



## Who Owns Whom? Guide

If a bank or building society in the UK goes bust, savers can typically expect to be protected to the tune of £85,000 by the Financial Services Compensation Scheme (FSCS). There are, however, instances when this will not be the case.



Although most foreign banks fall under the remit of the FSCS, there are some which do not, with responsibility for depositor protection lying with the bank's home nation instead. It is also important to remember that

compensation under the FSCS is limited to £85,000 per banking licence, rather than per account. Unbeknownst to many, a number of banks and building societies are actually owned by the same banking group and operate under the same UK banking licence, with compensation levels being affected accordingly.

This guide reveals which brands operate under which banking licence, helping savers work out to what degree their savings are

protected by the FSCS. It also reveals which banks fall under the UK's compensation scheme and which do not. Our separate guide on [Depositor Protection](#) explores in greater depth how savers can make sure their deposits are protected.

### Useful Links

-  [Depositor Protection Guide](#)
-  [Full List of Guides](#)

NAME	OWNED BY/SUBSIDIARY OF	COUNTRY WHERE LICENCE HELD?	COMPENSATION SCHEME	DEPOSIT-TAKING (BANKING) LICENCE?	OTHER BANKS OPERATING UNDER THE SAME BANKING LICENCE
AA Financial Services	The Automobile Association Limited	UK	UK	Bank of Ireland (UK) plc OneFamily for Cash ISAs	Post Office Money, Bank of Ireland
Adam & Company	Royal Bank of Scotland Group	UK	UK	Royal Bank of Scotland	Royal Bank of Scotland
Agribank	Agri Holdings plc	Malta	Malta	Agribank plc	
Aldermore	First Rand Group (South Africa)	UK	UK	Aldermore Bank plc	
Allied Irish Bank (GB)	Allied Irish Banks (Ireland)	UK	UK	AIB Group (UK) plc	First Trust Bank (NI)
Al Rayan Bank	Masraf Al Rayan Group (Qatar)	UK	UK	Al Rayan Bank PLC	
Arbuthnot Latham & Co	Arbuthnot Banking Group plc	UK	UK	Arbuthnot Latham & Co Limited	
Atom Bank	N/A	UK	UK	Atom Bank plc	
Axis Bank	Axis Bank Limited (India)	UK	UK	Axis Bank UK Ltd	
Bank and Clients	Ocean Industries SA	UK	UK	Bank and Clients plc	
Bank of Baroda	Indian Government	UK	UK	Bank of Baroda (UK) Limited	
Bank of China (UK)	Bank of China	UK	UK	Bank of China (UK) Limited	
Bank of Ireland UK	Bank of Ireland Group (Ireland)	UK	UK	Bank of Ireland (UK) plc	Post Office Money, AA Financial Services
Bank of London and The Middle East	BLME Holdings plc	UK	UK	Bank of London and The Middle East plc	
Bank of Scotland	Lloyds Banking Group	UK	UK	Bank of Scotland plc	Birmingham Midshires, Halifax, Saga
Barclays Bank	Barclays Bank PLC	UK	UK	Barclays Bank plc	
Barclays Wealth and Investment Management	Barclays Bank PLC	Gibraltar, Guernsey, Isle of Man, Jersey	Gibraltar, Guernsey, Isle of Man, Jersey	Licensed in Gibraltar, Guernsey, Isle of Man and Jersey	
Bath Building Society	N/A	UK	UK	Bath Investment and Building Society	
Beverley Building Society	N/A	UK	UK	Beverley Building Society	
BFC Bank	Bank AlKhair B.S.C	UK	UK	BFC Bank Limited	
Birmingham Midshires	Lloyds Banking Group	UK	UK	Bank of Scotland plc	Bank of Scotland, Halifax, Saga
Britannia	The Co-operative Group	UK	UK	The Co-operative Bank plc	The Co-operative Bank, smile
Brown Shipley	KBL European Private Bankers (Luxembourg)	UK	UK	Brown Shipley & Co Limited (in the UK); KBL European Private Bankers S.A. in Luxembourg	
Buckinghamshire BS	N/A	UK	UK	Buckinghamshire Building Society	

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CAF Bank	Charities Aid Foundation	UK	UK	CAF Bank Limited	None
CAF Financial Solutions	Charities Aid Foundation	UK	UK	Shawbrook Bank Limited	Shawbrook Bank, Scottish Widows Bank
Cambridge and Counties Bank	50% Cambs Local Govt Pension Fund 50% Trinity Hall College Cambridge	UK	UK	Cambridge & Counties Bank Limited	
Cambridge Building Society	N/A	UK	UK	Cambridge Building Society	
Cater Allen Private Bank	Santander Group (Spain)	UK	UK	Cater Allen Ltd	
Charity Bank	N/A	UK	UK	The Charity Bank Ltd	
Charter Savings Bank	Charter Court Financial Services Ltd	UK	UK	Charter Court Financial Services Ltd	
Chelsea Building Society	Yorkshire Building Society	UK	UK	Yorkshire Building Society	Yorkshire BS
C Hoare & Co	N/A	UK	UK	C Hoare & Co	
Chorley & District BS	N/A	UK	UK	Chorley & District BS	
Citibank	Citigroup Inc (USA)	UK	UK	Citibank Europe plc	
Close Savings	Close Brothers Group plc	UK	UK	Close Brothers Limited	
Clydesdale Bank	CYBG PLC	UK	UK	Clydesdale Bank plc	Yorkshire Bank
Conister Bank	Manx Financial Ltd	Isle of Man	Isle of Man	Conister Bank Ltd	
Coutts & Co	Royal Bank of Scotland Group	UK	UK	Coutts & Co	
Coventry Building Society	N/A	UK	UK	Coventry Building Society	
Credit Suisse (UK)	Credit Suisse Group (Switzerland)	UK	UK	Credit Suisse (UK) Limited	
Cumberland Building Society	N/A	UK	UK	Cumberland Building Society	
Cynergy Bank	Cynergy Capital Limited	UK	UK	Cynergy Bank Limited	
Danske Bank	Danske Bank Group (Denmark)	UK	UK	Northern Bank Limited	
Darlington Building Society	N/A	UK	UK	Darlington Building Society	
Dudley Building Society	N/A	UK	UK	Dudley Building Society	
Earl Shilton Building Society	N/A	UK	UK	Earl Shilton Building Society	
Ecology Building Society	N/A	UK	UK	Ecology Building Society	
EFG Private Bank	EFG International Ltd	UK	UK	EFG Private Bank Limited	
Family Building Society	National Counties Building Society	UK	UK	National Counties Building Society	National Counties Building Society
Fidor Bank	Fidor Bank AG (Germany)	EEA - Germany	German	Fidor Bank AG	
first direct	HSBC Bank plc	UK	UK	HSBC Bank plc	HSBC
FirstSave	FBN Bank (Nigeria)	UK	UK	FBN Bank (UK) Ltd	
First Trust Bank (NI)	Allied Irish Bank (Ireland)	UK	UK	AIB Group (UK) plc	Allied Irish Bank (GB)
Ford Money	Ford Motor Group (USA)	UK	UK	FCE Bank plc	
Furness Building Society	N/A	UK	UK	Furness Building Society	
Gatehouse Bank	N/A	UK	UK	Gatehouse Bank plc	
Habib Bank Zurich	Habib Bank AG Zurich (Switzerland)	UK	UK	Habib Bank Zurich plc	
Halifax	Lloyds Banking Group	UK	UK	Bank of Scotland plc	Bank of Scotland, Birmingham Midshires, Saga
Hampshire Trust Bank	Alchemy Partners LLP	UK	UK	Hampshire Trust Bank plc	
Handelsbanken	Svenska Handelsbanken AB	UK	UK	Handelsbanken plc	
Hanley Economic BS	N/A	UK	UK	Hanley Economic Building Society	
Harpenden Building Society	N/A	UK	UK	Harpenden Building Society	
Hinckley & Rugby BS	N/A	UK	UK	Hinckley & Rugby Building Society	
Hodge Bank	Julian Hodge Bank Group	UK	UK	Julian Hodge Bank Ltd	
HSBC	HSBC Group	UK	UK	HSBC Bank plc	first direct
HSBC Expat	HSBC Group	Jersey	Jersey	Licensed in Jersey	
HSBC Private Bank (UK) Limited	HSBC Group	UK	UK	HSBC Private Bank (UK) Limited	
ICICI Bank UK	ICICI Bank Limited (India)	UK	UK	ICICI Bank UK plc	
Ikano Bank	N/A	EEA - Sweden	Swedish	Ikano Bank AB (publ)	
Investec Bank (Channel Islands) Ltd	Investec plc (South Africa)	Guernsey, Jersey,	Guernsey, Jersey	Licensed in Guernsey and Jersey	
Investec Bank plc	Investec plc (South Africa)	UK	UK	Investec Bank plc	

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Ipswich Building Society	N/A	UK	UK	Ipswich Building Society	
Isle of Man Bank	Royal Bank of Scotland Group	Isle of Man	Isle of Man	Licensed in the Isle of Man	
JP Morgan	J.P Morgan Chase	UK	UK	JP Morgan Europe Limited	
Kent Reliance	OneSavings plc	UK	UK	OneSavings plc	
Kleinwort Hambros	Societe Generale (France)	UK	UK	SG Kleinwort Hambros Bank Limited	
Kleinwort Hambros (Guernsey) Limited	Societe Generale (France)	Guernsey	Guernsey	Licensed in Guernsey	
Leeds Building Society	N/A	UK	UK	Leeds Building Society	
Leek United Building Society	N/A	UK	UK	Leek United Building Society	
Lloyds Bank	Lloyds Banking Group	UK	UK	Lloyds Bank plc	Lloyds Bank Private Banking, Scottish Widows Bank
Lloyds Bank International	Lloyds Banking Group	Gibraltar, Guernsey, Isle of Man, Jersey	Gibraltar, Guernsey, Isle of Man, Jersey	Licensed in Gibraltar, Guernsey, Isle of Man and Jersey	
Lloyds Bank Private Banking	Lloyds Banking Group	UK	UK	Lloyds Bank plc	Scottish Widows Bank, Lloyds Bank
Loughborough Building Society	N/A	UK	UK	Loughborough Building Society	
M&S Bank	HSBC Bank plc	UK	UK	Marks & Spencer Financial Services plc	
Manchester Building Society	N/A	UK	UK	Manchester Building Society	
Mansfield Building Society	N/A	UK	UK	Mansfield Building Society	
Marcus by Goldman Sachs®	Goldman Sachs Group	UK	UK	Goldman Sachs International Bank	
Market Harborough BS	N/A	UK	UK	Market Harborough Building Society	
Marsden Building Society	N/A	UK	UK	Marsden Building Society	
Masthaven	Masthaven Group	UK	UK	Masthaven Bank Limited	
Melton Mowbray BS	N/A	UK	UK	Melton Mowbray Building Society	
Metro Bank	N/A	UK	UK	Metro Bank PLC	
Moneycorp Bank	Regent Acquisitions (Holdings) Ltd (Jersey)	Gibraltar	Gibraltar	Moneycorp Bank Ltd	
Monmouthshire Building Society	N/A	UK	UK	Monmouthshire Building Society	
Monzo Bank	N/A	UK	UK	Monzo Bank Limited	OakNorth Bank
National Counties BS	N/A	UK	UK	National Counties Building Society	Family Building Society
National Savings & Investments	N/A				100% backed by HM Treasury the Exchequer
Nationwide Building Society	N/A	UK	UK	Nationwide Building Society	
NatWest	Royal Bank of Scotland Group	UK	UK	National Westminster Bank plc	
NatWest Offshore	Royal Bank of Scotland Group	Gibraltar, Guernsey, Isle of Man, Jersey	Gibraltar, Guernsey, Isle of Man, Jersey	Licensed in Gibraltar, Guernsey, Isle of Man and Jersey	
Nedbank Private Wealth	Old Mutual plc UK	UK, Isle of Man, Jersey	Isle of Man, and Jersey	Licensed in the UK, Isle of Man and Jersey	
Newbury Building Society	N/A	UK	UK	Newbury Building Society	
Newcastle Building Society	N/A	UK	UK	Newcastle Building Society	
Nottingham Building Society	N/A	UK	UK	Nottingham Building Society	
OakNorth Bank	N/A	UK	UK	OakNorth Bank Limited	Monzo Bank
Paragon Bank	Paragon Group	UK	UK	Paragon Bank plc	
PCF Bank	BCB Asset Management (Bermuda)	UK	UK	PCF Bank Ltd	
Penrith Building Society	N/A	UK	UK	Penrith Building Society	
Post Office Money®	Royal Mail Group Ltd	UK	UK	Bank of Ireland (UK) Plc	Bank of Ireland (UK) AA Financial Services
Principality Building Society	N/A	UK	UK	Principality Building Society	
Progressive Building Society	N/A	UK	UK	Progressive Building Society	
Punjab National Bank	Punjab National Bank (India)	UK	UK	Punjab National Bank (International) Limited	
QIB (UK)	Qatar Islamic Bank (Qatar)	UK	UK	QIB (UK) Plc	

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Raphaels Bank	Lenlyn Holdings plc	UK	UK	R Raphael & Sons plc	
RCI Bank UK	Renault Group (France)	UK	UK	RCI Bank UK Ltd	
Redwood Bank	Redwood Financial Partners Ltd	UK	UK	Redwood Bank Ltd	
Royal Bank of Canada (CI)	Royal Bank of Canada (Canada)	Guernsey, Jersey	Guernsey, Jersey	Licensed in Guernsey and Jersey	
Royal Bank of Scotland	Royal Bank of Scotland Group	UK	UK	Royal Bank of Scotland	Adam & Company
Saffron Building Society	N/A	UK	UK	Saffron Building Society	
Saga	Saga Personal Finance Ltd	UK	UK	Bank of Scotland plc	Bank of Scotland, Birmingham Midshires, Halifax
Sainsbury's Bank	J Sainsbury plc	UK	UK	Sainsbury's Bank plc	
Santander	Santander Group (Spain)	UK	UK	Santander UK plc	
Santander Private Banking	Santander Group (Spain)	Jersey	Jersey	Licensed in Jersey	
Schroder & Co	Schroders plc	UK	UK	Schroder & Co Ltd	
Scottish Building Society	N/A	UK	UK	Scottish Building Society	
Scottish Widows Bank	Lloyds Banking Group	UK	UK	Lloyds Bank plc	Lloyds Bank, Lloyds Bank Private Banking
Secure Trust Bank	Arbutnot Banking Group plc	UK	UK	Secure Trust Bank plc	
Shawbrook Bank Limited	RBS Equity Finance	UK	UK	Shawbrook Bank Limited	
Skipton Building Society	N/A	UK	UK	Skipton Building Society	
Skipton International Limited	Skipton Building Society	Guernsey	Guernsey	Licensed in Guernsey	
Smile	The Co-operative Group	UK	UK	The Co-operative Bank plc	Britannia, The Co-operative Bank
Stafford Railway BS	N/A	UK	UK	Stafford Railway Building Society	
Standard Bank Offshore	Standard Bank Group Ltd	Jersey, Isle of Man	Jersey, Isle of Man	Licensed in Jersey, Isle of Man	
Starling Bank	N/A	UK	UK	Starling Bank Limited	
State Bank of India	State Bank of India (India)	UK	UK	State Bank of India (UK) Ltd	
Swansea Building Society	N/A	UK	UK	Swansea Building Society	
Tandem Bank	N/A	UK	UK	Tandem Bank Ltd	
Teachers Building Society	N/A	UK	UK	Teachers Building Society	
Tesco Bank	Tesco plc	UK	UK	Tesco Personal Finance plc	
The Co-operative Bank	The Co-operative Group	UK, Jersey,	UK, Jersey	The Co-operative Bank plc	Britannia, smile
Tipton & Coseley BS	N/A	UK	UK	Tipton & Coseley Building Society	
Triodos Bank UK	Triodos Bank NV (Netherlands)	UK	UK	Triodos Bank UK Limited	
TSB	Sabadell Group (Spain)	UK	UK	TSB Bank plc	
Turkish Bank (UK) Ltd	Turkish Bank Limited (Turkey)	UK	UK	Turkish Bank (UK) Ltd	
Ulster Bank	Royal Bank of Scotland Group	UK	UK	Ulster Bank Limited	
Union Bank of India UK	Union Bank of India (India)	UK	UK	Union Bank of India (UK) plc	
United Bank UK	United National Bank Limited (Pakistan)	UK	UK	United National Bank Limited	
United Trust Bank	United Trust Bank Limited	UK	UK	United Trust Bank Limited	
Unity Trust Bank	N/A	UK	UK	Unity Trust Bank plc	
Vanquis Bank Ltd	Provident Financial Group	UK	UK	Vanquis Bank Ltd	
Vernon Building Society	N/A	UK	UK	Vernon Building Society	
Virgin Money	CYBG Group	UK	UK	Virgin Money plc	
Weatherbys Bank Limited	Weatherbys Bank Holdings Limited	UK	UK	Weatherbys Bank Limited	
Wesleyan Bank	Wesleyan Assurance Society	UK	UK	Wesleyan Bank Limited	
West Brom Building Society	N/A	UK	UK	West Bromwich Building Society	
Wyelands Bank	Sajeev Gupta Family Trust	UK	UK	Wyelands Bank Plc	
Yorkshire Bank	CYBG PLC	UK	UK	Clydesdale Bank plc	Clydesdale Bank
Yorkshire Building Society	N/A	UK	UK	Yorkshire Building Society	Chelsea BS
Zenith Bank	Zenith Bank plc (Nigeria)	UK	UK	Zenith Bank (UK) Ltd	
Zurich Bank International	Zurich Insurance Group	Switzerland	Isle of Man	Zurich Bank International Limited	