment	change of name to	Peebles	June 1971
Pelham Permanent	transfer of engagements to	Lewes	Dec 1971
Pembroke	new name of	Pembroke Perpetual Benefit	Aug 1940
Pembroke	transfer of engagements to	Hercules	June 1957
Pembroke Perpetual Benefit	change of name to	Pembroke	Aug 1940
Pembrokeshire Permanent Benefit	transfer of engagements to	Leek & Westbourne	Aug 1968
Penistone	new name of	Penistone & Thurlston Permanent Benefit	Jan 1948
Penistone	transfer of engagements to	Leek & Moorlands	Nov 1965
Penistone & Thurlston Permanent Benefit	change of name to	Penistone	Jan 1948
Pentonville & General Permanent Benefit	change of name to	King's Cross & Pentonville Permanent	Jan 1941
People's	new name of	People's Co-operative Permanent	Mar 1938
People's	includes engagements of former	Brockley Permanent	June 1957
People's	transfer of engagements to	Greenwich	Jan 1969
People's Co-operative Permanent	change of name to	People's	Mar 1938
Percy	amalgamated with Grainger	to form Grainger & Percy	Jan 1957
Permanent Salopian Benefit	transfer of engagements to	Cheltenham & Gloucester	April 1948
Permanent Scottish	transfer of engagements to	Scottish	Mar 1983
Perpetual Investment	transfer of engagements to	London Investment	Oct 1970

Mergers & Name Changes

Peterborough	new name of	Peterborough Provincial Benefit	Mar 1962
Peterborough	includes engagements of former	King's Lynn	April 1967
Peterborough	includes engagements of former	Stamford	April 1980
Peterborough	merged Argyle	Peterborough	July 1985
Peterborough	amalgamated with Norwich	to form Norwich and Peterborough	Oct 1986
Peterborough Provincial Benefit	change of name to	Peterborough	Mar 1962
Petersfield & District Mutual	dissolved		Feb 1939
Phoenix Heritable Investment	dissolved		Dec 1974
Piccadilly	new name of	Ellis & Sons Amalgamated	Aug 1957
Piccadilly	dissolved		1983
Piccadilly Permanent	transfer of engagements to	Co-operative Permanent	Feb 1945
Pioneer	transfer of engagements to	Northern Rock	May 1981
Planet	merged	Reliance Permanent	Aug 1945
Planet	includes engagements of former	Magnet	Dec 1975
Planet	change of name to	Magnet & Planet	Dec 1975
Planet Perpetual Benefit	transfer of engagements to	Sun	Feb 1972
Pontardawe Permanent	dissolved		June 1947
Pontardulais	transfer of engagements to	Midshires	Mar 1981
Pontypool Permanent	transfer of engagements to	Bristol & West	Oct 1971
Pontypridd	new name of	Pontypridd & Provincial	May 1969
Pontypridd	change of name to	Mid-Glamorgan	Aug 1973
Pontypridd	change of name to	Glamorgan	1978
Pontypridd & Provincial	includes engagements of former	Mountain Ash Permanent	Dec 1966
Pontypridd & Provincial	new name of	Pontypridd, Llantrisant and Rhondda Valleys Permanent Benefit	1932
Pontypridd & Provincial	change of name to	Pontypridd	May 1969
Poole	new name of	Town & County of Poole	April 1964
Poole	transfer of engagements to	Bristol & West	April 1979
Portland	new name of	Newcastle Portland Permanent	Dec 1944
Portland	transfer of engagements to	Newcastle upon Tyne Permanent	Aug 1961
Portman	includes engagements of former	Bournemouth & Christchurch	Feb 1975
Portman	includes engagements of former	Wessex	July 1989
Portman	new name of	Portman Wessex	July 1989
Portman	transfer of engagements to	Regency & West of England	Oct 1990
Portman	new name of	Regency & West of England	Oct 1990
Portman	includes engagements of former	St Pancras	Dec 1993
Portman	includes engagements of former	Greenwich	Jan 1997
Portman	includes engagements of former	Staffordshire	Dec 2003
Portman	includes engagements of former	Lambeth	Sept 2006
Portman	transfer of engagements to	Nationwide	Aug 2007
Portman	change of name to	Portman Wessex	July 1989
Portman Wessex	transfer of engagements to	Regency & West of England	Oct 1990
Portsmouth	new name of	City of Portsmouth	May 1952
Portsmouth	transfer of engagements to	Cheltenham & Gloucester	June 1991
Post Office Permanent	transfer of engagements to	National Counties	Nov 1973
Postal Service & General	amalgamated with St Pancras	to form St Pancras	Jan 1944
Premier Permanent (The)	transfer of engagements to	City & Metropolitan	July 1980
Preservation	Incorporated		Sept 1960
Preservation	dissolved		Dec 1964
President Permanent	dissolved		June 1965
Preston & Blackburn	new name of	Blackburn	June 1954
Preston & Blackburn	dissolved		1983
Preston Royal Permanent Benefit	transfer of engagements to	Northern Rock	April 1977
Prince Alfred Permanent Benefit	transfer of engagements to	Enterprise	Feb 1953
Prince of Wales Permanent Benefit (Newcastle upon Tyne)	transfer of engagements to	Rock Permanent Benefit	Dec 1946

Mergers & Name Changes

Prince of Wales Permanent Benefit	amalgamated with Amicable Benefit North British Permanent Benefit Borough Permanent Benefit Patriotic Benefit	to form Patriotic	July 1958
Prince's Park	new name of	Prince's Park Benefit	Mar 1940
Prince's Park	transfer of engagements to	The United Provinces	Aug 1965
Prince's Park Permanent Benefit	change of name to	Prince's Park	Mar 1940
Principality	includes engagements of former	Bridgend	Aug 1959
Principality	includes engagements of former	Urban	June 1962
Principality	includes engagements of former	Maesteg Permanent Benefit	July 1968
Principality	includes engagements of former	Aberavon Mutual Permanent	Jan 1974
Principality	includes engagements of former	Swansea & Carmarthen	July 1974
Principality	includes engagements of former	Llanelli Permanent	July 1977
Principality	includes engagements of former	District	Oct 1978
Principality	includes engagements of former	Gorseinon	Oct 1979
Principality	includes engagements of former	Chatham	Jan 1985
Productive	formed by amalgamation of	Freehold & Leasehold and Professional & Commercial Benefit	July 1961
Productive	Incorporated		July 1961
Productive	transfer of engagements to	London Permanent	July 1970
Productive Investment Benefit	amalgamated with Freehold & Leasehold and Professional & Commercial Benefit	to form Productive	July 1961
Professional & Commercial Benefit	amalgamated with Freehold & Leasehold and Productive Investment Benefit	to form Productive	July 1961
Progressive (Middlesex)	change of name to	London Progressive	Mar 1953
Property Owners	transfer of engagements to	Woolwich Equitable	Dec 1986
Provident Permanent	transfer of engagements to	Bristol & West	July 1956
Provincial	formed by amalgamation of Leeds Provincial	with Bradford Third Equitable Benefit	Oct 1945
Provincial	includes engagements of former	Uxbridge Permanent Benefit	Jan 1967
Provincial	includes engagements of former	Keighley & Craven	Aug 1966
Provincial	includes engagements of former	Elgin Property Investment	April 1974
Provincial	merged	Burnley	Jan 1983
Provincial	new name of	National & Provincial	Jan 1983
Prudential Investment	transfer of engagements to	Northern Rock	Jan 1975

Q

Queen Anne Permanent Benefit	transfer of engagements to	Leek & Westbourne	Jan 1972
Queen Victoria Street	new name of	Queen Victoria Street Mutual Benefit	Jan 1950
Queen Victoria Street Mutual Benefit	change of name to	Queen Victoria Street	Jan 1950
Queen Victoria Street	transfer of engagements to	Metrogas	Feb 1982
Quorn	new name of	Quorndon & Neighbourhood Freehold Benefit	July 1950
Quorn	transfer of engagements to	Leicester Permanent	April 1957
Quorndon & Neighbourhood	change of name to	Quorn	July 1950

R

Radcliffe	transfer of engagements to	Leek & Moorlands	June 1961
Railway Permanent	transfer of engagements to	Leek & Moorlands	Feb 1953
Rainsford Permanent Benefit	transfer of engagements to	Economic	July 1952
Ramsbury	includes engagements of former	Swanage & Isle of Purbeck	June 1969
Ramsbury	includes engagements of former	Wilts & Western Benefit	June 1979
Ramsbury	includes engagements of former	St Martins le Grand	Sept 1980
Ramsbury	includes engagements of former	Western Counties	July 1985
Ramsbury	change of name to	West of England	July 1985

Mergers & Name Changes

Ravenhead Permanent Benefit	dissolved		1983
Reading	includes engagements of former	High Wycombe & S Bucks	April 1947
Reading	change of name to	Reading & High Wycombe	Mar 1948
Reading & High Wycombe	new name of	Reading	Mar 1948
Reading & High Wycombe	transfer of engagements to	Bristol & West	Dec 1956
Redditch Benefit	includes engagements of former	Worcester	Dec 1970
Redditch Benefit	change of name to	Redditch & Worcester	Dec 1970
Redditch & Worcester	new name of	Redditch Benefit	Dec 1970
Redditch & Worcester	includes engagements of former	Halesowen	Dec 1975
Redditch & Worcester	change of name to	Midshires	July 1975
Redhill & District	change of name to	East Surrey	April 1945
Refuge	Incorporated		Feb 1958
Refuge	dissolved		Aug 1977
Regency	transfer of engagements to	Citizens Permanent	Dec 1963
Regency	new name of	Citizens Regency	1985
Regency	merged	Sussex Mutual	Oct 1985
Regency	transfer of engagements to	West of England	May 1989
Regency & West of England	new name of	West of England	May 1989
Regency & West of England	includes engagements of former	Portman Wessex	Oct 1990
Regency & West of England	change of name to	Portman	Oct 1990
Reliance Permanent	transfer of engagements to	Planet	Aug 1943
Reliant	transfer of engagements to	Hastings & Thanet	June 1975
Rhodesia Century	transfer of engagements to	Founders	July 1961
Ribblesdale Permanent	transfer of engagements to	Skipton	Mar 1966
Richard Green	change of name to	Hyde Park	Feb 1955
Richmond Mutual	transfer of engagements to	West London Investment	Aug 1962
Ridgeway	new name of	New Swindon	Oct 1977
Ridgeway	includes engagements of former	North Wilts Equitable	Jan 1983
Ridgeway	new name of	North Wilts Ridgeway	Jan 1983
Rock	new name of	Rock Permanent Benefit	Mar 1955
Rock	includes engagements of former	Bedlingtonshire Permanent	June 1964
Rock	amalgamated with Northern Counties Permanent	to form Northern Rock	July 1965
Rock Benefit	dissolved		Feb 1952
Rock (Llanelly) Permanent	transfer of engagements to	Co-operative Permanent	July 1946
Rock Permanent Benefit	includes engagements of former	Prince of Wales Permanent Benefit (Newcastle upon Tyne)	Dec 1946
Rock Permanent Benefit	includes engagements of former	Northumberland	Aug 1947
Rodney Permanent	transfer of engagements to	Old England	Jan 1971
Rotherham & District Perfect Thrift	dissolved		Sept 1944
Rowland	dissolved		June 1953
Rowland Hill Permanent	includes engagements of former	New Langbourn Mutual Benefit	April 1891
Rowland Hill Permanent	transfer of engagements to	Bolton	April 1977
Rowley Regis & District Benefit	change of name to	Rowley Regis	Jan 1967
Rowley Regis	new name of	Rowley Regis & District Benefit	Jan 1967
Rowley Regis	includes engagements of former	Cradley Heath	Oct 1979
Rowley Regis	new name of	Cradley Heath	Oct 1979
Rowley Regis	transfer of engagements to	Heart of England	Mar 1988
Royal Arcade	transfer of engagements to	Northern Rock	April 1973
Royal Benefit (London)	transfer of engagements to	Freehold & Leasehold Permanent Benefit	Oct 1946
Royal Benefit	transfer of engagements to	West London Investment	Oct 1964
Royal Mutual Benefit	transfer of engagements to	Bristol & West	June 1971
Royston & District Permanent	transfer of engagements to	Saffron Walden & District	April 1972
Rugby	includes engagements of former	Daventry & District Permanent	May 1953
Rugby	amalgamated with Warwick	to form Rugby & Warwick	Sept 1967
Rugby & Warwick	includes engagements of former	Oxford Provident	Mar 1974

Mergers & Name Changes

Rugby & Warwick	transfer of engagements to	Walsall Mutual	Aug 1974
Rugby Provident	new name of	Rugby Provident Permanent Benefit	Aug 1953
Rugby Provident	transfer of engagements to	Hinckley	Feb 1983
Rugby Provident Permanent Benefit	change of name to	Rugby Provident	Aug 1953
Rye Benefit	new name of	Rye, East Sussex & Kent Permanent Benefit Building & Investment Society	1950
Rye Benefit	transfer of engagements to	Eastbourne Mutual	Jan 1982
Rye, East Sussex & Kent Permanent Benefit Building & Investment Society	change of name to	Rye Benefit	1950

S

Saddleworth Permanent Benefit	transfer of engagements to	Bradford & Bingley	Feb 1982
Saddleworth United	new name of	Saddleworth United Permanent Benefit	July 1963
Saddleworth United	transfer of engagements to	Middleton	May 1973
Saddleworth United Permanent Benefit	change of name to	Saddleworth United	July 1963
Saffron	new name of	Saffron Walden Herts & Essex	Sept 2006
Saffron Walden Benefit	includes engagements of former	Saffron Walden & Essex Mechanics Permanent Benefit	Jan 1968
Saffron Walden & Essex	transfer of engagements to	Saffron Walden Benefit Mechanics Permanent Benefit	Jan 1968
Saffron Walden Benefit	change of name to	Saffron Walden & District	July 1968
Saffron Walden & District	new name of	Saffron Walden Benefit	July 1968
Saffron Walden & District	includes engagements of former	Royston & District Permanent	April 1972
Saffron Walden & District	includes engagements of former	London & Essex	Sept 1979
Saffron Walden & District	change of name to	Saffron Walden & Essex	Sept 1979
Saffron Walden & Essex	new name of	Saffron Walden & District	Sept 1979
Saffron Walden & Essex	includes engagements of former	Herts & Essex	April 1989
Saffron Walden Herts & Essex	new name of	Herts & Essex, Saffron Walden & Essex	April 1989
Saffron Walden Herts & Essex	change of name to	Saffron	Sept 2006
St Albans	new name of	City of St Albans Permanent Benefit	April 1946
St Albans	transfer of engagements to	Bedfordshire	April 1960
St Andrew's Permanent	includes engagements of former	Union Permanent	May 1963
St Andrew's Permanent	change of name to	St Andrew's	Feb 1971
St Andrew's	new name of	St Andrew's Permanent	Feb 1971
St Andrew's	transfer of engagements to	Newcastle upon Tyne Permanent	Nov 1979
St Annes' Permanent Benefit	transfer of engagements to	United Kingdom	July 1964
St Clements	dissolved		Feb 1958
St Helens & Rainford	new name of	St Helens & Rainford Benefit	1949
St Helens & Rainford	transfer of engagements to	Leek & Westbourne	April 1969
St Helens & Rainford Benefit	change of name to	St Helens & Rainford	1949
St James's	transfer of engagements to	Hastings & Thanet	Jan 1959
St James & Hamlet of Ratcliff Mutual	dissolved		Mar 1955
St Margaret	change of name to	Manchester Unity of Oddfellows	May 1969
St Martins le Grand	new name of	St Martins le Grand Mutual Permanent Benefit	May 1975
St Martins le Grand Mutual Permanent Benefit	change of name to	St Martins le Grand	May 1975
St Martins le Grand	transfer of engagements to	Ramsbury	Sept 1980
St Mary's Permanent Benefit	dissolved		May 1938
St Marylebone Central Mutual	transfer of engagements to	London Grosvenor	June 1967
St Marylebone & Suburban	formed by amalgamation of Borough of Marylebone Permanent	with East Ham & District Permanent	Jan 1955
St Marylebone & Suburban	transfer of engagements to	Bristol & West	Feb 1961
St Nicholas Perpetual Benefit	transfer of engagements to	Liverpool Investment	Oct 1958

Mergers & Name Changes

St Pancras	formed by amalgamation of Postal Service & General	with St Pancras	Jan 1941
St Pancras	amalgamated with Postal Service & General	to form St Pancras	Jan 1944
St Pancras	includes engagements of former	London Progressive	June 1970
St Pancras	includes engagements of former	London Benefit	Sept 1979
St Pancras	transfer of engagements to	Portman	Dec 1993
St Paul's	dissolved		Dec 1956
St Peter's Permanent Benefit	transfer of engagements to	Liverpool Investment	Feb 1962
St Philip's Benefit	new name of	St Philip's Benefit Building Society No.1	Mar 1946
St Philip's Benefit	transfer of engagements to	Midshires	Nov 1979
St Philip's Benefit Building Society No.1	change of name to	St Philip's Benefit	Mar 1949
St Stephen's	dissolved		June 1996
Sale & District Permanent Benefit	dissolved		Oct 1953
Sale & District Permanent Benefit	dissolved		June 1965
Salisbury City & District Mutual	dissolved		June 1938
Salop Town & County Permanent Benefit	dissolved		Jan 1942
Sandbach	transfer of engagements to	Cheshire	July 1981
Sandy	new name of	Sandy & District Permanent Mutual Benefit	Jan 1962
Sandy	transfer of engagements to	Gateway	Sept 1979
Sandy & District Permanent Mutual Benefit	change of name to	Sandy	Jan 1962
Savings Bank	transfer of engagements to	United Kingdom	Sept 1951
Scarborough	includes engagements of former	Durham District Permanent	Dec 1966
Scarborough	transfer of engagements to	Skipton	Mar 2009
Scholes Permanent Benefit	transfer of engagements to	Bradford & Bingley	Jan 1970
Scottish	includes engagements of former	Scottish Progressive	May 1946
Scottish	includes engagements of former	Glasgow	Dec 1961
Scottish	includes engagements of former	Helenburgh & Gareloch Provident Investment & Building Society	April 1963
Scottish	includes engagements of former	Bo'ness & Carriden Savings Investment & Building Society	Aug 1969
Scottish	includes engagements of former	Dundee & Angus	June 1963
Scottish	includes engagements of former	Galashiels Provincial	Dec 1969
Scottish	includes engagements of former	Strathclyde	July 1982
Scottish	includes engagements of former	Permanent Scottish	Mar 1984
Scottish	includes engagements of former	Banffshire	July 1984
Scottish	includes engagements of former	Huntly	Nov 1985
Scottish Amicable	transfer of engagements to	Co-operative Permanent	June 1958
Scottish Progressive	transfer of engagements to	Scottish	May 1946
Scunthorpe	Incorporated		Aug 1959
Scunthorpe	dissolved		April 1966
Seaford & District Mutual	transfer of engagements to	Hastings & Thanet	July 1969
Seaham Harbour (Londonderry) Permanent	transfer of engagements to	Northern Rock	Oct 1965
Second Bethnal Green 890th Starr-Bowkett	dissolved		Nov 1944
Second Birkenhead Artisans	dissolved		April 1948
Second Birkenhead Economic	dissolved		Mar 1939
Second Bonā Fide	transfer of engagements to	Chelsea	Jan 1954
Second Cambridge Peers Economic	change of name to	City of Cambridge Economic	May 1953
Second Chandos Mutual Benefit	dissolved		Feb 1950
Second Chatham	transfer of engagements to	Chatham	June 1969
Second Chelsea & Kensington	transfer of engagements to	Chelsea & Walham Green	Nov 1947
Second Clissold Mutual Benefit	dissolved		Nov 1950
Second Dundee & District Economic	dissolved		Jan 1957
Second Eastern Excelsior Mutual Benefit	dissolved		Oct 1950

Mergers & Name Changes

Second Equitable Permanent Benefit (Bridgwater)	transfer of engagements to	Bridgwater & West of England Permanent	July 1946
Second Equitable Permanent Benefit	transfer of engagements to	Enterprise	Feb 1953
Second Globe Benefit	transfer of engagements to	British	Nov 1949
Second Govanhill & District Economic	dissolved		Oct 1948
Second Hull Perfect Thrift	dissolved		April 1945
Second Lewisham Co-operative	dissolved		April 1947
Second Linden	dissolved		July 1944
Second Neath & District 979th Starr-Bowkett	dissolved		Mar 1942
Second Paradise Road Ballot & Sale	change of name to	Mitcham	Sept 1961
Second Rock Benefit	dissolved		Jan 1945
Second Rotherham & District P. Thrift	dissolved		Oct 1942
Second Royal Equitable	dissolved		June 1966
Second St James's	new name of	Second St James's Co-operative Benefit	June 1956
Second St James's Co-operative Benefit	change of name to	Second St James's	June 1956
Second Sale &	dissolved		Jan 1940
Ashton-on-Mersey Economic			
Second Salisbury & District Perfect Thrift	dissolved		Sept 1968
Second Seven Sisters & South Hornsey	dissolved		May 1943
Second Standard Permanent Benefit	transfer of engagements to	Islington	Mar 1954
Second Stratford Co-operative Benefit	dissolved		Jan 1965
Second West End Mutual Benefit	transfer of engagements to	Freehold & Leasehold Permanent Benefit	Oct 1946
Second West Kirby Economic	dissolved		Feb 1946
Sedgley & District Permanent	transfer of engagements to	South Staffordshire Investment Company	June 1959
Senior	Incorporated		July 1959
Senior	change of name to	Hampstead	April 1965
Sevenoaks & District Mutual	transfer of engagements to	Hastings & Thanet	Oct 1957
Seventh Greenock Economic	dissolved		Mar 1939
Seventh Haringay & Hornsey	dissolved		Aug 1938
Seventh Stratford Rock Mutual	dissolved		1961
Severn	new name of	Newport, Chepstow & Ebbw Vale	May 1975
Severn	transfer of engagements to	Midshires	Mar 1983
Shaftesbury Permanent	dissolved		Jan 1939
Sheerness & Gillingham	transfer of engagements to	Hastings & Thanet	Feb 1959
Sheffield	transfer of engagements to	Bradford & Bingley	June 1990
Shepshed Permanent Benefit	change of name to	Shepshed	April 1971
Shepshed	new name of	Shepshed Permanent Benefit	April 1971
Shepshed	transfer of engagements to	Nottingham	July 2013
Shepton Mallet Permanent Benefit	transfer of engagements to	Bristol & West	Mar 1960
Shern Hall (Methodist)	includes engagements of former	Atlas	Feb 1965
Shern Hall (Methodist)	includes engagements of former	Equity	Mar 1965
Shern Hall (Methodist)	transfer of engagements to	Magnet & North West	April 1967
Shields Commercial	new name of	South Shields Commerical	Oct 1965
Shields Commercial	transfer of engagements to	Sunderland & Shields	Nov 1983
Shields & Tyne Dock Permanent	amalgamated with South Shields Premier Permanent	to form Shields Premier	Jan 1963
Shields Premier	formed by amalgamation of Shields & Tyne Dock Permanent	with South Shields Premier Permanent	Jan 1963
Shields Premier	Incorporated		Jan 1963
Shields Premier	amalgamated with South Shields Nelson Permanent	to form Nelson & Premier	Mar 1969
Shields & Washington	new name of	South Shields Equitable Permanent	May 1973
Shields & Washington	transfer of engagements to	Northern Rock	Jan 1982
Silsden	new name of	Silsden & District Permanent Benefit	Nov 1940
Silsden	transfer of engagements to	Leek & Moorlands	Oct 1959
Silsden & District Permanent Benefit	change of name to	Silsden	Nov 1940

Mergers & Name Changes

Simplified	new name of	Simplified Permanent Benefit	Aug 1955
Simplified	dissolved		Nov 1983
Simplified Permanent Benefit	change of name to	Simplified	Aug 1955
Sixteenth St Martin's Mutual Benefit	dissolved		Feb 1947
Sixteenth Swansea Liberal Terminating	dissolved		Nov 1956
Sixth West Ham Benefit	dissolved		May 1945
Skipton	includes engagements of former	Barnoldswick & District Permanent	Feb 1942
Skipton	includes engagements of former	Ribblesdale Permanent	Mar 1966
Skipton	includes engagements of former	Bury	Apr 1974
Skipton	includes engagements of former	Otley	Sept 1982
Slough & Eton Benefit	transfer of engagements to	Maidenhead	Nov 1965
Smethwick	transfer of engagements to	Cheltenham & Gloucester	Dec 1973
Snowden Permanent Benefit	dissolved		May 1946
Soho	transfer of engagements to	Old England	Jan 1971
Somercotes	transfer of engagements to	Derbyshire	Dec 1966
Somersetshire	Incorporated		Aug 1962
Somersetshire	new name of	Somersetshire Permanent Benefit	Aug 1962
Somersetshire	transfer of engagements to	Bristol & West	1972
Somersetshire Permanent Benefit	change of name to	Somersetshire	Aug 1962
South Coast	amalgamated with Borough of Hove Permanent Investment	to form Hove & South Coast	Jan 1965
South Durham	transfer of engagements to	Sunderland & Shields	May 1985
South-East Essex Permanent	transfer of engagements to	Bristol & West	Dec 1967
South of England **	new name of	Maidenhead & Berkshire	Dec 1967
South of England	includes engagements of former	Ascot & District 838th Starr-Bowkett	Jan 1969
South of England	includes engagements of former	Wallingford & District Permanent	Jan 1971
South of England	includes engagements of former	Bromley	June 1976
South of England	includes engagements of former	Brighton & Shoreham	Oct 1977
South of England	includes engagements of former	London Goldhawk	May 1980
South of England	change of name to	London & South of England	May 1980
South Lambeth Permanent Mutual	transfer of engagements to	Fourth City	Feb 1954
South London	new name of	Camberwell & South London	Feb 1956
South London	includes engagements of former	Sutherland Permanent	July 1958
South London	amalgamated with Chelsea	to form Chelsea & South London	Dec 1966
South London 204th Starr-Bowkett	dissolved		April 1964
South Manchester	transfer of engagements to	Walthamstow	Sept 1977
South Metropolitan Permanent	amalgamated with Mitcham	to form Mitcham & Metropolitan	July 1977
South Norwood Permanent	transfer of engagements to	City of London (The)	Dec 1958
South Shields Anchor Permanent	change of name to	Anchor	June 1962
South Shields Commercial	change of name to	Shields Commercial	Oct 1965
South Shields Crown Permanent	transfer of engagements to	Corporation	Oct 1957
South Shields Equitable Permanent	change of name to	Shields & Washington	1974
South Shields Nelson Permanent	amalgamated with Shields Premier	to form Nelson & Premier	Mar 1969
South Shields Premier Permanent	amalgamated with Shields & Tyne Permanent Dock	to form Shields Premier	Jan 1963
South Shields Royal Permanent	transfer of engagements to	Hadrian	Oct 1969
South Shields Sun Permanent	transfer of engagements to	Northern Rock	Sept 1985
South Shields Victory Permanent	change of name to	Victory	Aug 1951
South Staffordshire	new name of	South Staffordshire Permanent Benefit	May 1951
South Staffordshire	includes engagements of former	West Midlands	June 1959
South Staffordshire	includes engagements of former	Sedgley & District Permanent	June 1959
South Staffordshire	includes engagements of former	Stafford & County Permanent	May 1975
South Staffordshire	change of name to	Staffordshire	May 1975
South Staffordshire Permanent Benefit	change of name to	South Staffordshire	May 1951
South Western	new name of	Clapham Perseverance	Oct 1947

Mergers & Name Changes

South Western	includes engagements of former	South of England	June 1953
South Western	includes engagements of former	Home Counties	Jan 1958
South Western	transfer of engagements to	London Investment	Jan 1973
South West Middlesex	new name of	South West Middlesex Mutual Benefit	April 1954
South West Middlesex Mutual Benefit	change of name to	South West Middlesex	April 1954
South West Middlesex	transfer of engagements to	London Investment	Jan 1966
South West Wales	new name of	Landore	Nov 1963
South West Wales	includes engagements of former	Clydach Permanent Benefit	Jan 1968
South West Wales	includes engagements of former	Swansea Imperial Permanent	Jan 1968
South West Wales	includes engagements of former	Swansea Rock Permanent	April 1970
South West Wales	transfer of engagements to	Bristol & West	Dec 1977
South Yorkshire	dissolved		Nov 1973
Southam District Provincial Permanent Benefit	transfer of engagements to	Leamington Spa	May 1962
Southampton	new name of	County of Southampton Provident Permanent	Nov 1944
Southampton	transfer of engagements to	Bristol & West	Nov 1957
Southampton & South Hants	transfer of engagements to	Co-operative Permanent	Sept 1942
Southdown Permanent	transfer of engagements to	Leek & Moorlands	May 1959
Southdown	new name of	Sussex County	Oct 1990
Southdown	transfer of engagements to	Leeds Permanent	April 1992
Southern Counties	dissolved		Jan 1956
Southgate & Palmers Green Permanent	dissolved		May 1976
Southwark	dissolved		May 1978
Spennymoor Permanent	dissolved		Sept 1937
Spread Eagle Perpetual Benefit	transfer of engagements to	Bradford & Bingley	Sept 1980
Stafford & County	transfer of engagements to	Stafford Permanent	Nov 1961
Stafford & County Permanent	new name of	Stafford Permanent	July 1962
Stafford & County Permanent	transfer of engagements to	South Staffordshire	May 1975
Stafford Permanent	new name of	Stafford Permanent Benefit	Dec 1953
Stafford Permanent	includes engagements of former	Stafford & County	Nov 1961
Stafford Permanent	change of name to	Stafford & County Permanent	July 1962
Stafford Permanent Benefit	change of name to	Stafford Permanent	Dec 1953
Stafford Railway	new name of	Stafford Railway Permanent Benefit	Feb 1957
Stafford Railway Permanent Benefit	change of name to	Stafford Railway	Feb 1957
Staffordshire	new name of	South Staffordshire	May 1975
Staffordshire	transfer of engagements to	Portman	Dec 2003
Stamford	new name of	Stamford Permanent Benefit	Sept 1975
Stamford	transfer of engagements to	Peterborough	April 1980
Stamford Permanent Benefit	change of name to	Stamford	Sept 1975
Stamford Hill	Incorporated		Sept 1960
Stamford Hill	dissolved		Jan 1977
Standard	new name of	North Shields Standard Permanent	Mar 1931
Standard	transfer of engagements to	Mercantile	Sept 1999
Standard Permanent Benefit	transfer of engagements to	Islington	Mar 1953
Stanhope & Wear Valley Permanent	transfer of engagements to	Sunderland & Shields	June 1975
Stanley & North-West Durham	formed by amalgamation of West Stanley & District Permanent Benefit	with North-West Durham Permanent	Dec 1970
Stanley & North-West Durham	Incorporated		1973
Stanley & North-West Durham	change of name to	Stanley	April 1976
Stanley	transfer of engagements to	Bradford & Bingley	Feb 1986
Stanley Permanent Benefit	transfer of engagements to	Liverpool Investment	Aug 1962
Star	new name of	Star Benefit	1954
Star	transfer of engagements to	Northern Rock	Aug 1977
Star Benefit	change of name to	Star	1954
Star Mutual Permanent Benefit	transfer of engagements to	Tunstall	June 1970

Mergers & Name Changes

State (The)	transfer of engagements to	Abbey National	Jan 1970
Stenhousemuir	Incorporated		Dec 1968
Stenhousemuir	transfer of engagements to	Dunfermline	July 1970
Stepney & Suburban Permanent	change of name to	Vigilant	May 1944
Steyning & Littlehampton	formed by amalgamation of Steyning Permanent Benefit	with Littlehampton & District Permanent	Sept 1937
Steyning & Littlehampton	includes engagements of former	Sussex County	Sept 1960
Steyning & Littlehampton	change of name to	Steyning & Sussex County	April 1962
Steyning & Sussex County	new name of	Steyning & Littlehampton	April 1962
Steyning & Sussex County	includes engagements of former	Hove, Cliftonville & Preston Permanent Benefit	Oct 1964
Steyning & Sussex County	includes engagements of former	West Sussex	June 1970
Steyning & Sussex County	transfer of engagements to	Lewes	June 1975
Steyning Permanent Benefit	amalgamated with Littlehampton District Permanent	to form Steyning & Littlehampton	Sept 1937
Stirlingshire	transfer of engagements to	Dunfermline	Nov 1975
Stockbridge	new name of	Stockbridge Mutual Investment & Building Society	1949
Stockbridge Mutual Investment & Building Society	change of name to	Stockbridge	1949
Stockbridge	dissolved		Mar 1963
Stockport	new name of	Stockport Premier	Feb 1943
Stockport	transfer of engagements to	Cheshire	May 1978
Stockport Atlas	transfer of engagements to	Leek & Moorlands	Sept 1960
Stockport & County Permanent	includes engagements of former	Hazel Grove Permanent Benefit	Aug 1972
Stockport & County Permanent	transfer of engagements to	Northern Rock	Mar 1981
Stockport & E Cheshire	transfer of engagements to	Leek & Moorlands	Dec 1961
Stockport Mechanics	transfer of engagements to	Alliance	May 1963
Institution Permanent Benefit			
Stockport Mersey	new name of	Stockport Mersey Permanent	1967
Stockport Mersey Permanent	change of name to	Stockport Mersey	1967
Stockport Mersey	transfer of engagements to	Bradford & Bingley	May 1983
Stockport Premier	change of name to	Stockport	Feb 1943
Stockport Victoria Permanent & Reddish Permanent Benefit	amalgamated with Heaton Norris to form	Stockport Victoria & Reddish	May 1962
Stockport Victoria & Reddish	Incorporated		May 1962
Stockport Victoria & Reddish	formed by amalgamation of Stockport Vic Permanent	with Heaton Norris & Reddish Permanent Benefit	May 1962
Stockport Victoria Reddish	transfer of engagements to	Leek & Westbourne	Jan 1970
Stockwell Permanent Reddish	transfer of engagements to	Clapham Perseverance	Jan 1947
Stoke-on-Trent Permanent	transfer of engagements to	Britannia	Nov 1980
Stone New Freehold Benefit	transfer of engagements to	Leek & Moorlands	Aug 1957
Stourbridge, Lye & District Permanent	transfer of engagements to	Coventry Economic	Dec 1976
Strand & Country Permanent	transfer of engagements to	Bedford	Aug 1976
Strathclyde	transfer of engagements to	Scottish	July 1982
Stroud	includes engagements of former	Bristol Economic	Jan 1985
Stroud	includes engagements of former	Swindon Permanent	Dec 1986
Stroud	change of name to	Stroud & Swindon	Dec 1986
Stroud & Swindon	new name of	Stroud	Dec 1986
Stroud & Swindon	includes engagements of former	Frome Selwood Permanent	July 1990
Stroud & Swindon	includes engagements of former	City & Metropolitan	April 1996
Stroud & Swindon	transfer of engagements to	Coventry	Sept 2010
Suffolk	new name of	Ipswich	Nov 2021
Summers'	new name of	Summers' Permanent Benefit	May 1952
Summers'	transfer of engagements to	Cheshire	April 1980
Summers' Permanent Benefit	change of name to	Summers'	May 1952

Mergers & Name Changes

Summit	transfer of engagements to	Leek & Westbourne	June 1968
Sun	includes engagements of former	Planet Permanent Benefit	Feb 1972
Sun	includes engagements of former	British	Nov 1985
Sun	includes engagements of former	Economic	Nov 1985
Sun	includes engagements of former	Enterprise	Nov 1985
Sun	includes engagements of former	Old England	Nov 1985
Sun	includes engagements of former	Everton	Dec 1986
Sun	dissolved		Feb 1992
Sun Permanent Benefit	dissolved		Jan 1937
Sunderland	new name of	Sunderland Working Men's	Dec 1961
Sunderland	includes engagements of former	Industrial & Provident Permanent	July 1966
Sunderland	includes engagements of former	Hartlepoons Permanent	Jan 1969
Sunderland	includes engagements of former	Corporation & Eligible	July 1969
Sunderland	change of name to	Sunderland & Shields	July 1969
Sunderland & Shields	new name of	Sunderland	July 1969
Sunderland & Shields	includes engagements of former	Thornley & District Permanent	Jan 1970
Sunderland & Shields	includes engagements of former	Bishop Auckland Permanent	1972
Sunderland & Shields	includes engagements of former	Hetton-le-Hole and Easington Lane Permanent	May 1974
Sunderland & Shields	includes engagements of former	Stanhope & Wear Valley Permanent	June 1975
Sunderland & Shields	includes engagements of former	Bede Permanent	Sept 1976
Sunderland & Shields	includes engagements of former	Alston Permanent Benefit	Mar 1979
Sunderland & Shields	includes engagements of former	City of Durham	July 1979
Sunderland & Shields	includes engagements of former	Nelson & Premier	July 1979
Sunderland & Shields	includes engagements of former	Anchor	May 1981
Sunderland & Shields	includes engagements of former	Hadrian	July 1983
Sunderland & Shields	includes engagements of former	Shields Commercial	Nov 1983
Sunderland & Shields	includes engagements of former	South Durham	May 1985
Sunderland & Shields	includes engagements of former	North of England	June 1986
Sunderland & Shields	change of name to	North of England	June 1986
Sunderland Working Men's	change of name to	Sunderland	Dec 1961
Surrey	transfer of engagements to	Cheltenham & Gloucester	Dec 1943
Surrey ***	new name of	East Surrey	1986
Surrey	transfer of engagements to	Northern Rock	July 1993
Surrey & Sussex	transfer of engagements to	Homestead	Dec 1965
Sussex County	transfer of engagements to	Steyning & Littlehampton	Sept 1960
Sussex County	new name of	Lewes	June 1975
Sussex County	includes engagements of former	Mitcham & Metropolitan	April 1986
Sussex County	includes engagements of former	Eastbourne Mutual	Oct 1990
Sussex County	change of name to	Southdown	Oct 1990
Sussex Mutual	new name of	Sussex Mutual Permanent Investment	May 1955
Sussex Mutual	includes engagements of former	West Hove	Oct 1969
Sussex Mutual	merged	Regency	Oct 1985
Sussex Mutual Permanent Investment	change of name to	Sussex Mutual	May 1955
Sutherland	transfer of engagements to	Sutherland Permanent	Sept 1944
Sutherland Permanent	includes engagements of former	New South London Equitable	Feb 1944
Sutherland Permanent	includes engagements of former	Sutherland	Sept 1944
Sutherland Permanent	transfer of engagements to	South London	July 1958
Sutton Mutual Benefit	transfer of engagements to	Vigilant	Mar 1962
Swanage & Isle of Purbeck	transfer of engagements to	Ramsbury	June 1969
Swansea	includes engagements of former	Dillwyn Permanent	1984
Swansea Albion Permanent	includes engagements of former	Swansea & Gower Permanent	July 1968
Swansea Albion Permanent	change of name to	Swansea Albion & Gower	July 1968
Swansea Albion & Gower	new name of	Swansea Albion Permanent	July 1968
Swansea Albion & Gower	transfer of engagements to	Midshires	Dec 1979

Mergers & Name Changes

Swansea and Carmarthen Permanent	change of name to	Swansea and Carmarthen (The)	April 1965
Swansea and Carmarthen (The)	new name of	Swansea and Carmarthen Permanent	April 1965
Swansea and Carmarthen (The)	transfer of engagements to	Principality	July 1974
Swansea and Gower Permanent	transfer of engagements to	Swansea Albion Permanent	July 1968
Swansea Imperial Permanent	transfer of engagements to	South West Wales	Jan 1968
Swansea Park Permanent	transfer of engagements to	Bradford & Bingley	Oct 1982
Swansea Rock Permanent	transfer of engagements to	South West Wales	April 1970
Swansea Thrift Permanent	transfer of engagements to	Abbey National	Sept 1949
Swindon Permanent	transfer of engagements to	Stroud	Dec 1986
Sydenham & District Permanent	change of name to	Sydenham	April 1975
Sydenham	new name of	Sydenham & District Permanent	April 1975
Sydenham	transfer of engagements to	Mid-Sussex	May 1982

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Target	Incorporated		1970
Target	transfer of engagements to	Bradford & Bingley	Oct 1982
Tamworth Permanent Benefit	transfer of engagements to	Town & Country	Dec 1978
Taunton & West of England Perpetual Benefit	transfer of engagements to	Brighton & Sussex	Dec 1944
Teachers'	new name of	London Scottish	Nov 1966
Team Valley Permanent	transfer of engagements to	Universal	April 1963
Temperance Permanent	includes engagements of former	West Middlesex	Oct 1945
Temperance Permanent	includes engagements of former	Worthing	July 1957
Temperance Permanent	includes engagements of former	Finchley	Jan 1973
Temperance Permanent	amalgamated with Bedfordshire	to form Gateway	1974
Temple Bar	transfer of engagements to	West London Investment	Dec 1963
Tenth Bermondsey Co-operative	dissolved		May 1941
Tenth Dundee & District Economic	dissolved		May 1947
Tewkesbury & District Permanent Benefit	change of name to	Tewkesbury & District	April 1967
Tewkesbury & District	new name of	Tewkesbury & District Permanent Benefit	April 1967
Tewkesbury	transfer of engagements to	Cheltenham & Gloucester	Oct 1974
Thames Estuary	transfer of engagements to	Co-operative Permanent	May 1944
Thetford, Norfolk & Suffolk Mutual Benefit	transfer of engagements to	Norwich	July 1961
Third Bonâ Fide	transfer of engagements to	Chelsea	June 1953
Third Bristol Benefit	transfer of engagements to	Bristol & West	Sept 1937
Third Croydon District Mutual	dissolved		April 1949
Third Dumfries & District Economic	dissolved		Jan 1944
Third Govanhill Economic	change of name to	Govanhill	Mar 1946
Third Ivy	dissolved		April 1937
Third London Suburban	dissolved		Dec 1942
Third Lewisham Co-operative	dissolved		May 1954
Third New Cross Co-operative	dissolved		Feb 1939
Third Newton Heath Permanent Benefit	dissolved		Dec 1949
Third Perseverance Ballot & Sale	dissolved		Aug 1949
Third Petersburg Mutual Benefit	dissolved		Oct 1939
Third Reform Ballot	transfer of engagements to	London Benefit	June 1963
Third St James's Co-operative Benefit	dissolved		1955
Third West Essex Mutual	transfer of engagements to	Eastern Counties	Dec 1966
Thomas-à-Becket Permanent	dissolved		Oct 1938
Thornley & District Permanent	transfer of engagements to	Sunderland & Shields	Jan 1970
Three Counties	change of name to	Unicos Permanent	Mar 1939
Three Counties	new name of	Unicos Permanent	Oct 1951
Three Counties	dissolved		Aug 1977

Mergers & Name Changes

Thrift	new name of	General Thrift Permanent	Jan 1979
Thrift	transfer of engagements to	Cheshunt	April 1987
Tipton & Coseley Permanent	new name of	Tipton & District Permanent Benefit	Mar 1939
Tipton & Coseley	new name of	Tipton & Coseley Permanent	Mar 1972
Tipton & Coseley Permanent	change of name to	Tipton & Coseley	Mar 1972
Tipton & District Permanent Benefit	change of name to	Tipton & Coseley Permanent	Mar 1939
Torbay & Devon	new name of	Yew Tree	Sept 1975
Torbay & Devon	dissolved		Sept 1983
Tottenham & Edmonton	dissolved		July 1961
Tow Law First Popular	dissolved		May 1962
Tow Law Mutual	dissolved		July 1951
Town & Country	new name of	Luton	April 1975
Town & Country	includes engagements of former	Dunstable	Oct 1975
Town & Country	includes engagements of former	Magnet & Planet	Dec 1977
Town & Country	includes engagements of former	Artisans	May 1978
Town & Country	includes engagements of former	Tamworth Permanent Benefit	Dec 1978
Town & Country	transfer of engagements to	Woolwich	May 1992
Town & County of Poole	change of name to	Poole	April 1964
Town & County Permanent Benefit	transfer of engagements to	Leek & Westbourne	Dec 1968
Trafalgar Permanent	new name of	Trafalgar Permanent Benefit	June 1940
Trafalgar Permanent Benefit	change of name to	Trafalgar Permanent	June 1940
Trafalgar	new name of	Trafalgar Permanent	April 1955
Trafalgar Permanent	change of name to	Trafalgar	April 1955
Trafalgar	includes engagements of former	Nelson Permanent	May 1955
Trafalgar	includes engagements of former	Wellington Permanent (Liverpool)	May 1955
Trafalgar	transfer of engagements to	Everton	Dec 1970
Triangle	change of name to	Camden Permanent	May 1966
Tunbridge Wells Permanent	transfer of engagements to	Hastings & Thanet	Aug 1958
Tunstall	includes engagements of former	Star Mutual Permanent Benefit	June 1970
Tunstall	transfer of engagements to	Leek & Westbourne	June 1971
Twelfth Dundee & District Economic	dissolved		Dec 1951
Twentieth Lincoln and Lincolnshire	dissolved		Sept 1947
Twenty-Eighth Rotherhithe Co-op	dissolved		Mar 1946
Twenty-Ninth Rotherhithe	dissolved		Mar 1950
Twenty-Seventh Rotherhithe	dissolved		Dec 1948
Twenty-Sixth Rotherhithe Co-operative	dissolved		Aug 1937
Twickenham	new name of	Twickenham, Teddington & District Mutual	1949
Twickenham	transfer of engagements to	West London Investment	Mar 1965
Twickenham, Teddington & District Mutual	change of name to	Twickenham	1949
Tyldesley	new name of	Tyldesley Permanent Benefit	1960
Tyldesley Permanent Benefit	change of name to	Tyldesley	1960
Tyldesley	amalgamated with Middleton	to form Lancastrian	July 1986
Tyne Commercial	new name of	Tyne Commercial Permanent	April 1964
Tyne Commercial Permanent	change of name to	Tyne Commercial	April 1964
Tyne Commercial	change of name to	Tyne	May 1975
Tyne	new name of	Tyne Commercial	May 1975
Tyne	transfer of engagements to	North of England	April 1980
Tynemouth	new name of	Tynemouth Permanent Benefit	Sept 1958
Tynemouth	transfer of engagements to	Universal	Oct 1994
Tynemouth Eligible Permanent	transfer of engagements to	North Shields Standard Permanent	Dec 1907
Tynemouth Permanent Benefit	change of name to	Tynemouth	Sept 1958

Mergers & Name Changes

Tynemouth Victoria	new name of	Tynemouth Victoria Jubilee Permanent	June 1963
Tynemouth Victoria Jubilee Permanent	change of name to	Tynemouth Victoria	June 1963
Tynemouth Victoria	transfer of engagements to	Mercantile	Nov 1983
Tyneside	transfer of engagements to	North of England	Dec 1974

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Uckfield Permanent Benefit	transfer of engagements to	Hastings & Thanet	Mar 1968
Ulverston Equitable	transfer of engagements to	Bradford & Bingley	Aug 1967
Ulverston Temperance	transfer of engagements to	Hastings & Thanet	July 1967
Unicos Permanent	new name of	Three Counties	Mar 1939
Unciso Permanent	change of name to	Three Counties	Oct 1951
Union Permanent	transfer of engagements to	St Andrews Permanent	May 1963
United Friendly	new name of	United Friendly Societies	Jan 1943
United Friendly	transfer of engagements to	London Grosvenor	Mar 1950
United Friendly Societies	change of name to	United Friendly	Jan 1943
United Houseowners	dissolved		Nov 1976
United Kingdom	includes engagements of former	Clayton Square Permanent Benefit	Sept 1951
United Kingdom	includes engagements of former	Old Swan	Sept 1951
United Kingdom	includes engagements of former	Savings Bank	Sept 1951
United Kingdom	includes engagements of former	St Annes Permanent Benefit	July 1964
United Kingdom	includes engagements of former	Castle	Oct 1968
United Kingdom	includes engagements of former	Walton & Kirkdale Permanent Benefit	Oct 1968
United Kingdom	transfer of engagements to	Northern Rock	Dec 1986
United Permanent	transfer of engagements to	Eligible	Jan 1959
United Permanent Benefit	transfer of engagements to	Northern Counties Permanent	Jan 1964
United Provinces	new name of	Working Men's	April 1954
United Provinces	includes engagements of former	Prince's Park	Aug 1965
United Provinces	transfer of engagements to	Bradford & Bingley	Dec 1983
Universal	new name of	Universal Permanent	May 1962
Universal	includes engagements of former	Consett Permanent	Oct 1962
Universal	includes engagements of former	Team Valley Permanent	April 1963
Universal	includes engagements of former	North East Globe	June 1986
Universal	includes engagements of former	Tynemouth	Oct 1994
Universal	transfer of engagements to	Newcastle	Dec 2006
Universal Permanent	includes engagements of former	Northern Home Permanent	Feb 1942
Universal Permanent	includes engagements of former	Berwick-upon-Tweed Benefit	Mar 1949
Universal Permanent	change of name to	Universal	May 1962
Universal Permanent Benefit	transfer of engagements to	British	May 1962
Urban	transfer of engagements to	Principality	June 1962
Uxbridge Permanent Benefit	transfer of engagements to	Provincial	Jan 1967

V

Vale of Evesham	transfer of engagements to	Cheltenham & Gloucester	Dec 1961
Vanguard	dissolved		1966
Vectis	transfer of engagements to	Bristol & West	Dec 1967
Victoria (of Bristol)	transfer of engagements to	Bristol & West	Sept 1937
Victoria Permanent	dissolved		Jan 1983
Victory	new name of	South Shields Victory Permanent	Aug 1951
Victory	transfer of engagements to	Grainger	April 1974
Vigilant	new name of	Stepney & Suburban Permanent	May 1944

Mergers & Name Changes

Vigilant	includes engagements of former	Anglian Permanent	May 1954
Vigilant	includes engagements of former	Sutton Mutual Benefit	Mar 1962
Vigilant	transfer of engagements to	Huddersfield	June 1967
Virgin Money	transfer of engagements to	Nationwide	Oct 2024

W

Wakefield	transfer of engagements to	Halifax	Oct 1976
Walham Green	transfer of engagements to	Chelsea Permanent	Dec 1946
Walker & Byker Industrial Permanent	transfer of engagements to	Northern Rock	July 1980
Walker, Wallsend & Willingdon Permanent Benefit	change of name to	Wallsend Permanent	April 1960
Wallingford & District Permanent	transfer of engagements to	South of England	Jan 1971
Wallsend Permanent	new name of	Walker, Wallsend & Willingdon Permanent Benefit	April 1960
Wallsend Permanent	transfer of engagements to	Northern Rock	May 1975
Walsall Mutual	new name of	Walsall Mutual Benefit	April 1953
Walsall Mutual	includes engagements of former	Walsall Permanent	Nov 1967
Walsall Mutual	includes engagements of former	Rugby & Warwick	Aug 1974
Walsall Mutual	change of name to	Heart of England	Aug 1974
Walsall Mutual Benefit	change of name to	Walsall Mutual	April 1953
Walsall Permanent	transfer of engagements to	Walsall Mutual	Nov 1967
Waltham Abbey	new name of	Waltham Abbey Permanent	April 1962
Waltham Abbey Permanent	change of name to	Waltham Abbey	April 1962
Waltham Abbey	transfer of engagements to	Cheltenham & Gloucester	July 1985
Walthamstow	new name of	Walthamstow Permanent Benefit	June 1952
Walthamstow	includes engagements of former	South Manchester	Sept 1977
Walthamstow	transfer of engagements to	Cheltenham & Gloucester	Oct 1990
Walthamstow Permanent Benefit	change of name to	Walthamstow	June 1972
Walton & Kirkdale Permanent Benefit	transfer of engagements to	United Kingdom	Oct 1968
Wandsworth	transfer of engagements to	Co-operative Permanent	Feb 1943
Warrington	new name of	Warrington Permanent Benefit	June 1965
Warrington	includes engagements of former	Northern & Warrington	Oct 1973
Warrington	transfer of engagements to	Liverpool	Nov 1978
Warrington Permanent Benefit	change of name to	Warrington	June 1965
Warrington Workingmen's	new name of	Warrington Workingmen's Permanent Benefit	May 1966
Warrington Workingmen's Permanent Benefit	change of name to	Warrington Workingmen's	May 1966
Warrington Workingmen's	change of name to	Northern & Warrington	Mar 1969
Warwick & Warwickshire	amalgamated with Rugby	to form Rugby & Warwick	Sept 1967
Watford & West Herts Permanent Benefit	transfer of engagements to	Northampton Town & County	June 1958
Wealdstone & District Mutual	transfer of engagements to	Harrow	Oct 1970
Wearside	transfer of engagements to	Leek & Westbourne	April 1971
Wednesbury	new name of	Wednesbury Benefit	Feb 1951
Wednesbury	change of name to	Mercia	June 1972
Wednesbury Benefit	change of name to	Wednesbury	Feb 1951
Welbeck	dissolved		April 1981
Welbeck	dissolved		April 1981
Wellingborough Investment	dissolved		Feb 1950
Wellingborough Town & District Permanent Benefit	transfer of engagements to	Northampton Town & County Benefit	Mar 1950
Wellington Permanent	new name of	Wellington Permanent Benefit	April 1940
Wellington Permanent Benefit	change of name to	Wellington Permanent	April 1940
Wellington Permanent (Liverpool)	transfer of engagements to	Trafalgar	May 1955
Wellington Permanent	transfer of engagements to	Northern Counties Permanent	Mar 1962

Mergers & Name Changes

Wellington (Somerset) & District	new name of	Wellington, Wiveliscombe, Milverton & West of England Permanent Benefit	April 1962
Wellington (Somerset) & District	transfer of engagements to	Britannia	Mar 1982
Wellington, Wiveliscombe, Milverton & West of England Permanent Benefit	transfer of engagements to	Britannia	Feb 1984
Welsh Economic	transfer of engagements to	Britannia	Feb 1984
Wem, Clive & Press Model	dissolved		Aug 1948
Wembley	dissolved		Feb 1980
Wentworth	dissolved		Dec 1960
Wessex	new name of	Wessex Permanent	April 1976
Wessex	transfer of engagements to	Portman	July 1989
Wessex Permanent	change of name to	Wessex	April 1976
West Beds & East Bucks Permanent Benefit	dissolved		Mar 1939
West Cumbria	new name of	Workington & West Cumberland	Aug 1973
West Cumbria	transfer of engagements to	Cumberland	Sept 1996
West Derby	new name of	West Derby & Everton Perpetual Benefit	Oct 1941
West Derby	transfer of engagements to	Northern Rock	July 1977
West Derby & Everton Perpetual Benefit	change of name to	West Derby	Oct 194
West Essex Permanent	transfer of engagements to	Eastern Counties	Dec 1966
West Hampstead Mutual	transfer of engagements to	London Grosvenor	Jan 1968
West Hartlepool	new name of	West Hartlepool & District Permanent Benefit	July 1957
West Hartlepool & District Permanent Benefit	change of name to	West Hartlepool	July 1957
West Hartlepool	change of name to	Hartlepool & District	April 1967
West Hove	new name of	West Hove & District Permanent	April 1964
West Hove	transfer of engagements to	Sussex Mutual	Oct 1969
West Hove & District Permanent	change of name to	West Hove	April 1964
West Lancashire	transfer of engagements to	Hastings & Thanet	Jan 1962
West Liverpool	new name of	West Liverpool Perpetual Benefit	May 1951
West Liverpool	includes engagements of former	Coburg	Feb 1953
West Liverpool	includes engagements of former	Northern Counties	Feb 1953
West Liverpool	transfer of engagements to	Everton	April 1960
West Liverpool Perpetual Benefit	change of name to	West Liverpool	May 1951
West London Economic	transfer of engagements to	North West	July 1956
West London	new name of	West London Permanent	Aug 1963
West London	transfer of engagements to	Bristol & West	Oct 1974
West London Investment	includes engagements of former	Richmond Mutual	Aug 1962
West London Investment	includes engagements of former	Herald	Dec 1963
West London Investment	includes engagements of former	Temple Bar	Dec 1963
West London Investment	includes engagements of former	Royal Benefit	Oct 1964
West London Investment	includes engagements of former	Twickenham	Mar 1965
West London Investment	includes engagements of former	Windsor & Eton Permanent Benefit	Dec 1964
West London Investment	change of name to	London Investment	Dec 1965
West London & Provincial	includes engagements of former	London Atlas Permanent	June 1945
West London & Provincial	change of name to	Guardian	May 1949
West London & Provincial	new name of	West London & Provincial Permanent Benefit	Aug 1938
West London & Provincial Permanent Benefit	change of name to	West London & Provincial	Aug 1938
West London Permanent	new name of	West London Permanent Mutual Benefit	Oct 1961
West London Permanent	change of name to	West London	Aug 1963
West London Permanent Mutual Benefit	change of name to	West London Permanent	Oct 1961
West Middlesex	transfer of engagements to	Temperance Permanent	Oct 1945

Mergers & Name Changes

West Midlands Permanent	new name of	Bloxwich & Midland	Dec 1937
West Midlands	transfer of engagements to	South Staffordshire	June 1959
West of England	new name of	Ramsbury	July 1985
West of England	includes engagements of former	Western Counties	1985
West of England	includes engagements of former	Bideford	Oct 1986
West of England	includes engagements of former	Paddington	Nov 1987
West of England	includes engagements of former	North Wilts Ridgeway	Mar 1988
West of England	includes engagements of former	Regency	May 1989
West of England	change of name to	Regency & West of England	May 1989
West of Fife Investment	transfer of engagements to	Dunfermline	Dec 1978
West Stanley & District Permanent	merged North West Durham Permanent Benefit	Stanley & North West Durham	Dec 1970
West Sussex	transfer of engagements to	Steyning & Sussex County	June 1970
West Yorkshire	new name of	Dewsbury and West Riding	Mar 1974
West Yorkshire	transfer of engagements to	Yorkshire	Dec 1981
Westbourne Park	new name of	Westbourne Park Permanent	Mar 1940
Westbourne Park	includes engagements of former	Ashford Permanent Benefit	Feb 1953
Westbourne Park	includes engagements of former	Lloyds Permanent	Jan 1965
Westbourne Park Permanent	change of name to	Westbourne Park	Mar 1940
Westbourne Park	amalgamated with Leek & Moorlands	to form Leek & Westbourne	Dec 1965
Westbury & District Permanent	transfer of engagements to	Britannia	Nov 1977
Westcliff & District	Incorporated		Sept 1960
Westcliff & District	dissolved		Oct 1977
Western	new name of	Peacehaven, Newhaven & District P.	Dec 1957
Western	dissolved		1983
Western Counties Equitable Benefit	change of name to	Western Counties	July 1934
Western Counties	new name of	Western Counties & Barnstaple	May 1968
Western Counties	includes engagements of former	Cornwall	May 1975
Western Counties	transfer of engagements to	Ramsbury	July 1985
Western Counties	change of name to	West of England	July 1985
Western Counties & Barnstaple	includes engagements of former	Barnstaple	Jan 1964
Western Counties & Barnstaple	change of name to	Western Counties	May 1968
Western Counties Permanent Benefit	transfer of engagements to	Bridgwater & West of England Permanent	Feb 1945
Western Equitable Permanent	transfer of engagements to	Co-operative Permanent	April 1944
Mutual Benefit			
Western Suburban Permanent	change of name to	Definite Permanent	Oct 1957
Westminster	transfer of engagements to	Country	Oct 1981
Westminster Permanent	dissolved		July 1953
Westmorland Permanent Benefit	transfer of engagements to	Burnley	April 1960
Whitchurch Model	dissolved		Oct 1965
Whitehall	transfer of engagements to	Co-operative Permanent	June 1942
Whitehaven & West Cumberland Benefit	transfer of engagements to	Burnley	Dec 1969
Whixall & Wem Model	dissolved		Mar 1965
Wigan Permanent	new name of	Wigan Permanent Benefit	May 1955
Wigan Permanent Benefit	change of name to	Wigan Permanent	May 1955
Wigan Permanent	transfer of engagements to	Hastings & Thanet	June 1959
Wigan	new name of	Borough of Wigan	Dec 1960
Wigan	transfer of engagements to	Cheshire	May 1982
Wigston Conservative	transfer of engagements to	Leicester Temperance	April 1957
Wilchester Permanent	transfer of engagements to	Bristol & West	Nov 1948
Willesden	includes engagements of former	Chancery Permanent	Sept 1939
Willesden	transfer of engagements to	Hastings & Thanet	July 1969

Mergers & Name Changes

Willingham & District Mutual Permanent Benefit	dissolved		Oct 1976
Wilts & Western Benefit	transfer of engagements to	Ramsbury	June 1979
Wimbledon	transfer of engagements to	Gateway	July 1975
Winchester & District Perfect Thrift	dissolved		July 1937
Winchester City & District Mutual	transfer of engagements to	Anglia	Oct 1967
Winchester Permanent	dissolved		July 1940
Windsor & Eton Permanent Benefit	transfer of engagements to	West London Investment	Dec 1964
Winsford Permanent Benefit	transfer of engagements to	Cheshire & Northwich	April 1977
Wishaw Investment	transfer of engagements to	Northern Rock	1986
Woburn Sands Permanent Benefit	transfer of engagements to	Northampton Town & County	Aug 1957
Wolverhampton & District	new name of	Wolverhampton & District Permanent	April 1964
Wolverhampton & District Permanent	change of name to	Wolverhampton & District	April 1964
Wolverhampton	new name of	Wolverhampton & District	Dec 1973
Wolverhampton & District	amalgamated with Wolverhampton Freeholders Permanent	to form Wolverhampton	Dec 1973
Wolverhampton Freeholders Permanent	amalgamated with Wolverhampton & District	to form Wolverhampton	Dec 1973
Wolverhampton	includes engagements of former	Bebington	Nov 1976
Wolverhampton	transfer of engagements to	Mercia	Dec 1976
Wolverhampton & Mercia	new name of	Wolverhampton	Dec 1976
Wolverhampton & Mercia	includes engagements of former	Midland Permanent	Dec 1976
Wolverhampton & Mercia	includes engagements of former	Nuneaton & Warwickshire	Feb 1978
Wolverhampton & Mercia	merged	Midshires	Oct 1978
Wolverton (Bucks) Permanent Benefit	transfer of engagements to	Northampton Town & County	Sept 1957
Woolton Permanent Benefit	transfer of engagements to	Enterprise	Aug 1975
Woolwich	includes engagements of former	Town & Country	May 1992
Woolwich	converted to public limited company		July 1997
Woolwich plc	transfer of engagements to	Barclays Bank	Oct 2000
Woolwich & Plumstead Perfect Thrift	dissolved		Dec 1938
Worcester	transfer of engagements to	Redditch Benefit	Dec 1970
Working Men's	new name of	Working Men's Permanent Benefit	Mar 1940
Working Men's	change of name to	United Provinces	April 1954
Working Men's Permanent Benefit	change of name to	Working Men's	Mar 1940
Working Men's	includes engagements of former	Liverpool Citizen	Dec 1953
Workington Permanent Benefit	transfer of engagements to	Northern Rock	Oct 1968
Workington & West Cumberland	new name of	Workington & West Cumberland Permanent Benefit	Mar 1972
Workington & West Cumberland	change of name to	West Cumbria	Aug 1973
Workington & West Cumberland Permanent Benefit	change of name to	Workington & West Cumberland	Mar 1972
Worksop	dissolved		1983
Worksop	dissolved		Oct 1985
Worthing	new name of	Worthing Permanent Benefit	April 1955
Worthing	transfer of engagements to	Temperance Permanent	July 1957
Worthing Permanent Benefit	change of name to	Worthing	April 1955
Wotton-under-Edge & Dursley	new name of	Wotton-under-Edge & Dursley Phoenix Permanent Benefit	1967
Wotton-under-Edge & Dursley	change of name to	Cotswold	Aug 1973
Wotton-under-Edge & Dursley	change of name to	Wotton-under-Edge & Dursley Phoenix Permanent Benefit	1967
Wrexham, Ruabon & North Wales Benefit	dissolved		July 1938
Wythenshawe	dissolved		June 1963
Wythenshawe	dissolved		1983

Mergers & Name Changes

Y

Yarmouth & Gorleston	transfer of engagements to	Halifax	Feb 1958
Yeovil & Sherborne Permanent Benefit	dissolved		Nov 1941
Yeovil & South Somerset Mutual	transfer of engagements to	Cheltenham & Gloucester	Sept 1960
Yew Tree	Incorporated		Dec 1966
Yew Tree	change of name to	Torbay & Devon	Sept 1975
York Permanent Benefit	dissolved		Dec 1953
Yorkshire	transfer of engagements to	Alliance	Sept 1949
Yorkshire	new name of	Huddersfield & Bradford	Dec 1981
Yorkshire	includes engagements of former	West Yorkshire	Dec 1981
Yorkshire	includes engagements of former	The Haywards Heath	Dec 1992
Yorkshire	includes engagements of former	Gainsborough	Dec 2001

* There is no connection between Kent Reliance which was formed by amalgamation in 1986 and Kent Reliance who transferred their engagements to Alliance in 1948.

** There is no connection between the South of England B.S., formed as above, and the formed South of England B.S. which was taken over by the South Western B.S. in June 1953.

*** The Surrey Building Society (formerly East Surrey) which transferred its engagements to Northern Rock in July 1993 has no connection with the society of the same name which transferred its engagements to Cheltenham & Gloucester in 1943.

PART TWO Summary of previously existing societies, showing where their engagements now lie.

A

Abacus	dissolved	Mar 1979
Abbey National	converted to a public limited company, Santander	
Abbey Road	Santander	
Aberavon Mutual Permanent	Principality	
Aberdeen Property Investment	Halifax (Lloyds Banking Group)	
Accountants & General	dissolved	June 1939
Accrington & District Permanent Benefit	Nationwide	
Accrington Permanent	Nationwide	
Accrington Savings & Building Society	Nationwide	
Accrington Victoria	Nationwide	
Accrington Victoria Permanent Benefit	Nationwide	
Acme Britannia	The Co-operative Bank (Coventry)	
Advance	Darlington	
Afan Valley Permanent Benefit	dissolved	Dec 1965
Aid to Thrift	Savings – The Co-operative Bank (Coventry) Mortgages – Bank of Ireland Group	
Albany	Nationwide	
Albion Benefit	dissolved	Feb 1992
Albion Permanent Benefit	Nationwide	
Alcester Permanent Benefit	dissolved	Jan 1937
Alford & District Investment Benefit	Halifax (Lloyds Banking Group)	
Alfreton	The Co-operative Bank (Coventry)	
Alfreton District Permanent Benefit	The Co-operative Bank (Coventry)	
Alliance	Santander	
Alliance & Leicester	converted to a public limited company, Santander	
Alliance Perpetual	The Co-operative Bank (Coventry)	
Alliance Perpetual Benefit	The Co-operative Bank (Coventry)	
Alston Permanent Benefit	Virgin Money (Nationwide)	
Always Ready Permanent	Virgin Money (Nationwide)	
Amalgamated General	Nationwide	
Amersham & District Permanent	Nationwide	
Amicable Benefit	Birmingham Midshires (Lloyds Banking Group)	
Amicable Mutual Benefit	dissolved	Dec 1949
Anchor	Virgin Money (Nationwide)	
Andover Mutual	Woolwich (Barclays plc)	
Anglesey Permanent	dissolved	Jun 1979
Anglesey Permanent Benefit	dissolved	Jun 1979
Anglia	Nationwide	
Anglia Hastings & Thanet	Nationwide	
Anglian Permanent	Yorkshire	
Archway	dissolved	April 1964
Argyle	Norwich & Peterborough (Yorkshire)	
Argyle Benefit	Norwich & Peterborough (Yorkshire)	
Armstrong Permanent	Virgin Money (Nationwide)	
Artisans	Woolwich (Barclays plc)	
Artists'	dissolved	July 1967
Ascot & District 838th Starr-Bowkett	Nationwide	
Ashbourne Permanent Benefit	Nationwide	
Ashford Mutual	Nationwide	
Ashford Permanent Benefit	The Co-operative Bank (Coventry)	
Ashton Stamford	Nationwide	

Mergers & Name Changes

Ashton-under-Lyne District Permanent Benefit	Nationwide	
Ashton-under-Lyne Stamford Permanent Benefit	Nationwide	
Atlas	Woolwich (Barclays plc)	
Axminster Seaton & District	dissolved	June 1984
Aylesbury Permanent Benefit	The Co-operative Bank (Coventry)	

B

Banff Town & County Property Investment Co	Nationwide	
Banffshire	Scottish	
Banffshire Property Investment Co	Scottish	
Bangor & Arvon Permanent Benefit	dissolved	June 1941
Banner	Birmingham Midshires (Lloyds Banking Group)	
Barclay	dissolved	Feb 1952
Barnard Castle & Teesdale Benefit	dissolved	Oct 1947
Barnoldswick & District Permanent	Skipton	
Barnsley Permanent	Yorkshire	
Barnsley	Yorkshire	
Barnstaple	Nationwide	
Barnstaple & North Devon	Nationwide	
Barnstaple Permanent Mutual Benefit	Nationwide	
Barrow & District Permanent Benefit	dissolved	Dec 1951
Barrow-on-Soar	Santander	
Barry Mutual	Savings - Santander - Mortgages - Bradford and Bingley plc	
Barton-on-Humber Economy	dissolved	Dec 1942
Bath & Country	Bath Investment	
Bath & Country Conservative Benefit	Bath Investment	
Bath Liberal	The Co-operative Bank (Coventry)	
Bath, Somerset, Gloucester & Wilts	Birmingham Midshires (Lloyds Banking Group)	
Bath, Somerset, Gloucester & Wilts Permanent Mutual Benefit	Birmingham Midshires (Lloyds Banking Group)	
Bebington	Birmingham Midshires (Lloyds Banking Group)	
Bebington Perfect Benefit	Birmingham Midshires (Lloyds Banking Group)	
Beckenham	dissolved	Nov 1944
Bede Permanent	Virgin Money (Nationwide)	
Bedford	TSB (Sabadell)	
Bedford Crown	TSB (Sabadell)	
Bedford Crown Permanent	TSB (Sabadell)	
Bedford Permanent	TSB (Sabadell)	
Bedfordshire & Buckinghamshire Permanent Benefit	Woolwich (Barclays plc)	
Bedfordshire	Woolwich (Barclays plc)	
Bedfordshire County	Woolwich (Barclays plc)	
Bedlingtonshire Permanent	Virgin Money (Nationwide)	
Beds & Bucks	Woolwich (Barclays plc)	
Belfast Economic	dissolved	May 1981
Belfast Mercantile Mutual	dissolved	Dec 1971
Belsize and Hempstead	dissolved	Jan 1977
Berkhampstead District	Nationwide	
Berks & Bucks Permanent Mutual Benefit	Nationwide	
Berkshire	Nationwide	
Bermondsey Permanent Benefit	Nationwide	

Mergers & Name Changes

Berwick-upon-Tweed Benefit	Newcastle	
Beverley Permanent Benefit	Beverley	
Bewick Permanent Benefit	dissolved	June 1964
Bexhill-on-sea	Santander	
Bideford	Nationwide	
Bideford & North Devon	Nationwide	
Biggleswade District Permanent	Woolwich (Barclays plc)	
Bingley	Savings - Santander - Mortgages - Bradford and Bingley plc	
Birmingham	Birmingham Midshires (Lloyds Banking Group)	
Birmingham & Bridgwater	Birmingham Midshires (Lloyds Banking Group)	
Birmingham Benefit No.4	dissolved	July 1953
Birmingham Central	Savings - Santander - Mortgages - Bradford and Bingley plc	
Birmingham Citizens	Birmingham Midshires (Lloyds Banking Group)	
Birmingham Citizens Permanent	Birmingham Midshires (Lloyds Banking Group)	
Birmingham Ebenezer	Nationwide	
Birmingham Incorporated	Birmingham Midshires (Lloyds Banking Group)	
Birmingham Midshires	Halifax (Lloyds Banking Group)	
Bishop Auckland Permanent	Virgin Money (Nationwide)	
Bishop Auckland Rock	Virgin Money (Nationwide)	
Bishopsgate & District	dissolved	May 1938
856th Starr-Bowkett		
Bishopsgate Permanent	dissolved	Nov 1965
Blaby & Neighbourhood	Nationwide	
Permanent Benefit		
Blackburn	dissolved	1983
Blackheath	The Co-operative Bank (Coventry)	
Blackheath & District Benefit	The Co-operative Bank (Coventry)	
Blackheath Kidbrooke & Charlton	Nationwide	
Blackpool	dissolved	Mar 1980
Bloxwich & Midland	Nationwide	
Blyth & Morpeth	Virgin Money (Nationwide)	
Boatmens	Woolwich (Barclays plc)	
Bognor Mutual	Nationwide	
Bolton	TSB (Sabadell)	
Bolton Union Permanent Benefit	TSB (Sabadell)	
Bo'ness Carriden Savings Investment & Building Society	Scottish	
Bootle	Birmingham Midshires (Lloyds Banking Group)	
Borough	Santander	
Borough County Permanent Benefit	dissolved	Feb 1992
Borough County of Hove	Halifax (Lloyds Banking Group)	
Permanent Investment		
Borough of Marylebone Permanent	Savings - The Co-operative Bank (Coventry)	
	Mortgages - Bank of Ireland Group	
Borough of Watford & District Mutual	Leeds	
Borough of Wigan	Nationwide	
Borough of Wigan & District	Nationwide	
Permanent Benefit		
Borough Permanent Benefit	Birmingham Midshires (Lloyds Banking Group)	
Boston & Skirbeck	Santander	
Bournemouth & Christchurch	Nationwide	
Bournemouth Benefit	Nationwide	
Bournemouth, Hants & Dorset	Nationwide	
Bournemouth Working Men's Permanent	Nationwide	
Bradford & Bingley plc	converted to a public limited company - Santander	Dec 2000

Mergers & Name Changes

Bradford Equitable	Savings - Santander - Mortgages - Bradford and Bingley plc	
Bradford Permanent	Yorkshire	
Bradford Second Equitable Benefit	Savings - Santander - Mortgages - Bradford and Bingley plc	
Bradford Third Equitable Benefit	Santander	
Braintree & Bocking	Halifax (Lloyds Banking Group)	
Braintree & Bocking Permanent Benefit	Halifax (Lloyds Banking Group)	
Brandling Permanent Benefit	Virgin Money (Nationwide)	
Brentwood	Nationwide	
Bridgend	Principality	
Bridgewater	Birmingham Midshires (Lloyds Banking Group)	
Bridgewater & West of England Permanent	Birmingham Midshires (Lloyds Banking Group)	
Brierley Hill & Stourbridge	Incorporated Savings - Santander - Mortgages - Bradford and Bingley plc	
Brighton & Shorham	Nationwide	
Brighton & Southern Counties	Nationwide	
Brighton & Southern Counties Permanent	Nationwide	
Brighton & Sussex	Santander	
Brighton, Hove & Preston	Savings - The Co-operative Bank (Coventry) Mortgages - Bank of Ireland Group	
Bristol Economic	Coventry	
Bristol Equitable Permanent Benefit	Birmingham Midshires (Lloyds Banking Group)	
Bristol General Permanent	dissolved	Dec 1938
Bristol Permanent Economic	Coventry	
Bristol & West	converted to a public limited company (Bristol & West plc) on joining Bank of Ireland Group	
Britannia	The Co-operative Bank (Coventry)	Aug 2009
British	dissolved	Feb 1992
British Co-operative	Nationwide	
British Savings Fund & Benefit	dissolved	Feb 1992
British Universal	dissolved	Mar 1943
British Workman & General Benefit	Savings - The Co-operative Bank (Coventry) Mortgages - Bank of Ireland Group	
Brookley Permanent	Nationwide	
Bromley	Nationwide	
Bromley & South Eastern Permanent Investment	Nationwide	
Brougham Permanent Benefit	dissolved	Feb 1992
Broughty Ferry & District Economic	dissolved	Dec 1949
Builders & General	dissolved	Oct 1962
Burgess Hill & Hurstpierpoint	TSB (Sabadell)	
Burnley	Santander	
Bury	Skipton	
Bury Permanent Co-operative Benefit	Skipton	
Bury St Edmunds	TSB (Sabadell)	
Bury St Edmunds Mutual Benefit	TSB (Sabadell)	
Bury St Edmunds Permanent Benefit	TSB (Sabadell)	

C

Caernarvon & District Perfect Thrift	dissolved	Jan 1952
Caledonian	Savings - The Co-operative Bank (Coventry) Mortgages - Bank of Ireland Group	
Calne & District Permanent Benefit	The Co-operative Bank (Coventry)	
Camberwell & Society, South London	Chelsea (Yorkshire)	
Camborne, Hayle & District Perfect Thrift	dissolved	July 1952
Cambridge Foresters' Benefit	dissolved	April 1960

Mergers & Name Changes

Cambridge Peers Economic	dissolved	Aug 1972
Cambridgeshire Permanent Benefit	Cambridge	
Camden	dissolved	June 1965
Camden Permanent	dissolved	Jan 1968
Capital & Counties	dissolved	July 1996
Cardiff	TSB (Sabadell)	
Castle	Virgin Money (Nationwide)	
Cathedral	dissolved	Nov 1965
Catholic	Chelsea (Yorkshire)	
Central Permanent Benefit	Santander	
Central Perpetual Benefit	dissolved	Feb 1992
Century	Scottish	
Chalfont & District Permanent	Buckinghamshire	
Chancery	dissolved	June 1977
Chancery Permanent	Nationwide	
Chard & District Mutual	Nationwide	
Charnwood & Loughborough	Birmingham Midshires (Lloyds Banking Group)	
Charter	dissolved	Mar 1966
Chatham	Principality	
Chatham & District Reliance Permanent	krbs (OneSavings Bank plc)	
Chatham Reliance	krbs (OneSavings Bank plc)	
Chelmsford & Essex	Savings - The Co-operative Bank (Coventry) Mortgages - Bank of Ireland Group	
Chelsea	Chelsea (Yorkshire)	
Chelsea & District Mutual Benefit	Nationwide	
Chelsea & South London	Chelsea (Yorkshire)	
Chelsea & Waltham Green	Chelsea (Yorkshire)	
Cheltenham & Gloucester	TSB (Sabadell)	
Chertsey	Halifax (Lloyds Banking Group)	
Chesham	Skipton	
Chesham & District Mutual	Savings - Santander - Mortgages - Bradford and Bingley plc	
Cheshire	Nationwide	
Cheshire & Northwich	Nationwide	
Cheshunt	Savings - The Co-operative Bank (Coventry) Mortgages - Bank of Ireland Group	
Cheshunt Permanent Benefit	Savings - The Co-operative Bank (Coventry) Mortgages - Bank of Ireland Group	
Chester & North Wales	Nationwide	
Chester & North Wales Investment Benefit	Nationwide	
Chesterfield Benefit	The Co-operative Bank (Coventry)	
Chilterns	Savings - Santander - Mortgages - Bradford and Bingley plc	
Chingford & District	Savings - Santander - Mortgages - Bradford and Bingley plc	
Chorley (100 shares) Permanent Benefit	Savings - Santander - Mortgages - Bradford and Bingley plc	
Chorley Permanent Benefit	Savings - Santander - Mortgages - Bradford and Bingley plc	
Christchurch & Bournemouth	Nationwide	
Church of England	Nationwide	
Church of England Temperance & General Permanent Benefit	Nationwide	
Circle Permanent	Savings - The Co-operative Bank (Coventry) Mortgages - Bank of Ireland Group	
Citizens Permanent	Nationwide	
Citizens Regency	Nationwide	
City & County of Durham Permanent Benefit	Virgin Money (Nationwide)	
City & District Permanent	Birmingham Midshires (Lloyds Banking Group)	

Mergers & Name Changes

City & Metropolitan	Coventry	
City & Suburban	dissolved	June 1976
City Charter	Virgin Money (Nationwide)	
City Charter Permanent	Virgin Money (Nationwide)	
City Mutual	Nationwide	
City of Bath Perfect Thrift	dissolved	Oct 1958
City of Cambridge Economic	dissolved	Mar 1967
City of Cardiff Permanent	The Co-operative Bank (Coventry)	
City of Derry	Nationwide	Sept 1987
City of Derry	Progressive	July 2014
City of Durham	Virgin Money (Nationwide)	
City of Liverpool	Birmingham Midshires (Lloyds Banking Group)	
City of London	dissolved	Feb 1955
City of London (The)	Chelsea (Yorkshire)	
City of Newcastle	Newcastle	
City of Peterborough & District Permanent	Nationwide	
City of Portsmouth	TSB (Sabadell)	
City of Rochester & General Permanent Benefit	dissolved	Oct 1937
City of St Albans Permanent Benefit	Woolwich (Barclays plc)	
City Permanent	Birmingham Midshires (Lloyds Banking Group)	
City Prudential	Santander	
City Terminus Permanent	Nationwide	
Civil Service	Birmingham Midshires (Lloyds Banking Group)	
Clacton	TSB (Sabadell)	
Clacton & District Mutual	TSB (Sabadell)	
Clapham Permanent	Savings - Santander - Mortgages - Bradford and Bingley plc	
Clapham Perseverance	Nationwide	
Clapton & Gen Benefit	Nationwide	
Clarence	Birmingham Midshires (Lloyds Banking Group)	
Clay Cross	Nationwide	
Clayton Square Permanent Benefit	Virgin Money (Nationwide)	
Cleveland Benefit	Virgin Money (Nationwide)	
Clydach Permanent Benefit	Savings - The Co-operative Bank (Coventry) Mortgages - Bank of Ireland Group	
Clydesdale	Nationwide	
Co-operative Permanent	Nationwide	
Coalville Permanent	TSB (Sabadell)	
Coburg	dissolved	Feb 1992
Coburg Investment	dissolved	Feb 1992
Cockermouth Permanent Benefit	Virgin Money (Nationwide)	
Colchester	TSB (Sabadell)	
Colchester Equitable	TSB (Sabadell)	
Colchester Permanent	TSB (Sabadell)	
Coleraine	Nationwide	
Colne	The Co-operative Bank (Coventry)	
Commonwealth Permanent	dissolved	Oct 1948
Communal & Equitable	dissolved	May 1962
Congleton Equitable Benefit	The Co-operative Bank (Coventry)	
Connaught Permanent	dissolved	April 1983
Consett & District Permanent Benefit	Newcastle	
Consett Permanent	Newcastle	
Consett Reliance	The Co-operative Bank (Coventry)	
Consolidated Permanent Benefit	Santander	

Mergers & Name Changes

Constantinople Mutual	dissolved	May 1950
Constantinople Mutual Benefit	dissolved	Feb 1992
Copperbelt Permanent	dissolved	Dec 1957
Copthall	dissolved	Aug 1976
Corinthian Permanent	dissolved	Mar 1984
Cornhill	dissolved	July 1939
Cornwall	Nationwide	
Corporation	Virgin Money (Nationwide)	
Corporation & Eligible	Virgin Money (Nationwide)	
Corporation Permanent	Virgin Money (Nationwide)	
Cosmopolitan Permanent	dissolved	May 1940
Cotswold	TSB (Sabadell)	
Country	Nationwide	
County of London Permanent	dissolved	1984
County	Virgin Money (Nationwide)	
County of Southampton	Savings - The Co-operative Bank (Coventry)	
Provident Permanent	Mortgages - Bank of Ireland Group	
County Palatine	dissolved	Aug 1970
Court Permanent	Nationwide	
Coventry & Warwickshire Building	Birmingham Midshires (Lloyds Banking Group)	
Coventry Economic	Coventry	
Coventry Industrial and Provident Land & Building Society	Coventry	
Coventry Mutual Permanent	Coventry	
Coventry Permanent Economic	Coventry	
Coventry Provident	Coventry	
Coventry Provident Permanent	Coventry	
Cradley Heath	TSB (Sabadell)	
Cradley Heath & District Benefit	TSB (Sabadell)	
Cranbrook & District Mutual	Nationwide	
Crewe First Model	dissolved	May 1948
Crewe Permanent Benefit	The Co-operative Bank (Coventry)	
Crewkerne & District Permanent	Nationwide	
Cromwell Permanent Benefit	dissolved	Feb 1992
Crook District Permanent	Virgin Money (Nationwide)	
Crook Equitable	Virgin Money (Nationwide)	
Crowborough Permanent	Santander	
Crown	Virgin Money (Nationwide)	
Croydon District Mutual	dissolved	Feb 1939
Croydon Permanent	Santander	
Croydon Royal Arch	Virgin Money (Nationwide)	
Crusader	dissolved	Feb 1977
Cumberland Co-operative Benefit	Cumberland	
Cunningham Permanent	Birmingham Midshires (Lloyds Banking Group)	

D

Dale	dissolved	Dec 1947
Dalton & Furness Permanent Benefit	Birmingham Midshires (Lloyds Banking Group)	
Darlington Equitable	Darlington	
Darwen & District Permanent Benefit	Nationwide	
Daventry & District Permanent	TSB (Sabadell)	
Deal & Walmer	Virgin Money (Nationwide)	
Dee	dissolved	Aug 1984
Definite Permanent	Santander	

Mergers & Name Changes

Denton	The Co-operative Bank (Coventry)	
Derbyshire	Nationwide	
Devereux	contact Financial Conduct Authority	
Devon Alliance	dissolved	Sept 1964
Devon & Cornwall	Santander	
Devonport Permanent	Birmingham Midshires (Lloyds Banking Group)	
Dewsbury and West Riding	Yorkshire	
Dillwyn Permanent	Swansea	
District	Principality	
Doncaster	Halifax (Lloyds Banking Group)	
Dorchester	Savings - The Co-operative Bank (Coventry)	
	Mortgages - Bank of Ireland Group	
Dorchester & County of Dorset	Savings - The Co-operative Bank (Coventry)	
Economic Benefit	Mortgages - Bank of Ireland Group	
Dorking	Halifax (Lloyds Banking Group)	
Dorking Investment & Permanent Benefit	Halifax (Lloyds Banking Group)	
Dorset	dissolved	May 1940
Dover & East Kent	Santander	
Dover & Folkstone	Savings - Santander - Mortgages - Bradford and Bingley plc	
Dover District	krbs (OneSavings Bank plc)	
Dover Permanent Benefit	Nationwide	
Downs	contact Financial Conduct Authority	
Driffield	The Co-operative Bank (Coventry)	
Driffield & East Riding Benefit	The Co-operative Bank (Coventry)	
Duchess of Kent Permanent	Woolwich (Barclays plc)	
Dudley & District Benefit	Dudley	
Dumfries & Galloway Benefit Friendly	Nationwide	
Dundee & Angus	Scottish	
Dunedin	Nationwide	
Dunedin Investment	Nationwide	
Dunfermline	Nationwide except acquired mortgages and commercial loans	
Dunhelm	Virgin Money (Nationwide)	
Dunstable	Woolwich (Barclays plc)	
Dunstable Perfect Benefit Investment & Building Society	Woolwich (Barclays plc)	
Durham & Yorkshire	Darlington	
Durham District Permanent	Skipton	

E

Eagle	dissolved	1984
Ealing & Acton	Birmingham Midshires (Lloyds Banking Group)	
Ealing & Acton & District Mutual	Birmingham Midshires (Lloyds Banking Group)	
Ealing Permanent	Santander	
Earl Shilton Permanent Benefit	Earl Shilton	
Earlstown	Halifax (Lloyds Banking Group)	
Earlstown, Newton, Haydock,	Halifax (Lloyds Banking Group)	
Goldorne & Ashton Perfect Benefit		
East & West Molesey Hampton & Thames Ditton Permanent Benefit	dissolved	Dec 1946
East Coast	dissolved	April 1940
East Durham Permanent	Virgin Money (Nationwide)	
East Greenwich Mutual Benefit	Nationwide	
East Ham & District Permanent	Savings - The Co-operative Bank (Coventry)	
	Mortgages - Bank of Ireland Group	

Mergers & Name Changes

East Liverpool Incorporated	Virgin Money (Nationwide)	
East Midlands	dissolved	Dec 1965
East Surrey	Virgin Money (Nationwide)	
Eastbourne Mutual	Halifax (Lloyds Banking Group)	
Eastern Counties	The Co-operative Bank (Coventry)	
Ebor Permanent Benefit	Santander	
Ecology Incorporated	Ecology (The)	
Economic	dissolved	Feb 1992
Economic Benefit	dissolved	Feb 1992
Edge Hill	dissolved	Feb 1992
Edinburgh	Nationwide	
Edinburgh & Paisley	Nationwide	
Edinburgh Conservative Friendly	dissolved	Feb 1950
Edinburgh Mutual & Dunedin	Nationwide	
Edinburgh Mutual Investment & Building Society	Nationwide	
Edmonton 887th	dissolved	Mar 1945
Effra Mutual Benefit	Nationwide	
Egremont & District Economic	dissolved	May 1939
Eighteenth Lincoln & Lincolnshire	dissolved	Aug 1939
Eighth Dundee & District Economic	dissolved	Dec 1944
Eighth Greenock Economic	dissolved	Mar 1940
Eighth Harringay & Hornsey	dissolved	Sept 1946
Eleventh Bermondsey Co-operative	dissolved	July 1948
Eleventh Dundee & District Economic	dissolved	Jan 1949
Elgin Property Investment	Santander	
Eligible	Virgin Money (Nationwide)	
Eligible & United	Virgin Money (Nationwide)	
Ellis & Sons Amalgamated	dissolved	1983
Elsecar Hoyland & Wentworth Benefit	Virgin Money (Nationwide)	
Elswick	Virgin Money (Nationwide)	
Elswick Permanent Benefit	Virgin Money (Nationwide)	
Empire Benefit	Nationwide	
Enfield	Savings - Santander - Mortgages - Bradford and Bingley plc	
Enfield Independent Permanent	Savings - Santander - Mortgages - Bradford and Bingley plc	
English Permanent	dissolved	Sept 1940
Enterprise	dissolved	Feb 1992
Enterprise Perpetual Benefit	dissolved	Feb 1992
Equitable Benefit	TSB (Sabadell)	
Equitable Permanent Benefit	dissolved	Feb 1992
Equity	Woolwich (Barclays plc)	
Equity Permanent	Woolwich (Barclays plc)	
Erdington	Savings - Santander - Mortgages - Bradford and Bingley plc	
Erdington Permanent	Savings - Santander - Mortgages - Bradford and Bingley plc	
Esher	Nationwide	
Essex & East Coast	dissolved	Dec 1965
Essex & East Midlands	dissolved	Dec 1965
Essex & Kent Permanent	Woolwich (Barclays plc)	
Essex Equitable	TSB (Sabadell)	
Essex Equitable Permanent	TSB (Sabadell)	
Essex Mutual	dissolved	Oct 1965
Etna	dissolved	June 1965

Mergers & Name Changes

Etna Permanent	dissolved	June 1965
Everton	dissolved	Feb 1992
Everton & West Derby	dissolved	Feb 1992
Excelsior Permanent Benefit	Chelsea (Yorkshire)	
Exeter Benefit	Nationwide	

F

Failsworth Permanent	Virgin Money (Nationwide)	
Falkirk	Virgin Money (Nationwide)	
Fareham & District Mutual	Leeds	
Farmers & Genl Investment	Savings - The Co-operative Bank (Coventry) Mortgages - Bank of Ireland Group	
Farnborough & District 884th Starr-Bowkett	dissolved	April 1947
Farnham Benefit	Savings - The Co-operative Bank (Coventry) Mortgages - Bank of Ireland Group	
Fenny Stratford Bletchely & District Permanent Benefit	dissolved	July 1941
Fenton Mutual Permanent Benefit	The Co-operative Bank (Coventry)	
Fforestfach & District Permanent	Swansea	
Fifteenth Starr-Bowkett Benefit	dissolved	Jan 1940
Fifth Grosvenor Mutual Benefit	dissolved	May 1977
Fifth Lewisham Co-operative	dissolved	Jan 1969
Fifth London Borough Mutual Benefit	dissolved	Dec 1938
Fifth New Cross	dissolved	Mar 1956
Fifth Surrey Commercial Docks	dissolved	Dec 1966
Finchley	Woolwich (Barclays plc)	
Finsbury	Nationwide	
First Amhurst	Chelsea (Yorkshire)	
First Crew Economic	dissolved	Oct 1937
First Grantham & District Perfect Thrift	dissolved	Aug 1946
First Lewisham Co-operative	dissolved	Jan 1939
First Newmarket Richmond	dissolved	Feb 1945
First Salisbury & District	dissolved	Mar 1980
First Tudor	dissolved	April 1950
Five Towns	Nationwide	
Fleet	dissolved	June 1965
Folkestone, Hythe & Sandgate Permanent Benefit	Santander	
Folkestone Permanent	Santander	
Foresters	Savings - Santander - Mortgages - Bradford & Bingley plc	
Forfar Building & Investment	dissolved	Feb 1968
Forfarshire	Scottish	
Foundation Permanent	Virgin Money (Nationwide)	
Founders	contact Financial Conduct Authority	
Fourteenth Swansea Liberal Terminating	dissolved	July 1951
Fourth Bristol Permanent	Savings - The Co-operative Bank (Coventry) Mortgages - Bank of Ireland Group	
Fourth City	Chelsea (Yorkshire)	
Fourth Dundee & District Economic	dissolved	Nov 1969
Fourth Edinburgh Investment	Nationwide	
Fourth Fifehire Property Investment	Nationwide	
Fourth Lewisham	dissolved	May 1961

Mergers & Name Changes

Fourth New Cross	dissolved	Feb 1945
Fourth Post Office	National Counties	
Fourth Post Office Mutual	National Counties	
Fourth Provincial Investment	Nationwide	
Fourth St George's Mutual Benefit	dissolved	April 1938
Fourth Surrey Commercial Docks	dissolved	June 1951
Freehold & Leasehold Permanent Benefit	TSB (Sabadell)	
Frome Selwood Permanent	Coventry	
Fulham	Chelsea (Yorkshire)	
Furness & South Cumberland	Furness	

G

Gainsborough	Yorkshire	
Galashiels Provincial	Scottish	
Gateshead Institute Permanent	Virgin Money (Nationwide)	
Gateshead Permanent	Virgin Money (Nationwide)	
Gateway	Woolwich (Barclays plc)	
General	Nationwide	
General Permanent Benefit	Leeds	
General Thrift Permanent	Savings - The Co-operative Bank (Coventry) Mortgages - Bank of Ireland Group	
Gillingham Kent Investment Permanent Benefit	Nationwide	
Glamorgan	Savings - Santander - Mortgages - Bradford and Bingley plc	
Glantawe Permanent (The)	The Co-operative Bank (Coventry)	
Glasgow	Scottish	
Glasgow & West of Scotland Savings Investment & Building Society	dissolved	Aug 1950
Globe	The Co-operative Bank (Coventry)	
Globe Permanent Benefit	The Co-operative Bank (Coventry)	
Glossop Perpetual	The Co-operative Bank (Coventry)	
Golders Green Permanent	The Co-operative Bank (Coventry)	
Goldhawk	Nationwide	
Goldhawk Mutual Benefit	Nationwide	
Goodwill and Legal	dissolved	Jan 1968
Gorseinon	Principality	
Gosport & Alverstoke	Woolwich (Barclays plc)	
Govanhill	Scottish	
Govanhill & District Economic	dissolved	May 1946
Grainger	Newcastle	
Grainger & Percy	Newcastle	
Grangemouth	Woolwich (Barclays plc)	
Grantham	Nottingham	
Grantham Economic	dissolved	April 1952
Grays	Woolwich (Barclays plc)	
Grays Co-operative Mutual Permanent Benefit	Woolwich (Barclays plc)	
Great Grimsby & North Lincolnshire Permanent	Nationwide	
Great Northern Permanent Benefit	Halifax (Lloyds Banking Group)	
Great Torrington	Nationwide	
Great Wigston Permanent Benefit	Santander	
Greater Brighton & District Permanent	Savings - The Co-operative Bank (Coventry) Mortgages - Bank of Ireland Group	
Greater London Permanent	The Co-operative Bank (Coventry)	

Mergers & Name Changes

Greenwich Industrial	Nationwide
Greenwich	Nationwide
Gresham Circle	Savings - The Co-operative Bank (Coventry) Mortgages - Bank of Ireland Group
Grimsby	Nationwide
Grimsby & Cleethorpes	Nationwide
Permanent Benefit	
Grimsby & North Lincolnshire	Nationwide
Guardian	TSB (Sabadell)
Guardian Permanent Benefit	Woolwich (Barclays plc)
Guildford & District Equitable	Woolwich (Barclays plc)

H

Hadrian	Virgin Money (Nationwide)	
Halesowen	Birmingham Midshires (Lloyds Banking Group)	
Halifax Equitable	Halifax (Lloyds Banking Group)	
Halifax Permanent Benefit	Halifax (Lloyds Banking Group)	
Halifax	Halifax (Lloyds Banking Group)	
Haltwhistle & District Economic	dissolved	Sept 1952
Haltwhistle Permanent Benefit	Virgin Money (Nationwide)	
Hamilton Savings Investment	dissolved	1984
Hampshire	Savings - Santander - Mortgages - Bradford and Bingley plc	
Hampshire & Landport	Savings - Santander - Mortgages - Bradford and Bingley plc	
Hampstead	dissolved	Nov 1966
Hand in Hand Benefit	dissolved	Feb 1992
Hanover	dissolved	June 1965
Hanover Square	dissolved	Jun 1965
Harrington Permanent Benefit	Savings - Santander - Mortgages - Bradford and Bingley plc	
Harrow	Birmingham Midshires (Lloyds Banking Group)	
Hartlepool & District	Virgin Money (Nationwide)	
Hartlepoons Model	dissolved	Oct 1956
Hartlepoons Permanent	Virgin Money (Nationwide)	
Hartlepoons Popular	dissolved	May 1948
Hasbury & Cradley	Birmingham Midshires (Lloyds Banking Group)	
Hasbury, Cradley & District Benefit	Birmingham Midshires (Lloyds Banking Group)	
Haslemere	Santander	
Haslemere & District Mutual	Santander	
Hastings & East Sussex	Nationwide	
Hastings & Thanet	Nationwide	
Hastings Permanent	Nationwide	
Hatton Garden Mutual	dissolved	May 1964
Havant, Emswoth Hayling Island & District Mutual	dissolved	June 1949
Haverstock	dissolved	Nov 1996
Haverstock & District	dissolved	Nov 1996
Co-operative Terminable		
Hayling & Havant	contact Financial Conduct Authority	
Haywards Heath & District	Yorkshire	
Haywards Heath, The	Yorkshire	
Hazel Grove Permanent Benefit	Virgin Money (Nationwide)	
Heanor (Derbyshire) Permanent Benefit	Nationwide	
Heart of England	TSB (Sabadell)	Oct 1993
Hearts of Oak & Enfield	Savings - Santander - Mortgages - Bradford and Bingley plc	
Heathcote Mutual Permanent	dissolved	May 1950
Heaton Norris & Reddish	The Co-operative Bank (Coventry)	

Permanent Benefit		
Hebburn Permanent	Virgin Money (Nationwide)	
Helensburgh & Gareloch Provident	Scottish	
Investment & Building Society		
Hemel Hempstead	Birmingham Midshires (Lloyds Banking Group)	
Hemel Hempstead & District	Birmingham Midshires (Lloyds Banking Group)	
Mutual Permanent		
Hendon	Savings - Santander - Mortgages - Bradford and Bingley plc	
Herald	Nationwide	
Hercules	Savings - Santander - Mortgages - Bradford and Bingley plc	
Hercules Ballot & Sale	dissolved	Mar 1945
Hercules Permanent Benefit	Savings - Santander - Mortgages - Bradford and Bingley plc	
Herne Bay	krbs (OneSavings Bank plc)	
Herne Bay & District 925th Starr-Bowkett	krbs (OneSavings Bank plc)	
Hertfordshire Permanent Benefit	Woolwich (Barclays plc)	
Herts & Essex	Saffron	
Hetton-le-Hole & Easington	Virgin Money (Nationwide)	
Land Permanent		
Hexham Permanent Benefit	Virgin Money (Nationwide)	
Hibernian	Savings - Santander - Mortgages - Bradford and Bingley plc	
High Wycombe & South Bucks	Savings - The Co-operative Bank (Coventry)	
	Mortgages - Bank of Ireland Group	
Highgate	Santander	
Hinckley	Hinckley and Rugby	
Hinckley & Country	Woolwich (Barclays plc)	
Hinckley & Leicestershire	Nationwide	
Hinckley & Society, South Leicestershire	Nationwide	
Permanent Benefit		
Hinckley Permanent	Hinckley and Rugby	
Hitchin Mutual Permanent	TSB (Sabadell)	
Holborn Equitable	dissolved	Nov 1962
Hollins Permanent	dissolved	Jan 1994
Holloway	Nationwide	
Holloway & City Terminus	Nationwide	
Holmesdale	Skipton	
Holmesdale Benefit	Skipton	
Home Counties	Nationwide	
Home Park	dissolved	1975
Homestead	TSB (Sabadell)	
Horsham	Savings - Santander - Mortgages - Bradford and Bingley plc	
Horsham Permanent Benefit	Savings - Santander - Mortgages - Bradford and Bingley plc	
Houghton-le-Spring & North Durham	Virgin Money (Nationwide)	
Permanent Benefit		
House & Mill	Virgin Money (Nationwide)	
Housing & General	Savings - Santander - Mortgages - Bradford and Bingley plc	
Hove & South Coast	Halifax (Lloyds Banking Group)	
Hove, Cliftonville & Preston	Halifax (Lloyds Banking Group)	
Permanent Benefit		
Huddersfield	Yorkshire	
Huddersfield & Bradford	Yorkshire	
Hull	Halifax (Lloyds Banking Group)	
Hull Progressive Permanent	Nationwide	
Huntly	Scottish	
Huntly Property Investment	Scottish	
Huskinson	Birmingham Midshires (Lloyds Banking Group)	

Mergers & Name Changes

Huskinson Permanent Benefit	Birmingham Midshires (Lloyds Banking Group)	
Hyde	Savings - Santander - Mortgages - Bradford and Bingley plc	
Hyde & District Permanent Benefit	Savings - Santander - Mortgages - Bradford and Bingley plc	
Hyde Park	dissolved	1983

I

Ideal	dissolved	Feb 1934
Ideal Permanent Benefit	dissolved	June 1979
Ilkeston Permanent	Nationwide	
Immigrants	Registered, but never authorised. Dissolved.	1987
Improved Edinburgh	Nationwide	
Improved Edinburgh Property Investment	Nationwide	
Independent	dissolved	July 1982
Independent Permanent Benefit	dissolved	July 1982
Industrial	Nationwide	
Industrial Permanent Benefit	Nationwide	
Industrial Provident Permanent	Virgin Money (Nationwide)	
Institute	Nationwide	
Inverness	Santander	
Inverness Permanent Benefit	Santander	
Ipswich	Suffolk	
Ipswich & District	Suffolk	
Ipswich & District Permanent Benefit	Suffolk	
Ipswich & Suffolk	Suffolk	
Ipswich & Suffolk Permanent Benefit	Suffolk	
Isle of Thanet	Nationwide	
Islington	dissolved	Feb 1992
Islington Permanent benefitfeb	dissolved	1992

J

Jarrow	Virgin Money (Nationwide)
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K

Keighley & Craven	Santander	
Kendal Model	Savings - Santander - Mortgages - Bradford and Bingley plc	
Kensington Permanent	Nationwide	
Kensington Permanent Benefit	Nationwide	
Kent & Canterbury Permanent Benefit	krbs (OneSavings Bank plc)	
Kent County	Nationwide	
Kent County Permanent	Nationwide	
Kent Reliance	OneSavings Bank plc	
Kent Reliance Permanent Benefit *	Santander	
Kenton & Middlesex	Registered, but never authorised. Dissolved.	1998/99
Keswick Benefit	The Co-operative Bank (Coventry)	
Kettering Permanent Benefit	Market Harborough	
Kew Investment	Virgin Money (Nationwide)	
Kidderminster Equitable	TSB (Sabadell)	
Kidderminster Mutual Benefit	The Co-operative Bank (Coventry)	
Kidderminster Permanent	Virgin Money (Nationwide)	
Kidderminster Permanent Benefit	Virgin Money (Nationwide)	
Kilburn	Nationwide	
Kilmarnock	Virgin Money (Nationwide)	
Kilmarnock Building & Investment	Virgin Money (Nationwide)	

Mergers & Name Changes

King Edward	Birmingham Midshires (Lloyds Banking Group)	
King's Cross	dissolved	Jan 1963
King's Cross & Pentonville Permanent	Nationwide	
King's Lynn	Norwich & Peterborough (Yorkshire)	
King's Lynn & West Norfolk	Norwich & Peterborough (Yorkshire)	
Permanent Benefit		
Kingscliffe	Nationwide	
Kingston	Nationwide	
Kingsway	Nationwide	
Kirkcaldy Building & Investment Society, South	Nationwide	
Kirkcaldy Property Investment Society, South	Nationwide	
Kirklees	dissolved	Oct 1985
Kirriemuir	Nationwide	
Kirriemuir Freehold Building & Inv Society, South	Nationwide	

L

Lake District Permanent	Nationwide	
Lambeth	Nationwide	
Lancashire	Virgin Money (Nationwide)	
Lancashire & Cheshire Permanent Benefit	dissolved	Oct 1953
Lancashire & Freeholders Permanent Benefit	dissolved	Feb 1992
Lancastrian	Virgin Money (Nationwide)	
Landore	Savings – The Co-operative Bank (Coventry) Mortgages – Bank of Ireland Group	
Law Mutual	dissolved	Aug 1984
Leamington Spa	Savings – Santander – Mortgages – Bradford and Bingley plc	
Lee, Lewisham & Blackheath Permanent	Nationwide	
Leeds & Holbeck	Leeds	
Leeds City & District	Santander	
Leeds Permanent	Halifax (Lloyds Banking Group)	
Leeds Provincial	Santander	
Leek & Holbeck	Leeds	
Leek & Moorlands	The Co-operative Bank (Coventry)	
Leek & Westbourne	The Co-operative Bank (Coventry)	
Leek United & Midlands	Leek United	
Leek Westbourne & Eastern Counties	The Co-operative Bank (Coventry)	
Leicester	Santander	
Leicester Permanent	Santander	
Leicester Temperance	Santander	
Leicester Temperance General Permanent	Santander	
Leicestershire	Nationwide	
Leigh Permanent	Nationwide	
Leith Property Investment	dissolved	Oct 1979
Letchworth Mutual Permanent	dissolved	Jan 1937
Lewes	Halifax (Lloyds Banking Group)	
Lewes Co-operative Benefit	Halifax (Lloyds Banking Group)	
Lincoln	Nottingham	
Lindsey Permanent Benefit	Santander	
Linlithgowshire Savings Investment	Nationwide	

Mergers & Name Changes

& Building Society

Lion	The Co-operative Bank (Coventry)	
Littlehampton & District Permanent	Halifax (Lloyds Banking Group)	
Liverpool	Birmingham Midshires (Lloyds Banking Group)	
Liverpool & County Permanent	dissolved	Feb 1992
Liverpool & Provincial	Virgin Money (Nationwide)	
Liverpool Charter	Virgin Money (Nationwide)	
Liverpool Citizen	Savings - Santander - Mortgages - Bradford and Bingley plc	
Liverpool Citizen Permanent	Savings - Santander - Mortgages - Bradford and Bingley plc	
Liverpool Investment	Birmingham Midshires (Lloyds Banking Group)	
Liverpool Railway Permanent	Virgin Money (Nationwide)	
Liverpool Victoria Economic	dissolved	May 1947
Llanelli Permanent	Principality	
Lloyds Permanent	The Co-operative Bank (Coventry)	
Llynvi Valley Permanent Benefit	dissolved	1983
Lombard	dissolved	Feb 1981
Lombardian Permanent Benefit	Nationwide	
London & Essex	Saffron	
London & Midland (estb.1936)	dissolved	1938
London & Midland (estb. 1955)	Nationwide	
London & North Eastern Railway	Halifax (Lloyds Banking Group)	
London & Provincial	dissolved	Sept 1966
London & South of England	Nationwide	
London Atlas Permanent	TSB (Sabadell)	
London Benefit	Nationwide	
London Commercial	Nottingham	
London Commercial Deposit Permanent	Nottingham	
London Equitable	Nationwide	
London Foresters	Savings - Santander - Mortgages - Bradford and Bingley plc	
London Goldhawk	Nationwide	
London Grosvenor	Woolwich (Barclays plc)	
London Grosvenor & Middlesex	Woolwich (Barclays plc)	
London Grosvenor	Woolwich (Barclays plc)	
Permanent Investment		
London Investment	Nationwide	
London Permanent	TSB (Sabadell)	
London Progressive	Nationwide	
London Provincial	dissolved	Feb 1938
London Scottish	Teachers'	
Londonderry Provident	Progressive	
Long Eaton Permanent Central	dissolved	Sept 1948
Longdendale Permanent Benefit	The Co-operative Bank (Coventry)	
Longridge	dissolved	July 1980
Longton Mutual Permanent Benefit	The Co-operative Bank (Coventry)	
LoughboroughPermanent	Loughborough	
Loughborough Permanent Benefit	Loughborough	
Louth Mablethorpe and Sutton	Savings - Santander - Mortgages - Bradford and Bingley plc	
Louth Mablethorpe and Sutton	Savings - Santander - Mortgages - Bradford and Bingley plc	
Permanent Benefit		
Ludgate	Coventry	
Luton	Woolwich (Barclays plc)	
Luton & Midlands	Halifax (Lloyds Banking Group)	

Maesteg Permanent Benefit	Principality	
Magnet	Woolwich (Barclays plc)	
Magnet & North West	Woolwich (Barclays plc)	
Magnet & Planet	Woolwich (Barclays plc)	
Maidenhead	Nationwide	
Maidenhead & Berkshire	Nationwide	
Maidenhead Permanent Benefit	Nationwide	
Manchester & Salford Permanent Benefit	Santander	
Manchester	Manchester (Newcastle)	
Manchester City Permanent Benefit	Manchester (Newcastle)	
Manchester Unity of Oddfellows	Virgin Money (Nationwide)	
Manchester Victoria	dissolved	Oct 1970
Mancunian	Nationwide	
Manor	dissolved	June 1937
Marble Arch	Chelsea (Yorkshire)	
Margam	Birmingham Midshires (Lloyds Banking Group)	
Marlborough	Nationwide	
Mayfair Permanent	dissolved	June 1950
Mercantile	Leeds	
Mercia	Birmingham Midshires (Lloyds Banking Group)	
Mercury	dissolved	1983
Merioneth Permanent Benefit	dissolved	Oct 1977
Mersey Permanent	Savings - Santander - Mortgages - Bradford and Bingley plc	
Merseyside	Savings - Santander - Mortgages - Bradford and Bingley plc	
Merthyr & Dowlais Permanent Benefit	Nationwide	
Metrogas	Birmingham Midshires (Lloyds Banking Group)	
Metropole Permanent	Woolwich (Barclays plc)	
Metropolitan	Nationwide	
Metropolitan Provident Permanent	dissolved	Oct 1952
Mid-Glamorgan	Savings - Santander - Mortgages - Bradford and Bingley plc	
Mid-Sussex Permanent	TSB (Sabadell)	
Middlesex **	Nationwide	
Middlesex	Woolwich (Barclays plc)	
Middleton	Virgin Money (Nationwide)	
Midland Permanent	Birmingham Midshires (Lloyds Banking Group)	
Midlands	Halifax (Lloyds Banking Group)	
Midlothian Investment	dissolved	June 1947
Midshires	Birmingham Midshires (Lloyds Banking Group)	
Mildenhall & District Permanent	TSB (Sabadell)	
Minerva Permanent Benefit	Savings - Santander - Mortgages - Bradford and Bingley plc	
Minster	dissolved	Nov 1942
Mitcham	Halifax (Lloyds Banking Group)	
Mitcham & Metropolitan	Halifax (Lloyds Banking Group)	
Modern Permanent	Woolwich (Barclays plc)	
Monarch Benefit	dissolved	Feb 1992
Monarch Investment	dissolved	1975
Monmouthshire & South Wales	Monmouthshire	
Moorgate Permanent	dissolved	July 1974
Mornington	The Co-operative Bank (Coventry)	
Mornington Permanent	The Co-operative Bank (Coventry)	
Mount Permanent	dissolved	Feb 1977
Mountain Ash Permanent	Savings - Santander - Mortgages - Bradford and Bingley plc	
Munic Economic	dissolved	Oct 1952
Musselburgh	Virgin Money (Nationwide)	

Mergers & Name Changes

N

NALGO	The Co-operative Bank (Coventry)	
National	Santander	
National Emblem Permanent	Savings - The Co-operative Bank (Coventry)	
	Mortgages - Bank of Ireland Group	
National Independent Permanent Benefit	The Co-operative Bank (Coventry)	
National Post Office	National Counties	
National & Provincial	Santander	
National Safety Permanent Institute	Virgin Money (Nationwide)	
Nationwide Anglia	Nationwide	
Nelson & Premier	Virgin Money (Nationwide)	
Nelson Permanent	dissolved	Feb 1992
Nelson Permanent Benefit	dissolved	Feb 1992
Neptune Economic	dissolved	Feb 1950
Nestor Permanent Benefit	dissolved	Feb 1992
New Cross	Woolwich (Barclays plc)	
New Cross Equitable	Woolwich (Barclays plc)	
New Edinburgh Investment	Scottish	
New Gresham	Savings - The Co-operative Bank (Coventry)	
	Mortgages - Bank of Ireland Group	
New Homes	The Co-operative Bank (Coventry)	
New Little Chelsea & West Brompton	Chelsea (Yorkshire)	
Mutual Benefit		
New South London Equitable	Chelsea (Yorkshire)	
New Swindon	Nationwide	
New Swindon Permanent	Nationwide	
Newcastle & District	The Co-operative Bank (Coventry)	
Newcastle & Gateshead	Virgin Money (Nationwide)	
Newcastle Portland Permanent	Newcastle	
Newcastle-under-Lyme Benefit	The Co-operative Bank (Coventry)	
Newcastle Upon Tyne Permanent	Newcastle	
Newcastle Upon Tyne Globe Permanent	Newcastle	
Newington & Kennington	dissolved	Dec 1937
535th Starr-Bowkett		
Newport, Chepstow & Ebbw Vale	Birmingham Midshires (Lloyds Banking Group)	
Newport Pagnell, Olney & District (Bucks) Permanent Benefit	Woolwich (Barclays plc)	
Newton & Flowery Field	dissolved	Sept 1948
Permanent Benefit		
Newton, Haydock & Golborne	Halifax (Lloyds Banking Group)	
Permanent Benefit		
Nineteenth Century	Nationwide	
Nineteenth Lincoln & Lincolnshire	dissolved	Feb 1944
Ninth Bermondsey Co-operative	dissolved	June 1937
Ninth Dundee & District Economic	dissolved	Jan 1944
Norfolk & Suffolk Permanent Benefit	dissolved	June 1950
North Bierley Equitable	Halifax (Lloyds Banking Group)	
North Bow Equitable Mutual	Saffron	
North Bow and Manor Park	Saffron	
North British Permanent Benefit	Birmingham Midshires (Lloyds Banking Group)	
North Devon Permanent	Nationwide	
& Terminable Benefit		

North Durham Permanent	Virgin Money (Nationwide)	
North Durham Permanent Benefit	Virgin Money (Nationwide)	
North Eastern Permanent Benefit	Newcastle	
North-East Globe	Newcastle	
North of England	Virgin Money (Nationwide)	
North Herts	Savings - The Co-operative Bank (Coventry)	
	Mortgages - Bank of Ireland Group	
North Herts Permanent Mutual Benefit	Savings - The Co-operative Bank (Coventry)	
	Mortgages - Bank of Ireland Group	
North Kent	Woolwich (Barclays plc)	
North Kent Permanent Benefit	Woolwich (Barclays plc)	
North London	TSB (Sabadell)	
North Metropolitan Permanent Benefit	TSB (Sabadell)	
North Northumberland Benefit	Newcastle	
North Paddington Permanent	Nationwide	
North Shields	Leeds	
North Shields Mercantile	Leeds	
North Shields Permanent	Leeds	
North Shields Standard Permanent	Leeds	
North Staffordshire Permanent	The Co-operative Bank (Coventry)	
Economic Benefit		
North Warwickshire Permanent Benefit	Birmingham Midshires (Lloyds Banking Group)	
North West	Woolwich (Barclays plc)	
North West District Permanent	Woolwich (Barclays plc)	
North-West Durham Permanent Benefit	Savings - Santander - Mortgages - Bradford and Bingley plc	
North Wilts Equitable	Nationwide	
North Wilts Ridgeway	Nationwide	
Northampton & Midlands	Nationwide	
Northampton Conservative	Nationwide	
Northampton Town & County	Nationwide	
Northampton Town & County Benefit	Nationwide	
Northamptonshire Foresters (The)	Nationwide	
Northern & Warrington	Birmingham Midshires (Lloyds Banking Group)	
Northern Counties	dissolved	Feb 1992
Northern Counties Permanent	Virgin Money (Nationwide)	
Northern Counties Permanent Benefit	dissolved	Feb 1992
Northern District	Coventry	
Northern Home Permanent	Newcastle	
Northern Rock plc	converted to a public limited company (Northern Rock plc)	
Northumberland	Virgin Money (Nationwide)	
Northumbria Permanent Benefit	Virgin Money (Nationwide)	
Northwich	Nationwide	
Norwich	Norwich & Peterborough (Yorkshire)	
Norwich Benefit	Norwich & Peterborough (Yorkshire)	
Nottingham & District Permanent	dissolved	1984
Nottingham Imperial	Newcastle	
Nottingham Imperial Oddfellows	Newcastle	
Nottingham Oddfellows	Newcastle	
Novocastrian Permanent	Leeds	
Nuneaton & Warwickshire	Birmingham Midshires (Lloyds Banking Group)	
Nuneaton, Chilvers, Coton & District Permanent Benefit	Santander	

Mergers & Name Changes

O

Oak Co-operative	Santander	
Oak Leaf	Nationwide	
Official & General	Woolwich (Barclays plc)	
Official & General Permanent Benefit	Woolwich (Barclays plc)	
Old Swan	Virgin Money (Nationwide)	
Old England	dissolved	Feb 1992
Oldbury Britannia	The Co-operative Bank (Coventry)	
Oldham Permanent	dissolved	Mar 1981
Oldham St James's Permanent	dissolved	Mar 1981
Ore Permanent	Nationwide	
Orient Permanent	The Co-operative Bank (Coventry)	
Ormskirk & Southport	dissolved	Mar 1940
Permanent Benefit		
Orpington	Nationwide	
Otley	Skipton	
Otley & Wharfedale	Skipton	
Permanent Investment & Benefit		
Over Darwen	The Co-operative Bank (Coventry)	
Over Darwen Permanent Benefit	The Co-operative Bank (Coventry)	
Oxford Permanent	dissolved	Feb 1992
Oxford Provident	TSB (Sabadell)	

P

Paddington	Nationwide	
Padiham	Savings - Santander - Mortgages - Bradford and Bingley plc	
Padiham & District Permanent Benefit	Savings - Santander - Mortgages - Bradford and Bingley plc	
Paisley	Nationwide	
Palmerston	dissolved	Feb 1992
Paramount	The Co-operative Bank (Coventry)	
Park Lane	dissolved	July 1940
Patriotic	Birmingham Midshires (Lloyds Banking Group)	
Peacehaven, Newhaven & District	dissolved	1983
Permanent		
Peckham	TSB (Sabadell)	
Peckham Mutual	TSB (Sabadell)	
Peckham Permanent	Nationwide	
Peckham Permanent Benefit	Nationwide	
Peebles	Nationwide	
Peeblesshire Savings Investment	Nationwide	
Pelham Permanent	Halifax (Lloyds Banking Group)	
Pembroke	Savings - Santander - Mortgages - Bradford and Bingley plc	
Pembroke Perpetual Benefit	Savings - Santander - Mortgages - Bradford and Bingley plc	
Pembrokeshire Permanent Benefit	The Co-operative Bank (Coventry)	
Penistone	The Co-operative Bank (Coventry)	
Peniston & Thurlston Permanent Benefit	The Co-operative Bank (Coventry)	
Pentonville & General Permanent Benefit	Nationwide	
People's	Nationwide	

Mergers & Name Changes

People's Co-operative Permanent	Nationwide	
Percy	Newcastle	
Permanent Salopian Benefit	TSB (Sabadell)	
Permanent Scottish	Scottish	
Perpetual Investment	Nationwide	
Peterborough	Norwich & Peterborough (Yorkshire)	
Peterborough Provincial Benefit	Norwich & Peterborough (Yorkshire)	
Petersfield & District Mutual	dissolved	Feb 1939
Phoenix Heritable Investment	dissolved	Dec 1974
Piccadilly	dissolved	1983
Piccadilly Permanent	Nationwide	
Pioneer	Virgin Money (Nationwide)	
Planet	Woolwich (Barclays plc)	
Planet Perpetual Benefit	dissolved	Feb 1992
Pontardawe Permanent	dissolved	June 1947
Pontardulais	Birmingham Midshires (Lloyds Banking Group)	
Pontypool Permanent	Savings - The Co-operative Bank (Coventry)	
	Mortgages - Bank of Ireland Group	
Pontypridd	Savings - Santander - Mortgages - Bradford and Bingley plc	
Pontypridd & Provincial	Savings - Santander - Mortgages - Bradford and Bingley plc	
Pontypridd, Llantrisant and Rhonda		
Valley Permanent Benefit	Savings - Santander - Mortgages - Bradford and Bingley plc	
Poole	Savings - The Co-operative Bank (Coventry)	
	Mortgages - Bank of Ireland Group	
Portland	Newcastle	
Portman	Nationwide	
Portman Wessex	Nationwide	
Portsmouth	TSB (Sabadell)	
Post Office Permanent	National Counties	
Postal Services & General	Nationwide	
Premier Permanent (The)	Coventry	
Preservation	dissolved	Dec 1964
President Permanent	dissolved	June 1965
Preston & Blackburn	dissolved	1983
Preston Royal Permanent Benefit	Virgin Money (Nationwide)	
Prince Alfred Permanent Benefit	dissolved	Feb 1992
Prince of Wales Permanent Benefit	Birmingham Midshires (Lloyds Banking Group)	
Prince of Wales Permanent Benefit (Newcastle upon Tyne)	Virgin Money (Nationwide)	
Prince's Park	Savings - Santander - Mortgages - Bradford and Bingley plc	
Prince's Park Benefit	Savings - Santander - Mortgages - Bradford and Bingley plc	
Productive	TSB (Sabadell)	
Productive Investment Benefit	TSB (Sabadell)	
Professional & Commercial Benefit	TSB (Sabadell)	
Progressive (Middlesex)	Nationwide	
Property Owners	Woolwich (Barclays plc)	
Provident Permanent	Savings - The Co-operative Bank (Coventry)	
	Mortgages - Bank of Ireland Group	
Provincial	Santander	
Prudential Investment	Virgin Money (Nationwide)	

Mergers & Name Changes

Q

Queen Anne Permanent Benefit	The Co-operative Bank (Coventry)
Queen Victoria Street	Birmingham Midshires (Lloyds Banking Group)
Queen Victoria Street Mutual Benefit	Birmingham Midshires (Lloyds Banking Group)
Quorn	Santander
Quorn & Neighbourhood Freehold Benefit	Santander

R

Radcliffe	The Co-operative Bank (Coventry)	
Railway Permanent	The Co-operative Bank (Coventry)	
Rainsford Permanent Benefit	dissolved	Feb 1992
Ramsbury	Nationwide	
Ravenshead Permanent Benefit	dissolved	1983
Reading	Savings - The Co-operative Bank (Coventry) Mortgages - Bank of Ireland Group	
Reading & High Wycombe	Savings - The Co-operative Bank (Coventry) Mortgages - Bank of Ireland Group	
Redditch & Worcester	Birmingham Midshires (Lloyds Banking Group)	
Redditch Benefit	Birmingham Midshires (Lloyds Banking Group)	
Redhill & District	Virgin Money (Nationwide)	
Refuge	dissolved	Aug 1977
Regency	Nationwide	
Regency & West of England	Nationwide	
Reliance Permanent	Woolwich (Barclays plc)	
Reliant	Nationwide	
Rhodesia Century	contact Financial Conduct Authority	
Ribblesdale Permanent	Skipton	
Richard Green	dissolved	1983
Richmond Mutual	Nationwide	
Ridgeway	Nationwide	
Rock	Virgin Money (Nationwide)	
Rock Benefit	dissolved	Feb 1952
Rock (Llanelly) Permanent	Nationwide	
Rock Permanent Benefit	Virgin Money (Nationwide)	
Rodney Permanent	dissolved	Feb 1992
Rotherham & District Permanent	dissolved	Sept 1944
Perfect Thrift		
Rowland	dissolved	June 1953
Rowland Hill Permanent	TSB (Sabadell)	
Rowley Regis	TSB (Sabadell)	
Rowley Regis & District Benefit	TSB (Sabadell)	
Royal Arcade	Virgin Money (Nationwide)	
Royal Benefit	Nationwide	
Royal Benefit (London)	TSB (Sabadell)	
Royal Mutual Benefit	Savings - The Co-operative Bank (Coventry) Mortgages - Bank of Ireland Group	
Royston & District Permanent	Saffron	
Rugby	TSB (Sabadell)	
Rugby Provident	Hinckley and Rugby	
Rugby Provident Permanent Benefit	Hinckley and Rugby	
Rugby & Warwick	TSB (Sabadell)	
Rye Benefit	Halifax (Lloyds Banking Group)	
Rye, East Sussex & Kent Permanent Benefit Building & Investment	Halifax (Lloyds Banking Group)	

Saddleworth Permanent Benefit	Savings - Santander - Mortgages - Bradford & Bingley plc	
Saddleworth United	Virgin Money (Nationwide)	
Saddleworth United Permanent Benefit	Virgin Money (Nationwide)	
Saffron Walden & District	Saffron	
Saffron Walden & Essex	Saffron	
Saffron Walden & Essex Mechanics Permanent Benefit	Saffron	
Saffron Walden Benefit	Saffron	
Saffron Walden Herts & Essex	Saffron	
St Albans	Woolwich (Barclays plc)	
St Andrew's	Newcastle	
St Andrew's Permanent	Newcastle	
St Annes' Permanent Benefit	Virgin Money (Nationwide)	
St Clements	dissolved	Feb 1958
St Helens & Rainford	The Co-operative Bank (Coventry)	
St Helens & Rainford Benefit	The Co-operative Bank (Coventry)	
St James & Hamlet of Ratcliff Mutual	dissolved	Mar 1955
St James's	Nationwide	
St Margaret	Virgin Money (Nationwide)	
St Martins le Grand	Nationwide	
St Martins le Grand Mutual Permanent Benefit	Nationwide	
St Mary's Permanent Benefit	dissolved	May 1938
St Marylebone & Suburban	Savings - The Co-operative Bank (Coventry) Mortgages - Bank of Ireland Group	
St Marylebone Central Mutual	Woolwich (Barclays plc)	
St Nicholas Perpetual Benefit	Birmingham Midshires (Lloyds Banking Group)	
St Pancras	Nationwide	
St Paul's	dissolved	Dec 1956
St Peter's Permanent Benefit	Birmingham Midshires (Lloyds Banking Group)	
St Philip's Benefit	Birmingham Midshires (Lloyds Banking Group)	
St Philip's Benefit Building Society No. 1	Birmingham Midshires (Lloyds Banking Group)	
St Stephen's	dissolved	June 1996
Sale & District Permanent Benefit	dissolved	June 1965
Salisbury City & District Mutual	dissolved	June 1938
Salop Town & Country Permanent Benefit	dissolved	Jan 1942
Sandbach	Nationwide	
Sandy	Woolwich (Barclays plc)	
Sandy & District Permanent Mutual Benefit	Woolwich (Barclays plc)	
Savings Bank	Virgin Money (Nationwide)	
Scarborough	Skipton	
Scholes Permanent Benefit	Savings - Santander - Mortgages - Bradford and Bingley plc	
Scottish Amicable	Nationwide	
Scottish Progressive	Scottish	
Scunthorpe	dissolved	April 1966
Seaford & District Mutual	Nationwide	
Seaham Harbour (Londonderry) Permanent	Virgin Money (Nationwide)	
Second Bethnal Green	dissolved	Nov 1944
890th Starr-Bowkett		
Second Birkenhead Artisans	dissolved	April 1948

Mergers & Name Changes

Second Birkenhead Economic	dissolved	Mar 1939
Second Bona Fide	Chelsea (Yorkshire)	
Second Cambridge Peers Economic	dissolved	Mar 1967
Second Chandos Mutual Benefit	dissolved	Feb 1950
Second Chatham	Principality	
Second Chelsea & Kensington	Chelsea (Yorkshire)	
Second Clissold Mutual Benefit	dissolved	Nov 1950
Second Croydon District Mutual	contact Financial Conduct Authority	
Second Dundee & District Economic	dissolved	Jan 1957
Second Eastern Excelsior Mutual Benefit	dissolved	Oct 1950
Second Equitable Permanent Benefit	dissolved	Feb 1992
Second Equitable Permanent Benefit (Bridgewater)	Birmingham Midshires (Lloyds Banking Group)	
Second Globe Benefit	dissolved	Feb 1992
Second Govanhill & District Economic	dissolved	Oct 1948
Second Hull Perfect Thrift	dissolved	April 1945
Second Lewisham Co-operative	dissolved	April 1947
Second Linden	dissolved	July 1944
Second Neath & District	dissolved	Mar 1942
979th Starr-Bowkett		
Second Paradise Road Ballot & Sale (The)	Halifax (Lloyds Banking Group)	
Second Rock Benefit	dissolved	Jan 1945
Second Rotherham & District Perfect Thrift	dissolved	Oct 1942
Second Royal Equitable	dissolved	June 1966
Second St James's	contact Financial Conduct Authority	
Second St James's Co-operative Benefit	contact Financial Conduct Authority	
Second Sale & Ashton-on-Mersey Economic	dissolved	Jan 1940
Second Salisbury & District Perfect Thrift	dissolved	Sept 1968
Second Seven Sisters & South Hornsey	dissolved	May 1943
Second Standard Permanent Benefit	dissolved	Feb 1992
Second Stratford Co-operative Benefit	dissolved	Jan 1965
Second West End Mutual Benefit	TSB (Sabadell)	
Second West Kirby Economic	dissolved	Feb 1946
Sedgley & District Permanent Investment Company	Nationwide	
Senior	dissolved	Nov 1966
Sevenoaks & District Mutual	Nationwide	
Seventh Greenock Economic	dissolved	Mar 1939
Seventh Haringay & Hornsey	dissolved	Aug 1938
Seventh Stratford Rock Mutual	dissolved	1961
Severn	Birmingham Midshires (Lloyds Banking Group)	
Shaftesbury Permanent	dissolved	Jan 1939
Sheerness & Gillingham	Nationwide	
Sheffield	Savings - Santander - Mortgages - Bradford and Bingley plc	
Shepshed	Nottingham	
Shepshed Permanent Benefit	Nottingham	
Shepton Mallet Permanent Benefit	Savings - The Co-operative Bank (Coventry) Mortgages - Bank of Ireland Group	
Shern Hall (Methodist)	Woolwich (Barclays plc)	
Shields & Tyne Dock Permanent	Virgin Money (Nationwide)	
Shields & Washington	Virgin Money (Nationwide)	
Shields Commercial	Virgin Money (Nationwide)	
Shields Premier	Virgin Money (Nationwide)	

Mergers & Name Changes

Silsden	The Co-operative Bank (Coventry)	
Silsden & District Permanent Benefit	The Co-operative Bank (Coventry)	
Simplified	dissolved	Nov 1983
Simplified Permanent Benefit	dissolved	Nov 1983
Sixteenth StMartin's Mutual Benefit	dissolved	Feb 1947
Sixteenth Swansea Liberal Terminating	dissolved	Nov 1956
Sixth West Ham Benefit	dissolved	May 1945
Slough & Eton Benefit	Nationwide	
Smethwick	TSB (Sabadell)	
Snowden Permanent Benefit	dissolved	May 1946
Soho	dissolved	Feb 1992
Somercotes	Nationwide	
Somersetshire	Savings - The Co-operative Bank (Coventry) Mortgages - Bank of Ireland Group	
Somersetshire Permanent Benefit	Savings - The Co-operative Bank (Coventry) Mortgages - Bank of Ireland Group	
South Coast	Halifax (Lloyds Banking Group)	
South Durham	Virgin Money (Nationwide)	
South-East Essex Permanent	Savings - The Co-operative Bank (Coventry) Mortgages - Bank of Ireland Group	
South Lambeth Permanent Mutual	Chelsea (Yorkshire)	
South London	Chelsea (Yorkshire)	
South London 204th Starr-Bowkett	dissolved	April 1964
South Manchester	TSB (Sabadell)	
South Metropolitan Permanent	Halifax (Lloyds Banking Group)	
South Norwood Permanent	Chelsea (Yorkshire)	
South of England ***	Nationwide	
South Shields Anchor Permanent	Virgin Money (Nationwide)	
South Shields Commercial	Virgin Money (Nationwide)	
South Shields Crown Permanent	Virgin Money (Nationwide)	
South Shields Equitable Permanent	Virgin Money (Nationwide)	
South Shields Nelson Permanent	Virgin Money (Nationwide)	
South Shields Premier Permanent	Virgin Money (Nationwide)	
South Shields Royal Permanent	Virgin Money (Nationwide)	
South Shields Sun Permanent	Virgin Money (Nationwide)	
South Shields Victory Permanent	Newcastle	
South Staffordshire	Nationwide	
South Staffordshire Permanent Benefit	Nationwide	
South West Wales (The)	Savings - The Co-operative Bank (Coventry) Mortgages - Bank of Ireland Group	
South West Middlesex	Nationwide	
South West Middlesex Mutual Benefit	Savings - The Co-operative Bank (Coventry) Mortgages - Bank of Ireland Group	
South Western	Nationwide	
South Yorkshire	dissolved	Nov 1973
Southam District Provincial Permanent Benefit	Savings - Santander - Mortgages - Bradford and Bingley plc	
Southampton	Savings - The Co-operative Bank (Coventry) Mortgages - Bank of Ireland Group	
Southampton & South Hants	Nationwide	
Southdown	Halifax (Lloyds Banking Group)	
Southdown Permanent	The Co-operative Bank (Coventry)	
Southern Counties	dissolved	Jan 1956
Southgate & Palmers Green Permanent	dissolved	May 1976
Southwark	dissolved	May 1978

Mergers & Name Changes

Spennymoor Permanent	dissolved	Sept 1937
Spread Eagle Perpetual Benefit	Savings - Santander - Mortgages - Bradford and Bingley plc	
Stafford & County	Nationwide	
Stafford Permanent	Nationwide	
Stafford Permanent Benefit	Nationwide	
Stafford Railway Permanent Benefit	Stafford Railway	
Staffordshire	Nationwide	
Stamford	Norwich & Peterborough (Yorkshire)	
Stamford Hill	dissolved	Jan 1977
Standard	Leeds	
Standard Permanent Benefit	dissolved	Feb 1992
Stanhope & Wear Valley Permanent	Virgin Money (Nationwide)	
Stanley	Savings - Santander - Mortgages - Bradford and Bingley plc	
Stanley & North West Durham Permanent Benefit	Savings - Santander - Mortgages - Bradford and Bingley plc	
Stanley Permanent Benefit	Birmingham Midshires (Lloyds Banking Group)	
Star	Virgin Money (Nationwide)	
Star Mutual Permanent Benefit	The Co-operative Bank (Coventry)	
Star Benefit	Virgin Money (Nationwide)	
State (The)	Santander	
Stenhousemuir	Nationwide	
Stepney & Suburban Permanent	Yorkshire	
Steyning & Littlehampton	Halifax (Lloyds Banking Group)	
Steyning & Sussex County	Halifax (Lloyds Banking Group)	
Steyning Permanent Benefit	Halifax (Lloyds Banking Group)	
Stirlingshire	Nationwide	
Stockbridge	dissolved	1949
Stockbridge Mutual Investment & Building Society	dissolved	Mar 1963
Stockport	Nationwide	
Stockport & County	Virgin Money (Nationwide)	
Stockport & E Cheshire	The Co-operative Bank (Coventry)	
Stockport Atlas	The Co-operative Bank (Coventry)	
Stockport Mechanics Institution Permanent Benefit	Santander	
Stockport Mersey	Savings - Santander - Mortgages - Bradford and Bingley plc	
Stockport Mersey Permanent	Savings - Santander - Mortgages - Bradford and Bingley plc	
Stockport Premier	Nationwide	
Stockport Victoria & Reddish	The Co-operative Bank (Coventry)	
Stockport Victoria Permanent	The Co-operative Bank (Coventry)	
Stockwell Permanent Reddish	Nationwide	
Stoke-on-Trent Permanent	The Co-operative Bank (Coventry)	
Stone New Freehold Benefit	The Co-operative Bank (Coventry)	
Stourbridge, Lye & District Permanent	Coventry	
Strand & Country Permanent	TSB (Sabadell)	
Strathclyde	Scottish	
Stroud & Swindon	Coventry	
Summers'	Nationwide	
Summers' Benefit Permanent	Nationwide	
Summit	The Co-operative Bank (Coventry)	
Sun	dissolved	Feb 1992
Sun Permanent Benefit	dissolved	Jan 1937
Sunderland Working Men's Club	Virgin Money (Nationwide)	
Sunderland	Virgin Money (Nationwide)	
Sunderland & Shields	Virgin Money (Nationwide)	

Sunderland Permanent	Virgin Money (Nationwide)
Surrey (1943)	TSB (Sabadell)
Surrey	Virgin Money (Nationwide)
Surrey & Sussex	TSB (Sabadell)
Sussex County	Halifax (Lloyds Banking Group)
Sussex Mutual	Nationwide
Sussex Mutual Permanent Investment	Nationwide
Sutherland	Chelsea (Yorkshire)
Sutherland Permanent	Chelsea (Yorkshire)
Sutton Mutual Benefit	Yorkshire
Swanage & Isle of Purbeck	Nationwide
Swansea Albion & Gower	Birmingham Midshires (Lloyds Banking Group)
Swansea Albion Permanent	Birmingham Midshires (Lloyds Banking Group)
Swansea & Carmarthen (The)	Principality
Swansea & Carmarthen Permanent (The)	Principality
Swansea & Gower Permanent	Birmingham Midshires (Lloyds Banking Group)
Swansea Imperial Permanent	Savings - The Co-operative Bank (Coventry) Mortgages - Bank of Ireland Group
Swansea Park Permanent	Savings - Abbey (Santander) - Mortgages - Bradford and Bingley plc
Swansea Rock Permanent	Savings - The Co-operative Bank (Coventry) Mortgages - Bank of Ireland Group
Swansea Thrift Permanent	Santander
Swindon Permanent	Coventry
Sydenham	TSB (Sabadell)
Sydenham & District Permanent	TSB (Sabadell)

T

Tamworth Permanent Benefit	Woolwich (Barclays plc)	
Target	Savings - Santander – Mortgages – Bradford and Bingley plc	
Taunton & West of England	Santander	
Perpetual Benefit		
Team Valley Permanent	Newcastle	
Temperance Permanent	Woolwich (Barclays plc)	
Temple Bar	Nationwide	
Tenth Bermondsey Co-operative	dissolved	May 1941
Tenth Dundee & District Economic	dissolved	May 1947
Tewkesbury	TSB (Sabadell)	
Tewkesbury & District	TSB (Sabadell)	
Tewkesbury & District Permanent Benefit	TSB (Sabadell)	
Thames Estuary	Nationwide	
Thetford, Norfolk & Suffolk	Norwich & Peterborough (Yorkshire)	
Mutual Benefit		
Third Bona Fide	Chelsea (Yorkshire)	
Third Bristol Benefit	Savings - The Co-operative Bank (Coventry) Mortgages – Bank of Ireland Group	
Third Croydon District Mutual	dissolved	April 1949
Third Dumfries & District Economic	dissolved	Jan 1944
Third Govanhill Economic	Scottish	
Third Ivy	dissolved	April 1937
Third Lewisham Co-operative	dissolved	May 1954
Third London Suburban	dissolved	Dec 1942
Third New Cross Co-operative	dissolved	Feb 1939
Third Newton Heath Permanent Benefit	dissolved	Dec 1949
Third Perseverance Ballot & Sale	dissolved	Aug 1949

Mergers & Name Changes

Third Petersburg Mutual Benefit	dissolved	Oct 1939
Third Reform Ballot	Nationwide	
Third St James's Co-operative Benefit	dissolved	1955
Third West Essex Mutual	The Co-operative Bank (Coventry)	
Thomas-a-Becket Permanent	dissolved	Oct 1938
Thornley & District Permanent	Virgin Money (Nationwide)	
Three Counties	dissolved	Aug 1977
Thrift	Savings - The Co-operative Bank (Coventry) Mortgages - Bank of Ireland Group	
Tipton & Coseley Permanent	Tipton & Coseley	
Tipton & District Permanent Benefit	Tipton & Coseley	
Torbay & Devon	dissolved	Sept 1983
Tottenham & Edmonton	dissolved	July 1961
Tow Law First Popular	dissolved	May 1962
Tow Law Mutual	dissolved	July 1951
Town & Country	Woolwich (Barclays plc)	
Town & Country of Poole	Savings - The Co-operative Bank (Coventry) Mortgages - Bank of Ireland Group	
Town & Country Permanent Benefit	The Co-operative Bank (Coventry)	
Trafalgar	dissolved	Feb 1992
Trafalgar Permanent	dissolved	Feb 1992
Trafalgar Permanent Benefit	dissolved	Feb 1992
Triangle	dissolved	Jan 1968
Tunbridge Wells Permanent	Nationwide	
Tunstall	The Co-operative Bank (Coventry)	
Twelfth Dundee & District Economic	dissolved	Dec 1954
Twentieth Lincoln and Lincolnshire	dissolved	Sept 1947
Twenty-Eighth Rotherhithe Co-operative	dissolved	Mar 1946
Twenty-Ninth Rotherhithe	dissolved	Mar 1950
Twenty-Seventh Rotherhithe	dissolved	Dec 1948
Twenty-Sixth Rotherhithe Co-operative	dissolved	Aug 1937
Twickenham	Nationwide	
Twickenham, Teddington & District Mutual	Nationwide	
Tyldesley	Virgin Money (Nationwide)	
Tyldesley Permanent Benefit	Virgin Money (Nationwide)	
Tyne	Virgin Money (Nationwide)	
Tyne Commercial	Virgin Money (Nationwide)	
Tyne Commercial Permanent	Virgin Money (Nationwide)	
Tynemouth	Newcastle	
Tynemouth Eligible Permanent	Leeds	
Tynemouth Permanent Benefit	Newcastle	
Tynemouth Victoria Jubilee Permanent	Leeds	
Tynemouth Victoria Permanent	Leeds	
Tyneside	Virgin Money (Nationwide)	

U

Uckfield Permanent Benefit	Nationwide	
Ulverston Equitable	Savings - Santander - Mortgages - Bradford and Bingley plc	
Ulverston Temperance	Nationwide	
Unicos Permanent	dissolved	Aug 1977
Union Permanent	Newcastle	
United Friendly	Woolwich (Barclays plc)	
United Friendly Societies	Woolwich (Barclays plc)	

Mergers & Name Changes

United Houseowners	dissolved	Nov 1976
United Kingdom	Virgin Money (Nationwide)	
United Permanent	Virgin Money (Nationwide)	
United Permanent Benefit	Virgin Money (Nationwide)	
United Provinces (The)	Savings - Santander - Mortgages - Bradford and Bingley plc	
Universal	Newcastle	
Universal Permanent	Newcastle	
Universal Permanent Benefit	dissolved	Feb 1992
Urban	Principality	
Uxbridge Permanent Benefit	Santander	

V

Vale of Evesham	TSB (Sabadell)	
Vanguard	dissolved	1966
Vectis	Savings - The Co-operative Bank (Coventry) Mortgages - Bank of Ireland Group	
Victoria (of Bristol)	Savings - The Co-operative Bank (Coventry) Mortgages - Bank of Ireland Group	
Victoria Permanent	dissolved	Jan 1983
Victory	Newcastle	
Vigilant	Yorkshire	

W

Wakefield	Halifax (Lloyds Banking Group)	
Walham Green	Chelsea (Yorkshire)	
Walker & Byker Industrial Permanent	Virgin Money (Nationwide)	
Walker, WallBend & Willingford & District Permanent	Virgin Money (Nationwide)	
Wallingford & District Permanent	Nationwide	
Wallsend Permanent	Virgin Money (Nationwide)	
Walsall Mutual	TSB (Sabadell)	
Walsall Mutual Benefit	TSB (Sabadell)	
Walsall Permanent	TSB (Sabadell)	
Waltham Abbey	TSB (Sabadell)	
Waltham Abbey Permanent	TSB (Sabadell)	
Walthamstow	TSB (Sabadell)	
Walthamstow Permanent Benefit	TSB (Sabadell)	
Walton & Kirkdale Permanent Benefit	Virgin Money (Nationwide)	
Wandsworth	Nationwide	
Warrington	Birmingham Midshires (Lloyds Banking Group)	
Warrington Permanent Benefit	Birmingham Midshires (Lloyds Banking Group)	
Warrington Workingmen's	Birmingham Midshires (Lloyds Banking Group)	
Warrington Workingmen's Permanent	Birmingham Midshires (Lloyds Banking Group)	
Warwick & Warwickshire	TSB (Sabadell)	
Watford & West Herts Permanent Benefit	Nationwide	
Wealdstone & District Mutual	Birmingham Midshires (Lloyds Banking Group)	
Wearside	The Co-operative Bank (Coventry)	
Wednesbury	Birmingham Midshires (Lloyds Banking Group)	
Wednesbury Benefit	Birmingham Midshires (Lloyds Banking Group)	
Welbeck	dissolved	April 1981
Wellingborough	Nationwide	
Wellingborough Investment	dissolved	Feb 1950
Wellington Permanent	Virgin Money (Nationwide)	

Mergers & Name Changes

Wellington Permanent Benefit	Virgin Money (Nationwide)	
Wellington Permanent (Liverpool)	dissolved	Feb 1992
Wellington (Somerset) & District	The Co-operative Bank (Coventry)	
Wellington, Wilverton & West of England Permanent Benefit	The Co-operative Bank (Coventry)	
Welsh Economic	The Co-operative Bank (Coventry)	
Wem, Clive & Press Model	dissolved	Aug 1948
Wembley	dissolved	Feb 1980
Wentworth	dissolved	Dec 1960
Wessex	Nationwide	
Wessex Permanent	Nationwide	
West Beds & East Bucks Permanent Benefit	dissolved	Mar 1939
West Cumbria	Cumberland	
West Derby	Virgin Money (Nationwide)	
West Derby & Everton Perpetual Benefit	Virgin Money (Nationwide)	
West Essex Permanent	The Co-operative Bank (Coventry)	
West Hempstead Mutual	Woolwich (Barclays plc)	
West Hartlepool	Virgin Money (Nationwide)	
West Hartlepool & District Permanent	Virgin Money (Nationwide)	
West Hove	Nationwide	
West Hove & District Permanent	Nationwide	
West Lancashire	Nationwide	
West Liverpool Perpetual Benefit	dissolved	Feb 1992
West Liverpool	dissolved	Feb 1992
West London	Savings - The Co-operative Bank (Coventry) Mortgages - Bank of Ireland Group	
West London & Provincial	TSB (Sabadell)	
West London & Provincial Permanent Benefit	TSB (Sabadell)	
West London Economic	Woolwich (Barclays plc)	
West London Investment	Nationwide	
West London Permanent	Savings - The Co-operative Bank (Coventry) Mortgages - Bank of Ireland Group	
West London Permanent Mutual Benefit	Savings - The Co-operative Bank (Coventry) Mortgages - Bank of Ireland Group	
West Middlesex	Woolwich (Barclays plc)	
West Midlands	Nationwide	
West Midlands Permanent	Nationwide	
West of England	Nationwide	
West of Fife Investment	Nationwide	
West Stanley & District Permanent	Savings - Santander - Mortgages - Bradford and Bingley plc	
West Sussex	Halifax (Lloyds Banking Group)	
West Yorkshire	Yorkshire	
Westbourne Park	The Co-operative Bank (Coventry)	
Westbourne Park Permanent	The Co-operative Bank (Coventry)	
Westbury & District Permanent	The Co-operative Bank (Coventry)	
Westcliffe & District	dissolved	Oct 1977
Western	dissolved	1983
Western Counties	Nationwide	
Western Counties & Barnstaple	Nationwide	
Western Counties Equitable Benefit	Nationwide	
Western Counties Permanent Benefit	Birmingham Midshires (Lloyds Banking Group)	

Mergers & Name Changes

Western Equitable Permanent Mutual Benefit	Nationwide	
Western Suburban Permanent	Santander	
Westminster	Nationwide	
Westminster Permanent	dissolved	July 1953
Westmorland Permanent Benefit	Santander	
Whitchurch Model	dissolved	Oct 1965
Whitehall	Nationwide	
Whitehaven & West Cumberland Benefit	Santander	
Whixhall & Wem Model	dissolved	Mar 1965
Wigan	Nationwide	
Wigan Permanent	Nationwide	
Wigan Permanent Benefit	Nationwide	
Wigston Conservative	Santander	
Wilchester Permanent	Savings - The Co-operative Bank (Coventry) Mortgages - Bank of Ireland Group	
Willesden	Nationwide	
Willingham & District Mutual Permanent Benefit	dissolved	Oct 1976
Wilts & Western Benefit	Nationwide	
Wimbledon	Woolwich (Barclays plc)	
Winchester & District Perfect Thrift	Savings - The Co-operative Bank (Coventry) Mortgages - Bank of Ireland Group	
Winchester City & District Mutual	Nationwide	
Winchester Permanent	dissolved	July 1940
Windsor & Eton Permanent Benefit	Nationwide	
Winsford Permanent Benefit	Nationwide	
Wishaw Investment	Virgin Money (Nationwide)	
Woburn Sands Permanent Benefit	Nationwide	
Wolverhampton	Birmingham Midshires (Lloyds Banking Group)	
Wolverhampton & District	Birmingham Midshires (Lloyds Banking Group)	
Wolverhampton & District Permanent	Birmingham Midshires (Lloyds Banking Group)	
Wolverhampton & Mercia	Birmingham Midshires (Lloyds Banking Group)	
Wolverhampton Freeholders Permanent	Birmingham Midshires (Lloyds Banking Group)	
Wolverton (Bucks) Permanent Benefit	Nationwide	
Woolton Permanent Benefit	dissolved	Feb 1992
Woolwich & Plumstead Perfect Thrift	dissolved	Dec 1938
Woolwich Equitable	Woolwich (Barclays plc)	
Woolwich	converted to a public limited company, Woolwich (Barclays plc)	
Worcester	Birmingham Midshires (Lloyds Banking Group)	
Working Men's	Savings - Santander - Mortgages - Bradford and Bingley plc	
Working Men's Permanent Benefit	Savings - Santander - Mortgages - Bradford and Bingley plc	
Workington & West Cumberland	Cumberland	
Workington & West Cumberland Permanent Benefit	Cumberland	
Workington Permanent Benefit	Virgin Money (Nationwide)	
Worksop	dissolved	Oct 1985
Worthing	Woolwich (Barclays plc)	
Worthing Permanent Benefit	Woolwich (Barclays plc)	
Wotton-under-Edge & Dursley	TSB (Sabadeil)	
Wotton-under-Edge & Dursley Phoenix Permanent Benefit	TSB (Sabadeil)	
Wrexham, Ruabon & North Wales Benefit	dissolved	July 1938
Wythenshawe	dissolved	June 1963

Mergers & Name Changes

Y

Yarmouth & Gorleston	Halifax (Lloyds Banking Group)	
Yeovil & Sherborne Permanent Benefit	dissolved	Nov 1941
Yeovil & Society, South Somerset Mutual	TSB (Sabadell)	
Yew Tree	dissolved	Sept 1983
York Permanent Benefit	dissolved	Dec 1953
Yorkshire ****	Santander	

* There is no connection between the Kent Reliance Permanent Benefit Building Society and the Kent Reliance Building Society which was formed on the merger of the Chatham Reliance and the Herne Bay Building Society in April 1986, and which remains in existence as krbs (OneSavings Bank plc).

** The Middlesex Building Society, Incorporated in 1935 (Registration No: 824B), which transferred its engagements to the Co-operative Permanent Building Society in 1947 (which engagements now lie with the Nationwide Building Society) has no connection with Middlesex Building Society, Incorporated in 1943 (Registration No: 371B), which transferred its engagements to the London Grosvenor Building Society in 1968 (whose engagements now lie with Woolwich (Barclays plc)). For further clarification please contact the Financial Conduct Authority.

*** There is no connection between the South of England Building Society which was taken over in June 1953 by the South Western Building Society (whose engagements now lie with the Nationwide Building Society) and the South of England Building Society, which was the new name given to the Maidenhead & Berkshire Building Society in Jan 1971, whose engagements also now lie with the Nationwide Building Society.

**** The Yorkshire Building Society (formerly Huddersfield & Bradford Building Society) which remains in existence has no connection with the society of the same name which transferred its engagements to Alliance (now Santander) in 1949.

PART THREE

Under each heading is a resume of all the mergers and changes of name that have taken place throughout the society's history. The list includes former building societies which have converted to plc status.

The following building societies have not taken over the engagements of any other society or changed their name.

Buckinghamshire	Chorley & District (The)	Ecology (The)
Hanley Economic	Mansfield	Marsden
Melton Mowbray	Penrith	Vernon
West Bromwich		

Barclays plc

Woolwich

Woolwich	converted to a public limited company		July 1997
Woolwich	includes engagements of former	Town & Country	May 1992
Woolwich	new name of	Woolwich Equitable	May 1990
Woolwich Equitable	includes engagements of former	Gateway	May 1988
Gateway	includes engagements of former	Sandy	Sept 1979
Sandy	new name of	Sandy & District Permanent Mutual Benefit	Jan 1962
Gateway	includes engagements of former	Wimbledon	July 1975
Gateway	formed by amalgamation of	Bedfordshire with Temperance Permanent	1974
Bedfordshire	includes engagements of former	Hertfordshire Permanent Benefit	May 1965
Bedfordshire	includes engagements of former	Biggleswade District Permanent	June 1962
Bedfordshire	includes engagements of former	Beds & Bucks	Jan 1961
Beds & Bucks	new name of	Bedfordshire & Bucks Perm Benefit	July 1957
Bedfordshire	includes engagements of former	St Albans	April 1960
St Albans	new name of	City of St Albans Permanent Benefit	April 1946
Bedfordshire	includes engagements of former	Newport Pagnell, Olney & District (Bucks) Permanent Benefit	July 1954
Bedfordshire	new name of	Bedfordshire County	Mar 1942
Temperance Permanent	includes engagements of former	Finchley	Jan 1973
Temperance Permanent	includes engagements of former	Worthing	July 1957
Worthing	new name of	Worthing Permanent Benefit	April 1955
Temperance Permanent	includes engagements of former	West Middlesex	Oct 1945
Woolwich Equitable	includes engagements of former	Property Owners	Dec 1986
Woolwich Equitable	includes engagements of former	North Kent	1985
North Kent	new name of	North Kent Permanent Benefit	1966
Woolwich Equitable	includes engagements of former	London Grosvenor	April 1984

London Grosvenor

London Grosvenor	includes engagements of former	Official & General	Jan 1981
London Grosvenor	new name of	London Grosvenor & Middlesex	Jan 1979
London Grosvenor & Middlesex	includes engagements of former	Duchess of Kent Permanent	Jan 1979
London Grosvenor & Middlesex	new name of	London Grosvenor	Mar 1969
London Grosvenor	includes engagements of former	Middlesex	Dec 1968
Middlesex	new name of	Middlesex Mutual	April 1950
London Grosvenor	includes engagements of former	West Hampstead Mutual	Jan 1968
London Grosvenor	includes engagements of former	St Marylebone Central Mutual	June 1967
London Grosvenor	includes engagements of former	Metropole Permanent	June 1966
London Grosvenor	includes engagements of former	United Friendly	Mar 1950
United Friendly	new name of	United Friendly Societies	Jan 1943
London Grosvenor	new name of	London Grosvenor Permanent Investment	Aug 1949
Woolwich Equitable	includes engagements of former	New Cross	Mar 1984
New Cross	new name of	New Cross Equitable	Aug 1965
Woolwich Equitable	includes engagements of former	Grangemouth	1983

Mergers & Name Changes

Woolwich Equitable	includes engagements of former	Grays	June 1978
Grays	new name of	Grays Co operative Mutual Permanent Benefit	April 1940
Woolwich Equitable	includes engagements of former	Modern Permanent	Oct 1960
Woolwich Equitable	includes engagements of former	Andover Mutual	Mar 1944
Woolwich Equitable	includes engagements of former	Guildford & District Equitable	April 1943
Woolwich Equitable	includes engagements of former	Gosport & Alverstoke	Oct 1942

Town & Country

Town & Country	includes engagements of former	Tamworth Permanent Benefit	Dec 1978
Town & Country	includes engagements of former	Artisans	May 1978
Town & Country	includes engagements of former	Magnet & Planet	Dec 1977
Magnet & Planet	new name of	Magnet	Dec 1975
Magnet	transfer of engagements to	Planet	Dec 1975
Planet	change of name to	Magnet & Planet	Dec 1975
Magnet	includes engagements of former	Essex & Kent Permanent	Dec 1974
Magnet	new name of	Magnet & North West	April 1967
Magnet & North West	includes engagements of former	Shern Hall (Methodist)	April 1967
Shern Hall (Methodist)	includes engagements of former	Equity	Mar 1965
Equity	new name of	Equity Permanent	Sept 1961
Shern Hall (Methodist)	includes engagements of former	Atlas	Feb 1965
Atlas	formed by amalgamation of	Atlas with Guardian Permanent Benefit	Jan 1945
Magnet & North West	formed by amalgamation of	Magnet with North West	Aug 1961
Town & Country	includes engagements of former	Dunstable	Oct 1975
Dunstable	new name of	Dunstable Permanent Benefit Investment & Building Society	July 1947
Town & Country	new name of	Luton	April 1975
Luton	includes engagements of former	Hinckley & Country	Feb 1975

Bath Investment & Building Society

Bath Investment	includes engagements of former	Bath & County	July 1965
Bath & County	new name of	Bath & County Conservative Benefit	July 1945

Beverley Building Society

Beverley	new name of	Beverley Permanent Benefit	Nov 1954
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Cambridge Building Society

Cambridge	new name of	Cambridgeshire Permanent Benefit	Jan 1945
Cambridgeshire Permanent Benefit	change of name to	Cambridge	Jan 1945

Co-operative Bank (Coventry)

Britannia

Britannia	includes engagements of former	Mornington	Oct 1991
Mornington	new name of	Mornington Permanent	1976
Britannia	includes engagements of former	Blackheath	June 1986
Blackheath	new name of	Blackheath & District Benefit	Jan 1962
Britannia	includes engagements of former	Welsh Economic	Feb 1984
Britannia	includes engagements of former	Colne	April 1983
Britannia	includes engagements of former	Driffield	Oct 1982
Driffield	new name of	Driffield & East Riding Benefit	May 1967
Britannia	includes engagements of former	Over Darwen	July 1982

Over Darwen	new name of	Over Darwen Permanent Benefit	April 1962
Britannia	includes engagements of former	Denton	May 1982
Britannia	includes engagements of former	Wellington (Somerset) & District	Mar 1982
Wellington (Somerset) & District	new name of	Wellington, Wiveliscombe, Milverton & West of England Permanent Benefit	April 1962
Britannia	includes engagements of former	Alfreton	May 1981
Alfreton	new name of	Alfreton & District Permanent Benefit	May 1962
Britannia	includes engagements of former	Stoke on Trent Permanent	Nov 1980
Britannia	includes engagements of former	Glantawe Permanent (The)	April 1978
Britannia	includes engagements of former	Westbury & District Permanent	Nov 1977
Britannia	includes engagements of former	Calne & District Permanent Benefit	Oct 1977
Britannia	new name of	Golders Green Permanent	Dec 1946
Britannia	change of name to	Oldbury Britannia	1955
Britannia	new name of	Leek Westbourne & Eastern Counties	Dec 1975

Bristol & West

In September 2005 Britannia bought the branch network and savings business of Bristol & West. The savings business and the societies listed below are now part of Britannia, the mortgages remain with Bristol & West.

Bristol & West	converted to a public limited company (Part of Bank of Ireland Group)		July 1997
Bristol & West	includes engagements of former	Cheshunt	Dec 1991
Cheshunt	includes engagements of former	Thrift	April 1987
Thrift	new name of	General Thrift Permanent	Jan 1979
Cheshunt	includes engagements of former	Aid to Thrift	July 1988
Cheshunt	new name of	Cheshunt Permanent Benefit	1951
Bristol & West	includes engagements of former	Poole	April 1979
Poole	new name of	Town & County of Poole	April 1964
Bristol & West	includes engagements of former	Wilchester Permanent	Nov 1978
Bristol & West	includes engagements of former	South West Wales	Dec 1977
South West Wales	includes engagements of former	Swansea Rock Permanent	April 1970
South West Wales	includes engagements of former	Clydach Permanent Benefit	Jan 1968
Clydach Permanent Benefit	includes engagements of former	National Emblem Permanent	April 1944
South West Wales	includes engagements of former	Swansea Imperial Permanent	Jan 1968
South West Wales	new name of	Landore	Nov 1963
Bristol & West	includes engagements of former	Caledonian	Dec 1975
Caledonian	new name of	Farmers & General Investment	Dec 1971
Bristol & West	includes engagements of former	West London	Oct 1974
West London	new name of	West London Permanent	Aug 1963
West London Permanent	new name of	West London Permanent Mutual Benefit	Oct 1961
Bristol & West	includes engagements of former	Somersetshire	1972
Somersetshire	new name of	Somersetshire Permanent Benefit	Aug 1962
Bristol & West	includes engagements of former	Chelmsford & Essex	Dec 1971
Bristol & West	includes engagements of former	Pontypool Permanent	Oct 1971
Bristol & West	includes engagements of former	Royal Mutual Benefit	June 1971
Bristol & West	includes engagements of former	North Herts	Dec 1970
North Herts	new name of	North Herts Permanent Mutual Benefit	Mar 1962
Bristol & West	includes engagements of former	Greater Brighton & District Permanent Building Society	Dec 1969
Bristol & West	includes engagements of former	Gresham Circle	June 1969
Gresham Circle	formed by amalgamation of	Circle Permanent with New Gresham	Jan 1964
Bristol & West	includes engagements of former	Brighton, Hove & Preston	June 1968
Bristol & West	includes engagements of former	Vectis	Dec 1967
Bristol & West	includes engagements of former	South East Essex Permanent	Dec 1967
Bristol & West	includes engagements of former	Dorchester	Dec 1966
Dorchester	new name of	Dorchester & County of Dorset Economic Benefit	April 1964

Mergers & Name Changes

Bristol & West	includes engagements of former	St Marylebone & Suburban	Feb 1961
St Marylebone & Suburban	formed by amalgamation of Marylebone Permanent	Borough of with East Ham & District Permanent	Jan 1955
Bristol & West	includes engagements of former	Shepton Mallet Permanent Benefit	Mar 1960
Bristol & West	includes engagements of former	Fourth Bristol Permanent	Oct 1959
Bristol & West	includes engagements of former	Farnham Benefit	Dec 1957
Bristol & West	includes engagements of former	Southampton	Nov 1957
Southampton	new name of	County of Southampton Provident Permanent	Nov 1944
Bristol & West	includes engagements of former	Reading & High Wycombe	Dec 1956
Reading & High Wycombe	new name of	Reading	Mar 1948
Reading	includes engagements of former	High Wycombe & Society, South Bucks	April 1947
Bristol & West	includes engagements of former	Provident Permanent	July 1956
Bristol & West	includes engagements of former	British Workman & General Benefit	April 1955
Bristol & West	includes engagements of former	Third Bristol Benefit	Sept 1937
Bristol & West	includes engagements of former	Victoria (of Bristol)	Sept 1937

Leek Westbourne & Eastern Counties

Leek Westbourne & Eastern Counties	includes engagements of former	Chesterfield Benefit	Nov 1975
Leek Westbourne & Eastern Counties	includes engagements of former	Bath Liberal	July 1975
Leek Westbourne & Eastern Counties	includes engagements of former	City of Cardiff Permanent	Mar 1975
Leek Westbourne & Eastern Counties	includes engagements of former	Consett Reliance	Jan 1975
Leek Westbourne & Eastern Counties	includes engagements of former	Oldbury Britannia	July 1974
Oldbury Britannia	new name of	Britannia	1955
Leek Westbourne & Eastern Counties	new name of	Leek & Westbourne	May 1974

Leek & Westbourne

Leek & Westbourne	includes engagements of former	Eastern Counties	May 1974
Eastern Counties	includes engagements of former	Third West Essex Mutual	Dec 1966
Eastern Counties	includes engagements of former	West Essex Permanent	Dec 1966
Eastern Counties	new name of	Eastern Counties Permanent Benefit	Jan 1938
Leek & Westbourne	includes engagements of former	Paramount	June 1973
Leek & Westbourne	includes engagements of former	New Homes	Jan 1972
Leek & Westbourne	includes engagements of former	Queen Anne Permanent Benefit	Jan 1972
Leek & Westbourne	includes engagements of former	Tunstall	June 1971
Tunstall	includes engagements of former	Star Mutual Permanent Benefit	June 1970
Leek & Westbourne	includes engagements of former	Wearside	May 1971
Leek & Westbourne	includes engagements of former	Keswick Benefit	Mar 1970
Leek & Westbourne	includes engagements of former	Stockport Victoria & Reddish	Jan 1970
Stockport Victoria	formed by amalgamation of Victoria Permanent	Stockport with Heaton Norris & Reddish Permanent Benefit	May 1962
Leek & Westbourne	includes engagements of former	St Helens & Rainford	April 1969
St Helens & Rainford	new name of	St Helens & Rainford Benefit	1949
Leek & Westbourne	includes engagements of former	Town & Country Permanent Benefit	Dec 1968
Leek & Westbourne	includes engagements of former	Fenton Mutual Permanent Benefit	Aug 1968
Leek & Westbourne	includes engagements of former	Pembrokeshire Permanent Benefit	Aug 1968
Leek & Westbourne	includes engagements of former	Summit	June 1968
Leek & Westbourne	includes engagements of former	Alliance Perpetual	Jan 1968
Alliance Perpetual	new name of	Alliance Perpetual Benefit	Mar 1954
Leek & Westbourne	includes engagements of former	Globe	Jan 1968
Globe	new name of	Globe Permanent Benefit	Feb 1946
Leek & Westbourne	includes engagements of former	Greater London Permanent	Nov 1967
Leek & Westbourne	includes engagements of former	Acme	May 1967
Leek & Westbourne	includes engagements of former	National Independent Permanent Benefit	Mar 1967
Leek & Westbourne	includes engagements of former	Glossop Perpetual	Nov 1966

Leek & Westbourne	includes engagements of former	Longdendale Permanent Benefit	Oct 1966
Leek & Westbourne	includes engagements of former	Crewe Permanent Benefit	Mar 1966
Leek & Westbourne	includes engagements of former	Orient Permanent	Jan 1966
Leek & Westbourne & Moorlands	formed by amalgamation of	Leek with Westbourne Park	Dec 1965

Leek & Moorlands

Leek & Moorlands	includes engagements of former	Penistone	Nov 1965
Penistone	new name of	Penistone & Thurlston Permanent Benefit	Jan 1948
Leek & Moorlands	includes engagements of former	Lion	July 1964
Leek & Moorlands	includes engagements of former	Aylesbury Permanent Benefit	April 1964
Leek & Moorlands	includes engagements of former	Kidderminster Mutual Benefit	Jan 1964
Leek & Moorlands	includes engagements of former	Stockport & East Cheshire	Dec 1961
Leek & Moorlands	includes engagements of former	Congleton Equitable Benefit	Sept 1961
Leek & Moorlands	includes engagements of former	Radcliffe	June 1961
Leek & Moorlands	includes engagements of former	Stockport Atlas	Sept 1960
Leek & Moorlands	includes engagements of former	NALGO	July 1960
Leek & Moorlands	includes engagements of former	Silsden	Oct 1959
Silsden	new name of	Sildsen & District Permanent Benefit	Nov 1940
Leek & Moorlands	includes engagements of former	Southdown Permanent	May 1959
Leek & Moorlands	includes engagements of former	Newcastle & District	Dec 1958
Leek & Moorlands	Includes engagements of former	Newcastle under Lyme Benefit	Dec 1957
Leek & Moorlands	includes engagements of former	Stone New Freehold Benefit	Aug 1957
Leek & Moorlands	includes engagements of former	North Staffordshire Permanent Economic Benefit	Jan 1956
Leek & Moorlands	includes engagements of former	Railway Permanent	Feb 1953
Leek & Moorlands	includes engagements of former	Longton Mut Permanent Benefit	Oct 1938

Westbourne Park

Westbourne Park	includes engagements of former	Lloyds Permanent	Jan 1965
Westbourne Park	includes engagements of former	Ashford Permanent Benefit	Feb 1953
Westbourne Park	new name of	Westbourne Park Permanent	Mar 1940

Coventry Building Society

Coventry	formed by amalgamation of	Coventry Provident with Coventry Economic	July 1983
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Coventry Provident

Coventry Provident	new name of	Coventry Provident Mutual	April 1970
Coventry Mutual	new name of	Coventry Mutual Permanent	May 1962
Coventry Mutual Permanent	new name of	Coventry & District Perfect Thrift	1963
Coventry Provident Mutual	formed by amalgamation of Coventry Provident	with Coventry Mutual	Jan 1964
Coventry Provident	new name of	Coventry Provident Permanent	May 1962
Coventry Provnt Permanent	new name of	Coventry Industrial and Provident Land & Building Society,	Dec 1921

Coventry Economic

Coventry Economic	includes engagements of former	Coventry Provident	July 1983
Coventry Economic	includes engagements of former	Stourbridge, Lye & District Permanent	Dec 1976
Coventry Economic	new name of	Coventry Permanent Economic	April 1959

Stroud & Swindon

Stroud & Swindon	includes engagements of former	Frome Selwood Permanent	July 1990
Stroud & Swindon	new name of	Stroud	Dec 1986

Mergers & Name Changes

Stroud	includes engagements of former	Swindon Permanent	Dec 1986
Stroud	includes engagements of former	Bristol Economic	Jan 1985
Bristol Economic	new name of	Bristol Permanent Economic	Aug 1967
Stroud & Swindon	includes engagements of former	City & Metropolitan	April 1996
City & Metropolitan	includes engagements of former	Premier Permanent (The)	July 1980
City & Metropolitan	includes engagements of former	Northern District	April 1968

Cumberland Building Society

Cumberland	includes engagements of former	West Cumbria	Sept 1996
Cumberland	new name of	Cumberland Co operative Benefit	July 1954

West Cumbria

West Cumbria	new name of	Workington & West Cumberland	Aug 1973
Workington & West Cumberland	new name of	Workington & West Cumberland Permanent Benefit	Mar 1972

Darlington Building Society

Darlington	includes engagements of former	Advance	Oct 1982
Darlington	formed by amalgamation of	Darlington Equitable with Durham & Yorkshire	Oct 1946

Dudley Building Society

Dudley Building Society	new name of	Dudley & District Benefit	July 1963
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Earl Shilton Building Society

Earl Shilton	new name of	Earl Shilton Permanent Benefit	July 1948
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Furness Building Society

Furness	new name of	Furness & South Cumberland	Mar 1969
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Harpenden Building Society

Harpenden	new name of	Harpenden & District	May 1981
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Hinckley and Rugby Building Society

Hinckley and Rugby	new name of	Hinckley	Feb 1983
Hinckley	includes engagements of former	Rugby Provident	Feb 1983
Rugby Provident	new name of	Rugby Provident Permanent Benefit	Aug 1953
Hinckley	new name of	Hinckley Permanent	Jan 1980

Leeds Building Society

Leeds	includes engagements of former	Mercantile	Aug 2006
Leeds Building Society	new name of	Leeds & Holbeck	Sept 2005
Leeds & Holbeck	includes engagements of former	Borough of Watford & District Mutual	Nov 1964
Leeds & Holbeck	includes engagements of former	Fareham & District Mutual	June 1964

Mercantile

Mercantile	includes engagements of former	Standard	Sept 1999
Mercantile	includes engagements of former	Tynemouth Victoria	Nov 1983

Tynemouth Victoria	new name of	Tynemouth Victoria Jubilee Permanent	June 1963
Mercantile	new name of	North Shields Mercantile	April 1970
North Shields Mercantile	formed by amalgamation of	Mercantile with North Shields	Dec 1966
Mercantile	includes engagements of former	Novocastrian Permanent	Dec 1950
North Shields	new name of	North Shields Permanent	July 1963
Standard	transfer of engagements to	Mercantile	Sept 1999
Standard	new name of	North Shields Standard Permanent	Mar 1931
North Shields Standard Permanent	includes engagements of former	Tynemouth Eligible Permanent	Dec 1907
North Shields Standard Permanent	includes engagements of former	General Permanent Benefit	Mar 1909

Leek United Building Society

Leek United	new name of	Leek United & Midlands	June 1990
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Lloyds Banking Group

Birmingham Midshires

Birmingham Midshires	transfer of engagements to	Halifax	April 1999
Birmingham Midshires	includes engagements of former	Civil Service	April 1987
Birmingham Midshires	includes engagements of former	Harrow	April 1987
Harrow	includes engagements of former	Wealdstone & District Mutual	Oct 1970
Harrow	includes engagements of former	City Permanent	Oct 1962
Harrow	new name of	Cunningham Permanent	Feb 1939
Birmingham Midshires	includes engagements of former	Hemel Hempstead	April 1987
Hemel Hempstead	new name of	Hemel Hempstead & District Mutual Permanent	Dec 1944
Birmingham Midshires	includes engagements of former	King Edward	Sept 1986
Birmingham Midshires	formed by amalgamation of	Midshires with Birmingham and Bridwater	June 1986

Midshires

Midshires	includes engagements of former	Metrogas	June 1986
Metrogas	includes engagements of former	City & District Permanent	Sept 1982
Metrogas	includes engagements of former	Queen Victoria Street	Feb 1982
Midshires	includes engagements of former	Ealing & Acton	Jan 1985
Ealing & Acton	new name of	Ealing, Acton & District Mutual	April 1945
Midshires	includes engagements of former	Severn	Mar 1983
Severn	new name of	Newport, Chepstow & Ebbw Vale	May 1975
Midshires	merged	Liverpool	July 1982
Liverpool	includes engagements of former	Bootle	Dec 1975
Liverpool	includes engagements of former	City of Liverpool	Mar 1968
Liverpool	new name of	Liverpool Investment	Mar 1968
Liverpool Investment	includes engagements of former	Dalton & Furness Permanent Benefit	Mar 1966
Liverpool Investment	includes engagements of former	Patriotic	Mar 1966
Patriotic	formed by amalgamation of Borough Permanent Benefit North British Permanent Benefit Patriotic Benefit Prince of Wales Permanent Benefit	with Amicable Benefit	July 1958
Liverpool Investment	includes engagements of former	Stabley Permanent Benefit	Aug 1962
Liverpool Investment	includes engagements of former	St Peter's Permanent Benefit	Feb 1962
Liverpool Investment	includes engagements of former	Huskisson	Feb 1960
Huskisson	new name of	Huskisson Permanent Benefit	April 1938
Liverpool Investment	includes engagements of former	Clarence	April 1959
Liverpool Investment	includes engagements of former	St Nicholas Perpetual Benefit	Oct 1958
Midshires	includes engagements of former	Margam	Aug 1981

Mergers & Name Changes

Midshires	includes engagements of former	Pontardulais	Mar 1981
Midshires	includes engagements of former	Swansea Albion & Gower	Dec 1979
Swansea Albion & Gower	new name of	Swansea Albion Permanent	July 1968
Swansea Albion Permanent	includes engagements of former	Swansea & Gower Permanent	July 1968
Midshires	includes engagements of former	St Philip's Benefit	Nov 1979
Midshires	includes engagements of former	Charnwood & Loughborough	Sept 1979
Midshires	includes engagements of former	Coventry & Warwickshire Benefit	Nov 1978
Midshires	merged Wolverhampton & Mercia		Oct 1978
Wolverhampton & Mercia	includes engagements of former	Nuneaton & Warwickshire	Feb 1978
Nuneaton & Warwickshire	new name of	North Warwickshire Permanent Benefit	Dec 1953
Wolverhampton & Mercia	new name of	Mercia Wolverhampton	Dec 1976
Mercia	includes engagements of former	Wolverhampton	Dec 1976
Mercia	new name of	Wednesbury	June 1972
Wednesbury	new name of	Wednesbury Benefit	Feb 1951
Wolverhampton	includes engagements of former	Bebington	Nov 1976
Bebington	new name of	Bebington Permanent Benefit	Feb 1946
Wolverhampton & Mercia	includes engagements of former	Midland Permanent	Dec 1976
Midshires	includes engagements of former	Hasbury & Cradley	Aug 1978
Hasbury and Cradley	new name of	Hasbury, Cradley & District Benefit	May 1963
Midshires	new name of	Redditch & Worcester	July 1975
Redditch & Worcester	includes engagements of former	Halesowen	Dec 1975
Halesowen	new name of	Halesowen Benefit	June 1968
Redditch & Worcester	new name of	Redditch Benefit	Dec 1970
Redditch Benefit	includes engagements of former	Worcester	Dec 1970

Birmingham and Bridgwater

Birmingham and Bridgwater	formed by amalgamation of	Birmingham with Bridgwater	June 1982
Birmingham	formed by amalgamation of Birmingham Citizens	with Birmingham Incorporated	Dec 1977
Birmingham Citizens	new name of	Birmingham Citizens Permanent	April 1965
Bridgwater	includes engagements of former	Bath, Somerset, Gloucester	Oct 1959
Bath, Somerset, Gloucester & Wilts	new name of	Bath, Somerset, Gloucester & Wilts Permanent Mutual Benefit	Feb 1939
Bridgwater	includes engagements of former	Bristol Equitable Permanent Benefit	Dec 1956
Bridgwater	new name of	Bridgwater & West of England Permanent	July 1956
Bridgwater & West of England Permanent	includes engagements of former	Devonport Permanent	Jan 1955
Bridgwater & West of England Permanent	includes engagements of former	Second Equitable Permanent Benefit (Bridgwater)	July 1946
Bridgwater & West of England Permanent	includes engagements of former	Western Counties Permanent Benefit	Feb 1945

Halifax

Halifax	converted to a public limited company		June 1997
Halifax	includes engagements of former	Birmingham Midshires	April 1999
Halifax	includes engagements of former	Leeds Permanent	Aug 1995
Leeds Permanent	includes engagements of former	Southdown	April 1992
Southdown	new name of	Sussex County	Oct 1990
Halifax	includes engagements of former	Wakefield	Oct 1976
Halifax	includes engagements of former	Newton, Haydock & Golborne Permanent Benefit	May 1972
Halifax	includes engagements of former	Chertsey	Jan 1970
Halifax	includes engagements of former	Hull	Sept 1958
Halifax	includes engagements of former	Yarmouth & Gorleston	Feb 1958
Halifax	includes engagements of former	Braintree & Bocking	Nov 1956
Braintree & Bocking	new name of	Braintree & Bocking Permanent Benefit	May 1948
Halifax	includes engagements of former	Alford & District Investment Benefit	May 1956
Halifax	includes engagements of former	North Brierley Equitable	1929
Halifax	formed by amalgamation of Halifax Equitable	with Halifax Permanent Benefit	1928

Mergers & Name Changes

Leeds Permanent

Leeds Permanent	includes engagements of former	Earlestown	Mar 1970
Earlestown	new name of	Earlestown, Newton, Haydock Golborne & Ashton Perfect Benefit	Dec 1953
Leeds Permanent	includes engagements of former	Midlands	Mar 1962
Midlands	new name of	Luton & Midlands	June 1945
Leeds Permanent	includes engagements of former	Aberdeen Property Investment	Aug 1961
Leeds Permanent	includes engagements of former	Doncaster	Dec 1959
Doncaster	new name of	Great Northern Permanent Benefit	Jan 1941
Leeds Permanent	includes engagements of former	London & North Eastern Railway	Feb 1946

Sussex County

Sussex County	includes engagements of former	Eastbourne Mutual	Oct 1990
Eastbourne Mutual	includes engagements of former	Dorking	July 1982
Dorking	new name of	Dorking Investment & Permanent Benefit	Aug 1968
Eastbourne Mutual	includes engagements of former	Rye Benefit	Jan 1982
Rye Benefit	new name of	Rye, East Sussex & Kent Permanent Benefit Building & Investment Society	1950
Sussex County	includes engagements of former	Mitcham & Metropolitan	April 1986
Mitcham & Metropolitan	formed by amalgamation of	Mitcham with South Metropolitan Permanent	July 1977
Mitcham	new name of	The Second Paradise Road Ballot & Sale	Sept 1961
Sussex County	new name of	Lewes	June 1975

Lewes

Lewes	includes engagements of former	Steyning & Sussex County	June 1975
Steyning & Sussex County	includes engagements of former	West Sussex	June 1970
Steyning & Sussex County	includes engagements of former	Hove, Cliftonville & Preston Permanent Benefit	Oct 1964
Steyning & Sussex County	new name of	Steyning & Littlehampton	April 1962
Steyning & Littlehampton	includes engagements of former	Sussex County	Sept 1960
Steyning & Littlehampton	formed by amalgamation of Steyning Permanent	with Littlehampton & District Permanent Benefit	Sept 1937
Lewes	includes engagements of former	Pelham Permanent	Dec 1971
Lewes	includes engagements of former	Hove & South Coast	June 1970
Hove & South Coast	formed by amalgamation of	South Coast with Borough of Hove Permanent Investment	Jan 1965
Lewes	new name of	Lewes Co operative Benefit	Nov 1938

Loughborough Building Society

Loughborough	new name of	Loughborough Permanent	May 1987
Loughborough Permanent	new name of	Loughborough Permanent Benefit	1882

Market Harborough Building Society

Market Harborough	includes engagements of former	Kettering Permanent Benefit	Jan 1981
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Monmouthshire Building Society

Monmouthshire	new name of	Monmouthshire & South Wales	Aug 1969
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National Counties Building Society

Family	new trading name of	National Counties	July 2014
National Counties	new name of	National Post Office	1972

Mergers & Name Changes

National Post Office	new name of	Fourth Post Office	Feb 1965
National Counties	includes engagements of former	Post Office Permanent	Sept 1973

Nationwide Building Society

Nationwide	includes engagements of former	Portman	Aug 2007
Nationwide	new name of	Nationwide Anglia	Dec 1991
Nationwide Anglia	merged Nationwide	Anglia	Sept 1987
Nationwide	includes engagements of former	City of Derry	Sept 1987
Nationwide	includes engagements of former	Marlborough	Jan 1975
Nationwide	new name of	Co operative Permanent	Sept 1970

Co operative Permanent

Co operative Permanent	includes engagements of former	Coleraine	1966
Co operative Permanent	includes engagements of former	British Co operative	Sept 1963
Co operative Permanent	includes engagements of former	Scottish Amicable	June 1958
Co operative Permanent	includes engagements of former	Merthyr & Dowlais Permanent Benefit	Sept 1956
Co operative Permanent	includes engagements of former	Exeter Benefit	Feb 1956
Co operative Permanent	includes engagements of former	Empire Benefit	Oct 1951
Co operative Permanent	includes engagements of former	Middlesex	April 1947
Co operative Permanent	includes engagements of former	Rock (Llanelly) Permanent	July 1946
Co operative Permanent	includes engagements of former	Piccadilly Permanent	Feb 1945
Co operative Permanent	includes engagements of former	Thames Estuary	May 1944
Co operative Permanent	includes engagements of former	Western Equitable Permanent Mutual Benefit	April 1944
Co operative Permanent	includes engagements of former	Great Torrington	Feb 1943
Co operative Permanent	includes engagements of former	Kensington Permanent Benefit	Feb 1943
Co operative Permanent	includes engagements of former	Wandsworth	Feb 1943
Co operative Permanent	includes engagements of former	Lombardian Permanent Benefit	Nov 1943
Co operative Permanent	includes engagements of former	Whitehall	June 1942
Co operative Permanent	includes engagements of former	Bournemouth Working Men's Permanent	June 1943
Co operative Permanent	includes engagements of former	Southampton & South Hants	Sept 1942
Co operative Permanent	includes engagements of former	Institute	Oct 1942
Co operative Permanent	includes engagements of former	Nineteenth Century	Dec 1942
Co operative Permanent	includes engagements of former	Finsbury	Dec 1942
Co operative Permanent	includes engagements of former	Bournemouth, Hants and Dorset	1918

Anglia

Anglia	includes engagements of former	London & South of England	April 1983
London & South of England	includes engagements of former	Kingston	Oct 1981
London & South of England	new name of	South of England	May 1980
South of England	includes engagements of former	London Goldhawk	May 1980
London Goldhawk	includes engagements of former	London & Midland	July 1978
London Goldhawk	new name of	London Investment	Oct 1975
London Investment	includes engagements of former	Goldhawk	Sept 1975
London Inv	includes engagements of former	Holloway	Mar 1974
Holloway	new name of	Holloway & City Terminus	April 1964
Holloway & City Terminus	formed by amalgamation of	Holloway with City Terminus Permanent	Jan 1957
London Investment	includes engagements of former	South Western	Jan 1973
South Western	includes engagements of former	Home Counties	Jan 1958
South Western	includes engagements of former	South of England *	June 1953
South Western	new name of	Clapham Perseverance	Oct 1947
Clapham Perseverance	includes engagements of former	Stockwell Permanent	Jan 1947
London Investment	includes engagements of former	Perpetual Investment	Oct 1970
London Investment	includes engagements of former	Kensington Permanent	June 1969

Mergers & Name Changes

London Investment	includes engagements of former	Albany	Dec 1968
London Investment	includes engagements of former	Ore Permanent	Sept 1967
London Investment	includes engagements of former	South West Middlesex	Jan 1966
London Investment	new name of	West London Investment	Dec 1965
West London Investment	includes engagements of former	Twickenham	Mar 1965
Twickenham	new name of	Twickenham, Teddington & District Mutual	1949
West London Investment	includes engagements of former	Windsor & Eton Permanent Benefit	Dec 1964
West London Investment	includes engagements of former	Royal Benefit	Oct 1964
West London Investment	includes engagements of former	Herald	Dec 1963
West London Investment	includes engagements of former	Temple Bar	Dec 1963
West London Investment	includes engagements of former	Richmond Mutual	Aug 1962
South of England	includes engagements of former	Brighton & Shoreham	Oct 1977
South of England	includes engagements of former	Bromley	June 1976
Bromley	new name of	Bromley & South Eastern Permanent Investment	Sept 1946
South of England	includes engagements of former	Wallingford & District Permanent	Jan 1971
South of England	includes engagements of former	Ascot & District 838th Starr Bowkett	Jan 1969
South of England	new name of	Maidenhead & Berkshire	Dec 1967
Maidenhead & Berkshire	includes engagements of former	Church of England	Dec 1967
Church of England	new name of	Church of England Temperance & General Permanent Benefit	Mar 1950
Maidenhead & Berkshire	formed by amalgamation of	Maidenhead with Berkshire	Jan 1966
Maidenhead	includes engagements of former	Slough & Eton Benefit	Nov 1965
Maidenhead	includes engagements of former	Berks & Bucks Permanent Mutual Benefit	Sept 1956
Maidenhead	new name of	Maidenhead Permanent Benefit	1952/53
Anglia	new name of	Anglia Hastings & Thanet	April 1980
Anglia Hastings & Thanet	includes engagements of former	Grimsby	June 1979
Anglia Hastings & Thanet	formed by amalgamation of	Anglia with Hastings & Thanet	July 1978
Hastings & Thanet	formed by amalgamation of	Isle of Thanet with Hastings Permanent	May 1951
Isle of Thanet	includes engagements of former	King's Cross & Pentonville Permanent	July 1949
King's Cross & Pentonville Permanent	new name of	Pentonville & General Permanent Benefit	Jan 1941
Isle of Thanet	includes engagements of former	Metropolitan	Dec 1946
Isle of Thanet	includes engagements of former	Crewkerne & District Permanent	Oct 1946
Hastings & Thanet	includes engagements of former	Amersham & District Permanent	April 1957
Hastings & Thanet	includes engagements of former	Brentwood	April 1957
Hastings & Thanet	includes engagements of former	Orpington	April 1957
Hastings & Thanet	includes engagements of former	Effra Mutual Benefit	July 1953
Hastings & Thanet	includes engagements of former	Uckfield Permanent Benefit	Mar 1968
Hastings & Thanet	includes engagements of former	Reliant	June 1975
Hastings & Thanet	includes engagements of former	Barnstable & North Devon	Dec 1974
Hastings & Thanet	includes engagements of former	Birmingham Ebenezer	July 1972
Hastings & Thanet	includes engagements of former	Gillingham Kent Investment Permanent Benefit	June 1972
Hastings & Thanet	includes engagements of former	Hastings & East Sussex	Dec 1971
Hastings & Thanet	includes engagements of former	Seaford & District Mutual	July 1969
Hastings & Thanet	includes engagements of former	Willesden	July 1969
Hastings & Thanet	includes engagements of former	Kent County	Oct 1968
Hastings & Thanet	includes engagements of former	Ulverston Temperance	July 1967
Hastings & Thanet	includes engagements of former	City Mutual	Dec 1964
Hastings & Thanet	includes engagements of former	Ashford Mutual	July 1962
Hastings & Thanet	includes engagements of former	Chard & District Mutual	Jan 1962
Hastings & Thanet	includes engagements of former	Darwen & District Permanent Benefit	Jan 1962
Hastings & Thanet	includes engagements of former	West Lancashire	Jan 1962
Hastings & Thanet	includes engagements of former	Dover Permanent Benefit	Aug 1960

Mergers & Name Changes

Hastings & Thanet	includes engagements of former	Kingsway	June 1960
Hastings & Thanet	includes engagements of former	Wigan Permanent	June 1959
Hastings & Thanet	includes engagements of former	Sheerness & Gillingham	Feb 1959
Hastings & Thanet	includes engagements of former	Lake District Permanent	Jan 1959
Hastings & Thanet	includes engagements of former	St James's	Jan 1959
Hastings & Thanet	includes engagements of former	Cranbrook & District Mutual	Nov 1958
Hastings & Thanet	includes engagements of former	Tunbridge Wells Permanent	Aug 1958
Hastings & Thanet	includes engagements of former	Sevenoaks & District Mutual	Oct 1957
Anglia	formed by amalgamation of	Leicestershire with Northampton Town & County	Dec 1966
Leicestershire	new name of	Hinckley & Leicestershire	May 1958
Hinckley & Leicestershire	new name of	Hinckley & S Leicestershire Permanent Benefit	June 1950
Northampton & Midlands	new name of	Northampton Conservative	1933/34
Northampton Town & County	includes engagements of former	Albion Permanent Benefit	Nov 1966
Northampton Town & County	includes engagements of former	Esher	Oct 1965
Esher	new name of	Kilburn	Nov 1938
Northampton Town & County	includes engagements of former	General	Dec 1964
General	new name of	Amalgamated General	Dec 1955
Northampton Town & County	includes engagements of former	Grimsby & Cleethorpes Permanent Benefit	Nov 1961
Northampton Town & County	includes engagements of former	City of Peterborough & District Permanent	June 1959
Northampton Town & County	includes engagements of former	Bognor Mutual	Sept 1958
Northampton Town & County	includes engagements of former	Watford & West Herts Permanent Benefit	June 1958
Northampton Town & County	includes engagements of former	Wolverton (Bucks) Permanent Benefit	Sept 1957
Northampton Town & County	includes engagements of former	Woburn Sands Permanent Benefit County	Aug 1957
Northampton Town & County	includes engagements of former	Kingscliffe	April 1957
Northampton Town & County	new name of	Northampton Town & County Benefit	May 1953
Northampton Town & County Benefit	includes engagements of former	Wellingborough Town & District Permanent Benefit	Mar 1950
Anglia	includes engagements of former	Country	Sept 1984
Country	includes engagements of former	Westminster	Oct 1981
Westminster	includes engagements of former	London Equitable	July 1956
London Equitable	new name of	Hull Progressive Permanent	June 1956
Anglia	includes engagements of former	Oak Leaf	Dec 1980
Anglia	includes engagements of former	Northamptonshire Foresters	Dec 1975
Anglia	includes engagements of former	Berkhamsted District	Oct 1975
Anglia	includes engagements of former	Northampton & Midlands	Dec 1974
Anglia	includes engagements of former	Blaby & Neighbourhood Permanent Benefit	Dec 1973
Anglia	includes engagements of former	Court Permanent Benefit	Dec 1968
Anglia	includes engagements of former	Winchester City & District Mutual	Oct 1967

Portman

Portman	includes engagements of former	Staffordshire	Sept 2006
Portman	includes engagements of former	Lambeth	Dec 2003
Greenwich	includes engagements of former	Blackheath Kidbrooke & Charlton	Jan 1978
Greenwich	includes engagements of former	People's	Jan 1969
People's	includes engagements of former	Brockley Permanent	June 1957
People's	new name of	People's Co operative Permanent	Mar 1938
Greenwich	includes engagements of former	Lee, Lewisham & Blackheath Permanent	April 1961
Greenwich	transfer of engagements to	Industrial	Jan 1958
Greenwich	new name of	Greenwich Industrial	Jan 1958
Greenwich Industrial	new name of	Industrial	Aug 1958
Industrial	new name of	Industrial Permanent Benefit	May 1938
Greenwich	new name of	East Greenwich Mutual Benefit	Dec 1949
Greenwich	transfer of engagements to	Portman	Jan 1997

Mergers & Name Changes

Portman	includes engagements of former	St Pancras	Dec 1993
St Pancras	includes engagements of former	London Benefit	Sept 1979
London Benefit	includes engagements of former	Clapton & General Benefit	Dec 1951
London Benefit	includes engagements of former	Third Reform Ballot	June 1963
St Pancras	includes engagements of former	London Progressive	June 1970
London Progressive	new name of	Progressive (Middx)	Mar 1953
St Pancras & General	formed by amalgamation of	Postal Service with St Pancras	Jan 1941
Portman Wessex	transfer of engagements to	Regency & West of England	Oct 1990
Portman	new name of	Regency & West of England	Oct 1990
Regency & West of England	new name of	West of England	May 1989
Portman	includes engagements of former	Wessex	July 1989
Wessex	new name of	Wessex Permanent	April 1976
Portman Wessex	new name of	Portman	July 1989
Portman	includes engagements of former	Bournemouth & Christchurch	Feb 1975
Bournemouth & Christchurch	formed by amalgamation of Bournemouth Benefit	with Christchurch & Bournemouth Benefit	Mar 1934
Portman	includes engagements of former	Greenwich	Jan 1997

Lambeth

Lambeth	includes engagements of former	Bermondsey Permanent Benefit	Nov 1953
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West of England

West of England	includes engagements of former	Regency	May 1989
Regency	new name of	Citizens Regency	1985
Citizens Regency	includes engagements of former	Brighton and Southern Counties	July 1968
Brighton & Southern Counties	new name of	Brighton & Southern Counties Permanent	Oct 1964
Citizens Regency	new name of	Citizens Permanent	April 1964
Regency	merged	Sussex Mutual	Oct 1985
Sussex Mutual	includes engagements of former	West Hove	Oct 1969
West Hove	new name of	West Hove & District Permanent	April 1964
Sussex Mutual	new name of	Sussex Mutual Permanent Investment	May 1955
Regency	transfer of engagements to	Citizens Permanent	Dec 1963
West of England	includes engagements of former	North Wilts Ridgeway	Mar 1988
North Wilts Ridgeway	formed by amalgamation of	Ridgeway with North Wilts Equitable	Jan 1983
North Wilts Equitable	transfer of engagements to	Ridgeway	Jan 1983
Ridgeway	new name of	New Swindon	Oct 1977
New Swindon	new name of	New Swindon Permanent	Mar 1963
West of England	includes engagements of former	Paddington	Nov 1987
Paddington	includes engagements of former	Peckham Permanent	July 1981
Peckham Permanent	new name of	Peckham Permanent Benefit	May 1956
Paddington	new name of	North Paddington Permanent	Oct 1957
West of England	includes engagements of former	Bideford	Oct 1986
Bideford	new name of	Bideford & North Devon	Mar 1981
West of England	includes engagements of former	Western Counties	1985
Western Counties	includes engagements of former	Cornwall	May 1975
Western Counties	new name of	Western Counties & Barnstaple	May 1968
Western Counties & Barnstaple	includes engagements of former	Barnstaple	Jan 1964
Barnstaple	new name of	Barnstaple Permanent Mutual Benefit	May 1948
Western Counties	transfer of engagements to	Ramsbury	July 1985
West of England	new name of	Ramsbury	July 1985
Ramsbury	includes engagements of former	St Martins le Grand	Sept 1980
St Martins le Grand	new name of	St Martins le Grand Mutual Permanent Benefit	May 1975
Ramsbury	includes engagements of former	Wilts & Western Benefit	June 1979
Ramsbury	includes engagements of former	Swanage & Isle of Purbeck	June 1969

Mergers & Name Changes

Cheshire

Cheshire	includes engagements of former	Leigh Permanent	May 1982
Cheshire	includes engagements of former	Wigan	May 1982
Wigan	new name of	Borough of Wigan	Dec 1960
Borough of Wigan	new name of	Borough of Wigan & District Permanent Benefit	May 1948
Cheshire	includes engagements of former	Accrington Savings & Building Society	July 1982
Accrington Savings & Building Society	includes engagements of former	Accrington Victoria	Jan 1975
Accrington Victoria	new name of	Accrington Victoria Permanent Benefit	Dec 1961
Accrington Savings & Building Society	new name of	Accrington Permanent	Jan 1958
Accrington Permanent	new name of	Accrington & District Permanent Benefit	July 1938
Cheshire	includes engagements of former	Ashton Stamford	July 1981
Ashton Stamford	formed by amalgamation of Ashton under Lyne Stamford Permanent Benefit	with Ashton under Lyne & District Permanent Benefit	Jan 1945
Cheshire	includes engagements of former	Sandbach	July 1981
Cheshire	includes engagements of former	Summers'	April 1980
Summers'	new name of	Summers' Permanent Benefit	May 1952
Cheshire	includes engagements of former	Mancunian	July 1979
Cheshire	includes engagements of former	Stockport	May 1978
Stockport	new name of	Stockport Premier	Feb 1943
Cheshire	includes engagements of former	Chester & North Wales	Mar 1978
Chester & North Wales	new name of	Chester & North Wales Permanent Investment Benefit	April 1964
Cheshire	new name of	Cheshire & Northwich	Dec 1976
Cheshire & Northwich	includes engagements of former	Five Towns	Sept 1975
Cheshire & Northwich	includes engagements of former	Winsford Permanent Benefit	April 1973

Derbyshire

Derbyshire	includes engagements of former	Clay Cross	Dec 2003
Derbyshire	includes engagements of former	Ilkeston Building Society	Nov 2001
Derbyshire	includes engagements of former	Ashbourne Permanent Benefit	Dec 1966
Derbyshire	includes engagements of former	Somercotes	Dec 1966

Dunfermline

Dunfermline	includes engagements of former	Edinburgh & Paisley	May 1981
Edinburgh & Paisley	new name of	Paisley	Dec 1979
Paisley	includes engagements of former	Edinburgh	Dec 1979
Edinburgh	includes engagements of former	Dunedin	June 1969
Dunedin	new name of	Edinburgh Mutual & Dunedin	April 1962
Edinburgh Mutual & Dunedin	Formed by amalgamation of Dunedin Inv	with Edinburgh Mutual Investment & Building Society	April 1952
Dunedin	includes engagements of former	Fourth Provident Investment	May 1964
Edinburgh	includes engagements of former	Banff Town & County Property Investment Company	Jan 1963
Edinburgh	includes engagements of former	Improved Edinburgh	Nov 1959
Improved Edinburgh	new name of	Improved Edinburgh Property Investment	Mar 1938
Edinburgh	new name of	Fourth Edinburgh Investment	Mar 1953
Paisley	includes engagements of former	Dumfries & Galloway Benefit Friendly	Jan 1963
Paisley	includes engagements of former	Clydesdale	Jan 1971
Dunfermline	includes engagements of former	Peebles	Oct 1979
Peebles	new name of	Peeblesshire Savings Investment	June 1971
Dunfermline	includes engagements of former	West of Fife Investment	Dec 1978
Dunfermline	includes engagements of former	Stirlingshire	Nov 1975
Dunfermline	includes engagements of former	Kirriemuir	Sept 1975
Kirriemuir	new name of	Kirriemuir Freehold Building & Investment Society	Mar 1967

Dunfermline	includes engagements of former	Stenhousemuir	July 1970
Dunfermline	includes engagements of former	Kirkcaldy Building & Investment	Aug 1953
Dunfermline	includes engagements of former	Linlithgowshire Savings Investment & Building Society	Dec 1951
Dunfermline	includes engagements of former	Fourth Fifeshire Property Investment	Nov 1947

Newbury Building Society

Newbury	new name of	Newbury (The)	Feb 1979
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Newcastle Building Society

Newcastle	Includes engagements of former	Universal	Dec 2006
Newcastle	includes engagements of former	Nottingham Imperial	Feb 2000
Newcastle	new name of	Grainger	July 1980
Grainger	includes engagements of former	Newcastle upon Tyne Permanent	July 1980
Newcastle upon Tyne Permanent	includes engagements of former	St Andrew's	Nov 1979
St Andrew's	new name of	St Andrew's Permanent	Feb 1971
St Andrew's Permanent	includes engagements of former	Union Permanent	May 1963
Newcastle upon Tyne Permanent	includes engagements of former	Portland	Aug 1961
Newcastle upon Tyne Permanent	includes engagements of former	North Eastern Permanent Benefit	Aug 1942
Grainger	includes engagements of former	Victory	April 1974
Victory	new name of	Society, South Shields Victory Permanent	Aug 1951
Grainger	new name of	Grainger & Percy	1974
Grainger & Percy	formed by amalgamation of	Grainger with Percy	Jan 1957
Grainger	includes engagements of former	North Northumberland Benefit	June 1946
Grainger	includes engagements of former	City of Newcastle	Feb 1942
Nottingham Imperial	transfer of engagements to	Newcastle	Feb 2000
Nottingham Imperial	new name of	Nottingham Oddfellows	1985
Nottingham Oddfellows	new name of	Nottingham Imperial Oddfellows	Jan 1959

Manchester

Manchester	transfer of engagements to	Newcastle	July 2023
Manchester	new name of	Manchester City Permanent Benefit	June 1950

Universal

Universal	includes engagements of former	Tynemouth	Oct 1994
Tynemouth	new name of	Tynemouth Permanent Benefit	Sept 1958
Universal	includes engagements of former	North East Globe	June 1986
North East Globe	new name of	Newcastle upon Tyne Globe Permanent	Jan 1967
Universal	includes engagements of former	Team Valley Permanent	April 1963
Universal	includes engagements of former	Consett Permanent	Oct 1962
Consett Permanent	new name of	Consett & District Permanent Benefit	April 1948
Universal	new name of	Universal Permanent	May 1962
Universal Permanent	includes engagements of former	Berwick upon Tweed Benefit	Mar 1949
Universal Permanent	includes engagements of former	Northern Home Permanent	Feb 1942

Nottingham Building Society

Shepshed	new name of	Shepshed Permanent Benefit	April 1971
Nottingham	includes engagements of former	London Commercial	June 1983
London Commercial	new name of	London Commercial Deposit Permanent	Jan 1962
Nottingham	includes engagements of former	Grantham	June 1978
Nottingham	includes engagements of former	Lincoln	July 1974

Mergers & Name Changes

osb Group plc

Kent Reliance	transferred engagements to	OneSavings Bank plc	Feb 2011
Kent Reliance	formed by amalgamation of	Herne Bay with Chatham Reliance	April 1986
Herne Bay	new name of	Herne Bay & District 925th Starr Bowkett	Sept 1931
Chatham Reliance	includes engagements of former	Herne Bay	1985
Chatham Reliance	includes engagements of former	Kent & Canterbury Permanent Benefit	April 1984
Chatham Reliance	includes engagements of former	Dover District	Mar 1977
Chatham Reliance	new name of	Chatham & District Reliance Permanent	Dec 1953

Principality Building Society

Principality	includes engagements of former	Chatham	Jan 1985
Chatham	includes engagements of former	Second Chatham	June 1969
Principality	includes engagements of former	Gorseinon	Oct 1979
Principality	includes engagements of former	District	Oct 1978
Principality	includes engagements of former	Llanelly Permanent	July 1977
Principality	includes engagements of former	Swansea and Carmarthen	July 1974
Swansea and Carmarthen	new name of	Swansea and Carmarthen Permanent	April 1965
Principality	includes engagements of former	Aberavon Mutual Permanent	Jan 1974
Principality	includes engagements of former	Maesteg Permanent Benefit	July 1968
Principality	includes engagements of former	Urban	June 1962
Principality	includes engagements of former	Bridgend	Aug 1959

Progressive Building Society

Progressive	includes engagements of former	City of Derry	July 2014
City of Derry	new name of	Londonderry Provident	Jan 2001

Saffron Building Society

Saffron	new name of	Saffron Walden Herts & Essex	Sept 2006
Saffron Walden Herts & Essex	new name of	Herts & Essex Saffron Walden & Essex	April 1989
Saffron Walden & Essex	includes engagements of former	Herts & Essex	April 1989
Saffron Walden & Essex	new name of	Saffron Walden & District	Sept 1979
Saffron Walden & District	includes engagements of former	London & Essex	Sept 1979
Saffron Walden & District	includes engagements of former	Royston & District Permanent	April 1972
Saffron Walden & District	new name of	Saffron Walden Benefit	July 1968

Santander

Alliance & Leicester

Alliance & Leicester	converted to a public limited company		Apr 1997
Alliance & Leicester	formed by amalgamation of	Alliance with Leicester	Sept 1985

Alliance

Alliance	includes engagements of former	Inverness	Oct 1975
Alliance	includes engagements of former	City Prudential	Mar 1966
Alliance	includes engagements of former	Stockport Mechanics Institution Permanent Benefit	May 1963
Alliance	includes engagements of former	Barrow on Soar	Jan 1961
Alliance	includes engagements of former	Yorkshire	Sept 1949
Alliance	includes engagements of former	Kent Reliance	Nov 1948
Alliance	includes engagements of former	Consolidated Permanent Benefit	Sept 1948
Alliance	includes engagements of former	Croydon Permanent	Mar 1948

Mergers & Name Changes

Alliance	includes engagements of former	Dover & East Kent	May 1947
Alliance	includes engagements of former	Folkestone, Hythe & Sandgate Permanent Benefit	Dec 1946
Alliance	includes engagements of former	Nuneaton, Chilvers, Coton & District Permanent Benefit	Aug 1945
Alliance	new name of	Brighton & Sussex	May 1945
Brighton & Sussex	change of name to	Alliance	May 1945
Brighton & Sussex	includes engagements of former	Central Permanent Benefit	April 1945
Brighton & Sussex	includes engagements of former	Taunton & West of England Perpetual	Dec 1944
Brighton & Sussex	includes engagements of former	Folkestone Permanent	July 1944
Brighton & Sussex	includes engagements of former	Crowborough Permanent	Mar 1944
Brighton & Sussex	includes engagements of former	Leeds City & District	Oct 1939
Brighton & Sussex	includes engagements of former	Manchester & Salford Permanent Benefit	May 1938
Brighton & Sussex	formed by amalgamation of	Ealing Permanent with Brighton & Sussex	April 1937

Leicester

Leicester	includes engagements of former	Boston & Skirbeck	April 1984
Leicester	formed by amalgamation of	Leicester Temperance with Leicester Permanent	May 1974
Leicester Permanent	includes engagements of former	Lindsey Permanent Benefit	Mar 1959
Leicester Permanent	includes engagements of former	Quorn	April 1957
Leicester Temperance	includes engagements of former	Gt Wigston Permanent Benefit	Nov 1962
Leicester Temperance	includes engagements of former	Wigston Conservative	April 1957
Leicester Temperance	new name of	Leicester Temperance & General Permanent	Mar 1952
Leicester Temperance & General Permanent	change of name to	Leicester Temperance	Mar 1952

Abbey

Abbey	rebranded as Santander		Jan 2010
Abbey National	includes engagements of former	National & Provincial	Aug 1996
Abbey National	converted to a public limited company		July 1989
Abbey National	formed by amalgamation of	National with Abbey Road	Jan 1944
Abbey National	includes engagements of former	Swansea Thrift Permanent	Sept 1949
Abbey National	includes engagements of former	Definite Permanent	Mar 1968
Definite Permanent	new name of	Western Suburban Permanent	Oct 1957
Abbey National	includes engagements of former	The State	Jan 1970
Abbey National	includes engagements of former	Highgate	Oct 1974
Abbey National	includes engagements of former	Oak Co-operative	Aug 1979

National & Provincial

National & Provincial	includes engagements of former	Haslemere	Dec 1985
Haslemere	new name of	Haslemere & District Mutual	April 1954
National & Provincial	formed by amalgamation of	Provincial with Burnley	Jan 1983

Provincial

Provincial	includes engagements of former	Elgin Property Investment	April 1974
Provincial	includes engagements of former	Uxbridge Permanent Benefit	Jan 1967
Provincial	includes engagements of former	Keighley & Craven	Aug 1966
Provincial	formed by amalgamation of	Leeds Provincial with Bradford Third Equitable Benefit	Oct 1945
Leeds Provincial	includes engagements of former	Devon & Cornwall	May 1945
Bradford Third Equitable Benefit	includes engagements of former	Ebor Permanent Benefit	April 1944

Burnley

Burnley	includes engagements of former	Whitehaven & West Cumberland Benefit	Dec 1969
Burnley	includes engagements of former	Borough	Dec 1968
Burnley	includes engagements of former	Westmorland Permanent Benefit	April 1960

Bradford & Bingley

Mergers & Name Changes

Bradford & Bingley	rebranded as Santander		Jan 2010
Bradford & Bingley	branches and savings accounts transferred Abbey		Sept 2008
Bradford & Bingley	converted to a public limited company		Dec 2000
Bradford & Bingley	includes engagements of former	Bexhill on Sea	Nov 1993
Bradford & Bingley	includes engagements of former	Leamington Spa	July 1991
Leamington Spa	formed by amalgamation of	Brierley Hill & with Leamington Spa (No 319B)	May 1979
	Stourbridge Incorporated		
Leamington Spa	includes engagements of former	Southam District Provincial Permanent Benefit	May 1962
Bradford & Bingley	includes engagements of former	Hampshire	June 1991
Hampshire	new name of	Hampshire & Landport	Nov 1945
Bradford & Bingley	includes engagements of former	Hendon	Mar 1991
Bradford & Bingley	includes engagements of former	Louth, Mablethorpe and Sutton	Nov 1990
Louth, Mablethorpe and Sutton	new name of	Louth, Mablethorpe and Sutton Permanent Benefit	Oct 1988
Bradford & Bingley	includes engagements of former	Sheffield	June 1990
Bradford & Bingley	includes engagements of former	Chilterns	Oct 1987
Chilterns	new name of	Chesham & District Mutual & Permanent	Feb 1981
Bradford & Bingley	includes engagements of former	Stanley	Feb 1986
Bradford & Bingley	includes engagements of former	Foresters	Dec 1985
Foresters	new name of	London Foresters	June 1983
Bradford & Bingley	includes engagements of former	Hibernian	April 1985
Bradford & Bingley	includes engagements of former	Merseyside	April 1985
Merseyside	includes engagements of former	Hercules	June 1977
Hercules	new name of	Hercules Permanent Benefit	April 1956
Hercules	includes engagements of former	Minerva Permanent Benefit	June 1957
Hercules	includes engagements of former	Pembroke	June 1957
Hercules	includes engagements of former	Harrington Permanent Benefit	June 1957
Pembroke	new name of	Pembroke Perpetual Benefit	Aug 1940
Bradford & Bingley	includes engagements of former	Clapham Permanent	Nov 1984
Bradford & Bingley	includes engagements of former	Glamorgan	May 1984
Glamorgan	new name of	Mid Glamorgan	Oct 1978
Bradford & Bingley	includes engagements of former	Dover & Folkestone	April 1984
Bradford & Bingley	includes engagements of former	United Provinces	Dec 1983
United Provinces	new name of	Working Men's	April 1954
Working Men's	new name of	Working Men's Permanent Benefit	Mar 1940
United Provinces	includes engagements of former	Prince's Park	Aug 1965
Prince's Park	new name of	Prince's Park Benefit	Mar 1940
Bradford & Bingley	includes engagements of former	Horsham	Oct 1983
Horsham	new name of	Horsham Permanent Benefit	May 1949
Bradford & Bingley	includes engagements of former	Housing & General	May 1983
Bradford & Bingley	includes engagements of former	Padiham	May 1983
Padiham	new name of	Padiham & District Permanent Benefit	July 1940
Bradford & Bingley	includes engagements of former	Stockport Mersey	May 1983
Stockport Mersey	new name of	Stockport Mersey Permanent	1967
Bradford & Bingley	includes engagements of former	Hearts of Oak & Enfield	Oct 1982
Hearts of Oak & Enfield	formed by amalgamation of	Hearts of with Enfield	Jan 1975
	Oak Permanent		
Enfield	includes engagements of former	Chingford & District	June 1974
Enfield	new name of	Enfield Independent Permanent	Nov 1948
Bradford & Bingley	includes engagements of former	Swansea Park Permanent	Oct 1982
Bradford & Bingley	includes engagements of former	Target	Oct 1982
Bradford & Bingley	includes engagements of former	Saddleworth Permanent Benefit	Feb 1982
Bradford & Bingley	includes engagements of former	Hyde	Sept 1981
Hyde	new name of	Hyde & District Permanent Benefit	Nov 1949
Bradford & Bingley	includes engagements of former	Spread Eagle Perpetual Benefit	Sept 1980

Bradford & Bingley	includes engagements of former	Chorley Permanent Benefit	June 1978
Chorley Permanent Benefit	new name of	Chorley (£100 shares) Permanent Benefit	Nov 1943
Bradford & Bingley	includes engagements of former	Scholes Permanent Benefit	Jan 1970
Bradford & Bingley	includes engagements of former	Birmingham Central	Oct 1967
Bradford & Bingley	includes engagements of former	Ulverston Equitable	Aug 1967
Bradford & Bingley	includes engagements of former	Erdington	May 1967
Erdington	new name of	Erdington Permanent	Jan 1965
Bradford & Bingley	formed by amalgamation of	Bradford Equitable with Bingley	July 1964
Bradford Equitable	new name of	Bradford Second Equitable Benefit	April 1946
Bingley	includes engagements of former	Kendal Model	Nov 1963

Scottish Building Society

Century	new name of	New Edinburgh Investment	Dec 1946
Scottish	includes engagements of former	Huntly	Nov 1985
Huntly	new name of	Huntly Property Investment	1964
Scottish	includes engagements of former	Banffshire	July 1984
Banffshire	new name of	Banffshire Property Investment Company	1964
Scottish	includes engagements of former	Permanent Scottish	Mar 1984
Scottish	includes engagements of former	Strathclyde	July 1982
Scottish	includes engagements of former	Galashiels Provincial	Dec 1969
Scottish	includes engagements of former	Bo'ness & Carriden Savings Investment & Building Society	Aug 1969
Scottish	includes engagements of former	Dundee & Angus	June 1963
Dundee & Angus	new name of	Forfarshire	June 1941
Scottish	includes engagements of former	Helenburgh & Gareloch Provident Investment & Building	April 1963
Scottish	includes engagements of former	Society Glasgow	Dec 1961
Scottish	includes engagements of former	Scottish Progressive	May 1946

Skipton Building Society

Skipton	includes engagements of former	Holmesdale	Oct 2018
Holmesdale	includes engagements of former	Holmesdale Benefit	Sept 1988
Skipton	includes engagements of former	Chelsea	June 2010
Skipton	includes engagements of former	Otley	Sept 1982
Otley	new name of	Otley & Wharfedale Permanent Investment & Benefit	1932
Skipton	includes engagements of former	Bury	1974
Bury	new name of	Bury Permanent Co operative Benefit	Dec 1956
Skipton	includes engagements of former	Ribblesdale Permanent	Mar 1966
Skipton	includes engagements of former	Barnoldswick & District Permanent	Feb 1942

Scarborough

Scarborough	includes engagements of former	Durham District Permanent	Dec 1966
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Stafford Railway Building Society

Stafford Railway	new name	Stafford Railway, Permanent Benefit	Feb 1957
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Mergers & Name Changes

Suffolk Building Society

Suffolk	new name of	Ipswich	Nov 2021
Ipswich	new name of	Ipswich & Suffolk	1975
Ipswich & Suffolk	includes engagements of former	Ipswich & District	May 1975
Ipswich & District	new name of	Ipswich & District Permanent Benefit	Feb 1948

Swansea Building Society

Swansea	includes engagements of former	Dilwyn Permanent	1984
Dilwyn Permanent	includes engagements of former	Florastash	Dec 1974

Teachers Building Society

Teachers	new name of	London Scottish	Nov 1968
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Tipton & Coseley Building Society

Tipton & Coseley	new name of	Tipton & Coseley Permanent	Mar 1972
Tipton & Coseley Permanent	new name of	Tipton District Permanent Benefit	Mar 1938

TSB (Sabadell)

TSB	transfer of engagements to	Sabadell	July 2015
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Cheltenham & Gloucester

Cheltenham & Gloucester	converted to public limited company	Lloyds TSB Group	Aug 1995
Cheltenham & Gloucester	includes engagements of former	Heart of England	Oct 1993
Heart of England	includes engagements of former	Rowley Regis	Mar 1988
Rowley Regis	includes engagements of former	Cradley Heath	Oct 1979
Rowley Regis	new name of	Cradley Heath	Oct 1979
Cradley Heath	new name of	Cradley Heath & District Benefit	Mar 1966
Rowley Regis	new name of	Rowley Regis & District Benefit	Jan 1967
Heart of England	includes engagements of former	Kidderminster Equitable	Mar 1988
Heart of England	includes engagements of former	Coalville Permanent	Mar 1978
Heart of England	new name of	Walsall Mutual	Aug 1974
Walsall Mutual	includes engagements of former	Rugby & Warwick	Aug 1974
Rugby & Warwick	includes engagements of former	Oxford Provident	Mar 1974
Rugby & Warwick	formed by amalgamation of	Rugby with Warwick & Warwickshire	Sept 1967
Rugby	includes engagements of former	Daventry & District Permanent	May 1953
Walsall Mutual	includes engagements of former	Walsall Permanent	Nov 1967
Walsall Mutual	new name of	Walsall Mutual Benefit	April 1953
Cheltenham & Gloucester	includes engagements of former	Mid Sussex	Aug 1992
Mid Sussex	includes engagements of former	Sydenham	May 1982
Mid Sussex	new name of	Mid Sussex Permanent	May 1963
Mid Sussex Permanent	includes engagements of former	Burgess Hill & Hurstpierpoint	April 1891
Cheltenham & Gloucester	includes engagements of former	Bedford Crown	July 1991
Bedford Crown	new name of	Bedford Crown Permanent	Apr 1964
Cheltenham & Gloucester	includes engagements of former	Portsmouth	June 1991
Portsmouth	new name of	City of Portsmouth	May 1952
Cheltenham & Gloucester	includes engagements of former	Walthamstow	Oct 1990
Walthamstow	includes engagements of former	South Manchester	Sept 1977
Walthamstow	new name of	Walthamstow Permanent Benefit	June 1952
Cheltenham & Gloucester	includes engagements of former	Peckham	June 1990
Peckham	new name of	Peckham Mutual	July 1982

Mergers & Name Changes

Cheltenham & Gloucester	includes engagements of former	Bedford	April 1990
Bedford	includes engagements of former	Strand & Country Permanent	Aug 1976
Cheltenham & Gloucester	includes engagements of former	Guardian	April 1990
Guardian	new name of	West London & Provincial	May 1949
West London & Provincial	includes engagements of former	London Atlas Permanent	June 1945
West London & Provincial	new name of	West London & Provincial Permanent Benefit	Aug 1938
Cheltenham & Gloucester	includes engagements of former	Bury St Edmunds	Jan 1989
Bury St Edmunds	new name of	Bury St Edmunds Permanent Benefit	May 1974
Bury St Edmunds Permanent Benefit	includes engagements of former	Mildenhall & District Permanent	Oct 1952
Bury St Edmunds Permanent Benefit	includes engagements of former	Bury St Edmunds Mutual Benefit	July 1941
Cheltenham & Gloucester	includes engagements of former	Bolton	Oct 1988
Bolton	includes engagements of former	Rowland Hill Permanent	April 1977
Rowland Hill Permanent	includes engagements of former	New Langbourn Mutual Benefit	April 1891
Bolton	new name of	Bolton Union Permanent Benefit	Oct 1949
Cheltenham & Gloucester	includes engagements of former	Essex Equitable	Mar 1988
Essex Equitable	new name of	Essex Equitable Permanent	Oct 1962
Cheltenham & Gloucester	includes engagements of former	Cardiff	Oct 1987
Cheltenham & Gloucester	includes engagements of former	London Permanent	Aug 1987
London Permanent	includes engagements of former	Productive	July 1970
Cheltenham & Gloucester	includes engagements of former	Colchester	June 1987
Colchester	new name of	Colchester Equitable	Oct 1979
Colchester Equitable	includes engagements of former	Clacton	Dec 1978
Clacton	new name of	Clacton & District Mutual	July 1957
Colchester	includes engagements of former	Colchester Permanent	Oct 1979
Colchester Permanent	new name of	Colchester Permanent Benefit	May 1973
Cheltenham & Gloucester	includes engagements of former	Waltham Abbey	July 1985
Waltham Abbey	new name of	Waltham Abbey Permanent	April 1962
Cheltenham & Gloucester	includes engagements of former	Cotswold	Jan 1984
Cotswold	new name of	Wotton under Edge & Dursley	Aug 1973
Wotton under Edge & Dursley	new name of	Wotton under Edge & Dursley Phoenix Permanent Benefit	1967
Cheltenham & Gloucester	includes engagements of former	North London	Dec 1976
Cheltenham & Gloucester	includes engagements of former	Tewkesbury & District	Oct 1974
Tewkesbury & District	new name of	Tewkesbury & District Permanent Benefit	April 1967
Cheltenham & Gloucester	includes engagements of former	Smethwick	Dec 1973
Cheltenham & Gloucester	includes engagements of former	Hitchin Mutual Permanent	June 1971
Cheltenham & Gloucester	includes engagements of former	Vale of Evesham	Dec 1961
Cheltenham & Gloucester	includes engagements of former	Yeovil & Society, South Somerset	Sept 1960
Cheltenham & Gloucester	includes engagements of former	Equitable Benefit	July 1951
Cheltenham & Gloucester	includes engagements of former	Permanent Salopian Benefit	April 1948
Cheltenham & Gloucester	includes engagements of former	Surrey	Dec 1943

Virgin Money (Nationwide)

Virgin Money	transferred engagements to	Nationwide	Oct 2024
Northern Rock	includes engagements of former	North of England	Oct 1994
Northern Rock	converted to public limited company		Oct 1997
Northern Rock	includes engagements of former	Surrey	July 1993
Surrey	new name of	East Surrey	1986
Northern Rock	includes engagements of former	Lancastrian	July 1992
Lancastrian	formed by amalgamation of	Middleton with Tydesley	July 1986
Middleton	includes engagements of former	Failsworth Permanent	Dec 1974
Middleton	includes engagements of former	Saddleworth United	May 1973
Saddleworth United	new name of	Saddleworth United Permanent Benefit	July 1963
Middleton	includes engagements of former	County	June 1971

Mergers & Name Changes

Tyldesley	new name of	Tyldesley Permanent Benefit	1960
Northern Rock	includes engagements of former	Wishaw Investment	1986
Northern Rock	includes engagements of former	United Kingdom	Dec 1986
United Kingdom	includes engagements of former	Clayton Square Permanent Benefit	Sept 1951
United Kingdom	includes engagements of former	Old Swan	Sept 1951
United Kingdom	includes engagements of former	Savings Bank	Sept 1951
United Kingdom	includes engagements of former	St Annes' Permanent Benefit	July 1964
United Kingdom	includes engagements of former	Castle	Oct 1968
United Kingdom	includes engagements of former	Walton & Kirkdale Permanent Benefit	Oct 1968
Northern Rock	includes engagements of former	Manchester Unity of Odd Fellows	July 1986
Manchester Unity of Oddfellows	new name of	St Margaret	May 1969
Northern Rock	includes engagements of former	Hartlepool & District	Oct 1985
Hartlepool & District	new name of	West Hartlepool	April 1967
West Hartlepool	new name of	West Hartlepool & District Permanent Benefit	July 1957
Northern Rock	includes engagements of former	South Shields Sun Permanent	Sept 1985
Northern Rock	includes engagements of former	Musselburgh	Dec 1983
Northern Rock	includes engagements of former	Blyth & Morpeth District Permanent	Jan 1982
Northern Rock	includes engagements of former	Kilmarnock	Jan 1982
Kilmarnock	new name of	Kilmarnock Building & Investment	Mar 1974
Northern Rock	includes engagements of former	Shields & Washington	Jan 1982
Shields & Washington	new name of	South Shields Equitable Permanent	May 1973
Northern Rock	includes engagements of former	Pioneer	May 1981
Northern Rock	includes engagements of former	Stockport & County Permanent	Mar 1981
Stockport & County Permanent	includes engagements of former	Hazel Grove Permanent Benefit	Aug 1972
Northern Rock	includes engagements of former	Lancashire	Nov 1980
Lancashire	new name of	House & Mill	June 1959
Northern Rock	includes engagements of former	Walker & Byker Industrial Permanent	July 1980
Northern Rock	includes engagements of former	Liverpool Charter	Sept 1979
Liverpool Charter	includes engagements of former	Liverpool Railway Permanent Benefit	Jan 1977
Liverpool Charter	new name of	Liverpool & Provincial	Oct 1970
Liverpool & Provincial	includes engagements of former	City Charter	Sept 1970
City Charter	includes engagements of former	Kew Investment	Mar 1960
City Charter	new name of	City Charter Permanent	Nov 1944
Northern Rock	includes engagements of former	Deal & Walmer	Aug 1979
Northern Rock	includes engagements of former	Kidderminster Permanent	July 1979
Kidderminster Permanent	new name of	Kidderminster Permanent Benefit	Nov 1976
Northern Rock	includes engagements of former	East Liverpool Incorporated	Dec 1978
Northern Rock	includes engagements of former	Falkirk	May 1978
Northern Rock	includes engagements of former	National Safety Permanent Investment	Feb 1978
Northern Rock	includes engagements of former	Star	Aug 1977
Star	new name of	Star Benefit	1954
Northern Rock	includes engagements of former	West Derby	July 1977
West Derby	new name of	West Derby & Everton Perpetual Benefit	Oct 1941
Northern Rock	includes engagements of former	Preston Royal Permanent Benefit	April 1977
Northern Rock	includes engagements of former	Elsecar, Hoyland & Wentworth Benefit	Jan 1977
Northern Rock	includes engagements of former	Cleveland Benefit	Jan 1976
Northern Rock	includes engagements of former	Wallsend Permanent	May 1975
Wallsend Permanent	new name of	Walker, Wallsend & Willingdon Permanent Benefit	April 1960
Northern Rock	includes engagements of former	Prudential Investment	Mar 1975
Northern Rock	includes engagements of former	Dunelm	Jan 1975
Northern Rock	includes engagements of former	Haltwhistle Permanent Benefit	Jan 1975
Northern Rock	includes engagements of former	Royal Arcade	April 1973
Northern Rock	includes engagements of former	Northumbria Permanent Benefit	July 1972

Mergers & Name Changes

Northern Rock	includes engagements of former	Crook District Permanent	Jan 1971
Northern Rock	includes engagements of former	Cockermouth Permanent Benefit	Nov 1970
Northern Rock	includes engagements of former	Workington Permanent Benefit	Oct 1968
Northern Rock	includes engagements of former	Crook Equitable	Feb 1967
Northern Rock	includes engagements of former	Seaham Harbour (Londonderry) Permanent	Oct 1965
Northern Rock	formed by amalgamation of	Northern with Rock Counties Permanent	July 1965

Northern Counties Permanent

Northern Counties Permanent	includes engagements of former	Hexham Permanent Benefit	June 1964
Northern Counties Permanent	includes engagements of former	East Durham Permanent	April 1964
Northern Counties Permanent	includes engagements of former	United Permanent Benefit	Jan 1964
Northern Counties Permanent	includes engagements of former	Bishop Auckland Rock	July 1963
Northern Counties Permanent	includes engagements of former	Wellington Permanent	Mar 1962
Wellington Permanent	new name of	Wellington Permanent Benefit	April 1940
Northern Counties Permanent	includes engagements of former	Foundation Permanent	Jan 1962
Northern Counties Permanent	includes engagements of former	Hebburn Permanent	Sept 1961
Northern Counties Permanent	includes engagements of former	Elswick	Oct 1957
Elswick	new name of	Elswick Permanent Benefit	Jan 1957
Northern Counties Permanent	includes engagements of former	Crown	Jan 1957
Northern Counties Permanent	includes engagements of former	Armstrong Permanent	Dec 1944

Rock

Rock	includes engagements of former	Bedlingtonshire Permanent	June 1964
Rock	new name of	Rock Permanent Benefit	Mar 1955
Rock Permanent Benefit	includes engagements of former	Northumberland	Aug 1947
Rock Permanent Benefit	includes engagements of former	Prince of Wales (Newcastle upon Tyne)	Dec 1946

North of England

North of England	new name of	Sunderland & Shields	June 1986
North of England	transfer of engagements to	Sunderland & Shields	June 1986
North of England	includes engagements of former	Tyne	April 1980
Tyne	new name of	Tyne Commercial	May 1975
Tyne Commercial	new name of	Tyne Commercial Permanent	April 1964
North of England	includes engagements of former	Newcastle & Gateshead	Dec 1978
Newcastle & Gateshead	includes engagements of former	North Durham Permanent	June 1963
North Durham Permanent	new name of	North Durham Permanent Benefit	Jan 1937
Newcastle & Gateshead	new name of	Gateshead Permanent	Oct 1961
Newcastle & Gateshead Permanent	transfer of engagements to	Gateshead Permanent Benefit	Aug 1961
North of England	includes engagements of former	Tyneside	Dec 1974

Sunderland & Shields

Sunderland & Shields	includes engagements of former	South Durham	May 1985
Sunderland & Shields	includes engagements of former	Shields Commercial	Nov 1983
Shields Commercial	new name of	South Shields Commerical	Oct 1965
Sunderland & Shields	includes engagements of former	Hadrian	July 1983
Hadrian	includes engagements of former	South Shields Royal Permanent	Oct 1969
Hadrian	includes engagement of former	Jarrow Permanent	Dec 1961
Hadrian	new name of	Always Ready Permanent	Dec 1953
Sunderland & Shields	includes engagements of former	Anchor	May 1981
Anchor	new name of	South Shields Anchor Permanent	June 1962
Sunderland & Shields	includes engagements of former	City of Durham	July 1979
City of Durham	new name of	City & County of Durham Permanent Benefit	June 1948
Sunderland & Shields	includes engagements of former	Nelson & Premier	July 1979

Mergers & Name Changes

Nelson & Premier	formed by amalgamation of	Shields Premier with South Shields Nelson Permanent	Mar 1969
Shields Premier	formed by amalgamation of Shields & Tyne Dock Permanent	with South Shields Premier Permanent	Jan 1963
Sunderland & Shields	includes engagements of former	Alston Permanent Benefit	Mar 1979
Sunderland & Shields	includes engagements of former	Bede Permanent	Sept 1976
Sunderland & Shields	includes engagements of former	Stanhope & Wear Valley Permanent	June 1975
Sunderland & Shields	includes engagements of former	Hetton le Hole and Easington Lane	May 1974
Sunderland & Shields	includes engagements of former	Bishop Auckland Permanent	1972
Sunderland & Shields	includes engagements of former	Thornley & District Permanent	Jan 1970
Sunderland & Shields	new name of	Sunderland	July 1969
Sunderland	includes engagements of former	Corporation & Eligible	July 1969
Corporation & Eligible	formed by amalgamation of	Corporation with Eligible & United	Nov 1965
Corporation	new name of	Corporation Permanent	Oct 1953
Corporation	includes engagements of former	South Shields Crown Permanent	Oct 1957
Eligible & United	new name of	Eligible	Feb 1959
Sunderland	includes engagements of former	Hartlepool Permanent	Jan 1969
Sunderland	includes engagements of former	Industrial & Provident Permanent	July 1966
Industrial & Provident Permanent	includes engagements of former	Houghton le Spring & North Durham Permanent Benefit	July 1964
Sunderland	new name of	Sunderland Working Men's	Dec 1961

Yorkshire Building Society

Norwich and Peterborough

Norwich and Peterborough	formed by amalgamation of Norwich	with Peterborough	Oct 1986
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Norwich

Norwich	includes engagements of former	Thetford, Norfolk & Suffolk Mutual Benefit	July 1961
Norwich	new name of	Norwich Benefit	July 1947

Peterborough

Peterborough	merged	Argyle	July 1985
Peterborough	includes engagements of former	Stamford	April 1980
Stamford	new name of	Stamford Permanent Benefit	Sept 1975
Peterborough	includes engagements of former	King's Lynn	April 1967
King's Lynn	new name of	King's Lynn & West Norfolk Permanent Benefit	Mar 1952
Peterborough	new name of	Peterborough Provident Benefit	Mar 1962

Yorkshire

Yorkshire	includes engagements of former	Chelsea	April 2010
Yorkshire	includes engagements of former	Gainsborough Building Society	Dec 2001
Yorkshire	includes engagements of former	The Haywards Heath	Dec 1992
Haywards Heath & District	new name of	Haywards Heath & District Perm Benefit	Jan 1962
Haywards Heath, The	new name of	Haywards Heath & District	Feb 1989
Yorkshire	new name of	Huddersfield & Bradford	Dec 1981
Huddersfield & Bradford	formed by amalgamation of Bradford Permanent	with Huddersfield	Jan 1975
Huddersfield	includes engagements of former	Vigilant	June 1967
Vigilant	includes engagements of former	Sutton Mutual Benefit	Mar 1962
Vigilant	includes engagements of former	Anglian Permanent	May 1954
Vigilant	new name of	Stepney & Suburban Permanent	May 1944
West Yorkshire	new name of	Dewsbury and West Riding	Mar 1974
Yorkshire	includes engagements of former	West Yorkshire	Dec 1981

Mergers & Name Changes

Barnsley

Barnsley	new name of	Barnsley Permanent	June 1981
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Chelsea

Chelsea	includes engagements of former	City of London (The)	July 1988
Chelsea	includes engagements of former	Catholic	Dec 2008
City of London (The)	includes engagements of former	Exelsior Permanent Benefit	1972
City of London (The)	includes engagements of former	South Norwood Permanent	Dec 1958
City of London (The)	includes engagements of former	First Amhurst	Sept 1957
City of London (The)	new name of	Fourth City	July 1956
Fourth City	includes engagements of former	South Lambeth Permanent Mutual	Feb 1954
Chelsea	includes engagements of former	Marble Arch	Oct 1984
Chelsea	new name of	Chelsea and South London	April 1971
Chelsea and South London	formed by amalgamation of	Chelsea with South London	Dec 1966
Chelsea	includes engagements of former	Second Bonâ Fide	Jan 1954
Chelsea	includes engagements of former	Third Bonâ Fide	June 1953
Chelsea	new name of	Chelsea & Walham Green	May 1952
Chelsea & Walham Green	includes engagements of former	Second Chelsea & Kensington	Nov 1947
Chelsea & Walham Green	new name of	Chelsea Permanent	April 1947
Chelsea Permanent	includes engagements of former	New Little Chelsea & West Brompton Mutual Benefit	Mar 1947
Chelsea Permanent	includes engagements of former	Walham Green	Dec 1946

South London

South London	includes engagements of former	Sutherland Permanent	July 1958
Sutherland Permanent	includes engagements of former	Sutherland	Sept 1944
Sutherland Permanent	includes engagements of former	New South London Equitable	Feb 1944
South London	new name of	Camberwell & South London	Feb 1956



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