



Banks in scope of ring-fencing as at 1 January 2020

As at 1 January 2020, the following UK banking groups included entities which were ring-fenced bodies (RFB) pursuant to section 142A of the Financial Services and Markets Act 2000 (FSMA) (as amended): Barclays, HSBC, Lloyds Banking Group, Royal Bank of Scotland, Santander UK, TSB, and Virgin Money UK.

The table below provides the list of individual RFBs within each group as at 1 January 2020:

Banking Group	List of RFBs
Barclays	Barclays Bank UK Plc
HSBC	HSBC UK Bank Plc
	Marks & Spencer Financial Services Plc
	HSBC Trust Company (UK) Ltd
Lloyds Banking Group	Lloyds Bank Plc
	Bank of Scotland Plc
Royal Bank of Scotland	National Westminster Bank Plc
	Royal Bank of Scotland plc, The
	Coutts & Company
	Ulster Bank Ltd
Santander UK	Santander UK Plc
	Cater Allen Limited
TSB	TSB Bank plc
Virgin Money UK⁽¹⁾	Clydesdale Bank Plc
	Virgin Money plc

⁽¹⁾ In September 2019, CYBG plc was renamed Virgin Money UK plc.