PATCHLIGHT · MARKET REPORT

The bridging book: who is on the clock

How much bridging sits on owner-managed firms, with whom, where, and for how long has it been registered?

Across the 66,515 owner-managed firms in 20 counties of the North, the Midlands and London that Patchlight watches, from the 170,257 charges they have registered at Companies House. This is that population, not UK plc. Figures as of 3 November 2026.

> A bridging charge still registered is not a bridging loan still due: a satisfaction is filed after repayment, sometimes long after. The ages are years since registration, never a maturity.

Outstanding bridging charges, by lender

LENDER	CHARGES	FIRMS
Together	3,668	659
LendInvest	1,513	492
Hampshire Trust Bank	687	284
Cambridge & Counties Bank	278	124
Castle Trust Bank	92	64
Schneider Property Finance	83	7
Aspen Bridging	42	9
Spf Bridging	39	14
Mt Finance	32	25
Alternative Bridging Corporation	28	11
Bridging Finance Solutions Group	27	5
Bridging Made Easy Nw	26	12

Outstanding bridging charges, by county

COUNTY	CHARGES
Greater Manchester	1,275
London (E/EC/SE/SW/W/WC)	894
West Yorkshire	818
London N & NW	788
West Midlands	750
Merseyside	352
Nottinghamshire	271
Lancashire	255
Cheshire	230
Lincolnshire	155
Derbyshire	154
Staffordshire	145
Tyne & Wear	144
North Yorkshire	136
Leicestershire	124
South Yorkshire	116
County Durham	105
East Riding of Yorkshire	74
Teesside	35
Northumberland	24

How long the outstanding bridging charges have been registered

REGISTERED	CHARGES
Under 1 year	1,506
1 to 2 years	1,703
2 to 3 years	1,175
3 to 5 years	1,426
Over 5 years	1,035

Every one of these firms is a row in Patchlight, with the filing, the odds of a refinance this year and the owner's name. Thirty-day trial, no payment details. patchlight.co.uk