

# Bank of England PRA

## Banks in scope of ring-fencing as of 1 April 2025

As of 1 April 2025, 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, NatWest Group, and Santander UK.

The table below provides the list of individual RFBs within each group as of 1 April 2025:

| Banking Group        | RFBs   |
|----------------------|--|
| Barclays             | Barclays Bank UK PLC   |
| HSBC                 | HSBC Private Bank (UK) Limited<br><br>HSBC UK Bank Plc<br><br>Marks & Spencer Financial Services Plc           |
| Lloyds Banking Group | Bank of Scotland plc<br><br>Lloyds Bank PLC  |
| NatWest Group        | Coutts & Company<br><br>NATIONAL WESTMINSTER BANK PUBLIC LIMITED COMPANY<br><br>The Royal Bank of Scotland Plc |
| Santander UK         | Cater Allen Limited<br><br>Santander UK Plc  |