



# Facts, Figures & Opinions

BSA Yearbook 2024/25



**Building Societies**  
Association



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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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# WHISTLEBROOK

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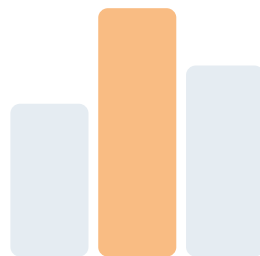
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# Introduction

Welcome to the BSA Yearbook 2024/25, a resource that is full of information about our members, who are all 42 UK building societies and seven of the UK's largest credit unions. It also includes a directory of our growing number of associate members, which current stands at 49, representing a range of professions including legal, accountancy, technology, healthcare and many others.

Beyond the detailed information about each of our members, this resource also includes a phenomenal amount of sector and industry wide information. There is more than 20 years of data on house prices and sales as well as savings into ISAs. Mortgage data such as outstanding balances and gross lending dates back more than 30 years, with all interest rate changes since 1939 also noted. For those who want a holistic view of the building society sector through the ages, there's data in this document going right back to 1910. Although over the next 12 months we will be looking even further back at our heritage. But before we get on to that, it's worth taking a moment to look back on the last 12 months.

## New Government

The biggest event of the year was the General Election, which saw the Labour party return to govern after 12 years in opposition. For our sector, their most notable manifesto pledge was a commitment to double the size of the co-operative and mutual economy. This provides

a huge opportunity for building societies and credit unions, which we will seize, working collaboratively with the wider mutual and co-operative sector.

## Bank Rate and Inflation

In August 2023, the Bank Rate settled at 5.25% following a period of significant rises from 0.10% in December 2020. Inflation also fell steadily in the year after it had peaked at 11.1% in October 2022. Whilst these changes signalled the end of the cost of living crisis that had gripped the nation for nearly two years, our members remained focused on supporting borrowers who are struggling financially, providing tailored support to keep families and individuals in their homes wherever possible. Whilst loans in arrears at building societies have started to rise, they remain low and building societies have proportionately fewer than the market average. This reflects building societies' lower-risk approach to lending decisions.

Recently there have been more positive economic signs, with inflation remaining consistently around the 2% target and a 0.25% cut to the Bank Rate in August 2024 marking a significant turning point. Whilst the Bank Rate is likely to reduce further over the coming months, this will be at a much slower than the speed it rose, and we don't expect a return to the ultra-low interest rates we saw pre-December 2021.



***"The biggest event of the year was the General Election."***





***“Our quarterly Property Tracker survey continues to show that the affordability of monthly mortgage payments continues to be the biggest barrier to buying a home.”***

### First-time Buyers

For first-time buyers, who are critical for a properly functioning housing market, shaving just 0.25% off the Bank Rate has not yet made a significant impact on their ability to afford to get on the property ladder. Our quarterly Property Tracker survey continues to show that the affordability of monthly mortgage payments continues to be the biggest barrier to buying a home, with almost two-thirds (61%) citing this. Over half (55%) said raising a deposit is an obstacle to them being able to take a step on the property ladder.

As building societies, our *raison d'être* is – and has been for almost 250 years – to help people into home ownership, as well as providing a safe home for those with savings. Frustrated by the short-term, short-sighted, ‘quick fixes’ to the obstacles facing first time buyer, the BSA along with the five biggest building societies, commissioned housing market expert, Neal Hudson, to look into the issues impacting would-be homebuyers. We asked him to identify potential long-term solutions that would support not only today’s first-time buyers, but also the next generation of homebuyers. We were looking to find new, potentially radical, solutions to this age-old problem. The Report was

published in April 2024 and included some clear recommendations for both government and the regulators, recognising that building societies have the potential to increase their lending to first-time buyers, but radical policy and regulatory action is needed to allow them to do just that.

### UK Savings Week

Building a savings culture, helping people to become more financially resilient and achieve their dreams, is core to the purpose of all building societies and credit unions. That is why the BSA and its members is proud to be the driving force behind UK Savings Week, a campaign that aims to encourage better savings habits across the UK. The 2024 campaign took place in September and involved record numbers of supporting organisations with a positive increase in savings accounts opened over the course of the week. We are keen to build on this momentum, encouraging new and existing supporters to continue the campaign, working together to help improve the nation’s financial resilience.

### Regulation

Our regulators have not been quiet either, with the recent PRA publications on Basel 3.1 and Strong & Simple, the BSA continues the fight for proportionate and effective regulation for our members. The FCA’s call for inputs on simplifying their rulebook in light of Consumer Duty presents another opportunity to be ambitious in our thinking and arguments for what could be achieved.

### Looking ahead – 250 years celebrating mutuals

As the building society model celebrates its 250th birthday in 2025, I’m delighted that we now have a commitment from government to double the size of the mutual and co-operative economy.

Growing building society membership from 26 million to 52 million over the next 10 years is a challenging target but it’s one I’m confident we can achieve by encouraging regular savings, both directly and through the workplace, and addressing the huge problem of poor household financial resilience.

We have spent ten years campaigning for building societies, credit unions and financial mutuals to be at the heart of the future of UK financial services. In the coming ten years co-operative and mutual businesses should be at the heart of the whole UK economy.

Our Government can help by including us in their policy and decision making processes; by updating co-operative and mutual legislation where we need it; and by providing access to pools of genuinely co-operative and mutual start-up and growth capital. We must then deliver the growth. That is the role of business. That is our job.

October 2024 saw the completion of the Nationwide Building Society takeover of Virgin Money, something we see as a great move for mutuality. Together with the steps Coventry Building Society is taking towards acquiring the Co-op Bank I believe these deals show that mutuals are already on the move and are actively reshaping the financial landscape for the better.

I hope you find our Yearbook an interesting and useful resource.



# Acting on our purpose of making banking fairer and working in a way that is good for society

In June of this year Nationwide was proud to launch its new social impact programme Nationwide Fairer Futures, set up to help those who have been dealt an unfair hand. Through this programme we have partnered with three transformational charities (Centrepont, Action for Children and Dementia UK) to tackle three of the biggest issues in society today – youth homelessness, families living in poverty and people living with dementia.

Our first initiative launched in July in partnership with Dementia UK. This saw Nationwide Fairer Futures introduce a pilot across our Wiltshire branches to offer free specialist dementia clinics, hosted by Admiral Nurses, to anyone impacted by dementia. Admiral Nurses are dementia specialist nurses who provide free, specialist advice and support to anyone affected by dementia, whenever it's needed. They are a lifeline to families as they navigate life beyond a diagnosis, ensuring expert care is received at every stage of the journey.

The branch clinic pilot has since led to a national roll-out and by May 2025, we expect 200 of our branches will be providing this invaluable service. This initiative can be a salvation to anyone impacted by dementia. It provides much needed support and somewhere to go on the high street

to seek specialist advice. Our partnership also sees us funding additional nurses for Dementia UK's dedicated helpline, enabling them to reach more people in need of vital support.

Through our partnership with Dementia UK, we aim to make a real difference to the lives of more than 100,000 people – helping those that have the condition and those people who care for them navigate the social care system. People like Ricky.

'We always think we have plenty of time with our family, but dementia is a cruel disease that takes away our loved ones. – Ricky Layal.

Ricky and his gran Harbaksh were extremely close. Her dream was always for her grandson to have his own family, and this came true when Ricky's

son was born. Despite her condition worsening and declining over time, Harbaksh fortunately still knew enough to understand who he was for the first 12-18 months and was able to hold him, sing songs to him and create some special memories.

For Ricky it was an extremely challenging time caring for a newborn, while also navigating his feelings on his Gran and the fear and guilt due to the impact of this cruel condition – the country's leading cause of death in England and Wales.

Ricky was torn between spending time with his son and his gran – giving her the love and care she deserved and needed as her condition progressed. Sadly, Harbaksh passed away in April this year.

One of the ways Ricky was able to deal with caring for his gran was to seek support through Dementia UK's Admiral Nurse Dementia Helpline.

"Living with dementia is isolating, and you can't think clearly when you're in the thick of it", said Ricky. "I called the Helpline many times throughout gran's dementia journey when I've needed expert support."

We are very proud of the impact this initiative is already having and this is only the beginning of what Nationwide Fairer Futures will deliver for local communities and society. Over the next three years our partnership with these incredible charities will see us working together to achieve the following:

**Centrepont** – tackling youth homelessness – 3,500 homeless young people will be supported to take steps towards independence and a home of their own. Our aim is to enable them to have a home where they feel safe, where they belong and where they can rebuild their lives.

**Action for Children** – helping families living in poverty – 100,000 children, young people and parents living in poverty or experiencing financial hardship will be given practical and emotional support. Our aim is to provide a lifeline for those in desperate need, enrich the lives of children and help families improve their situations.

**Dementia UK** – helping those with dementia – 100,000 people living with dementia and their carers will be supported through specialist care and guidance. Our aim is to empower people to have the best life possible, for as long as possible.



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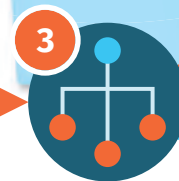
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# Creating community partnerships with impact

How Yorkshire Building Society ensures its community partnerships deliver real help to those who need it most.

Our community programmes and partnerships help us deliver our purpose – real help with real life – beyond our members, to those who need it most.

Our community strategy focuses on three key areas: alleviating financial hardship – addressing immediate needs and supporting people with food, clothing, housing or employment; delivering employability skills – to help people to unlock income and enter employment through work-based skills; and financial education – helping people create financial resilience by teaching them how to manage money well.

To achieve this, we have a powerful community programme that includes national partnerships to maximise our reach, funding for local charities in our communities through the Yorkshire Building Society Charitable Foundation and a range of volunteering opportunities for colleagues to provide practical, hands-on support wherever they live and work.

Our community partnerships are not just 'nice to do', but are carefully designed and measured to ensure we are delivering real impact that aligns with our values and ultimately delivers on our purpose.

We're currently working to adopt B4SI impact measurement across our key community programmes, to not only better capture the number of people we reach, or touchpoints we create through our programmes, but also assess the depth of impact we have on the lives of individuals. Through this we can measure the real help we're delivering to the lives of those who need it most.

Our award-winning partnership with Citizens Advice is an example of one of our projects that tackles financial hardship. This partnership sees an innovative use of our branch network, with Citizens Advice advisers hosted at many of our high-street locations. They offer free, face to face independent, and impartial advice on a wide range of issues, with a particular focus on financial wellbeing. This service is accessible to the entire community, not just our members. We work closely with



Citizens Advice to record key data about the service we're offering – this includes the number of people supported by the service, the problems people present with, and the potential outcome of the advice given. We know from this we supported over 3,700 people in 2023 alone and unlocked a potential £1.4 million of income for beneficiaries.

Another example of measuring deep impact on individuals' lives is our partnership with FareShare. FareShare is the UK's biggest charity fighting hunger and tackling food waste, and we're working with them to extend their impact by helping lift people out of financial hardship. With one in four people of working age currently out of work\*, and many facing barriers to gaining or sustaining employment, we aim to raise £1 million to fund FareShare's Building Skills for the Future programme. This employability programme will help 2,500 people into employment through work experience, training and honing important skills such as CV writing and interview practice. This project will be measured not only on the number of participants who complete the course, but also on the extent of the transformation it has on participants' lives – from learning new skills to gaining employment.

Our flagship volunteering programme, Money Minds, teaches children, young people and adults about money and prepares them for the world of

work and managing finances. For this programme we've used our branch network and geographical reach to deliver sessions in school classrooms, led by colleagues as part of their 31 hours per year volunteering allowance.

For secondary aged young people, the programme is available online and offers teachers, parents, and caregivers an accessible resource for enhancing financial literacy, aligned with the national curriculum which can be used within and outside the classroom.

For adults, our Money Minds programme is delivered by our colleagues to local community groups and charitable organisations through workshops covering a range of topics, including the cost of living and fraud and scams, with signposting to further advice and support where necessary.

In 2023, 17,000 people benefitted from this programme either through in person sessions or via resources downloaded from our online platform.

We constantly evaluate and review the outcomes of all of our community initiatives, to remain focused and ensure they are delivering on our purpose, providing real help with real life in a meaningful way to those who need it most.

\* Office for National Statistics.

# Why we are lending on the homes of the future

It's not often that you get the chance to see into the future, so when Keepmoat Homes first approached us about their Future Homes development in 2022, we knew this was a project we wanted to be involved with.

Their energy efficient development in Nottinghamshire would feature homes built to the anticipated Future Homes Standard which is due to be introduced as part of building regulations for all new properties built in the UK from 2025.

Fast forward two years, and the homes on the development at the Gedling Green site near Nottingham are now on sale.

Built using locally produced materials and designed to last at least 150 years, the new Future Homes are built to deliver a 90% reduction in carbon from previous standards implemented in 2013.

The homes are heated using state of the art air source heat pumps, smart water storage, under floor heating and PV panels providing renewable energy. It is estimated that the residents of these homes will use 57% less energy than an equivalent standard basic new build property, and the cost of running one of these homes will be around 45% less than similar second-hand properties.

Supporting the local supply chain, the project uses locally sourced materials to further drive down the environmental impact of the build. The bricks used to build the homes are sourced from just 20 miles away, contributing to an upfront carbon embedded score aligned to industry leading targets.

However, the additional costs associated with building a home to this standard can run the risk of pricing people out of living more sustainably.

This is why Leeds Building Society is proud to partner with Keepmoat on the Future Homes project, allowing us to learn more about the reduced running costs of these homes which can be factored into mortgage affordability.

Using the data supplied by research teams from Birmingham City University, we will be able to better understand the reduced cost of living for the residents of these new Future Homes. The saving on monthly energy bills will then be factored into affordability calculations for mortgage applications to Leeds Building Society.

We are passionate about exploring ways we can help with affordability to ensure that we are putting



home ownership within reach of more people and protecting our planet for future generations.

The university research team are working on real-time learnings from the residents of these new homes on their energy usage, so we can continue to develop our understanding of what it is like to live in one of these homes, how it affects energy bills, and the positive impact Future Homes can have on carbon emissions.

As one of the first lenders to offer Green Mortgages we feel passionately about helping people make more sustainable choices as they look to step onto and up the property ladder.

The UK has some of the oldest housing stock in Europe with many properties failing to meet

the Government's definition of a 'decent home', making UK homes among the least energy efficient in Europe. UK housing stock contributes around 40% of all UK carbon emissions.

As a responsible business we are committed to the orderly transition to a greener, net zero economy and we will support our members on this journey by rewarding those choosing to live in the most environmentally friendly homes.

The Keepmoat site at Gedling Green represents the future of home building and it's fitting that on the site of a former mining pit, future homes are being built at scale to lead us towards a net zero future.

We're looking forward to seeing buyers of Future Homes benefit from energy savings, better living conditions, and reduced emissions.

Having been named Best Green Mortgage Provider in the MoneyNet Awards, we want to maintain momentum and continue to champion greener homes, like those built on this Keepmoat development. We will continue to work with our partners to help find solutions that will make a huge impact to customers' energy consumption and monthly bills, as well as contributing towards a greener housing market.

***"The bricks used to build the homes are sourced from just 20 miles away."***



# Melton Building Society on putting purpose first

At Melton Building Society, our journey has always been about more than just financial services. As we celebrate the 25th anniversary of our charitable foundation, we're reminded that our true purpose lies in building thriving communities. This purpose guides every decision we make, from the services we offer to the initiatives we support. In this blog, we delve into the heart of our community commitment and the impact it has on both our members and broader society.

## Why have a clear purpose?

There is plenty of research around why having a clear purpose is important and the difference it can make to a business, with some consistent benefits that if done well, include:

- Everyone in a business on board and understanding the common goal – which can support a drive towards stronger financial results and growth.
- Attraction of new and more existing customer types who are also motivated by seeing a clear purpose in action.
- Motivating for colleagues if they can get involved and feel they are making a difference, leading to improved colleague engagement and wellbeing.

Back in March 2022, we set about modernising the Melton Building Society brand, but on its own that wasn't enough to support the vision to build a modern mutual society. The missing bit was the new purpose we put in place and since then have been living and breathing it to ensure it just doesn't look great on the wall of our offices!

## The spirit of community

To us, community is not just a word; it's a reflection of our collective strength and spirit. It means coming together to support one another, sharing resources, knowledge, and time to uplift everyone. We endeavour that our involvement with our members goes beyond transactions and numbers; it's about creating meaningful connections and contributing to the well-being of the communities we serve.

## Celebrating 25 years of our community foundation

Our community foundation represents our commitment to welfare. Over the past 25 years, it has been at the forefront of our efforts to address local needs, providing financial support and resources to various initiatives enhancing community life.

The foundation's work is underpinned by our belief that strong local communities are essential to a healthy wider society.

The community rooms at our recently refurbished Mutual House have become central to this support. These spaces host a wide array of events and gatherings, from educational workshops to community meetings, all free of charge. The popularity of the rooms highlights their value towards building local connections and encouraging collaboration among community members.

## Empowering our colleagues through volunteering

Volunteering is another pillar of our community engagement. We're so proud of the thousands of volunteering hours our colleagues contribute each year. This initiative not only aids the community, but our colleagues have also reported how it has enhanced their own well-being and sense of purpose. It's a win-win: communities thrive with the support they receive, and our team members experience the satisfaction that comes from effecting positive change.

## Making a difference alongside MADMAC

One of our most successful initiatives has been partnering with MADMAC (Melton and District Money Advice Centre). As a local debt charity in Leicestershire, MADMAC are committed to using their expert skills and knowledge to educate around debt prevention and money management, the collaboration we have created together is focussed on enhancing financial literacy within the community across all ages. Through a series of workshops, together we target a wide audience range, starting at primary school age children. The goal of these efforts is to empower individuals with the knowledge and tools to manage their finances effectively, thereby enabling them to make better financial decisions for their future. We are incredibly



proud to have already supported over 10,000 children, young adults and adults since launching our partnership in 2022 on this very important topic.

Amanda Heath, Founder and Manager of MADMAC, spoke about the benefits of the partnership within the Melton community, saying, "Our collaboration with Melton Building Society has been really impactful. Our contact and engagement with the local community is making a tangible difference. From our money advice sessions to workshops and assemblies in schools, together we're equipping our community with the tools they need for better financial management and a more prosperous future."

As we look to the future, our focus remains on deepening our community connections and continuing to serve as a force for positive change. The success of our charitable foundation, the enthusiasm for our community rooms, the dedication of our colleagues and volunteers, and the impact of initiatives like MADMAC are all milestones on this journey.

At Melton Building Society, we believe that we're more than a financial institution; we're a community partner, committed to putting roofs over people's heads and helping them to make the most out of their savings, to best suit and enhance their lifestyle.

Our aim is to continue building stronger, more resilient communities, because at the Melton, we believe that for communities to thrive, we must help each other to succeed – that is the basis for our purpose.



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# Cash is still king and reigning on the high street

As the world dives headfirst into digital, Principality Building Society is here to remind everyone that cash isn't going anywhere. In a landscape where bank branches are vanishing from high streets faster than you can say 'contactless,' we're doubling down on our commitment to keeping cash accessible and ensuring that no one gets left behind.

## The Great Cash Divide

There's no denying it: in an increasingly digital world, the importance of cash remains as crucial as ever. For individuals and businesses across the UK, access to cash is one of the most enduring pillars of a functioning financial system, particularly for those who rely on it the most.

As we continue to move towards a more digital economy, it's vital that we recognise the value cash brings, especially for vulnerable groups and small businesses. For many, cash isn't just a method of payment – it's a way to manage budgets, stay connected to the local economy, and often, a lifeline in times of uncertainty.

A recent report from Which? found that more than 6,000 bank branches have closed over the last 9 years, often leaving communities, families and small businesses at a loss for what was once agreed to be a vital service.

At Principality, our own research has shown that a large proportion of our members, particularly in rural and semi-rural areas, rely heavily on cash for day-to-day transactions. While millions have embraced digital banking, a substantial number of people continue to depend on the personal service and security that only physical banking can provide.

necessary. At Principality, we're not just prepared for these changes – we're already leading the way.

## Cash vs. Innovation? Think Again – They're a Perfect Match

We believe that innovation and access to cash can go hand in hand. While many of our competitors are withdrawing from the high street, we've made a commitment to stay and serve our communities. Through our partnership with OneBanx, we're not just safeguarding access to cash; we're reimagining it.

OneBanx has established a network of community-based banking hubs across the UK, strategically located in accessible places like post offices and community centres. These hubs offer essential

services such as cash deposits, withdrawals, and balance checks. At Principality, we're proud to have implemented two of these OneBanx terminals within our own branch network, with plans to introduce more in the near future. These hubs ensure that even in areas where traditional banking services have dwindled, our members can still access the cash they need to manage their day-to-day lives.

Our commitment to maintaining access to cash is about more than just providing a service – it's about enabling our members to achieve their hopes and aspirations.

As the financial sector continues to evolve, it's easy to think that cash and innovation are at odds – but at Principality, we see them as the perfect match. By combining the reliability of cash with innovative solutions, we're enhancing financial resilience and ensuring our communities remain vibrant and inclusive.

Ensuring access to cash isn't just about meeting regulatory requirements – it's about fulfilling our responsibility to the communities we serve. At Principality Building Society, we're proud to lead the way in preserving cash access, keeping it at the heart of our communities for everyone who needs it, right now when it matters most.

***"Our commitment to maintaining access to cash is about more than just providing a service."***

- 83% of Principality Building Society members surveyed believe that branches enable financial providers to be part of their communities.
- More than 70% said a branch presence was a key factor when deciding which financial provider to choose.
- Principality has the largest high street brand presence of any bank or building society in Wales, with 53 branches and 14 agencies across Welsh high streets and the border.

This year, the Financial Conduct Authority (FCA) introduced new regulations to protect access to cash. These rules require banks and building societies to assess the impact of any changes to local services on cash availability and to act where



Vicky Wales, Chief Customer Officer,  
Principality Building Society

# Social purpose, creating an impact through insights and kindness

Social purpose and community giving strategies are not new.

But at the Cumberland we have worked hard to develop ours into a formidable force for good, helping people in our communities who are facing the biggest challenges.

One of our proudest contributions last year was funding 41 community food banks providing hot meals to hungry families struggling with food poverty.

Although we have evolved our social purpose and community giving strategy over the past year and a half, our business has always been purpose-led, socially responsible and focused on our people, planet, and communities.

Our purpose is to deliver 'kinder banking' by ensuring we respect each person's needs, nurture the countryside, and build stronger communities. We want to make a positive difference to people's lives. We do this in a number of ways, through our business decisions, but also by donating a percentage of our profits to charitable causes each year.

To make our community giving more impactful we reviewed our strategy over a three-year period. We looked at what matters to our community



*Nigel Taylor, Head of Marketing and Brand,  
The Cumberland*

and then refocused our support around the most pressing need in our region – food poverty, especially within this past year.

Our research showed a 30 per cent increase in people using food banks in Cumbria's main towns, and a 75 per cent increase in people using rural food banks.

We know that people care about brands that impact the community by doing the

right thing, but it shouldn't be a tick-box exercise. There needs to be credibility and authenticity in social outreach.

It is important to have the right strategy, make a difference and be able to measure the impact we are having on the community programmes we support.

We made many contributions to our community during 2023 which we are very proud of.

For example, we enabled schools to run free courses for their pupils on financial literacy after partnering with EVERFI to deliver a programme specifically for nine-to-11-year-olds, teaching skills such as how to make wise financial decisions.

As of September 2024, The Cumberland has helped EVERFI to deliver 47 workshops to over 1,500 students, amounting to 808 hours of financial literacy learning.



*EVERFI programme*

***“Our research showed a 30 per cent increase in people using food banks in Cumbria’s main towns.”***





Kinder Kitchen in Grange Over Sands

***“It is a sad fact that many people worry about getting enough food to feed their families.”***

But our biggest initiative began in June last year. As part of our Social Purpose Strategy Review, we launched Kinder Kind of Kitchens to help tackle food poverty in our region head-on.

We partnered with FareShare Lancashire & Cumbria which redistributes surplus food from the food industry to those in need. We donated £250,000 to the charity, supporting its network of local food banks and community food hubs and helping them to expand their services. And in some instances, simply just help to keep their doors open.

It is a sad fact that many people worry about getting enough food to feed their families. They can't move forward in life because they're thinking about where their next meal is coming from. The use of community kitchens, meal clubs and foodbanks in Cumbria has risen dramatically in 12 months and demand is outstripping supply.

Kinder Kind of Kitchens is our biggest community giving programme to date. Since the partnership launched in June more than £105,000 has been donated directly to the community food projects, helping to provide the equivalent of 265,000 meals and preventing more than 110kg of food waste.\*

We also treated over 100 heroes – the volunteers who run and work in the community food projects – to a special night hosted by TV celebrity, and native Cumbrian, Helen Skelton to thank them, and recognise the incredible work they do in their

communities to tackle food poverty. We've also encouraged our colleagues across the region to use their volunteer days to pitch in and help.

It really is humbling to go to some of the food banks and community kitchens and realise for yourself just what people are going through, and to see the positive difference we are making.

In June 2024 we renewed our partnership with FareShare Lancashire and Cumbria, as well as expanding the initiative by also partnering with FareShare Glasgow and the West of Scotland to alleviate food poverty in Dumfries and Galloway. The year 2 donation was £250,000 once again, with £223,000 going to Lancashire and Cumbria, and the remaining £27,000 to South-West Scotland.

I would emphasise to others looking to review their community giving strategy or CSR programme it is critical to research the community's needs and wants, so that the programme is informed by real-life insights. As much as everyone would love to support every charity and project, it's about narrowing down the focus on the biggest need so the programme can have the greatest impact. Equally important is selecting the right partners, as they run the programmes and bring the expertise to deliver the biggest impact to the community projects.

There are other ways to address additional requests outside the focus areas. We have the

Cumberland Charitable Foundation that enables our branches to get involved in initiatives that make sense to them in supporting hyperlocal charitable initiatives.

We strongly believe that doing the right thing really builds trust, credibility and brand awareness for us and our partners and that it has a positive impact on our customer loyalty as well as talent attraction and retention. We see people joining us who share our values and comment on how we live our 'Kinder Brand' strapline, we don't just talk about it. It's also what attracted me to the company years ago.

We like to say we're real people, not robots, meaning we approach things in a kind and human way. Community giving enables us to live those values. It's not about storytelling, it's about storydoing. Everyone in the company is keen to live our values and show that kindness is in our nature here at the Cumberland.

\* Figures from 1st June to 30th November 2023, provided by FareShare Lancashire and Cumbria.

***“It really is humbling to go to some of the food banks and community kitchens and realise for yourself just what people are going through.”***



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# Community engagement is key to building a brighter future

The community should be at the heart of every building society. We're built on a unique foundation of mutuality meaning we're owned by and run for the benefit of our members and – by extension – the community. It's this fundamental difference that sets us apart from traditional banks and shapes who we are as an organisation. Nowhere is this more evident than through our commitment to community involvement and charitable giving.

For us, it's not just about good PR, it's about living our values. Being deeply embedded in the communities where our members live, work, raise families and retire creates a powerful responsibility. We understand the challenges individuals and local causes face, and we believe supporting them isn't just a choice, but an obligation. An obligation we wholeheartedly and proudly accept.

Making a genuine difference is something we feel strongly about. Whether it's supporting vital local charities or sponsoring youth initiatives, our actions can help make a lasting impact on people's lives. This means community involvement is critical for local organisations like us. Not only does it strengthen our relationship with our members, but it also allows us to better understand their needs and priorities. This, in turn, helps us develop products and services that truly benefit them, therefore fostering a stronger and more sustainable member base.

We strive to build trust within the neighbourhoods we serve. It's not enough to say we care; we must also show it. This is why we launched the Marsden Building Society Charitable Foundation. Each year,

the Foundation will provide funding for projects in Lancashire based on three key themes; encouraging financial wellbeing; promoting inclusivity; and improving the environment/regenerating the local area. Since launching in 2023, we've had the privilege of supporting 22 incredible causes with grants totalling £60,000.

In supporting local charities and organisations through the Foundation, we're investing in the very communities that fuel our success. This creates a mutually beneficial cycle with stronger communities leading to more vibrant economies, which ultimately benefits everyone.

Of course, community involvement goes beyond financial contributions. It's about nurturing genuine connections, building partnerships, and listening to the needs of our members. After all, being mutual is about reciprocity, not just providing a blanket service.

People are at the heart of everything we do here at the Marsden. Whether it's providing a thriving work environment, supporting our customers, or making positive contributions to our community, there's nothing more important to us than people.



*Rob Pheasey, Director & Chief Executive,  
Marsden Building Society*

It's our people who've made Marsden Building Society what it is today. Additionally, our increased involvement in our communities directly impacts our teams and encourages recruitment, therefore benefitting the organisation. If social media has taught us anything about the future workforce, it's that Gen Z and millennials are seeking careers within companies that display strong social responsibility. Genuine commitment to the community can help to attract and retain talented individuals who not only share our values but act on them as well.

Part of our mission to support and nurture this passion for community amongst our teams is through our volunteering initiative. Marsden employees have opportunities to take paid leave to volunteer for causes close to their hearts, further cementing Marsden's commitment to improving the neighbourhoods we work within.

So, it's safe to say community is deeply rooted in Marsden Building Society. Without the support of local people, we wouldn't be here today. Community is the reason we've been able to help savers and homeowners for more than 160 years, and it's the reason we'll be supporting them for many more years to come.



*Amy Bateman and Katie Broome, Marsden Building Society,  
visit Flowhession Foundation in Burnley*



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- Transform and improve efficiency
- Grow and engage your members



# Building a brighter future *thrive!*

Now in his third year at the helm, Iain Kirkpatrick has made great strides in transforming the Society's commitment to the local community it serves. A firm believer in the founding principles of the building society sector, those of thrift and homeownership, he and his 140-strong team have launched the Thrive! Agenda.

We caught up with Iain to find out more about Thrive! how it aligns with their future plans and what it means for members, the community and employees.

## 1. First of all, can you explain what the Thrive! Agenda is?

The Society has a long and proud heritage of supporting people to have a safe place to call home and to build financial security and resilience.

The Thrive! Agenda is at the heart of our purpose as a Society and is a promise to continually stand up for what matters most and is our way of making a difference for our members and in our communities.

Our Thrive! Agenda builds on our heritage and is centred around four pillars:

- **Thrive at home** – we believe that everyone should have a happy, safe and secure place to live.
- **Giving back** – our desire to give back at every opportunity to colleagues, to members and to the community.
- **Supporting our community** – our community has supported us for more than 150 years and now is our turn to say thank you to them.
- **Greener living** – making valuable changes to protect the future of our planet.

Through Thrive!, we are investing our time and money into helping our colleagues, our members and our communities to flourish.

## 2. What was the motivation behind it?

MHBS was established with the primary purpose of allowing people in working communities to save and borrow so they could get the home they wanted and to support their families, so Thrive! is very purposefully aligned with the ambitions of our founders.

We are working as hard as ever to create a sustainable future where our colleagues thrive and reflect that in the way they serve customers and give back to charities and the local community, helping them to thrive too!

## 3. How does the Thrive! Agenda benefit members and the wider community?

Thrive! is very much at the heart of our business. It has galvanised our colleagues behind a common



purpose, and together they're committed to fight for our members and communities to thrive.

### Members

For the benefit of our customers and colleagues, we're committed to retaining our presence on local high streets across the footprint of our six branches. This is in contrast to many other financial services organisations whose withdrawal of branches impacts communities and local employment.

### Communities

We're committed to supporting local people in our community to have a happy, safe and secure place to live. So, we're most proud of our affordable new homes programme which we believe is the only one of its kind in the UK. Over the last two years we've invested over £2.2 million to purchase seven homes in our heartland – that's new homes for those on the local authority waiting list provided, not by the council or a registered provider, but by a building society.

### Colleagues

Market Harborough Building Society is a diverse and inclusive business where colleagues work together as a friendly, happy team. We foster an environment where everyone can be themselves and contribute their best.

In our first year of applying, we were delighted to be listed as a Sunday Times Best Place to Work 2024. We were also the overall winner of the UK Employee Experience Awards 2024 and a Gold Award winner in the Best Culture Transformation and Change category. These accolades confirm our position as a leader of colleague experience and set a shining example for others to follow.



# Creating career opportunities in local community with the launch of the MBS Community Academy

At Monmouthshire Building Society we live and breathe our values. Our core purpose is to help members, communities, and colleagues to thrive, and we've been doing this since we helped our very first member onto the housing ladder way back in 1869.

Our core values have never changed; it's about community and doing the right thing. That's why we launched our MBS Community Academy, a ground-breaking pilot programme, aimed at creating real career opportunities for people in our communities.

## Bringing our values to life

As Head of People at the Society, I'm passionate about community engagement, and understanding and recognising the talent we have in our own back yard. With the Society's support and in my own voluntary time, I sit on two community boards and that's all about fostering those opportunities and supporting a whole range of diverse people across our home city of Newport and beyond.

Looking at it from that community engagement perspective, it felt like a natural opportunity to think about what else we can do as a Society to kickstart careers in financial services.

## The Community Academy

The MBS Community Academy has offered six paid entry-level placements across the Society for 12 months, providing candidates with the necessary skills and knowledge to kickstart their careers within our sector.

The academy opened to anyone aged 16 or over with no upper age limit. We also removed any requirement to have a minimum of five GCSEs to apply and supported potential applicants throughout the process. At the end of the placement, candidates will have the opportunity to apply for permanent roles at the Society.

## Changing perceptions and the face of financial services

We're committed to building a thriving workforce that is representative of our communities. However, we often find it hard to reach and connect with the talent we know is out there.

The Welsh Index of Multiple Deprivation (WIMD) identified a total of 23 Lower-layer Super Output Areas (LSOA's) within Newport which ranked in the top 10% most deprived areas in Wales. Newport is also the most ethnically diverse area

of Gwent, with 10.09% of residents from a non-white background, and 13% of households are identified as workless households.\*

We identified two key metrics we wanted to improve: attracting applicants from underrepresented groups and from high-poverty/low-income households, as these individuals don't often have access to career opportunities, particularly in financial services.

However, feedback from our communities indicated that many feel financial services isn't for them – they believed they lacked the necessary qualifications or found the application process too complex.

Looking at our talent pipeline, it's clear we weren't effectively reaching these groups. So what was holding us back? Was it how we positioned our ads or something else entirely?

We took feedback from our communities to heart and designed our Community Academy initiative to remove both real and perceived barriers.

By addressing their feedback, we shifted our recruitment for us to values, behaviours and aptitudes that align with our core purpose, rather than specific qualifications or prior experience – our Community Academy is about offering opportunities, helping individuals to build their skills and creating pathways into our sector.

We're also partnering with groups and organisations who share our passion and determination, allowing us to broaden our reach and connect more effectively with the communities we are so proud to be a part of.

## Community Academy placements

The MBS Community Academy offered six, 12 month placements, combining practical experience with formal learning. At the end of each placement, participants will be invited to apply for a permanent role, with the goal of helping them start careers in financial services – a sector that has traditionally been dominated by a male, white-collar workforce.



*Beverley Flood, Head of People,  
Monmouthshire Building Society*

## Driving cultural change

However, this initiative was more than just career building – it was about driving cultural change within the Society and beyond.

By fostering representation and collaboration, we sought to cultivate a strengthened culture of inclusion.

We designed the programme to work alongside our members and communities while challenging the Society to embrace change, attract underrepresented groups and build an inclusive, exciting, modern mutual that truly represents our local communities.

We see our Community Academy as a step towards a brighter more inclusive Society, where everyone has the opportunity to succeed, thrive and contribute to an exciting, modern mutual.

More information about the MBS Community Academy can be found on the Society's website [www.mbs.com/careers](http://www.mbs.com/careers)

\* Newport Community Wellbeing Profile 2021.



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# Council & BSA Team

## BSA Council

### Chair 2023-25

Rob Pheasey (Marsden) (Co-opted)

### Deputy Chair

Julie-Ann Haines (Principality) (Co-opted)

### Nominated

Susan Allen OBE (Yorkshire)

Debbie Crosbie (Nationwide)

Steve Hughes (Coventry)

### Regional (Elected)

Colin Field (Saffron) (Metropolitan)

Caroline Domanski (No1 CopperPot CU) (Northern)

Simon Taylor (Melton) (Midlands and West)

*The list of Council members was correct as at October 2024.*

## BSA Secretariat

### Chief Executive

Robin Fieth

robin.fieth@bsa.org.uk

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

amanda.esteban@bsa.org.uk

Keeley Ball (Thurs & Fri)

keeley.ball@bsa.org.uk

Policy Projects Specialist: Karla Boban

karla.boban@bsa.org.uk

### Prudential Policy

Head of Prudential Regulation: Ruth Doubleday

ruth.doubleday@bsa.org.uk

Policy Manager: Aisling Morgan

aisling.morgan@bsa.org.uk

### Legal and Practice

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

elaine.morton@bsa.org.uk

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 Webb

robin.webb@bsa.org.uk

Policy Manager: Chris Busey (until December 2024)

chris.busey@bsa.org.uk

### Economics and Savings Policy

Head of Savings & Economics: Andrew Gall

andrew.gall@bsa.org.uk

Economist: Joseph Thompson

joseph.thompson@bsa.org.uk

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: Kate Creagh

kate.creagh@bsa.org.uk

Channels and Publications Manager: Katie Wise

katie.wise@bsa.org.uk

External Affairs Assistant: Lauryn Willis

lauryn.willis@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 HR & Finance: Louise Thornbury

louise.thornbury@bsa.org.uk

HR Manager: Melanie Eaglesham

melanie.eaglesham@bsa.org.uk

Finance Manager: Samantha Hulass

samantha.hulass@bsa.org.uk

Consultant – Accounts: Phil Lickfold

phil.lickfold@bsa.org.uk

### Library and Information

Information Services Manager: Simon Rex

simon.rex@bsa.org.uk



# 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: Tonia Lovell (Bath)

### 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: Catherine Ritchie and Dan Atkinson (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: Paul Denton (Scottish)  
Deputy Chair: Caroline Domanski (No1 CopperPot)  
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
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- Penrith
- Scottish
- Scotwest Credit Union
- Skipton
- Vernon
- Yorkshire



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# 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](http://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](http://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](http://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](http://www.nandp.co.uk)

## Bank owned by a building society

### Virgin Money

Nationwide Building Society acquired Virgin Money on 1 October 2024.

**Website:** [www.virginmoneyukplc.com](http://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: 76

No. of part time staff: 12

No. of borrowing members: 1,325

No. of investing members: 17,615

Total members: 18,915

No. of depositors: 1,312

### Non-executive directors

Chair, Joanne Evans

Andrew Payton

David Smith

Fionnuala Earley

Kevin Hayes

Sameer Rahman

### Other principal executives

Chief Information Officer, Jason Wilmott

Chief Transformation Officer, Steve Burnard

Chief Risk Officer, Peter Dossett

Chief Customer Officer, Emma Davis

Chief Mortgage Officer, Craig Brown

### Sales distribution channels for mortgages

Intermediaries: 75%

Direct: 25%

### Executive directors

Chief Executive, Richard Ingle

Chief Corporate Services Officer & Society

Secretary, Tonia Lovell

Chief Financial Officer, Ash Kassam

## More about the society

Bath Building Society specialises in savings and mortgages. It has a range of innovative savings products helping the younger generation to save and niche mortgage products for first time buyers, students and older borrowers. The Society is committed to supporting the local community via financial education and charitable activities including its annual Charity Awards.

## Financial position

As at 31 December 2023

### Results for the year

Net interest receivable	£000
Other income and charges	11,602
Administrative expenses	(513)
Operating profit before provisions	(7,683)
Movement in provisions for bad and doubtful debts	3,406
Provision for other liabilities and charges	(101)
Operating profit and profit on ordinary activities before tax	(20)
Tax on profit on ordinary activities	3,285
	(771)

### Profit for the year

	2,514
--	-------

### Assets

Liquid assets	£000
Mortgages	81,318
Fixed and other assets	280,833
	8,712

### Total assets

	370,863
--	---------

### Liabilities

Shares	£000
Borrowings	255,449
Other liabilities	62,266
General reserve	6,085
Revaluation reserve	46,108
	955

### Total liabilities

	370,863
--	---------

### Financial ratios

As a percentage of shares and borrowings –	%
Gross capital	14.80
Liquid assets	25.60
As a percentage of mean total assets –	
Profit for the year	0.69
Management expenses	2.07
Lending Limit	2.60
Funding Limit	19.60

### Percentage increase in total assets during the year

	2.40
--	------



## Beverley Building Society

Head office: 57 Market Place, Beverley HU17 8AA

T: 01482 881510

W: [beverleybs.co.uk](http://beverleybs.co.uk)

E: [info@beverleybs.co.uk](mailto:info@beverleybs.co.uk)

X: @BeverleyBS

Facebook: [facebook.com/beverleybuildingsociety](https://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: 27

No. of part time staff: 10

No. of borrowing members: 1,664

No. of investing members: 12,645

Total members: 14,309

No. of depositors: 271

### Non-executive directors

Chair, Karen Wint

Oliver Laird

Barry Meeks

Stephen Smith

Robert Andrews

Mark Robinson

### Other principal executives

Chief Operating Officer, Kevin Mowles

Head of IT, Darren Noonan

### Sales distribution channels for mortgages

Intermediaries: 76%

Direct: 24%

### 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 2023

### Results for the year

	£000
Net interest receivable	4,794
Other income and charges	51
Administrative expenses	(3,120)
Operating profit before provisions	1,626
Provisions for loan impairments	(396)
Profit for the year before taxation	1,230
Tax	(290)

**Profit for the year** 940

### Assets

	£000
Liquid assets	42,232
Mortgages	162,011
Fixed and other assets	1,624

**Total assets** 205,867

### Liabilities

	£000
Shares	180,262
Borrowings	11,634
Other liabilities	520
Revaluation reserve	220
General reserve	13,231

**Total liabilities** 205,867

### Financial ratios

	%
As a percentage of shares and borrowings –	
Gross capital	7.01
Liquid assets	22.01
As a percentage of mean total assets –	
Profit for the year	0.47
Management expenses	1.58
Lending Limit	3.68
Funding Limit	5.94

**Percentage increase in total assets during the year** 3.79

## 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: 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: 43

No. of part time staff: 7

No. of borrowing members: 2,694

No. of investing members: 9,065

Total members: 11,759

No. of depositors: 387

### Non-executive directors

Chair, Dick Jenkins

Vice Chair, Eric Leenders

Jo Carter

Andy Lucas

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 in 1907 with a simple purpose to provide a safe home for people's money and to help people achieve the dream of home ownership. 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 home ownership.

Our "Sustainably Strong | Member Centred | Community Rooted" strategy guides our activities which centre on providing a unique mortgage and savings proposition. We have a particularly strong association with areas such as parental/family support for first time buyers, shared ownership, self-build, and retirement lending, and provide an award-winning mortgage service through responsiveness, reliability 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. As the only building society headquartered in Buckinghamshire, we are proud of our lasting work with partners and charities, and we are committed to driving purpose-aligned benefits to the local community. Most of all, we strive to offer our members an outstanding level of customer service, and continue to invest in our people, prioritising engagement, development, and wellbeing to make the Bucks an exceptional place to work.

## Financial position

As at 31 December 2023

### Results for the year

Net interest receivable	£000
Other income and charges	7,298
Administrative expenses	(25)
Operating profit before provisions	(5,807)
Movement in provisions for bad and doubtful debts	1,466
Operating profit and profit on ordinary activities before tax	(141)
Tax on profit on ordinary activities	1,325
	(342)

### Profit for the year

983

### Assets

Liquid assets	£000
Mortgages	78,579
Derivative financial instruments	298,018
Fixed and other assets	833
	3,494

### Total assets

380,924

### Liabilities

Shares	£000
Borrowings	283,584
Other liabilities	66,366
Derivative financial instruments	1,034
Reserves	391
	29,549

### Total liabilities

380,924

### Financial ratios

As a percentage of shares and borrowings –	%
Gross capital	8.44
Liquid assets	22.45

As a percentage of mean total assets –	
Profit for the year	0.27
Management expenses	1.58
Lending Limit	1.55
Funding Limit	18.96

Percentage increase in total assets during the year 7.40



## Cambridge Building Society

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

T: 0345 6013344

W: cambridgebs.co.uk

E: thecambridge@cambridgebs.co.uk

X: @cambridgebs

Facebook: facebook.com/yourcambridge

Established: 1850

Auditor: 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: 180

No. of part time staff: 60

No. of borrowing members: 14,375

No. of investing members: 109,916

Total members: 128,623

No. of depositors: 2,437

### Non-executive directors

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

### 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 Kavar  
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 home ownership 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 2023

### Results for the year

	£000
Net interest receivable	35,360
Other income and charges	4,665
Administrative expenses	(19,804)
Operating profit before provisions	20,221
Movement in provisions for bad and doubtful debts	335
Provision for other liabilities and charges	(90)
Profit for the year before taxation	20,466
Taxation	(4,261)

**Profit for the year** 16,205

### Assets

	£000
Liquid assets	331,489
Mortgages	1,525,974
Fixed and other assets	33,363

**Total assets** 1,890,826

### Liabilities

	£000
Shares	1,572,982
Borrowings	173,705
Other liabilities	17,455
Total reserves	126,684

**Total liabilities** 1,890,826

### Financial ratios

	%
As a percentage of shares and borrowings –	
Gross capital	7.25
Liquid assets	18.98
As a percentage of mean total assets –	
Profit for the year	0.86
Management expenses	1.12
Lending Limit	4.02
Funding Limit	9.94

**Percentage increase in total assets during the year** 1.70

## Capital Credit Union

Head office: 31 Dunedin Street, Edinburgh EH7 4JG

T: 0131 225 9901

W: capitalcreditunion.com

E: enquiries@capitalcreditunion.com

Facebook: facebook.com/capitalcreditunion.uk

Instagram: instagram.com/capital\_credit\_union

Established: 1989

External Auditor: Charles Audit Limited

Internal Auditor: Alexander Sloan CA

Solicitor: Harper McLeod

No. of branches: 1

No. of agents: 0

No. of estate agency branches: 0

No. of ATMs: 0

No. of full time staff: 22

No. of part time staff: 5

No. of borrowing members: 6,115

No. of investing members: 30,099

Total members: 30,099

### Non-executive directors

President, Sonia Johnston

Vice President, Julie Gregory

Treasurer, Tina Harrison

Secretary, Andy Forrest

Andrew McKeever

Yasemin Guven

Monica Langa

Mark McAlpine

Tynah Matembe

### Other principal executives

CEO, Marlene Shiels

Deputy CEO and Director of Finance &

Compliance, Samantha Homer

Director of Operations, Rory Gaffney

### Executive directors

CEO, Marlene Shiels

Deputy CEO and Director of Finance &

Compliance, Samantha Homer

## More about the credit union

Capital Credit Union was established in 1989 and is one of the largest Credit Unions in the UK. With over 30,000 members and £41 million in assets, the Credit Union is open to anyone living or working in Scotland's North East, Central, East and Borders regions, employed by one of our Select Partners, a member of a bona fide organisation, as well as members of Community Trade Union, which is a national Trade Union, staff working for the Scottish Government and Members of Scottish Parliament.

Known for its innovative approach to products and services, Capital Credit Union was the first Credit Union to offer mortgages, the first to take a risk-based approach to lending and is the founder member of the National Credit Union Forum, which is now the BSA Credit Union Sub Committee.

The Credit Union works with over 90 employers to offer free payroll savings and is looking to further increase this number in the next few years to help more people build financial resilience through payroll savings. The Credit Union offers a full range of digital, as well as face-to-face products and services, to ensure the needs of all members can be catered for.

## Financial position

As at 30 September 2023

### Results for the year

Net interest receivable	£000
Other income and charges	1,565
Administrative expenses	925
Operating profit and profit on ordinary activities before tax	(2,247)
Tax on profit on ordinary activities	244
	(116)

### Profit for the year

	128
--	-----

### Assets

Liquid assets	£000
Mortgages	7,047
Fixed and other assets	10,829
	23,816

### Total assets

	41,692
--	--------

### Liabilities

Shares	£000
Other liabilities	35,611
General reserve	1,025
	5,056

### Total liabilities

	41,692
--	--------

### Financial ratios

Gross capital	%
Liquid assets	11.90
Profit for the year	34.60
	0.30

Percentage increase in total assets during the year	-2.65
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## 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: 60

No. of part time staff: 20

No. of borrowing members: 1,853\*

No. of investing members: 9,911\*

Total members: 11,473\*

No. of depositors: 40

### Non-Executive Directors

Chair, Peter Brickley  
Senior Independent Director/Vice Chair,  
David Bagley  
Gail Teasdale  
Julia Cattanaach  
Joanna Hall  
Lee Bambridge  
Janat Hulston

### Sales distribution channels for mortgages

Intermediaries: 85%  
Direct: 15%

### Executive Directors

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

## More about the Society

The Chorley and District Building Society, created to help mill workers buy their own homes, is the oldest building society in Lancashire. Whilst the mills may have long gone, the Society continues to grow stronger, with circa 28,000 customers, assets in excess of £400 million, and with 80 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 2023/24 the Society commenced an ambitious multi-year programme to invest in both our core technology platforms along with our branch network. This investment underpins 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 service combined with attractive products providing long term value to our members and a highly flexible, innovative approach. 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.

\*Methodology used for the calculation of Member numbers updated to meet BSA requirements for the 2024/25 Yearbook.

## Financial Position

As at 5 February 2024

### Results for the year

	£000
Net interest receivable	7,096
Other income and charges	127
Administrative expenses	(6,564)
Operating profit before provisions	659
Movement in provisions for bad and doubtful debts	(294)
Operating profit and profit on ordinary activities before tax	365
Tax on profit on ordinary activities	(94)

**Profit for the year** 271

### Assets

	£000
Liquid assets	90,764
Mortgages	312,420
Fixed and other assets	3,143

**Total assets** 406,327

### Liabilities

	£000
Shares	367,439
Borrowings	14,352
Other liabilities	1,025
General reserve	23,511

**Total liabilities** 406,327

### Financial ratios

	%
As a percentage of shares and borrowings –	
Gross capital	6.16
Liquid assets	23.82
As a percentage of mean total assets –	
Profit for the year	0.07
Management expenses	1.77
Lending Limit	0.66
Funding Limit	3.76

**Percentage increase in total assets during the year** 21.70



## 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](http://www.coventrybuildingsociety.co.uk)  
E: [support@thecoventry.co.uk](mailto:support@thecoventry.co.uk)  
X: @CoventryBS  
Facebook: [facebook.com/coventrybuildingsociety](https://facebook.com/coventrybuildingsociety)  
Instagram: [instagram.com/coventrybuildingsociety](https://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: 2,330

No. of part time staff: 711

No. of borrowing members: 471,158

No. of investing members: 1,752,790

Total members: 2,148,756

### Executive directors

CEO, Steve Hughes

Chief Financial Officer, Lee Raybould

### Non-executive directors

Chair, David Thorburn

Iraj Amiri

Jo Kenrick

Shamira Mohammed

Brendan O'Connor

Martin Stewart

### 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

## More about the society

Coventry Building Society is owned by over two million members – people who save with us or buy a home with our help.

They are our focus. We are dedicated to putting members first now and in the future. That's why we listen to what they want and invest in developing all parts of the Society to meet their needs.

We pride ourselves on being straightforward, providing our members with competitive mortgage and savings products through our branch network, our free UK-based call centre, our online services and through mortgage intermediaries. We're also proud to be the first Building Society in the UK to be certified as a B Corp. It shows that, even after 140 years, we're still leading the way in doing things the right way. As a mutual, we've always acted in the wider interest, ensuring that the work we do benefits the many, not the few. Becoming a certified B Corp is the latest milestone on our journey to a future that's putting people and communities first.

We recognise the importance of supporting the communities in which we operate. Over the last twelve months, colleagues volunteered more than 8,000 hours to support local community initiatives, including working with primary and secondary school students on numeracy literacy and skills programmes.

Our success is built with our people and we take great pride in receiving accreditation on for one of the UK's best workplaces by Great Places to Work.

## Financial position

As at 31 December 2023

### Results for the year

	£m
Net interest receivable	767.2
Other income and charges	25.1
Administrative expenses	(311.9)
Operating profit before provisions	480.4
Movement in provisions for bad and doubtful debts	(6.9)
Operating profit and profit on ordinary activities before tax	473.5
Tax on profit on ordinary activities	(122.4)

**Profit for the year 351.1**

### Assets

	£m
Liquid assets	10,924.3
Mortgages	50,276.1
Derivative financial instrument assets	1,513.5
Fixed and other assets	(251.2)

**Total assets 62,462.7**

### Liabilities

	£m
Shares	47,582.3
Borrowings	10,845.5
Derivative financial instruments	594.2
Other liabilities	201.1
Reserves and other equity instruments	3,239.6

**Total liabilities 62,462.7**

### Financial ratios

	%
As a percentage of shares and borrowings –	
Gross capital	5.65
Liquid assets	18.7
As a percentage of mean total assets –	
Profit for the year	0.58
Management expenses	0.51
Lending Limit	2.30
Funding Limit	17.60

**Percentage increase in total assets during the year 6.11**



## Cumberland Building Society

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

T: 01228 403141

W: [cumberland.co.uk](http://cumberland.co.uk)

E: [executives@cumberland.co.uk](mailto:executives@cumberland.co.uk)

X: @CumberlandBS

Facebook: [facebook.com/cumberlandbuildingsociety](https://facebook.com/cumberlandbuildingsociety)

LinkedIn: [linkedin.com/company/cumberland-building-society](https://linkedin.com/company/cumberland-building-society)

Instagram: [instagram.com/the\\_cumberland](https://instagram.com/the_cumberland)

Established: 1850

Auditor: Deloitte LLP

Solicitor: In-house, Silas Heys

No. of branches: 34

No. of agents: 0

No. of estate agency branches: 0

No. of ATMs: 19

No. of full time staff: 523

No. of part time staff: 204

No. of borrowing members: 17,798

No. of investing members: 152,585

Total members: 166,246

No. of depositors: 4,277

### 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: 37%

Telephone: 23%

Intermediaries: 40%

### Executive directors

Chief Executive Officer, Des Moore

Chief Finance Officer, Richard Ellison

## More about the society

Established in 1850, Cumberland Building Society 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.

Our business is purpose-led, financially strong, socially responsible and always focused on our people, planet and communities. In practice this means we can help our region to be financially strong, inclusive and welcoming for our current and future generations, creating exceptional experiences that are kinder for everyone who banks with us and those that work for us.

Our purpose is to deliver 'kinder banking' by ensuring we uphold 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.

With assets of £3.2 billion, 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.

As well as a large range of savings products, the Society provide a full current account service (for personal and business customers) which offers a mobile app, internet banking and payment services including Apple Pay and Google Pay.

## Financial position

As at 31 March 2024

### Results for the year

	£000
Net interest receivable	80,734
Other income and charges	(7,036)
Administrative expenses	(64,404)
Operating profit before provisions	9,294
Movement in provisions for bad and doubtful debts	79
Movement in provisions for liabilities – FSCS levy charge	(36)
Operating profit and profit on ordinary activities before tax	9,337
Tax on profit on ordinary activities	(2,216)

**Profit for the year** 7,121

### Assets

	£000
Liquid assets	511,068
Mortgages	2,616,581
Fixed and other assets	90,788
<b>Total assets</b>	<b>3,218,437</b>

### Liabilities

	£000
Shares	2,688,152
Borrowings	276,717
Other liabilities	19,614
General reserve	233,954
<b>Total liabilities</b>	<b>3,218,437</b>

### Financial ratios

	%
As a percentage of shares and borrowings –	
Gross capital	7.89
Liquid assets	17.24
As a percentage of mean total assets –	
Profit for the year	0.22
Management expenses	2.00
Lending Limit	11.28
Funding Limit	9.55
<b>Percentage increase in total assets during the year</b>	<b>4.15</b>

## Darlington Building Society

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

T: 01325 366366

W: [darlington.co.uk](http://darlington.co.uk)

E: [contact-us@darlington.co.uk](mailto:contact-us@darlington.co.uk)

X: @DarlingtonBS

Facebook: [facebook.com/DarlingtonBS](https://facebook.com/DarlingtonBS)

Established: 1856

Auditor: PwC 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: 41

No. of borrowing members: 9,572

No. of investing members: 76,675

Total members: 88,760

No. of depositors: 354

### Non-executive directors

Chairman, Jack Cullen

Vice Chairman, Kate McIntyre

Angela Russell

John Sutherland

Robert Sinclair

Peter Barron

### 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 Darlingtonline the Society's dedicated online banking service.

We offer a range of savings and mortgage products designed to enable members to save for the future and realise the dream of home ownership.

Our 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 believe in the personal approach to every mortgage 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 variety of local and regional good causes.

In addition, the Local 5 campaign enables all nine branches, plus head office, to partner with a total of 50 charities. The charities benefit from support on a local level under the four pillars of the Society's community strategy: sharing profits, time, knowledge and space.

## Financial position

As at 31 December 2023

### Results for the year

	£000
Net interest receivable	19,754
Other income and charges	749
Administrative expenses	(16,580)
Operating profit before provisions	3,923
Movement in provisions for bad and doubtful debts	(94)
Operating profit and profit on ordinary activities before tax	3,829
Tax on profit on ordinary activities	(825)

### Profit for the year

	£000
--	------

Liquid assets	136,609
Mortgages	770,317
Fixed and other assets	16,231

### Total assets

	£000
Shares	792,639
Borrowings	71,892
Derivative financial instruments	2,105
Other liabilities	2,904
General reserve	53,617

### Total liabilities

	923,157
--	---------

### Financial ratios

	%
As a percentage of shares and borrowings –	
Gross capital	6.20
Liquid assets	15.80
As a percentage of mean total assets –	
Profit for the year	0.34
Management expenses	1.89
Lending Limit	2.52
Funding Limit	8.32

### Percentage increase in total assets during the year

	10.90
--	-------

## Dudley Building Society

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

T: 01384 231414

W: [dudleybuildingsociety.co.uk](http://dudleybuildingsociety.co.uk)

E: [enquiries@dudleybuildingsociety.co.uk](mailto:enquiries@dudleybuildingsociety.co.uk)

X: @DudleyBS

Facebook: [facebook.com/dudleybuildingsociety](https://facebook.com/dudleybuildingsociety)

Instagram: [instagram.com/dudleybuildingsociety](https://instagram.com/dudleybuildingsociety)

Established: 1858

Auditor: PwC LLP

Solicitor: Gowlings WLG

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: 39

No. of borrowing members: 4,873

No. of investing members: 29,926

Total members: 34,904

### Executive directors

CEO, James Paterson

### Non-executive directors

Chairman/Chair of Nomination Committee,  
Peter Hubbard

Deputy Chair/Senior Independent Director/  
Chair of Audit and Compliance Committee,  
Nicole Coll

Chair of Remuneration Committee,  
Tariq Khatri

Notified Non-Executive/Chair of Board  
Customer and Employee Experience

Committee, Joanna Baldwin  
Chair of the Risk Committee, Mike Hudson

### Other principal executives

Chief Customer Officer, Lorraine Breese-Price

Chief Risk Officer, Andrew Turvey

Distribution Director, Robert Oliver

Head of Employee Experience, Lisa Talbot

Product Director, Richard Balfour

Interim Chief Financial Officer, Richard Jones

### Sales distribution channels for mortgages

Intermediaries: 100%

## 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 2024

Results for the year	£000
Net interest receivable	12,568
Other income and charges	748
Administrative expenses	(11,494)
Operating profit before provisions	1,544
Movement in provisions for bad and doubtful debts	231
Operating profit and profit on ordinary activities before tax	1,775
Tax on profit on ordinary activities	(454)

**Profit for the year** 1,321

Assets	£000
Liquid assets	154,125
Mortgages	476,805
Fixed and other assets	2,925
<b>Total assets</b>	<b>635,701</b>

Liabilities	£000
Shares	559,639
Borrowings	40,356
Other liabilities	3,218
General reserve	32,488
<b>Total liabilities</b>	<b>635,701</b>

### Financial ratios

As a percentage of shares and borrowings –	%
Gross capital	5.41
Liquid assets	5.36
As a percentage of mean total assets –	%
Profit for the year	0.22
Management expenses	1.95
Lending Limit	0.28
Funding Limit	6.73

**Percentage increase in total assets during the year** 16.70



## 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: MacIntyre Hudson LLP

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: 23

No. of part time staff: 13

No. of borrowing members: 1,657

No. of investing members: 13,388

Total members: 15,045

No. of depositors: 33

### Non-executive directors

Chair, Alex Robinson

Ian Dale

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: 15%

Intermediaries: 70%

### Executive directors

Chief Executive, Paul Tilley

Finance Director, Stephen Wigfull

## 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 home ownership – these remain as valid today as they did over 167 years ago. The Society has assets of over £180 million, over 15,000 members and has 36 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 to meet members' needs. esbs also prides itself on 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 which is located in the Midlands county of Leicestershire. esbs also has a branch located in nearby Barwell which was recently refurbished. The Society has been at its current home at The Hollow since 1940. The Head Office itself had a recent extensive refurbishment and both branches now provide even more of a secure, clean, professional and modern environment for members and staff, demonstrating the Society's continued commitment to the locality.

## Financial position

As at 31 March 2024

### Results for the year

Net interest receivable	£000
Other income and charges	3,834
Administrative expenses	22
Operating profit before provisions	(3,093)
Movement in provisions for bad and doubtful debts	763
Operating profit and profit on ordinary activities before tax	(68)
Tax on profit on ordinary activities	696
	(158)

### Profit for the year

538

### Assets

Liquid assets	£000
Mortgages	38,264
Fixed and other assets	140,798
	1,117

### Total assets

180,179

### Liabilities

Shares	£000
Borrowings	158,689
Other liabilities	7,004
General reserve	463
	14,023

### Total liabilities

180,179

### Financial ratios

As a percentage of shares and borrowings –	%
Gross capital	8.46
Liquid assets	23.09
As a percentage of mean total assets –	
Profit for the year	0.31
Management expenses	1.80
Lending Limit	0.68
Funding Limit	4.23

Percentage increase in total assets during the year 10.76

## 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: 60

No. of part time staff: 8

No. of borrowing members: 1,425

No. of investing members: 13,416

Total members: 14,841

No. of depositors: 390

### Non-executive directors

Chair, Louise Pryor

Deputy Chair & Senior Independent Director,

Andrew Gold

Giovanni D'Alessio

Jaedon Green

Kellie Hargraves

Sameera Khaliq

Andrew Mulligan

### Other principal executives

Chief Operating Officer, Denise Davies

Chief Risk Officer, Jo Norton

### Sales distribution channels for mortgages

Telephone: 58%

Internet: 42%

### Executive directors

Chief Executive Officer, Gareth Griffiths

Chief Financial Officer, Christopher White

## 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 2023

### Results for the year

	£000
Net interest receivable	8,147
Other income and charges	3
Administrative expenses	(6,760)
Operating profit before provisions	1,390
Movement in provisions for bad and doubtful debts	(27)
Provision for impairment on investment	(25)
Operating profit and profit on ordinary activities before tax	1,338
Tax on profit on ordinary activities	(318)

**Profit for the year** 1,020

### Assets

	£000
Liquid assets	65,710
Mortgages	241,081
Fixed and other assets	2,914

**Total assets** 309,705

### Liabilities

	£000
Shares	280,154
Borrowings	9,813
Other liabilities	1,913
General reserve	14,934
Core capital deferred shares	2,891

**Total liabilities** 309,705

### Financial ratios

	%
As a percentage of shares and borrowings –	
Gross capital	6.16
Liquid assets	22.66
As a percentage of mean total assets –	
Profit for the year	0.33
Management expenses	2.20
Lending Limit	4.77
Funding Limit	2.01

**Percentage increase in total assets during the year** 1.86

## 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: KPMG 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: 206

No. of part time staff: 21

No. of borrowing members: 14,757

No. of investing members: 47,749

Total members: 62,506

No. of depositors: 539

### Non-executive directors

Chairman, Simon Wainwright BSc, MBA, FCIB  
(appointed 24/4/24)

John Cole FCA

Patrick Muir

Susan Sharrok Yates BA

Peter Navin

### 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 60,000 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 2023 to £2,480.4 million, supported by reserves of £169.4 million. The Society's Common Equity Tier 1 ratio, commonly used to compare financial institutions' capital strength, remains strong at 20.3%.

## Financial position

As at 31 December 2023

### Results for the year

	£000
Net interest income	47,866
Fees and commissions receivable	102
Net losses from financial instruments	(2,960)
Other income	805
Administrative expenses	(28,373)
Provisions for impairment losses on loans and advances	(431)
Profit before tax	17,009
Tax charge	(4,839)

**Profit for the year** 12,170

### Assets

	£000
Liquid assets	418,005
Mortgages	1,986,665
Fixed and other assets	75,708

**Total assets** 2,480,378

### Liabilities

	£000
Shares	1,818,805
Borrowings	403,918
Derivative financial instruments	41,129
Other liabilities	47,079
General reserve	168,612
Available for sale reserve	835

**Total liabilities** 2,480,378

### Financial ratios

	%
As a percentage of shares and borrowings –	
Gross capital	7.62
Liquid assets	18.81
As a percentage of mean total assets –	
Profit for the year	0.50
Management expenses	1.16
Lending Limit	0.31
Funding Limit	18.17

**Percentage increase in  
total assets during the year** 3.27



## 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: 9

No. of agents: 0

No. of estate agency branches: 0

No. of ATMs: 2

No. of full time staff: 153

No. of part time staff: 48

No. of borrowing members: 6,501

No. of investing members: 91,396

Total members: 101,515

No. of depositors: 1,001

### 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 Officer, Elaine O'Dwyer  
Chief Commercial Officer, Simon Broadley  
Chief Information Officer, Steve Baxter  
Director of Operations and Member Experience, Pamela Mawson

### 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

Branches: 1%  
Telephone: 9%  
Intermediaries: 90%

### Executive directors

Chief Executive Officer, Christopher Harrison  
Finance Director, Laura Hamp

## 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 2023

### Results for the year

	£000
Net interest receivable	22,290
Other income and charges	112
Administrative expenses	(18,083)
Operating profit before provisions	4,319
Movement in provisions for bad and doubtful debts	(102)
Operating profit and profit on ordinary activities before tax	4,217
Tax on profit on ordinary activities	(1,018)

**Profit for the year** 3,199

### Assets

	£000
Liquid assets	215,000
Mortgages	1,072,056
Fixed and other assets	16,092

**Total assets** 1,303,148

### Liabilities

	£000
Shares	1,032,863
Borrowings	175,738
Other liabilities	9,353
General reserve	85,194

**Total liabilities** 1,303,148

### Financial ratios

	%
As a percentage of shares and borrowings –	
Gross capital	7.05
Liquid assets	17.79
As a percentage of mean total assets –	
Profit for the year	0.25
Management expenses	1.42
Lending Limit	1.52
Funding Limit	14.58

**Percentage increase in total assets during the year** 5.40

## Glasgow Credit Union

Head office: 95 Morrison Street, Glasgow G5 8BE

T: 0141 274 9933

W: glasgowcu.com

E: team@glasgowcu.com

X: @Glasgow\_CU

Facebook: facebook.com/glasgowcreditunion

Instagram: instagram.com/glasgowcreditunion

Established: 1989

Auditor: Alexander Sloan

Solicitor: Morton Fraser

No. of branches: 1

No. of agents: 0

No. of estate agency branches: 0

No. of ATMs: 0

No. of full time staff: 32

No. of part time staff: 8

No. of borrowing members: 11,870

No. of investing members: 59,833

Total members: 59,833

### Non-executive directors

Chairperson, Brian Davidson  
Vice Chairperson, Elizabeth O'Reilly  
Board Secretary, Frank McKillop  
Director, Johnbosco Nwankwo  
Director, Sean Connor  
Director, Eileen McFadden  
Director, Amanda Pringle  
Director, Adelle Smith  
Director, Maggie Craig

### Other principal executives

Chief Executive Officer, David Ross  
Chief Finance Officer, Colin Gailey  
Chief Technology Officer, Paul McFarlane  
Head of Governance and Assurance,  
Claire Blackburn

## More about the credit union

Glasgow Credit Union is one of the largest and most successful credit unions in the UK. Established in 1989, we are a financial mutual that is run for and by our members.

We offer a variety of loans, savings, and mortgages exclusively to our members, who either live or work in the West of Scotland (all G, FK, KA, ML, and PA postcodes) or work for one of our Employer Partners.

## Financial position

As at 30 September 2023

### Results for the year

	£000
Net interest receivable	7,155
Other income and charges	175
Administrative expenses	(3,027)
Other operating expenses	(881)
Operating profit before provisions	3,321
Movement in provisions for bad and doubtful debts	(579)
Operating profit and profit on ordinary activities before tax	2,844
Tax on profit on ordinary activities	(584)

**Profit for the year** 2,260

### Assets

	£000
Liquid assets	41,608
Mortgages	52,228
Fixed and other assets	97,230

**Total assets** 191,066

### Liabilities

	£000
Shares	162,792
Other liabilities	1,597
General reserve	26,677

**Total liabilities** 191,066

### Financial ratios

	%
As a percentage of shares and borrowings –	
Gross capital	12.16
Liquid assets	22.00
As a percentage of mean total assets –	
Profit for the year	1.20
Management expenses	1.00

**Percentage increase in total assets during the year** -3.30

## 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: 1

No. of ATMs: 0

No. of full time staff: 72

No. of part time staff: 20

No. of borrowing members: 2,540

No. of investing members: 17,427

Total members: 19,967

No. of depositors: 145

### Non-executive directors

Chairman, Nick Jordan

Bob Young

Ian Henley

Gill Davidson

Susan Shardlow

Martyn Hocom

### Other principal executives

Head of Products & Marketing, David Lownds

Head of Operations, Oliver Ward

Head of Commercial, Tracy-Ann Ratcliffe

Head of Technology, Parmy Raymet

Head of People & Culture, Lucy Olszewski

Head of Risk, Anna Guy

### Sales distribution channels for mortgages

Branches: 3%

Telephone: 5%

Internet: 18%

Intermediaries: 74%

### Executive directors

Chief Executive Officer, Mark Selby

Finance Director, Larne 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. In 2024 the Society will celebrate its 170th year anniversary.

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 2023

### Results for the year

	£000
Net interest receivable	11,003
Other income and charges	(47)
Administrative expenses	(8,735)
Operating profit before provisions	(2,221)
Movement in provisions for bad and doubtful debts	(1,110)
Operating profit and profit on ordinary activities before tax	1,111
Tax on profit on ordinary activities	(179)

**Profit for the year** 1,290

### Assets

	£000
Liquid assets	159,304
Mortgages	345,849
Derivative financial instruments	4,529
Fixed and other assets	6,536

**Total assets** 516,218

### Liabilities

	£000
Shares	461,533
Borrowings	21,401
Other liabilities	1,922
General reserve	31,362

**Total liabilities** 516,218

### Financial ratios

	%
As a percentage of shares and borrowings –	
Gross capital	6.49
Liquid assets	32.99
As a percentage of mean total assets –	
Profit for the year	0.26
Management expenses	1.77
Lending Limit	0.91
Funding Limit	4.43

**Percentage increase in total assets during the year** 9.72



# 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: enquiries@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: 52

No. of part time staff: 29

No. of borrowing members: 935

No. of investing members: 18,578

Total members: 19,513

### Non-executive directors

Chair, Nigel Boothroyd

Vice Chair, David Green

Lesley Beecher

Tina Kokkinos

Mark Willis

### Other principal executives

Chief Risk Officer, Ian Jones

Commercial Director, Mike Cutler

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 2023

### Results for the year

Net interest receivable	£000
Other income and charges	10,076
Administrative expenses	139
Operating profit before provisions	(8,835)
Movement in provisions for bad and doubtful debts	1,380
Operating profit and profit on ordinary activities before tax	(166)
Tax on profit on ordinary activities	1,214
	(325)

### Profit for the year

889

### Assets

Liquid assets	£000
Mortgages	58,901
Fixed and other assets	274,631
	5,284

### Total assets

338,816

### Liabilities

Shares	£000
Borrowings	305,876
Other liabilities	1,994
General reserve	1,518
Revaluation reserve	28,397
	1,031

### Total liabilities

338,816

### Financial ratios

As a percentage of shares and borrowings –	%
Gross capital	9.60
Liquid assets	19.10
As a percentage of mean total assets –	
Profit for the year	0.28
Management expenses	2.73
Lending Limit	1.73
Funding Limit	0.65

Percentage increase in total assets during the year 10.81

## Hinckley & Rugby Building Society

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

T: 0800 434 6343

W: hrbs.co.uk

E: enquiry@hrbs.co.uk

X: @HinckleyRugbyBS

Facebook: facebook.com/hinckleyrugby

Established: 1865

Auditor: Forvis Mazars

Solicitor: Shakespeare Martineau LLP

No. of branches: 7

No. of agents: 2

No. of estate agency branches: 0

No. of ATMs: 0

No. of full time staff: 127

No. of part time staff: 33

No. of borrowing members: 3,735

No. of investing members: 40,973

Total members: 44,523

No. of depositors: 396

### 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 People Officer, Nadia Baker

Company Secretary, Grace Tavener

Director of Lending, Sarah Johnson

Director of Operations, Cheryl Pidler

Director of Information Services,

Michael Sharpe

### Sales distribution channels for mortgages

Telephone: 3%

Intermediaries: 97%

### Executive directors

Chief Executive, Barry Carter

Chief Financial Officer, John Mulvey

Chief Risk Officer, Rebecca Griffin

## More about the society

The Society has been supporting borrowers and savers across the UK for almost 160 years, but recently has been on a significant journey of modernisation with the launch of a new website and an online portal to meet the diverse needs of today's digital consumers.

In 2024 the Society introduced a new brand to embrace a more modern aesthetic which aligns with the evolving purpose as a mutual organisation – that 'we are here' to have a positive impact on our members, our people, our communities, and the environment.

Hinckley & Rugby remains committed to retaining its high street presence through the branches and agencies across Leicestershire, Warwickshire and Lincolnshire. The Society continues to invest in both technology and people to provide greater choice and convenience for members, with a new mobile app launched in 2024 to enable members to manage their accounts securely, wherever they are.

The Society is hugely active in the local communities and is committed to giving back in various ways. This may be a monetary donation through its Community Foundation, delivering financial education to local schools, charity fundraising, sponsorships, or colleagues volunteering their time to share their knowledge, skills and experience.

## Financial position

As at 30 November 2023

### Results for the year

	£000
Net interest receivable	13,488
Other income and charges	43
Administrative expenses	(11,692)
Operating profit before provisions	1,839
Movement in provisions for bad and doubtful debts	(220)
Operating profit and profit on ordinary activities before tax	1,619
Tax on profit on ordinary activities	(381)

**Profit for the year** 1,238

### Assets

	£000
Liquid assets	126,065
Mortgages	679,408
Fixed and other assets	17,907

**Total assets** 823,380

### Liabilities

	£000
Shares	698,807
Borrowings	65,770
Other liabilities	12,304
General reserve	46,499

**Total liabilities** 823,380

### Financial ratios

	%
As a percentage of shares and borrowings –	
Gross capital	6.1
Liquid assets	16.50
As a percentage of mean total assets –	
Profit for the year	0.15
Management expenses	1.43
Lending Limit	1.80
Funding Limit	8.60

**Percentage increase in total assets during the year** 1.35

## 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: 50

No. of agents: 0

No. of estate agency branches: 0

No. of ATMs: 0

No. of full time staff: 1,491

No. of part time staff: 302

No. of borrowing members: 263,373

No. of investing members: 649,815

Total members: 919,686

### Executive directors

Chief Executive Officer, Richard Fearon  
Deputy Chief Executive Officer,  
Andrew Greenwood  
Chief Financial Officer, Andrew Conroy  
Chief Operating Officer, Robert Howse

### Non-executive directors

Chair, Iain Cornish  
Annette Barnes, Farah Buckley, David Fisher,  
Neil Fuller, Gareth Hoskin, Pam Rowland,  
Anita Tadayon

### Other principal executives

Chief Risk Officer, Andrew Mellor  
Chief Commercial Officer, Andrew Moody  
Chief Strategy and Insights Officer, Nick Young  
Chief People Officer, Bernadette Bruton  
Chief Internal Auditor, Caroline Dale

### Associated companies

Leeds Mortgage Funding Limited  
Leeds Building Society Covered Bonds LLP  
Leeds Covered Bonds Designated Member  
(No. 1) Limited  
Leeds Covered Bonds Designated Member  
(No. 2) Limited  
Leeds Covered Bonds Holdings Limited  
Albion No.4 plc  
Albion No.4 Holdings Limited  
Albion No.5 plc  
Albion No.5 Holdings Limited

## 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 nearly 1 million members across the UK. And every decision we make is always in their best interests.

### Our purpose

For almost 150 years, we've been helping our members to save money and buy a home. This is still at the heart of our purpose – to put home ownership within reach for 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 home ownership more affordable and accessible. We've lobbied government for a fairer deal for first time buyers and stopped new lending on second homes.

Our innovative Home Deposit Saver account helps would-be homeowners build that all-important deposit. Plus, we've 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 improvements 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. We're aiming to raise £300,000 for the charity by 2027.

## Financial position

As at 31 December 2023

### Results for the year

	£m
Net interest receivable	337.6
Other income and charges	19.9
Administrative expenses	(169.0)
Operating profit before provisions	188.5
Movement in provisions for bad and doubtful debts	(6.1)
Movement in provisions for liabilities – FSCS levy charge	(0.9)
Operating profit and profit on ordinary activities before tax	181.5
Tax on profit on ordinary activities	(47.6)

### Profit for the year

133.9

### Assets

	£m
Liquid assets	5,559.3
Mortgages	21,782.9
Other loans	158.3
Derivatives and hedge accounting	311.3
Fixed and other assets	334.1
<b>Total assets</b>	<b>28,145.9</b>

### Liabilities and equity

	£m
Shares	20,793.0
Borrowings	4,747.8
Derivatives and hedge accounting	264.9
Other liabilities	696.8
<b>Total liabilities</b>	<b>26,502.5</b>
General reserve	1,548.5
Cash flow hedge reserve	74.3
Other reserves	20.6
<b>Total liabilities and equity</b>	<b>28,145.9</b>

### Financial ratios

	%
As a percentage of shares and borrowings –	
Gross capital	7.83
Liquid assets	21.77
As a percentage of mean total assets –	
Profit for the year	0.50
Management expenses	0.63
Lending Limit	3.20
Funding Limit	18.60
<b>Percentage increase in total assets during the year</b>	<b>10.20</b>





## 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: 9

No. of borrowing members: 8,800

No. of investing members: 38,800

Total members: 38,800

### Non-executive directors

Paul Whitlock

Sameera Khaliq

Katherine Bavage

Tarun Mistry

Chris Neal

Tina Turnbull

Heather Chicken

Raj Kambo

Yalini Pathy

Nicholas Nicholas

## 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 2023

### Results for the year

	£000
Net interest receivable	2,093
Other income and charges	632
Administrative expenses	(2,636)
Operating profit before provisions	89
Movement in provisions for bad and doubtful debts	(464)
Operating profit and profit on ordinary activities before tax	(375)
Tax on profit on ordinary activities	(94)

**Profit for the year** (469)

### Assets

	£000
Liquid assets	14,960
Fixed and other assets	9,522

**Total assets** 24,482

### Liabilities and equity

	£000
Shares	21,590
Other liabilities	1,580
General reserve	1,305
Revaluation reserve	7

**Total liabilities** 24,482

### Financial ratios

	%
As a percentage of shares and borrowings –	
Gross capital	6.08
Liquid assets	69.29
As a percentage of mean total assets –	
Profit for the year	-0.19
Management expenses	10.77

**Percentage increase in total assets during the year** -9.37



## Leek Building Society

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

T: 01538 384151

W: leekbs.co.uk

X: @LeekBuildSoc

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: 132

No. of part time staff: 72

No. of borrowing members: 7,067

No. of investing members: 72,383

Total members: 78,888

No. of depositors: 284

### Non-executive directors

Chair, Rachel Court  
Senior Independent Director, Jane Kimberlin  
Non-Executive Director, Dave Cheeseman  
Non-Executive Director, Felicity Bambery  
Non-Executive Director, John Gibson

### Associated companies

Leek United Home Loans Ltd

### Sales distribution channels for mortgages

Intermediaries: 87%  
Direct: 13%

### Executive directors

Chief Executive, Andy Deeks  
Deputy Chief Executive, Darren Ditchburn  
Finance Director, Steve Clarke  
Chief Risk Officer, Andrew Davies

## More about the society

With assets in excess of £1.3 billion and a proud heritage dating back over 160 years, Leek Building Society is a strong, independent and progressively modern financial services provider.

Our purpose is to provide high quality, competitive mortgage and savings products, exceptional customer service and fair outcomes for our members. Our unwavering commitment to social responsibility drives us to make a positive impact to the lives of our members, employees, and communities.

Our recently refurbished head office in Leek is a symbol of our deep roots in the midland counties of Staffordshire, Cheshire, Derbyshire, and Shropshire, where our branches are located. However, our reach extends nationwide through our intermediary and online distribution channels.

We've undertaken a significant investment programme and recently celebrated the successful first year of our digital savings platform, Leek Online. We've also made substantial enhancements to our mortgage technology and processes creating a more streamlined experience for both our members and intermediaries.

Our consistently solid financial performance is complemented by outstanding customer service standards, with over 98% of members satisfied with our Society. As an employer, we're recognised for our excellent workplace culture and team spirit, ranking as the eighth most inspiring workplace in the UK and Ireland at the 2024 Inspiring Workplaces Awards.

We're devoted to supporting local charities and community groups, and our well established Charitable Foundation is making a real difference to the lives of many local people having already given out over £60,000 in grants.

## Financial position

As at 31 December 2023

### Results for the year

	£000
Net interest receivable	21,181
Other income and charges	(2,373)
Administrative expenses	(14,585)
Net finance credit on pension scheme	(127)
Movement in provisions for bad and doubtful debts	1
Operating profit and profit on ordinary activities before tax	4,097
Tax on profit on ordinary activities	(1,009)

**Profit for the year** 3,088

### Assets

	£000
Liquid assets	298,188
Mortgages	984,485
Fixed and other assets	31,226

**Total assets** 1,313,899

### Liabilities

	£000
Shares	1,089,115
Borrowings	136,548
Other liabilities	8,596
General reserve	78,510
Revaluation/AFS reserve	1,130

**Total liabilities** 1,313,899

### Financial ratios

	%
As a percentage of shares and borrowings –	
Gross capital	6.50
Liquid assets	24.33
As a percentage of mean total assets –	
Profit for the year	0.24
Management expenses	1.14
Lending Limit	1.27
Funding Limit	11.14

**Percentage increase in total assets during the year** 6.10



## London Mutual Credit Union

Head office: 4 Heaton Road, London SE15 3TH

T: 020 3773 1751

W: [creditunion.co.uk](http://creditunion.co.uk)

E: [hello@creditunion.co.uk](mailto:hello@creditunion.co.uk)

X: @londonmutualcu

Facebook: [facebook.com/londonmutualcu](https://facebook.com/londonmutualcu)

Instagram: [instagram.com/londonmutualcu](https://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: 32

No. of part time staff: 18

No. of borrowing members: 9,606

No. of investing members: 41,956

Total members: 41,956

No. of depositors: 2,308

### Non-executive directors

Chairperson, Dr Floyd Millen

Secretary, Heather Harris

Treasurer, Roy McLeod

Albert Marshall

Bridget Vaughan

Michael Cook

Richard Cooper

Sallyanne Decker

Leroy Roberts

Rilwan Aminu

Alexandra Newlove

### Other principal executives

Chief Executive, Lakshman Chandrasekera

## More about the credit union

Established in 1982 for Southwark Council employees, London Mutual is London's largest credit union. We serve health and education staff across Greater London, those living or working in Southwark, Lambeth, Camden and Westminster, as well as employees of Transport for London and the UK armed forces nationwide.

Today, we offer a full range of retail banking services, including personal loans, savings and current accounts, which are delivered via our branches and digital banking services. In 2023, we launched a mortgage product, becoming the first credit union in two decades to receive authorisation for mortgage lending.

## Financial position

As at 30 September 2023

### Results for the year

	£000
Net interest receivable	3,254
Other income and charges	204
Administrative expenses	(2,016)
Operating profit before provisions	890
Movement in provisions for bad and doubtful debts	(1,197)
Operating profit and profit on ordinary activities before tax	(307)
Tax on profit on ordinary activities	8

**Profit for the year** (299)

### Assets

	£000
Liquid assets	2,291
Fixed and other assets	33,438

**Total assets** 35,729

### Liabilities

	£000
Shares	31,284
Other liabilities	443
General reserve	2,399
Revaluation reserve	1,603

**Total liabilities** 35,729

### Financial ratios

	%
As a percentage of shares and borrowings –	
Gross capital	12.79
Liquid assets	7.32
As a percentage of mean total assets –	
Profit for the year	-0.84
Management expenses	5.64

**Percentage increase in total assets during the year** -0.49





## Loughborough Building Society

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

T: 01509 610707

W: [theloughborough.co.uk](http://theloughborough.co.uk)

E: [enquiries@theloughborough.co.uk](mailto: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: 67

No. of part time staff: 23

No. of borrowing members: 3,188

No. of investing members: 20,629

Total members: 23,817

No. of depositors: 388

### Non-executive directors

Chair, Helen Sachdev

Jane Pilcher

Roger Barlow

Rachel Curtis

Caroline Ashton

Moorad Choudhry

### Other principal posts

Head of Branches & Savings, Tracy Blake

Head of Mortgage Services, Simon Vaughan

Head of IT, Digital and Change, Steve Brown

Head of Finance, Liz Hart

Head of Marketing and Business

Development, Lisa Burns-Kent

Head of Intermediaries, Ashley Pearson

### 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 2023

Results for the year	£000
Net interest receivable	9,958
Other income and charges	(123)
Administrative expenses	(8,108)
Operating profit before provisions	1,727
Movement in provisions for bad and doubtful debts	(628)
Operating profit and profit on ordinary activities before tax	1,099
Tax on profit on ordinary activities	(258)

<b>Profit for the year</b>	<b>841</b>
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Assets	£000
Liquid assets	63,137
Mortgages	456,688
Fixed and other assets	12,965

<b>Total assets</b>	<b>532,790</b>
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Liabilities	£000
Shares	391,904
Borrowings	104,345
Other liabilities	10,126
General reserve	26,415

<b>Total liabilities</b>	<b>532,790</b>
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Financial ratios	%
As a percentage of shares and borrowings –	
Gross capital	5.32
Liquid assets	12.72
As a percentage of mean total assets –	
Profit for the year	0.17
Management expenses	1.65
Lending Limit	0.68
Funding Limit	21.03

<b>Percentage increase in total assets during the year</b>	<b>18.51</b>
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## 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: Ratio Law

No. of branches: 3

No. of agents: 0

No. of estate agency branches: 0

No. of ATMs: 0

No. of full time staff: 16

No. of part time staff: 2

No. of borrowing members: 17,611

No. of investing members: 32,741

Total members: 32,741

### Non-executive directors

Chair, Andy McBeath  
 Vice Chair, Derek Bodey  
 Secretary, Jan Coverley  
 Treasurer, Barry James  
 Director, Jamie Lee  
 Director, Misha Franklin

### 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 2023

### Results for the year

	£000
Net interest receivable	2,563
Other income and charges	280
Administrative expenses	(1,554)
Operating profit before provisions	1,289
Movement in provisions for bad and doubtful debts	640
Operating profit and profit on ordinary activities before tax	649
Tax on profit on ordinary activities	(19)

**Profit for the year** 630

### Assets

	£000
Liquid assets	4,156
Fixed and other assets	12,903

**Total assets** 17,059

### Liabilities

	£000
Shares	13,417
Other liabilities	189
General reserve	3,453

**Total liabilities** 17,059

### Financial ratios

	%
As a percentage of shares and borrowings –	
Gross capital	25.70
Liquid assets	83.10
As a percentage of mean total assets –	
Profit for the year	3.70

**Percentage increase in total assets during the year** -1.70



**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: 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: 92

No. of part time staff: 28

No. of borrowing members: 3,204

No. of investing members: 16,780

Total members: 20,131

No. of depositors: 697

### Non-executive directors

Chair, Alison Chmiel

Vice Chair & SID, Nick Baxter

Rachel Haworth

Lucy McClements

Keith McLeod

Jeff Picton

### 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

Branches: 6%

Intermediaries: 94%

### 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 154 years and we intend to be around for many more!

## Financial position

As at 31 December 2023

### Results for the year

	£000
Net interest receivable	13,249
Other income and charges	(791)
Administrative expenses	(9,984)
Operating profit before provisions	2,474
Movement in provisions for bad and doubtful debts	(223)
Movement in provisions for liabilities and impairment reversal on property	162
Operating profit and profit on ordinary activities before tax	2,413
Tax on profit on ordinary activities	(598)

**Profit for the year** 1,815

### Assets

	£000
Liquid assets	97,115
Mortgages	418,940
Fixed and other assets	9,324

**Total assets** 525,379

### Liabilities

	£000
Shares	396,342
Borrowings	88,925
Other liabilities	2,933
General reserve	37,179

**Total liabilities** 525,379

### Financial ratios

	%
As a percentage of shares and borrowings –	
Gross capital	7.66
Liquid assets	21.03
As a percentage of mean total assets –	
Profit for the year	0.36
Management expenses	1.98
Lending Limit	3.12
Funding Limit	18.18

**Percentage increase in total assets during the year** 8.30



## 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

X: @MarketHarbBS

Facebook: facebook.com/MarketHarbBS

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

Established: 1870

Auditor: BDO LLP

Solicitor: Shoosmiths

No. of branches: 6

No. of agents: 0

No. of estate agency branches: 0

No. of ATMs: 0

No. of full time staff: 97

No. of part time staff: 57

No. of borrowing members: 2,675

No. of investing members: 30,816

Total members: 33,491

No. of depositors: 517

### Non-executive directors

Chair, Lesley Titcomb CBE

Vice Chair, Andrew Merrick

Senior Independent Director, Jonathan Fox

Zoe Shapiro

Lindsay Forster

David Stunell

Nala Worsfold

### Other principal executives

Interim Chief Risk Officer, Martin Langlands

Secretary and Financial Controller,

Lizzie Souter

Chief Lending Officer, Anna Asbury

Chief Engagement Officer, Lesley Vernon

### Sales distribution channels

#### for mortgages

Intermediaries: 92.1%

Direct: 7.9%

### Executive directors

Chief Executive, Iain Kirkpatrick

Chief Finance Officer, Nick Fielden

Chief Customer Officer, Annie Cossar

## More about the society

Established in 1870, the Society's purpose of helping those with complex needs to secure a mortgage, offering a safe place for their members' savings, and supporting those most in need in their local communities remains as relevant today as it was when the Society was established more than 150 years ago.

As one of the UK's fastest growing building societies they remain committed to providing the best possible value for their 33,000 members.

In 2023 they achieved record levels of new mortgage lending of £198 million, grew their mortgage book by 20% for the second year running and their savings accounts saw record inflows of £129 million significantly exceeding their total of £92 million in 2022.

The Society's Thrive Agenda flourished as they continued to support good causes and give back to local communities. This includes £2.2 million invested in a social housing initiative to help local families have a place to call home, and donations of £100,000 as part of their Thrive!mas pledge to ensure those in their community did not go hungry or lonely in the run up to Christmas.

They also gave £15,000 to a Leicestershire based housing charity in collaboration with two other building societies, and directed £50,000 to their Charitable Foundation to fund smaller projects in the community.

## Financial position

As at 31 December 2023

### Results for the year

	£000
Net interest receivable	17,416
Other income and charges	(48)
Administrative expenses	(12,580)
Operating profit before provisions	4,788
Movement in provisions for bad and doubtful debts	(439)
Operating profit and profit on ordinary activities before tax	4,349
Tax on profit on ordinary activities	(1,075)

**Profit for the year** 3,274

### Assets

	£000
Liquid assets	113,395
Mortgages	597,534
Fixed and other assets	11,107

**Total assets** 722,036

### Liabilities

	£000
Shares	564,178
Borrowings	95,611
Other liabilities	5,317
General reserve	56,930

**Total liabilities** 722,036

### Financial ratios

	%
As a percentage of shares and borrowings –	
Gross capital	8.60
Liquid assets	14.70

	%
As a percentage of mean total assets –	
Profit for the year	0.50
Management expenses	1.80
Lending Limit	3.80
Funding Limit	14.70

**Percentage increase in total assets during the year** 11.59

## 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: 71

No. of part time staff: 36

No. of borrowing members: 6,689

No. of investing members: 37,105

Total members: 43,794

No. of depositors: 133

### Non-executive directors

Chairman, John Walker

Mark Gray

Chris McDonald

Georgina Smith

Maura Sullivan

Nicola Webber

### Other principal executives

General Manager & Secretary, Tracy Ashworth

Risk Director, Phil Relf

Head of IT, Brian Morrison

Head of Prudential Risk & Treasury SME,

Stuart Rudkin

Head of Brand & Customer Experience,

Rebecca Hargrave

Head of People, Hayley Duckworth

Head of Savings, Katy Leach

Head of Lending, Donna Barclay

Head of ALM, Stacy Slater

Financial Controller, Viki Thomas

### Sales distribution channels for mortgages

Telephone: 10%

Intermediaries: 90%

### Executive directors

Director & Chief Executive, Rob Pheasey

Finance Director, Neal Walker

Operations Director, Heather Crinion

## 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 2023

Results for the year	£000
Net interest receivable	13,786
Other income and charges	(447)
Administrative expenses	(10,172)
Operating profit before provisions	3,167
Movement in provisions for bad and doubtful debts	(158)
Other non-operating income/(expenses)	(61)
Operating profit and profit on ordinary activities before tax	2,948
Tax on profit on ordinary activities	(665)

<b>Profit for the year</b>	<b>2,283</b>
----------------------------	--------------

Assets	£000
Liquid assets	100,761
Mortgages	642,868
Fixed and other assets	4,975

<b>Total assets</b>	<b>748,604</b>
---------------------	----------------

Liabilities	£000
Shares	623,348
Borrowings	66,898
Other liabilities	5,231
Total liabilities	695,477
General reserve	53,127

<b>Total reserves and liabilities</b>	<b>748,604</b>
---------------------------------------	----------------

Financial ratios	%
As a percentage of shares and borrowings –	
Gross capital	7.70
Liquid assets	14.60
As a percentage of mean total assets –	
Profit for the year	0.31
Management expenses	1.37
Lending Limit	0.62
Funding Limit	9.71

<b>Percentage increase in total assets during the year</b>	<b>2.01</b>
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## Melton Mowbray 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/themeltonbuildingsociety

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: 114

No. of part time staff: 43

No. of borrowing members: 4,244

No. of investing members: 19,395

Total members: 23,423

No. of depositors: 38,108

### Non-executive directors

Chair of the Board, Fiona Ann Pollard  
Chair of Remuneration & Nominations  
Committee and Senior Independent Director,  
Judith Mortimer Sykes  
Chair of the Risk Committee,  
Elizabeth Lockwood  
Chair of Audit Committee, Simon Thomas  
Sue Douthwaite  
Michele Ibbs

### Other principal executives

Interim Chief Risk Officer, Craig Priestley  
Chief Customer Officer, Rachel Kolebuk  
Programme Director, Debbie Flint  
Director of IT & Change, Rita Bullivant  
Director of Operations, Lisa Bullen  
Society Secretary, David Watts

### Associated companies

Nexa Finance Limited  
MMBS Services Limited

### Sales distribution channels for mortgages

Branches: 4%  
Intermediaries: 96%

### Executive directors

Chief Executive Officer, Simon Taylor  
Chief Financial Officer, Andy Lumby

## More about the society

Melton Building Society is a modern mutual that has been serving the people of Melton Mowbray since 1875. With over 40,000 customers and 5 branches Melton Building Society are a trusted provider of savings and mortgages. Their expertise and products have supported home ownership and savings ambitions in Leicestershire and beyond for nearly 150 years and are proud to be an independent mutual building society putting their members, and community at the heart of everything they do.

## Financial position

As at 31 December 2023

### Results for the year

	£000
Net interest receivable	15,900
Other income and charges	171
Administrative expenses	(14,950)
Operating profit before provisions	1,121
Gain/(Loss) on revaluation of investment property	165
Movement in provisions for bad and doubtful debts	(475)
Operating profit and profit on ordinary activities before tax	811
Tax on profit on ordinary activities	(225)

**Profit for the year** 586

### Assets

	£000
Liquid assets	145,313
Mortgages	605,886
Fixed and other assets	18,049

**Total assets** 769,248

### Liabilities

	£000
Shares	598,473
Borrowings	121,991
Other liabilities	6,264
General reserve	42,520

**Total liabilities** 769,248

### Financial ratios

	%
As a percentage of shares and borrowings –	
Gross capital	5.90
Liquid assets	20.17
As a percentage of mean total assets –	
Profit for the year	0.08
Management expenses	2.01
Lending Limit	3.22
Funding Limit	17.50

**Percentage increase in total assets during the year** 7.61



## Monmouthshire Building Society

Head office: 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: BDO LLP

Solicitor: Various

No. of branches: 11

No. of agents: 11

No. of estate agency branches: 0

No. of ATMs: 0

No. of full time staff: 247

No. of part time staff: 43

No. of borrowing members: 7,484

No. of investing members: 35,848

Total members: 42,781

No. of depositors: 741

### Non-executive directors

Chair, Roger Turner

Senior Independent Director, Marian Evans  
(will take over as Chair on 1 January 2025)

Trevor Barratt

Colin Brereton

James Greenwood

Mike Jones

### Other principal executives

Interim Chief Financial Officer, Iestyn Evans

Chief Customer Officer, Eve Wilkins

Chief Strategy and Transformation Officer,  
Steven Phillips

### Sales distribution channels for mortgages

Intermediaries: 91%

Direct: 9%

### Executive directors

Chief Executive Officer, William J Carroll

Chief Operating Officer, Dawn Gunter

Chief Risk Officer, Julian Bill

## More about the society

Monmouthshire Building Society, established for over 150 years, provides members and customers with a range of competitive mortgages, savings and insurance.

The Society has 11 branches and 11 agencies alongside the M4 corridor from Chepstow in the East, to Swansea in the West. The Cardiff branch was opened in October 2022.

## Financial position

As at 30 April 2024

### Results for the year

Net interest receivable	£000
31,576	
Other income and charges	(4,603)
Administrative expenses	(23,685)
Operating profit before provisions	3,288
Movement in provisions for bad and doubtful debts	142
Operating profit and profit on ordinary activities before tax	3,430
Tax on profit on ordinary activities	(1,101)

**Profit for the year** 2,329

### Assets

Liquid assets	£000
293,378	
Mortgages	1,365,314
Fixed and other assets	40,569

**Total assets** 1,699,261

### Liabilities

Shares	£000
1,286,946	
Borrowings	317,421
Other liabilities	9,497
General reserve	85,397

**Total liabilities** 1,699,261

### Financial ratios

As a percentage of shares and borrowings –	%
Gross capital	5.32
Liquid assets	18.29
As a percentage of mean total assets –	
Profit for the year	0.14
Management expenses	1.43
Lending Limit	6.00
Funding Limit	19.80
Percentage increase in total assets during the year	5.00

## Nationwide Building Society

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

T: 01793 656363

W: nationwide.co.uk

X: @AskNationwide and @NationwidePress

Facebook: facebook.com/nationwidebuildingsociety

Established: 1884

Auditor: Ernst & Young LLP

Solicitor: Various

No. of branches: c.600

No. of agents: 0

No. of estate agency branches: 0

No. of ATMs: c.1,260

No. of full time staff: c.14,000

No. of part time staff: c.4,000

No. of borrowing members: c.1.2 million

No. of investing members: c.13.5 million

Total members: c.16.4 million

### Associated companies

Derbyshire Home Loans Limited  
E-Mex Home Funding Limited  
Nationwide Syndications Limited  
The Mortgage Works (UK) plc  
The Landlord Works  
UCB Home Loans Corporation Limited

### Other subsidiaries:

Dunfermline BS Nominees Limited  
First Nationwide  
Jubilee Mortgages Limited  
Monument (Sutton) Limited  
Nationwide (Isle of Man) Limited  
NBS Ventures Management Limited  
NBS Ventures Limited  
Piper Javelin Holding Company Limited  
Piper Javelin No 1 Limited  
The Derbyshire (Premises) Limited

### Dormant subsidiaries:

at.home nationwide Limited  
Confederation Mortgage Services Limited  
Ethos Independent Financial Services Limited  
Exeter Trust Limited, LBS Mortgages Limited  
Nationwide Anglia Property Services Limited  
Nationwide Financial Services Limited  
Nationwide Home Loans Limited  
Nationwide Housing Trust Limited  
Nationwide International Limited  
Nationwide Investments (No.1) Limited  
Nationwide Lease Finance Limited  
NMC1 Limited  
Nationwide Overseas (UK) Limited  
Nationwide Property Services (NBS) Limited  
Nationwide Trust Limited  
NBS CoSec Limited  
NBS Fleet Services Limited  
Staffordshire Leasing Limited

### Sales distribution channels for mortgages

Direct (Branch and Telephone combined): 9%  
Internet: 35%  
Intermediaries: 56%

### Executive directors

Chief Executive Officer, Debbie Crosbie  
Chief Financial Officer, Muir Mathieson

### Non-executive directors

Chairman, Kevin Parry OBE  
Alan Keir, Albert Hitchcock, Debbie Klein,  
Gillian Riley, Philip Rivett, Sally Orton,  
Tamara Rajah, Tracey Graham

### Other principal executives

Chief People Officer, Lynn McManus  
Chief Operating Officer, Suresh Viswanathan  
Chief Legal Officer, Mark Chapman  
Chief Customer Officer, Catherine Kehoe  
Director of Retail, Stephen Noakes  
Chief Risk Officer, Gavin Smyth  
Director of Mortgages, Rachael Sinclair  
Chief Internal Auditor, Steve Evenden

## More about the society

Nationwide is the world's largest building society, with over 17 million customers, 16 million of whom have a current account, mortgage or savings product, and are therefore members of the Society. Nationwide is owned by its members and focuses on providing banking products and services to its customers. Nationwide has over 18,000 employees, including those based in its headquarters in Swindon, and those working in its network of over 600 branches across the UK.

Nationwide's purpose is "Banking – but fairer, more rewarding, and for the good of society". The Nationwide Board believes that its mutual ownership model enables it to balance its need to retain sufficient profit to remain financially strong, with its commitment to share its success with its customers and members.

\*\*Non-financial information as at 30 September 2024. Nationwide acquired Virgin Money UK plc on 1 October 2024 and the information recorded here does not incorporate Virgin Money UK plc, or its subsidiaries.

## Financial position

As at 4 April 2024

### Results for the year

	£m
Net interest receivable	4,450
Other income and charges	214
(Losses)/gains from derivatives and hedge accounting	117
Administrative expenses	(2,422)
Impairment losses and other provisions	(239)
Member Reward Payments	(344)
Profit for the year before taxation	1,776
Tax on profit on ordinary activities	(476)
<b>Profit for the year</b>	<b>1,300</b>

### Assets

	£m
Liquid assets	52,656
Mortgages	204,146
Other lending	9,294
Derivative financial instrument assets	6,290
Fixed and other assets	(469)
<b>Total assets</b>	<b>271,917</b>

### Liabilities

	£m
Shares	193,366
Borrowings	50,517
Derivative financial instrument liabilities	1,451
Other liabilities	1,499
Subordinated liabilities	7,225
Subscribed capital	173
Core capital deferred shares	1,157
Other equity instruments	1,336
General reserve	15,119
Revaluation reserve	36
Cash flow hedge reserve	127
Other hedging reserve	(51)
FVOCI reserve	(38)
<b>Total liabilities</b>	<b>271,917</b>

### Financial ratios

	%
As a percentage of shares and borrowings –	
Gross capital	10.30
Liquid assets	21.60
As a percentage of mean total assets –	
Profit for the year	0.48
Management expenses	0.89
Lending Limit	8.61
Funding Limit	22.57
<b>Percentage increase in total assets during the year</b>	<b>0.01</b>



## Newbury Building Society

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

T: 01635 555700

W: newbury.co.uk

E: enquiries@newbury.co.uk

X: @NewburyBS

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: 135

No. of part time staff: 57

No. of borrowing members: 9,391

No. of investing members: 61,120

Total members: 76,310

No. of depositors: 547

### Non-executive directors

Chairman, Piers Williamson

Debbie Beaven

Chris Brown

Nailesh Rambhai

Alistair Welham

### 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

### Sales distribution channels for mortgages

Branches: 24%

Intermediaries: 76%

### 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 2023

### Results for the year

Net interest receivable	£000
27,374	
Other income and charges	(2,089)
Administrative expenses	(14,706)
Operating profit before provisions	10,422
Movement in provisions for bad and doubtful debts	(858)
Operating profit and profit on ordinary activities before tax	9,564
Tax on profit on ordinary activities	(2,273)

### Profit for the year

7,291	£000
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### Assets

Liquid assets	£000
280,474	
Mortgages	1,230,835
Fixed and other assets	35,237

### Total assets

1,546,546	£000
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### Liabilities

Shares	£000
1,289,644	
Borrowings	122,575
Other liabilities	26,316
Total liabilities	1,438,535
General reserve	108,011
Revaluation reserve	726

### Total reserves and liabilities

1,546,546	%
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### Financial ratios

As a percentage of shares and borrowings –	
Gross capital	20.80
Liquid assets	19.90
As a percentage of mean total assets –	
Profit for the year	0.49
Management expenses	0.98
Lending Limit	2.50
Funding Limit	8.70

### Percentage increase in total assets during the year

6.40	
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## 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: 32

No. of agents: 0

No. of estate agency branches: 0

No. of ATMs: 2

No. of full time staff: 1,480

No. of part time staff: 303

No. of borrowing members: 46,448

No. of investing members: 325,996

Total members: 371,782

No. of depositors: 2,670

### Non-executive directors

James Ramsbotham CBE DL

Mick Thompson

Bryce Glover

Anne Shiels

Adam Bennett

Rory Campbell

Michelle Faull

### Other principal executives

Chief People Officer, Karen Brewerton

Chief Risk Officer, Chris Keay

Chief Operating Officer, Amanda Shepherd

Chief Marketing Officer, Karl Elliott

### Associated companies

Newcastle Financial Advisors Limited

Newcastle Strategic Solutions Limited

Newcastle Mortgage Loans (Jersey) Limited

MBS (Mortgages) Limited

### Sales distribution channels for mortgages

Branches: 1%

Telephone: 7%

Intermediaries: 92%

### Executive directors

Chief Executive Officer, Andrew Haigh

Chief Commercial Officer, Stuart Miller

Chief Financial Officer, David Samper

## More about the society

Newcastle Building Society has a network of 32 branches and assets of more than £6.2 billion. We've been here for our members for over 160 years.

We help people to own their home, to save and to plan their finances through our range of products and services. We are committed to the high street and are increasingly proactive in making financial information and financial advice accessible across our regions. We have been named Regional Building Society of the Year for eight consecutive years by What Mortgage?, and also won Best Overall Personal Finance Brand at the Personal Finance Awards 2023/24.

As a leading local employer, we're committed to growing our region's talent and being a great place to work. We hold Platinum IIP and in 2024 became the first organisation in the North East – and the first building society anywhere in the UK – to become an accredited Living Pension employer.

We're dedicated to helping our communities make positive changes. The total value of our community impact in 2023 was almost £900,000, including a donation of more than £200,000 to the Newcastle Building Society Community Fund at the Community Foundation Tyne & Wear and Northumberland.

Newcastle Building Society introduces to Newcastle Financial Advisers Limited for advice on Investments, Pensions, Life and Protection Insurance and Inheritance Tax Planning.

Manchester Building Society is a trading name of Newcastle Building Society following the transfer of engagements from Manchester Building Society to Newcastle Building Society on 1 July 2023.

## Financial position

As at 31 December 2023

### Results for the year

£m

Net interest receivable 86.4

Other income and charges 51.5

Administrative expenses (106.8)

Operating profit before provisions 31.1

Movement in provisions for bad and doubtful debts (2.0)

Operating profit and profit on

ordinary activities before tax 29.1

Tax on profit on ordinary activities (7.0)

### Profit for the year

22.1

### Assets

£m

Liquid assets 1,250.3

Mortgages 4,859.7

Fixed and other assets 113.2

### Total assets

6,223.2

### Liabilities

£m

Shares 5,014.3

Borrowings 801.0

Other liabilities 121.9

Reserves 286.0

### Total liabilities

6,223.2

### Financial ratios

%

As a percentage of shares and borrowings –

Gross capital 5.52

Liquid assets 21.50

As a percentage of mean total assets –

Profit for the year 0.38

Management expenses 1.85

Lending Limit 1.10

Funding Limit 13.80

Percentage increase in total assets during the year

17.10



## Nottingham Building Society

Head office: Nottingham House, 3 Fulforth Street, Nottingham NG1 3DL

T: 0344 4814444

W: thenottingham.com

E: customer.engagement@thenottingham.com

X: @NottinghamBS

Facebook: facebook.com/thenottingham

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: 5

No. of full time staff: 411

No. of part time staff: 110

No. of borrowing members: 33,812

No. of investing members: 266,492

Total members: 299,953

### Non-executive directors

Chair, Robin Ashton

Senior Independent Director, Kerry Spooner

Simon Linares

Kavita Patel

Peter O'Donnell

### Other principal executives

Chief Technology Officer, Paul Howley

Chief Lending Officer, Praven Subbramoney

Chief Savings Officer, Bradley Nichols

General Counsel, Paul Roberts

HR Director, Lisa Winnard

Chief Marketing Officer, Holly Marshall

Chief Audit Officer, Sally Gaudion

Chief of Staff, Harriet Guevara

### Sales distribution channels for mortgages

Intermediaries: 96%

Direct: 4%

### Executive directors

Chief Executive Officer, Sue Hayes

Chief Financial Officer, Anthony Murphy

Chief Risk Officer, Simon Baum

## More about the society

Nottingham Building Society has been helping people own their own homes for 175 years. As a mutual building society, we are committed to our customers, colleagues and communities and our focus is delivering real value to our members through our range of mortgage and savings propositions and trusted brand. We are committed to growing a more modern and stronger building society that can serve our members and communities now and for generations to come. At the centre of our plans is our purpose, which is to better serve those who find it difficult to access mortgage lending due to career choices or lifestyle circumstances which are not reflected in traditional lending processes.

## Financial position

As at 31 December 2023

### Results for the year

	£m
Net interest receivable	62.8
Other income and charges	11.8
Administrative expenses	(53.5)
Operating profit before provisions	21.1
Movement in provisions for bad and doubtful debts	(2.2)
Operating profit and profit on ordinary activities before tax	18.9
Tax on profit on ordinary activities	(3.1)

**Profit for the year 15.8**

### Assets

	£m
Liquid assets	719.3
Mortgages	2,922.8
Fixed and other assets	170.4

**Total assets 3,812.5**

### Liabilities

	£m
Shares	3,009.7
Borrowings	518.4
Other liabilities	52.8
General reserve	231.6

**Total liabilities 3,812.5**

### Financial ratios

	%
As a percentage of shares and borrowings –	
Gross capital	7.24
Liquid assets	20.39
As a percentage of mean total assets –	
Profit for the year	0.44
Management expenses	1.44
Lending Limit	12.20
Funding Limit	14.69

**Percentage increase in total assets during the year 4.88**

## 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: no1copperpot.com

E: info@no1copperpot.com

X: @No1CopperPot

Facebook: facebook.com/no1copperpot

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: 37

No. of part time staff: 5

No. of borrowing members: 9,151

No. of investing members: 41,633

Total members: 41,633

### Non-executive directors

Chairman, Stephen Morley  
Vice Chair, Helen Thomas  
Secretary, Sarah Monaghan  
Richard Clarke  
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,  
Peter Henson

### 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, provide affordable borrowing options, and provide financial education. The mission is to become the leading police credit union in the UK, providing education and financial services to members that are excellent value for money and are supported by a member centric service. The Credit Union aims to use its personal COPS strategy, which incorporates mutuality to achieve its mission. This includes **collaborating with stakeholders**, finding **opportunities to educate** its members, offering products which aid members' **personal financial stability** and all with a focus on **sustainability** to ensure No1 CopperPot is around for many more generations.

## Financial position

As at 30 September 2023

### Results for the year

	£000
Net interest receivable	7,549
Other income and charges	164
Administrative expenses	(3,376)
Operating profit before provisions	4,337
Movement in provisions for bad and doubtful debts	(509)
Operating profit and profit on ordinary activities before tax	3,829
Tax on profit on ordinary activities	(405)

**Profit for the year** 3,634

### Assets

	£000
Liquid assets	71,405
Mortgages	1,697
Fixed and other assets	88,231

**Total assets** 161,332

### Liabilities

	£000
Shares	130,562
Other liabilities	3,860
General reserve	26,596
Revaluation reserve	314

**Total liabilities** 161,332

### Financial ratios

	%
As a percentage of shares and borrowings –	
Gross capital	16.98
Liquid assets	36.32
As a percentage of mean total assets –	
Profit for the year	3,634

**Percentage increase in total assets during the year** -3.09

## Penrith Building Society

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

T: 01768 863675

W: [www.penrithbs.co.uk](http://www.penrithbs.co.uk)

E: [enquiries@penrithbs.co.uk](mailto:enquiries@penrithbs.co.uk)

X: @Penrith\_BS

Facebook: [facebook.com/penrithbuildingsociety](https://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: 23

No. of part time staff: 5

No. of borrowing members: 749

No. of investing members: 6,356

Total members: 6,357

No. of depositors: 47

### Non-executive directors

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

### 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: 21%  
Intermediaries: 79%

### 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 place for their savings and helping them purchase their own homes. This will always be at the heart of what we do.

But we are also a citizen of Penrith and believe that we should all play our part in building, serving and protecting our local community.

Through ongoing initiatives such as our charitable donations, affinity relationships, fundraising and volunteering for local good causes, to promoting financial education in schools and protecting our precious resources with Cumbria Action For Sustainability, we take our role in society seriously.

## Financial position

As at 31 December 2023

Results for the year	£000
Net interest receivable	3,202
Other income and charges	75
Administrative expenses	(2,704)
Operating profit before provisions	573
Operating profit and profit on ordinary activities before tax	573
Tax on profit on ordinary activities	(140)

<b>Profit for the year</b>	<b>433</b>
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Assets	£000
Liquid assets	26,577
Mortgages	101,564
Fixed and other assets	1,562

<b>Total assets</b>	<b>129,703</b>
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Liabilities	£000
Shares	112,789
Borrowings	3,546
Other liabilities	384
General reserve	12,984

<b>Total liabilities</b>	<b>129,703</b>
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### Financial ratios

As a percentage of shares and borrowings –	%
Gross capital	11.16
Liquid assets	22.84
As a percentage of mean total assets –	%
Profit for the year	0.32
Management expenses	2.02
Lending Limit	1.11
Funding Limit	3.05

<b>Percentage increase in total assets during the year</b>	<b>-6.02</b>
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## Principality Building Society

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

T: 0330 3334000

W: [principality.co.uk](http://principality.co.uk)

E: [enquiries@principality.co.uk](mailto:enquiries@principality.co.uk)

X: @PrincipalityBS

Facebook: [facebook.com/principalitybuildingsociety](https://facebook.com/principalitybuildingsociety)

Established: 1860

Auditor: Deloitte LLP

Solicitor: Eversheds LLP

No. of branches: 53

No. of agents: 15

No. of estate agency branches: 0

No. of ATMs: 12

No. of full time staff: 956

No. of part time staff: 272

No. of borrowing members: 120,796

No. of investing members: 438,744

Total members: 559,540

### Non-executive directors

Chair, Simon Moore

Claire Hafner

Debra Williams

Jonathan Baum

Shimi Shah

### Other principal executives

Chief Customer Officer, Vicky Wales

Commercial Lending Director, Richard Wales

Chief People Officer, Gemma Bowen

Chief Risk Officer, Rajeev Marwaha

Chief Operating Officer, Rob Regan

### Associated companies

Nemo Personal Finance Limited  
(secured personal loans)

### Sales distribution channels for mortgages

Telephone: 11.06%

Intermediaries: 88.94%

### Executive directors

Chief Executive Officer, Julie-Ann Haines

Chief Financial Officer, Iain Mansfield

## More about the society

As Wales' largest building society, Principality Building Society has over £12.5 billion in assets and is the sixth largest building society in the UK. Founded as a mutual building society in 1860, Principality prides itself on providing excellent customer service and a home for its members money and a real focus on delivering for its members and customers. 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 2023

### Results for the year

£m

Net interest receivable 181.3

Other income and charges 2.3

Administrative expenses (119.8)

Movement in provisions for bad and doubtful debts (3.5)

Operating profit and profit on  
ordinary activities before tax 60.3

Tax on profit on ordinary activities (13.9)

**Profit for the year 46.4**

### Assets

£m

Liquid assets 2,021.8

Mortgages 10,115.6

Fixed and other assets 389.2

**Total assets 12,526.6**

### Liabilities

£m

Shares 9,084.6

Borrowings 2,575.1

Other liabilities 149.9

General reserve 717

**Total liabilities 12,526.6**

### Financial ratios

%

As a percentage of shares and borrowings –

Gross capital 6.20

Liquid assets 17.30

As a percentage of mean total assets –

Profit for the year 0.39

Management expenses 0.99

Lending Limit 3.10

Funding Limit 22.10

**Percentage increase in  
total assets during the year 11.30**





# 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: headoffice@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: 151

No. of part time staff: 31

No. of borrowing members: 15,932

No. of investing members: 72,234

Total members: 88,166

No. of depositors: 166

#### Executive directors

Chief Executive, Michael Boyd

Finance Director, Gareth Robinson

Operations Director, Declan Moore

#### Non-executive directors

Chair, Keith Jess

Vice Chair, Martin Pitt

Senior Independent Director, Karen Furlong

Stephen Mitcham

Claire Guinness

Paul Leonard

Wendy Galbraith (from 1st May 2024)

John Healy (from 1st August 2024)

Noyona Chundur (from 1st August 2024)

#### Other principal executives

Head of HR, Ailsa McNeill

Head of IT, Monique Silva

Head of Lending & Savings, Jane Millar

Chief Risk Officer, Claire Rice

#### Sales distribution channels for mortgages

Branches: 14.5%

Intermediaries: 85.5%

### 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 2023

#### Results for the year

	£000
Net interest receivable	35,927
Other income and charges	(1,654)
Administrative expenses	(17,757)
Operating profit before provisions	16,516
Movement in provisions for bad and doubtful debts	(925)
Operating profit and profit on ordinary activities before tax	15,591
Tax on profit on ordinary activities	(3,838)

**Profit for the year** 11,753

#### Assets

	£000
Liquid assets	351,375
Mortgages	1,587,722
Fixed and other assets	24,258

**Total assets** 1,963,355

#### Liabilities

	£000
Shares	1,682,123
Borrowings	113,085
Other liabilities	7,359
General reserve	160,032
Revaluation reserve	756

**Total liabilities** 1,963,355

#### Financial ratios

	%
As a percentage of shares and borrowings –	
Gross capital	8.96
Liquid assets	19.57
As a percentage of mean total assets –	
Profit for the year	0.61
Management expenses	0.92
Lending Limit	1.04
Funding Limit	13.55

**Percentage increase in total assets during the year** 3.32

## Saffron Building Society

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

T: 0800 072 1100

W: saffronbs.co.uk

E: saffrondirect@saffronbs.co.uk

X: @SaffronBS

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: 168

No. of part time staff: 25

No. of borrowing members: 8,244

No. of investing members: 110,340

Total members: 118,584

### Non-executive directors

Jaz Saggu  
Caroline Cartellieri  
David Rendell  
Robin Litten

### Other principal executives

Chief Risk Officer, Roy Sparks  
IT Director, Antony Bush  
Assistant Society Secretary, Harriet Wright

### Associated companies

Crocus Home Loans Ltd

### Sales distribution channels for mortgages

Telephone: 12%  
Intermediaries: 82%

### Executive directors

Chair, Mark Preston  
Chief Executive Officer, Colin Field  
Chief Financial Officer, Maurice Mills  
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 mortgage 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. In 2022, Saffron introduced their Savings Promises, further demonstrating how they put customers at the heart of what they do. They partner with Wren Sterling, the Co-op, the Equity Release experts, and Saffron Insurance to offer a variety of third-party solutions to members and clients in the Society's network. Last year, SBS was recognised for their award-winning savings products, as well as winning Best Building Society and Best Regular Savings Account Provider 2023 in the Savings Champion Awards and going on to win Overall Mortgage Lender of the Year in the Mortgage Awards 2023. SBS work closely with its Mortgage Intermediary arm, offering a specialist lending service by 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 second Members' 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.

## Financial position

As at 31 December 2023

### Results for the year

	£000
Net interest receivable	32,897
Other income and charges	(3,489)
Administrative expenses	(20,505)
Loss of disposal of property, plant and equipment	(404)
Operating profit before provisions	8,499
Movement in provisions for bad and doubtful debts	(750)
Operating profit and profit on ordinary activities before tax	7,749
Profit before tax	7,749
Tax on profit on ordinary activities	(1,898)

**Profit for the year** 5,851

### Assets

	£000
Liquid assets	277,832
Mortgages	1,131,298
Fixed and other assets	31,600

**Total assets** 1,440,730

### Liabilities

	£000
Shares	1,034,139
Borrowings	300,551
Other liabilities	27,885
General reserve	77,219
Revaluation reserve	936

**Total liabilities and reserves** 1,440,730

### Financial ratios

	%
As a percentage of shares and borrowings –	
Gross capital	6.40
Liquid assets	20.80
As a percentage of mean total assets –	
Profit for the year	0.43
Management expenses	1.50
Lending Limit	2.30
Funding Limit	22.50

**Percentage increase in total assets during the year** 11.90

## Scottish Building Society

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

T: 0333 207 4007

W: [scottishbs.co.uk](https://scottishbs.co.uk)

E: [mail@scotbs.co.uk](mailto:mail@scotbs.co.uk)

X: @\_ScottishBS

Facebook: [facebook.com/ScottishBS](https://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: 82

No. of part time staff: 19

No. of borrowing members: 8,415

No. of investing members: 27,679

Total members: 36,094

### Non-executive directors

Chair, Ian Wilson

Vice Chair, Andrew Hastings

Sheila Gunn

Karyn Lamont

Sean Gilchrist

Rosemary Hilary

Andrew Lee

### 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 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 use AI or algorithms to make decisions. Our savings members consistently describe us as helpful and friendly, and we proudly won Building Society of the Year at the Scottish Mortgage Summit & Awards 2024 for the fifth time.

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 as one of the best places to work in the UK in The Sunday Times Best Places to Work 2024 Awards.

We are aware of the role we play in wider society. 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 bring unforgettable experiences for community teams to train with professional players. We are also committed to helping children prepare for their future financial needs through the 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 2024

### Results for the year

	£000
Net interest receivable	14,874
Other income and charges	(249)
Administrative expenses	(10,537)
Operating profit before provisions	4,088
Movement in provisions for bad and doubtful debts	(126)
Operating profit and profit on ordinary activities before tax	3,962
Tax on profit on ordinary activities	(982)

**Profit for the year** 2,980

### Assets

	£000
Liquid assets	193,591
Mortgages	535,502
Fixed and other assets	11,608

**Total assets** 740,701

### Liabilities

	£000
Shares	490,933
Borrowings	201,998
Other liabilities	4,716
General reserve	43,054

**Total liabilities** 740,701

### Financial ratios

	%
As a percentage of shares and borrowings –	
Gross capital	6.20
Liquid assets	27.90
As a percentage of mean total assets –	
Profit for the year	0.43
Management expenses	1.52
Lending Limit	1.62
Funding Limit	29.18

**Percentage increase in total assets during the year** 14.90

## Scotwest Credit Union

Head office: 13 Elmbank Street, Glasgow G2 4PB

T: 0141 227 2390

W: [scotwest.co.uk](http://scotwest.co.uk)

E: [office@scotwest.co.uk](mailto:office@scotwest.co.uk)

X: @ScotwestCU

Facebook: [facebook.com/scotwest.members](https://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: 4

No. of borrowing members: 14,085

No. of saving members: 36,711

Total members: 36,711

### Non-executive directors

John Begg  
Justine Carter  
Maurice Gilligan  
Samantha Hamill  
Cathy Jamieson  
Ian Turner  
Stephen Wood  
Stuart Wallace

### 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.

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 2023

### Results for the year

	£000
Net interest receivable	3,635
Other income and charges	957
Administrative expenses	(2,374)
Operating profit before provisions	2,218
Movement in provisions for bad and doubtful debts	(942)
Movement in provisions for liabilities – FSCS levy charge	(651)
Operating profit and profit on ordinary activities before tax	625
Tax on profit on ordinary activities	(184)

**Profit for the year** 441

### Assets

	£000
Liquid assets	35,258
Mortgages	14,750
Fixed and other assets	45,961

**Total assets** 95,961

### Liabilities

	£000
Shares	84,444
Other liabilities	669
General reserve	10,587

**Total liabilities** 95,969

### Financial ratios

	%
As a percentage of shares and borrowings –	
Gross capital	11.31
Liquid assets	33.68
As a percentage of mean total assets –	
Profit for the year	0.46
Management expenses	2.47

**Percentage increase in total assets during the year** -4.51



## Skipton Building Society

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

T: 0345 608 0783

W: skipton.co.uk

X: @SkiptonBS; @SkiptonBS\_Press

Facebook: facebook.com/skiptonbs

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: 2,081

No. of part time staff: 416

No. of borrowing members: 288,800

No. of investing members: 1,005,249

Total members: 1,260,562

### Executive directors

Group Chief Executive, Stuart Haire  
Group Chief Financial Officer, Paul Chambers  
Chief Executive Officer – Money,  
Andrew Bottomley

### Non-executive directors

Chair of the Board, Gwyn Burr  
Deputy Chair of the Board, Mark Lund  
Iain Cummings  
Steven Davis  
Denis Hall  
Heather Jackson  
Philip Moore

### Other principal executives

CEO – Home Financing, Charlotte Harrison  
Group Chief of Staff, Stephanie Hattersley  
Group Chief Risk Officer, Steve O'Regan  
Group Chief People Officer, Justine Shaw  
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

### 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 89.3%  
Direct: 10.7%

## 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 2023

### Results for the year

	£m
Net interest receivable	542.8
Other income and charges	1,011.8
Administrative expenses	(1,224.0)
Operating profit before provisions	330.6
Movement in provisions for bad and doubtful debts	(0.8)
Other impairment and provisions for liabilities	3.6
Profit on ordinary activities before tax	333.4
Tax on profit on ordinary activities	(78.8)

**Profit for the year** 254.6

### Assets

	£m
Liquid assets	7,092.7
Mortgages	28,161.4
Fixed and other assets	1,967.8

**Total assets** 37,221.9

### Liabilities

	£m
Shares	25,949.8
Borrowings	7,316.9
Derivative financial instruments	452.2
Other liabilities	354.8
Subordinated liabilities and subscribed capital	726.9
General reserve	2,421.3

**Total liabilities** 37,221.9

### Financial ratios

	%
As a percentage of shares and borrowings –	
Gross capital	9.46
Liquid assets	21.32
As a percentage of mean total assets –	
Profit for the year	0.94
Management expenses	3.46
Lending Limit	4.11
Funding Limit	16.75
Percentage increase in total assets during the year	10.87





## Suffolk Building Society

Head office: Freehold House, 6-8 The Havens, Ransomes Europark, Ipswich, Suffolk IP3 9SJ  
T: 0330 1230723  
W: [suffolkbuidingsociety.co.uk](http://suffolkbuidingsociety.co.uk)  
E: [hello@suffolkbuidingsociety.co.uk](mailto:hello@suffolkbuidingsociety.co.uk)  
X: @SuffolkBuildSoc  
Facebook: [facebook.com/suffolkbuidingsociety](https://facebook.com/suffolkbuidingsociety)  
Instagram: [instagram.com/suffolkbuidingsociety](https://instagram.com/suffolkbuidingsociety)

Established: 1849

Auditor: BDO LLP

Solicitor: Various

No. of branches: 9

No. of agents: 1

No. of estate agency branches: 0

No. of ATMs: 0

No. of full time staff: 100

No. of part time staff: 75

No. of borrowing members: 4,228

No. of investing members: 51,307

Total members: 61,990

No. of depositors: 685

### Non-executive directors

Chairman, Peter Elcock  
Sian Hill  
Elaine Lenc  
Steve Liddell  
Steve Reid  
Fiona Ryder

### Other principal executives

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

### Sales distribution channels for mortgages

Telephone: 9%  
Intermediaries: 91%

### Executive directors

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

## 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 and members 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 new nature reserve, Martlesham Wilds.

## Financial position

As at 30 November 2023

Results for the year	£000
Net interest receivable	18,719
Other income and charges	(126)
Administrative expenses	(14,211)
Operating profit before provisions	4,382
Movement in provisions for bad and doubtful debts	(274)
Operating profit and profit on ordinary activities before tax	4,108
Tax on profit on ordinary activities	(843)

<b>Profit for the year</b>	<b>3,265</b>
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Assets	£000
Liquid assets	119,182
Mortgages	727,332
Fixed and other assets	20,024

<b>Total assets</b>	<b>866,538</b>
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Liabilities	£000
Shares	703,344
Borrowings	100,108
Other liabilities	16,276
General reserve	46,810

<b>Total liabilities</b>	<b>866,538</b>
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### Financial ratios

As a percentage of shares and borrowings –	%
Gross capital	5.83
Liquid assets	14.83
As a percentage of mean total assets –	
Profit for the year	0.40
Management expenses	1.70
Lending Limit	2.0
Funding Limit	12.50
<b>Percentage increase in total assets during the year</b>	<b>8.40</b>

## 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: 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: 47

No. of part time staff: 32

No. of borrowing members: 2,394

No. of investing members: 23,505

Total members: 25,899

No. of depositors: 325

### Non-executive directors

Chairman, Ieuan Griffiths  
Deputy Chairman, Steve Maddock  
John Union  
Andrew Morgan  
Malcolm Hayes  
Sophie Thomas

### 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  
Area Manager Swansea, Neath & Port Talbot,  
Jane Parker

### Sales distribution channels for mortgages

Branches: 32%  
Intermediaries: 68%

### 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 2023

### Results for the year

	£000
Net interest receivable	13,505
Other income and charges	164
Administrative expenses	(7,087)
Operating profit before provisions	6,582
Movement in provisions for bad and doubtful debts	(363)
Operating profit and profit on ordinary activities before tax	6,219
Tax on profit on ordinary activities	(1,485)

**Profit for the year** 4,734

### Assets

	£000
Liquid assets	126,414
Mortgages	477,755
Fixed and other assets	2,843

**Total assets** 607,012

### Liabilities

	£000
Shares	523,691
Borrowings	41,857
Other liabilities	1,632
General reserve	39,832

**Total liabilities** 607,012

### Financial ratios

	%
As a percentage of shares and borrowings –	
Gross capital	7.04
Liquid assets	22.35
As a percentage of mean total assets –	
Profit for the year	0.83
Management expenses	1.25
Lending Limit	5.70
Funding Limit	7.40

**Percentage increase in total assets during the year** 14.57



## Teachers Building Society

Head office: Allenvue 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: 67

No. of part time staff: 13

No. of borrowing members: 1,878

No. of investing members: 9,288

Total members: 11,166

No. of depositors: 238

### Non-executive directors

Chair, Julie Nicholson

Paul Winter

Jane Dumeresque

Kelvin Malayapillay

Jon Anderson

Dr Jim McAtear

### Other principal executives

Commercial Director, David Leek

Chief Operating Officer, Mark Ford

Head of People & Culture, Jo McLean

### Sales distribution channels for mortgages

Telephone: 50%

Intermediaries: 50%

### Executive directors

CEO, Simon Beresford

Legal Director, Patrick Jarman

Finance Director, Rajesh Patel

## 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 over 55 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 2023

### Results for the year

Net interest receivable	£000
Other income and charges	10,487
Administrative expenses	(606)
Operating profit before provisions	(8,699)
Movement in provisions for bad and doubtful debts	1,182
Operating profit and profit on ordinary activities before tax	(36)
Tax on profit on ordinary activities	1,146
	(277)

### Profit for the year

	869
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### Assets

Liquid assets	£000
Mortgages	97,279
Fixed and other assets	318,218
	4,235

### Total assets

	419,732
--	---------

### Liabilities

Shares	£000
Borrowings	238,183
Other liabilities	152,410
General reserve	3,783
Revaluation reserve	24,621
	735

### Total liabilities

	419,732
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### Financial ratios

As a percentage of shares and borrowings –	%
Gross capital	6.49
Liquid assets	24.91
As a percentage of mean total assets –	
Profit for the year	0.22
Management expenses	2.19
Lending Limit	1.01
Funding Limit	39.02

Percentage increase in total assets during the year	11.81
---	-------

## Tipton & Coseley Building Society

Head office: 70 Owen Street, Tipton, West Midlands DY4 8HG

T: 0121 557 2551

W: [thetipton.co.uk](http://thetipton.co.uk)

E: [info@thetipton.co.uk](mailto:info@thetipton.co.uk)

X: @TiptonCoseleyBS

Facebook: [facebook.com/TiptonCoseleyBS](https://facebook.com/TiptonCoseleyBS)

LinkedIn: [linkedin.com/company/tipton-&-coseley-building-society](https://linkedin.com/company/tipton-&-coseley-building-society)

Established: 1901

Auditor: Forvis Mazars

No. of branches: 4

No. of agents: 0

No. of estate agency branches: 0

No. of ATMs: 0

No. of full time staff: 75

No. of part time staff: 30

No. of borrowing members: 32,970

No. of investing members: 4,753

Total members: 37,421

No. of depositors: 311

### Non-executive directors

Chairman, Jeremy Cross

Keith Rolfe

Sally Veitch

Myron Hrycyk

Belinda Moore

Jill Bentley

### Other principal executives

Jason Newsway

Richard Groom

Richard Dryden

Mark Ferguson

### Sales distribution channels for mortgages

Branches: 0.77%

Telephone: 6.56%

Internet: 0.10%

Intermediaries: 92.57%

### Executive directors

Adam Evetts

Alastair Shand

## More about the society

Tipton & Coseley is a successful, independent building society founded in 1901 in the offices of a local solicitor and now situated in modern purpose-built headquarters in the heart of the West Midlands.

It offers a range of mortgage products designed for all stages of life, from first time buyer through to later life lending. The Society also offer a wide selection of savings accounts including Fixed Rate, Easy Access and ISAs. It has a philosophy of treating customers as individuals who deserve personal attention and excellent customer service.

As a mutual organisation it utilises profits for the benefit of its members and customers while maintaining a strong capital base to ensure that it provides a safe and secure home for members' savings.

## Financial position

As at 31 December 2023

### Results for the year

	£000
Net interest receivable	14,075
Other income and charges	(290)
Administrative expenses	(9,096)
Operating profit before provisions	4,689
Movement in provisions for bad and doubtful debts	(351)
Operating profit and profit on ordinary activities before tax	4,338
Tax on profit on ordinary activities	(1,055)

**Profit for the year** 3,283

### Assets

	£000
Liquid assets	130,299
Mortgages	464,249
Fixed and other assets	8,994

**Total assets** 603,542

### Liabilities

	£000
Shares	479,581
Borrowings	68,798
Other liabilities	3,702
General reserve	51,461

**Total liabilities** 603,542

### Financial ratios

	%
As a percentage of shares and borrowings –	
Gross capital	9.38
Liquid assets	23.76
As a percentage of mean total assets –	
Profit for the year	0.57
Management expenses	1.59
Lending Limit	1.22
Funding Limit	12.55
Percentage increase in total assets during the year	11.75

## 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: 73

No. of part time staff: 24

No. of borrowing members: 2,262

No. of investing members: 22,509

Total members: 24,771

No. of depositors: 633

### 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 Digital & Information Officer,

Manmohan Purewal

### Sales distribution channels for mortgages

Intermediaries: 85%

Direct: 15%

### Executive directors

Chief Executive, Steve Fletcher

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 2023

### Results for the year

	£000
Net interest receivable	10,045
Other income and charges	(1,238)
Administrative expenses	(6,223)
Operating profit before provisions	2,584
Movement in provisions for bad and doubtful debts	(392)
Movement in provisions for liabilities – FSCS levy charge	(4)
Other non-operating income/(expenses)	(17)
Operating profit and profit on ordinary activities before tax	2,171
Tax on profit on ordinary activities	(537)

**Profit for the year** 1,634

### Assets

	£000
Liquid assets	64,248
Mortgages	387,112
Fixed and other assets	9,661

**Total assets** 461,021

### Liabilities

	£000
Shares	373,625
Borrowings	55,599
Other liabilities	2,364
General reserve	29,433

**Total liabilities** 461,021

### Financial ratios

	%
As a percentage of shares and borrowings –	
Gross capital	6.86
Liquid assets	14.97
As a percentage of mean total assets –	
Profit for the year	0.37
Management expenses	1.47
Lending Limit	1.09
Funding Limit	14.29

**Percentage increase in total assets during the year** 10.67

## West Bromwich Building Society

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

W: westbrom.co.uk

E: enquiries@westbrom.co.uk

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: 542

No. of part time staff: 195

No. of borrowing members: 54,847

No. of investing members: 348,887

Total members: 401,601

### 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  
Deputy Chair, Julie Hopes  
David Thomas  
Lynne Shamwana  
Sara Bennison  
Russell Galley  
Nimisha Patel

### Other principal executives

Chief Customer Officer, Alex Windle  
Chief Internal Auditor, John McErlean  
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: 1.4%  
Telephone: 0.5%  
Intermediaries: 98.1%

## More about the society

The West Brom is the UK's eighth largest building society and is a leading provider of financial services. Proudly independent, the West Brom 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 2024

### Results for the year

	£m
Net interest receivable	103.6
Other income and charges	5.3
Administrative expenses	(59.5)
Operating profit before revaluation gains, impairment, provisions and cost on debt buyback	49.4
Gains on investment properties	2.5
Impairment on loans and advances	(14.7)
Cost on debt buyback	(5.1)
Profit before tax	32.1
Tax on profit on ordinary activities	(7.7)

**Profit for the year** 24.4

### Assets

	£m
Liquid assets	929.4
Mortgages	4,785.1
Fixed and other assets	275.2

**Total assets** 5,989.7

### Liabilities

	£m
Shares	4,670.6
Borrowings	825.2
Other liabilities	49.2
Reserves and Equity Instruments	444.7

**Total liabilities** 5,989.7

### Financial ratios

	%
As a percentage of shares and borrowings –	
Gross capital	8.13
Liquid assets	16.91
As a percentage of mean total assets –	
Profit for the year	0.42
Management expenses	1.02
Lending Limit	6.30
Funding Limit	15.00

**Percentage increase in  
total assets during the year** 5.30



## 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: 110

No. of agents: 117

No. of estate agency branches: 0

No. of ATMs: 44

No. of full time staff: 2,752

No. of part time staff: 796

No. of borrowing members: 139,066

No. of investing members: 2,818,042

Total members: 2,931,969

No. of depositors: 21,715

### Executive directors

Chief Executive Officer, Susan Allen

Chief Financial Officer, Tom Ranger

Chief Commercial Officer, David Morris

### Non-executive directors

Chair of the Board, Annemarie Durbin

Vice Chair, Alison Hutchinson

Guy Bainbridge

Angela Darlington

Debra Davies

Dina Matta

Mark Parsons

Jennelle Tilling

### Other principal executives

Interim Chief People Officer, Caroline Dungar

Interim Chief Risk Officer, Simon Martin

Chief Internal Audit Officer, James Heslip

Chief Operating Officer, Fraser Ingram

### Associated companies

Accord Mortgages Ltd

Arkose Funding Ltd

BC Loans & Mortgages Ltd

Brass No. 6 Plc (in liquidation)

Brass No. 7 Plc (in liquidation)

Brass No. 8 Plc

Brass No. 9 Plc

Brass No. 10 Plc

Brass No. 11 Plc

Chelsea Mortgage Services Ltd

Norwich & Peterborough Insurance Brokers Ltd

Norwich & Peterborough (LBS) Ltd

Tombac No.3 Plc

Yorkshire Building Society Covered Bonds LLP

Yorkshire Key Services Ltd

YBS Pension Trustees Limited

### Sales distribution channels for mortgages

Telephone: 5.2%

Internet: 5.0%

Intermediaries: 89.8%

## More about the society

Since Yorkshire Building Society was founded 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 help people find a place to call home, support people toward greater financial wellbeing and deliver long-term value to our members. Pursuing these ambitions is how we believe we can make the greatest positive impact on real life and wider society. We call this Real Help with Real Life.

We also recognise that we can help to drive positive outcomes not only for our membership but for our broader range of stakeholders, which includes the impact we have on the environment.

It is important to us that our objectives are in the best interest of our members and we focus on offering competitive mortgage and savings products and rewarding loyalty. 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 2023

### Results for the year

	£m
Net interest receivable	786.0
Other income and charges	4.3
Net (losses)/gains from financial instruments held at fair value	(5.5)
Net realised gains on disposal of financial instruments	1.6
Administrative expenses	(332.7)
Operating profit before provisions	453.7
Impairment charge and other provisions	(3.4)
Operating profit and profit on ordinary activities before tax	450.3
Tax on profit on ordinary activities	(118.6)

**Profit for the year** 331.7

### Assets

	£m
Liquid assets	12,798.4
Mortgages	46,815.9
Derivative financial instruments	1,755.0
Fixed and other assets	(400.6)

**Total assets** 60,968.7

### Liabilities

	£m
Shares	47,056.7
Wholesale funding and other deposits	7,789.3
Subordinated liabilities	1,621.7
Other liabilities	802.5
Members' interest and equity	3,698.5

**Total liabilities and equity** 60,968.7

### Financial ratios

	%
As a percentage of shares and borrowings –	
Gross capital	9.70
Liquid assets	23.34
As a percentage of mean total assets –	
Profit for the year	0.55
Management expenses	0.56
Lending Limit	6.40
Funding Limit	14.20

**Percentage increase in total assets during the year** 3.80

# 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

Head office: London and New York

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## A&O SHEARMAN

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Daniel Fletcher

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### About us

Our mutual and building societies practice provides our clients with informed and commercial legal advice. Our advice covers a wide range of issues including M&A and other strategic

transactions, corporate governance, regulatory, employment, pensions, incentives, IP and insurance. We also advise clients on commercial lending, finance and capital markets, portfolio transfers and securitisation.

The group has led on a number of 'first of its kind' transactions in the sector. We advised on the first issues of Core Capital Deferred Shares and capital securities; and on the first transaction under the "Butterfill" legislation. We also advised on the establishment of Reclaim Fund Ltd and the UK unclaimed assets scheme. We play an active role in shaping the sector. We advised on the first acquisition under the Banking Act 2009, the first ever covered bond issue by a building society and the first ever regulated covered bond in the sector.

Other recent work in the sector includes:

- Advising Nationwide on its inaugural CCDS open market repurchase exercises;
- Advising on structuring and issuing the sector's inaugural senior non-preferred (MREL) issuance;
- Advising West Bromwich on its liability management exercise to modernise its capital stack;
- Advising Coventry on their Additional Tier 1 bond issue (which played an important part in their capital plan for their acquisition of the Co-op Bank);
- Assisting with both Brexit and resolution planning;
- Advising Nationwide on a LIBOR transition consent exercise in respect of its floating rate PIBS;
- As well as providing structuring, regulatory, capital markets and building society law advice on other potential transactions.

## Addleshaw Goddard LLP

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Rosanna Bryant, Partner

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### About us

Addleshaw Goddard LLP is recognised as having one of the leading building societies and mutuals teams in the UK. We advise more than 30 of the UK's 42 building societies, as well as numerous other clients across the wider mutuals and financial services sectors, both in the UK and internationally. Our experience includes advising on many ground-breaking strategic transactions and market firsts, including advising on every one of the last 24 building society mergers.

Our multidisciplinary team includes specialists with in-depth sector knowledge and expertise across all of our key practice areas, enabling us to take a practical and commercial approach while delivering cost-effective, seamless, high quality advice.

Our experience includes working closely with government and regulators, participating in industry working groups and helping to shape legal and regulatory change affecting the sector. We also advise societies and their boards on directors' duties, corporate governance and constitutional matters, including AGMs.

For further details about our practice, see the Building Societies and Mutuals page on our website: [www.addleshawgoddard.com](http://www.addleshawgoddard.com)

## ALMIS International

Head office: 7 Canning Street Lane, Edinburgh EH3 8ER

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### Key contacts

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Rebecca Jellie, Head of Operations

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### About us

As market leaders in controlling financial risk, ALMIS International uses proprietary cloud-based IP across a single fully integrated platform to enable global banking institutions to make insightful and timely management decisions. Our services include ALM, Regulatory Reporting, Treasury Management, Financial Planning and Hedge Accounting.

ALMIS provides accurate, current and forward-looking analyses, providing decision support for executives and boards, allowing them to plan with increased confidence.

Cobalt, our treasury management system, enables treasury trades to be securely entered into the system directly by dealers.

The two systems seamlessly integrate, enabling straight through processing of treasury deals into ALM and Regulatory Reports. Other features of Cobalt include collateral management, versatile limits management, extensive reporting functionality and dynamic and configurable interfaces to accounting systems.

For over 30 years our comprehensive solutions have set the highest standards in the UK, making ALMIS the trusted choice for Banks and Building Societies across the nation. Our extensive experience and reliable expertise have earned us a loyal clientele both domestically and internationally.

## Association of British Credit Unions Limited

Head office: Holyoake House, Hanover Street, Manchester M60 0AS

T: 0161 832 3694 E: [members@abcul.org](mailto:members@abcul.org) LinkedIn: [linkedin.com/company/association-of-british-credit-unions](https://www.linkedin.com/company/association-of-british-credit-unions)

### Key contacts

Robert Kelly, Chief Executive  
Debbie Smith-Hands, Head of Member Engagement  
Natalie McQuade, Head of Advocacy  
Patrick Thorpe, Communications Manager

### About us

The majority of credit unions in England, Scotland and Wales choose to join ABCUL and the Association represents the majority of the British credit union movement on every key measure – number of credit unions, number of members served by credit unions, and assets. Our dedicated staff team is committed to making a difference to credit unions in Great Britain. We provide a range of advice, training & development services to help member credit unions grow as thriving financial co-operatives.



## Association of Financial Mutuals (AFM)

Head office: Oddfellows House, 184-186 Deansgate, Manchester M3 3WB

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### Key contact

Andrew Whyte, CEO  
E: [andrew@financialmutuals.org](mailto:andrew@financialmutuals.org)

### About us

The Association of Financial Mutuals (AFM) is the trade body that represents mutual and not-for-profit insurers, friendly societies and other financial mutuals across the UK. We promote the concept of mutuality by helping our members identify with, remain committed to, and contribute significantly to mutuality through the promotion of best practice and a commitment to working together and in the interest of members, customers and other stakeholders.

Between them, mutual and not-for-profit insurers manage around 25 million savings, pensions, protection and healthcare policies in the UK and Ireland, with annual premium income of £23 billion, and hold nearly £200 billion in assets.

A financial mutual is an organisation that supplies financial services products, and which is owned by its customers or members. That means there are no shareholders to pay dividends to, or to account to, and a mutual can concentrate entirely on delivering products and services that best meet the needs of its customers.



## BDO LLP

Head office: 55 Baker Street, London W1U 7EU

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### Key contacts

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### About us

BDO LLP is the fifth largest UK and global accounting and business advisory firm operating in 164 countries, with over 111,000 people. Our financial services group consists of over 700 specialists in the UK alone and is part of a

global Financial Services practice with operations in all major financial centres. Our view of the marketplace is broad, with specialist sector teams bringing experience from across all of the industry.

Our expertise covers the banking & building societies, insurance, capital markets, private equity and asset management sectors where we work with firms of varying sizes, from new entrants to the largest and most complex financial services organisations in the world.

We provide a range of services; audit & assurance, accounting advice, internal audit, tax, technology risk & IT advisory services, valuations, risk & regulatory advisory services, business restructuring, forensic & financial investigations, and global outsourcing.





## Co-operatives UK

Head office: Holyoake House, Hanover Street, Manchester M60 0AS

T: 0161 214 1750 W: [www.uk.coop](http://www.uk.coop) E: [contact@uk.coop](mailto:contact@uk.coop) LinkedIn: [linkedin.com/company/cooperativesuk](https://www.linkedin.com/company/cooperativesuk)

## CO-OPERATIVES UK

### Key contact

Rose Marley, CEO  
E: [contact@uk.coop](mailto:contact@uk.coop)

### About us

Co-operatives UK is the national association of co-operative businesses. Our mission is to empower and support co-operative enterprise with specialist knowledge and expertise, to grow the co-operative economy and create a fairer society.

We have around 1,000 co-operatives, community businesses and mutuals in direct membership, with a further 3,500 organisations represented through our federal members. We provide member benefits in numerous ways.

We provide specialist HR, membership and governance services, including full Board audits and reviews for co-operatives and mutuals. We lobby policymakers to create a level playing field so member-owned organisations can thrive.

We raise awareness through our campaigning and communication activities, including publication of the Co-operative and Mutual Economy report. We also unite member-owned businesses through national conferences, local workshops and networking sessions so co-operatives and mutuals can connect, learn and do business together.

## Connells Survey & Valuation Ltd

Head office: Cumbria House, 16-20 Hockliffe Street, Leighton Buzzard, Bedfordshire LU7 1GN

T: 01525 218500 W: [www.connells-surveyors.co.uk](http://www.connells-surveyors.co.uk) E: [ben.leroy@connells.co.uk](mailto:ben.leroy@connells.co.uk)



### Key contacts

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### About us

Connells Survey and Valuation Limited is an established valuation and surveying panel management Company with nationwide coverage and market leading service delivery. Connells has over 30 years expertise in the provision of professional valuation services to lenders and has held ISO 9001:2015 Quality Assurance accreditation for over 29 years, underlining our commitment to put our clients and their customers first. Since 2015, the Company has managed in excess of 2.5 million transactions across the residential and buy to let lending markets.

Connells employs a large team of over 350 RICS qualified surveyors who undertake the provision of reports and advice 'on the ground' alongside a contracted panel of tightly managed partner

valuation firms. The culture is one of continual improvement and innovation, achieved through working in partnership with clients to identify and respond to their evolving needs, sharing best practices from market experiences, proactive communication and relationship management, ongoing training, professional development and investment in IT solutions. Continual investment in people development is core to our success allowing us to evolve and maintain our high standards. Whilst totally independent operationally, our unique ownership by the Skipton Building Society offers the security of financial strength, established and robust corporate governance and a significant PII covenant. Connells offers continuous support to its clients within the regulatory and operational landscape of the financial markets.

## Deloitte

Head office: 1 New Street Square, London EC4A 3HQ

T: 020 7936 3000 W: [deloitte.co.uk](http://deloitte.co.uk) LinkedIn: [linkedin.com/company/deloitte](https://www.linkedin.com/company/deloitte)



### Key contacts

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Head of Building Society Sector  
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### About us

Deloitte is one of the fastest growing professional services firms in the UK with offices in 23 locations and over 25,500 staff nationwide. We provide professional services and advice to many leading businesses, government departments and public sector bodies and publish many influential studies and thought leadership pieces in our own right.

Deloitte delivers quality audits and comprehensive solutions to complex business challenges across a multitude of disciplines. Over 2,000

professionals work in our largest industry sector; UK Financial Services. Within this practice, a dedicated building society group provides a unique integrated service approach that combines audit, tax, consulting and other advisory services. Deloitte delivers a breadth and depth of financial services expertise for a large part of the financial services sector.

Deloitte is committed to serving the building societies market and recognises the importance and advantages of mutuality. We believe in the importance of the consumer; a culture we share. As a result we are the fastest growing building society practice in the UK.

## docStribute

Head office: 32 Blackfriars, London SE1 8PB

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### Key contacts

Chris Ansara  
Beth Love

### About us

At docStribute, we're revolutionising regulated customer communications for the Building Society sector. Leveraging Distributed Ledger Technology (DLT) our "immutable-hyperlinks" ensure document integrity, meeting the FCA's Durable Medium requirement. At docStribute we deliver mandatory documents securely and make them easily shareable via email, messaging, or SMS. We're improving engagement, readership and tracking, imperative for Consumer Duty compliance in 2024.



## EY

Head office: 1 More London Place, London SE1 2AF

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Michael Cooke, Director, Financial Services  
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### About us

At EY, our purpose is building a better working world. The insights and quality services we provide help build trust and confidence in the capital markets

and in economies the world over. We develop outstanding leaders who team to deliver on our promises to all our stakeholders. In so doing, we play a critical role in building a better working world for our people, for our clients and for our communities.

Through our four integrated service lines – Assurance, Consulting, Strategy and Transactions, and Tax – and our deep sector knowledge, we help our clients to capitalise on new opportunities and assess and manage risk to deliver responsible growth. Our high-performing, multidisciplinary teams help them fulfil regulatory requirements, keep investors informed and meet stakeholder needs.



## finova

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### About us

finova is the UK's largest cloud-based mortgages and savings software provider, supporting over 50 lenders, 3,000 mortgage brokers and 200 financial institutions. Our suite of award-winning software includes a core banking platform, broker platform and finova Connect, a range of solutions that connect lenders, intermediaries and consumers. Fast implementation and open architecture are at the centre of our technology, giving our customers the flexibility to integrate into existing systems or configure solutions to meet their business needs.

### For lenders

finova offers a comprehensive suite of modular, SaaS-based open-architecture software for lenders in the mortgage, lending and savings sectors. Our award-winning, fully customisable origination platform helps banks, building societies and other lenders operate on a multi-sales channel model across the widest range of product types. With user-friendly interfaces, feature-rich solutions, and a commitment to innovation, we're shaping the future of mortgage and lending transactions in the UK and beyond.

### For brokers

finova Broker focuses exclusively on supporting the UK mortgage and protection intermediary sector with technology and payment solutions. Our fully



customisable CRM software is designed for the modern intermediary, offering a complete suite of API integrations and modular functionalities, including a customer portal, case management, integrated sourcing and instant digital qualification to help brokers win more business, deepen relationships and manage applications effectively. finova Broker is supported by its own mortgage club, fPMS – finova Payment and Mortgages Services.

## Forvis Mazars LLP

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### Key contact

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### About us

Forvis Mazars is a leading professional services network. In the UK, the firm spans 14 offices, has over 3,300 employees and over 170 partners. Our UK Financial Services practice is an integral pillar of the firm, with 35+ partners and 700 specialist staff and a team comprised of former regulators, industry executives and skilled, senior professionals.

We have a dedicated team of building society specialists, who are committed to the sector and already work with a significant number of the UK's building societies. These experts deliver audit and assurance, regulatory and compliance advice, quantitative solutions and climate risk management

services, offering their insight and tailored solutions from a sector-focused perspective.

At Forvis Mazars' core is a commitment to providing a different perspective and an unrivalled client experience that feels right, personal, and natural. We provide advice that builds our clients' confidence and prepares them for what's next.

Forvis Mazars Group is an internationally integrated partnership operating in over 100 countries and territories, serving organisations of all sizes, both locally and globally. For further details about our team and how we can support your organisation, please visit [www.forvismazars.com/uk](http://www.forvismazars.com/uk)

## Gateway Surveyors

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### About us

Gateway Surveyors is one of the UK's leading panel managers within the building society sector providing expertise in a wide range of surveying and valuation services. We understand each lender has individual requirements therefore, we apply a personal and tailored customer approach from the very beginning of your onboarding journey, enabling us to remain responsive to your needs ensuring we fully support your specific growth plans and objectives during the entirety of our partnership.

Alongside standard valuations, we have the expertise within niche lending including self-build, modern methods of construction, HMOs, MUFBS and shared ownership. In addition, through harnessing the power of digital technology, we also provide AVM and Desktop valuations services bespoke to individual lender criteria and risk appetite.

Our national coverage enables us to provide valuation services throughout the UK which is complimented by our impressive network of panel firms ensuring lenders have the very best availability and capacity.

Our technical knowledge is second to none, with a dedicated team consisting of experienced chartered surveyors headed by our Technical Director who are always at hand to promptly respond to any query you may have either by phone or email pre and post valuation. To add, our dedicated Client Relationship Director provides full support as and when required as well as regular partnership meetings.

We are passionate at Gateway about our client partnerships, and have gained a reputation for high-quality, innovative and risk mitigation services built to individual lender requirements. We are at your service.

## Grant Thornton UK LLP

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## Grant Thornton

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### About us

Grant Thornton has a global presence in over 140 countries with 62,000 people. The Grant Thornton UK firm has more than 200 partners, over 6,000 people and operates in 27 offices.

Combining global scale with local insight, quality and understanding to give assurance, tax, and advisory services to help clients realise their ambitions.

Our expertise in the building society sector, covers change management, business and organisational design, governance, data and technical architecture development, strategy & IT strategy development,

board effectiveness, risk management, audit support, regulatory compliance, S166 and skilled person support, tax/finance support, fraud controls and operational resilience. Our 27 offices across the country ensure there is a local Grant Thornton 'go-to' person.

We're a different kind of adviser ready to meet the very different demands of today's businesses. We deliver fresh perspectives, practical solutions and consistent high-quality through a more personal, agile, proactive approach.

## Iress

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### About us

Iress' strategic commitment is to make the mortgage process easier, simpler and more efficient for everyone. Our software helps lenders and intermediaries give their clients the best mortgage experience through an efficient, connected journey from sourcing to completion. Powering lenders of all sizes and risk appetite, and recognised as the most advanced, comprehensive end-to-end system of its kind, our mortgage sales and originations software, MSO, reduces the constraints of legacy systems and transforms the way lenders originate mortgages.

Find out how we can help your business at [www.iress.com/mortgages](http://www.iress.com/mortgages)



## King & Shaxson Ltd

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### About us

King & Shaxson is a long established City name with a history that goes back to the mid-nineteenth century and a wide ranging client base. King & Shaxson provides a range of transactional services to building societies and credit unions covering the

execution of HQLA and non-HQLA bond and money market instruments. In addition King & Shaxson offers a cost effective, ring-fenced custody service which is fully compliant with the FCA CASS rulebook.

Treasury advisory services are provided by King & Shaxson Treasury Solutions and can provide help with liquidity investment and funding advice, market and interest rate risk advice and mitigation approaches, bond and swap valuation services, forecasting, economic pack production, risk management (including change of approach), policy and procedures review, management and raising of capital, counterparty credit services, product development, implementation and monitoring, portfolio management advice and regulatory issues.



Bespoke treasury related training courses can be provided across all levels from Treasury staff and management to executive and Board level.

King & Shaxson Treasury Solutions operate the Treasury Forum for societies to share ideas and develop Treasury knowledge in the various areas and approaches in which they operate. Please contact Chris Gardner for further details.

## KPMG

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### About us

KPMG's Financial Services professionals provide audit, tax and advisory services to a significant number of the UK's building societies.

We offer advice, assurance and challenge to clients based on our extensive knowledge and experience of the sector, as well as in-depth understanding of our clients' current business issues and activities. We help societies make decisions that can add

value to their operations, benefit members and help ensure they can compete successfully in a challenging environment.

KPMG's building society team holds regular technical updates and related seminars and produces a range of publications aimed specifically at the sector.

With over 3,000 UK-based professionals dedicated to our financial sector clients, KPMG in the UK has the capability, resources and expertise to support building societies as they respond to changes in the regulatory environment, technology, increased competition and the needs of their customers and members.





## LMS

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### About us

LMS is the market leading provider of conveyancing services to the UK mortgage market. We are delighted to be a long standing associate of the BSA and proud to partner with twenty-seven societies. We provide a full suite of conveyancing services and have been trusted by our many lender partners for over 25 years.

We have a reputation for innovation and we continue to lead the digital revolution in conveyancing.

LMS provides products such as fees assisted remortgages along with wider transactional panel management through 'Panel Link' aimed at improving the customer journey, creating efficiencies and strengthening risk profiles through securing the monetary chain.

## Mambu

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### About us

Mambu is the world's only true SaaS cloud banking platform. Launched in 2011, Mambu fast-tracks the design and build of nearly any type of financial offering for banks of all sizes, lenders, fintechs, retailers, telcos and more.

Our unique composable approach means that independent components, systems and connectors can be assembled in any configuration to meet business needs and end user demands. Speaking of connectors, our marketplace ecosystem includes integrations across credit decisioning, payment processing, AML, KYC, regulatory, CRM, accounting, customer experience and more. This extensive

ecosystem gives you unrivalled vendor flexibility and no lock-in. Not only that, we work with all major consultancies and SIs.

Mambu supports more than 200 customers in over 60 countries – including Western Union, Commonwealth Bank of Australia, N26, BancoEstado, Raiffeisen Bank, ABN AMRO and Bank Islam. [www.mambu.com](http://www.mambu.com)

## MHA Baker Tilly

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### About us

MHA is the UK member firm of the global Baker Tilly network with many offices across the United Kingdom and Ireland rooted in the communities we serve. We are a fast-growing challenger firm, large enough to have all the specialist skills required to deal with the complex regulation and governance that Building Societies face and small enough to provide personal partner-led client management with care and attention to detail.

Our clients include regional and national building societies, banks and payment service providers through to many of the technology organisations that support the wider sector. Our technical expertise is informed by a deep understanding of industry trends and challenges working closely with industry regulators to ensure we can provide the foresight required.

Our services and advisory work include:

- Governance, Risk & Controls (Internal audit & risk services).
- Regulatory guidance.
- Tax compliance, planning and related governance audits.
- Transactional services support.
- Audit & Assurance.
- Sustainability & ESG advice and reporting.

As a global firm with a constant eye on innovation, we also work with FinTech disruptors, analysing changes in consumer behaviour, the growth of digital assets and how ESG factors are shaping the investment landscape. Being a multi-financial services sector firm, we also work with asset managers and insurers bringing our expertise in these sectors to bear on projects where building societies collaborate or partner with third parties for the delivery of additional services and products to customers.

## Miles Advisory LLP

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### About us

As the role of business in society has fundamentally changed, so too has the blueprint for successful leadership. We believe that the leaders we place are uniquely positioned to build organisations that impact positively on broader society. We support organisations to find and acquire this different type of leader. New leadership for a changing world. And we go beyond Search, to support these leaders build the connectivity between people and purpose which is needed for engaged and sustainable organisations.

We offer advice and solutions in discrete and connectable areas: Executive Search, Talent Insight and Analytics, People and Culture Strategy and Leadership Development.

Our Partners have maintained a position at the top of their profession for over 20 years and bring expert cross-sector and cross-functional experience. This breadth, coupled with creative thinking and understanding of key issues facing organisations, allows us to bring focus to even the most innovative and challenging appointments. Our process is underpinned by our strong commitment to transparency, rigour and due diligence.

Our Financial Services practice has long standing success in helping organisations build strong,



diverse, multidisciplinary leadership teams and boards. We work closely with a defined number of UK and international clients, including building societies, banks (retail, private, commercial, SME), consumer finance, asset finance intermediaries, insurance, business services and wealth management. We maintain close relationships with key influencers and keep informed of regulatory requirements through regular discussions with the Bank of England.

## Monument Technology Ltd

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### About us

Monument Technology takes the proven, end-to-end platform developed for Monument Bank, one of the leading neobanks to use 'composable architecture', which has enabled Monument Bank to scale from £1 billion to a £3 billion balance sheet in just 7 months. Our platform is a full-stack 'building-society-in-a-box', delivering all the functionality needed to run and grow a modern, digital led building society, including native mobile app and web experience, servicing, core and all

the back-end technologies, integrated in a single, cloud-native solution. Monument Technology provides everything in one solution, taking care of all third-party contracts and integrations as well as delivery, migration, ongoing maintenance and future platform enhancements – all for one annual licence fee, allowing our customers to embrace the most modern technology available, without any of the complexity.



## Mutual Vision

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Tim Bowen, CEO

### About us

Mutual Vision are the digital platform provider of choice for the Building Society and small bank sector delivering highly effective and affordable core banking and digital front-end solutions whilst exercising ethical business practices.

MV provide innovative open technology that connects its customers to intermediaries, suppliers, FinTechs and consumers.

MV has focused on providing banking technology for building societies, working for 23 of the 43 building societies in the UK – more than half of the market. It employs 90 people and is headquartered in Wilmslow, Cheshire. MV was established in 2001 by a group of building societies and MV is still owned by six mutuals (Beverley, Chorley, Ecology, Harpenden, Monmouthshire, and Penrith); even now MV operates with a mutual ethos.

Contact Mutual Vision if you would like to join the MV customer community.



## Ohpen

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### About us

The Truly Digital Building Society just got real. Ohpen launched in the UK in 2021, but we've been at the cutting edge of digital mortgages since cloud computing first emerged. Indeed, we were the first core system vendor in the world to take a financial institute to the cloud more than 12 years ago. With a UK team steeped in mutuals and bringing together digital acumen and a solutions mindset, we're all about doing things better and have already announced our first 3 UK mortgage origination clients, where we are initially focussing our UK proposition. We believe that societies deserve to be freed from their legacy stranglehold and we are in a great position to help, combining our rich, proven

functionality with the agility of a modern SaaS solution. Ohpen's API first solution delivers 'right first time' origination processes which converts into outstanding broker and member journeys and frees up your underwriters to make decisions and not chase paperwork.

An open architecture that actively promotes innovation and partnerships? It's time to discover Ohpen. Want to know more? Please contact Jerry for a demo.

## OneFamily

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### Key contact

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### About us

OneFamily believes that everyone should have the same opportunities in life – regardless of how much money they have. We provide financial products to help families at every stage of life, whether they're putting money aside for a child, saving for their future, or want extra peace of mind with life insurance.

Putting our members first and improving the financial wellbeing of those who need it most is firmly built into our values. We have nearly 1.6 million members and 49 years' experience of providing accessible, affordable products to help people make the most of their money. And don't just take our word for it – our members rate us highly, with an overall satisfaction score of 93% in 2023.

Our Inspiring Better Futures vision is driven by doing the right thing for our members, colleagues and communities. We are invested in making a difference through volunteering and charity partnerships and awarded 111 young people with education grants to help with the cost of further education and training in 2023. We have also been named as one of the best places to work by The Sunday Times.

OneFamily's Partner Programme offers you an opportunity to provide a compelling range of financial products to you members, with no significant impact on your own business model. To find out more, contact our Partnership team.

## Paragon Customer Communications

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### About us

Paragon combines leading-edge technology and exceptional people to deliver business-critical products and services that enhance our clients' performance. We go to market through seven key business lines, delivering cost and carbon efficiency while meeting our clients' evolving challenges head on, transforming how their businesses operate. In the UK, Luxembourg and Ireland, those seven business lines are: Consultancy and agency, Customer Communications, Lead Supply, Supply Chain Management, Business Process Outsourcing, Workplace Solutions, and Print Solutions. They enable us to meet customer expectations and remain agile and flexible to market demands.

## Parliament Hill Ltd

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### Key contacts

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### About us

Parliament Hill Ltd are a member benefit specialist who help add real value to your membership proposition. Our primary service is to develop, launch and manage 'Member Benefit Schemes', designed to save your members time and money on a range of products and services, both personally and professionally.

Member benefits can assist with recruitment, engagement, satisfaction and retention. They can be used to help meet regulatory obligations,

including the Consumer Duty and fair value. They can be employed tactically, for example to assist with email registrations, or at points of key member vulnerability.

Parliament Hill (ourselves part of a mutual), work with almost 100 UK membership bodies, including BSA members amongst 10 other mutuals. We would love the opportunity to find out about your Society – and to see if we might be able to assist.



## PEXA

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### About us

In 2010, PEXA began a journey that would revolutionise the way Australians (and the rest of the world) exchange property. We set out to create less paperwork, smaller process times and less margin for error, helping to modernise the AU\$7 trillion residential property market. Today our world-first property settlement experience is trusted by more than 10,000 legal and conveyancing firms as well as financial institutions in Australia. Over AU\$2 trillion of property value has safely transacted through PEXA and every week 20,000

Australians experience a speedy, safe and efficient property settlement experience. We believe our success is worth sharing and that our proven technology will advance how the UK buys and sells homes. That's why we're looking to work with progressive UK lenders, land registry and solicitors to streamline their processes, cut complexity and deliver better experiences, every time, for everyone.

PEXA digitises the manual processes and paperwork associated with property exchange by enabling lenders, conveyancers and others to transact together seamlessly. Our streamlined process is designed to enable fast, frictionless remortgaging while helping progressive lenders deliver better, simpler experiences.



## PricewaterhouseCoopers

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### About us

Our purpose is rooted in what the firm was founded to do – to build trust between our clients and their stakeholders, helping capital markets and the economy to function.

We address many important problems for clients, their markets and broader society. We have over 22,000 partners and staff in our offices around the UK. In addition we are able to draw on the expertise of our colleagues across our global network.

We provide a wide range of services to building societies and their strategic partners including:

- Audit – External Audit and Funding Compliance Assurance.



- Risk – Technology (Security, Cyber, Change, Cloud, AI, Data), Risk & Governance (Operational, Third Party, Treasury, Conduct, Prudential), Credit, Models/Reporting, Financial Crime/AML.
- Tax – Direct and Indirect tax, Compliance and Advisory.
- Consultancy – Strategy, Transformation/digital, Finance & Risk, Cost Optimisation, People, ESG, Outsourcing/Managed Services.
- Deals – Transactions, Valuations, Strategy.



## Protiviti UK

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Global Business Consulting

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### About us

Protiviti is a global consulting firm that delivers deep expertise, objective insights, a tailored approach and unparalleled collaboration to help leaders confidently face the future. Our consulting solutions span critical business problems in technology, business process, data and analytics, risk, compliance, transactions and internal audit. We continue to successfully partner with Building Societies and Mutuals to tackle a range of challenges facing the industry and ensure the best possible outcomes are reached for both the Societies and their members alike. Protiviti was also a headline sponsor at the BSA conference in 2024.

## Publicis Sapient

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**publicis**  
**sapient**

### Key contact

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### About us

Publicis Sapient is a digital transformation company. We partner with organisations to help them create and sustain a competitive advantage in a world that is increasingly digital.

We operate through our expert SPEED capabilities: Strategy and Consulting, Product, Experience, Engineering and Data+AI. Our agile, data-driven approach equips us to design the products and services customers truly value.

We are the digital business transformation hub of Publicis Groupe with 20,000 people and over 50 offices worldwide.

## Quadient

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**quadient**  
Because connections matter.

### Key contact

Damian Parker, Head of Banking and Financial Services  
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### About us

Quadient empowers UK Building Societies to deliver exceptional member experiences through our Inspire Customer Experience Management (CXM) suite, including Inspire Journey, iForms, Evolve, and Flex. Our solutions are crafted

to enhance member engagement and streamline back-office operations while keeping member communications at the forefront.

**Inspire Journey** helps map and optimise the entire member lifecycle, ensuring personalised, seamless interactions across all channels.

**Inspire iForms** simplifies complex processes like mortgage applications, improving data accuracy and operational efficiency.

**Inspire Evolve and Flex** offer flexible deployment options, including cloud-based (SaaS) and on-premises solutions. This flexibility enables building societies to manage communications securely and take back control of member

engagement, ensuring consistency and compliance across all interactions.

We collaborate with a robust network of partners, providing expertise and support to seamlessly integrate member communications into broader transformation projects. This holistic approach helps building societies prioritise both operational efficiency and exceptional member service.

Quadient's comprehensive solutions help Building Societies exceed regulatory standards, enhance member satisfaction, and foster lasting relationships. By partnering with us, Building Societies can transform their operations and deliver outstanding member experiences in a competitive market.

## Qualis Credit Risk

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### About us

Qualis is a specialist Managing General agent (MGA) that provides mortgage, and insurance solutions for lending institutions. For over 20 years, our experienced team have worked in partnership with banks, building societies, broking and advisory firms across Europe. We look to form long-term partnerships, adding value beyond the insurance we

provide. We have partnered with everyone, from a number of the top UK, Italian and Nordic Banks to mid-size building societies across Europe.

In addition, Qualis leverages its experience and consultative approach in underwriting specific risks including Income Protection and provides additional services, including referrals, portfolio analysis, lending criteria advice and quality assurance audits. In addition Qualis has exclusive arrangements with top-tier reinsurers and third party administrators.

Qualis is part of the AmTrust Group.

For more information: [www.qualiscritrisk.com](http://www.qualiscritrisk.com)



## Quantuma Advisory Limited

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### Key contact

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### About us

Celebrating its 10th anniversary in 2023, Quantuma is an independent advisory firm serving the needs of corporate companies and their stakeholders.

Our specialist Financial Services (FS) team brings together the expertise of our FS focussed senior colleagues. We have expertise in assisting FS firms facing challenging trading conditions or insolvency,

and regulatory issues. We are known for our ability to deliver results which are often achieved under the most challenging of circumstances.

Our FS team has unrivalled experience working with regulated firms and is headed by Managing Director Dina Devalia, an FS sector specialist who works exclusively with regulated businesses.

Dina is both a licensed and qualified restructuring professional, as well as a leading regulatory specialist, having spent ten years of her career at the Financial Conduct Authority (FCA). Since 2012 Dina has specialised in advising deposit taking



institutions, including building societies and credit unions, when facing challenging trading conditions, insolvency and regulatory issues.

Quantuma is headquartered in London and employs 400 people, who are located across 27 offices situated in the UK, Cyprus, Mauritius, The Cayman Islands, BVI, Singapore, Dubai, Hong Kong, Vietnam and Australia.

## Reclaim Fund Ltd

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### About us

Reclaim Fund Ltd (RFL) is the operator of the Dormant Assets Scheme, established in 2011. The Scheme unlocks dormant assets to benefit social and environmental initiatives across the UK, whilst ensuring that account holders and their beneficiaries can reclaim their money, including any interest accrued, at any time in the future. In 2024, RFL,

together with nearly 50 banks, building societies and insurance and pensions providers, are celebrating the first £1 billion distributed to good causes, across youth, financial inclusion and social investment. This money is changing lives and transforming communities, from helping disadvantaged young people find work to initiatives that help vulnerable individuals gain access to fair and affordable loans and social investment funds that help uplift and empower local communities.

In 2019, the Alternative Scheme was launched to enable smaller building societies with a balance sheet valued at less than £7 billion to use dormant assets funding to benefit a foundation or charity/ies of their choice, whilst protecting the rights of their members to reclaim their money.



So far, seven building societies have taken advantage of the opportunity to deliver real impact to their local community, including Newcastle, Leek and Vernon Building Societies.

The Scheme is voluntary but offers significant benefits to participating building societies and the communities of which they are a part, and is simple to join. If you would like more information, please contact Helen Boyd or Debbie Heyes.

## RSM

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### About us

RSM UK is a leading provider of audit, tax and consulting services to middle market leaders globally. We empower our clients to move forward with confidence and realise their full potential. With around 4,900 partners and staff in the UK and access to more than 57,000 people in over 120 countries across the RSM network, we can meet our clients' needs wherever in the world they operate.

We advise on a full range of business matters across the financial services sector and have significant experience advising on complex projects and requirements.

## Smart Money People

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### Key contact

Jess Rushton, Head of Business Development

### About us

Smart Money People is the UK's most comprehensive customer review site for financial products and services. More than 2 million reviews have been shared to date, helping people make smarter financial decisions and providing financial services companies with a true picture of what customers think and need. In addition, we create in-depth bespoke reports for financial organisations. As a result, these companies can turn this data into actionable insights to help them better serve their customers and build deeper trust.

## Sopra Banking Software

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### Key contact

Geert Pick, UK Head of Sales

### About us

Sopra Banking Software (SBS) is a trusted partner to more than 1,500 financial institutions and large-scale lenders in 80 countries worldwide, including Santander, Société Generale, KCB Bank, Kensington Mortgages, Mercedes-Benz, and Toyota. Its cloud platform offers clients a composable architecture to digitise operations, ranging from banking, lending, compliance, to payments, and consumer and asset finance. With 5,000 employees in 50 offices, SBS is recognised as a Top 10 European Fintech company by IDC and as a leader in Omdia's Universe: Digital Banking Platforms. SBS is a subsidiary of European digital consulting leader Sopra Steria (EPA: SOP), a 56,000-person company that generates annual revenue of €5.8 billion in 2023.

## Suade

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### About us

Founded in 2014, Suade, leading RegTech firm, stands apart by transforming the industry's approach to regulatory compliance. Harnessing the power of Suade's technology with an intelligent data-driven platform and the utilisation of Natural Language Processing (NLP) and Machine Learning (ML), enables financial firms to achieve efficiency ratio objectives, gain greater business insights while insulating them from regulatory change.

Suade's approach to data discipline is rooted in its Financial Regulation (FIRE) Data Standard, the only global open-source regulatory data harmonisation that brings together regulators and financial institutions to a congruent set of data definitions and properties. Building on FIRE, Suade leverages the latest technologies to streamline compliance, enhance automation, accelerate processing speed, and transparently manage a wide range of risks across jurisdictions.

Suade, recognised as a Global Innovator by the World Economic Forum, serves a global clientele of financial institutions with a presence in the UK, Europe, North America, and Asia.



## Target Group

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### About us

Target Group is part of the Tech Mahindra global family, our mission is to transform customer experiences while helping clients scale at speed through digital transformation.

We're more than just in-life servicing. We're a leading provider of business process servicing and operational transformation for over 30 top-tier financial institutions globally, our clients include big name public bodies and FinServ across lending and investments markets. DVLA, BBC and Shawbrook Bank to name a few.

Our award-winning originations platform, Mortgage Hub is transforming the mortgage experience for lenders, brokers, and

customers. Our digital-first, customer-centric platform enables rapid Decisions in Principle, streamlining the mortgage process through extensive ecosystem integrations. It's designed to meet the unique needs of mutuals, offering a member-centric approach that aligns with their structure.

Our leading fintech platform manages over £11 billion in assets, enabling our clients to automate complex critical processing, servicing, and administration of loans and investments. Alongside servicing and software solutions, Target leverages deep domain expertise to advise on process improvement, due diligence, and regulatory compliance.

Target systems currently process over 19 million accounts and collect £3 billion of direct debit payments each year for major clients.

By combining Target Group's FCA-regulated customer servicing and platform expertise with the transformation and infrastructure excellence of our parent, Tech Mahindra,



we provide a unique single-vendor solution to give our clients an edge.

We create value by collaborating closely with our clients to revolutionise their customer journey and operations. We're not just service providers; we're partners in your journey towards excellence.

## Temenos

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### About us

#### End-to-end retail banking

We provide an open, cloud-native platform for agile retail banking transformation. Adapt at speed, drive contextual customer interactions and innovate around existing systems with composable front-to-bank capabilities across the retail banking value chain.

#### Temenos Banking Cloud

The SaaS of the Temenos Banking Cloud delivers the highest standards when it comes to risk, data, regulation, ESG and security, to any financial institution in the world, while providing access to broad and deep market leading banking capabilities to compose exceptional banking experiences.





## TLT LLP

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### About us

TLT is known as a 'go-to' law firm for financial services, supporting our clients on a wide range of legal challenges from managing disputes and regulatory change, to financial transactions and the implementation of new digital technologies. We have over 25 years' experience advising building societies on a wide range of legal issues. Building societies play a unique role in the financial services sector, and we recognise how important it is that their members and local communities remain the focus of their strategies. That is why stakeholder engagement is central to the advice we provide. Our financial services experts are well placed to advise on the regulatory issues that building society clients face. We provide cutting-edge,

practical advice and innovative solutions to help our clients succeed in a way that aligns with their members' goals.

Many members of our team have experience on secondment placements in building societies, giving us a unique insight into the environment in which they operate and the challenges they face. We are one of few firms able to offer legal services across the three UK legal jurisdictions of England & Wales, Scotland and Northern Ireland and have advised building society clients in each jurisdiction. By providing skilled lawyers with expertise in the UK Building Society sector, we deliver tailored legal advice from a practical and commercial point of view.

## Vilja Solutions Limited

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### Key contact

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### About us

Vilja is a leading cloud-native core banking platform vendor. The pre-packaged deposit and lending solutions have a modular design, and you choose whether you need an end-to-end solution or specific products. The platform is highly automated and configurable to allow quick time to market and improved efficiency. We enable Building Societies and digital banks to offer their members and customers a first-class omni-channel banking experience. Our UK head quarter is in Leeds. More information at [viljasolutions.com](https://viljasolutions.com)

## Wavestone

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### Key contact

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### About us

Wavestone is a consulting powerhouse, dedicated to supporting strategic transformations of businesses and organisations in a world that is undergoing unprecedented change, with the ambition to create a positive and long lasting impact for all its stakeholders.

Drawing on more than 5,500 employees in 17 countries across Europe, North America and Asia, the firm offers a 360° portfolio of high-value consulting services, combining seamlessly first-class sector expertise with a wide range of cross-industry capabilities.

In the UK, Wavestone provides end-to-end expert advice to clients across industries, with a particular focus on Financial Services and Life Sciences. Whether enhancing cyber security measures, leveraging technology for better decision-making, or seeking strategic advice, Wavestone is the partner to rely on.

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### About us

Workday is a leading enterprise platform that helps organisations manage their most important assets – their people and money. The Workday platform is built with AI at the core to help customers elevate people, supercharge work, and move their business forever forward. Workday is used by more than 10,500 organisations around the world and across industries – from SME-sized businesses to more than 60% of the Fortune 500. For more information about Workday, visit [workday.com](https://workday.com)



## General Building & Loans Association

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81-83 Abercromby Street

Port of Spain

Trinidad

## The Victoria Mutual Building Society

Head office:

80-10 Duke Street

Kingston

Jamaica

## Housing Finance Corporation (HFC)

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41 Themistokleous Dervi Street

1066 Nicosia

Cyprus

## The New Building Society Ltd

Head office:

1 Avenue of the Republic

Georgetown

Guyana

# 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	271,917,000	0.01	193,366,000	50,517,000	204,146,000
Coventry	62,462,700	6.11	47,582,300	10,845,500	50,276,100
Yorkshire	60,968,700	3.80	47,056,700	7,789,300	46,815,900
Skipton	37,221,900	10.87	25,949,800	7,316,900	28,161,400
Leeds	28,145,900	10.20	20,793,000	4,747,800	21,782,900
Principality	12,526,600	11.30	9,084,600	2,575,100	10,115,600
Newcastle	6,223,200	17.10	5,014,300	801,000	4,859,700
West Bromwich	5,989,700	5.30	4,670,600	825,200	4,785,100
Nottingham	3,812,500	4.88	3,009,700	518,400	2,922,800
Cumberland	3,218,437	4.15	2,688,152	276,717	2,616,581
The Family	2,480,378	3.27	1,818,805	403,918	1,986,665
Progressive	1,963,355	3.32	1,682,123	113,085	1,587,722
Cambridge	1,890,826	1.70	1,890,826	173,705	1,525,974
Monmouthshire	1,699,261	5.00	1,286,946	317,421	1,365,314
Newbury	1,546,546	6.40	1,289,644	122,575	1,230,835
Saffron	1,440,730	11.90	1,034,139	300,551	1,131,298
Leek	1,313,899	6.10	1,089,115	136,548	984,485
Furness	1,303,148	5.40	1,032,863	175,738	1,072,056
Darlington	923,157	10.90	792,639	71,892	770,317
Suffolk	866,538	8.40	703,344	100,108	727,332
Hinckley & Rugby	823,380	1.35	698,807	65,770	679,408
Melton Mowbray	769,248	7.61	598,473	121,991	605,886
Marsden	748,604	2.01	623,348	66,898	642,868
Scottish	740,701	14.90	490,933	201,998	535,502
Market Harborough	722,036	11.59	564,178	95,611	597,534
Dudley	635,701	16.70	559,639	40,356	476,805
Swansea	607,012	14.57	523,691	41,857	477,755
Tipton & Coseley	603,542	23.76	479,581	68,798	464,249
Loughborough	532,790	18.51	391,904	104,345	456,688
Mansfield, The	525,379	8.30	396,342	88,925	418,940
Hanley Economic	516,218	9.72	461,533	21,401	345,849
Vernon	461,021	10.67	373,625	55,599	387,112
Teachers	419,732	11.81	238,183	152,410	318,218
Chorley & District, The	406,327	21.70	367,439	14,352	312,420
Buckinghamshire	380,924	7.40	283,584	66,366	298,018
Bath Investment	370,863	2.40	255,449	62,266	280,833
Harpenden	338,816	10.81	305,876	1,994	274,631
Ecology, The	309,705	1.86	280,154	9,813	241,081
Stafford Railway, The	307,988	5.64	266,499	14,176	223,206
Beverley	205,867	3.79	180,262	11,634	162,011
Earl Shilton	180,179	10.76	158,689	7,004	140,798
Penrith	129,703	-6.02	112,789	3,546	101,564
Totals (where stated)	518,650,211		380,446,574	89,445,568	397,305,455

## Notes:

1. Manchester merged with Newcastle 1 July 2023.

Data as at year ends 2023/24.



# Key statistics

Liquid Assets %	Investing members	Borrowing members	Total members	ATMs	Branches
21.60	c.13,500,000	c.1,200,000	c.16,400,000	c.1,260	c.600
18.70	1,752,790	471,158	2,148,756	49	64
23.34	2,818,042	139,066	2,931,969	44	110
21.32	1,005,249	288,800	1,260,562	0	82
21.77	649,815	263,373	919,686	0	50
17.30	438,744	120,796	559,540	12	53
21.50	325,996	46,448	371,782	2	32
16.91	348,887	54,847	401,601	1	34
20.39	266,492	33,812	299,953	5	31
17.24	152,585	17,798	166,246	19	34
3.27	47,749	14,757	62,506	0	1
19.57	72,234	15,932	88,166	0	11
18.98	109,916	14,375	128,623	0	13
18.29	35,848	7,484	42,781	0	11
19.90	61,120	9,391	76,310	0	10
20.80	110,340	8,244	118,584	0	8
24.33	72,383	7,067	78,888	0	12
17.79	91,396	6,501	101,515	2	9
15.80	76,675	9,572	88,760	0	9
14.83	51,307	4,228	61,990	0	9
16.50	40,973	3,735	44,523	0	7
20.17	19,395	4,244	23,423	0	5
14.60	37,105	6,689	43,794	0	8
27.90	27,679	8,415	36,094	1	6
14.70	30,816	2,675	33,491	0	6
5.36	29,926	4,873	34,904	0	5
22.35	23,505	2,394	25,899	0	4
23.76	32,970	4,753	37,421	0	4
12.72	20,629	3,188	23,817	0	4
21.03	16,780	3,204	20,131	0	4
32.99	17,427	2,540	19,967	0	6
14.97	22,509	2,262	24,771	0	6
24.91	9,288	1,878	11,166	0	1
23.82	9,911	1,853	11,473	0	3
22.45	9,065	2,694	11,759	0	1
25.60	17,615	1,325	18,915	0	2
19.10	18,578	935	19,513	0	4
22.66	13,416	1,425	14,841	0	0
29.92	13,886	1,603	15,489	0	1
22.01	12,645	1,664	14,309	0	1
23.09	13,388	1,657	15,045	0	2
22.84	6,356	749	6,357	0	1
	c.22,431,430	c.2,798,404	c.26,815,320	c.1,395	c.1,264

# 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 <sup>1</sup>	80	5,141	38,998	6,307	7,178	75,701	23,434	200,826	69,220	233,358	299,921
1996 <sup>1</sup>	77	4,613	37,768	6,889	6,859	75,480	25,034	196,546	76,231	236,930	318,392
1996 <sup>2</sup>	72	2,571	17,033	756	2,774	29,266	8,681	82,202	28,516	96,164	124,869
1997 <sup>2</sup>	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 <sup>3</sup>	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 <sup>4</sup>	52	1,685	n/a	n/a	2,714	41,336		222,271	83,360	243,638	331,274
2010 <sup>5</sup>	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

- 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 1986 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.

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 2023/24.

# 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

## 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 deposit takers.
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.

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%

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 deposit takers.
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.

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%

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.

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

## 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 deposit takers.
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.

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%

## 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.

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
<b>Amounts outstanding (March 2024)</b>	<b>141,618</b>	<b>204,241</b>	<b>351,065</b>

## 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.

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	89,597	14.9	22,801	7.0	3.9	3.0	11.6
2001	96,892	8.1	23,925	4.9	4.0	1.8	6.2
2002	112,520	16.1	24,911	4.1	4.5	1.7	14.2
2003	130,164	15.7	25,818	3.6	5.0	2.9	12.4
2004	145,609	11.9	27,027	4.7	5.4	3.0	8.6
2005	156,236	7.3	28,191	4.3	5.5	2.8	4.4
2006	168,513	7.9	29,079	3.1	5.8	3.2	4.5
2007	185,196	9.9	30,015	3.2	6.2	4.3	5.4
2008	176,853	-4.5	31,494	4.9	5.6	4.0	-8.2
2009	161,148	-8.9	31,900	1.3	5.1	-0.5	-8.4
2010	170,365	5.7	32,204	1.0	5.3	4.6	1.1
2011	167,888	-1.5	32,691	1.5	5.1	5.2	-6.3
2012	168,556	0.4	32,814	0.4	5.1	3.2	-2.7
2013	172,890	2.6	33,283	1.4	5.2	3.0	-0.4
2014	186,770	8.0	33,516	0.7	5.6	2.4	5.5
2015	197,890	6.0	33,644	0.4	5.9	1.0	4.9
2016	211,725	7.0	34,447	2.4	6.1	1.8	5.1
2017	221,403	4.6	35,398	2.8	6.3	3.6	0.9
2018	228,354	3.1	36,593	3.4	6.2	3.3	-0.2
2019	230,612	1.0	37,481	2.4	6.2	2.6	-1.6
2020	237,218	2.9	38,552	2.9	6.2	1.5	1.3
2021	256,534	8.1	38,066	-1.3	6.7	4.1	3.9
2022	280,604	9.4	40,046	5.2	7.0	11.6	-2.0
2023	281,224	0.2	42,210	5.4	6.7	9.7	-8.6

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	56,307	45,680	74,721	42,288	43,928	64,479	54,214	49,429	44,899	53,322	42,067	42,725	-	42,861	55,939
1996	56,805	46,161	78,166	42,326	43,928	66,108	55,374	50,047	44,821	54,151	43,855	43,075	-	46,723	57,986
1997	62,931	49,253	89,944	43,909	45,875	74,945	60,990	53,634	46,324	59,161	45,985	45,488	-	51,561	63,085
1998	69,730	52,217	102,111	45,383	47,670	84,477	67,023	56,913	47,656	64,302	48,365	47,609	-	56,565	70,313
1999	76,768	55,834	115,686	46,999	50,145	94,201	74,707	60,954	49,490	70,071	49,924	50,126	-	62,048	77,961
2000	91,354	62,237	142,007	49,310	53,850	113,860	88,832	67,872	53,115	80,814	51,587	53,989	-	69,457	89,597
2001	104,084	70,251	159,226	52,686	59,046	127,929	100,811	76,176	57,879	90,307	53,946	58,659	-	77,180	96,892
2002	127,153	86,420	187,396	61,863	68,729	151,275	124,025	91,305	69,117	107,982	61,293	68,624	-	85,066	112,520
2003	151,243	110,144	211,101	79,733	85,363	175,174	149,060	113,277	87,623	130,219	69,741	86,981	-	92,484	130,164
2004	169,344	130,513	228,614	104,017	110,359	192,007	170,780	134,898	110,995	152,314	89,790	112,693	146,273	102,328	145,609
2005	177,150	140,046	235,329	118,279	126,355	198,984	178,960	145,496	125,859	163,570	104,859	127,647	157,534	119,746	156,236
2006	186,904	146,547	251,281	128,207	137,641	209,940	189,782	153,478	136,883	174,351	119,489	137,162	169,083	153,898	168,513
2007	203,776	155,827	287,114	136,306	148,505	231,168	206,748	162,502	147,438	190,026	137,043	146,274	184,504	213,660	185,196
2008	195,415	147,008	282,959	130,992	142,098	222,311	195,378	155,188	141,311	182,380	136,634	138,651	176,865	176,514	176,853
2009	177,386	134,119	257,854	120,955	130,121	201,640	178,826	142,190	129,734	166,559	129,881	127,658	161,535	141,384	161,148
2010	191,374	140,540	284,543	122,621	133,198	220,477	192,042	149,230	134,146	177,473	131,902	130,973	171,053	131,724	170,365
2011	190,149	138,004	290,551	117,427	129,208	218,881	189,021	145,461	130,429	175,230	129,489	128,411	168,926	115,786	167,888
2012	193,628	138,631	303,927	116,344	128,282	223,733	190,763	145,992	129,553	177,488	125,249	127,898	170,217	102,858	168,556
2013	199,391	141,618	329,168	115,925	128,915	231,372	194,330	148,838	130,220	182,581	125,755	128,423	174,788	99,925	172,890
2014	218,441	151,189	386,124	118,569	134,890	254,201	206,629	156,994	136,412	197,771	131,664	134,879	188,976	107,617	186,770
2015	239,758	159,569	425,134	121,315	139,919	276,942	218,993	164,532	141,870	211,175	136,887	138,632	200,300	115,438	197,890
2016	266,555	170,000	467,503	124,430	147,364	303,755	233,253	175,240	149,016	227,337	138,749	144,425	214,299	122,972	211,725
2017	283,413	180,237	480,247	126,596	154,757	317,535	245,218	185,006	154,820	238,161	142,836	150,566	224,161	127,611	221,403
2018	290,581	189,687	477,845	128,339	160,328	323,428	254,377	194,102	159,929	245,017	149,104	157,401	231,126	133,442	228,354
2019	289,532	193,008	471,078	128,599	164,419	321,020	255,657	197,825	163,403	246,635	151,816	163,480	233,276	138,093	230,612
2020	294,140	199,714	483,650	130,975	170,828	327,088	263,763	203,807	169,225	253,548	156,087	169,437	239,907	143,190	237,218
2021	310,561	217,270	500,165	145,260	191,239	345,820	282,160	221,586	185,962	273,145	171,436	188,972	259,386	155,395	256,534
2022	340,441	239,878	528,037	156,356	210,470	379,085	315,542	243,376	203,271	298,853	184,880	211,702	283,664	171,023	280,604
2023	337,491	241,903	521,496	158,427	212,721	376,932	314,291	246,366	205,376	299,189	184,505	212,990	284,095	175,670	281,224

### 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	29,052	1,434,084
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	10,817	743,679
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	11,642	698,034
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	10,718	739,910
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	13,628	751,033
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	16,574	897,571
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	21,899	1,059,925
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	22,993	1,057,725
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	24,988	1,018,891
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	24,898	990,580
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	21,150	832,023
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	30,714	1,253,478
2022	100,972	77,825	95,137	42,345	111,556	147,578	94,954	79,894	83,317	833,578	103,569	46,186	983,356	25,260	1,008,616
2023	65,575	51,931	64,895	30,807	78,158	98,755	67,170	55,730	59,392	572,413	91,745	32,471	696,632	21,495	718,127

# 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
<b>Note: This rate obtained until 13 October 1972 when Bank Rate was discontinued</b>					
<b>Minimum lending rate</b>					
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
9 Nov 2006	5.00	Q4	4.44	5.32
11 Jan 2007	5.25	2007 Q1	4.68	5.41
10 May 2007	5.50	Q2	4.9	5.51
5 Jul 2007	5.75	Q3	5.15	5.64
6 Dec 2007	5.50	Q4	5.23	5.68
7 Feb 2008	5.25		UK MFI average – Branch instant access rate	UK MFI average – Tracker mortgage
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 – 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	-	-

### 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 % *
1939-40	35.00	12.96
1940-41	42.50	20.77
1941-42	50.00	28.75
1942-43	50.00	28.75
1943-44	50.00	28.75
1944-45	50.00	30.00
1945-46	50.00	30.00
1946-47	45.00	23.75
1947-48	45.00	22.50
1948-49	45.00	21.25
1949-50	45.00	25.83
1950-51	45.00	24.58
1951-52	47.50	26.25
1952-53	47.50	25.83
1953-54	45.00	24.17
1954-55	45.00	25.42
1955-56	42.50	24.17
1956-57	42.50	26.67
1957-58	42.50	27.50
1958-59	42.50	27.92
1959-60	38.75	25.62
1960-61	38.75	26.67
1961-62	38.75	27.08
1962-63	38.75	27.50
1963-64	38.75	27.08
1964-65	38.75	29.17
1965-66	41.25	30.83
1966-67	41.25	31.25
1967-68	41.25	31.25
1968-69	41.25	32.08
1969-70	41.25	32.25
1970-71	41.25	32.75
1971-72	38.75	31.00
1972-73	38.75	30.00
1973-74	30.00	23.50
1974-75	33.00	26.25
1975-76	35.00	27.75
1976-77	35.00	27.75
1977-78	34.00	24.25
1978-79	33.00	22.50
1979-80	30.00	21.00
1980-81	30.00	22.50
1981-82	30.00	25.50

Fiscal Year	Basic rate %	Composite rate % *
1982-83	30.00	25.25
1983-84	30.00	25.00
1984-85	30.00	25.25
1985-86	30.00	25.25
1986-87	29.00	25.25
1987-88	27.00	24.75
1988-89	25.00	23.25
1989-90	25.00	21.75
1990-91	25.00	22.00
1991-92	25.00	-
1992-93	25.00	-
1993-94	25.00	-
1994-95	25.00	-
1995-96	25.00	-
1996-97	20.00	-
1997-98	20.00	-
1998-99	20.00	-
1999-2000	20.00	-
2000-01	20.00	-
2001-02	20.00	-
2002-03	20.00	-
2003-04	20.00	-
2004-05	20.00	-
2005-06	20.00	-
2006-07	20.00	-
2007-08	20.00	-
2008-09	20.00	-
2009-10	20.00	-
2010-11	20.00	-
2011-12	20.00	-
2012-13	20.00	-
2013-14	20.00	-
2014-15	20.00	-
2015-16	20.00	-
2016-17	20.00	-
2017-18	20.00	-
2018-19	20.00	-
2019-20	20.00	-
2020-21	20.00	-
2021-22	20.00	-
2022-23	20.00	-
2023-24	20.00	-
2024-25	20.00	-

\* 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 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

## C

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 Bonâ Fide	June 1953
Chelsea	includes engagements of former	Second Bonâ 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 & Suburban	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 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
Copthall	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

Failsforth 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 Fife 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

# Mergers & Name Changes

Haslemere & District Mutual	change of name to	Haslemere	April 1954
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, Hayling Island & District Mutual	dissolved		June 1949
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

# Mergers & Name Changes

Hercules	includes engagements of former	Harrington Permanent Benefit	June 1957
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

# Mergers & Name Changes

Huddersfield	amalgamated with Bradford Permanent	to form Huddersfield & Bradford	Jan 1975
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



# Mergers & Name Changes

Islington	new name of	Islington Permanent Benefit	June 1953
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

# Mergers & Name Changes

Kirkcaldy Building & Investment Society	new name of	Kirkcaldy Property Investment Society	1950
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	transfer of engagements to	Gateshead Permanent	Aug 1961
Permanent Benefit			
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	dissolved		Dec 1937
535th Starr-Bowkett			
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	dissolved		Sept 1948
Permanent Benefit			
Newton, Haydock & Golborne	transfer of engagements to	Halifax	May 1972
Permanent Benefit			
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

## O

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	Llanelly 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 & 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	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 Harringay & 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
Sherm Hall (Methodist)	includes engagements of former	Atlas	Feb 1965
Sherm Hall (Methodist)	includes engagements of former	Equity	Mar 1965
Sherm Hall (Methodist)	transfer of engagements to	Magnet & North West	April 1967
Shields Commercial	new name of	South Shields Commercial	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

## U

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

## 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	dissolved		Oct 1976
Permanent Benefit			
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	dissolved		July 1938
Wales Benefit			
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 Banking Group	
Advance	Darlington	
Afan Valley Permanent Benefit	dissolved	Dec 1965
Aid to Thrift	Savings - The Co-operative Bank 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	
Alfreton District Permanent Benefit	The Co-operative Bank	
Alliance	Santander	
Alliance & Leicester	converted to a public limited company, Santander	
Alliance Perpetual	The Co-operative Bank	
Alliance Perpetual Benefit	The Co-operative Bank	
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	
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	

## 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	
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	
Blackheath & District Benefit	The Co-operative Bank	
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 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 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	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 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 Mortgages - Bank of Ireland Group	
Calne & District Permanent Benefit	The Co-operative Bank	
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 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 Mortgages - Bank of Ireland Group	
Cheshunt Permanent Benefit	Savings - The Co-operative Bank Mortgages - Bank of Ireland Group	
Chester & North Wales	Nationwide	
Chester & North Wales Investment Benefit	Nationwide	
Chesterfield Benefit	The Co-operative Bank	
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 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	
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 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	
Commonwealth Permanent	dissolved	Oct 1948
Communal & Equitable	dissolved	May 1962
Congleton Equitable Benefit	The Co-operative Bank	
Connaught Permanent	dissolved	April 1983
Consett & District Permanent Benefit	Newcastle	
Consett Permanent	Newcastle	
Consett Reliance	The Co-operative Bank	
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	
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	
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	
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 Mortgages - Bank of Ireland Group	
Dorchester & County of Dorset	Savings - The Co-operative Bank	
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	
Drifffield	The Co-operative Bank	
Drifffield & East Riding Benefit	The Co-operative Bank	
Duchess of Kent Permanent	Woolwich (Barclays plc)	
Dudley & District Benefit	Dudley	
Dumfries & Galloway Benefit Friendly	Nationwide	
Dundee & Agnus	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, Goldorne & Ashton Perfect Benefit	Halifax (Lloyds Banking Group)	
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 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	
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



# Mergers & Name Changes

Etna	dissolved	June 1965
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 Mortgages - Bank of Ireland Group	
Farnborough & District 884th Starr-Bowkett	dissolved	April 1947
Farnham Benefit	Savings - The Co-operative Bank Mortgages - Bank of Ireland Group	
Fenny Stratford Bletchely & District Permanent Benefit	dissolved	July 1941
Fenton Mutual Permanent Benefit	The Co-operative Bank	
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 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	

# Mergers & Name Changes

Fourth Lewisham	dissolved	May 1961
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 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	
Glasgow	Scottish	
Glasgow & West of Scotland Savings Investment & Building Society	dissolved	Aug 1950
Globe	The Co-operative Bank	
Globe Permanent Benefit	The Co-operative Bank	
Glossop Perpetual	The Co-operative Bank	
Golders Green Permanent	The Co-operative Bank	
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 Mortgages - Bank of Ireland Group	

# Mergers & Name Changes

Greater London Permanent	The Co-operative Bank
Greenwich Industrial	Nationwide
Greenwich	Nationwide
Gresham Circle	Savings - The Co-operative Bank 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

# Mergers & Name Changes

Heaton Norris & Reddish	The Co-operative Bank	
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 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	

# Mergers & Name Changes

Huskinsson	Birmingham Midshires (Lloyds Banking Group)	
Huskinsson 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	
Kettering Permanent Benefit	Market Harborough	
Kew Investment	Virgin Money (Nationwide)	
Kidderminster Equitable	TSB (Sabadell)	
Kidderminster Mutual Benefit	The Co-operative Bank	
Kidderminster Permanent	Virgin Money (Nationwide)	
Kidderminster Permanent Benefit	Virgin Money (Nationwide)	
Kilburn	Nationwide	
Kilmarnock	Virgin Money (Nationwide)	

# Mergers & Name Changes

Kilmarnock Building & Investment	Virgin Money (Nationwide)	
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 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	
Leek & Westbourne	The Co-operative Bank	
Leek United & Midlands	Leek United	
Leek Westbourne & Eastern Counties	The Co-operative Bank	
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	



# Mergers & Name Changes

Linlithgowshire Savings Investment & Building Society	Nationwide	
Lion	The Co-operative Bank	
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	
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	
Longridge	dissolved	July 1980
Longton Mutual Permanent Benefit	The Co-operative Bank	
Loughborough Permanent	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	
Mornington Permanent	The Co-operative Bank	
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	
National	Santander	
National Emblem Permanent	Savings - The Co-operative Bank Mortgages - Bank of Ireland Group	
National Independent Permanent Benefit	The Co-operative Bank	
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 Mortgages - Bank of Ireland Group	
New Homes	The Co-operative Bank	
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	
Newcastle & Gateshead	Virgin Money (Nationwide)	
Newcastle Portland Permanent	Newcastle	
Newcastle-under-Lyme Benefit	The Co-operative Bank	
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	Woolwich (Barclays plc)	
(Bucks) Permanent Benefit		
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		

# Mergers & Name Changes

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 Mortgages - Bank of Ireland Group	
North Herts Permanent Mutual Benefit	Savings - The Co-operative Bank 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 Economic Benefit	The Co-operative Bank	
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	
Oldham Permanent	dissolved	Mar 1981
Oldham St James's Permanent	dissolved	Mar 1981
Ore Permanent	Nationwide	
Orient Permanent	The Co-operative Bank	
Ormskirk & Southport	dissolved	Mar 1940
Permanent Benefit		
Orpington	Nationwide	
Otley	Skipton	
Otley & Wharfedale	Skipton	
Permanent Investment & Benefit		
Over Darwen	The Co-operative Bank	
Over Darwen Permanent Benefit	The Co-operative Bank	
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	
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	
Penistone	The Co-operative Bank	
Peniston & Thurlston Permanent Benefit	The Co-operative Bank	
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 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 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 Mortgages - Bank of Ireland Group	
Provincial	Santander	
Prudential Investment	Virgin Money (Nationwide)	



# Mergers & Name Changes

## Q

Queen Anne Permanent Benefit	The Co-operative Bank	
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	
Railway Permanent	The Co-operative Bank	
Rainsford Permanent Benefit	dissolved	Feb 1992
Ramsbury	Nationwide	
Ravenshead Permanent Benefit	dissolved	1983
Reading	Savings - The Co-operative Bank Mortgages - Bank of Ireland Group	
Reading & High Wycombe	Savings - The Co-operative Bank 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 Mortgages - Bank of Ireland Group	
Roystone & 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	Halifax (Lloyds Banking Group)	
Benefit Building & Investment		

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	
St Helens & Rainford Benefit	The Co-operative Bank	
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 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 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	
Silsden & District Permanent Benefit	The Co-operative Bank	
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 Mortgages - Bank of Ireland Group	
Somersetshire Permanent Benefit	Savings - The Co-operative Bank 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 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 Mortgages - Bank of Ireland Group	
South West Middlesex	Nationwide	
South West Middlesex Mutual Benefit	Savings - The Co-operative Bank 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 Mortgages - Bank of Ireland Group	
Southampton & South Hants	Nationwide	
Southdown	Halifax (Lloyds Banking Group)	
Southdown Permanent	The Co-operative Bank	
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	
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	
Stockport Atlas	The Co-operative Bank	
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	
Stockport Victoria Permanent	The Co-operative Bank	
Stockwell Permanent Reddish	Nationwide	
Stoke-on-Trent Permanent	The Co-operative Bank	
Stone New Freehold Benefit	The Co-operative Bank	
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	
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)	

# Mergers & Name Changes

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 Mortgages - Bank of Ireland Group
Swansea Park Permanent	Savings - Abbey (Santander) – Mortgages - Bradford and Bingley plc
Swansea Rock Permanent	Savings - The Co-operative Bank 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 Perpetual Benefit	Santander	
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 Mutual Benefit	Norwich & Peterborough (Yorkshire)	
Third Bona Fide	Chelsea (Yorkshire)	
Third Bristol Benefit	Savings - The Co-operative Bank 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	
Thomas-a-Becket Permanent	dissolved	Oct 1938
Thornley & District Permanent	Virgin Money (Nationwide)	
Three Counties	dissolved	Aug 1977
Thrift	Savings - The Co-operative Bank 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 Mortgages - Bank of Ireland Group	
Town & Country Permanent Benefit	The Co-operative Bank	
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	
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 Mortgages - Bank of Ireland Group	
Victoria (of Bristol)	Savings - The Co-operative Bank 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	
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	
Wellington, Wilverton & West of England Permanent Benefit	The Co-operative Bank	
Welsh Economic	The Co-operative Bank	
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	
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 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 Mortgages - Bank of Ireland Group	
West London Permanent Mutual Benefit	Savings - The Co-operative Bank 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	
Westbourne Park Permanent	The Co-operative Bank	
Westbury & District Permanent	The Co-operative Bank	
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 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 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 (Sabadell)	
Wotton-under-Edge & Dursley Phoenix Permanent Benefit	TSB (Sabadell)	
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
Woolwich Equitable	includes engagements of former	Grays	June 1978



# Mergers & Name Changes

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 Banking Group

### 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

# Mergers & Name Changes

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

# Mergers & Name Changes

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	Siltsden	Oct 1959
Siltsden	new name of	Siltsden & 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

# Mergers & Name Changes

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

# Mergers & Name Changes

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

# Mergers & Name Changes

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	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

# Mergers & Name Changes

## Bradford & Bingley

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

# Mergers & Name Changes

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

# Mergers & Name Changes

Peckham	new name of	Peckham Mutual	July 1982
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

# Mergers & Name Changes

Middleton	includes engagements of former	County	June 1971
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

# Mergers & Name Changes

Northern Rock	includes engagements of former	Northumbria Permanent Benefit	July 1972
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

# Mergers & Name Changes

Sunderland & Shields	includes engagements of former	Nelson & Premier	July 1979
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	Hartlepoons 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

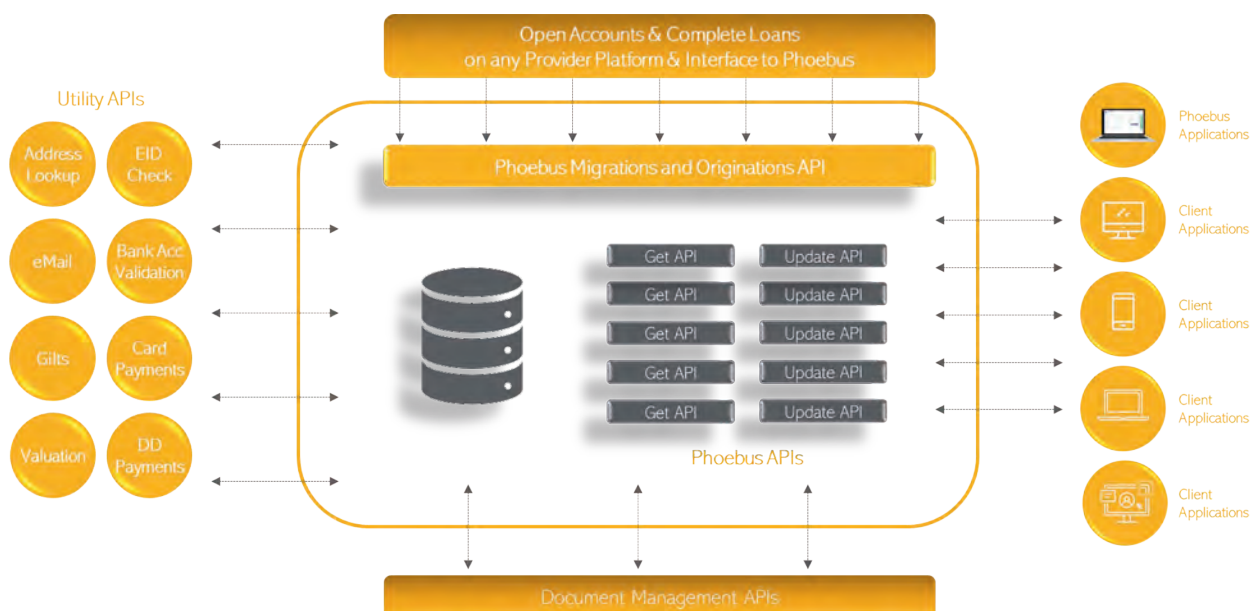
Chelsea	includes engagements of former	City of London (The)	July 1988
Chelsea	includes engagements of former	Catholic	Dec 2008
City of London (The)	includes engagements of former	Exelsior Permanent Benefit	1972
City of London (The)	includes engagements of former	South Norwood Permanent	Dec 1958
City 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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