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BSA Yearbook 2018/19



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The Building Societies Association (BSA) is the voice of building societies in the UK. We also represent four credit unions.

Our objective is to push for the best outcomes for our members across the plethora of new and changing regulation and legislation in the UK and the EU. To do this we work with the UK Government, the EU Commission, Council and Parliament and regulators, especially the Prudential Regulation Authority and Financial Conduct Authority. In Europe we are a member of the European Association of Co-operative Banks.

We also speak out on relevant issues and provide technical information to our members. Our economists and specialist policy teams have expertise covering mortgages and housing, savings, financial policy, and legal and compliance matters.

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Robin Fieth

Chief Executive
Building Societies Association

Introduction

Welcome to the BSA Yearbook for 2018/19, containing useful reference material about BSA members: all of the UK's building societies and four of the largest credit unions. Here you will find information about our associate members which come from diverse sectors: from the UK's biggest accountancy, consultancy and legal firms, to those involved with the tech revolution and many others.

This Yearbook is the first of many publications and events spanning 2019 – a special year as we mark our 150th anniversary. On 26 February 1869 a meeting was held at Salter's Hotel, King's Arm Yard, in London to consider establishing an association for the protection of interests of building societies.

The Association was to a large degree made possible by the advent of the Building Societies Gazette, now the Mortgage Finance Gazette, which at the time was the primary means of communication between the 2,750 or so, often tiny, societies around at that time.

On 12 March 1869, the rules of the Association were agreed and the BSA was born – an organisation that could act with *"promptitude and efficiency in the general interests of these societies"* and initially called the Building Societies' Protection Association.

The Victorian-era saw huge change and development, not restricted to technical and industrial developments but much broader areas which helped shape UK society today. The Trades Union Congress (TUC) was formed in 1868; J Sainsbury opened its first shop in Drury Lane, London (1869) a small start that in time gave rise to the birth of the Supermarket; The College for Women in Cambridge, the precursor to Girton College was founded the same year, the first University level residential college for Women.

It is important to know where you come from and it matters in many ways, not least for our sector in the continuity of their social purpose. Knowing where you are going is equally important especially as the world continues to develop and change at pace.

For the BSA, 2019 as a marker in our history is about the sector that we represent, societies that serve 23 million customers across the UK; which between them provide billions in mortgage finance to enable hundreds of thousands of people buy their own home every year.

Our sector is not just about home ownership but about housing for all, a key theme running through

our work. It may be about ways to increase housing supply by helping move modern methods of construction into the mainstream; contributing ideas to the debate on how to help younger people onto the housing ladder; or supporting those who want or need to borrow at the other end of the age spectrum.

Savings is the second critical and wide ranging topic; whether about helping those who don't save to do so, even low levels of savings can make a real difference to personal and household financial resilience; or more challenging topics like interest rates. In our historically low interest rate environment returns on cash savings have been low in absolute terms. In relative terms, however, building societies have done a lot to keep rates above the level that the general market warrants – to the tune of £460 million in extra interest in the first six months of 2018 alone. With a very few exceptions, savings rates do not track the Bank Rate and the balancing act between rates savers and borrowers, competition and sustainability is a reality. With all of that in mind you won't be surprised that Savings for life is another key theme.

"With a very few exceptions, savings rates do not track the Bank Rate and the balancing act between rates savers and borrowers, competition and sustainability is a reality."

Building societies: for people not shareholders is our third theme, broad ranging from mutuality, to stewardship; from our sector's long term approach to doing business and from maintaining the human factor in business whilst developing digital solutions too. Innovation can and does come in many different forms.

You will find examples from many of these themes in the following pages as some of our members, of different sizes and from different places, give some examples of what they are doing for their members – the UK Public.

"On 26 February 1869 a meeting was held at Salter's Hotel, King's Arm Yard, in London to consider establishing an association for the protection of interests of building societies."



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Innovation

Founded in the Victorian age of rapid social and technological change, the building society business model of money invested by individuals and then loaned out to help others own their home predates modern crowdfunding by more than a century.

So mutuals were innovators from their very earliest beginnings and have continued to move with the times to carry on meeting their members' needs as these have evolved over the decades.

For all the differences between the industrial era and the information age, customers' fundamental needs remain the same and the building societies which have survived and thrive today have adapted, stayed responsive and remained focused on delivering the best customer service.

This includes enthusiastically adopting modern technology to better meet their members' expectations, drive business efficiency and aid market competitiveness, while ensuring they abide by strict compliance and regulatory rules.

Leeds Building Society continues to seek out ways to help more people to save and have the home they want and an award-winning special "team" is helping to deliver the best service while also saving time and money.

Since early 2015 the Society has been developing its robotic process automation (RPA) programme to streamline and speed up existing processes as the business and its membership have kept growing.

The word "robot" may conjure up images from futuristic fantasies of sci-fi films but in an office context the reality is much more prosaic – RPA is a software programme designed to capture and replicate exactly the computer key strokes required to perform a task.

These include posting transactions, filling in forms, transferring data and creating letters and sending out messages, all functions which can be saved and re-used across different parts of the business. The robots currently perform 40 live processes, a number which is growing all the time as the technology is flexible, scalable and swift to deploy.

So far, Leeds Building Society's RPA has increased capacity to such an extent that the robots have handled some 2.5 million individual pieces of work since launch, saving the business more than £1 million.

The industrious original robot team of five has now trebled in size to 15, which can handle a workload of some 1.5 million tasks per year and its capabilities are expanding as new processes are built to refine and improve existing tasks.



Martin Richardson, Director of Operations, Leeds Building Society

The Society has recruited strongly in recent years, leading to a workforce currently exceeding 1,200 people, the highest in our history. With over 809,000 savers and borrowers, membership today is also bigger than ever before.

Our members tell us they value the personal service and individual attention we give them so the benefits of RPA include picking up repetitive, back-office tasks to free up even more colleagues for customer-facing work.

“Since early 2015 the Society has been developing its robotic process automation (RPA) programme to streamline and speed up existing processes as the business and its membership have kept growing.”

RPA has helped the Society to speed up the mortgage process so borrowers can be in their homes sooner and brokers can track their customers' cases more easily, helping to drive up intermediary satisfaction scores.

The robots carry out the initial stages of mortgage processing to enable an underwriter to assess a fully packaged application sooner. Transforming what was previously a manual and time-consuming task, they extract data from different internal systems to ensure the underwriter has all the key facts they need to progress the case.

The robots also check mortgage applicants' electronic identification and deliver these results direct to underwriters, and also email mortgage brokers to chase up outstanding paperwork and send valuation instructions to surveyors.

Elsewhere in the business, RPA has helped to manage savings maturity instructions and streamline this process. Robots process the paperless opening of accounts and respond to secure messaging from savings customers.

By reducing demands on customer services teams at the busiest times of the year, more colleagues are freed up to be able to concentrate on specialised and complex tasks which need their professional skills and judgement and benefit from the human touch.

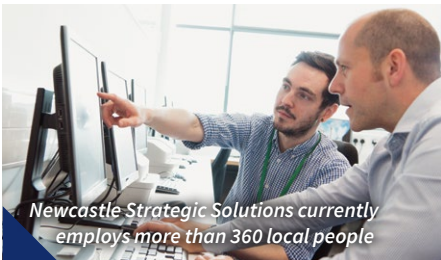
Who owns innovation?

You could be forgiven for thinking that innovation is the sole preserve of internet entrepreneurs, challenger banks and global online retailers. But innovation can, and does, belong to all of us.

It might result from something we are incredibly familiar with, a particular expertise or skill that when applied within a different environment, or by creating a different context, delivers real breakthroughs.

You might not expect, for example, that a North East regional building society would have developed an award winning, outsourced savings management business, which now serves a plethora of UK challenger banks with market leading technology and service from its North Tyneside base. Building society innovation did that.

Newcastle Strategic Solutions, which currently employs more than 360 local people, grew out of our Society savings expertise to become the frequent first option for banks coming onto the market and seeking to build a telephone and digital retail savings proposition. That makes us a key contributor to the success of a number of challenger banks.



We nurture our particular brand of innovation, and guided by our purpose, you'll see us investing heavily in our branch network, just as many communities are losing local branches and having to travel further to find the financial support they need. We believe the high street is at the heart of successful communities and we will continue to be physically present in towns and cities across our region.

Our investment is in a contemporary and forward looking branch network that isn't about glitzy flagship branches, but focuses on providing comprehensive access to a first class branch service across our region. A powerful synergy of people with inconspicuous, service enhancing technology, the investment is underlined by a recognition that our fantastic colleagues are at the core of delivering a great experience for our customers.

Empowering our colleagues to own the part they play in making customer experiences memorable and personal can be another driver of innovation. What started in one branch as a desire to help a relatively small number of people facing the challenges of living with dementia, became a comprehensive roll out of a Dementia Friends awareness programme across all our colleagues and branch network. It expanded further when we offered customers and local people access to Dementia Friends awareness through our branches, inviting our high street bank competitors to join in too, for the benefit of our wider community.



We extended this beyond our region when our Dementia Champion delivered an awareness session to the BSA team in their offices in London.

Our desire to invigorate and support positive community change is no less of an innovation driver.

With library services and council budgets under ongoing pressure, in 2016 we based a new partnership branch in Yarm Library, generating a community hub that encourages more local people to use and appreciate their library and High Street.

The move is not just a branch and local community success story. The learnings from Yarm are dramatically transforming the way we reach out to communities, and are directly driving our next wave of innovation which is focused on helping improve financial accessibility and inclusion across our region in new and inventive ways.

So who owns innovation? As mutual businesses, owned by their customers, perhaps building societies are uniquely placed to own innovation in ways that other organisations may never even imagine.

“Our desire to invigorate and support positive community change is no less of an innovation driver.”

The conveyancing revolution gathers pace

In the digital age the pace of change is accelerating and transforming the way we do business. This brings huge economic opportunities and its own set of unique challenges. Consumers have come to expect choice and immediacy. This expectation affects every sector of the economy and there's no reason why conveyancing should be any different.

In 2017, around 70% of customers completed their legal documentation online, compared to just 9% in 2011.

At LMS, we have been serving mortgage lenders, legal firms, brokers and customers for over 25 years and are proud to be at the forefront of driving this change.



Panel Link

Panel Link digitally connects mortgage lenders with legal firms, providing verification of legal supply. Through distributing offers electronically and monitoring charge registration it further secures the monetary chain. Processing Certificates of Title through the LMS e-COT solution also increases speed and security.



Fees assisted remortgages

Fees assisted remortgages are a vital component of a lender's product range. They are quick and cost-effective, and are ideal for borrowers who simply want to complete the conveyancing process securely and quickly with the minimum of fuss.

Visibility and communication

Efficiencies in the conveyancing process are often based around the visibility and speed of effective information sharing. Usage of TrackMyCase.com and LMS CaseCheck have both seen a dramatic increase recently. System to system connectivity is also providing clear advantages in processing transactions more smoothly and quickly.

Working together

Collaboration is vital in the advancement of conveyancing. Along with our 33 lender partners and the law firm community, we also work closely with core system providers and other vital third parties. For example, our vision is aligned with The Land Registry's "Digital Street" project which is exploring and beginning to deliver landscape changing digital innovation. We are fully committed to wider collaboration in developing strategic partnerships that help move our industry forward.

A better future

New developments constantly join the roadmap. Imminent innovations include automated redemption statement delivery plus post-offer query messaging. Such improvements are aimed at reducing the completion timeline and improving security in areas that currently add unnecessary delay.

Maybe at last conveyancing can throw off its reputation of being the slowest and most cumbersome part of the mortgage process. Through true collaboration and careful embracing of new digital technologies, everyone can look forward to a brighter future with quicker, cleaner and more secure transactions.

Find out how we can help you respond to current demands.

Visit www.lms.com or contact Paul Davies, Business Development Director, at paul.davies@lms.com

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Later Life Lending

Our mission is to “enable people to own their home at all stages of life”. To us this means it’s not just about helping first time buyers onto the property ladder, which in itself can be tough. It’s also about helping older people to buy or remain in their home as well as giving them the flexibility to use some of the hard earned equity they have built up in their property. Whether that is gifting some of the equity to a family member or taking holidays. There are now nearly 12 million people aged 65 and over in the UK¹ and this is expected to rise to over 15 million by 2030². This, along with research that shows the amount of mortgage debt held by over 65’s is predicted to double to £40 billion³ by 2030, means there is a growing demand for later life lending.



Richard Newton, CEO, the Tipton

The Tipton are well placed to assist with later life lending; by its very nature it is complex, not mainstream or vanilla. Our team of dedicated underwriters assess cases on an individual basis, being flexible and taking all types of situations into consideration. We try to find a way to assist the customer every step of the way.

We regularly lend into and in retirement and our wide experience in this area has enabled us to build a range of flexible criteria. This includes having no upper age limit and taking alternative pension arrangements such as SPPs into consideration for affordability or as a repayment vehicle. It was perhaps no surprise then that we were the first Society to launch a true Retirement Interest Only (RIO) mortgage throughout England and Wales, it was a natural extension to our mortgage range. A RIO is a termless mortgage, with monthly interest only payments, that has to be paid off at specific life events.

a property. RIOs can be used to release funds to enjoy holidays, extend or enhance the mortgaged property or to supplement income. They can also enable grandparents/parents to gift funds to grand/children. For the 61% of householders aged 65 and over who own their home outright⁵ a RIO is a great option.

Our progression into later life lending has been carefully managed from all aspects of risk from conduct, reputational and credit risk having been evaluated; affordability assessments are fundamental and no different to any other type of mortgage proposition. The legal position and the repayment of the mortgage are all clearly defined and where appropriate customers are required or recommended to obtain financial, tax and benefit advice. Whilst the evaluation of the borrower remains key, the security is also subject to valuation and comes with an understanding that dilapidations may be higher in this field.

The Tipton is committed to supporting and working with members and customers to enable them to own their home whatever their age. It’s why we were founded over 100 years ago in the offices of a local solicitor and why we have continued to serve our community ever since.

“RIOs offer an opportunity to support people to stay in their home when they don’t have enough disposable income to repay the capital borrowed.”

RIOs offer an opportunity to support people to stay in their home when they don’t have enough disposable income to repay the capital borrowed. This is an increasing likelihood, an individual working for 45 years, retiring at age 65, with average contributions to a Defined Contribution pension of 8% throughout their working life, can expect to retire with a pension of only 15% of their final salary⁴.

RIOs are an alternative to Equity Release mortgages and they have a different risk profile to Lifetime mortgages; there is no interest roll up thereby reducing the risk of equity erosion on

1 Mid-2017 Population Estimates for the UK, Office for National Statistics, 2018

2 National Population Projections, 2016-based, Office for National Statistics, 2017

3 Longevity Centre – UK (ILC-UK), Lengthening the ladder, 2017

4 Equity release rebooted: the future of housing equity as retirement income, Equity Release Council, 2017

5 English Housing Survey, Home ownership 2016-17, Ministry of Housing, Communities & Local Government

Helping families work together, across generations, to reach financial goals



The Fourth Post Office Mutual Building Society was incorporated in 1896, with offices in London. It had been preceded by three earlier ones, the First, Second and Third General Post Office Clerks Building Societies. Each of these terminated once their members, restricted to Post Office employees, had been housed. No branches, everything done by post. Obviously.

The Society moved on from Post Men and Women, in 1972 becoming National Counties based in Surrey. This was all a bit of a compromise between a desire to be local and national. So unlike other societies, we ended up with no geographic or segmental focus, whilst much too small to be national. And still no branches.

Having survived the crash in 2007/8, it was time to have a think. The Surrey Building Society? People here don't really think local. Go posh – the Knightsbridge Building Society? Might work but we didn't have the people or the culture. The Family Building Society?

We spoke to young adult children, parents and grandparents from households earning £80,000 to £250,000 a year. It was fascinating to hear people talk in focus groups. The way we live today.

The first chap in the first focus group, when asked to summarise his position, said, "I'm Andrew. I have two daughters 26 and 28. They went to university. Then moved back home with their boyfriends. You know, when I get home from work about 7pm, I just want to sit down in front of the TV and have a beer. But, usually, the gits have drunk my beer!"

The fifth chap, a successful property developer, had £50,000 to give to his daughter as a deposit on a flat. But she was going out with a "hairy biker", that he didn't like, and who he particularly didn't want to get his hands on his money when they (hopefully) split up. It was stalemate.

We heard countless stories. Grandparents looking to help children and grandchildren. Parents squeezed in the middle. Dealing with aging parents and death. Their children "dependent" into their 30's. Sure some families don't get on, but most knew that they had to work together to make the most of their money.

Parents knew they had to help their kids but most didn't want to give their money away, worried about living to be 100. How to treat 2, 3, 4 kids equally? Many grandparents wanted to help but there was also a sizeable segment who styled themselves as the SKI generation – spend the kids inheritance. They keep the cruise liners going! The kids themselves were sanguine. Realistic. More than 90% of them still wanted to own their own home. They knew they needed help. But they had a high level of financial responsibility – they didn't want to potentially impact their parents own finances negatively if they lost their job, for example.

We had found a segment of about 2 million families, who had all kinds of needs, around making the most of their money. The financial services industry served them in parts. We wanted to focus. And come up with innovative solutions to some of the issues we'd heard.

When I worked at Barclays under Martin Taylor, he talked about banks – elephants and ballerinas. To prosper, building societies have to do things that the elephants don't. Our tone of voice and marketing can be more dislocative. We can be more creative.

A **Family Mortgage** that meets the needs of the kids and the parents. So that the parents get their security released after 10 years whatever happens and if the mortgagor loses their job through no fault of their own, we'll pay the mortgage for 6 months (we're insured).

We did a Divorced parents, **Low Start Mortgage**, that starts with a low rate, interest only and then reverted to a higher rate and repayment, when they've got themselves back on their feet.

We have a **Retirement Lifestyle Booster mortgage**, which pays you monthly for 10 years.

"The single thing that we heard most often in our focus groups was that my bank doesn't treat me as an individual, even although they have all the data about everything I do with my money."



You pay the interest on the average balance across the 10 years as you go along, so you owe the principal amount at the end. Designed by our Chairman who thinks people like him could use some extra cash while they still can. Doesn't want to downsize yet; doesn't want to do equity release. But happy to downsize in 10 years' time.

Our **Windfall Bond**. People see very low deposit rates and told us that they would be happy to trade that lousy rate for some upside. Just look at Hargreaves Lansdown's numbers to see that. But many want their capital to be secure. So the Windfall Bond pays bank base rate + 1% but the 1% is rolled up into a small number of prizes of up to £50,000. We have some very happy winners. A wife did it without telling her husband. She had to explain his £50,000 prize to him. This is a classic product that would likely never have made it through the process at a big bank. It's gambling? Talk to the Gambling Commission. It's a lottery? Talk to the Gambling Commission again. You get lawyers opinions. There is always an element of uncertainty. You take the plunge. It'll end up being our most popular account and the money is very sticky.

We have long done mortgages for people in later life. Like the highly qualified doctor in his 70's borrowing £400,000 for the new kitchen that his 30 year old wife required. Or the couple who had dreamt of owning a canal boat their whole life and now had the time to enjoy it and the income to sensibly raise the money.

Treat people as individuals. Listen to their stories. Solve their problems. Don't always use a computer.

When we write to people, we put their surname in our logo, so that we become their family building society. Why? Because the single thing that we heard most often in our focus groups was that my bank doesn't treat me as an individual, even although they have all the data about everything I do with my money...

Family Mortgage Case Study:

Lee and Nicole started looking to buy their first home whilst Lee was still training to be a teacher. Many mortgage providers didn't consider the couple eligible because their joint income was too low while Lee was receiving a teacher in training wage.

The couple approached the high street lender Lee has been with since a young boy to get a mortgage directly, but they required a 15% deposit and the repayments were high. After struggling to find a mortgage on their own, Lee and Nicole decided to contact a mortgage broker, who suggested the Family Building Society. The adviser recommended the Family Mortgage as an opportunity for the couple to get on the property ladder.

The Family Mortgage meant Lee and Nicole could put down a low deposit and fix their mortgage at an attractive rate, two aspects that particularly appealed to them. With the help of their parents, they used the security through property option to secure their mortgage.

The couple said the structure of the Family Mortgage was "invaluable", allowing them to combine their deposit with their parent's assets, to find "the best deal on the market" for them.

Creating a Virtuous Circle Between Customers, Colleagues and Community...

Started in 1854, The Hanley Economic Building Society is based in Stoke-on-Trent in Staffordshire. Like many Building Societies its savings franchise is predominantly local and it is common for many generations of the same family to have been members.

In 2017 the Society almost doubled profits from the previous year and 2018 is expected to match these results. Assets over two years have grown by more than 13% to just under £430m. We now have 80 people employed across the Society.

In the last twelve months, The Hanley has won the Staffordshire Chamber of Commerce Employer of the Year Award as well as being adjudged 'an Outstanding Employer' by the Sunday Times best Companies survey. As a CEO, employment awards are of particular importance to me as this reflects my own philosophy on leadership.

Afternoon Tea with the CEO

We are trying to create and sustain a constant conversation across the society. Having 80 people understand and deliver the strategy has to be the goal – rather than just the CEO. As well as regular afternoon tea sessions where colleagues can have open and direct conversations with the CEO, we have twice-yearly communication events with business updates, Q&A as well as personalised gifts, entertainment and a themed buffet meal. This is supplemented in the interim with personalised letters to every member of staff from the CEO. Every member of the Leadership Team regularly works in a branch for a day and the CEO sees every branch at least once a quarter.

Being a CEO of one of Britain's Building Societies is a privilege. One aspect of this privilege is the opportunity to shape and develop the place in which I work with my team. I believe that as a mutual we can create a business that is good for our members, good for our community and a great place to work. Achieving these three objectives creates a virtuous circle and far from detracting from commercial success, it underpins it. Since 2016, staff turnover has reduced from 20% to 8%. In the last two years we have recorded record profits alongside asset growth more than double the annual average of the previous twenty years. We have helped record numbers of first time buyers and seen deposits grow despite the extended period of low interest rates.

Led by our Head of HR, Deborah Henry, the Leadership Team are transferring this philosophy into action. There is a review process and a programme of change to create the most engaging place to work possible. Since December 2016 Deborah and the team have reviewed each aspect of our colleagues' experience with the Society. This covers the way in which we attract and train apprentices, through to small but important things like the provision of free bean-to-cup coffee and on to Board Effectiveness and NED annual reviews.

In my view, training and development is an important aspect of any leader's legacy – even more so if tomorrow's leaders are promoted from within. We have a group of apprentices who are already showing promise and suggesting potential leaders of the future. To supplement this group, we have just recruited another cadre from local colleges who are now working in Finance, IT, Operations and Sales. In bringing in this talent, we are helping to build a sustainable future for the Society as well as supporting youth employment locally – a real challenge in Stoke-on-Trent.

As a local employer we are also looking at developing the way in which we support



Mark Selby, Chief Executive,
Hanley Economic Building Society

“Being a CEO of one of Britain's Building Societies is a privilege.”

local charities and the community we serve. Stoke-on-Trent is 'on the up' but like most cities, there remain pockets of acute social exclusion and poverty. In recent history, The Hanley has exclusively supported a local hospice. But, we are now also working with other local charities focussing upon youth employment, housing, child poverty and social inclusion.

As a Building Society we were created to community crowd fund for people who need houses. In nurturing and sustaining this virtuous circle from community to colleague; to customer and then back to community, we generate a mutual benefit for all three.



Our apprenticeship scheme is now on its fourth intake. Pictured are our first group from 2013 that all secured full time contracts with the society. Standing are Lauren Ainsworth who went on to join Underwriting and Jordan Stevenson who joined Hanley Branch. Seated are Lucy Olszewski, now Leadership Team PA, Jack Tatton now Financial Accountant and Kelsey Emery from Newcastle branch. The apprenticeship scheme is an ongoing commitment we make to support employment and training of young people within our community.

**The 'Best
Banking
Brand
of the Year'
isn't even
a bank.
Again.**





London Mutual Credit Union – not-for-profit but for member service

London Mutual Credit Union (LMCU) exists to serve and help its members. Created in 1982, with relatively little capital as a volunteer-run financial co-operative for council employees, it has grown into a 28,000 member organisation with assets in excess of £24 million. Following a rule change in 1999, LMCU is open to the community and now serves anyone who lives or works in Southwark, Lambeth, Westminster and Camden or who serves in the British Armed Forces.

LMCU has a socially and economically diverse membership. It has many moderate and higher income members but also a significant number who are on lower incomes or in receipt of welfare benefits. Ensuring that its range of products and services suit the needs of different membership segments equitably is a constant challenge for the board and management.

Like credit unions in the United States, Canada and Australia, LMCU aims to be a full-service financial provider. It is for this reason that, unlike most British credit unions, LMCU offers its members a current account complete with a contactless debit card and overdraft facilities. Members are attracted by the fact that the LMCU current account carries no hidden fees or penalty charges for bounced direct debits or for straying into unauthorised overdraft. 9,500 LMCU members, or just over a third of the membership, have a LMCU current account.

The current account aside, the main business of the credit union is savings and loans. Despite its name, the credit union promotes financial stability primarily through encouraging members to save. It offers a Cash ISA and a range of standard and commitment savings accounts. Commitment savings, such as holiday and Christmas accounts, are particularly important for people on lower incomes who appreciate the additional incentive to save. Members can save any amount in the credit union, however small and a dividend is paid on savings at the end of the year out of the trading surplus.

Central to the encouragement of saving is the traditional system of saving whilst borrowing. Members repaying loans in LMCU have a proportion, often about ten per cent, of their weekly or monthly repayment moved by default into a savings account. This is seen as important as savings have a much greater importance to an individual than just stored value; they have positive social and psychological effects and contribute to the longer-term financial resilience of members.

The majority of the members (55 per cent), use their credit union to access credit. This means that LMCU must offer a range of loan products at varying rates of interest to suit the different sections of the membership. The credit union principle is to give all members a better deal on credit than they could get elsewhere, given their particular circumstances.

The principle of serving all members equitably also applies to service delivery. LMCU has invested in modern digital technology so that members can access their accounts online or via an app.



Lakshman Chandrasekera, Chief Executive,
London Mutual Credit Union

Through access to the payments systems through a partner bank, LMCU members have the same online functionality that they would receive in a bank. But, the face-to-face personal service offered through branch offices in Peckham, Camberwell and Brixton remains highly valued by many members. Importantly, LMCU offers cash-based services as well as delivery through digital channels.

LMCU is overseen by a volunteer board of directors, elected by the membership for their skill and expertise but also for their social commitment to serve the good of the members and of the multi-ethnic community of South London. This service is wider than the provision of financial services. It focuses, for example, also on financial education, as in the credit union's involvement in primary schools through the Archbishop of Canterbury's Lifesavers programme, and on the promotion of community cohesion through engagement with a network of local voluntary and community organisations.

“The LMCU current account carries no hidden fees or penalty charges.”

Society Culture – a head start over banks?

When I arrived at Market Harborough Building Society (MHBS) I wanted to understand the effectiveness of our strapline ‘traditional values in a changing world’. What did it say about us, was it fit for purpose and, crucially, was it real?

Like a good marketer I asked a focus group of members – they loved it. Then, like a good leader, I asked the staff – they loved it too. For both groups it spoke about the way we treated people. Traditional values were a guide to the way MHBS behaves and which were a constant, whatever else changed around us.

At my previous Society we called it the ‘mother test’ – treating people in the way that we (or most of us anyway) would want our own mother to be treated. Honestly, fairly, respectfully and professionally.

As cultural markers the two principles of “traditional values” and “the mother test” have some merit – they are simple and understandable.

But organisational culture is greater than the way people are treated. Culture is shaped by what is highly prized and what is frowned upon. This is classic leadership theory where reward is as much the comfort of behaving within the organisational norms as pay and rations. Effective leadership should control or influence this reward environment by telling stories of heroic and bad organisational behaviours.

Building Societies feel they have a head start over banks here – surely our mutuality and longevity guarantee the rightness of our cultures? Maybe. When MHBS began putting down on paper what our metrics of culture should be we soon realised it’s not so easy. “I know it when I see it” is hard to represent in a bar chart.

In March 2018 the FCA published their paper *DP18/2: Transforming culture in financial services*. This, uniquely, offers a set of disparate views from leaders, regulators and academics. It is a discussion

and a welcome one. One of the clear ‘take outs’ is that it’s easier to manage culture than measure it. Accepting this is tough for data rationalists, like most CEOs. The indirectness is like working with mittens on – it’s hard to calibrate inputs and outputs.

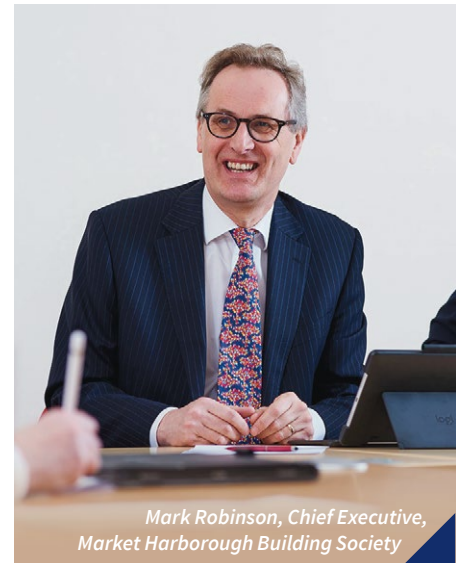
Our first effort was to press existing likely-looking measures into service. Surely good organisations have low numbers of complaints, happy staff, few accidents, are not fined by regulators and clear their audit points quickly?

But does this really get to the heart of culture? Personal reflection is that other indicators are at least as telling. Does the CEO park his flash car in the disabled space outside Reception? Is sexism every-day? Is the CEO’s PA so ferocious that perceived criticism is unwelcome and stifled? These potent symbols of a divergence of leaders’ behaviour from their messaging would mean that traditional values are dead.

We quickly saw that the CEO and Execs are the Society’s Chief Culture Officers.

At MHBS this view led to the Exec team agreeing to work with the managers as never before. The key thread is shared working and shared language to communicate the Society’s values. Trust, as other commentators have noted, is the glue here. We took the step of carrying out 360 degree feedback with all Execs and CEO. This has led to a new set of conversations and, as a result, we have signed up to a set of shared behaviours against which we constructively call each other out.

Conscious management of the leadership team is what will deliver a healthy culture and a successful business. We keep at it and its measurement.



“The key thread is shared working and shared language to communicate the Society’s values.”

“But organisational culture is greater than the way people are treated. Culture is shaped by what is highly prized and what is frowned upon.”

Growing old gracefully...

Monmouthshire Building Society has a proud Mutual heritage, and as we celebrate our 150th year of serving our members and playing a notable role in supporting our local communities we saw a material opportunity to reflect on our purpose, build on our very solid foundations and to ensure we continue to best serve our membership for generations to come.

The Society has embarked on a new vision to deliver an ambitious strategy underpinned with member-led rather than finance-led propositions. Our profitability will be optimised rather than maximised to support investment in new initiatives that are innovative and exciting, helping delivery of the modern mutual the Society is becoming.

The Society is delivering this vision across a number of different fronts which started with an exciting refresh and modernisation of our brand.



The Society has a strong heritage but needed to be able to compete with other financial services organisations on the high streets of South Wales and the West. The aim was to ensure that our refreshed brand was easy to understand and memorable. The M within the new logo represents a finger print, the inspiration for our logo mark. All our members are unique and on their own personal journey with the Society. We aim to be as personal as possible to the member and there is nothing more personal than a person's finger print. We believe the new vibrant orange colour will meet one of our objectives of ensuring we are standing out on an already very competitive high street in the future. The exciting roll out can now be seen across our new fully responsive website, as well as across the branch network and is lending itself to attracting a younger and wider membership.

To achieve our brand vision the Society has become proposition-led; finding solutions to our members' problems and issues from cradle to grave. This will enable the Society to grow the business, its membership, increase member loyalty

and brand awareness over the period. Transactional propositions will be introduced that will meet the needs of the younger membership; there will be an increased offering for customers on the periphery of our standard range of products and new borrowing products for those members in later years.

We recognise that key to successful execution of the Society's strategy is the culture and values as well as capability of colleagues.

There has been significant investment in developing and embedding a culture which encourages the Society's core values. The investment in our people will continue to ensure that there is the right capability at all levels within the business to successfully implement the strategy.

Our member-led propositions are being distributed via a customer centric multi-channel distribution model. We are investing in technology, finding new and innovative ways to expand our digital offering. This is essential to enable members to own the choice of how they interact with the Society on their journey with us. We're in the process of developing solutions that allow our members to engage with us in a way, a place and at a time that's convenient to them. Innovations such as web-chat and video conferencing will complement our existing channels and support the diverse needs of our member base.

Clearly, our offering must be underpinned through excellent service and we've refreshed our strategies in operational efficiency and digital servicing. We have also invested in a new Continuous Improvement team to ensure ongoing value in our relentless drive for efficiency and ensuring member value.



*William Carroll, Chief Executive,
Monmouthshire Building Society*

By delivering our agreed strategy the Society is in the process of developing a sustainable, scalable business model that is fit for the future. Our plans are being delivered through initiative and innovation to meet the fast moving operating environment of today. External recognition of these changes has already been made. The Society was awarded large business of the year award in the recent South East Wales Business Awards. Given the pace of change we'll continue to regularly review and, if necessary change, our plans in line with the Society's risk appetite and capabilities ensuring our continued success for the next generations of members.

To build a unique and exciting Society by inspiring and empowering our colleagues to maximise growth and future prosperity.

“The Society has embarked on a new vision to deliver an ambitious strategy underpinned with member-led rather than finance-led propositions.”



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Saffron Building Society – Traditional Values, Modern Thinking

We first opened our doors to customers in 1849. Like all building societies, we're proud of our mutual status and the work we do in our local communities. While our values are central to our success, we know that modern thinking is critical if we are to continue to support our customers in a way that helps them buy a new home or save to replace a car. Next year we celebrate our 170th birthday and we have plans to ensure continue to thrive for another 170 years in the complexity of the modern world.

Change

Everyone talks about change in the market but do they really plan for the consequences? In the past, financial services have been constrained by IT platforms that forced the customer to operate in a rigid and slightly unhelpful way. However, new entrants into the sector have changed customers' expectations.

The fintech era has seen millions of pounds invested in innovation, which has raised the bar for what people can expect from a provider. People will no longer accept the need to supply the same information every time they apply for a product. Applicants will stop if a process is too slow, as they can easily switch to an alternative provider. This change in expectation should force everyone in the industry to re-evaluate what the future holds and how they should operate.

Culture

Customers are now in control. They are not interested in organisations prescribing how they work on a take it or leave it basis. They are interested in organisations that can provide precisely what they need on their terms. People want to work with providers who can genuinely offer something different and in a manner which matches their preferences. This means branch and digital services working seamlessly together with human and virtual expertise available on demand.

Pricing and product design is still important, and a fundamental part of what we all do. However, a great product at a competitive price will no longer be enough if the service is clunky.

Saffron Building Society

We identified this trend a number of years ago and created the board role of Chief Customer Officer. Rather than merely talking about a good customer experience we have created a culture where flexibility is all important. Whenever a customer



Colin Field, CEO,
Saffron Building Society

“People will no longer accept the need to supply the same information every time they apply for a product.”

contacts us we work to fulfil our ambition of making things possible for them rather than presenting a rigid process.

We know that having a long history will not be enough. We believe that our business must be able to respond to market changes, competitor actions and customer behaviour. Our staff need to be collaborative and agile, free to make decisions which reflect their customers' circumstances. Central to all of this will be high quality data, which is one of the reasons we put ourselves through a project to replace our operating platform. This will power our online and branch network to ensure that customers can choose when and how they deal with us.

The world has changed a lot in 170 years. To earn the right to help our customers in the future we need to unlock our potential as an organisation so that we may continue to deliver the unrivalled service we are known for.

Yorkshire Building Society – Volunteering Programme



Tanya Jackson, Head of Corporate Affairs,
Yorkshire Building Society

“In 2017 colleagues delivered 251 lessons to 7,267 pupils.”

Yorkshire Building Society shows how a purpose for corporate volunteering programmes adds value to employees and the organisation.

The Society has had a volunteering programme since 2007. Initially colleagues had an allowance of seven hours a year to volunteer through team based activities. Whilst providing support to worthy causes, this approach didn't provide any real long term engagement or personal development opportunities.

In 2015, the programme was reviewed with an aim to create a volunteering programme with a defined purpose and strategy to benefit the Society's communities, customers and colleagues.

The post-review programme focuses on three key areas of the Society's corporate responsibility strategy:

- Improve employability and financial literacy.
- Provide life-changing support to people in the most challenging situations.
- Meaningfully engage with local communities to help them thrive and prosper.

In addition, the ambition was to create a programme that would add value to the Society too.

The volunteering allowance increased to 31 hours for each colleague, providing seven hours for team activities and the remainder to focus on skills sharing.

All volunteering is now linked to personal development programmes so colleagues not only fulfil a community need, they share existing skills or develop new ones.

Colleagues can select activities that fit with their working patterns and skill-sets. Many branch colleagues struggle to participate in team activities as they need to keep the branch open, but may be a perfect match for The Silver Line or our financial education programmes where the activity can take place early morning ensuring they are back in branches for busy periods.

Improving employability and financial literacy

The Society considers that it has a role in helping young people understand finances and the world of work and has therefore established several programmes to inspire and encourage colleagues to share their skills and experiences with young people.

In 2016 it launched Money Minds, a bespoke financial literacy programme, which colleagues deliver to schools across the UK. The programme plugs a gap in the school curriculum, helping to fulfil the need for financial education.

Money Minds, consists of activities and projects designed to promote discussion and learning among students aged five to 19 of all abilities. Topics include keeping money safe, budgeting, calculating interest and responsibilities to repay loans.

In 2017 colleagues delivered 251 lessons to 7,267 pupils.

One teacher from Norton Primary School, Malton, said: **“Money Minds is amazing. The children enjoyed the creative element of planning their dream party and really considered budgets. The session had a good range of activities to engage all and create a great buzz in the school.”**

Pupil's feedback has also been enthusiastic with 95% saying they enjoyed the session and 94%



A Yorkshire Building Society colleague delivering financial education through the Society's corporate volunteering programme



John Glen MP and Mike Regnier, CEO of Yorkshire Building Society deliver a Money Minds lesson at Grafton Primary School

learned something new and feel more confident about money.

Feedback from nine-year-old students from Oakfield Junior School, Gateshead, reflected on the experience. "I know what budgeting and break-even mean now". Another added: "I've seen Storage Hunters and heard them talk about profit – it makes more sense now."

Supporting people in vulnerable situations

Across the UK, over 1 million people go a month or longer without seeing or speaking to anyone.

To help address this, Yorkshire Building Society has partnered with The Silver Line – a charity operating the UK's only free and confidential 24/7 helpline to tackle loneliness and isolation among people aged 55 and over. Using listening and people skills developed in their day to day roles, a number of Society colleagues join 3,000 people who have been matched with an older person and make weekly friendship calls.

In 2017 colleagues spent 589 hours talking to their Silver Line friend, making a significant difference to their lives:

- 77% reported a reduction in isolation and loneliness.
- 70% felt their overall wellbeing had improved.

The programme is also popular with colleagues who take part. Laura Ruth, Team Manager, said: "It's the most rewarding feeling ever. We get into conversations about family and friends and what we both like to do in our spare time. Silver

Line is a brilliant charity and it's great to have the opportunity to make someone's day every week."

The Society also encourages and supports senior managers to become board members of charities to share their valuable experience, leadership and practical skills.

Tanya Jackson, Head of Corporate Affairs, has been a Trustee of Overgate Hospice for two years. She said: "Being a Trustee has enabled me to share my skills with a very worthwhile charity. It has also allowed me to expand my own experience and knowledge from a specialist area to a wider business leadership role."

Helping communities and the Society to thrive and prosper

Yorkshire Building Society colleagues play a crucial role in achieving the Society's ambition to be at the heart of the communities it serves.

In 2017, 56% of colleagues made use of their 31 hours volunteering allowance enabling the Society to provide over 20,000 hours making a difference to its local communities. These activities as well as providing support to those in need, are also a perfect way for colleagues to develop skills and support their wellbeing.

Colleague feedback post-volunteering:

- 86% improved teamwork skills.
- 72% enhanced communication skills.
- 73% increased sense of wellbeing and job satisfaction.

Conclusion

Pauline Giroux, Corporate Responsibility Manager said: "We are proud to play an active role in the communities we serve across the UK.

"We know that colleagues have a wealth of expertise they're more than happy to share to support their local communities. We give them the opportunity to do just that by providing a wide variety of activities where everyone can find something that interests them and matches their skills and/or development goals.

"By investing and growing our volunteering scheme we can have a lasting positive impact on our communities, improve colleague engagement and provide a real benefit to the Society."

For more information please visit: www.ybs.co.uk/societymatters.

"Across the UK, over 1 million people go a month or longer without seeing or speaking to anyone."

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Contact Paul Chafer

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Council & BSA Team

BSA Council

Chairman 2018/19

Stephen Mitcham (Cambridge)

Deputy Chairman

Mike Regnier (Yorkshire)

Nominated

Joe Garner (Nationwide)

Mark Parsons (Coventry)

Regional

David Marlow (Nottingham) (Midlands & West)

Mark Bogard (Family) (Metropolitan)

Rob Pheasey (Marsden) (Northern)

Co-opted

Jonathan Westhoff (West Bromwich)

The list of Council members was correct as at 16 October 2018

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Keeley Ball (Thurs & Fri)

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Legal and Practice

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Policy Adviser: Andrew Hopkins

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Policy Adviser: James O'Sullivan

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Mortgage Policy

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Mortgage Policy Adviser: Harinder Chohan

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Mortgage Policy Adviser: Robert Thickett

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Head of Savings Policy: Brian Morris

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Policy and External Affairs Officer: Katie Wise (Mon-Weds)

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Events Officer: Christie Sharp

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Events/Catering Assistant: Tracey Ward

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Information Services Manager: Simon Rex

simon.rex@bsa.org.uk

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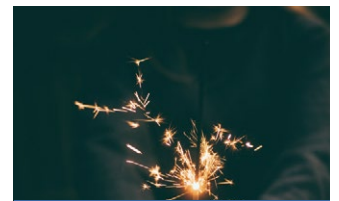
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Email: colin.rankin@sandstone-tech.com Mobile: 07715419570 Website: www.sandstone.com.au

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
Chairman: Mark Bogard (Family)
Deputy Chairman: Colin Field (Saffron)
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
- Ipswich
- London Mutual Credit Union
- Nationwide
- Newbury
- Progressive
- Saffron
- Teachers
- The Family Building Society

The Midlands and West Association

Date of establishment: 1920
Chairman: David Marlow (Nottingham)
Deputy Chairman: Mark Selby (Hanley Economic)
Honorary Secretary: Rachel Kolebuk (Nottingham)

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 United
- Loughborough
- The Mansfield
- Market Harborough
- Melton Mowbray
- The Monmouthshire
- Nottingham
- Principality
- The Stafford Railway
- Swansea
- Tipton & Coseley
- West Bromwich

The Northern Association

Date of establishment: 1988
Chairman: Mark Thomson (Scottish)
Deputy Chairman: Andrew Haigh (Newcastle)
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
- Manchester
- Marsden
- Newcastle
- No1 CopperPot
- Penrith
- Scottish
- Skipton
- Vernon
- Yorkshire



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*Karoly Marko the Elder, detail from "Italianate landscape in the evening sun," 1837 © LIECHTENSTEIN.
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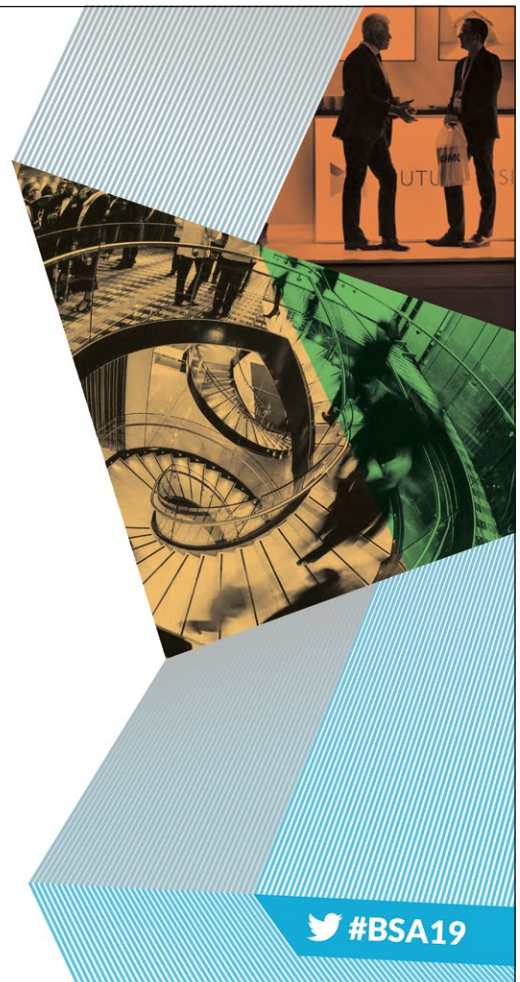
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BSA Members Directory

Every UK building society is a member of the BSA, and we also have four credit union members. The following section details key information, summary financial information and key financial ratios for each of the 48 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

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

Family Building Society

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

Website: www.familybuildingsociety.co.uk





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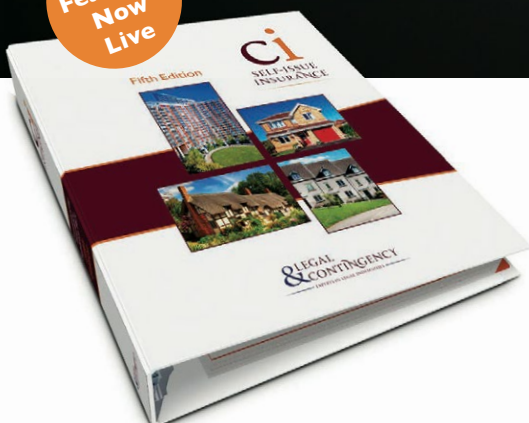
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Bath Building Society

We're different because you are

Bath Building Society

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T: 01225 423271

W: bathbuildingsociety.co.uk

E: bsoc@bibs.co.uk

Twitter: @BathBuildingSoc

Facebook: facebook.com/bathbuildingsociety

Established: 1904

Auditor: Deloitte LLP

Solicitor: Royds Withy King

No. of branches: 2

No. of agents: 6

No. of estate agency branches: 0

No. of ATMs: 0

No. of full time staff: 44

No. of part time staff: 11

No. of borrowing members: 1,298

No. of investing members: 9,441

Total members: 9,985

No. of depositors: 19,271

Non-executive directors

Chairman, Robert Derry-Evans

Vice Chairman, Chris Smyth

Denzil Stirk

Angela Cha

David Smith

Fionnuala Earley

Other principal executives

Head of Mortgages, Steve Matthews

Head of Savings & Investments,

Mark Wiltshaw

Sales distribution channels for mortgages

Telephone: 15%

Internet: 5%

Intermediaries: 80%

Executive directors

Chief Executive, Kevin Gray

Director of Risk Management & Society

Secretary, Tonia Lovell

Finance Director, Tom Leach

More about the society

Bath Building Society is a lender that specialises in niche mortgage products and is renowned for its innovative products targeted at first time buyers, students and older borrowers.

The society is committed to supporting the local community via its sponsorships and charitable activities. The society also provides residential property management services via its subsidiary company.

Financial position

As at 31 December 2017

Results for the year

Net interest receivable	£000
Other income and charges	7,506
Administrative expenses	654
Operating profit before provisions	(4,241)
Movement in provisions for bad and doubtful debts	3,919
Movement in provisions for liabilities	162
Profit on sale of subsidiary	(7)
Operating profit and profit on ordinary activities before tax	161
Tax on profit on ordinary activities	4,235
	(702)

Profit for the year 3,533

Assets

Liquid assets	£000
Mortgages	65,481
Fixed and other assets	242,475
	3,753

Total assets 311,709

Liabilities

Shares	£000
Borrowings	214,583
Other liabilities	62,883
General reserve	1,202
Revaluation reserve	32,693
	348

Total liabilities 311,709

Financial ratios

As a percentage of shares and borrowings –	%
Gross capital	11.90
Liquid assets	23.60
As a percentage of mean total assets –	
Profit for the year	1.16
Management expenses	1.39
Lending Limit	6.50
Funding Limit	22.70

Percentage increase in total assets during the year 4.40

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Beverley Building Society

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T: 01482 881510
W: beverleybs.co.uk
E: enquiries@beverleybs.co.uk
Twitter: @BeverleyBS
Facebook: facebook.com/beverleybuildingsociety

Established: 1866
Auditor: KPMG 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: 18
No. of part time staff: 8
No. of borrowing members: 1,492
No. of investing members: 11,268
Total members: 13,582
No. of depositors: 273

Non-executive directors

Chairman, Brian Young
 Senior Independent, Richard Pattinson
 Sue Symington
 Mike Heenan
 Martin Cocker

Other principal executives

Head of Lending, Graham Carter
 Head of Operations, Lesley Wegg

Sales distribution channels for mortgages

Branches: 20%
 Telephone: 18%
 Intermediaries: 62%

Executive directors

Chief Executive, Karl Elliott
 Deputy Chief Executive, Janet Bedford
 Risk Director, Mark Marsden

More about the society

Beverley Building Society is a truly independent, regional Society, which has served generations of families in East Yorkshire and beyond for more than 150 years. We believe in supporting the vibrancy of our local community and serving the unique needs of our members across the region.

We are committed to building better futures for our members, our people, and the communities we serve. We do this by providing simple, straightforward, good value mortgage and savings products, delivered with a very personal touch.

We focus upon those niche borrowing needs relevant to our region, including solutions for customers needing self-build, self-employed, later-life and inter-generational mortgages, always taking time to understand the person as well as the loan.

We also play an active role in supporting those causes which improve the lives of our members and the communities they live in.

Above all, we take pride in offering an outstanding level of customer service. In an age where much of the financial services market is moving towards 'one-size fits all' digital, automated solutions, we believe there is still a place for people-centred financial services and we are passionate about always taking the time to look after our members as individuals.

Financial position

As at 31 December 2017

Results for the year	£000
Net interest receivable	2,457
Other income and charges	42
Administrative expenses	(1,746)
Operating profit before provisions	753
Movement in provisions for bad and doubtful debts	(73)
Operating profit and profit on ordinary activities before tax	680
Tax on profit on ordinary activities	(135)

Profit for the year 545

Assets	£000
Liquid assets	35,248
Mortgages	148,682
Fixed and other assets	1,722

Total assets 185,652

Liabilities	£000
Shares	154,448
Borrowings	18,179
Other liabilities	2,176
General reserve	10,173
Revaluation reserve	676

Total liabilities 185,652

Financial ratios	%
As a percentage of shares and borrowings –	
Gross capital	7.30
Liquid assets	20.42
As a percentage of mean total assets –	
Profit for the year	0.29
Management expenses	0.90
Lending Limit	5.29
Funding Limit	10.53

Percentage increase in total assets during the year -3.1

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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

Established: 1907

Auditor: Deloitte*

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: 30

No. of part time staff: 11

No. of borrowing members: 2,205

No. of investing members: 8,546

Total members: 10,708

No. of depositors: 230

* Subsequent to year end we have appointed KPMG as our external auditor.

Executive directors

Chief Executive, Gerard O'Keeffe
(from 1 December 2018)

Finance Director, Rajesh Patel

Non-executive directors

Chairman, Robin Bailey

Vice-Chairman, Stephen Nichols

Dick Jenkins

Robert Sinclair

Christine Higgins

Eric Leenders

Other principal executives

Chief Risk officer, Phil Relf

Sales distribution channels for mortgages

Intermediaries: 100%

More about the society

The society offers a range of savings accounts available to savers in the whole of the UK. Mortgages are available to borrowers in England and Wales, and the society has a number of different schemes on offer.

Buckinghamshire Building Society prides itself on having the personal touch when it comes to customer service and has many loyal members. The society is involved with a number of local community activities and supports both local and national charities.

Financial position

As at 31 December 2017

Results for the year	£000
Net interest receivable	4,471
Other income and charges	97
Administrative expenses	(3,129)
Operating profit before provisions	1,439
Movement in provisions for bad and doubtful debts	(79)
Movement in provisions for liabilities	
– FSCS levy charge	(15)
Operating profit and profit on ordinary activities before tax	1,345
Tax on profit on ordinary activities	(244)
Other comprehensive income	(17)
Profit for the year	1,084
Assets	£000
Liquid assets	48,951
Mortgages	189,082
Fixed and other assets	2,543
Total assets	240,576
Liabilities	£000
Shares	171,629
Borrowings	45,617
Other liabilities	871
General reserve	22,236
Revaluation reserve	223
Total liabilities	240,576
Financial ratios	%
As a percentage of shares and borrowings –	
Gross capital	10.34
Liquid assets	22.53
As a percentage of mean total assets –	
Profit for the year	0.47
Management expenses	1.34
Lending Limit	2.01
Funding Limit	21.48
Percentage increase in total assets during the year	6.93



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Cambridge Building Society

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T: 0345 6013344

W: cambridgebs.co.uk

E: enquiries@cambridgebs.co.uk

Twitter: @cambridgebs

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

Established: 1850

Auditor: KPMG LLP

Solicitor: Ashton Legal

No. of branches: 12

No. of agents: 0

No. of estate agency branches: 0

No. of ATMs: 0

No. of full time staff: 142

No. of part time staff: 51

No. of borrowing members: 11,755

No. of investing members: 111,069

Total members: 122,824

No. of depositors: 3,863

Non-executive directors

Chairman, Jonathan Spence
Vice Chairman, Stephen Jack
Stuart Cruickshank
Pauline Holroyd
Andrew Morley
Andrew Jones
Francis Burkitt

Other principal executives

Company Secretary and Head of Compliance, Janet Reid

Associated companies

Cambridge Services Limited
Cambridge Property Services Limited
Cambridge IT Services Limited

Sales distribution channels for mortgages

Branches: 8%
Telephone: 16%
Intermediaries: 76%

Executive directors

Chief Executive & Director,
Stephen Mitcham
Finance Director, Peter Burrows
Chief Operating Officer, Andy Lucas
Chief Risk Officer, Victoria Stubbs

More about the society

The Cambridge Building Society has provided funding for people buying their own homes and been a trusted home for those wishing to save since 1850. Today, The Cambridge continues to offer mortgage and savings products whilst delivering an increasingly enhanced customer experience. Customers are able to do business at a time and place that suits them whether this is through branches, the customer contact centre, website, The Cambridge Money App or flexible Mortgage Advisers who take appointments seven days a week. The Cambridge's residential mortgages are available on properties in Bedfordshire, Buckinghamshire, Cambridgeshire, Essex, Hertfordshire, Norfolk, Northamptonshire and Suffolk. Buy to Let mortgages are available throughout England and Wales. In 2018 the Society was named The MoneyAge Mortgage Awards 'Mortgage Lender Customer Service of the Year' at their annual awards and placed Highly Commended in the What Mortgage Best Regional Building Society and Moneyfacts Regional Lending Provider of the Year categories. Following a successful launch of its first store in St Ives, Cambridgeshire in early 2017 a second store, in a brand new location in the heart of Cambridge was opened in May 2018. Offering customers a vibrant, contemporary space to support them with their financial needs and questions, the store has a bright fresh look and combines technology with face to face expertise. This latest move was part of an ongoing investment programme to improve the choice and experience for customers. The Cambridge has an extensive community programme in place that includes a Charity Partnership programme, sponsorship of events and a volunteering scheme to provide hands-on support where it's needed. The Cambridge prides itself on offering a personal service to its customers and has a dedicated, knowledgeable team in place who can provide the best support and advice – when and how the customer needs it.

Financial position

As at 31 December 2017

Results for the year

	£000
Net interest receivable	17,963
Other income and charges	285
Administrative expenses	(13,742)
Operating profit before provisions	4,506
Movement in provisions for bad and doubtful debts	72
Movement in provisions for liabilities	
– FSCS levy charge	(25)
– Other	(492)
Operating profit and profit on ordinary activities before tax	4,061
Tax on profit on ordinary activities	(875)

Profit for the year 3,186

Assets

	£000
Liquid assets	156,657
Mortgages	1,060,504
Fixed and other assets	13,610

Total assets 1,230,771

Liabilities

	£000
Shares	1,059,930
Borrowings	85,154
Other liabilities	13,237
General reserve	64,380
Revaluation reserve	3,070
Core Capital Deferred Shares	5,000

Total liabilities 1,230,771

Financial ratios

	%
As a percentage of shares and borrowings –	
Gross capital	6.33
Liquid assets	13.68
As a percentage of mean total assets –	
Profit for the year	0.27
Management expenses	1.17
Lending Limit	1.78
Funding Limit	8.37

Percentage increase in total assets during the year 10.96

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- **Register of Inhibitions** – Daily extract of all transactions in the Register of Inhibitions
- **Data Matching Reports** - We provide a number of data matching options, including ownership confirmation, bulk ownership searches and mortgage book searches
- **Official Statistics publication** – Quarterly house price time series and UK HPI
- **UK HPI** – A monthly house price index produced with partners ONS, HMLR and Land and Property Services Northern Ireland and including the Scottish component of the UK Monthly House Price Index. This accredited publication is the most authoritative source of data relating to property transactions
- **10 Year Property Market Report**
- **Overseas Ownership Report**
- **Calendar Year reports**
- Free Statistical reports are available from ros.gov.uk

If you would like further information about our statistical reports and services, please contact us at:

data@ros.gov.uk

Alternatively visit our website www.ros.gov.uk and find out more information by clicking on **Property Data**.





Coventry Building Society

Head office: Economic House, High Street, Coventry CV1 5QN

T: 0800 121 8899 W: thecoventry.co.uk

Twitter: @CoventryBS

Facebook: facebook.com/coventrybuildingsociety

Established: 1884

Auditor: Ernst & Young LLP

Solicitor: Various

No. of branches: 70

No. of agents: 17

No. of estate agency branches: 0

No. of ATMs: 69

No. of full time staff: 1,779

No. of part time staff: 742

No. of borrowing members: 441,486

No. of investing members: 1,498,139

Total members: 1,857,641

No. of depositors: 5,279

Non-executive directors

Chair, Gary Hoffman

Deputy Chair, Peter Ayliffe

Catherine Doran

Jo Kenrick

Roger Burnell

Iraj Amiri

Martin Stewart

Associated companies

Godiva Mortgages Limited

ITL Mortgages Limited

Five Valleys Property Company 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

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Executive directors

Chief Executive, Mark Parsons

Chief Financial Officer, Michele Faull

Chief Operating Officer, Peter Frost

Product, Marketing and Strategy Director,

Andy Deeks

More about the society

Coventry Building Society has a long tradition of looking after its members and today is very much a modern, forward-looking mutual.

It has a different perspective to savers, a simple and open one, that has won many independent accolades from being a Which? recommended savings provider to being rated number 1 for savings by Fairer Finance for the last three years. Its exemplary service also underpins its position as one of the UK's top ten mortgage lenders.

Coventry's simple and prudent business model has consistently delivered a robust financial performance and consistent growth. It has increased its share of both the mortgage and savings markets in recent years and is profitable and well capitalised.

The Society offers a competitive range of savings accounts that can be operated via telephone, internet, post and branches. Its network of 87 branches and agencies is centred on the Midlands and South West of England, but it is a national organisation with over 1.8 million savings and borrowing members across the UK.

The Board places a high priority on engaging its members and the wider community. Its online Members' Panel has over 3,000 members and provides regular and structured input in addition to that gained through the Society's Annual General Meeting and extensive member research.

The Society helped over 70 charities and good causes with fundraising and volunteering through its Community Partner programme in 2017 and has donated over £15m to The Royal British Legion, its corporate charity, since 2008. In addition, over three quarters of the Coventry's staff took part in the Community programme in 2017, volunteering over 7,500 hours for a wide range of activities.

Financial position

As at 31 December 2017

Results for the year	£m
Net interest receivable	411.0
Other income and charges	4.8
Administrative expenses	(167.9)
Operating profit before provisions	247.9
Movement in provisions for bad and doubtful debts	(0.2)
Movement in provisions for liabilities	
– FSCS levy charge	(2.5)
– Other provisions	(1.0)
Charitable donation to the Poppy Appeal	(1.5)
Operating profit and profit on ordinary activities before tax	242.7
Tax on profit on ordinary activities	(57.9)
Profit for the year	184.8

Assets	£m
Liquid assets	6,209.5
Mortgages	35,930.9
Derivative financial instrument assets	306.5
Fixed and other assets	125.6
Total assets	42,572.5

Liabilities	£m
Shares	31,035.7
Borrowings	9,127.3
Derivative financial instrument liabilities	214.0
Other liabilities	219.5
Reserves and other equity instruments	1,976.0
Total liabilities	42,572.5

Financial ratios	%
As a percentage of shares and borrowings –	
Gross capital	5.09
Liquid assets	15.50
As a percentage of mean total assets –	
Profit for the year	0.46
Management expenses	0.42
Lending Limit	1.30
Funding Limit	22.70

Percentage increase in total assets during the year	11.17
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Cumberland Building Society

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W: cumberland.co.uk

E: executives@cumberland.co.uk

Twitter: @CumberlandBS

Facebook: facebook.com/cumberlandbuildingsociety

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

Established: 1850

Auditor: Deloitte LLP

Solicitor: In-house

No. of branches: 34

No. of agents: 0

No. of estate agency branches: 10

No. of ATMs: 20

No. of full time staff: 322

No. of part time staff: 287

No. of borrowing members: 18,842

No. of investing members: 148,298

Total members: 161,702

No. of depositors: 5,364

Non-executive directors

Chairman, Trevor Hebdon
Vice-Chairman Alan Johnston
Non-Executive Directors, Jackie Arnold,
Eric Gunn, John Hooper, Michael Hulme,
Mark Stanger

Other principal executives

General Manager (IT, Office Services &
Premises), Gary Richardson
General Manager (Marketing), Alex Windle
General Manager (Cumberland Business),
Simon Whitwham
Chief Risk Officer, Will O'Carroll
Head of Legal and Secretary, Paul Vines

Associated companies

Cumberland Estate Agents Ltd
Cumberland Financial Services Ltd
Cumberland Holdings Ltd
Cumberland Homes Ltd
Cumberland Property Services Ltd
Borderway Finance Limited

Sales distribution channels for mortgages

Branches: 74.68%
Telephone: 8.10%
Intermediaries: 17.22%

Executive directors

Chief Executive, Des Moore
Finance Director, John Kidd

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 34 branches located throughout Cumbria, South West Scotland, North Lancashire and Northumberland.

With assets in excess of £2.5 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, an estate agency, an IFA subsidiary and a vehicle finance subsidiary.

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

Financial position

As at 31 March 2018

Results for the year

	£000
Net interest receivable	39,224
Other income and charges	5,295
Administrative expenses	22,928
Operating profit before provisions	21,591
Movement in provisions for bad and doubtful debts	(77)
Movement in provisions for liabilities	
– FSCS levy charge	(109)
Operating profit and profit on ordinary activities before tax	21,405
Tax on profit on ordinary activities	(3,871)

Profit for the year 17,534

Assets	£000
Liquid assets	440,046
Mortgages	2,027,123
Fixed and other assets	55,601

Total assets 2,522,770

Liabilities	£000
Shares	1,824,878
Borrowings	493,398
Other liabilities	31,212
General reserve	173,282

Total liabilities 2,522,770

Financial ratios

As a percentage of shares and borrowings –	%
Gross capital	7.47
Liquid assets	18.98
As a percentage of mean total assets –	
Profit for the year	0.74
Management expenses	0.96
Lending Limit	9.46
Funding Limit	21.28

Percentage increase in total assets during the year 12.50

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Darlington Building Society

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W: darlington.co.uk

E: contact-us@darlington.co.uk

Twitter: @DarlingtonBS

Facebook: facebook.com/darlingtonbuildingsociety

Established: 1856

Auditor: Deloitte LLP

Solicitor: Latimer Hinks

No. of branches: 10

No. of agents: 0

No. of estate agency branches: 0

No. of ATMs: 0

No. of full time staff: 99

No. of part time staff: 46

No. of borrowing members: 8,877

No. of investing members: 77,839

Total members: 85,549

No. of depositors: 260

Non-executive directors

Chairman, Jack Cullen

Vice Chairman, Robert Cuffe

Andrew Gosling

Maxine Pott

Jon Sawyer

Ian Wilson

Other principal executives

Director, Products and Marketing,

Caroline Darnbrook

Director, Distribution, Darren Ditchburn

Associated companies

Darlington Homes Limited

Sales distribution channels for mortgages

Branches: 12%

Intermediaries: 88%

Executive directors

Chief Executive, Andrew Craddock
(from 1 December 2018)

Chief Risk Officer, Chris Hunter

Finance Director, Christopher White

More about the society

Darlington Building Society is an independent building society that strives to create a feeling of pride amongst its staff, members and local communities.

Our focus is to remain a regional building society dedicated to making a genuine difference to the communities we serve. We are passionate about sharing our knowledge expertise, physical and online resources for mutual benefit.

As a member-driven building society with no shareholders we aim to build on our reputation as the approachable expert by providing a range of mortgage, savings, investment and insurance products delivered with a quality of service we can all be proud of.

Financial position

As at 31 December 2017

Results for the year

Net interest receivable	9,670
Other income and charges	192
Administrative expenses	(7,893)
Operating profit before provisions	1,969
Movement in provisions for bad and doubtful debts	(179)
Movement in provisions for liabilities – FSCS levy charge	79
Operating profit and profit on ordinary activities before tax	1,869
Tax on profit on ordinary activities	(359)

Profit for the year 1,510

Assets

Liquid assets	94,447
Mortgages	481,908
Fixed and other assets	9,417

Total assets 585,772

Liabilities

Shares	505,379
Borrowings	34,592
Other liabilities	3,032
General reserve	42,769

Total liabilities 585,772

Financial ratios

As a percentage of shares and borrowings –	
Gross capital	7.92
Liquid assets	7.56
As a percentage of mean total assets –	
Profit for the year	0.27
Management expenses	1.39
Lending Limit	5.56
Funding Limit	6.41

Percentage increase in total assets during the year 7.10

Dudley Building Society

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W: dudleybuildingsociety.co.uk

E: enquiries@dudleybuildingsociety.co.uk

Twitter: @DudleyBS

Facebook: facebook.com/dudleybuildingsociety

Established: 1858

Auditor: KPMG LLP

No. of branches: 5

No. of agents: 0

No. of estate agency branches: 0

No. of ATMs: 0

No. of full time staff: 46

No. of part time staff: 45

No. of borrowing members: 4,694

No. of investing members: 28,663

Total members: 33,357

No. of depositors: N/A

Non-executive directors

Chairman, David Milner
Paul Doona
Jim Muir
Zamir Chaudhry

Other principal executives

Head of Risk, Compliance and Financial Crime, Ali Fellows
Head of Operations, Raj Bains
Head of Lending Operations, Oliver Slim
Head of People, Culture and Governance, Megan Price
Head of IT and Change, Lorraine Price
Head of Finance, Liam Butler
Head of Commercial, Sam Ward

Executive directors

Chief Executive, Jeremy Wood
Finance Director, Peter Beddows

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 160 years. With five branches in the region, the Dudley remains committed to its core philosophy of serving the communities in and around the Black Country and West Midlands area. We have selected trusted local partners and carefully selected intermediaries to provide advice to mortgage customers.

We believe this to be the best option to ensure we continue to offer the best solutions to our customers. We are proud of the fact we underwrite each case individually to understand each case on its merit and not rely on a 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 backdrop. Dudley Building Society can also provide Home Insurance, Will Writing and a wider range of financial services; ensuring members are able to conduct their key financial transactions quickly, easily and with a warm and friendly welcome.

Financial position

As at 31 March 2018

Results for the year	£000
Net interest receivable	8,818
Other income and charges	247
Administrative expenses	(7,296)
Operating profit before provisions	1,769
Movement in provisions for bad and doubtful debts	(206)
Movement in provisions for liabilities	
– FSCS levy charge	(17)
Operating profit and profit on ordinary activities before tax	1,546
Tax on profit on ordinary activities	(381)
Profit for the year	1,165
Assets	£000
Liquid assets	78,802
Mortgages	315,215
Fixed and other assets	3,371
Total assets	397,388
Liabilities	£000
Shares	332,986
Borrowings	40,266
Other liabilities	1,657
General reserve	22,479
Total liabilities	397,388
Financial ratios	%
As a percentage of shares and borrowings –	
Gross capital	6.02
Liquid assets	21.11
As a percentage of mean total assets –	
Profit for the year	0.31
Management expenses	1.94
Lending Limit	1.01
Funding Limit	10.79
Percentage increase in total assets during the year	12.03

Earl Shilton

BUILDING SOCIETY

YOUR MUTUAL FRIEND

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

Twitter: @earlshiltonbs

Facebook: facebook.com/earlshiltonbs

Established: 1857

Auditor: KPMG 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: 18

No. of part time staff: 13

No. of borrowing members: 1,510

No. of investing members: 11,230

Total members: 12,616

No. of depositors: 184

Non-executive directors

Chairman, Martin Rice
Vice-Chairman, Paul Beardsmore
Ian Dale
Laura Mackie
Audrey McNair
John Stables

Other principal executives

Hilary Bonnette, Management Accountant and Resources Manager
Richard Carson, Business Development and Marketing Manager
Sally Hunt, Regulation and Compliance Manager
Martyn Jones, Information Systems & Estates Manager
John Pettitt, Risk Officer
Dot Truman, Customer Services Manager
Stephen Wigfull, Financial Controller

Sales distribution channels for mortgages

Branches: 5%
Telephone: 15%
Intermediaries: 80%

Executive directors

Chief Executive, Paul Tilley
Deputy Chief Executive & Finance Director, Neil Adams

More about the society

Earl Shilton Building Society is one of the UK's longest established building societies and 2017 marked our 160 Year anniversary! 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 160 years ago. The Society has assets over £137 million, over 10,000 members and has 31 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. The Society also prides itself on offering a friendly and professional service.

During the years, the Society 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. The Society also has a branch located in nearby Barwell. The Society has been at its current home at The Hollow since 1940. Following an extensive refurbishment in 2013 the Head Office now provides even more of a secure, clean, professional and modern environment for members and staff, demonstrating the Society's continued commitment to Earl Shilton.

Financial position

As at 31 March 2018

Results for the year

	£000
Net interest receivable	2,851
Administrative expenses	(2,025)
Operating profit before provisions	826
Movement in provisions for bad and doubtful debts	15
Movement in provisions for liabilities	
– FSCS levy charge	21
Operating profit and profit on ordinary activities before tax	862
Tax on profit on ordinary activities	(174)

Profit for the year 688

Assets

	£000
Liquid assets	33,026
Mortgages	103,211
Fixed and other assets	893

Total assets 137,130

Liabilities

	£000
Shares	116,066
Borrowings	9,439
Other liabilities	463
General reserve	11,162

Total liabilities 137,130

Financial ratios

	%
As a percentage of shares and borrowings –	
Gross capital	8.89
Liquid assets	26.31

As a percentage of mean total assets –	
Profit for the year	0.52
Management expenses	1.53
Lending Limit	1.71
Funding Limit	7.52

Percentage increase in total assets during the year 7.41

Ecology Building Society

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

T: 01535 650 770

W: ecology.co.uk

E: info@ecology.co.uk

Twitter: @EcologyBS

Facebook: facebook.com/ecologybs

Established: 1980

Auditor: KPMG 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: 25

No. of part time staff: 3

No. of borrowing members: 992

No. of investing members: 8,488

Total members: 9,417

No. of depositors: 443

Non-executive directors

Chair, Steven Round
Deputy Chair, Alison Vipond
Andrew Gold
Tim Morgan
Chris Newman
Louise Power
Vince Smith

Other principal executives

Chief Operating Officer, Martin Sims

Sales distribution channels for mortgages

Telephone: 77%
Intermediaries: 23%

Executive directors

Chief Executive, Paul Ellis
Deputy Chief Executive and Finance Director, Pam Waring

More about the society

Ecology Building Society specialises in mortgages for properties and projects that benefit the environment. This includes sustainable new builds, renovation or conversion of derelict buildings, and energy saving improvements to existing buildings. We support sustainable lifestyles and economic activity, including ecological and community businesses, co-operative living and organic farming. We also support affordable housing, including shared ownership and community-led housing.

By offering interest rate discounts linked to energy saving measures in a property, we encourage our borrowing members to reduce the carbon footprint of their homes. We offer a range of simple, transparent ethical savings accounts which give our members the benefit of knowing that their money is used in line with their values. We are proud of our mutual status, driven by our members' interests and encourage all members to have their say about our work.

We operate across the UK including Northern Ireland from our eco-build offices. All our electricity is sourced from renewables and we have offset the carbon emissions from our operations since 1981. We actively support our local community and the wider environmental community through sponsorship, staff volunteering and the Ecology Building Society Charitable Foundation. In 2016 we became the first building society to be awarded the Fair Tax Mark.

Financial position

As at 31 December 2017

Results for the year

	£000
Net interest receivable	3,597
Other income and charges	34
Administrative expenses	(2,499)
Operating profit before provisions	1,132
Movement in provisions for bad and doubtful debts	20
Movement in provisions for liabilities	
– FSCS levy charge	(40)
Operating profit and profit on ordinary activities before tax	1,112
Tax on profit on ordinary activities	(197)

Profit for the year 915

Assets

	£000
Liquid assets	60,626
Mortgages	114,412
Fixed and other assets	3,624

Total assets 178,662

Liabilities

	£000
Shares	157,603
Borrowings	10,171
Other liabilities	544
Sub-ordinated liabilities	749
General reserve	9,595

Total liabilities 178,662

Financial ratios

	%
As a percentage of shares and borrowings –	
Gross capital	5.85
Liquid assets	36.14

As a percentage of mean total assets –	
Profit for the year	0.52
Management expenses	1.42
Lending Limit	9.68
Funding Limit	3.50

Percentage increase in total assets during the year 3.20



Family Building Society/ National Counties

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

Twitter: @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: 160

No. of part time staff: 10

No. of borrowing members: 14,772

No. of investing members: 43,273

Total members: 58,045

No. of depositors: 408

Non-executive directors

Chairman, Rodger Hughes MA, FCA
Vice Chairman, John Howard BSc
Fiona Crisp MSc, DIC, FCT
Patrick Muir
Simon Wainwright BSc, MA, FCIB

Associated companies

Counties Home Loan Management
Family & Arden Homes LLP

Sales distribution channels for mortgages

Telephone: 13%
Intermediaries: 87%

Executive directors

Chief Executive, Mark Bogard MA
Finance Director, Andrew Barnard BA,
ACMA, CGMA
Group Secretary and Director,
Christopher Croft LLB

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 50,000 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 2017 to £2,022 million, supported by reserves of £121 million. The Group's capital ratios compare favourably with the average for the Society's peer group and the Society's Common Equity Tier 1 ratio, commonly used to compare financial institutions' capital strength, at 20%, continues to provide much envied financial strength.

Financial position

As at 31 December 2017

Results for the year

	£000
Net interest income	21,336
Fees and commissions receivable and payable	138
Net losses from financial instruments	(221)
Other income	106
Administrative expenses	(15,161)
Provisions for impairment losses on loans and advances	(137)
Provisions for liabilities – FSCS levy charge	(14)
Profit before tax	6,047
Tax expense	(1,174)
Profit for the financial year	4,873

Assets

	£000
Liquid assets	445,708
Mortgages	1,565,258
Fixed and other assets	10,812
Total assets	2,021,778

Liabilities

	£000
Shares	1,331,532
Borrowings	404,855
Derivative financial instruments	159,208
Other liabilities	4,917
General reserve	120,662
Available for sale reserve	604
Total liabilities	2,021,778

Financial ratios

	%
As a percentage of shares and borrowings –	
Gross capital	6.98
Liquid assets	25.67
As a percentage of mean total assets –	
Profit for the year	0.25
Management expenses	0.78
Lending Limit	0.95
Funding Limit	23.32

Percentage increase in total assets during the year 8.38

Furness Building Society

Head office: 51-55 Duke Street, Barrow-in-Furness, Cumbria LA14 1RT

T: 01229 824560

W: furnessbs.co.uk

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

Facebook: facebook.com/furnessbuildingsociety

Twitter: @furnessbs

Established: 1865

Auditor: KPMG Audit Plc

No. of branches: 9

No. of agents: 12

No. of estate agency branches: 0

No. of ATMs: 2

No. of full time staff: 101

No. of part time staff: 71

No. of borrowing members: 11,958

No. of investing members: 93,688

Total members: 104,195

No. of depositors: 1,099

Non-executive directors

Chairman, Colin Millar

Vice-Chairman, Kim Rebecchi

Nic Gower

Phillip McLelland

Andy Haywood

Associated companies

Furness Mortgage Services Ltd (FMSL)

Sales distribution channels for mortgages

Branches: 10%

Intermediaries: 90%

Executive directors

Chief Executive, Chris Harrison

Finance Director, Matthew Dobson

Marketing and Sales Director, Sue Heron

More about the society

Furness Building Society's branch operating area covers the North West of England, where it also has a number of agencies. The Society also undertakes business nationally. Offering a full range of mortgage and savings products.

Having been established in 1865, the Furness is determined to remain a mutual independent society known for its excellent, personal customer service.

Financial position

As at 31 December 2017

Results for the year

Net interest receivable	15,719
Other income and charges	93
Administrative expenses	(11,860)
Operating profit before provisions	3,952
Movement in provisions for bad and doubtful debts	157
Movement in provisions for liabilities	
– FSCS levy charge	5
Operating profit and profit on ordinary activities before tax	4,114
Tax on profit on ordinary activities	(898)

Profit for the year 3,216

Assets

Liquid assets	129,769
Mortgages	763,681
Fixed and other assets	5,299

Total assets 898,749

Liabilities

Shares	682,654
Borrowings	136,281
Other liabilities	13,106
General reserve	66,658
Revaluation reserve	50

Total liabilities 898,749

Financial ratios

As a percentage of shares and borrowings –	
Gross capital	8.76
Liquid assets	15.85
As a percentage of mean total assets –	
Profit for the year	0.38
Management expenses	1.38
Lending Limit	1.34
Funding Limit	16.67

Percentage increase in total assets during the year 10.14

Glasgow Credit Union

Head office: 95 Morrison Street, Glasgow G5 8BE

T: 0141 274 9933

W: glasgowcu.com

E: team@glasgowcu.com

Twitter: @Glasgow_CU

Facebook: facebook.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: 24

No. of part time staff: 9

No. of borrowing members: 13,131

No. of investing members: 41,963

Total members: 41,963

No. of depositors: 0

Non-executive directors

Chairperson, Archie Ferguson
Vice Chairperson, James Martin
Secretary, Kennedy Foster
Director, Iain Brown
Director, Tracey Chrystal
Director, Kenny Gough
Director, Robert Kerr
Director, Robert Taylor

Other principal executives

Chief Executive Officer, David Ross
Finance Manager, Colin Gailey
Operations Manager, Paul Mcfarlane

More about the credit union

Glasgow Credit Union is the largest and most successful credit union in the UK, providing our members with loans, mortgage and savings products.

We're a local organisation, working exclusively with people who live or work within the Glasgow area. This means we truly understand our members and are able to tailor our products to meet their specific needs.

As well as being a financial mutual, we're also a social enterprise – so our over-arching ethos is to improve our community through financial empowerment and education.

We're committed to working with local organisations and employers to increase financial awareness in the wider community.

Financial position

As at 30 September 2017

Results for the year

Net interest receivable	5,526
Other income and charges	79
Administrative expenses	(2,180)
Operating profit before provisions	2,854
Movement in provisions for bad and doubtful debts	1,062
Operating profit and profit on ordinary activities before tax	1,792
Tax on profit on ordinary activities	(72)
Profit for the year	2,574

Assets

Liquid assets	55,768
Mortgages	43,684
Fixed and other assets	162
Total assets	152,965

Liabilities

Shares	131,781
Other liabilities	886
General reserve	20,298
Total liabilities	152,965

Financial ratios

As a percentage of shares and borrowings –	
Gross capital	15.40
Liquid assets	42
As a percentage of mean total assets –	
Profit for the year	1.68
Management expenses	0.90

Percentage increase in total assets during the year	4.29
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The Hanley Economic Building Society

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

T: 01782 255000

W: thehanley.co.uk

E: customerservices@thehanley.co.uk

Twitter: @hanleyeconomic

Facebook: facebook.com/hanleyeconomic

Established: 1854

Auditor: PricewaterhouseCoopers LLP

Solicitor: Grindeys

No. of branches: 6

No. of agents: 1

No. of estate agency branches: 1

No. of ATMs: 0

No. of full time staff: 50

No. of part time staff: 20

No. of borrowing members: 2,214

No. of investing members: 16,756

Total members: 18,753

No. of depositors: 207

Executive directors

Chief Executive, Mark Selby

Non-executive directors

Chairman, Nick Jordan
Vice Chairman, Andrew Macdonald
Bob Young
Veronica Oak
Simon Woodings

Other principal executives

Head of Marketing & Business Development, David Lownds
Head of Human Resources, Deborah Henry
Head of Operations, Rob Hassall
Head of Finance, Larne Barlow
Head of Branches, Tracy-Ann Ratcliffe
Head of Risk & Compliance, Victoria Thackstone

Associated companies

Hanley Financial Services Limited
Hanley Mortgage Services Limited

Sales distribution channels for mortgages

Branches: 20%
Telephone: 10%
Internet: 5%
Intermediaries: 65%

More about the society

The society was established in 1854 as the 'Staffordshire Potteries Economic Permanent Benefit Building Society'. In 1930, it changed its name to 'Hanley Economic Building Society'. The society has prospered since being established without involvement in mergers or takeover, and today, as throughout its existence, strives to offer customer service by being the number one provider of financial services in its heartland of Stoke-on-Trent and surrounding areas. The society offers a Professional Financial Advice service to complement its traditional savings and mortgage facility. Qualified mortgage advice combined with competitive mortgage products has seen the society win numerous awards.

The society maintains a proactive role in the local community and has in recent years received recognition and a number of formal awards for its involvement in community projects. The society has an active apprenticeship program which provides opportunities for local school/college leavers to gain skills in financial services which for many leads to a full time role with the business.

Financial position

As at 31 August 2017

Results for the year

Net interest receivable	£000
Other income and charges	5,699
Administrative expenses	172
Operating profit before provisions	(4,316)
Movement in provisions for liabilities – FSCS levy charge	1,555
Operating profit and profit on ordinary activities before tax	(78)
Tax on profit on ordinary activities	1,477
	(342)

Profit for the year

Profit for the year	1,135
Assets	£000
Liquid assets	96,469
Mortgages	302,760
Fixed and other assets	4,362

Total assets

Total assets	403,591
Liabilities	£000
Shares	333,591
Borrowings	42,862
Other liabilities	980
General reserve	26,158

Total liabilities

Financial ratios

As a percentage of shares and borrowings –	%
Gross capital	6.95
Liquid assets	25.63
As a percentage of mean total assets –	
Profit for the year	0.29
Management expenses	1.10
Lending Limit	1.84
Funding Limit	11.39

Percentage increase in total assets during the year

Percentage increase in total assets during the year	6.72
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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: KPMG LLP

Solicitor: Neves

No. of branches: 6

No. of agents: 0

No. of estate agency branches: 0

No. of ATMs: 0

No. of full time staff: 48

No. of part time staff: 21

No. of borrowing members: 900

No. of investing members: 20,927

Total members: 21,827

No. of depositors: 252

Executive directors

Interim Chief Executive, David Jervis
 Finance Director, George McGrady

Non-executive directors

Chairman, Stephen Richardson
 Vice Chair and Senior Independent Director,
 Judith Mortimer-Sykes
 Peter Baynham
 Jill Robinson
 Paul Smith

Other principal executives

Head of Operations, Phil Bannister
 Head of Lending, Ken Hale
 Society Secretary, Roy Badcock
 Interim Head of Treasury & Risk,
 Martin Langlands
 Head of IT, William Purdy

Sales distribution channels for mortgages

Intermediaries: 100%

More about the society

We are a traditional building society and have built our reputation on being able to offer a range of uncomplicated savings accounts as well as "tailor made" mortgage products to suit the individual needs of our borrowers.

Financial position

As at 31 December 2017

Results for the year

	£000
Net interest receivable	7,079
Other income and charges	208
Administrative expenses	(5,127)
Operating profit before provisions	2,160
Movement in provisions for bad and doubtful debts	(148)
Movement in provisions for liabilities – FSCS levy charge	14
Operating profit and profit on ordinary activities before tax	2,026
Tax on profit on ordinary activities	(402)

Profit for the year 1,624

Assets

	£000
Liquid assets	112,316
Mortgages	197,953
Fixed and other assets	4,430

Total assets 314,699

Liabilities

	£000
Shares	282,446
Borrowings	5,771
Other liabilities	794
General reserve	24,291
Revaluation reserve	1,397

Total liabilities 314,699

Financial ratios

	%
As a percentage of shares and borrowings –	
Gross capital	8.89
Liquid assets	38.97
As a percentage of mean total assets –	
Profit for the year	0.52
Management expenses	1.62
Lending Limit	3.16
Funding Limit	2.00

**Percentage increase in
total assets during the year** -0.69%

Hinckley & Rugby Building Society

Head office: Upper Bond Street, Hinckley, Leicestershire LE10 1DG
T: 01455 251234
W: hrbs.co.uk
E: enquiry@hrbs.co.uk
Twitter: @HinckleyRugbyBS
Facebook: facebook.com/hinckleyrugby

Established: 1865
Auditor: KPMG LLP
Solicitor: Stephen Castling
No. of branches: 8
No. of agents: 4
No. of estate agency branches: 0
No. of ATMs: 0
No. of full time staff: 106
No. of part time staff: 40
No. of borrowing members: 5,500
No. of investing members: 43,000
Total members: 48,500
No. of depositors: 300

Executive directors

Chief Executive, Colin Fyfe
(from 5 November 2018)
Finance Director, Andrew Payton
Operations Director, Dean Waddingham

Non-executive directors

Chairman, Colin Franklin
Senior Independent Director, David Woodward
Geneane Bell
Barbara Mellish
Gary Wilkinson
Nemone Wynn-Evans

Other principal executives

Head of Mortgages, Julie Chapman
Head of Savings, Kerry McDonagh
Head of Sales & Marketing,
Carolyn Thornley-Yates
Head of Finance & Treasury, Chris Reid
Head of Risk & Compliance, Rebecca Griffin
Head of Information Services, Michael Sharpe
Head of Branches & Agencies, Jill Storey
Head of HR, Lisa Bengi
Solicitor & Secretary, Stephen Castling

Sales distribution channels for mortgages

Branches: 5%
Telephone: 5%
Intermediaries: 90%

More about the society

The Society is committed to providing an extensive range of competitive savings accounts and mortgage schemes and to providing the highest standards of customer service.

With 8 branches and 4 agencies, Hinckley & Rugby is not only represented in some of the towns and cities of the East and West Midlands, but it is also strongly committed to having outlets in smaller village communities, where it is often the only financial services provider for miles around.

The Society is proud of its pioneering volunteer scheme 'Community First' which gives staff up to three days' paid leave each year to get involved in volunteering projects of their choice.

As well as opportunities to become involved with many national and local charities, the Society is committed to working with Leicestershire Cares, which fosters links between businesses and local people and organisations in need of help.

In addition, staff throughout the 8 branches and at the Hinckley Principal Office have raised thousands of pounds for various charities.

Financial position

As at 30 November 2017

Results for the year	£000
Net interest receivable	7,892
Other income and charges	147
Net gain from other derivatives	394
Administrative expenses	(7,106)
Operating profit before provisions	1,327
Financial Services Compensation Scheme levy	(27)
Profit for the year before taxation	1,300
Taxation	(291)

Profit for the year 1,009

Assets	£000
Liquid assets	116,683
Mortgages	618,545
Derivative financial instruments	965
Fixed and other assets	4,264

Total assets 740,457

Liabilities	£000
Shares	557,363
Borrowings	141,325
Derivative financial instruments	513
Other liabilities	518
Reserves	40,738

Total liabilities 740,457

Financial ratios %

As a percentage of shares and borrowings –	
Gross capital	5.83
Liquid assets	16.70
As a percentage of mean total assets –	
Profit for the year	0.15
Management expenses	1.03
Lending Limit	0.40
Funding Limit	20.20

Percentage increase in total assets during the year 16.30

Holmesdale Building Society

Head office: 43 Church Street, Reigate, Surrey RH2 0AE

T: 01737 245716

W: theholmesdale.co.uk

E: mail@theholmesdale.co.uk

Established: 1855

Auditor: KPMG LLP

Solicitor: Thomas Eggar

No. of branches: 1

No. of agents: 0

No. of estate agency branches: 0

No. of ATMs: 0

No. of full time staff: 19

No. of part time staff: 6

No. of borrowing members: 1,784

No. of investing members: 6,325

Total members: 7,826

No. of depositors: 180

Non-executive directors

Chairman, Joanne Hindle
Senior Independent Director, Jan Smith
Keith Halstead
Malcolm Himsworth

Other principal executives

Interim Head of Compliance & Risk/MLRO,
Nick Battersby

Sales distribution channels for mortgages

Branches: 12%
Intermediaries: 88%

Executive directors

Chief Executive & Finance Director,
Dean Fensome
Executive Director & Secretary,
Mike McDermott

More about the society

The society was established in 1855 and its principal purpose is making loans which are secured on residential property and are funded substantially by its members.

The Holmesdale Building Society operates as a local, independent, mutual society.

The society provides both investment and mortgage facilities at competitive rates, offering an efficient, flexible, friendly and personal service.

The Society merged with Skipton Building Society in October 2018.

Financial position

As at 31 March 2018

Results for the year

Net interest receivable	3,886
Other income and charges	(27)
Administrative expenses	(3,292)
Operating profit before provisions	567
Movement in provisions for bad and doubtful debts	104
Movement in provisions for liabilities	
– FSCS levy charge	(7)
Operating profit and profit on ordinary activities before tax	664
Tax on profit on ordinary activities	(167)

Profit for the year 497

Assets	£000
Liquid assets	36,980
Mortgages	144,660
Fixed and other assets	1,866

Total assets 183,506

Liabilities	£000
Shares	133,316
Borrowings	32,711
Other liabilities	779
General reserve	16,152
Revaluation reserve	548

Total liabilities 183,506

Financial ratios

As a percentage of shares and borrowings –	
Gross capital	10.06
Liquid assets	18.66
As a percentage of mean total assets –	
Profit for the year	0.27
Management expenses	1.79
Lending Limit	2.54
Funding Limit	20.08

Percentage increase in total assets during the year -1.00

Ipswich Building Society

Head office address: PO Box 547, Ipswich IP3 9WZ

T: 0330 1230723

W: ibs.co.uk

E: enquiries@ibs.co.uk

Twitter: @IpswichBuildSoc

Facebook: facebook.com/ipswichbuildingsociety

Established: 1849

Auditor: KPMG LLP

Solicitor: Birketts

No. of branches: 9

No. of agents: 2

No. of estate agency branches: 0

No. of ATMs: 0

No. of full time staff: 79

No. of part time staff: 54

No. of borrowing members: 5,705

No. of investing members: 64,598

Total members: 70,303

No. of depositors: 846

Non-executive directors

Chairman, Alan Harris
Deputy Chairman, Valerie Dias
Senior Independent Director, Michelle Tennens
Peter Elcock
Steve Reid
Steve Liddell

Other principal executives

General Manager (Retail & Distribution),
Jo Leah
General Manager (Risk & Compliance),
Mark Nash
General Manager (Legal & HR),
Rebecca Newman

Sales distribution channels for mortgages

Telephone: 11%
Intermediaries: 89%

Executive directors

Chief Executive, Richard Norrington
Finance Director, Trevor Slater
Operations Director, Ian Brighton

More about the society

We're all about helping our members to grow and prosper. And we're all about being local. We've been doing this since 1849, and we're Suffolk through and through. We're interested in what our members and the local community are doing and we want to roll up our sleeves and help out.

Financial position

As at 30 November 2017

Results for the year

	£000
Net interest receivable	12,486
Other income and charges	(337)
Administrative expenses	(8,855)
Movement in provisions for bad and doubtful debts	(176)
Movement in provisions for liabilities	
– FSCS levy charge	5
Operating profit and profit on ordinary activities before tax	3,123
Tax on profit on ordinary activities	(708)

Profit for the year 2,415

Assets

	£000
Liquid assets	120,150
Mortgages	520,606
Fixed and other assets	5,540

Total assets 646,296

Liabilities

	£000
Shares	511,655
Borrowings	95,192
Other liabilities	8,923
General reserve	30,490
Revaluation reserve	36

Total liabilities 646,296

Financial ratios

	%
As a percentage of shares and borrowings –	
Gross capital	5.68
Liquid assets	19.80
As a percentage of mean total assets –	
Profit for the year	0.33
Management expenses	1.44
Lending Limit	0.40
Funding Limit	15.70

Percentage increase in total assets during the year 10.65

Leeds Building Society

Head office: 105 Albion Street, Leeds LS1 5AS

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

E: info@leedsbuildingsociety.co.uk

Twitter: @LeedsBS Facebook: facebook.com/leedsbs

Established: 1875

Auditor: Deloitte

Solicitor: DLA Piper LLP and
Addleshaw Goddard LLP

No. of branches: 55

No. of agents: 0

No. of estate agency branches: 0

No. of ATMs: 0

No. of full time staff: 1,147

No. of part time staff: 286

No. of borrowing members: 216,638

No. of investing members: 597,396

Total members: 806,567

Other principal executives

Director of Legal and Compliance and
Secretary, Katherine Tong
Chief Internal Auditor, Karen Basset
Director of Finance Operations, Gary Mitchell
Deputy Finance Director, Stuart Whittle
Deputy of Treasury, Paul Riley
Director of Strategy, Alison Port
Deputy Chief Risk Officer, Andrew Moody
Deputy Chief Risk Officer, Andrew Mellor
Deputy Chief Internal Auditor, Caroline Dale
Director of Change, Tom Tinkler
Director of Customer & Digital, Nikki Marsh
Director of People, Becky Hewitt
Chief Information Officer, Tom Clark
Director of Operations, Martin Richardson
Director of Product & Distribution, Jaedon Green
Director of Business Transformation, Nick Young

Associated companies

Leeds Financial Services Ltd
Leeds Mortgage Funding Ltd
Leeds Building Society Covered Bonds LLP
Albion No. 2 plc, Albion No. 2 Holdings Ltd
Albion No. 3 plc, Albion No. 3 Holdings Ltd
Guildford No. 1 plc, Guildford No. 1 Holdings Ltd
Leeds Covered Bonds Designated Member
(No. 1) Ltd
Leeds Covered Bonds Designated Member
(No. 2) Ltd
Leeds Covered Bonds Holdings Ltd
Ravenstone Ltd

Executive directors

Chief Executive Officer, Peter A Hill (until 26/2/19)
Deputy Chief Executive Officer,
Richard G Fearon (CEO from 27/2/19)
Chief Risk Officer, Andrew J Greenwood
Chief Financial Officer, Robin S P Litten
Chief Operating Officer, Karen R Wint

Non-executive directors

Robin Ashton, Les Platts, Phil Jenks,
Gareth Hoskin, John Hunt, Philippa Brown,
Lynn McManus, David Fisher

More about the society

Savings and mortgage balances, membership numbers and assets all reached their highest levels in 2017 as the Society's long-term investment in sustainable growth drove record profits and helped more people than ever to save and have the home they want.

We became the first high street financial services provider to increase the minimum rate paid to all saving members, before the Bank of England increased Base Rate for the first time in over a decade.

As a result we paid above the market average, which equates to an annual benefit to our savers of £75 million. Moneyfacts recognised our support for savers, naming us 'Best Building Society Savings Provider' for the second year running.

Our strong savings performance enabled us to keep growing lending and focus on mainstream borrowers as well as those less well-served by the wider market, including Shared Ownership, Affordable Housing, Help to Buy and Interest Only.

The Society helped a record 13,000 people buy their first home and What Mortgage Magazine judged us 'Best Shared Ownership Lender' for a second consecutive year.

We made purposeful progress in improving customer experience and achieved high satisfaction scores, as well as winning 'Best Building Society – Customer Service' at the 20th Annual Personal Finance Awards.

Cost-effective refurbishment of our branch network reduced our environmental impact. Combined with purchasing renewable electricity, this helped to secure the Carbon Trust Standard for our ongoing commitment to reduce our carbon footprint.

Having outgrown our Leeds Head Office, we operate across three sites and have secured a new city centre building with space to bring together all colleagues in one place – this will further reduce costs and our environmental impact.

We also continue to invest in flexible and resilient technology to meet the changing needs of our members and further develop our digital and online capability.

Financial position

As at 31 December 2017

Results for the year

	£m
Net interest receivable	213.2
Other income and charges	7.8
Administrative expenses	(95.5)
Operating profit before provisions	125.5
Movement in provisions for bad and doubtful debts	5.5
Other impairment provisions	(6.5)
Movement in provisions for liabilities inc FSCS levy charge	(3.6)
Operating profit and profit on ordinary activities before tax	120.9
Tax on profit on ordinary activities	(32.9)

Profit for the year 88.0

Assets

	£m
Liquid assets	2,730.3
Mortgages	15,223.0
Fixed and other assets	530.7

Total assets 18,484.0

Liabilities and equity

	£m
Shares	13,071.5
Borrowings	4,061.6
Other liabilities	391.9
Revaluation reserve	11.1

Total liabilities 18,484.0

Financial ratios

	%
As a percentage of shares and borrowings –	
Gross capital	5.73
Liquid assets	15.94
As a percentage of mean total assets –	
Profit for the year	0.51
Management expenses	0.56
Lending Limit	5.10
Funding Limit	23.80

**Percentage increase in
total assets during the year** 16.03



Leek United Building Society

Head office: 50 St Edward Street, Leek, Staffordshire ST13 5DL
 T: 01538 384151
 W: leekunited.co.uk
 E: head.office@leekunited.co.uk

Established: 1863
 Auditor: KPMG
 No. of branches: 12
 No. of agents: 2
 No. of estate agency branches: 0
 No. of ATMs: 0
 No. of full time staff: 129
 No. of part time staff: 49
 No. of borrowing members: 9,987
 No. of investing members: 80,197
 Total members: 90,184
 No. of depositors: 384

Non-executive directors

Chair, Rachel Court
 Richard Goddard
 John Leveson
 Keith Abercromby
 Jane Kimberlin
 Colin Kersley

Associated companies

Leek United Home Loans Limited
 Leek United Financial Services Limited

Sales distribution channels for mortgages

Branches: 15%
 Telephone: 19%
 Intermediaries: 66%

Executive directors

Current Chief Executive, Kevin Wilson (December 2018)
 New Chief Executive, Andrew Healy (December 2018)
 Finance Director, Andrew Morris
 Operations Director, John Kelly

More about the society

Leek United Building Society is the friendlier face of finance – working with our members, for our members. We focus on providing reliable financial services with a range of mortgages, savings products, and insurance cover provided through our selected partner, which all reflect the traditional, mutual values that the Society is built upon.

With 12 branches and 2 agencies across the counties of Staffordshire, Derbyshire, Cheshire and Shropshire, Leek United focuses on delivering a fantastic service which helps customers find the right products for them – making sure that it is affordable and will deliver the short, medium and long term results they are looking for.

Each and every customer is important to us – that is why, whether in branch, by phone or online, we always deliver a service recognising individual needs and provide financial help and advice which puts the customer first.

Financial position

As at 31 December 2017

Results for the year	£000
Net interest receivable	12,685
Other income and charges	1,041
Administrative expenses	(9,178)
Net finance credit on pension scheme	(139)
Impairment charge on loans and advances to customers	(70)
Provisions for contingent liabilities and Commitments – FSCS Levy	161
Profit on ordinary activities before tax	4,500
Tax on profit on ordinary activities	(775)

Profit for the year 3,725

Assets	£000
Liquid assets	238,834
Mortgages	795,887
Fixed and other assets	4,695

Total assets 1,039,416

Liabilities	£000
Shares	843,419
Borrowings	127,046*
Other liabilities	5,793
General reserve	62,099
Revaluation/AFS reserve	1,059

Total liabilities 1,039,416

* This includes £105,085 Term Funding Scheme Owed to the Bank of England

Financial ratios

	%
As a percentage of shares and borrowings –	
Gross capital	6.51
Liquid assets	24.61
As a percentage of mean total assets –	
Profit for the year/year end assets	0.38
Management expenses	0.93
Lending Limit	0.32
Funding Limit	13.09
Percentage increase in total assets during the year	12.02



London Mutual
Credit Union

London Mutual Credit Union Ltd

Head office: 4 Heaton Road, London SE15 3TH

T: 020 3773 1751

W: creditunion.co.uk

E: info@creditunion.co.uk

Twitter: @LMCULondon

Established: 1982

Auditor: Alexander Sloan

Solicitor: Brethertons LLP

No. of branches: 3

No. of agents: 0

No. of estate agency branches: 0

No. of ATMs: 2

No. of full time staff: 33

No. of part time staff: 13

No. of borrowing members: 10,038

No. of investing members: 28,380

Total members: 28,380

No. of depositors: 3,320

Non-executive directors

Albert Marshal

Ben West

Dr Floyd Millen

Heather Harris

Jemma Thomas

Lord Roy Kennedy

Richard Cooper

Roy McLeod

Sean Wingrove

Other principal executives

Chief Executive, Lakshman Chandrasekera

More about the credit union

Established in 1982 to provide Credit Union services to employees of the London Borough of Southwark, the London Mutual Credit Union (LMCU) has merged with six of the local Credit Unions over the past 15 years. LMCU now provides financial services to members who live and/or work in London Boroughs of Southwark, Lambeth, Westminster or Camden, serving members of the British Armed Forces and all worshippers of the New Testament Church of God. We offer a range of financial services including savings, loans, current accounts, online and mobile banking.

Financial position

As at 30 September 2017

Results for the year

Net interest receivable	2,139
Other income and charges	748
Administrative expenses	(3,113)
Operating profit before provisions	(226)
Movement in provisions for bad and doubtful debts	(210)
Operating profit and profit on ordinary activities before tax	(436)
Tax on profit on ordinary activities	(15)

Profit for the year (451)

Assets

Liquid assets	9,897
Fixed and other assets	14,428

Total assets 24,325

Liabilities

Shares	21,477
Other liabilities	447
General reserve	1,272

Total liabilities 24,325

Financial ratios

As a percentage of shares and borrowings –	
Gross capital	11.18
Liquid assets	46.08
As a percentage of mean total assets –	
Profit for the year	(1.85)
Management expenses	12.80

Percentage increase in total assets during the year -1.76



Loughborough Building Society

Head office: 6 High Street, Loughborough, Leicestershire LE11 2QB

T: 01509 610707

W: theloughborough.co.uk

E: enquiries@theloughborough.co.uk

Established: 1867

Auditor: KPMG LLP

No. of branches: 3

No. of agents: 2

No. of estate agency branches: 0

No. of ATMs: 0

No. of full time staff: 43

No. of part time staff: 15

No. of borrowing members: 1,927

No. of investing members: 23,493

Total members: 25,420

No. of depositors: 361

Executive directors

Chief Executive, Gary Brebner
Operations Director, Caroline Joyce
Finance Director, Stephen Jeffries

Non-executive directors

Chairman, David Bowyer
Deputy Chairman, Michael Parrott
David Huntley
Jane Pilcher
Ian Webb
Helen Sachdev

Other principal posts

Head of IT Services, Angela Robinson
Head of Operations, Simon Vaughan
Head of Risk and Compliance, Susan Lee
Head of Marketing & Business Development, Eileen Wheatley

Sales distribution channels for mortgages

Branches: 20%
Telephone: 80%

Financial position

As at 31 October 2017

Results for the year

	£000
Net interest receivable	4,840
Other income and charges	(30)
Administrative expenses	(4,013)
Operating profit before provisions	797
Movement in provisions for bad and doubtful debts	10
Operating profit and profit on ordinary activities before tax	807
Tax on profit on ordinary activities	(136)
Profit for the financial year	671
Other comprehensive income	(57)
Tax on other comprehensive income	12

Total comprehensive income for the year 626

Assets

	£000
Liquid assets	69,583
Mortgages	223,805
Fixed and other assets	2,692

Total assets 296,080

Liabilities

	£000
Shares	251,985
Borrowings	20,392
Other liabilities	1,366
General reserve	22,312
Available-for-sale reserve	25

Total liabilities 296,080

Financial ratios

	%
As a percentage of shares and borrowings –	
Gross capital	8.20
Liquid assets	25.55
As a percentage of mean total assets –	
Profit for the year	0.22
Management expenses	1.34
Lending Limit	3.52
Funding Limit	7.49
Percentage increase in total assets during the year	-2.30



Manchester Building Society

Head office: 125 Portland Street, Manchester M1 4QD

T: 0161 9238000

W: themanchester.co.uk

E: info@themanchester.co.uk

Established: 1922

Auditor: PricewaterhouseCoopers LLP

Solicitor: Lyons Wilson

No. of branches: 0

No. of agents: 3

No. of estate agency branches: 0

No. of ATMs: 0

No. of full time staff: 37

No. of part time staff: 12

No. of borrowing members: 2,193

No. of investing members: 13,490

Total members: 15,643

No. of depositors: 311

Non-executive directors

Chairman, David Harding
Vice Chairman, Harry Baines
Ian Dewar
Fiona Smith
Janice Lincoln

Associated companies

MBS (Mortgages) Ltd
MBS (Property) Ltd

Executive directors

Chief Executive, Paul Lynch
Finance Director, Mark Winterbottom

More about the society

At Manchester Building Society we have been providing sound financial products since 1922. We are committed to mutuality because we believe it enables us to offer not only higher levels of service than many banks, but also a comprehensive range of products.

We operate a streamlined organisation, based in the heart of Manchester with a small number of agencies. Because of this, we are able to keep our costs to a minimum and pass on the benefits to our members.

Financial position

As at 31 December 2017

Results for the year

Net interest receivable	9,019
Other income and charges	561
Administrative expenses	(7,955)
Operating profit before provisions	1,625
Movement in provisions for bad and doubtful debts	(2,376)
Movement in provisions for liabilities	
– FSCS levy charge	(29)
Operating profit and profit on ordinary activities before tax	(780)

Profit for the year (780)

Assets

Liquid assets	43,981
Mortgages	250,821
Fixed and other assets	9,389

Total assets 304,191

Liabilities

Shares	247,628
Borrowings	17,858
Other liabilities	2,279
General reserve	(10,023)
Subordinated capital	14,200
Subscribed capital	32,249

Total liabilities 304,191

Financial ratios

As a percentage of shares and borrowings –	
Gross capital	13.72
Liquid assets	16.57
As a percentage of mean total assets –	
Profit for the year	(0.23)
Management expenses	2.32
Lending Limit	10.66
Funding Limit	6.73

Percentage increase in total assets during the year -20.43

The 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

Twitter: @mansfieldbs

Facebook: facebook.com/mansfieldbuildingsociety

Established: 1870

Auditor: KPMG 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: 67

No. of part time staff: 21

No. of borrowing members: 5,028

No. of investing members: 18,020

Total members: 23,048

No. of depositors: 482

Non-executive directors

Chairman, Jeremy Cross

Robert Hartley

Robert Clifford

Alison Chmiel

Colin Bradley

Nicholas Baxter

Other principal executives

Risk and Compliance Executive, Jill Watson

Commercial Development Executive,

Richard Crisp

Mortgage Executive, David Newby

Sales distribution channels

for mortgages

Branches: 13%

Intermediaries: 87%

Executive directors

Chief Executive, Gev Lynott

Deputy Chief Executive, Finance Director & Secretary, Paul Wheeler

More about the society

The society was established in 1870. We offer a range of attractive, easy to understand savings products and innovative and affordable mortgage solutions.

Our lending area covers England & Wales and we support borrowers with a variety of needs and circumstances including low deposits, shared ownership, self build, buy to let, let to buy, self-employed, contract workers, etc.

On the savings front we cater for the needs of most savers by offering an attractive range of accounts available through either our branches, by post or via the internet. Savings products includes fixed rate, variable rate, tax free Isa accounts, regular savings and young saver accounts. We also offer businesses, schools, clubs and charities and SIPP (pensions) cash deposits.

All the above is backed by individual, personal service for the benefit of investors and borrowers alike. Through our business relationships our customers also have access to independent financial advice and a comprehensive range of protection and general insurance products.

We are committed to supporting our local community through direct donations and work in the community schemes.

Financial position

As at 31 December 2017

Results for the year

Net interest receivable	£000
Other income and charges	6,189
Administrative expenses	94
Operating profit before provisions	(4,264)
Movement in provisions for bad and doubtful debts	2,019
Movement in provisions for liabilities	4
– FSCS levy charge	(109)
Operating profit and profit on ordinary activities before tax	1,914
Tax on profit on ordinary activities	(368)

Profit for the year 1,546

Assets

Liquid assets	£000
Mortgages	75,075
Fixed and other assets	290,501
	2,512

Total assets 368,088

Liabilities

Shares	£000
Borrowings	264,818
Other liabilities	76,028
General reserve	1,202
	26,040

Total liabilities 368,088

Financial ratios

As a percentage of shares and borrowings –	%
Gross capital	7.64
Liquid assets	22.03
As a percentage of mean total assets –	
Profit for the year	0.44
Management expenses	1.22
Lending Limit	0.47
Funding Limit	22.31

Percentage increase in total assets during the year 11.95

Market Harborough Building Society

Head office: Welland House, The Square, Market Harborough, Leicestershire LE16 7PD
 T: 01858 412250
 W: mhbs.co.uk
 E: CustomersFirst@mhbs.co.uk
 DX: 27312 Market Harborough
 Twitter: @MarketHarbBS

Established: 1870

Auditor: KPMG 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: 64

No. of part time staff: 33

No. of borrowing members: 4,177

No. of investing members: 30,726

Total members: 34,903

No. of depositors: 366

Non-executive directors

Chairman, Nick Johnston
 Vice Chairman, Melanie Duke
 Jon Fox
 Zoe Shapiro
 Michael Thomas
 Andrew Merrick

Other principal executives

Head of Risk, Michelle Pledger
 Secretary and Financial Controller,
 Lizzie Souter
 Head of Mortgages, Stephen Barringer
 Head of Operations, Annie Cossar

Associated companies

Market Harborough Mortgages Limited

Sales distribution channels for mortgages

Telephone: 9%
 Intermediaries: 91%

Executive directors

Chief Executive, Mark Robinson
 Finance Director, Nick Fielden

More about the society

Market Harborough Building Society was established in the south Leicestershire town of Market Harborough in 1870. The Society has grown steadily and prudently over the last 147 years with assets in excess of £420m, over 30,000 savings members and 4,000 mortgage members.

Financial position

As at 31 December 2017

Results for the year

	£000
Net interest receivable	10,024
Other income and charges	138
Administrative expenses	(7,025)
Operating profit before provisions	3,137
Movement in provisions for bad and doubtful debts	228
Movement in provisions for liabilities	
– FSCS levy charge	(29)
Operating profit and profit on ordinary activities before tax	3,336
Tax on profit on ordinary activities	(655)

Profit for the year 2,681

Assets

	£000
Liquid assets	30,857
Mortgages	389,809
Fixed and other assets	3,128

Total assets 423,794

Liabilities

	£000
Shares	319,465
Borrowings	65,066
Other liabilities	2,751
General reserve	36,512

Total liabilities 423,794

Financial ratios

	%
As a percentage of shares and borrowings –	
Gross capital	9.50
Liquid assets	17.80
As a percentage of mean total assets –	
Profit for the year	0.60
Management expenses	1.60
Lending Limit	3.50
Funding Limit	16.90

Percentage increase in total assets during the year 1.44



marsden
BUILDING SOCIETY

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

Twitter: @MarsdenBS

Facebook: facebook.com/marsdenbuildingsociety

Established: 1860

Auditor: KPMG LLP

Solicitor: Addleshaw Goddard LLP

DWF LLP, Baines Wilson LLP

No. of branches: 8

No. of agents: 0

No. of estate agency branches: 0

No. of ATMs: 0

No. of full time staff: 70

No. of part time staff: 24

No. of borrowing members: 4,944

No. of investing members: 37,565

Total members: 42,228

No. of depositors: 71

Non-executive directors

Chairman, John Walker

Mark Gray

Chris McDonald

Alison Hope

Carol Ritchie

Michele Ibbs

Other principal executives

General Manager (Resources), Phil Fox

General Manager (Operations),

Heather Crinion

Secretary and Head of Compliance,

Tracy Ashworth

Head of Lending, Steve Robinson

Head of Retail, Phillipa Farebrother Dunn

Head of Treasury, Mark Walker

Sales distribution channels for mortgages

Telephone: 5%

Intermediaries: 95%

Executive directors

Director & Chief Executive, Rob Pheasey

Finance Director & Chief Risk Officer,

Neal Walker

More about the society

A regional building society based in the North West serving local members through its eight retail outlets and extending its reach nationally through telephone and internet operations. With a focus on home ownership and savings, the society delivers a professional and highly personalised service to its members.

Financial position

As at 31 December 2017

Results for the year	£000
Net interest receivable	6,977
Other income and charges	443
Administrative expenses	5,914
Operating profit before provisions	1,506
Movement in provisions for bad and doubtful debts	(83)
Movement in provisions for liabilities	
– FSCS levy charge	12
Operating profit and profit on ordinary activities before tax	1,435
Tax on profit on ordinary activities	(283)
Profit for the year	1,157
Assets	£000
Liquid assets	85,916
Mortgages	384,345
Fixed and other assets	2,575
Total assets	472,836
Liabilities	£000
Shares	385,658
Borrowings	47,835
Other liabilities	2,438
General reserve	36,905
Total liabilities	472,836
Financial ratios	%
As a percentage of shares and borrowings –	
Gross capital	8.51
Liquid assets	19.82
As a percentage of mean total assets –	
Profit for the year	0.25
Management expenses	1.33
Lending Limit	1.31
Funding Limit	11.08
Percentage increase in total assets during the year	13.66

Melton Mowbray Building Society

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

T: 01664 414141

W: themelton.co.uk

E: melton@mmbs.co.uk

Established: 1875

Auditor: KPMG LLP

No. of branches: 3

No. of agents: 0

No. of estate agency branches: 0

No. of ATMs: 0

No. of full time staff: 64

No. of part time staff: 28

No. of borrowing members: 6,182

No. of investing members: 37,574

Total members: 42,637

No. of depositors: 642

Executive directors

Chief Executive, Martin Reason

Deputy Chief Executive and
Finance Director, John Mulvey

Non-executive directors

Chairman, Alan Craft

Andrew Capps

Ken Romney

Fiona Pollard

Darren McKenzie

Johnathan Farrington

Other principal executives

Director of Operations, Debbie Flint

Chief Risk Officer, Rebecca Cartwright

Financial Controller, Sian Gant

Society Secretary, Karen Mabbott

Associated companies

MBS Lending Ltd

MMBS Services Ltd

MMBS Trading Ltd

Sales distribution channels for mortgages

Branches: 10%

Telephone: 20%

Intermediaries: 70%

More about the society

The Melton is a modern, mutual building society which has been serving the people of Melton Mowbray and the surrounding area since 1875. The Society is a national provider of mortgages and savings with over 40,000 members and has a reputation for being a trusted provider of financial products including mortgages, savings, insurance and investments.

The Society's success is built on being an independent, mutual Society, which places members at the heart of the business by sharing the results of our success through higher interest rates for savers, lower rates for borrowers and providing better services. This also means contributing to the communities we serve both through sponsoring local groups and through supporting our own Charitable Foundation.

The Melton works with its local Wildlife Trusts to raise funds to protect wildlife and encourage enjoyment of the natural world. Supporting wildlife and the Trusts ties in with the Society's community ethos and its commitment to providing sustainable mortgages, affordable housing and encouraging responsible living.

Financial position

As at 31 December 2017

Results for the year

	£000
Net interest receivable	6,650
Other income and charges	701
Administrative expenses	(5,621)
Operating profit before provisions	1,730
Loss on revaluation of investment property	(100)
Movement in provisions for bad and doubtful debts	69
Movement in provisions for liabilities	
– FSCS levy charge	(38)
Operating profit and profit on ordinary activities before tax	1,661
Tax on profit on ordinary activities	(361)

Profit for the year 1,300

Assets

	£000
Liquid assets	77,138
Mortgages	358,665
Fixed and other assets	16,054

Total assets 451,857

Liabilities

	£000
Shares	355,324
Borrowings	55,540
Other liabilities	2,816
General reserve	38,177

Total liabilities 451,857

Financial ratios

	%
As a percentage of shares and borrowings –	
Gross capital	9.29
Liquid assets	18.77
As a percentage of mean total assets –	
Profit for the year	0.30
Management expenses	1.29
Lending Limit	3.83
Funding Limit	14.41

Percentage increase in total assets during the year 7.80

Monmouthshire Building Society

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

T: 01633 844444

W: monbs.com

E: enquiries@monbs.com

Twitter: @MonmouthshireBS

Facebook: facebook.com/monmouthshirebs

Established: 1869

Auditor: KPMG

Solicitor: Various

No. of branches: 10

No. of agents: 14

No. of estate agency branches: 0

No. of ATMs: 0

No. of full time staff: 120

No. of part time staff: 68

No. of borrowing members: 7,790

No. of investing members: 70,684

Total members: 78,474

No. of depositors: 1,895

Non-executive directors

Chairman, Debra Lewis
Vice Chairman, Tony Morgan
Nina Hingorani-Crain
Roger Turner
Trevor Barratt
Liz McKenzie

Other principal executives

Head of Risk & Compliance, David Mollison
Head of People & Culture, Lucy Burgess

Sales distribution channels for mortgages

Branches: 15%
Intermediaries: 85%

Executive directors

Chief Executive Officer, William Carroll
Chief Operating Officer, Dawn Gunter
Finance Director, Iwan Jones

More about the society

Monmouthshire Building Society, one of Wales' largest and most successful financial institutions, provides a competitive range of mortgage, savings and insurance products as well as a broad range of ancillary services provided via referral to a range of third party providers (e.g. financial planning, legal services, funeral plans).

The society was established as a mutual organisation in Newport in 1869 to meet the needs of local people and operates through a network of branch and agency offices, covering the M4 corridor from Chepstow in the east, to Swansea in the west.

In 2000, the society launched Monmouthshire Building Society Charitable Foundation, a registered charity which has contributed over £200,000 to more than 300 local organisations and charities across South Wales.

Financial position

As at 30 April 2018

Results for the year

	£000
Net interest receivable	15,914
Other income and charges	768
Administrative expenses	(12,290)
Operating profit before provisions	4,392
Movement in provisions for bad and doubtful debts	(31)
Movement in provisions for liabilities	
– FSCS levy charge	(399)
Operating profit and profit on ordinary activities before tax	3,962
Tax on profit on ordinary activities	(763)

Profit for the year 3,199

Assets

	£000
Liquid assets	205,089
Mortgages	842,167
Fixed and other assets	11,795

Total assets 1,059,051

Liabilities

	£000
Shares	770,091
Borrowings	220,875
Other liabilities	3,397
General reserve	64,688

Total liabilities 1,059,051

Financial ratios

As a percentage of shares and borrowings –	
Gross capital	6.53
Liquid assets	20.70

As a percentage of mean total assets –

Profit for the year	0.30
Management expenses	1.16

Lending Limit 3.30

Funding Limit 22.30

Percentage increase in total assets during the year 0.50

Nationwide Building Society

Financial position

As at 4 April 2018

Head office: Nationwide House, Pipers Way, Swindon SN38 1NW
T: 01793 656363
W: nationwide.co.uk
Twitter: @AskNationwide and @NationwidePress
Facebook: facebook.com/nationwidebuildingsociety

Established: 1884
Auditor: PricewaterhouseCoopers
Solicitor: Allen & Overy, Linklaters, Addleshaw Goddard and Eversheds
No. of branches: c.700
No. of agents: 0
No. of estate agency branches: c.650
No. of ATMs: c.1,400
No. of full time staff: c.14,250
No. of part time staff: c.4,250
No. of borrowing members: c.2.2 million
No. of investing members: c.14.2 million
Total members: c.15.5 million
No. of depositors: c.0.76 million

Sales distribution channels for mortgages

Branches: 17%
Telephone: 13%
Internet: 23%
Intermediaries: 47%

Associated companies

Derbyshire Home Loans Limited
E-MEX Home Funding Limited
Nationwide Syndications Limited
The Mortgage Works (UK) plc
UCB Home Loans Corporation Limited
The Nationwide Foundation (*Independent Charity, not a Group Subsidiary for accounting purposes*).
At.Home Nationwide Limited
Confederation Mortgage Services Limited
Dunfermline BS Nominees Limited
First Nationwide
Jubilee Mortgages Limited
Monument (Sutton) Limited
Nationwide Anglia Property Services Limited
Nationwide Housing Trust Limited
Nationwide Investments (No 1) Limited
Nationwide Mortgage Corporation Limited
Nationwide Trust Limited
NBS Fleet Services Limited
Staffordshire Leasing Limited
The Derbyshire (Premises) Limited
Ashton Employment Limited
Ethos Independent Financial Services Limited
Exeter Trust Limited
LBS Mortgages Limited
Moulton Finance Overseas B.V.
Nationwide (Isle of Man) Limited
Nationwide (Overseas) UK Limited
Nationwide Financial Services Limited
Nationwide Home Loans Limited
Nationwide International Limited
Nationwide Lease Finance Limited
Nationwide Property Services (NBS) Limited
Nationwide Covered Bonds LLP
Silverstone Master Issuer plc
Silverstone Funding No.1 Limited
Cromarty CLO Limited

Executive directors

Chief Executive Officer, Joe Garner
Chief Operating Officer & Deputy CEO, Tony Prestedge
Chief Financial Officer, Mark Rennison
Chief Products and Propositions Officer, Chris Rhodes

Non-executive directors

Chairman, David Roberts
Rita Clifton CBE, Mitchel Lenson,
Lynne Peacock, Mai Fyfield, Tim Tookey,
Kevin Parry OBE, Baroness Usha Prashar,
Gunn Waersted

Other principal executives

Chief Marketing Officer, Sara Bennison
Chief Relationship and Distribution Officer, Graeme Hughes
Chief Data Officer, Lee Raybould
Chief Transformation Officer, Martin Boyle
Chief Risk Officer, Julia Dunn
Chief Legal Officer and Society Secretary, Mark Chapman
Chief People Officer, Alison Robb
Chief Internal Auditor, Janet Chapman

More about the society

Nationwide is the world's largest building society as well as one of the largest savings providers and a top-three provider of mortgages in the UK. It is also a major provider of current accounts, credit cards, ISAs and personal loans. Nationwide has more than 15.5 million members.

Customers can manage their finances in branch, on the telephone, internet and post. The Society has around 19,000 employees. Nationwide's head office is in Swindon with administration centres based in Northampton, Bournemouth and Dunfermline. The Society also has a number of call centres across the UK.

Underlying and statutory results for the year

	£m
Net interest income	3,011
Other income and charges	121
(Losses)/gains from derivatives and hedge accounting	(1)
Administrative expenses	(2,024)
Impairment losses and other provisions	(130)
Profit for the year before Taxation	977
Tax on profit on ordinary activities	(232)

Profit for the year 745

Assets

	£m
Liquid assets	30,784
Mortgages	177,154
Other lending	14,510
Derivative financial instruments assets	4,121
Fixed and other assets	2,529
Total assets	229,098

Liabilities

	£m
Shares (member deposits)	148,083
Borrowings	59,247
Derivative financial instrument liabilities	2,337
Other liabilities	1,348
Subordinated liabilities	5,497
Subscribed Capital	263
Core capital deferred shares	1,325
Other equity instruments	992
General reserve	9,951
Revaluation reserve	68
Cash flow hedge reserve	(8)
Available for sale reserve	75
Total liabilities	229,098

Financial ratios

	%
As a percentage of shares and borrowings –	
Gross capital	8.80
Liquid assets	14.90
As a percentage of mean total assets –	
Profit for the year	0.33
Management expenses (as a percentage of mean assets)	0.90
Lending Limit	6.25
Funding Limit	28.98
Percentage increase in total assets during the year	3.35



Newbury Building Society

Head office: 17 Bartholomew Street, Newbury, Berkshire RG14 5LY

T: 01635 555700

W: newbury.co.uk

E: enquiries@newbury.co.uk

Twitter: @NewburyBS

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

Established: 1856

Auditor: Deloitte

No. of branches: 10

No. of agents: 0

No. of estate agency branches: 0

No. of ATMs: 0

No. of full time staff: 117

No. of part time staff: 34

No. of borrowing members: 10,584

No. of investing members: 58,602

Total members: 67,945

No. of depositors: 368

Non-executive directors

Chairman, Peter Brickley
 Vice Chairman, Ron Simms
 Sarah Hordern
 Tracy Morshead
 William Roberts
 Zoe Shaw
 Piers Williamson

Other principal executives

Head of HR & People Development,
 Gorse Burrett
 Company Secretary & Head of Risk,
 Erika Neves
 Head of IT, Ian Willson

Sales distribution channels for mortgages

Branches: 38%
 Intermediaries: 62%

Executive directors

Chief Executive, Roland Gardner
 Operations and Sales Director,
 Phillippa Cardno
 Chief Risk Officer, Lee Bambridge
 Finance Director, Kieron Blackburn

More about the society

Newbury Building Society is within the top 20 building societies in the country. The organisation employs 150 staff and operates 10 branches across Berkshire, Hampshire and Oxfordshire, with its Head Office based in central Newbury, Berkshire.

Financial position

As at 31 October 2017

Results for the year

	£000
Net interest receivable	15,912
Other income and charges	(43)
Net (loss)/gain from derivatives	133
Administrative expenses	(8,777)
Operating profit before provisions	7,225
Movement in provisions for bad and doubtful debts	9
Movement in provisions for liabilities – FSCS levy charge	109
Operating profit and profit on ordinary activities before tax	7,343
Tax on profit on ordinary activities	(1,425)

Profit for the year **5,918**

Assets

	£000
Liquid assets	156,240
Mortgages	843,402
Fixed and other assets	9,015

Total assets **1,008,657**

Liabilities

	£000
Shares	839,296
Borrowings	97,510
Other liabilities	3,030
General reserve	66,302
Revaluation reserve	2,519

Total liabilities **1,008,657**

Financial ratios

	%
As a percentage of shares and borrowings –	
Gross capital	7.35
Liquid assets	16.68
As a percentage of mean total assets –	
Profit for the year	0.61
Management expenses	0.90
Lending Limit	1.5
Funding Limit	10.4

**Percentage increase in
total assets during the year** **7.38**

Newcastle Building Society

Head office: Principal Office, Portland House, New Bridge Street,
Newcastle upon Tyne NE1 8AL

T: 0191 244 2000

W: newcastle.co.uk

E: sales@newcastle.co.uk

Twitter: @NewcastleBSoc

Facebook: facebook.com/newcastlebsoc

Established: 1863

Auditor: PricewaterhouseCoopers LLP

Solicitor: Addleshaw Goddard LLP

No. of branches: 27

No. of agents: 1

No. of estate agency branches: 0

No. of ATMs: 0

No. of full time staff: 806

No. of part time staff: 216

No. of borrowing members: 28,772

No. of investing members: 321,344

Total members: 344,188

No. of depositors: 3,913

Non-executive directors

Chairman, Philip Moorhouse
Deputy Chairman & Senior Independent
Director, David Buffham
Bryce Glover
Karen Ingham
John Morris
Anne Shiels
Ian Ward

Other principal executives

HR Director, Karen Anderson
MD Newcastle Strategic Solutions, Phil Grand
MD Newcastle Systems Management,
Steve Watchman

Associated companies

Newcastle Financial Advisers Ltd
Newcastle Mortgage Loans (Jersey) Limited
Newcastle Portland House Limited
Newcastle Strategic Solutions Limited
Newcastle Systems Management Limited

Sales distribution channels for mortgages

Branches: 4%
Telephone: 16%
Intermediaries: 80%

Executive directors

Chief Executive, Andrew Haigh
Strategy Planning & Risk Director,
Patrick Ferguson
Customer Director, Stuart Miller

More about the society

Newcastle Building Society is the largest building society in the North East, with more branches than any other society in the region, and with assets of more than £3.7bn.

We help people to save, plan their finances and own their own home. We aim to be a great place to work, and invest in helping our colleagues to develop and grow their potential. We are proud to hold Investors In People Gold and to have been voted 'Best Regional Building Society' in the What Mortgage Awards 2018. We were also awarded with L&G's Mortgage Club award for "Best Smaller Lender" and CIPD's "Excellence in Resourcing and Talent Management".

We play an active role in our heartland communities, helping them make positive changes via community grant donations and our growing colleague volunteering programme. Our financial education programme aims to encourage better financial understanding and informed financial decision making across all age groups.

Financial position

As at 31 December 2017

Results for the year	£m
Net interest receivable	29.1
Other income and charges	28.8
Administrative expenses	(45.8)
Operating profit before provisions	12.1
Movement in provisions for bad and doubtful debts	(0.2)
Movement in provisions for liabilities	
– FSCS levy charge	0.1
Operating profit and profit on ordinary activities before tax	13.1
Tax on profit on ordinary activities	(2.2)

Profit for the year 10.9

Assets	£m
Liquid assets	789.8
Mortgages	2,707.3
Fixed and other assets	265

Total assets 3,762.1

Liabilities	£m
Shares	2,788.5
Borrowings	503.6
Other liabilities	283.2
General reserve	185
Revaluation reserve	1.8

Total liabilities 3,762.1

Financial ratios	%
As a percentage of shares and borrowings –	
Gross capital	7.36
Liquid assets	23.94
As a percentage of mean total assets –	
Profit for the year	0.29
Management expenses	1.24
Lending Limit	3.60
Funding Limit	15.32

Percentage increase in total assets during the year 3.95

Nottingham Building Society

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

T: 0344 4814444

W: thenottingham.com

E: customer-services@thenottingham.com

Facebook: facebook.com/thenottingham

Established: 1849

Auditor: Ernst & Young LLP

Solicitor: Various

No. of branches: 67

No. of agents: 0

No. of estate agency branches: 34

No. of ATMs: 5

No. of full time staff: 512

No. of part time staff: 195

No. of borrowing members: 41,158

No. of investing members: 164,100

Total members: 206,178

No. of depositors: 1,661

Non-executive directors

Chairman, John Edwards

Vice-Chair, Jane Kibbey

Andrew Neden

Kerry Spooner

Kavita Patel

Simon Baum

Associated companies

Nottingham Property Services Ltd

Nottingham Mortgage Services Ltd

Harrison Murray Ltd

HM Lettings Ltd

Sales distribution channels for mortgages

Intermediaries: 96%

Direct: 4%

Executive directors

Chief Executive, David Marlow

Finance Director, Daniel Mundy

Financial position

As at 31 December 2017

Results for the year

Net interest receivable	£m	48.3
Other income and charges		7.3
Administrative expenses		(41.6)
Operating profit before provisions		14
Movement in provisions for liabilities – FSCS levy charge		(0.8)
Operating profit and profit on ordinary activities before tax		14.5
Tax on profit on ordinary activities		(3.0)

Profit for the year 11.5

Assets

Liquid assets	£m	494.9
Mortgages		3,368.8
Fixed and other assets		36.7

Total assets 3,900.4

Liabilities

Shares	£m	2,595.4
Borrowings		1,042.3
Other liabilities		50
General reserve		212.7

Total liabilities 3,900.4

Financial ratios

As a percentage of shares and borrowings –	%	
Gross capital		6.55
Liquid assets		13.60
As a percentage of mean total assets –		
Profit for the year		0.31
Management expenses		1.10
Lending Limit		2.51
Funding Limit		28.65

Percentage increase in total assets during the year 8.60

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

Twitter: @No1CopperPot

Facebook: facebook.com/no1copperpot

Established: 1986

Auditor: Hallidays 1843 Limited

No. of branches: 1

No. of agents: 0

No. of estate agency branches: 0

No. of ATMs: 0

No. of full time staff: 28

No. of part time staff: 4

No. of borrowing members: 8,552

No. of investing members: 31,406

Total members: 31,406

No. of depositors: 2,318

Executive directors

Chief Executive, Caroline Domanski
Chief Finance Officer, Lisa Ridgway

Non-executive directors

Chairman, Chris Burrows
Vice-Chair, Arthur Elstone
Secretary, Fiona Worall
Treasurer, Peter Henson
Chair of Audit & Risk Committee, Rod Ashley
Vice-Chair of Audit & Risk Committee, Melanie Cooke
Helen Thomas
Richard Clarke
Stephen Morley

More about the credit union

No1 CopperPot Credit Union has been established for over 30 years and is England's largest Credit Union as well as one of only four credit unions offering mortgage products. The members of No1 CopperPot are serving or retired Police Officers, Police staff members, Special or Police Community Support Officers within the UK as well as their families.

The Credit Union offers a wide range of savings and loans products which are tailored to the members' financial needs at competitive rates. The Credit Union has seen a significant growth in assets over the past year whilst maintaining its ethical ethos of delivering the best value and excellent customer service for the members.

Financial position

As at 30 September 2017

Results for the year	£000
Net interest receivable	5,908
Other income and charges	407
Administrative expenses	(2,746)
Operating profit before provisions	3,570
Movement in provisions for bad and doubtful debts	959
Operating profit and profit on ordinary activities before tax	2,611
Tax on profit on ordinary activities	(89)

Profit for the year 2,522

Assets	£000
Liquid assets	52,805
Mortgages	11,617
Fixed and other assets	73,723

Total assets 138,146

Liabilities	£000
Shares	117,003
Other liabilities	1,244
General reserve	19,898

Total liabilities 138,146

Financial ratios	%
As a percentage of shares and borrowings –	
Gross capital	17
Liquid assets	45

Percentage increase in total assets during the year 3.10

Penrith Building Society

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

T: 01768 863675

W: penrithbuildingsociety.co.uk

E: enquiries@penrithbuildingsociety.co.uk

Twitter: @PBS_BS, @PBS_Broker

Established: 1877

Auditor: KPMG

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: 17

No. of part time staff: 6

No. of borrowing members: 768

No. of investing members: 6,362

Total members: 6,756

No. of depositors: 29

Non-executive directors

Chairman, Rob Cairns
Senior Independent Director, Alan Waterfield
Janice Lincoln
Richard Vecqueray
Richard Drinkwater
Will Lindsay

Other principal executives

Retail Operations & Distribution Executive,
Michelle Stevens
Head of Risk and Compliance and Secretary,
Susan Askew

Sales distribution channels for mortgages

Branches: 25%
Telephone: 10%
Internet: 5%
Intermediaries: 60%

Executive directors

Chief Executive, Tim Bowen
Finance Director, Elspeth James

More about the society

Penrith Building Society is highly regarded locally for its personal service and community involvement in Cumbria. The Society also operates nationally and its mortgages are distributed directly and via various broker networks. Firmly committed to mutuality, the Society believes that the members want to deal with real people who act with good values and integrity and deliver value.

Financial position

As at 31 December 2017

Results for the year

Net interest receivable	1,785
Other income and charges	21
Administrative expenses	(1,575)
Operating profit before provisions	231
Movement in provisions for bad and doubtful debts	(73)
Movement in provisions for liabilities	
– FSCS levy charge	3
Operating profit and profit on ordinary activities before tax	161
Tax on profit on ordinary activities	(25)

Profit for the year 136

Assets

Liquid assets	25,592
Mortgages	80,731
Fixed and other assets	1,128

Total assets 107,451

Liabilities

Shares	94,551
Borrowings	1,749
Other liabilities	187
General reserve	10,964

Total liabilities 107,451

Financial ratios

As a percentage of shares and borrowings –	
Gross capital	11.39
Liquid assets	26.58
As a percentage of mean total assets –	
Profit for the year	0.13
Management expenses	1.48
Lending Limit	2.42
Funding Limit	1.82

Percentage increase in total assets during the year 1.31

PRINCIPALITY BUILDING SOCIETY

Principality Building Society

Head office: Principality Buildings, PO Box 89, Queen Street, Cardiff CF10 1UA

T: 0330 3334000

W: principality.co.uk

E: enquiries@principality.co.uk

Twitter: @PrincipalityBS

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

Established: 1860

Auditor: Deloitte LLP

Solicitor: Eversheds LLP

No. of branches: 53

No. of agents: 17

No. of estate agency branches: 0

No. of ATMs: 12

No. of full time staff: 887

No. of part time staff: 242

No. of borrowing members: 94,649

No. of investing members: 452,740

Total members: 538,961

Non-executive directors

Chairman, Laurence Adams
Sally Jones-Evans
Senior Independent Director, Derek Howell
David Rigney
Claire Hafner
Nigel Annett

Other principal executives

Managing Director of Principality Commercial, Peter Hughes
Chief People Officer, Rhian Langham
Treasurer, David Cunningham-Jones
Chief Operating Officer, Iain Mansfield

Associated companies

Nemo Personal Finance Limited
(secured personal loans)

Sales distribution channels for mortgages

Branches: 5.0%
Telephone: 4.7%
Intermediaries: 90.3%

Executive directors

Group Chief Executive, Steve Hughes
Chief Financial Officer, Tom Denman
Chief Risk Officer, Michael Jones
Chief Customer Officer, Julie-Ann Haines

More about the society

As Wales' largest building society, Principality Building Society, has over £9bn 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 just on individuals but also on their communities up and down Wales. Sponsors of the Principality Premiership, Principality Stadium and Only Boys Aloud, 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 2017

Results for the year

	£m
Net interest receivable	125.9
Other income and charges	11.8
Administrative expenses	(89.6)
Impairment provisions	10.0
Provisions for other liabilities and charges	(0.5)
Profit for the year before taxation	57.6
Taxation	(14.1)

Profit for the year 43.5

Assets

	£m
Liquid assets	1,320.0
Mortgages	7,864.1
Fixed and other assets	78.5

Total assets 9,262.6

Liabilities

	£m
Shares	6,563.8
Borrowings	2,035.9
Other liabilities	67.1
Retirement benefit obligations	8.9
Subscribed capital	66.5
Reserves	520.4

Total liabilities 9,262.6

Financial ratios

	%
As a percentage of shares and borrowings –	
Gross capital	6.82
Liquid assets	15.35
As a percentage of mean total assets –	
Profit for the year	0.50
Management expenses	1.02
Lending Limit	4.2
Funding Limit	23.7

Percentage increase in total assets during the year 11.85



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

Twitter: @Progressivebsoc

Facebook: facebook.com/ProgressiveBSoc

Established: 1914

Auditor: Deloitte LLP

Solicitor: Messrs Peden & Reid Solicitors

No. of branches: 12

No. of agents: 33

No. of estate agency branches: 0

No. of ATMs: 0

No. of full time staff: 122

No. of part time staff: 52

No. of borrowing members: 26,473

No. of investing members: 85,433

Total members: 109,387

No. of depositors: 31

Non-executive directors

Chairman, Michael Parrott
Vice-chairman, Gerry McGinn
Senior Independent Director, Adrian Coles OBE
Dr Margaret Cullen
Keith Jess

Other principal executives

Chief Information Officer, Tommy O'Neill
Head of Human Resources, Ailsa McNeill
Head of Conduct Risk, Mairead King
Head of Prudential Risk, Gareth Robinson
Head of Lending & Savings, Jane Millar

Sales distribution channels for mortgages

Branches: 20%
Intermediaries: 80%

Executive directors

Chief Executive, Darina Armstrong
Deputy Chief Executive & Finance Director, Michael Boyd
Operations Director, Declan Moore

More about the society

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

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

Progressive focuses primarily on traditional mortgage and savings products and Members requesting advice on family income protection and investment products are referred to the Mortgage Advice Bureau Limited. Progressive's Board are firmly committed to the principles of mutuality.

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

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

Financial position

As at 31 December 2017

Results for the year

Net interest receivable	£000	25,436
Other income and charges		(394)
Administrative expenses		(13,840)
Operating profit before provisions		11,202
Movement in provisions for bad and doubtful debts		(551)
Movement in provisions for liabilities		
– FSCS levy charge		37
Operating profit and profit on ordinary activities before tax		10,688
Tax on profit on ordinary activities		(2,076)

Profit for the year 8,612

Assets

Liquid assets	£000	313,568
Mortgages		1,462,911
Fixed and other assets		11,437

Total assets 1,787,916

Liabilities

Shares	£000	1,571,236
Borrowings		94,517
Other liabilities		9,195
General reserve		113,567
Revaluation reserve		(599)

Total liabilities 1,787,916

Financial ratios

As a percentage of shares and borrowings –	%	
Gross capital		6.78
Liquid assets		18.82
As a percentage of mean total assets –		
Profit for the year		0.48
Management expenses		0.77
Lending Limit		0.51
Funding Limit		14.25

Percentage increase in total assets during the year -0.39



Saffron Building Society

Head office: Saffron House, 1a Market Street, Saffron Walden CB10 1HX
T: 01799 522211
W: saffronbs.co.uk
E: saffrondirect@saffronbs.co.uk
Twitter: @SaffronBS
Facebook: facebook.com/saffronbs

Established: 1849
Auditor: Deloitte LLP
No. of branches: 11
No. of agents: 0
No. of estate agency branches: 0
No. of ATMs: 0
No. of full time staff: 144
No. of part time staff: 35
No. of borrowing members: 6,536
No. of investing members: 111,470
Total members: 117,692
No. of depositors: 1,982

Executive directors

Chief Executive, Colin Field
 Chief Finance Officer and Society Secretary, Darren Garner
 Chief Customer Officer, Sarah Howe

Non-executive directors

Chairman, Geoffrey Dunn
 Vice Chairman, Nick Treble
 Neil Holden
 Gary Barr
 Liz Kelly
 Jenny Ashmore

Other principal executives

Chief Risk Officer, Clive Moore
 IT Director, Antony Bush

Associated companies

Crocus Home Loans Ltd

Sales distribution channels for mortgages

Branches: 15%
 Intermediaries: 85%

More about the society

Saffron Building Society is a regional building society serving the East of England and offers a range of savings and mortgage products. It has served the community since 1849 through its branch network and now also serves its national customers through both web, webchat and phone channels. Saffron partners with Wren Sterling to offer financial advice to members and clients in the society's network. Recognised for their award winning Children's Regular Saver product, and listed in National 'Best Buy' tables across both Savings and Mortgages most weeks. We work closely with our Mortgage Intermediary arm offering a personal and effective service through our new broker portal.

The society prides itself on involving its members in our day to day activities with twice yearly member events, a vibrant member panel and also a community fund grant panel made up of members and staff who decide on the grants made to deserving local charitable causes. Fundraising to help others less fortunate is an important part of the employee culture of the society.

Financial position

As at 31 December 2017

Results for the year

Net interest receivable	19,595
Other income and charges	(910)
Administrative expenses	(16,752)
Operating profit before provisions	1,933
Movement in provisions for bad and doubtful debts	(356)
Movement in provisions for liabilities	
– FSCS levy charge	(76)
Operating profit and profit on ordinary activities before tax	1,501
Tax on profit on ordinary activities	765
Profit for the year	2,266

Assets

Liquid assets	157,329
Mortgages	842,490
Fixed and other assets	20,086
Total assets	1,019,905

Liabilities

Shares	802,289
Borrowings	121,600
Other liabilities	40,902
General reserve	54,699
Revaluation reserve	415
Total liabilities	1,019,905

Financial ratios

As a percentage of shares and borrowings –	
Gross capital	7.0
Liquid assets	16.7
As a percentage of mean total assets –	
Profit for the year	0.21
Management expenses	1.56
Lending Limit	1.4
Funding Limit	13.2
Percentage increase in total assets during the year	-8.4

Scottish Building Society

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

T: 0131 313 7700

W: scottishbs.co.uk

E: mail@scottishbs.co.uk

Established: 1848

Auditor: PricewaterhouseCoopers

No. of branches: 6

No. of agents: 49

No. of estate agency branches: 0

No. of ATMs: 0

No. of full time staff: 53

No. of part time staff: 19

No. of borrowing members: 6,240

No. of investing members: 26,463

Total members: 33,095

No. of depositors: 277

Executive directors

Chief Executive, Mark Thomson
Finance Director, Aileen Brown

Non-executive directors

Chairman, Raymond Abbott
Vice Chairman, Jack Ogston
David Peebles
Simon Pashby
Margaret Mackay
Alan Webster
Karyn Lamont

Other principal executives

Chief Operating Officer, Alan Searl
Head of Business Development & Sales Strategy, Paul Alexander
Head of Finance, Graeme Chandler
Head of HR, Emily Dixon
Head of Risk, Kim Mackay
Head of Marketing & Communications, Kerra McKinnie
Head of Lending, Andrew Moses
Head of Compliance, David Probert
Head of IT, Alison Quilter
Secretary, Aileen Rose

Associated companies

SBS Mortgages Ltd

Sales distribution channels for mortgages

Branches: 30%
Intermediaries: 70%

More about the society

Founded in Edinburgh in 1848, Scottish Building Society is the only independent building society based in Scotland. The Society operates across Scotland through its branch and agency network.

Scottish Building Society is committed to making a positive difference to the communities it serves, with members in each area voting for an annual 'Community Charity of the Year'.

As sponsors of the Scottish Women's Premier League, the Society is working with Scottish Women's Football to help unlock the potential of the sport and support its future development across Scotland.

Financial position

As at 31 January 2018

Results for the year	£000
Net interest receivable	6,728
Other income and charges	51
Administrative expenses	(5,264)
Operating profit before provisions	1,515
Movement in provisions for bad and doubtful debts	(8)
Movement in provisions for liabilities	
– FSCS levy charge	(28)
Impairment of Land & Buildings	(182)
Operating profit and profit on ordinary activities before tax	1,297
Tax on profit on ordinary activities	(252)

Profit for the year 1,045

Assets	£000
Liquid assets	99,724
Mortgages	318,440
Fixed and other assets	2,015

Total assets 420,179

Liabilities	£000
Shares	373,710
Borrowings	11,793
Other liabilities	1,048
General reserve	33,628

Total liabilities 420,179

Financial ratios %

As a percentage of shares and borrowings –	
Gross capital	8.73
Liquid assets	25.87
As a percentage of mean total assets –	
Profit for the year	0.25
Management expenses	1.31
Lending Limit	4.11
Funding Limit	3.28

Percentage increase in total assets during the year 2.68

Skipton Building Society

Head office: The Bailey, Skipton, North Yorkshire BD23 1DN
T: 01756 705000
W: skipton.co.uk
Twitter: @SkiptonBS, @SkiptonBS_press
Facebook: facebook.com/skiptonbs

Established: 1853
Auditor: KPMG LLP
Solicitor: Addleshaw Goddard, Allen & Overy, Dentons UKMEA, DLA Piper, Pinsent Curtis, Walker Morris, and others
No. of branches: 87
No. of agents: 0
No. of estate agency branches: 591
No. of ATMs: 0
No. of full time staff: 1,681
No. of part time staff: 464
No. of borrowing members: 183,783
No. of investing members: 744,492
Total members: 919,060
No. of depositors: Not disclosed

Executive directors

Group Chief Executive, David Cutter
Commercial Director, Ian Cornelius
Group Finance Director, Bobby Ndawula
Distribution and Financial Services Director, Andrew Bottomley

Non-executive directors

Chairman, Robert East
Deputy Chairman, Mark Lund
Amanda Burton
Marisa Cassoni
Richard Coates
Denise Cockrem
Denis Hall
Helen Stevenson
Heather Jackson

Other principal executives

Chief Conduct Risk Officer and Secretary, John Gibson
Chief Financial Risk Officer, Andy Nelson
Chief Operating Officer, Henry Varney
Chief Human Resources Officer, Lisa Davis

Associated companies

Amber Homeloans Limited
Connells Limited
Jade Software Corporation Limited
North Yorkshire Mortgages Limited
Skipton Business Finance Limited
Skipton Financial Services Limited
Skipton International Limited
Skipton Trustees Limited

Sales distribution channels for mortgages

Direct: 6%
Intermediaries 94%

More about the society

With its 164 year heritage, Skipton has strong connections to communities across the UK. Owned by its members, they have remained central to everything Skipton does.

One of the first mutual societies, formed in Yorkshire, it now provides a range of services including financial advice and estate agency, whilst supporting the communities in which it operates.

Financial position

As at 31 December 2017

Results for the year

	£m
Net interest receivable	220.6
Other income and charges	514.9
Administrative expenses	(523.1)
Operating profit before provisions	212.4
Movement in provisions for bad and doubtful debts	4.0
Movement in provisions for liabilities	
– FSCS levy	(1.2)
– Other provisions	(15.1)
Operating profit and profit on ordinary activities before tax	200.1
Tax on profit on ordinary activities	(41.9)

Profit for the year 158.2

Assets

	£m
Liquid assets	3,533.3
Mortgages	16,666.2
Fixed and other assets	824.1

Total assets 21,023.6

Liabilities

	£m
Shares	14,985.8
Borrowings	3,954.7
Other liabilities	678.3
General reserve	1,404.8

Total liabilities 21,023.6

Financial ratios

	%
As a percentage of shares and borrowings –	
Gross capital	7.64
Liquid assets	18.65
As a percentage of mean total assets –	
Profit for the year	0.79
Management expenses	2.61
Lending Limit	5.36
Funding Limit	15.42

Percentage increase in total assets during the year 10.50

Stafford Railway Building Society

Head office: 4 Market Square, Stafford ST16 2JH

T: 01785 223212

W: srbs.co.uk

E: mutual@srbs.co.uk

Established: 1877

Auditor: KPMG LLP

Solicitor: 0

No. of branches: 1

No. of agents: 0

No. of estate agency branches: 0

No. of ATMs: 0

No. of full time staff: 18

No. of part time staff: 20

No. of borrowing members: 2,270

No. of investing members: 16,017

Total members: 18,287

Non-executive directors

Chairman, James Dean
 Vice-Chairman, Nick Sandy
 Senior Independent Director, Colin Lloyd
 Gary Crowe
 Karen McCormick
 David Grant

Other principal executives

Head of Mortgage & Mortgage Underwriting,
 Adrian Phipps
 Accounts Manager, Catherine Bennett
 Financial Risk Manager, Martin Davies
 Risk & Compliance Manager, Anna Guy
 IT Manager, Heather Hamilton
 Head of Operations, Ruth Dulson

Sales distribution channels for mortgages

Branches: 44%
 Intermediaries: 56%

Executive directors

Chief Executive, Michael Smith
 Deputy Chief Executive & Finance Director,
 Steven Jones

More about the society

The society was established on 17th October 1877, and it remains committed to its independent and mutual status. Service to members has always been the primary focus of the society which is why the vast majority of growth comes from repeat business or recommendation from existing members and professionals.

Financial position

As at 31 October 2017

Results for the year	£000
Net interest receivable	3,941
Administrative expenses	(3,047)
Operating profit before provisions	834
Movement in provisions for bad and doubtful debts	84
Movement in provisions for liabilities	
– FSCS levy charge	(9)
Operating profit and profit on ordinary activities before tax	909
Tax on profit on ordinary activities	(181)
Profit for the year	728
Assets	£000
Liquid assets	91,870
Mortgages	170,598
Fixed and other assets	670
Total assets	263,138
Liabilities	£000
Shares	226,891
Borrowings	15,151
Other liabilities	907
General reserve	20,189
Total liabilities	263,138
Financial ratios	%
As a percentage of shares and borrowings –	
Gross capital	8.18
Liquid assets	37.96
As a percentage of mean total assets –	
Profit for the year	0.27
Management expenses	1.16
Lending Limit	1.21
Funding Limit	6.26
Percentage increase in total assets during the year	-3.08

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

Twitter: @SwanseaBS

Established: 1923

Auditor: PwC (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: 33

No. of part time staff: 21

No. of borrowing members: 1,600

No. of investing members: 13,312

Total members: 14,912

No. of depositors: 349

Non-executive directors

Chairman, Ieuan Griffiths
Deputy Chairman, Roger Poolman
Paula Kathrens
Jeff Herdman
Steve Maddock
John Union

Other principal executives

Financial Controller & Company Secretary, Gareth Stroud
Financial Accountant, Catherine Griffiths
Head of Lending, Simon Darshan
Head of I.T., Peter Thomas
Area Manager West Wales, Alan Ellerton
Area Manager East Wales, Richard Miles

Sales distribution channels for mortgages

Branches: 52%
Intermediaries: 48%

Executive directors

Chief Executive, Alun Williams
Deputy Chief Executive, Neil Rosser

More about the society

The Swansea (then Dillwyn Permanent) Building Society was founded in 1923 by a well-known local Estate Agent and Valuer, Jno Oliver Watkins, and a small group of high profile Swansea business men.

The Society's core activity is the provision of retail residential mortgage lending in the South Wales area funded by personal and business savings deposited in a variety of branch based accounts. These products are delivered through branch, direct and intermediary channels.

In December 2017 the Society opened a new retail building society branch office in Cowbridge, expanding its franchise into East Wales.

Swansea Building Society, whilst justifiably proud of its history, can look forward to a future of offering the public of Swansea and South Wales, the highest standards of financial service support as a strong and secure haven for their finances.

Financial position

As at 31 December 2017

Results for the year

	£000
Net interest receivable	6,473
Other income and charges	(67)
Administrative expenses	(3,612)
Operating profit before provisions	2,794
Movement in provisions for bad and doubtful debts	61
Movement in provisions for liabilities	
– FSCS levy charge	4
Operating profit and profit on ordinary activities before tax	2,859
Tax on profit on ordinary activities	(574)

Profit for the year 2,285

Assets

	£000
Liquid assets	71,941
Mortgages	201,341
Fixed and other assets	2,098

Total assets 275,380

Liabilities

	£000
Shares	231,018
Borrowings	23,617
Other liabilities	688
General reserve	20,032
Revaluation reserve	25

Total liabilities 275,380

Financial ratios

	%
As a percentage of shares and borrowings –	
Gross capital	7.88
Liquid assets	28.25
As a percentage of mean total assets –	
Profit for the year	0.84
Management expenses	1.33
Lending Limit	2.58
Funding Limit	9.27

Percentage increase in total assets during the year 2.52

Teachers Building Society

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

T: 01202 843500

W: teachersbs.co.uk

E: teachers@teachersbs.co.uk

Twitter: @TeachersBS

Facebook: facebook.com/teachersbs

Established: 1966

Auditor: Deloitte 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: 34

No. of part time staff: 11

No. of borrowing members: 2,133

No. of investing members: 10,158

Total members: 12,291

No. of depositors: 101

Non-executive directors

Chair, Julie Nicholson
Alexandra Pike
Ian Grayson
Andrew Lee
Paul Winter

Other principal executives

Chief Operating Officer, Ian Pullen
Head of Proposition & Distribution,
Michelle Cutler
Risk Manager, Sue Morgan
HR Manager, Jo McLean

Sales distribution channels for mortgages

Telephone: 50%
Intermediaries: 50%

Executive directors

Chief Executive, Simon Beresford
Legal Director, Patrick Jarman
Finance Director, Paul Marsden

More about the society

Teachers Building Society was founded over 50 years ago by the National Union of Teachers to provide mortgages to teachers as well as a safe haven for their savings. The Society's primary activity is the provision of residential mortgages to the education profession, as well as other customers, in England and Wales, and savings accounts are available to everyone in the UK.

Teachers Building Society deals directly with members from its head office and via mortgage intermediaries. The Society offers both fixed and discounted rate mortgages and supports affordable home buying initiatives such as Help to Buy and Shared Ownership. The Society can lend to Newly Qualified Teachers before they start their first post and also has mortgage options available that allow family members to assist young teachers to get onto the property ladder.

Teachers Building Society is proud to offer a truly personal service and is recognised frequently for the level of service and customer care it provides.

The society is firmly committed to remaining a mutual organisation.

Financial position

As at 31 December 2017

Results for the year

Net interest receivable	£000
Other income and charges	4,222
Administrative expenses	4
Operating profit before provisions	(3,352)
Movement in provisions for bad and doubtful debts	874
Movement in provisions for liabilities	(35)
– FSCS levy charge	21
Operating profit and profit on ordinary activities before tax	860
Tax on profit on ordinary activities	(146)

Profit for the year 714

Assets

Liquid assets	£000
Mortgages	41,961
Fixed and other assets	231,662
	1,517

Total assets 275,140

Liabilities

Shares	£000
Borrowings	210,216
Other liabilities	43,932
General reserve	694
Revaluation reserve	19,549
	749

Total liabilities 275,140

Financial ratios

As a percentage of shares and borrowings –	%
Gross capital	8.00
Liquid assets	16.50
As a percentage of mean total assets –	
Profit for the year	0.27
Management expenses	1.30
Lending Limit	1.00
Funding Limit	14.80

Percentage increase in total assets during the year 8.50

Tipton & Coseley Building Society

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

T: 0121 5572551

W: thetipton.co.uk

E: mail@thetipton.co.uk

Twitter: @TiptonCoseleyBS

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

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

Established: 1901

Auditor: KPMG LLP

Solicitor: Higgs & Sons

No. of branches: 4

No. of agents: 0

No. of estate agency branches: 0

No. of ATMs: 0

No. of full time staff: 44

No. of part time staff: 37

No. of borrowing members: 4,798

No. of investing members: 29,171

Total members: 33,277

No. of depositors: 379

Non-executive directors

Chairman, Andrew Higgins
Vice Chairman, Keith Rolfe
Gavin Loynes
Myron Hrycyk
Sally Veitch

Other principal executives

Director of Sales & Marketing, Cammy Amaira
Risk & Compliance Executive, Lesley Thacker
Operations Executive, Sally Wrigglesworth

Sales distribution channels for mortgages

Branches: 21.08%
Intermediaries: 78.92%

Executive directors

Chief Executive, Richard Newton
Finance Director, Andrew Lumby

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 2017

Results for the year

	£000
Net interest receivable	6,093
Other income and charges	300
Administrative expenses	(4,867)
Operating profit before provisions	1,526
Movement in provisions for bad and doubtful debts	250
Movement in provisions for liabilities	
– FSCS levy charge	(36)
Operating profit and profit on ordinary activities before tax	1,740
Tax on profit on ordinary activities	(328)

Profit for the year 1,412

Assets

	£000
Liquid assets	75,554
Mortgages	285,732
Fixed and other assets	2,610

Total assets 363,896

Liabilities

	£000
Shares	322,950
Borrowings	1,543
Other liabilities	994
General reserve	38,409

Total liabilities 363,896

Financial ratios

	%
As a percentage of shares and borrowings –	
Gross capital	11.84
Liquid assets	23.28
As a percentage of mean total assets –	
Profit for the year	0.38
Management expenses	1.32
Lending Limit	1.39
Funding Limit	0.49

Percentage increase in total assets during the year -2.30

Vernon Building Society

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

T: 0161 4296262

W: thevernon.co.uk

E: info@thevernon.co.uk

Twitter: @VernonStockport

Established: 1924

Auditor: PWC LLP

No. of branches: 6

No. of agents: 0

No. of estate agency branches: 0

No. of ATMs: 0

No. of full time staff: 49

No. of part time staff: 28

No. of borrowing members: 2,555

No. of investing members: 31,790

Total members: 34,345

No. of depositors: 232

Non-executive directors

Chair, John Hughes

Vice Chair, Susan Jee

Alan Murdoch

Jenny Quirke

William Gray

Other principal executives

Chief Risk Officer, Adam Evetts

Director of Sales and Marketing, Ian Keeling

Director of Operations, Andrew Entwisle

Director of IT, Manny Purewal

Sales distribution channels for mortgages

Branches: 40%

Intermediaries: 60%

Executive directors

Chief Executive, Steve Fletcher

Finance Director, Judith Aspin

Financial position

As at 31 December 2017

Results for the year

Net interest receivable	£000
Other income and charges	5,202
Administrative expenses	100
Operating profit before provisions	(4,632)
Movement in provisions for bad and doubtful debts	670
Movement in provisions for liabilities	76
– FSCS levy charge	20
Operating profit and profit on ordinary activities before tax	769
Tax on profit on ordinary activities	(151)

Profit for the year 618

Assets

Liquid assets	£000
Mortgages	69,250
Fixed and other assets	225,454
	1,871

Total assets 296,575

Liabilities

Shares	£000
Borrowings	257,878
Other liabilities	15,747
General reserve	1,117
Revaluation reserve	21,818
	15

Total liabilities 296,575

Financial ratios

As a percentage of shares and borrowings –	%
Gross capital	7.98
Liquid assets	25.22
As a percentage of mean total assets –	
Profit for the year	0.21
Management expenses	1.54
Lending Limit	4.85
Funding Limit	7.90

Percentage increase in total assets during the year -1.22%

Yorkshire Building Society

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

T: 0345 1200 100 W: ybs.co.uk E: mail@ybs.co.uk

Twitter: @Yorkshire_BS Facebook: facebook.com/yorkshirebuildingsociety

Established: 1864

Auditor: Deloitte LLP

Solicitor: No specific solicitor

No. of branches: 160

No. of agents: 99

No. of estate agency branches: 0

No. of ATMs: 0

No. of full time staff: 2,963

No. of part time staff: 1,031

No. of borrowing members: 240,000

No. of investing members: 2,520,000

Total members: 2,852,000

No. of depositors: 26,500

Executive directors

Chief Executive, Mike Regnier
Chief Finance Officer, Alasdair Lenman
Chief Operating Officer, Stephen White

Non-executive directors

Chairman, John Heaps;
Vice Chairman, Mark Pain;
Neeta Atkar; Alison Hutchinson;
Gordon Ireland; Guy Parsons

Other principal executives

Chief Risk Officer, Richard Wells
Chief People Officer, Susana Berlevy
Chief Commercial Officer, David Morris
Chief Customer Office, Charles Canning

Associated companies

Accord Mortgages Ltd, Arkose Funding Ltd,
BSC Loans & Mortgages Ltd, Brass No.1 Plc,
Brass No.2 Plc, Brass No.3 Plc, Brass No.4 Plc,
Chelsea Mortgage Services Ltd,
MutualPlus Ltd, Norwich & Peterborough
Estate Agents Ltd, Norwich & Peterborough
Insurance Brokers Ltd, Norwich &
Peterborough (LBS) Ltd, YBS Properties
(Edinburgh) Ltd, YBS Properties Ltd,
Yorkshire Building Society Covered Bonds LLP,
Yorkshire Key Services Ltd

Sales distribution channels for mortgages

Branches: 9%
Telephone: 9%
Internet: 10%
Intermediaries: 72%

More about the society

We continued to focus on being 'simply brilliant' in our core businesses of savings and mortgages. This means helping people with the financial moments that matter, by providing simple solutions to core financial needs – buying a house of course, but also saving for a family, considering retirement, paying off a mortgage early and leaving a financial legacy for the next generation. As a mutual organisation, this has been our story for over 150 years and remains our absolute focus today – helping people when it matters most.

We'll achieve this by focusing on our four strategic priorities: Customer experience: Delivering a market leading customer experience built on empathy, simplicity and trust – we provide the kind of brilliant service we'd expect to receive ourselves.

People experience: Attracting and retaining the best talent, with a leading people experience built on our cultural foundation of 'mutual trust' – we work hard to be a brilliant employer because our people make YBS Group what it is, without them nothing would be possible.

Easy and simple: Delivering products, processes and systems for all our channels and brands that are easy and simple to use – we're simplifying our processes and policies, removing 'red tape' and unnecessary waste.

Business sustainability: Focusing on business sustainability, so that we are here for the long-term, providing a safe home for people's savings and making a lasting positive impact on society; that's why people trust us.

Being 'simply brilliant' will make us better at providing help where it matters most, and that's how we will achieve our vision: to be the most trusted provider of financial services in the UK.

As a building society, we believe we have a role to play in helping young people understand finances and prepare for the world of work. As such, we have established several programmes to inspire and encourage our colleagues to share their skills and experience with them.

We continued our charity partnership with End Youth Homelessness (EYH), a national movement of local charities working together to tackle youth homelessness in the UK. Over our three-year partnership, we aim to help 700 homeless young people, aged 16 to 25 years old, and move into their own homes. Through colleague and customer fundraising we raised more than £293,000 in the first year of the partnership.

Financial position

As at 31 December 2017

Results for the year

	£m
Net interest receivable	502.1
Other income and charges	11.3
Administrative expenses	(339.5)
Operating profit before provisions	196.3
Movement in provisions for bad and doubtful debts	9.8
Movement in provisions for liabilities	
– FSCS levy charge	(2.7)
Operating profit and profit on ordinary activities before tax	165.8
Tax on profit on ordinary activities	(41.4)

Profit for the year 124.4

Assets

	£m
Liquid assets	6,095.7
Mortgages	35,061.2
Fixed and other assets	890.3

Total assets 42,047.2

Liabilities

	£m
Shares	28,938
Borrowings	9,805.1
Other liabilities	914.3
General reserve	2,389.8

Total liabilities 42,047.2

Financial ratios

	%
As a percentage of shares and borrowings –	
Gross capital	7.72
Liquid assets	15.73
As a percentage of mean total assets –	
Profit for the year	0.3
Management expenses	0.83
Lending Limit	3.41
Funding Limit	25.31

Percentage increase in total assets during the year 6.19

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.

Use our facilities:

Use the meeting rooms at our central London office at a discounted rate, and our reference library for free.



Addleshaw Goddard LLP

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Partner, Rosanna Bryant
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E: rosanna.bryant@addleshawgoddard.com

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About us

Addleshaw Goddard is a leading law firm focussed on delivering the highest quality advice and excellent client service. We listen, think and we aim to achieve real commercial value for clients by drawing together professionals from across our leading Commercial, Corporate, Employment, Litigation, Finance and Property practices.

With 239 partners and 785 other lawyers spread across six UK offices in London, Leeds, Manchester, Edinburgh, Glasgow and Aberdeen (as well as offices

in Dubai, Oman, Qatar, Singapore and Hong Kong) we can field quality professionals where and when needed.

Addleshaw Goddard can justifiably claim to be a leading provider of legal advice to building societies, advising 30 of the 44 building societies in the UK, as well as in excess of 160 financial institutions.

Allen & Overy

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About us

Our mutuals and building societies practice provides our clients with informed and commercial legal advice, and our team has been ranked as "Standout" in the FT Innovative Lawyers Awards for our work on mergers and rescue transactions and "Highly commended" for our work on Core Capital Deferred Shares.

We advise our clients on a wide range of issues from mergers and other strategic transactions to corporate governance and regulatory matters, as well as employment, pensions and incentives, IP and insurance. We also work with clients on commercial lending, financing and capital markets, portfolio transfers and securitisations. The group has led on a number of 'first of kind' transactions

in the sector. We advised on the first issues of Core Capital Deferred Shares and additional tier 1 capital securities. Innovative transactions include the first transaction under the "Butterfill" legislation. We also advised on the establishment of Reclaim Fund Ltd and the UK unclaimed assets scheme.

The team plays an active role in helping to shape 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 on the recapitalisation of The Co-operative Bank in 2013/2014 and advising The Co-operative Group on its new constitution and governance model.

Allied Surveyors & Valuers Ltd

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About us

Our general practice surveyors have many years of experience in their local areas throughout England and Wales.

They are equipped with the latest techniques and data in valuation and survey matters.

Whilst we act for building societies and other mortgage lenders in valuing for mortgage purposes and carry out surveys for purchasers, we also offer a host of specialist services affecting residential property including:

- Affordable Housing.
- Asset Management Support Services.
- Boundary Disputes.

- Charities Act (Sec 36).
- Compulsory Purchases.
- Estate Agency.
- Auctions and Lettings.
- Expert Witness.
- Leasehold Reform Act and lease extensions.
- Listed Buildings and Conservation Advice.
- Party Wall Act.
- Property Management.
- Reinstatement Cost Advice for Insurance Purposes.
- Surveys and Specific Defects.
- Valuations for probate, taxation and family purposes.

ALMIS International Limited

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About us

Over 25 years our comprehensive ALM, Regulatory Reporting, and Hedge Accounting solutions have set the highest standards in the UK, making ALMIS® the trusted choice for Building Societies. The futureproofed system ensures compliance with national and international regulations on your complex and extensive reporting. Our superior support plus thought leadership ensures our clients are equipped with the latest techniques and

prepared for the evolving regulatory environment or accounting issues.

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

Cobalt® 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 & Regulatory Reports. Other Cobalt® features include collateral management, versatile limits management,



extensive reporting functionality and dynamic and configurable interfaces to accounting systems.

Knowing and understanding our customers is important to ALMIS, allowing us to respond effectively to their needs. We have designed solutions in collaboration with clients and in consultation with industry experts, making processes more robust and efficient, providing key analyses to help control financial risk.

AmTrust International, Mortgage & Credit

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About us

In the UK, AmTrust International, Mortgage & Credit focuses on mortgage insurance, working with Building Societies, Banks and other financial institutions providing a number of risk mitigation products. Since 1993 we have been offering flexible insurance solutions to suit different lender

requirements, whether this is on a loan-by-loan basis or at portfolio level.

The protection we provide to lenders makes high LTV loans available to good quality borrowers. We have significant expertise within the sector which helps us to form long-term partnerships, providing competitive premium costs and adding value beyond the insurance we offer.

As part of the AmTrust Group, AmTrust International have the knowledge and expertise to provide a comprehensive range of risk solutions worldwide. With an 'A-' (Excellent) rating credit rating from A.M Best and a commercial network spanning five continents, AmTrust has



AmTrust International

the strength and resources to support your business for the long term.

The insurance entities within AmTrust International are authorised by the PRA and regulated by the PRA and FCA and have risk absorbing capacity to meet all lending requirements, given our unique arrangement with highly rated reinsurers. We can offer capacity in both the companies market, and the Lloyd's of London market through AmTrust at Lloyd's (ATL).

Benenden Health

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About us

Being a mutual is about more than just being owned and run for the benefit of your members. It's also about ensuring that your Society's future is preserved by supporting the health and wellbeing of your employees. Without a happy and healthy workforce the successful running of your Society is made that much more difficult.

At Benenden Health, as a fellow mutual Society supporting over 800,000 members, we understand this too. That's why we offer a simple, smart and

affordable range of employee health and wellbeing services that provide support before, during and after health issues occur. This includes helping Societies to identify employee health risks and develop actionable plans, providing access to private diagnosis and treatment when there's a wait on the NHS as well as supporting employees by providing money back on routine healthcare costs.

We have a national network of private healthcare facilities, including 500 diagnostic facilities and 700 physiotherapy clinics, helping to ensure local access for all our members. Our treatment and surgery includes our own Benenden Hospital, located in Kent, which has recently undergone a multimillion pound redevelopment. In 2017, it received the



highest rating of 'Outstanding' from the Care Quality Commission (CQC).

Our services aim to minimise absenteeism levels and staff turnover by helping to keep employees well and motivated. We believe healthcare for employees is part of a culture of wellbeing, not just a tick in the box, which is why we're committed to supporting Building Societies in providing affordable healthcare that both your head and heart can agree on.

Capita Tracing Solutions

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CAPITA

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About us

Capita is the leading provider of customer tracing and mortality screening services to the Life and Pensions industry.

In 2015 we successfully traced 2.2 million customers and mortality screened 9.6 million. A recent survey of 'gone away' members traced by us on behalf of a well-known pension provider gave a 92% satisfaction rating for our service.

We are delighted to be now offering this same expertise and range of services to the members of the Building Societies Association. Keeping track of your members and any associated guarantors is a challenge but also a fundamental exercise in good governance.

We offer a range of solutions to suit your needs and your budget: from historic tracing and re-engagement exercises to regular mortality screening of mortgage guarantors, we have the experience, expertise and technology to support you.

Co-op Funeralcare and Legal Services

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About us

We provide expertise in a range of legal matters, estate and later life planning.

Co-op Funeralcare are the UK's leading Funeral Director with over 80 years of experience in funeral planning. We have over 1,000 funeral homes across the UK, putting us in the heart of local communities. Our team of caring professionals are available all day, every day. We can arrange the funeral for a loved one at the time of need and we also provide pre-paid funeral plans allowing you to plan and pay for your own funeral in advance.

Co-op Legal Services are the largest provider of Probate and Estate administration services in England and Wales, trusted to deal with over £1.3 billion in Estates

annually. We are divided into six legal practise areas which offer different levels of advice and support: Probate, Wills, Family Law, Personal Injury, Employment and Conveyancing.

We only provide legal services to private individuals. This removes any potential conflict that may exist between providing legal services to individuals and large corporate businesses at the same time. It also enables us to concentrate on developing highly efficient systems and processes which, backed by experienced legal teams, ensures that each client receives the very best customer service and achievable outcome. Our aim is to be your trusted 'legal friend', someone you can turn to for help and support and who you trust to give you the legal protection you and your family need.

Connells Survey & Valuation Ltd

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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 25 years expertise in the provision of professional valuation services to lenders and has held ISO 9001:2015 Quality Assurance accreditation for over 21 years, underlining our commitment to put our clients and their customers first. Since 2013, the company has managed in excess of 1.5 million transactions across the residential and buy to let lending markets.

Connells employs a large team of over 300 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.

Council for Licensed Conveyancers

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Director of Finance and Operations, Jason Hinrichsen
Director of Regulatory Standards, Simon Blandy

About us

The CLC is the regulator of specialist conveyancers and probate lawyers.

Our mission is to deliver effective regulation that protects consumers and fosters competition and innovation in the provision of legal services. We do so by setting entry standards and regulating providers to deliver high quality, accessible legal services.

We work hard to ensure that our tailored approach to regulation fosters innovation in the delivery of legal services.

Three-quarters of CLC lawyers think that regulation by the CLC provides value for money and supports innovation and growth in their business and the Legal Services Board gave us the best assessment of any of the front line regulators in 2016.



Deloitte

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About us

Deloitte is one of the fastest growing professional services firm in the UK with offices in 23 locations and over 17,000 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. We provide external audit services to three of

Deloitte.

the top six societies amongst others of all sizes. 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.

Drainage and Water Searches Network

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Key contacts

Chairman, Director & Treasurer:
Kevin Brown, Geodesys
Director: Owen Davies, Severn Trent Searches
Director: Nicola Higgins, Thames Water
Property Searches
Secretariat at Lodestar

About us

Who are we?

The Drainage and Water Searches Network (DWSN) is a membership organisation for companies who are responsible for producing full and complete responses to the Law Society's CON29DW Enquiry and the Commercial Drainage and Water Enquiry. These reports provide essential information regarding

water and sewerage infrastructure for building societies' customers and their professional advisers.

What do we do?

DWSN and its members are keen to work with the BSA membership to develop an improved home buying process, further understanding of the liabilities around water and sewerage infrastructure and an exemplary framework for property information.

The Network exists to promote and raise product quality and customer service standards for the benefit of homebuyers, their professional advisers and lenders. DWSN works closely with conveyancing professionals and lenders to ensure a robust national standardised CON29DW Enquiry for the

DRAINAGE + WATER SEARCHES NETWORK

DWSN

residential and commercial property markets. It also works closely with the Law Society, Water UK, and other organisations to provide specialist technical support and advice. The Network provides a technical centre of excellence and a forum for sharing good practice. It provides commentary, guidance and advice on all legal and regulatory developments that impact on the completion of the Law Society's CON29DW enquiry.

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About us

We are a commercial law firm with offices in Gatwick, London and Milton Keynes. We offer a full portfolio of legal services to a wide range of lenders, including building societies, clearing banks, challenger banks and other lenders. We offer practical legal and commercial advice on a broad range of financial transactions and financial products, dealing with straightforward matters through to multifaceted legal concerns.

We understand the mutuals market and that it is imperative for a building society to align business objectives with the needs and goals of members and customers. We are committed to servicing the building societies' market, striving to build strong relationships and add value to your business.

Eversheds Sutherland

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EVERSHEDS SUTHERLAND

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About us

Eversheds is a full service law firm. In the UK, we have offices in Birmingham, Cambridge, Cardiff, Ipswich, London, Manchester, Nottingham, Newcastle, Leeds, Belfast and Edinburgh.

Our services include:

- Retail finance – mortgages, savings, cards, current accounts, deposits, payments, digital and distribution issues.
- Litigation and regulatory – disputes, FOS, complaints handling, mis-selling, investigations, professional negligence, competition, employment.
- Corporate/Commercial – IT, procurement, outsourcing, data privacy/GDPR, commercial agreements, corporate transactions.
- Lending – commercial lending, debt and loan sales, restructuring, insolvency/bankruptcy.

- Property – premises strategy, portfolio management, lease renewals/disposals, acquisitions, property disputes.
- Regulatory compliance – conduct of business, governance, senior managers and certification regime, risk, past business reviews/remediation.
- Interim resource – interim lawyers and compliance specialists.

Our multi-disciplinary team consists of lawyers and regulatory consultants who have worked for the sector for many years as well as individuals who have previously worked at the FCA in supervision and enforcement. We are one of a few law firms appointed to the FCA's skilled persons' panel to undertake s166 reviews on governance and individual accountability, conduct of business, financial crime and CASS.

EY

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Building a better
working world

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About us

When the financial services industry works well, it creates growth, prosperity and peace of mind for hundreds of millions of people. No other industry touches so many lives or shapes so many futures.

At EY Financial Services, we share a single focus – to build a better financial services industry, not just for now, but for the future.

We train and nurture our inclusive teams to develop minds that can transform, shape and innovate financial services. Our professionals come together from different backgrounds and walks of life to apply their skills and insights to ask better questions. It's these better questions that lead to better answers, benefiting our clients, their clients and the wider community. Our minds are made to build a better financial services industry. It's how we play our part in building a better working world.

Festina Finance

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About us

Festina Finance develops cutting-edge advisory systems for personal financial management. We create knowledge-based solutions that keep track of a household's economic situation and help families decide on major and minor economic choices.

We have a dedicated team to develop fintech solutions for building societies; the solution marketed as the Mortgage Advisor is a subset of the overall Advisor suite and covers the

full-service chain from fact finding to suitability and application. The solution is a true robo-advice solution, making full use of artificial intelligence to select and suggest the best suitable mortgage loan for the member. The Mortgage Advisor can be easily integrated into the building society's infrastructure and enables the building society to provide better service, while saving costs and ensuring that the mortgage loan selected is optimal for the member seeking the loan.

The key to our success is our team, a range of individuals whose skills and experience make Festina Finance the leader in its class.

Festina Advisor is used by more than 40 financial institutions in several countries.



Fiserv

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About us

Fiserv is a FORTUNE 500 global leader in financial technology solutions, driving innovation in Payments, Processing Services, Risk & Compliance, Customer & Channel Management and Insights & Optimisation. Our solutions deliver intelligent experiences in lending, savings, payments, engagement and security to help clients provide financial services for their customers.

As digital innovation has changed the lives of the consumer, it has also changed their expectations for financial services. Consequently, it has never been more important for building societies to find the right technology partner at sustainable costs to compete in this competitive marketplace.



Our solutions deliver services for the digital age, providing all the vital elements to help solve the key challenges of digital innovation. For more information visit fiserv.com.

Find us on Twitter and LinkedIn:

 @Fiserv

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Gateway Surveyors

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About us

Gateway is a high quality independent panel management company with 90 in-house chartered surveyors operating under the brand Sonas and a panel of over 70 chartered surveying firms. Gateway delivers professional advice and support to its solid base of Building Society clients and is at the forefront of advising on self-build and modern methods of construction. Gateway's in house team (Sonas) have adopted hand-held technology for recording site notes thereby enhancing the data capture and risk management profile. The Q Mobile technology enables rapid audit and query resolution as well as compliance with GDPR. Gateway works with its clients to understand the impact of changing market conditions and the impact these can have on Lender risk in the residential property market.



Gateway Surveyors
PART OF THE SIMPLYBIZ GROUP

Key Retirement

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Key contact

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About us

At Key Retirement, we're passionate about helping people in or approaching retirement to make the most of their finances. Our customers are at the heart of everything we do. From the first contact, right through the whole process and beyond, we always put the client's needs and priorities first. Our values are simple – to be independent, transparent, supportive and straightforward.

Key Retirement was established in 1998, as one of the UK's first equity release advisory services. Today Key Retirement arranges over a third of all equity release borrowing in the UK. Three of the founding directors are still very much part of life at Key; as is the deep-rooted belief in fantastic value and exceptional customer service.

As a business partner, Key works with many building societies in offering equity release solutions to their customers on an integrated referral basis through our referral business, Key Partnerships.

King & Shaxson Ltd

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KING & SHAXSON

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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. King & Shaxson provides a range of transactional services to building societies covering the execution of bond, money market and derivative instruments.

Treasury advisory services are provided by King & Shaxson Treasury Solutions, which can provide help with interest rate and economic forecasting, investment and funding advice, risk management (including change of approach), policy & procedures review, management and raising of capital, counterparty services, valuation services, product development, implementation

& monitoring, portfolio management advice, and regulatory issues. Bespoke treasury related training courses can be provided at both executive and board level.

The King & Shaxson Treasury Forum has been established for societies to share ideas and develop knowledge in the various areas of Treasury within which they operate. Please contact Dean Carter for further details.

KPMG

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About us

KPMG's Financial Services professionals provide audit, tax and advisory services to a significant majority 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 an 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.

Legal & General Group PLC

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About us

The Legal & General Group, established in 1836, is one of the UK's leading financial services companies. As at 30 June 2017, we had over 9.5 million customers in the UK for our life assurance, pensions, investments and general insurance plans.

A Winner of Consumer intelligence Customer Trust award 2018. Insurance Times Claims Excellence Awards 2018 – Claims Technology Solution of the Year Insurer.



Link Asset Services

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About us

We are one of the largest independent loan servicers in Europe and provide loan administration and support services throughout the entire loan lifecycle.

We manage a range of loan types on behalf of lenders and investors, across both performing and non-performing assets. We work with financial institutions such as high street banks, building societies, investment funds, insurance companies, and other lenders to service their loan portfolios.

We have a dedicated team and over 40 years' experience in managing residential mortgages (including buy-to-let), lifetime mortgages and small balance commercial mortgages for consumers and SMEs across a range of asset classes. Our main objective is to achieve the best outcomes for all our clients, to lighten the regulatory burden, treat customers fairly and provide first class customer experience.



Our range of services includes:

- Master servicing.
- Loan origination and underwriting.
- Primary servicing.
- Special servicing.
- Due diligence and portfolio services.
- Standby (Back-up) servicing.
- Facility agent.
- Asset management.
- Recovery and loan workout.
- SPV administration.

LMS

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Key contact

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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 seventeen societies. We provide the 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 your risk profile through securing the monetary chain.



Mutual Vision

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T: 01625 441000 W: www.mutualvision.co.uk E: info@mutualvision.co.uk



Key contact

CEO, George Webb

About us

Mutual Vision provides powerful loans and savings software to the financial services sector.

Our solutions, based around our core product ProVision, underpin every transaction and process performed by our clients.

We provide everything needed for building societies to grow their business whilst making their back office functions efficient and allowing them to engage with their clients – both face to face and digitally.

Large financial institutions have huge resource they can use to gain technological advantages. It is our mission to level the playing field so that the smaller and medium sized players can use their agility and our innovation to compete.

The financial services market is heavily regulated and compliance is essential for all Mutual Vision customers. Therefore we are proud of our unbroken track record of delivering regulatory changes ahead

of time, ensuring peace of mind and business continuity for our clients.

We innovate continuously and work collaboratively with customers to meet their needs. Our passion lies in harnessing the power of good design to help solve customer problems and fundamentally improve our customers performance.

Paragon Customer Communications

Head office: Park House, 16-18 Finsbury Circus, London EC2M 7EB

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Key contact

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About us

Paragon Customer Communications use the latest technology to enable responsive and meaningful engagements that support our clients and their customer journeys.

With over 20 years' experience pioneering FCA-compliant communications, our expert team gives you easy access to the highly secure, efficient and effective solutions and services your industry demands.

We offer integrated Print, Digital, Secure Document Archive, Data and Insight Services, from our sites throughout the UK.

Solutions relevant to Building Societies include:

- Regulatory and secure member communications.
- Monthly statements.
- Event triggered customer journey communication.
- On-boarding communications.
- Demutualisation communications.
- Web to Print and On Demand branch literature.
- AGMs and EGMs.
- Customer profiling.
- Customer journeys and lifecycles.
- Multi-channel planning and distribution.
- GDPR, consent & preference.
- Inbound and Digital Postroom Services.

PricewaterhouseCoopers

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About us

We are the UK's leading professional services firm; bringing real value to our clients, investing in our people and supporting local communities. With more than 19,000 partners and staff in offices around the UK we are able to draw on the knowledge and skills of our people and of colleagues in our global network of firms.

We provide a wide range of services to building societies including:

- Assurance – Financial accounting support (including new UK GAAP and IFRS 9), Cyber and information security, and programme and transformation assurance including statutory audit, regulatory compliance (Conduct and Prudential), internal audit, controls optimisation, independent controls and process assurance and transaction services.

- Tax – including corporate tax advisory, indirect taxes, corporate tax compliance and outsourcing.
- Consulting – including revenue growth, channel management and product profitability, strategic cost management, digital / social media, and finance transformation.
- Business recovery – including advising on transaction and underperformance issues, including refinancing and restructuring.
- Corporate finance.
- Human resource services – including reward and compensation, pensions and retirement, HR management, human capital metrics and benchmarking.
- Forensic services – including anti-money laundering and forensic technology solutions.

Reclaim Fund Ltd

Head office: Emperor Court, Emperor Way, Crewe CW1 6BD

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Key contacts

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About us

Reclaim Fund Ltd (RFL) has been actively operational in its management of dormant account monies since 28 March 2011, following the passing of the Dormant Bank & Building Society Accounts Act 2008.

Our role is to support the UK Government and Financial Services industry in enabling dormant

account monies to be used for good causes, whilst ensuring the right of account holders to reclaim account balances is protected in perpetuity, by transferring the individuals' claim against their Building Society or Bank to RFL.

RFL is pleased to report the launch of the Alternative Scheme, for Societies with Balance Sheet values below £7bn that would like to utilise their qualifying dormant accounts to support their favoured local and aligned Charities.

If you require further information or would like to talk to us about participating in either the Main or Alternative Scheme, please contact Diane Millward or Victoria Whitmore.



RSM

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T: 020 3201 8000 F: 020 3201 8001 W: www.rsmuk.com E: jonathan.pepper@rsmuk.com

Key contact

Jonathan Pepper

About us

RSM 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 3,450 partners and staff in the UK and access to more than 41,400 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.



Sopra Banking Software

Head office: 3rd and 4th floor – Office 1, The Square, 2 Broad Street West, Sheffield S1 2BQ

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Key contact

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About us

Sopra Banking are one of the largest providers of core and digital solutions to European banks and mutuals. We have been a proud partner to the Building Society sector for over 40 years, and our knowledge of this unique segment, your customers and the future technologies needed to grow are part of our DNA. Our triple focus allows us to build powerful and agile solutions – laser focussed to the needs of Societies – and the power to implement

rapidly. Not only is our reputation built on robust transactional solutions, but increasingly on the power of digital across all aspects of a Society's proposition. We understand the needs of customers, business partners and your own people – a solid platform for your growth ambitions.



The Miles Partnership

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The Miles Partnership

Key contact

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Board and Head of Financial Services.
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About us

Combining heritage with innovation, The Miles Partnership is a Tier One search firm which enables organisations to excel through the appointment and development of diverse, talented leaders in Executive and Non-Executive roles.

Built on a foundation of over twenty years of long term relationships, we have acted as trusted advisors to clients and candidates and understand the challenges and the opportunities that boards and leadership teams face.

We are a growing team of some fifty professionals structured into 12 sector and functional specific practices (offering dedicated Board, Interim, Consulting Services Finance/Risk, HR, and Digital expertise).

Our broad cross-sector knowledge enables us to provide a fresh focus to key appointments through which we can apply lateral and enhanced creative thinking. Interwoven with our process is a strong commitment to due diligence, risk and compliance. We deliver high-paced, high-quality research and place great emphasis on client and candidate communication and feedback.

Our financial services practice works closely with a defined number of clients spanning building societies, banking (retail, business, corporate and investment); insurance; wealth and asset management. We are a very sizable practice with a fifth of the firm focused on financial services.

The TALL Group of Companies

Head office: Pembroke Court, Manor Park, Runcorn, Cheshire WA7 1TJ

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The TALL Group of Companies

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About us

The TALL Group of Companies comprises TALL Security Print Limited, based in Runcorn, Cheshire; Checkprint Limited, based in Hinckley, Leicestershire and DLRT based Lisburn, Northern Ireland. Working with numerous Societies, the TALL Group continuously develops payment solutions that respond to technology shifts, regulatory change and reduced costs of manufacture and development. The TALL Group supplies all forms of secure documents from cheques, cheque and credit books to passbooks, UV signature strips to credit slips. Payment solutions for Societies include desktop cheque imaging, and fully integrated cheque and electronic payment applications. In addition, the Group Companies supply cheque scanning products and software packages in readiness for

the new Image Clearing System together with a comprehensive cheque scanner fulfilment service to support this activity. Business Process Outsourcing services include electronic and paper statements, cheque issuance, T's & C's changes and customer advice mailings. The Group can also provide non-financial print, such as ballot materials for AGM, securely and efficiently. Marketing print and customer mailing materials and fulfilment are available using TALL's GDPR-compliant, Cyber Essentials Plus accredited facilities providing secure data processing of transmitted personal data files for marketing purposes.



Titlesolv

Head office: Cannon Green, 25 Bush Lane, London EC4R 0AA

T: 0844 800 1043 W: www.titlesolv.com E: enquiries@titlesolv.com



Key contacts

Chief Executive Officer, Christopher Taylor
Underwriting Director, Keith Rawlinson

About us

Titlesolv is the trading name for London & European Title Insurance Services Ltd, one of the pioneers that introduced title insurance to the UK and the Republic of Ireland.

The company has established itself as an authority in the real estate sector, helping institutional lenders, investors and solicitors to mitigate risk and enhance their processes when conducting residential or commercial property transactions.

Building on 20 years of experience in property markets across Europe, Titlesolv now provides a spectrum of insurance policies across the real estate industry.

Intelligent thinking, market intuition and innovation powered by ground breaking technology underpin everything Titlesolv does both in the UK and Ireland, but none of this could be achieved without an inspired team with some of the greatest minds in the sector who pride themselves in delivering intelligent and intuitive solutions every day.

Titlesolv's policies are underwritten by Inter Hannover, "the somewhat different" insurer which, with very strong financial ratings A+ ("Strong") by Standard & Poors and A+ ("Superior") by A.M. Best is able to protect the industry with arguably some of the strongest security you can find in the insurance market today.

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About us

TLT LLP is a leading commercial law firm providing advisory, transactional and disputes services to the financial services industry, including banks, building societies, fintech companies, peer to peer lenders and outsourced service providers. We have six offices across the three UK legal jurisdictions of England & Wales, Scotland and Northern Ireland. We're ambitious for our clients and have a clear and simple aim to help them succeed. We're known for our supportive and flexible approach. This helps us maintain long-lasting relationships with many of our clients, indeed we are independently recognised for our client service. We are privileged to support some of the UK's major institutions, high growth businesses and well-known brands – including 19 FTSE 100



companies. TLT supports large corporates, public institutions and high growth businesses on strategic and day-to-day legal needs. With significant experience advising organisations in the clean energy, digital, financial services, leisure, public sector, real estate, retail & consumer goods sectors, we have a strong track record of consistent growth driven by client need. TLT has over 100 partners and employs around 1,000 people.

TPT Retirement Solutions

Head office: Verity House, 6 Canal Wharf, Leeds LS11 5BQ

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About us

We are a specialist provider of defined benefit pensions with 70 years' experience.

Like a Building Society, we're a member focused, not-for-profit organisation, with c.£10 billion assets and run for the benefit of our members.

By consolidating your defined benefit (DB) pension scheme into our DB Complete Master Trust arrangement, you can gain access to:

- Liability Driven Investments which are available to you as a standard part of our sophisticated investment strategies. LDI can improve the capital position of the Society for PRA stress testing, at a competitive cost.
- Professional governance for your scheme, with your scheme being in a separate section of our Master Trust with ring-fenced assets and liabilities.
- Preparation of your ICAAP stress testing figures and FRS102/IAS19 figures.
- Existing balance of powers remain unchanged and members' benefits also remain unchanged.



Retirement Solutions

- TPT works with the Society to agree the funding and investment strategies to help you get to your targeted end-game.
- Benefit from the economies of scale of the Master Trust, which could lead to typical savings of c.30% of the current non-investment and investment costs.

Unisys

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About us

Unisys is a global information technology company that builds high-performance, security-centric solutions for the most demanding businesses and governments on Earth. Unisys offerings include security software and services; digital transformation and workplace services; industry applications and services; and innovative software operating environments for high-intensity enterprise computing. For more information on how Unisys builds better outcomes securely for its clients across the Government, Financial Services and Commercial markets, visit www.unisys.com. Follow Unisys on Twitter (<https://twitter.com/UnisysCorp>) and LinkedIn (<https://www.linkedin.com/company/unisys/>).



Walker Morris

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WALKER
MORRIS



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About us

Walker Morris is a multi-jurisdiction UK law firm with offices in Leeds and Edinburgh.

The firm is a specialist provider of legal support services to the financial services sector and acts for a significant number of building societies and mutuals.

Walker Morris delivers specialist legal advice from leading individuals in the fields of regulatory law, banking and finance litigation, competition law and insolvency law that is complemented by these of cutting edge legal technology, a robust approach to risk, a deep understanding of the needs of customers and regulatory requirements of lenders.

We believe profoundly in long-term strategic partnerships that are built on principles of trust, honesty and integrity and strive to innovate and challenge accepted norms wherever possible.

Warren Partners

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warrenpartners
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Key contacts

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Director, Julia Fearn

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Director, Rupert Gibb

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About us

Warren Partners is one of the UK's largest independent Board Advisory and Executive Search firms with sector focused teams operating from offices in London, Cheshire and Edinburgh.

We are devoted to inspiring and placing exceptional executive and non-executive directors in roles where their talent is utilised to best effect.

Within the building society sector, we have developed a reputation for innovation and fresh thinking and can demonstrate a significant track record in appointing high calibre executives and non-executives in key senior leadership roles. Our approach is to work with our clients in partnership, developing long term relationships that focus on enhancing the performance of the Societies that we work with.

At Warren Partners we believe that working with extraordinary people, whether they be clients, candidates or our own employees is a privilege that has to be earned.

As a consequence we strive to set high standards for ourselves by being adventurous in our thinking and ambition, rigorous in maintaining the very highest professional and ethical standards, generous in our dealings with others and commercial in the way we go about our business.

At Warren Partners we take diversity and equality very seriously. We have adopted the Davies Committee Enhanced Voluntary Code of Conduct for Executive Search firms and we are one of a handful of search firms who have been accredited by the Department of Business, Innovation and Skills for delivering 33% female longlists and 33% female appointments in our board work. We are signatories of the Women in Finance Charter and proud supporters of the work of Hampton Alexander and Parker Reviews.

Willis Towers Watson

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Willis Towers Watson

Key contacts

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Paul Bloomfield, Human Capital and Benefits

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About us

Willis Towers Watson (NASDAQ: WLTW) is a leading global advisory, broking and solutions company that helps clients around the world turn risk into a path for growth. With roots dating to 1828, Willis Towers Watson has 40,000 employees serving more than 140 countries. We design and deliver solutions that manage risk, optimise benefits, cultivate talent, and expand the power of capital to protect and strengthen institutions and individuals. Our unique perspective allows us to see the critical intersections between talent, assets and ideas – the dynamic formula that drives business performance. Together, we unlock potential. Learn more at willistowerswatson.com

For people
not shareholders

Building Societies

 **Building Societies
Association**

www.bsa.org.uk  [bsabuildingsocs](https://twitter.com/bsabuildingsocs)

General Building & Loans Association

Head office:

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)

Head office:

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 Society	Total Assets £000s	% Increase in total assets in year	Shares £000s	Borrowings £000s	Mortgage assets £000s
Nationwide	229,098,000	3.35	148,083,000	59,247,000	177,154,000
Coventry	42,572,500	11.17	31,035,700	9,127,300	35,930,900
Yorkshire	42,047,200	6.19	28,938,000	9,805,100	35,061,200
Skipton	21,023,600	10.50	14,985,800	3,954,700	16,666,200
Leeds	18,484,000	16.03	13,071,500	4,061,600	15,223,000
Principality	9,262,600	11.85	6,563,800	2,035,900	7,864,100
West Bromwich	5,781,500	0.85	4,051,400	1,197,700	4,805,400
Nottingham	3,900,400	8.60	2,595,400	1,042,300	3,368,800
Newcastle	3,762,100	3.95	2,788,500	503,600	2,707,300
Cumberland	2,522,770	12.50	1,824,878	493,398	2,027,123
The Family	2,021,778	8.38	1,331,532	404,855	1,565,258
Progressive	1,787,916	-0.39	1,571,236	94,517	1,462,911
Cambridge	1,230,771	10.96	1,059,930	85,154	1,060,504
Monmouthshire	1,059,051	0.50	770,091	220,875	842,167
Leek United	1,039,416	12.02	843,419	127,046	795,887
Saffron	1,019,905	-8.40	802,289	121,600	842,490
Newbury	1,008,657	7.38	839,296	97,510	843,402
Furness	898,749	10.14	682,654	136,281	763,681
Hinckley & Rugby	740,457	16.30	557,363	141,325	618,545
Ipswich	646,296	10.65	511,655	95,192	520,606
Darlington	585,772	7.10	505,379	34,592	481,908
Marsden	472,836	13.66	385,658	47,835	384,345
Melton Mowbray	451,857	7.80	355,324	55,540	358,665
Market Harborough	423,794	1.44	319,465	65,066	389,809
Scottish	420,179	2.68	373,710	11,793	318,440
Hanley Economic	403,591	6.72	333,591	42,862	302,760
Dudley	397,388	12.03	332,986	40,266	315,215
Mansfield, The	368,088	11.95	264,818	76,028	290,501
Tipton & Coseley	363,896	-2.30	322,950	1,543	285,732
Harpenden	314,699	-0.69	282,446	5,771	197,953
Bath Investment	311,709	4.40	214,583	62,883	242,475
Manchester	304,191	-20.43	247,628	17,858	250,821
Vernon	296,575	-1.22	257,878	15,747	225,454
Loughborough	296,080	-2.30	251,985	20,392	223,805
Swansea	275,380	2.52	231,018	23,617	201,341
Teachers	274,140	8.50	210,216	43,932	231,662
Stafford Railway, The	263,138	-3.08	226,891	15,151	170,598
Buckinghamshire	240,576	6.93	171,629	45,617	189,082
Chorley & District, The	233,116	5.70	209,407	4,390	178,279
Holmesdale	183,506	-1.00	133,316	32,711	144,660
Beverley	185,652	-3.10	154,448	18,179	148,682
Ecology, The	178,662	3.20	157,603	10,171	114,412
Earl Shilton	137,130	7.41	116,066	9,439	103,211
Penrith	107,451	1.31	94,551	1,749	80,731
Totals (where stated)	397,397,072		269,060,989	93,696,085	315,954,015

Key statistics

Liquid Assets %	Investing members	Borrowing members	Total members	ATMs	Branches
13.44	c.14,200,000	c.2,200,000	c.15,500,000	c.1,400	c.700
14.59	1,498,139	441,486	1,857,641	69	70
14.50	2,520,000	240,000	2,852,000	0	160
16.81	744,492	183,783	919,060	0	87
14.77	597,396	216,638	806,567	0	55
14.25	452,740	94,649	538,961	12	53
13.10	374,879	58,420	432,533	3	37
12.69	164,100	41,158	206,178	5	67
20.99	321,344	28,772	344,188	0	27
17.44	148,298	18,842	161,702	20	34
22.05	43,273	14,772	58,045	0	1
17.54	85,433	26,473	109,387	0	12
12.73	111,069	11,755	122,824	0	12
19.37	70,684	7,790	78,474	0	10
22.98	80,197	9,987	90,184	0	12
15.43	111,470	6,536	117,692	0	11
15.49	58,602	10,584	67,945	0	10
14.44	93,688	11,958	104,195	2	9
15.76	43,000	5,500	48,500	0	8
18.59	64,598	5,705	70,303	0	9
16.12	77,839	8,877	85,549	0	10
18.17	37,565	4,944	42,228	0	8
17.07	37,574	6,182	42,637	0	3
7.28	30,726	4,177	34,903	0	6
23.73	26,463	6,240	33,095	0	6
23.90	16,756	2,214	18,753	0	6
19.83	28,663	4,694	33,357	0	5
20.40	18,020	5,028	23,048	0	4
20.76	29,171	4,798	33,277	0	4
35.69	20,927	900	21,827	0	6
21.01	9,441	1,298	9,985	0	2
14.46	13,490	2,193	15,643	0	0
23.35	31,790	2,555	34,345	0	6
23.05	23,493	1,927	25,420	0	3
26.12	13,312	1,600	14,912	0	4
15.25	10,158	2,133	12,291	0	1
34.91	16,017	2,270	18,287	0	1
20.35	8,546	2,205	10,708	0	1
22.45	24,987	2,939	27,323	0	3
20.15	6,325	1,784	7,826	0	1
18.99	11,268	1,492	13,582	0	1
33.93	8,488	992	9,417	0	1
24.08	11,230	1,510	12,616	0	2
23.82	6,362	768	6,756	0	1
	c.22,302,013	c.3,708,528	c.25,074,164	c.1,511	c.1,469

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
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
1981	253	6,162	33,388	995	5,490	47,716	7,661	55,463	2,577	48,875	61,815
1982	227	6,480	36,607	1,094	5,645	49,102	9,047	64,968	3,532	56,696	73,033
1983	206	6,643	37,711	1,200	5,928	50,761	10,431	75,197	5,601	67,474	85,869
1984	190	6,816	39,380	1,550	6,314	51,660	11,454	88,087	8,426	81,882	102,689
1985	167	6,926	39,996	2,150	6,657	53,172	12,519	102,332	10,752	96,765	120,763
1986	151	6,954	40,559	2,850	7,023	55,830	13,436	115,538	16,862	115,669	140,603
1987	138	6,962	41,965	3,648	7,182	59,315	14,979	129,954	20,572	130,870	160,097
1988	131	6,912	43,816	4,306	7,369	63,874	16,243	149,791	26,529	153,015	188,844
1989	110	6,236	36,805	4,490	6,699	59,960	14,644	143,359	30,533	151,492	187,012
1990	101	6,051	36,948	4,299	6,724	61,254	15,128	160,538	40,695	175,745	216,848
1991	94	5,921	37,925	4,698	6,998	63,997	15,183	177,519	49,517	196,946	243,980
1992	88	5,765	37,533	3,879	7,055	62,191	17,212	187,108	57,068	210,998	262,515
1993	84	5,654	37,809	5,486	7,229	83,003	23,904	194,975	64,861	224,168	281,152
1994	82	5,566	38,150	5,509	7,370	79,639	24,419	201,812	71,898	236,655	300,998
1995 ¹	80	5,141	38,998	6,307	7,178	75,701	23,434	200,826	69,220	233,358	299,921
1996 ¹	77	4,613	37,768	6,889	6,859	75,480	25,034	196,546	76,231	236,930	318,392
1996 ²	72	2,571	17,033	756	2,774	29,266	8,681	82,202	28,516	96,164	124,869
1997 ²	71	2,537	19,234	964	2,872	30,632	8,953	90,093	31,207	105,803	137,864
1998	71	2,502	21,195	909	3,136	33,155	9,996	103,290	33,433	116,285	156,014
1999	69	2,384	21,774	722	3,044	32,722	10,379	109,138	34,579	120,410	157,141
2000	67	2,361	22,237	740	3,107	32,334	10,823	119,299	43,579	134,100	177,747
2001 ³	65	2,126	20,310	568	2,750	28,200	9,150	119,815	37,985	128,322	171,375
2002	65	2,103	20,724	511	2,688	28,982	9,257	132,373	37,651	138,884	184,453
2003	63	2,081	20,897	520	2,679	32,502	11,440	142,457	49,204	156,396	207,735
2004	63	2,074	20,734	525	2,749	34,335	11,571	153,844	63,798	180,172	236,146
2005	63	2,148	22,090	449	2,822	35,615	12,203	171,935	71,704	203,260	265,226
2006	60	2,105	22,396	472	2,857	37,112	12,893	188,943	82,760	228,096	294,419
2007	59	2,016	23,038	460	2,941	38,652	12,926	206,783	98,365	257,810	330,272
2008	55	1,916	24,990	n/a	2,926	35,331	12,043	230,879	104,302	265,554	358,956
2009 ⁴	52	1,685	n/a	n/a	2,714	41,336		222,271	83,360	243,638	331,274
2010 ⁵	49	1,672	c.20,000	n/a	c.2,569	39,285		210,760	73,509	238,698	309,451
2011	47	c.1,652	c.20,500	n/a	c.2,800	37,996		215,016	68,901	238,607	308,143
2012	47	c.1,546	c.19,320	n/a	c.3,116	39,392		221,415	72,834	252,041	319,803
2013	45	c.1,548	c.19,213	n/a	c.3,149	39,390		222,795	69,428	258,362	317,322
2014	44	c.1,563	c.21,098	n/a	c.3,499	40,255		232,598	66,071	274,192	325,488
2015	44	c.1,551	c.21,349	n/a	c.3,623	40,566		238,359	70,087	285,151	338,197
2016	44	c.1,519	c.21,887	n/a	c.3,656	42,550		259,095	85,127	300,578	379,187
2017	44	c.1,469	c.22,302	n/a	3,708	42,429		269,061	93,696	315,954	397,397

Notes:

1. 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.

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.

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

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. From December 2013 figures represent the UK building society sector.
10. Group mortgage lending includes lending by building society subsidiaries.
11. 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
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%	238,834	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%	1,366,284	3%

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
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%	220,737	38%
2003	46,300	17%			70%	13%	0%	277,342	26%
2004	46,862	16%			70%	14%	0%	291,249	5%
2005	43,515	15%			70%	15%	0%	288,280	-1%
2006	52,591	15%	64,467	19%	68%	17%	0%	345,355	20%
2007	51,692	14%	67,368	19%	68%	17%	0%	362,758	5%
2008	37,483	15%	44,772	18%	78%	9%	1%	247,805	-30%
2009	18,574	13%	21,715	15%	84%	4%	1%	140,573	-43%
2010	20,415	15%	25,779	19%	79%	6%	1%	133,807	-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%	177,715	23%
2014	-	-	52,654	26%	65%	8%	1%	203,384	14%
2015	-	-	57,105	26%	64%	8%	2%	221,778	9%
2016	-	-	66,414	27%	65%	7%	2%	246,566	11%
2017	-	-	64,136	25%	68%	6%	2%	256,918	4%

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	986,041	96,471	1,525,507

- Notes:
1. Total number of secured loans approved.
 2. Includes the effect of acquisitions/disposals of mortgage portfolios.
 3. The definition of the number of bank approvals has been revised to bring them into line with those for the building societies. The number of bank approvals are now net of cancellations and include approvals for remortgaging.
 4. Figures denoted 'nsa' have not been seasonally adjusted.
 5. From August 2009, Britannia is not included in building society sector data.
 6. Figures represent the UK building society sector, with exception for the years 2010 to 2013 where figures represent all UK mutual deposit takers.
 7. Building society and bank data for 2013 is an estimate as the Bank of England ceased publication of this data after November 2013.
 8. 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		
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%
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	839,251	21%
2006	122,428	114,146	8,282	5,976	14,267	189,712	909,751	21%
2007	144,419	128,364	16,055	6,917	22,972	212,260	984,366	22%
2008	157,583	147,660	9,923	8,757	18,680	226,289	1,040,374	22%
2009	153,690	161,315	-7,625	6,624	-1,001	209,554	1,064,839	20%
2010	176,750	180,424	-3,673	3,827	154	239,967	1,095,850	22%
2011	174,910	175,022	-111	4,098	3,987	247,386	1,125,363	22%
2012	184,010	185,776	-1,768	4,432	2,664	249,668	1,181,959	21%
2013	199,198	195,853	3,347	4,341	7,685	234,660	1,225,196	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	3,275	7,654	246,607	1,346,110	18%
2016	167,713	152,266	15,447	3,126	18,573	262,199	1,427,895	18%
2017	187,329	181,128	6,200	2,343	8,543	268,847	1,472,973	18%

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
Amounts outstanding (December 2017)	95,578	174,413	274,472

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	Average earnings	Average earnings	House price/ earnings ratio	Retail price index	Real house prices
	£	% change	£	% change		% change	% change
2000	89,597	13.5	22,801	7.0	3.9	3.0	10.2
2001	96,892	4.6	23,925	4.9	4.0	1.8	2.8
2002	112,520	28.4	24,911	4.1	4.5	1.7	26.2
2003	130,164	8.3	25,818	3.6	5.0	2.9	5.2
2004	145,609	10.7	27,027	4.7	5.4	3.0	7.5
2005	156,236	6.3	28,191	4.3	5.5	2.8	3.4
2006	168,513	10.4	29,079	3.1	5.8	3.2	6.9
2007	185,196	7.0	30,015	3.2	6.2	4.3	2.6
2008	176,853	-14.9	31,494	4.9	5.6	4.0	-18.2
2009	161,148	4.4	31,900	1.3	5.1	-0.5	5.0
2010	170,365	0.4	32,204	1.0	5.3	4.6	-4.0
2011	167,888	-1.0	32,691	1.5	5.1	5.2	-5.9
2012	168,556	1.1	32,814	0.4	5.1	3.2	-2.1
2013	172,890	5.4	33,283	1.4	5.2	3.0	2.3
2014	186,770	7.7	33,516	0.7	5.6	2.4	5.2
2015	197,890	6.9	33,644	0.4	5.9	1.0	5.9
2016	211,700	5.2	34,447	2.4	6.1	1.8	3.3
2017	221,259	4.5	35,423	2.8	6.2	3.6	0.9

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	UK	Great Britain	East of England	England	North East	North West	Yorkshire & The Humber	West Midlands	East Midlands	London	South East	South West	Northern Ireland	Wales	Scotland
1997	64,604		66,206	61,564	44,379	46,266	46,228	50,124	50,342	96,863	79,839	63,445	52,307	46,274	47,305
1998	72,469		71,285	65,575	45,995	48,397	47,926	52,397	53,106	104,785	86,784	68,368	59,385	48,336	48,511
1999	82,504		83,819	75,071	48,298	52,056	50,654	57,910	58,360	127,918	103,346	81,210	62,924	51,745	51,878
2000	93,624		96,195	84,191	50,362	56,079	54,709	63,807	65,237	147,483	118,983	92,016	74,425	55,425	51,628
2001	97,964		111,665	95,992	55,879	62,331	61,131	72,818	75,378	167,693	136,468	107,601	72,323	61,414	54,663
2002	125,747		141,858	119,982	69,491	75,567	77,357	92,923	98,179	203,437	166,939	138,960	88,930	75,309	66,769
2003	136,167		157,713	138,985	89,552	96,223	97,392	113,459	118,022	216,971	180,699	157,032	93,901	97,720	77,097
2004	150,734	153,974	174,955	159,886	113,511	120,191	120,378	131,840	137,765	230,185	197,794	177,553	108,969	122,005	96,976
2005	160,209	161,342	179,512	167,244	123,089	132,554	130,416	136,922	142,296	238,377	200,784	181,798	127,674	129,673	110,714
2006	176,819	176,712	194,903	182,031	134,036	143,832	143,129	144,240	151,841	264,494	219,389	198,583	179,841	142,521	127,707
2007	189,193	188,576	209,409	194,373	138,507	152,427	150,186	150,041	157,244	297,994	237,099	209,153	214,269	147,362	139,736
2008	160,954	161,095	176,835	165,795	120,275	131,533	130,032	131,477	134,826	253,881	200,350	175,280	153,774	129,403	125,767
2009	168,082	168,601	185,387	174,136	125,208	135,758	135,139	134,305	140,587	270,118	211,679	186,816	141,994	132,978	133,037
2010	168,703	169,506	190,404	176,036	119,688	131,347	132,685	134,497	139,103	285,353	218,657	189,735	124,515	128,963	129,758
2011	167,048	168,161	190,795	174,812	115,328	128,039	129,614	130,253	138,723	292,284	219,371	187,426	111,871	127,397	125,924
2012	168,843	170,619	194,059	178,406	114,860	127,862	129,701	132,025	138,977	313,744	225,865	187,901	99,647	127,143	122,180
2013	177,971	179,959	207,270	188,544	116,274	131,350	133,265	137,083	145,942	352,028	238,975	198,613	101,879	128,581	127,018
2014	191,669	193,921	227,176	203,346	118,798	136,688	139,199	144,967	153,904	402,898	264,217	211,576	110,750	136,904	132,669
2015	204,920	207,446	252,915	219,582	123,597	142,866	145,531	152,741	165,081	450,053	291,298	226,855	118,756	141,520	136,702
2016	215,500	218,150	275,945	231,922	126,333	149,560	152,583	163,622	174,665	472,374	309,185	236,288	125,059	146,442	138,206
2017	225,205	228,191	289,368	242,429	129,940	158,727	158,442	175,422	184,863	476,774	320,830	249,869	129,603	153,880	145,205

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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VOLUME OF SALES

Period	East	East Midlands	London	North East	North West	South East	South West	Wales	West Midlands	Yorkshire & Humber	All England & Wales
1997	130,067	85,559	154,343	40,730	118,108	199,713	121,273	46,824	38,682	88,161	1,077,509
1998	123,633	83,923	145,942	41,352	117,472	186,480	116,230	44,191	37,610	86,360	1,034,928
1999	143,569	95,997	169,076	43,923	129,797	213,873	134,494	48,361	42,458	96,902	1,177,789
2000	128,113	94,835	149,269	46,504	133,589	187,357	119,910	53,083	43,271	99,343	1,111,404
2001	143,057	105,450	162,744	52,482	144,511	208,740	132,288	58,755	46,704	111,459	1,226,922
2002	148,724	113,330	173,993	58,884	166,330	222,779	137,257	66,096	51,296	123,402	1,329,753
2003	134,363	104,241	153,784	60,741	167,183	196,366	123,609	63,583	49,054	121,996	1,236,738
2004	139,284	104,228	163,797	58,711	164,810	206,226	123,958	57,328	49,640	119,469	1,249,639
2005	117,442	86,521	136,836	49,104	131,470	173,615	106,930	47,159	42,452	101,204	1,044,991
2006	147,930	107,612	171,450	59,632	161,033	222,571	138,978	59,059	51,278	124,005	1,308,139
2007	141,659	103,208	165,571	60,742	157,670	212,883	128,768	57,166	50,230	118,234	1,255,348
2008	70,640	53,760	80,921	29,742	78,346	108,316	66,979	30,576	27,028	61,681	638,164
2009	75,599	51,683	75,231	23,954	66,396	116,116	74,733	28,557	22,307	53,289	617,370
2010	79,373	53,696	91,933	25,421	70,127	120,594	75,745	30,473	23,972	54,541	656,975
2011	79,953	53,668	90,041	26,637	70,860	119,382	74,001	30,285	24,314	55,051	655,612
2012	80,403	54,487	93,859	26,030	69,479	122,349	75,650	30,380	23,725	55,827	664,916
2013	95,979	65,842	111,973	30,555	85,701	145,317	89,891	36,612	28,241	67,274	796,679
2014	114,569	80,522	121,949	37,425	106,022	169,830	107,001	43,613	34,339	81,789	944,827
2015	111,639	80,566	116,572	37,854	109,899	166,244	106,745	44,417	35,758	81,711	939,500
2016	109,404	83,631	104,805	38,459	114,828	159,512	108,101	46,361	36,857	83,872	936,022
2017	104,121	81,950	95,677	40,334	117,324	153,377	105,729	48,842	36,315	86,939	921,813

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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 Sept 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 Sept 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 Sept 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)	7.19625 (May 1968)
9 Nov 1967	6.50				
19 Nov 1967	8.00				
21 Mar 1968	7.50				
19 Sept 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 Sept 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 June 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
<p>Note: This rate obtained until 13 October 1972 when Bank Rate was discontinued</p> <p>Minimum lending rate</p>					
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 April 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 June 1973	7.50				
18 July 1973	7.75				
20 July 1973	9.00	Aug 1973			10.00
27 July 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 April 1974	12.25				
11 April 1974	12.00				
24 May 1974	11.75				
20 Sept 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 April 1975	9.75				
2 May 1975	10.00				
25 July 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 April 1976	10.50	April 1976	6.50 (May 1976)	6.25 (May 1976)	10.50
21 May 1976	11.50				
10 Sept 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 Sept 1977	6.50	Sept 1977	6.00 (Nov 1977)	5.75 (Nov 1977)	9.50																																																						
16 Sept 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																																																						
<p>The minimum lending rate fixed at 11 March 1981 obtained until 20 August 1981 when MLR was suspended.</p>																																																											
20 August 1981	12.00	Mar 1981	8.50 (April 1981)	8.25 (April 1981)	13.00																																																						
<p>Barclays Bank base rate</p>																																																											
<table border="1"> <thead> <tr> <th>Date of Change</th> <th>Rate %</th> <th>Date of recommendation</th> <th>Ordinary shares %</th> <th>Personal deposits %</th> <th>New mortgages %</th> </tr> </thead> <tbody> <tr><td>16 Sept 1981</td><td>14.00</td><td></td><td></td><td></td><td></td></tr> <tr><td>1 Oct 1981</td><td>16.00</td><td>Oct 1981</td><td>9.75 (Nov 1981)</td><td></td><td>15.00</td></tr> <tr><td>13 Oct 1981</td><td>15.50</td><td></td><td></td><td></td><td></td></tr> <tr><td>9 Nov 1981</td><td>15.00</td><td></td><td></td><td></td><td></td></tr> <tr><td>3 Dec 1981</td><td>14.50</td><td></td><td></td><td></td><td></td></tr> <tr><td>25 Jan 1982</td><td>14.00</td><td></td><td></td><td></td><td></td></tr> <tr><td>25 Feb 1982</td><td>13.50</td><td></td><td></td><td></td><td></td></tr> <tr><td>11 Mar 1982</td><td>13.00</td><td>Mar 1982</td><td>8.75 (April 1982)</td><td></td><td>13.50</td></tr> </tbody> </table>						Date of Change	Rate %	Date of recommendation	Ordinary shares %	Personal deposits %	New mortgages %	16 Sept 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
Date of Change	Rate %	Date of recommendation	Ordinary shares %	Personal deposits %	New mortgages %																																																						
16 Sept 1981	14.00																																																										
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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 April 1985	13.25				
12 April 1985	12.75	Aug 1985	7.00		12.75 (8.93)
15 July 1985	12.00	Mar 1986	6.00		12.00 (8.52)
29 July 1985	11.50				
8 Jan 1986	12.50				
19 Mar 1986	11.50				
8 April 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 Sept 1991	10.50			
5 May 1992	10.00	1992 Q1	9.23	10.96
16 Sept 1992	12.00 15.00*	Q2	8.84	10.82
17 Sept 1992	10.00	Q3	8.41	10.60
22 Sept 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 Sept 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

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
4 Aug 2016	0.25	2017 Q1	0.37	2.10
		Q2	0.36	2.05
		Q3	0.36	1.97
		Q4	0.46	2.01
3 Nov 2017	0.50	2018 Q1	0.46	2.04
		Q2	0.44	2.09

Notes:

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

Source: Office for National Statistics, Bank of England

Taxation

INCOME TAX (on investors' interest)

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

* Composite rate tax was abolished with effect from April 1991

Notes:
Interest is paid or credited by building societies and banks after deduction of income tax at the lower rate of 20% or, subject to the required certification, gross. Individuals who are non-taxpayers, and who have not registered to receive their interest without tax deducted, can claim a repayment of tax from HM Revenue & Customs. Individuals with taxable income in the 0 per cent starting rate band who are due to pay less tax than the amount deducted from their interest can also claim such a repayment. Individuals who are higher rate taxpayers will have to pay the extra tax due on their interest (the difference between tax deducted at 20 per cent and the higher rate of 40 per cent). Individuals who are additional rate taxpayers will have to pay the extra tax due on their interest (the difference between tax deducted at the higher rate of 40 per cent and the additional rate of 45 per cent).

Mergers & Name Changes

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

This section is divided into three parts.

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

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

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

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



Mergers & Name Changes

PART ONE

A

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

Mergers & Name Changes

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

Mergers & Name Changes

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

B

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

Mergers & Name Changes

Bedford Crown Permanent	change of name to	Bedford Crown	April 1964
Bedford Crown	new name of	Bedford Crown Permanent	April 1964
Bedford Crown	transfer of engagements to	Cheltenham & Gloucester	July 1991
Bedford Permanent	includes engagements of former	Homestead	Mar 1968
Bedford Permanent	change of name to	Bedford	1974
Bedfordshire	new name of	Bedfordshire County	Mar 1942
Bedfordshire	includes engagements of former	Newport Pagnell, Olney & District (Bucks) Permanent Benefit	July 1954
Bedfordshire	includes engagements of former	St Albans	April 1960
Bedfordshire	includes engagements of former	Beds & Bucks	Jan 1961
Bedfordshire	includes engagements of former	Biggleswade District Permanent	June 1962
Bedfordshire	includes engagements of former	Hertfordshire Permanent Benefit	May 1965
Bedfordshire	amalgamated with Temperance Permanent	to form Gateway	1974
Bedfordshire & Buckinghamshire Permanent Benefit	change of name to	Beds & Bucks	July 1957
Bedfordshire County	change of name to	Bedfordshire	Mar 1942
Bedlingtonshire Permanent	transfer of engagements to	Rock	June 1964
Beds & Bucks	transfer of engagements to	Bedfordshire	Jan 1961
Beds & Bucks	new name of	Bedfordshire & Buckinghamshire Permanent Benefit	July 1957
Belfast Economic	dissolved		May 1981
Belfast Mercantile Mutual	dissolved		Dec 1971
Belsize and Hampstead	dissolved		Jan 1977
Berkhamsted District	transfer of engagements to	Anglia	Oct 1975
Berks and Bucks Permanent Mutual Benefit	transfer of engagements to	Maidenhead	Oct 1956
Berkshire	Incorporated		June 1961
Berkshire	amalgamated with Maidenhead	to form Maidenhead & Berkshire	Jan 1966
Bermondsey Permanent Benefit	transfer of engagements to	Lambeth	Nov 1953
Berwick-upon-Tweed Benefit	transfer of engagements to	Universal Permanent	Mar 1949
Beverley	new name of	Beverley Permanent Benefit	Nov 1954
Beverley Permanent Benefit	change of name to	Beverley	Nov 1954
Bexhill-on-Sea	transfer of engagements to	Bradford & Bingley	Nov 1993
Bewick Permanent Benefit	dissolved		June 1964
Bideford	new name of	Bideford & North Devon	Mar 1981
Bideford	transfer of engagements to	West of England	Oct 1986
Bideford & North Devon	new name of	North Devon Permanent & Terminable Benefit	Feb 1937
Bideford & North Devon	change of name to	Bideford	Mar 1981
Biggleswade District Permanent	transfer of engagements to	Bedfordshire	June 1962
Bingley	includes engagements of former	Kendal Model	Nov 1963
Bingley	amalgamated with Bradford Equitable	to form Bradford & Bingley	July 1964
Birmingham	formed by amalgamation of Birmingham Citizens with Birmingham Incorporated		Dec 1977
Birmingham	merged	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 Permanent	change of name to	Birmingham Citizens	April 1965
Birmingham Citizens	includes engagements of former	Birmingham Incorporated	Dec 1977
Birmingham Ebenezer	transfer of engagements to	Hastings & Thanet	July 1972
Birmingham Incorporated	transfer of engagements to	Birmingham Citizens	Dec 1977

Mergers & Name Changes

Birmingham Midshires	formed by amalgamation of Birmingham and Bridgewater 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
Bradford & Bingley	includes engagements of former	Birmingham Central	Oct 1967

Mergers & Name Changes

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
Bransling 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
Brighton & Southern Counties Permanent	change of name to	Brighton & Southern Counties	Oct 1964

Mergers & Name Changes

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
Britannia	includes engagements of former	Wellington (Somerset) & District	Mar 1982

Mergers & Name Changes

Britannia	includes engagements of former	Denton	May 1982
Britannia	includes engagements of former	Over Darwen	July 1982
Britannia	includes engagements of former	Driffield	Oct 1982
Britannia	includes engagements of former	Colne	April 1983
Britannia	includes engagements of former	Welsh Economic	Feb 1984
Britannia	includes engagements of former	Blackheath	June 1986
Britannia	includes engagements of former	Mornington	Oct 1991
Britannia	transfer of engagements to	The Co-operative Financial Services	Aug 2009
Britannia Permanent	dissolved		Mar 1941
British	new name of	British Savings Fund & Benefit	Dec 1947
British	includes engagements of former	Albion Benefit	Nov 1949
British	includes engagements of former	Hand in Hand Benefit	Nov 1949
British	includes engagements of former	Second Globe	Nov 1949
British	includes engagements of former	Universal Permanent Benefit	
British	transfer of engagements to	Sun	Nov 1985
British Co-operative	transfer of engagements to	Co-operative Permanent	Sept 1963
British Savings Fund & Benefit	change of name to	British	Dec 1947
British Universal	dissolved		Mar 1943
British Workman & General Benefit	transfer of engagements to	Bristol & West	April 1955
Brockley Permanent	transfer of engagements to	People's	June 1957
Bromley	new name of	Bromley & South Eastern Permanent Investment	Sept 1946
Bromley & South Eastern Permanent Investment	change of name to	Bromley	Sept 1946
Bromley	transfer of engagements to	South of England	June 1976
Brougham Permanent Benefit	transfer of engagements to	Economic	July 1952
Broughty Ferry & District Economic	dissolved		Dec 1949
Buckinghamshire	new name of	Chalfont & District Permanent	Mar 1961
Builders and General	dissolved		Oct 1962
Burgess Hill & Hurstpierpoint	transfer of engagements to	Mid-Sussex	April 1891
Burnley	includes engagements of former	Westmorland Permanent Benefit	April 1960
Burnley	includes engagements of former	Borough	Dec 1968
Burnley	includes engagements of former	Whitehaven & West Cumberland Benefit	Dec 1969
Burnley	merged	Provincial	Jan 1983
Bury	new name of	Bury Permanent Co-operative Benefit	Dec 1956
Bury Permanent Co-operative Benefit	change of name to	Bury	Dec 1956
Bury St Edmunds	new name of	Bury St Edmunds Permanent Benefit	May 1974
Bury St Edmunds	transfer of engagements to	Cheltenham & Gloucester	Jan 1989
Bury St Edmunds Mutual Benefit	transfer of engagements to	Bury St Edmunds Permanent Benefit	July 1941
Bury St Edmunds Permanent Benefit	includes engagements of former	Bury St Edmunds Mutual Benefit	July 1941
Bury St Edmunds Permanent Benefit	includes engagements of former	Mildenhall & District Permanent	Oct 1952
Bury St Edmunds Permanent Benefit	change of name to	Bury St Edmunds	May 1974

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Caernarvon & District Perfect Thrift	dissolved		Jan 1952
Caledonian	new name of	Farmers & General Investment	Dec 1971
Caledonian	transfer of engagements to	Bristol & West	Dec 1975
Calne & District Permanent Benefit	transfer of engagements to	Britannia	Oct 1977
Camberwell & Society, South London	change of name to	South London	Feb 1956
Camborne, Hayle & District Perfect Thrift	dissolved		July 1952
Cambridge	new name of	Cambridgeshire Permanent Benefit	Jan 1945
Cambridge Foresters' Benefit	dissolved		April 1960
Cambridge Peers Economic	dissolved		Aug 1972
Cambridgeshire Permanent Benefit	change of name to	Cambridge	Jan 1945

Mergers & Name Changes

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
Cheltenham & Gloucester	includes engagements of former	Yeovil & South Somerset Mutual	Sept 1960

Mergers & Name Changes

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
Chilterns	transfer of engagements to	Bradford & Bingley	Oct 1987

Mergers & Name Changes

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
City Terminus Permanent	amalgamated with Holloway	to form Holloway & City Terminus	Jan 1957

Mergers & Name Changes

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
Co-operative Permanent	includes engagements of former	Middlesex	April 1947

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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
Cophall	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
Coventry Provident Mutual	change of name to	Coventry Provident	April 1970

Mergers & Name Changes

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

Failsworth 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	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	Longendale 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	change of name to	Louth, Mablethorpe and Sutton Permanent Benefit	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	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
Mercury	dissolved		April 1940

Mergers & Name Changes

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
Mitcham & Metropolitan	transfer of engagements to	Sussex County	April 1986

Mergers & Name Changes

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
New South London Equitable	transfer of engagements to	Sutherland Permanent	Feb 1944

Mergers & Name Changes

New Swindon	new name of	New Swindon Permanent	Mar 1963
New Swindon	change of name to	Ridgeway	Oct 1977
New Swindon Permanent	change of name to	New Swindon	Mar 1963
Newbury	new name of	Newbury (The)	Feb 1979
Newcastle	new name of	Grainger	July 1980
Newcastle	includes engagements of former	Nottingham Imperial	Feb 2000
Newcastle	includes engagements of former	Universal	Dec 2006
Newcastle Portland Permanent	change of name to	Portland	Dec 1944
Newcastle & District	transfer of engagements to	Leek & Moorlands	Dec 1958
Newcastle & Gateshead	new name of	Gateshead Permanent	Oct 1961
Newcastle & Gateshead	includes engagements of former	North Durham Permanent	June 1963
Newcastle & Gateshead Permanent Benefit	transfer of engagements to	Gateshead Permanent	Aug 1961
Newcastle & Gateshead	transfer of engagements to	North of England	Dec 1978
Newcastle-under-Lyme Benefit	transfer of engagements to	Leek & Moorlands	Dec 1957
Newcastle upon Tyne Globe Permanent	change of name to	North-East Globe	Jan 1967
Newcastle upon Tyne Permanent	includes engagements of former	North Eastern Permanent Benefit	Aug 1942
Newcastle upon Tyne Permanent	includes engagements of former	Portland	Aug 1961
Newcastle upon Tyne Permanent	includes engagements of former	St Andrew's	Nov 1979
Newcastle upon Tyne Permanent	transfer of engagements to	Grainger	July 1980
Newington & Kennington 535th Starr-Bowkett	dissolved		Dec 1937
Newport, Chepstow & Ebbw Vale	change of name to	Severn	May 1975
Newport Pagnell, Olney & District (Bucks) Permanent Benefit	transfer of engagements to	Bedfordshire	July 1954
Newton & Flowery Field Permanent Benefit	dissolved		Sept 1948
Newton, Haydock & Golborne Permanent Benefit	transfer of engagements to	Halifax	May 1972
Nineteenth Century	transfer of engagements to	Co-operative Permanent	Dec 1942
Nineteenth Lincoln & Lincolnshire	dissolved		Feb 1944
Ninth Bermondsey Co-operative	dissolved		June 1937
Ninth Dundee & District Economic	dissolved		Jan 1944
Norfolk and Suffolk Permanent Benefit	dissolved		June 1950
North Bow Equitable Mutual	change of name to	North Bow & Manor Park	Sept 1900
North Bow & Manor Park	change of name to	London & Essex	Mar 1910
North Bierley Equitable	transfer of engagements to	Halifax	1929
North British Permanent Benefit	amalgamated with Borough Permanent Benefit Patriotic Benefit Prince of Wales Permanent Benefit Amicable Benefit	to form Patriotic	July 1958
North Devon Permanent & Terminable Benefit	change of name to	Bideford & North Devon	Feb 1937
North Durham Permanent	new name of	North Durham Permanent Benefit	Jan 1937
North Durham Permanent	transfer of engagements to	Newcastle & Gateshead	June 1963
North Durham Permanent Benefit	change of name to	North Durham Permanent	Jan 1937
North-East Globe	new name of	Newcastle upon Tyne Globe Permanent	Jan 1967
North Eastern Permanent Benefit	transfer of engagements to	Newcastle upon Tyne Permanent	Aug 1942
North Herts	new name of	North Herts Permanent Mutual Benefit	Mar 1962
North Herts	transfer of engagements to	Bristol & West	Dec 1970
North Herts Permanent Mutual Benefit	change of name to	North Herts	Mar 1962
North Kent	new name of	North Kent Permanent Benefit	1966
North Kent	transfer of engagements to	Woolwich Equitable	1985
North Kent Permanent Benefit	change of name to	North Kent	1966
North London	transfer of engagements to	Cheltenham & Gloucester	Dec 1976

Mergers & Name Changes

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
Northern Counties	transfer of engagements to	West Liverpool	Feb 1953

Mergers & Name Changes

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
Northern Rock	converted to public limited company		Oct 1997

Mergers & Name Changes

Northern Rock	transfer of engagements to	Virgin Money	Jan 2012
Northumberland	transfer of engagements to	Rock Permanent Benefit	Aug 1947
Northumbria Permanent Benefit	transfer of engagements to	Northern Rock	July 1972
Northwich	amalgamated with Cheshire	to form Cheshire & Northwich	Dec 1968
Norwich	new name of	Norwich Benefit	July 1947
Norwich	includes engagements of former	Thetford, Norfolk & Suffolk Mutual Benefit	July 1961
Norwich	amalgamated with Peterborough	to form Norwich and Peterborough	Oct 1986
Norwich and Peterborough	formed by amalgamation of Norwich	with Peterborough	Oct 1986
Norwich and Peterborough	transfer of engagements to	Yorkshire	Nov 2011
Norwich Benefit	Incorporated		June 1947
Norwich Benefit	change of name to	Norwich	July 1947
Nottingham	includes engagements of former	Grantham	June 1978
Nottingham	includes engagements of former	Lincoln	July 1974
Nottingham	includes engagements of former	London Commercial	June 1983
Nottingham & District Permanent	dissolved		1984
Nottingham Imperial	new name of	Nottingham Oddfellows	1985
Nottingham Imperial	transfer of engagements to	Newcastle	Feb 2000
Nottingham Imperial Oddfellows	change of name to	Nottingham Oddfellows	Jan 1959
Nottingham Oddfellows	new name of	Nottingham Imperial Oddfellows	Jan 1959
Nottingham Oddfellows	change of name to	Nottingham Imperial	1985
Novocastrian Permanent	transfer of engagements to	Mercantile	Dec 1950
Nuneaton, Chilvers, Coton & District Permanent Benefit	transfer of engagements to	Alliance	Aug 1945
Nuneaton & Warwickshire	new name of	North Warwickshire Permanent Benefit	Dec 1953
Nuneaton & Warwickshire	transfer of engagements to	Wolverhampton & Mercia	Feb 1978



Oak Co-operative	transfer of engagements to	Abbey National	Aug 1979
Oak Leaf	transfer of engagements to	Anglia	Dec 1980
Official & General	new name of	Official & General Permanent Benefit	Nov 1938
Official & General	transfer of engagements to	London Grosvenor	Jan 1981
Official & General Permanent Benefit	change of name to	Official & General	Nov 1938
Old England	includes engagements of former	Central Perpetual Benefit	Jan 1971
Old England	includes engagements of former	Oxford Permanent	Jan 1971
Old England	includes engagements of former	Rodney Permanent	Jan 1971
Old England	includes engagements of former	Soho	Jan 1971
Old England	transfer of engagements to	Sun	Nov 1985
Oldbury Britannia	new name of	Britannia	1955
Oldbury Britannia	transfer of engagements to	Leek, Westbourne & Eastern Counties	July 1974
Oldham Permanent	new name of	Oldham St James's Permanent	Feb 1946
Oldham Permanent	dissolved		Mar 1981
Oldham St James's Permanent	change of name to	Oldham Permanent	Feb 1946
Old Swan	transfer of engagements to	United Kingdom	Sept 1951
Ore Permanent	transfer of engagements to	London Investment	Sept 1967
Orient Permanent	transfer of engagements to	Leek & Westbourne	Jan 1966
Ormskirk & Southport Permanent Benefit	dissolved		Mar 1940
Orpington	transfer of engagements to	Hastings & Thanet	April 1957
Otley & Wharfedale Permanent Investment & Benefit	change of name to	Otley	1932
Otley	new name of	Otley & Wharfedale Permanent Investment & Benefit	1932
Otley	transfer of engagements to	Skipton	Sept 1982
Over Darwen	new name of	Over Darwen Permanent Benefit	April 1962
Over Darwen	transfer of engagements to	Britannia	July 1982

Mergers & Name Changes

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	Peebleshire Savings Investment	June 1971
Peebles	Incorporated		Dec 1973
Peebles	transfer of engagements to	Dunfermline	Oct 1979
Peebleshire 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
Peterborough	new name of	Peterborough Provincial Benefit	Mar 1962

Mergers & Name Changes

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 Wessex	change of name to	Portman	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	Llanely 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		May 1990
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 Bonâ Fide	transfer of engagements to	Chelsea	Jan 1954
Second Cambridge Peers Economic	change of name to	City of Cambridge Economic	May 1953
Second Chandos Mutual Benefit	dissolved		Feb 1950
Second Chatham	transfer of engagements to	Chatham	June 1969
Second Chelsea & Kensington	transfer of engagements to	Chelsea & Walham Green	Nov 1947
Second Clissold Mutual Benefit	dissolved		Nov 1950
Second Dundee & District Economic	dissolved		Jan 1957
Second Eastern Excelsior Mutual Benefit	dissolved		Oct 1950

Mergers & Name Changes

Second Equitable Permanent Benefit (Bridgwater)	transfer of engagements to	Bridgwater & West of England Permanent	July 1946
Second Equitable Permanent Benefit	transfer of engagements to	Enterprise	Feb 1953
Second Globe Benefit	transfer of engagements to	British	Nov 1949
Second Govanhill & District Economic	dissolved		Oct 1948
Second Hull Perfect Thrift	dissolved		April 1945
Second Lewisham Co-operative	dissolved		April 1947
Second Linden	dissolved		July 1944
Second Neath & District 979th Starr-Bowkett	dissolved		Mar 1942
Second Paradise Road Ballot & Sale	change of name to	Mitcham	Sept 1961
Second Rock Benefit	dissolved		Jan 1945
Second Rotherham & District P. Thrift	dissolved		Oct 1942
Second Royal Equitable	dissolved		June 1966
Second St James's	new name of	Second St James's Co-operative Benefit	June 1956
Second St James's Co-operative Benefit	change of name to	Second St James's	June 1956
Second Sale &	dissolved		Jan 1940
Ashton-on-Mersey Economic			
Second Salisbury & District Perfect Thrift	dissolved		Sept 1968
Second Seven Sisters & South Hornsey	dissolved		May 1943
Second Standard Permanent Benefit	transfer of engagements to	Islington	Mar 1954
Second Stratford Co-operative Benefit	dissolved		Jan 1965
Second West End Mutual Benefit	transfer of engagements to	Freehold & Leasehold Permanent Benefit	Oct 1946
Second West Kirby Economic	dissolved		Feb 1946
Sedgley & District Permanent	transfer of engagements to	South Staffordshire Investment Company	June 1959
Senior	Incorporated		July 1959
Senior	change of name to	Hampstead	April 1965
Sevenoaks & District Mutual	transfer of engagements to	Hastings & Thanet	Oct 1957
Seventh Greenock Economic	dissolved		Mar 1939
Seventh Harringay & Hornsey	dissolved		Aug 1938
Severn	new name of	Newport, Chepstow & Ebbw Vale	May 1975
Severn	transfer of engagements to	Midshires	Mar 1983
Shaftesbury Permanent	dissolved		Jan 1939
Sheerness & Gillingham	transfer of engagements to	Hastings & Thanet	Feb 1959
Sheffield	transfer of engagements to	Bradford & Bingley	June 1990
Shepshed Permanent Benefit	change of name to	Shepshed	April 1971
Shepshed	new name of	Shepshed Permanent Benefit	April 1971
Shepshed	transfer of engagements to	Nottingham	July 2013
Shepton Mallet Permanent Benefit	transfer of engagements to	Bristol & West	Mar 1960
Shern Hall (Methodist)	includes engagements of former	Atlas	Feb 1965
Shern Hall (Methodist)	includes engagements of former	Equity	Mar 1965
Shern Hall (Methodist)	transfer of engagements to	Magnet & North West	April 1967
Shields Commercial	new name of	South Shields 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	Sildsen & 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
Steypning & Littlehampton	formed by amalgamation of Steypning Permanent Benefit	with Littlehampton & District Permanent	Sept 1937
Steypning & Littlehampton	includes engagements of former	Sussex County	Sept 1960
Steypning & Littlehampton	change of name to	Steypning & Sussex County	April 1962
Steypning & Sussex County	new name of	Steypning & Littlehampton	April 1962
Steypning & Sussex County	includes engagements of former	Hove, Cliftonville & Preston Permanent Benefit	Oct 1964
Steypning & Sussex County	includes engagements of former	West Sussex	June 1970
Steypning & Sussex County	transfer of engagements to	Lewes	June 1975
Steypning Permanent Benefit	amalgamated with Littlehampton District Permanent	to form Steypning & 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 Institution Permanent Benefit	transfer of engagements to	Alliance	May 1963
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
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

T

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 1941
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	change of name to	Workington & West Cumberland	Mar 1972
Permanent Benefit			
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			

Mergers & Name Changes

Wythenshawe	dissolved		June 1963
Wythenshawe	dissolved		1983

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	
Always Ready Permanent	Virgin Money	
Amalgamated General	Nationwide	
Amersham & District Permanent	Nationwide	
Amicable Benefit	Birmingham Midshires (Lloyds Banking Group)	
Amicable Mutual Benefit	dissolved	Dec 1949
Anchor	Virgin Money	
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	
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	
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	
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 & Bridgewater	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	
Bishop Auckland Rock	Virgin Money	
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	
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	
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	
Brokley 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	
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	
City & District Permanent	Birmingham Midshires (Lloyds Banking Group)	

Mergers & Name Changes

City & Metropolitan	Coventry	
City & Suburban	dissolved	June 1976
City Charter	Virgin Money	
City Charter Permanent	Virgin Money	
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	
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	
Cleveland Benefit	Virgin Money	
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	
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	
Corporation & Eligible	Virgin Money	
Corporation Permanent	Virgin Money	
Cosmopolitan Permanent	dissolved	May 1940
Cotswold	TSB (Sabadell)	
Country	Nationwide	
County of London Permanent	dissolved	1984
County	Virgin Money	
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	
Crook Equitable	Virgin Money	
Crowborough Permanent	Santander	
Crown	Virgin Money	
Croydon District Mutual	dissolved	Feb 1939
Croydon Permanent	Santander	
Croydon Royal Arch	Virgin Money	
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	
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	
Dunstable	Woolwich (Barclays plc)	
Dunstable Perfect Benefit Investment & Building Society	Woolwich (Barclays plc)	
Durham & Yorkshire	Darlington	
Durham District Permanent	Skipton	

E

Eagle	dissolved	1984
Ealing & Acton	Birmingham Midshires (Lloyds Banking Group)	
Ealing & Acton & District Mutual	Birmingham Midshires (Lloyds Banking Group)	
Ealing Permanent	Santander	
Earl Shilton Permanent Benefit	Earl Shilton	
Earlstown	Halifax (Lloyds Banking Group)	
Earlstown, Newton, Haydock,	Halifax (Lloyds Banking Group)	
Goldorne & Ashton Perfect Benefit		
East & West Molesey Hampton & Thames Ditton Permanent Benefit	dissolved	Dec 1946
East Coast	dissolved	April 1940
East Durham Permanent	Virgin Money	
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	
East Midlands	dissolved	Dec 1965
East Surrey	Virgin Money	
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 Haringay & 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	
Eligible & United	Virgin Money	
Ellis & Sons Amalgamated	dissolved	1983
Elsecar Hoyland & Wentworth Benefit	Virgin Money	
Elswick	Virgin Money	
Elswick Permanent Benefit	Virgin Money	
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

Failsforth Permanent	Virgin Money	
Falkirk	Virgin Money	
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	
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 Fife 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	
Gateshead Permanent	Virgin Money	
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	
Gospport & 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	
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	
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	
Hartlepoons Model	dissolved	Oct 1956
Hartlepoons Permanent	Virgin Money	
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	
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	
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	
Land Permanent		
Hexham Permanent Benefit	Virgin Money	
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	
Permanent Benefit		
House & Mill	Virgin Money	
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	
Institute	Nationwide	
Inverness	Santander	
Inverness Permanent Benefit	Santander	
Ipswich & District	Ipswich	
Ipswich & District Permanent Benefit	Ipswich	
Ipswich & Suffolk	Ipswich	
Ipswich & Suffolk Permanent Benefit	Ipswich	
Isle of Thanet	Nationwide	
Islington	dissolved	Feb 1992
Islington Permanent benefitfeb	dissolved	1992

J

Jarrow	Virgin Money	
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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	
Kidderminster Equitable	TSB (Sabadell)	
Kidderminster Mutual Benefit	The Co-operative Bank	
Kidderminster Permanent	Virgin Money	
Kidderminster Permanent Benefit	Virgin Money	
Kilburn	Nationwide	
Kilmarnock	Virgin Money	

Mergers & Name Changes

Kilmarnock Building & Investment	Virgin Money	
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 Permanent Benefit	Norwich & Peterborough (Yorkshire)	
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	
Lancashire & Cheshire Permanent Benefit	dissolved	Oct 1953
Lancashire & Freeholders Permanent Benefit	dissolved	Feb 1992
Lancastrian	Virgin Money	
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	
Liverpool Charter	Virgin Money	
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	
Liverpool Victoria Economic	dissolved	May 1947
Llanelly 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
Longendale Permanent Benefit	The Co-operative Bank	
Longridge	dissolved	July 1980
Longton Mutual Permanent Benefit	The Co-operative Bank	
LoughboroughPermanent	Loughborough	
Loughborough Permanent Benefit	Loughborough	
Louth Mablethorpe and Sutton	Savings - Santander – Mortgages - Bradford and Bingley plc	
Louth Mablethorpe and Sutton	Savings - Santander – Mortgages - Bradford and Bingley plc	
Permanent Benefit		
Ludgate	Coventry	
Luton	Woolwich (Barclays plc)	
Luton & Midlands	Halifax (Lloyds Banking Group)	

Maesteg Permanent Benefit	Principality	
Magnet	Woolwich (Barclays plc)	
Magnet & North West	Woolwich (Barclays plc)	
Magnet & Planet	Woolwich (Barclays plc)	
Maidenhead	Nationwide	
Maidenhead & Berkshire	Nationwide	
Maidenhead Permanent Benefit	Nationwide	
Manchester & Salford Permanent Benefit	Santander	
Manchester City Permanent Benefit	Manchester	
Manchester Unity of Oddfellows	Virgin Money	
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	
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	

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 Anglia	Nationwide	
Nelson & Premier	Virgin Money	
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	
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	
North Durham Permanent Benefit	Virgin Money	
North Eastern Permanent Benefit	Newcastle	
North-East Globe	Newcastle	
North of England	Virgin Money	
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	The Co-operative Bank	
Economic Benefit		
North Warwickshire Permanent Benefit	Birmingham Midshires (Lloyds Banking Group)	
North West	Woolwich (Barclays plc)	
North West District Permanent	Woolwich (Barclays plc)	
North-West Durham Permanent Benefit	Savings - Santander – Mortgages - Bradford and Bingley plc	
North Wilts Equitable	Nationwide	
North Wilts Ridgeway	Nationwide	
Northampton & Midlands	Nationwide	
Northampton Conservative	Nationwide	
Northampton Town & County	Nationwide	
Northampton Town & County Benefit	Nationwide	
Northamptonshire Foresters (The)	Nationwide	
Northern & Warrington	Birmingham Midshires (Lloyds Banking Group)	
Northern Counties	dissolved	Feb 1992
Northern Counties Permanent	Virgin Money	
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	
Northumbria Permanent Benefit	Virgin Money	
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	
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	
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	
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	
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	

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	
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	
Rock Benefit	dissolved	Feb 1952
Rock (Llanelly) Permanent	Nationwide	
Rock Permanent Benefit	Virgin Money	
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	
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 Benefit Building & Investment	Halifax (Lloyds Banking Group)	

Saddleworth Permanent Benefit	Savings - Santander – Mortgages - Bradford & Bingley plc	
Saddleworth United	Virgin Money	
Saddleworth United Permanent Benefit	Virgin Money	
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	
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	
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	
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	
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 Harringay & Hornsey	dissolved	Aug 1938
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	
Shields & Washington	Virgin Money	
Shields Commercial	Virgin Money	
Shields Premier	Virgin Money	

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	
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	
South Shields Commercial	Virgin Money	
South Shields Crown Permanent	Virgin Money	
South Shields Equitable Permanent	Virgin Money	
South Shields Nelson Permanent	Virgin Money	
South Shields Premier Permanent	Virgin Money	
South Shields Royal Permanent	Virgin Money	
South Shields Sun Permanent	Virgin Money	
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	
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	
Star Mutual Permanent Benefit	The Co-operative Bank	
Star Benefit	Virgin Money	
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	
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	
Sunderland	Virgin Money	
Sunderland & Shields	Virgin Money	

Mergers & Name Changes

Sunderland Permanent	Virgin Money
Surrey (1943)	TSB (Sabadell)
Surrey	Virgin Money
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	Santander	
Perpetual Benefit		
Team Valley Permanent	Newcastle	
Temperance Permanent	Woolwich (Barclays plc)	
Temple Bar	Nationwide	
Tenth Bermondsey Co-operative	dissolved	May 1941
Tenth Dundee & District Economic	dissolved	May 1947
Tewkesbury	TSB (Sabadell)	
Tewkesbury & District	TSB (Sabadell)	
Tewkesbury & District Permanent Benefit	TSB (Sabadell)	
Thames Estuary	Nationwide	
Thetford, Norfolk & Suffolk	Norwich & Peterborough (Yorkshire)	
Mutual Benefit		
Third Bona Fide	Chelsea (Yorkshire)	
Third Bristol Benefit	Savings - The Co-operative Bank 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	
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	
Tyldesley Permanent Benefit	Virgin Money	
Tyne	Virgin Money	
Tyne Commercial	Virgin Money	
Tyne Commercial Permanent	Virgin Money	
Tynemouth	Newcastle	
Tynemouth Eligible Permanent	Leeds	
Tynemouth Permanent Benefit	Newcastle	
Tynemouth Victoria Jubilee Permanent	Leeds	
Tynemouth Victoria Permanent	Leeds	
Tyneside	Virgin Money	

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	
United Permanent	Virgin Money	
United Permanent Benefit	Virgin Money	
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	
Walker, WallBend & Willingford & District Permanent	Virgin Money	
Wallingford & District Permanent	Nationwide	
Wallsend Permanent	Virgin Money	
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	
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	

Mergers & Name Changes

Wellington Permanent Benefit	Virgin Money	
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	
West Derby & Everton Perpetual Benefit	Virgin Money	
West Essex Permanent	The Co-operative Bank	
West Hempstead Mutual	Woolwich (Barclays plc)	
West Hartlepool	Virgin Money	
West Hartlepool & District Permanent	Virgin Money	
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	
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	
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

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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	Silsden	Oct 1959
Silsden	new name of	Sildsen & District Permanent Benefit	Nov 1940
Leek & Moorlands	includes engagements of former	Southdown Permanent	May 1959
Leek & Moorlands	includes engagements of former	Newcastle & District	Dec 1958
Leek & Moorlands	Includes engagements of former	Newcastle under Lyme Benefit	Dec 1957
Leek & Moorlands	includes engagements of former	Stone New Freehold Benefit	Aug 1957
Leek & Moorlands	includes engagements of former	North Staffordshire Permanent Economic Benefit	Jan 1956
Leek & Moorlands	includes engagements of former	Railway Permanent	Feb 1953
Leek & Moorlands	includes engagements of former	Longton Mut Permanent Benefit	Oct 1938

Westbourne Park

Westbourne Park	includes engagements of former	Lloyds Permanent	Jan 1965
Westbourne Park	includes engagements of former	Ashford Permanent Benefit	Feb 1953
Westbourne Park	new name of	Westbourne Park Permanent	Mar 1940

Coventry Building Society

Coventry	formed by amalgamation of	Coventry Provident with Coventry Economic	July 1983
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Coventry Provident

Coventry Provident	new name of	Coventry Provident Mutual	April 1970
Coventry Mutual	new name of	Coventry Mutual Permanent	May 1962
Coventry Mutual Permanent	new name of	Coventry & District Perfect Thrift	1963
Coventry Provident Mutual	formed by amalgamation of Coventry Provident	with Coventry Mutual	Jan 1964
Coventry Provident	new name of	Coventry Provident Permanent	May 1962
Coventry Provt 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

Ipswich Building Society

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

Leeds Building Society

Leeds	includes engagements of former	Mercantile	Aug 2006
Leeds Building Society	new name of	Leeds & Holbeck	Sept 2005

Mergers & Name Changes

Leeds & Holbeck	includes engagements of former	Borough of Watford & District Mutual	Nov 1964
Leeds & Holbeck	includes engagements of former	Fareham & District Mutual	June 1964

Mercantile

Mercantile	includes engagements of former	Standard	Sept 1999
Mercantile	includes engagements of former	Tynemouth Victoria	Nov 1983
Tynemouth Victoria	new name of	Tynemouth Victoria Jubilee Permanent	June 1963
Mercantile	new name of	North Shields Mercantile	April 1970
North Shields Mercantile	formed by amalgamation of	Mercantile with North Shields	Dec 1966
Mercantile	includes engagements of former	Novocastrian Permanent	Dec 1950
North Shields	new name of	North Shields Permanent	July 1963
Standard	transfer of engagements to	Mercantile	Sept 1999
Standard	new name of	North Shields Standard Permanent	Mar 1931
North Shields Standard Permanent	includes engagements of former	Tynemouth Eligible Permanent	Dec 1907
North Shields Standard Permanent	includes engagements of former	General Permanent Benefit	Mar 1909

Leek United Building Society

Leek United	new name of	Leek United & Midlands	June 1990
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Lloyds Banking Group

Birmingham Midshires

Birmingham Midshires	transfer of engagements to	Halifax	April 1999
Birmingham Midshires	includes engagements of former	Civil Service	April 1987
Birmingham Midshires	includes engagements of former	Harrow	April 1987
Harrow	includes engagements of former	Wealdstone & District Mutual	Oct 1970
Harrow	includes engagements of former	City Permanent	Oct 1962
Harrow	new name of	Cunningham Permanent	Feb 1939
Birmingham Midshires	includes engagements of former	Hemel Hempstead	April 1987
Hemel Hempstead	new name of	Hemel Hempstead & District Mutual Permanent	Dec 1944
Birmingham Midshires	includes engagements of former	King Edward	Sept 1986
Birmingham Midshires	formed by amalgamation of	Midshires with Birmingham and Bridwater	June 1986

Midshires

Midshires	includes engagements of former	Metrogas	June 1986
Metrogas	includes engagements of former	City & District Permanent	Sept 1982
Metrogas	includes engagements of former	Queen Victoria Street	Feb 1982
Midshires	includes engagements of former	Ealing & Acton	Jan 1985
Ealing & Acton	new name of	Ealing, Acton & District Mutual	April 1945
Midshires	includes engagements of former	Severn	Mar 1983
Severn	new name of	Newport, Chepstow & Ebbw Vale	May 1975
Midshires	merged	Liverpool	July 1982
Liverpool	includes engagements of former	Bootle	Dec 1975
Liverpool	includes engagements of former	City of Liverpool	Mar 1968
Liverpool	new name of	Liverpool Investment	Mar 1968
Liverpool Investment	includes engagements of former	Dalton & Furness Permanent Benefit	Mar 1966
Liverpool Investment	includes engagements of former	Patriotic	Mar 1966
Patriotic	formed by amalgamation of Borough Permanent Benefit North British Permanent Benefit Patriotic Benefit Prince of Wales Permanent Benefit	with Amicable Benefit	July 1958
Liverpool Investment	includes engagements of former	Stabley Permanent Benefit	Aug 1962

Mergers & Name Changes

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
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

Mergers & Name Changes

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

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

Manchester Building Society

Manchester	new name of	Manchester City Permanent Benefit	June 1950
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Market Harborough Building Society

Market Harborough	includes engagements of former	Kettering Permanent Benefit	Jan 1981
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Mergers & Name Changes

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
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

Mergers & Name Changes

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
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

Mergers & Name Changes

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
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

Mergers & Name Changes

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
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	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	new name of	Portman Wessex	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

Mergers & Name Changes

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

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

Mergers & Name Changes

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	Peebleshire Savings Investment	June 1971
Dunfermline	includes engagements of former	West of Fife Investment	Dec 1978
Dunfermline	includes engagements of former	Stirlingshire	Nov 1975
Dunfermline	includes engagements of former	Kirriemuir	Sept 1975
Kirriemuir	new name of	Kirriemuir Freehold Building & Investment Society	Mar 1967
Dunfermline	includes engagements of former	Stenhousemuir	July 1970
Dunfermline	includes engagements of former	Kirkcaldy Building & Investment	Aug 1953
Dunfermline	includes engagements of former	Linlithgowshire Savings Investment & Building Society	Dec 1951
Dunfermline	includes engagements of former	Fourth Fifeshire Property Investment	Nov 1947

Newbury Building Society

Newbury	new name of	Newbury (The)	Feb 1979
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Newcastle Building Society

Newcastle	Includes engagements of former	Universal	Dec 2006
Newcastle	includes engagements of former	Nottingham Imperial	Feb 2000
Newcastle	new name of	Grainger	July 1980
Grainger	includes engagements of former	Newcastle upon Tyne Permanent	July 1980
Newcastle upon Tyne Permanent	includes engagements of former	St Andrew's	Nov 1979
St Andrew's	new name of	St Andrew's Permanent	Feb 1971
St Andrew's Permanent	includes engagements of former	Union Permanent	May 1963
Newcastle upon Tyne Permanent	includes engagements of former	Portland	Aug 1961
Newcastle upon Tyne Permanent	includes engagements of former	North Eastern Permanent Benefit	Aug 1942
Grainger	includes engagements of former	Victory	April 1974
Victory	new name of	Society, South Shields Victory Permanent	Aug 1951
Grainger	new name of	Grainger & Percy	1974
Grainger & Percy	formed by amalgamation of	Grainger with Percy	Jan 1957
Grainger	includes engagements of former	North Northumberland Benefit	June 1946
Grainger	includes engagements of former	City of Newcastle	Feb 1942
Nottingham Imperial	transfer of engagements to	Newcastle	Feb 2000
Nottingham Imperial	new name of	Nottingham Oddfellows	1985
Nottingham Oddfellows	new name of	Nottingham Imperial Oddfellows	Jan 1959

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

Shephed	new name of	Shephed Permanent Benefit	April 1971
Nottingham	includes engagements of former	London Commercial	June 1983

Mergers & Name Changes

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

Onesavings Bank 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

Mergers & Name Changes

Alliance	includes engagements of former	Yorkshire	Sept 1949
Alliance	includes engagements of former	Kent Reliance	Nov 1948
Alliance	includes engagements of former	Consolidated Permanent Benefit	Sept 1948
Alliance	includes engagements of former	Croydon Permanent	Mar 1948
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

Mergers & Name Changes

Burnley

Burnley	includes engagements of former	Whitehaven & West Cumberland Benefit	Dec 1969
Burnley	includes engagements of former	Borough	Dec 1968
Burnley	includes engagements of former	Westmorland Permanent Benefit	April 1960

Bradford & Bingley

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 Stourbridge Incorporated	Brierley Hill & with Leamington Spa (No 319B)	May 1979
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 Oak Permanent	Hearts of with Enfield	Jan 1975
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

Mergers & Name Changes

Bradford & Bingley	includes engagements of former	Target	Oct 1982
Bradford & Bingley	includes engagements of former	Saddleshworth Permanent Benefit	Feb 1982
Bradford & Bingley	includes engagements of former	Hyde	Sept 1981
Hyde	new name of	Hyde & District Permanent Benefit	Nov 1949
Bradford & Bingley	includes engagements of former	Spread Eagle Perpetual Benefit	Sept 1980
Bradford & Bingley	includes engagements of former	Chorley Permanent Benefit	June 1978
Chorley Permanent Benefit	new name of	Chorley (£100 shares) Permanent Benefit	Nov 1943
Bradford & Bingley	includes engagements of former	Scholes Permanent Benefit	Jan 1970
Bradford & Bingley	includes engagements of former	Birmingham Central	Oct 1967
Bradford & Bingley	includes engagements of former	Ulverston Equitable	Aug 1967
Bradford & Bingley	includes engagements of former	Erdington	May 1967
Erdington	new name of	Erdington Permanent	Jan 1965
Bradford & Bingley	formed by amalgamation of	Bradford Equitable with Bingley	July 1964
Bradford Equitable	new name of	Bradford Second Equitable Benefit	April 1946
Bingley	includes engagements of former	Kendal Model	Nov 1963

Scottish Building Society

Century	new name of	New Edinburgh Investment	Dec 1946
Scottish	includes engagements of former	Huntly	Nov 1985
Huntly	new name of	Huntly Property Investment	1964
Scottish	includes engagements of former	Banffshire	July 1984
Banffshire	new name of	Banffshire Property Investment Company	1964
Scottish	includes engagements of former	Permanent Scottish	Mar 1984
Scottish	includes engagements of former	Strathclyde	July 1982
Scottish	includes engagements of former	Galashiels Provincial	Dec 1969
Scottish	includes engagements of former	Bo'ness & Carriden Savings Investment & Building Society	Aug 1969
Scottish	includes engagements of former	Dundee & Angus	June 1963
Dundee & Angus	new name of	Forfarshire	June 1941
Scottish	includes engagements of former	Helenburgh & Gareloch Provident Investment & Building	April 1963
Scottish	includes engagements of former	Society Glasgow	Dec 1961
Scottish	includes engagements of former	Scottish Progressive	May 1946

Skipton Building Society

Skipton	includes engagements of former	Holmesdale	Oct 2018
Holmesdale	includes engagements of former	Holmesdale Benefit	Sept 1988
Skipton	includes engagements of former	Chelsea	June 2010
Skipton	includes engagements of former	Otley	Sept 1982
Otley	new name of	Otley & Wharfedale Permanent Investment & Benefit	1932
Skipton	includes engagements of former	Bury	1974
Bury	new name of	Bury Permanent Co operative Benefit	Dec 1956
Skipton	includes engagements of former	Ribblesdale Permanent	Mar 1966
Skipton	includes engagements of former	Barnoldswick & District Permanent	Feb 1942

Scarborough

Scarborough	includes engagements of former	Durham District Permanent	Dec 1966
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Stafford Railway Building Society

Stafford Railway	new name	Stafford Railway, Permanent Benefit	Feb 1957
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Mergers & Name Changes

Swansea Building Society

Swansea	includes engagements of former	Dilwyn Permanent	1984
Dilwyn Permanent	includes engagements of former	Florastash	Dec 1974

Teachers Building Society

Teachers	new name of	London Scottish	Nov 1968
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Tipton & Coseley Building Society

Tipton & Coseley	new name of	Tipton & Coseley Permanent	Mar 1972
Tipton & Coseley Permanent	new name of	Tipton District Permanent Benefit	Mar 1938

TSB (Sabadell)

TSB	transfer of engagements to	Sabadell	July 2015
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Cheltenham & Gloucester

Cheltenham & Gloucester	converted to public limited company	Lloyds TSB Group	Aug 1995
Cheltenham & Gloucester	includes engagements of former	Heart of England	Oct 1993
Heart of England	includes engagements of former	Rowley Regis	Mar 1988
Rowley Regis	includes engagements of former	Cradley Heath	Oct 1979
Rowley Regis	new name of	Cradley Heath	Oct 1979
Cradley Heath	new name of	Cradley Heath & District Benefit	Mar 1966
Rowley Regis	new name of	Rowley Regis & District Benefit	Jan 1967
Heart of England	includes engagements of former	Kidderminster Equitable	Mar 1988
Heart of England	includes engagements of former	Coalville Permanent	Mar 1978
Heart of England	new name of	Walsall Mutual	Aug 1974
Walsall Mutual	includes engagements of former	Rugby & Warwick	Aug 1974
Rugby & Warwick	includes engagements of former	Oxford Provident	Mar 1974
Rugby & Warwick	formed by amalgamation of	Rugby with Warwick & Warwickshire	Sept 1967
Rugby	includes engagements of former	Daventry & District Permanent	May 1953
Walsall Mutual	includes engagements of former	Walsall Permanent	Nov 1967
Walsall Mutual	new name of	Walsall Mutual Benefit	April 1953
Cheltenham & Gloucester	includes engagements of former	Mid Sussex	Aug 1992
Mid Sussex	includes engagements of former	Sydenham	May 1982
Mid Sussex	new name of	Mid Sussex Permanent	May 1963
Mid Sussex Permanent	includes engagements of former	Burgess Hill & Hurstpierpoint	April 1891
Cheltenham & Gloucester	includes engagements of former	Bedford Crown	July 1991
Bedford Crown	new name of	Bedford Crown Permanent	Apr 1964
Cheltenham & Gloucester	includes engagements of former	Portsmouth	June 1991
Portsmouth	new name of	City of Portsmouth	May 1952
Cheltenham & Gloucester	includes engagements of former	Walthamstow	Oct 1990
Walthamstow	includes engagements of former	South Manchester	Sept 1977
Walthamstow	new name of	Walthamstow Permanent Benefit	June 1952
Cheltenham & Gloucester	includes engagements of former	Peckham	June 1990
Peckham	new name of	Peckham Mutual	July 1982
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

Mergers & Name Changes

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

Northern Rock	includes engagements of former	North of England	Oct 1994
Northern Rock	converted to public limited company		Oct 1997
Northern Rock	includes engagements of former	Surrey	July 1993
Surrey	new name of	East Surrey	1986
Northern Rock	includes engagements of former	Lancastrian	July 1992
Lancastrian	formed by amalgamation of	Middleton with Tydesley	July 1986
Middleton	includes engagements of former	Failsworth Permanent	Dec 1974
Middleton	includes engagements of former	Saddleworth United	May 1973
Saddleworth United	new name of	Saddleworth United Permanent Benefit	July 1963
Middleton	includes engagements of former	County	June 1971
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

Mergers & Name Changes

United Kingdom	includes engagements of former	Castle	Oct 1968
United Kingdom	includes engagements of former	Walton & Kirkdale Permanent Benefit	Oct 1968
Northern Rock	includes engagements of former	Manchester Unity of Odd Fellows	July 1986
Manchester Unity of Oddfellows	new name of	St Margaret	May 1969
Northern Rock	includes engagements of former	Hartlepool & District	Oct 1985
Hartlepool & District	new name of	West Hartlepool	April 1967
West Hartlepool	new name of	West Hartlepool & District Permanent Benefit	July 1957
Northern Rock	includes engagements of former	South Shields Sun Permanent	Sept 1985
Northern Rock	includes engagements of former	Musselburgh	Dec 1983
Northern Rock	includes engagements of former	Blyth & Morpeth District Permanent	Jan 1982
Northern Rock	includes engagements of former	Kilmarnock	Jan 1982
Kilmarnock	new name of	Kilmarnock Building & Investment	Mar 1974
Northern Rock	includes engagements of former	Shields & Washington	Jan 1982
Shields & Washington	new name of	South Shields Equitable Permanent	May 1973
Northern Rock	includes engagements of former	Pioneer	May 1981
Northern Rock	includes engagements of former	Stockport & County Permanent	Mar 1981
Stockport & County Permanent	includes engagements of former	Hazel Grove Permanent Benefit	Aug 1972
Northern Rock	includes engagements of former	Lancashire	Nov 1980
Lancashire	new name of	House & Mill	June 1959
Northern Rock	includes engagements of former	Walker & Byker Industrial Permanent	July 1980
Northern Rock	includes engagements of former	Liverpool Charter	Sept 1979
Liverpool Charter	includes engagements of former	Liverpool Railway Permanent Benefit	Jan 1977
Liverpool Charter	new name of	Liverpool & Provincial	Oct 1970
Liverpool & Provincial	includes engagements of former	City Charter	Sept 1970
City Charter	includes engagements of former	Kew Investment	Mar 1960
City Charter	new name of	City Charter Permanent	Nov 1944
Northern Rock	includes engagements of former	Deal & Walmer	Aug 1979
Northern Rock	includes engagements of former	Kidderminster Permanent	July 1979
Kidderminster Permanent	new name of	Kidderminster Permanent Benefit	Nov 1976
Northern Rock	includes engagements of former	East Liverpool Incorporated	Dec 1978
Northern Rock	includes engagements of former	Falkirk	May 1978
Northern Rock	includes engagements of former	National Safety Permanent Investment	Feb 1978
Northern Rock	includes engagements of former	Star	Aug 1977
Star	new name of	Star Benefit	1954
Northern Rock	includes engagements of former	West Derby	July 1977
West Derby	new name of	West Derby & Everton Perpetual Benefit	Oct 1941
Northern Rock	includes engagements of former	Preston Royal Permanent Benefit	April 1977
Northern Rock	includes engagements of former	Elsecar, Hoyland & Wentworth Benefit	Jan 1977
Northern Rock	includes engagements of former	Cleveland Benefit	Jan 1976
Northern Rock	includes engagements of former	Wallsend Permanent	May 1975
Wallsend Permanent	new name of	Walker, Wallsend & Willingdon Permanent Benefit	April 1960
Northern Rock	includes engagements of former	Prudential Investment	Mar 1975
Northern Rock	includes engagements of former	Dunelm	Jan 1975
Northern Rock	includes engagements of former	Haltwhistle Permanent Benefit	Jan 1975
Northern Rock	includes engagements of former	Royal Arcade	April 1973
Northern Rock	includes engagements of former	Northumbria Permanent Benefit	July 1972
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

Mergers & Name Changes

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 Commercial	Oct 1965
Sunderland & Shields	includes engagements of former	Hadrian	July 1983
Hadrian	includes engagements of former	South Shields Royal Permanent	Oct 1969
Hadrian	includes engagement of former	Jarrow Permanent	Dec 1961
Hadrian	new name of	Always Ready Permanent	Dec 1953
Sunderland & Shields	includes engagements of former	Anchor	May 1981
Anchor	new name of	South Shields Anchor Permanent	June 1962
Sunderland & Shields	includes engagements of former	City of Durham	July 1979
City of Durham	new name of	City & County of Durham Permanent Benefit	June 1948
Sunderland & Shields	includes engagements of former	Nelson & Premier	July 1979
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

Mergers & Name Changes

Sunderland & Shields	includes engagements of former	Thornley & District Permanent	Jan 1970
Sunderland & Shields	new name of	Sunderland	July 1969
Sunderland Corporation & Eligible Corporation	includes engagements of former	Corporation & Eligible Corporation	July 1969
Corporation	formed by amalgamation of	Corporation with Eligible & United Corporation	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

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

Mergers & Name Changes

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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