PATCHLIGHT · MARKET REPORT

The lender league table, county by county

Who holds the charges on owner-managed firms in each county?

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.

The top lender in each county, by outstanding charges

COUNTY	TOP LENDER	CHARGES	SHARE %	ALL OUTSTANDING CHARGES IN THE COUNTY
London (E/EC/SE/SW/W/WC)	Barclays	1,011	8	12,613
Greater Manchester	Paragon	957	9.6	9,971
West Midlands	NatWest	890	11.1	8,006
London N & NW	OneSavings Bank	683	8.6	7,900
West Yorkshire	Lloyds	779	11.4	6,851
Lancashire	Barclays	261	9.2	2,838
Merseyside	Paragon	299	10.8	2,770
Cheshire	Paragon	252	10	2,510
Nottinghamshire	Paragon	240	10.3	2,339
Leicestershire	Paragon	210	9.5	2,204
North Yorkshire	HSBC	235	11.7	2,003
Tyne & Wear	Paragon	459	23.3	1,969
Derbyshire	NatWest	186	9.7	1,914
South Yorkshire	Handelsbanken	205	10.7	1,912
Staffordshire	Barclays	210	13.2	1,591
Lincolnshire	NatWest	195	12.9	1,516
East Riding of Yorkshire	Paragon	143	10.2	1,403
County Durham	Paragon	213	17.6	1,208
Teesside	Lloyds	37	8.7	426
Northumberland	Charter Court	34	11.1	305

The fifteen lenders holding the most outstanding charges

LENDER	LENDER CLASS	CHARGES	FIRMS
Paragon	Challenger bank	5,771	1,023
Barclays	Bank	5,386	2,127
Lloyds	Bank	5,261	1,615
NatWest	Bank	4,370	1,960
HSBC	Bank	3,967	1,743
Together	Bridging lender	3,668	659
The Mortgage Lender	Challenger bank	3,143	811
Aldermore	Challenger bank	2,850	852
OneSavings Bank	Challenger bank	2,420	731
Charter Court	Challenger bank	2,382	830
Handelsbanken	Challenger bank	2,368	486
Landbay	Challenger bank	1,605	471
The Mortgage Works	Challenger bank	1,599	627
Shawbrook	Challenger bank	1,572	697
LendInvest	Bridging lender	1,513	492

Outstanding charges by lender class

LENDER CLASS	CHARGES	SHARE %
Challenger bank	30,132	37.9
Bank	22,666	28.5
Other company	11,204	14.1
Private individual	7,189	9
Bridging lender	6,845	8.6
Public body	1,013	1.3
Asset finance	390	0.5

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