PATCHLIGHT · MARKET REPORT

How long a charge lasts, lender by lender

From registration to satisfaction, how many years does a charge run, and when is it most likely to end?

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 satisfaction is filed after repayment, sometimes long after; the figures are years to the filing, not to the repayment. Medians are of charges that have ended.

Years from registration to satisfaction, by lender class

LENDER CLASS	CHARGES	SATISFIED	MEDIAN YEARS
Bank	36,691	18,921	8.8
Challenger bank	35,083	6,288	11.5
Bridging lender	10,705	4,144	5.5
Asset finance	1,069	709	3.2

Years from registration to satisfaction, by lender

Lenders with at least 1,000 charges on record.

LENDER	CHARGES	SATISFIED	MEDIAN YEARS
Lloyds	9,822	5,426	9.3
Barclays	6,955	2,711	10.1
NatWest	6,530	3,239	9.2
HSBC	5,950	2,765	9.2
Together	5,742	2,238	4.9
Aldermore	3,449	672	11
Shawbrook	2,010	494	10.3
Santander	1,721	1,122	6.7
Royal Bank of Scotland	1,707	1,254	7.6
Virgin Money	1,112	764	6.6

The chance a charge still outstanding ends in each year

Of the charges still outstanding at the start of that year of life, the share satisfied during it.

YEAR OF LIFE	BANK %	CHALLENGER %	BRIDGING %
1	3.3	2	16.2
2	4.9	2.3	13.4
3	5.9	3.7	10.9
4	6.6	3.5	10.6
5	7.7	3.7	6.9
6	10.2	9.2	14.4
7	9.4	5.8	10.7
8	10.3	6.2	8.2
9	9.9	6.1	9.2
10	11	7.4	9
11	11.7	11.2	12.2
12	12.9	13	13.3
13	12.5	8.4	11.1
14	13.1	10.1	0
15	11.6	7.6	0
16	15.8	12.5	0
17	13.5	2.2	0
18	12.8	18.2	0

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

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