

Counterparty Lending List for 2014-15 as at 15/01/15

UK Banks

Bank	Fitch Credit	Moody's	S&P
	Rating	Rating	Rating
	Short Term	Short Term	Short Term
HSBC Bank plc	F1+	P-1	A-1+
Credit Suisse International	F1	P-1	A-1
Barclays Bank plc	F1	P-1	A-1
Clydesdale Bank	F1+	P-2	A-2
Citibank International plc	F1	P-1	A-1
Goldman Sachs International	F1	P-1	A-1
Standard Chartered Bank	F1+	P-1	A-1
Santander UK plc	F1	P-1	A-1
Sumitomo Mitsui Banking Corp Europe	F1	P-1	A-1
UBS	F1	P-1	A-1
Nationalised/Part Nationalised Banks			
Lloyds Bank Plc	F1	P-1	A-1
Bank of Scotland Plc	F1	P-1	A-1
Royal Bank of Scotland Plc	F1	P-2	A-2
National Westminster Bank	F1	P-2	A-2
Ulster Bank Ltd* ¹	F1	P-3	A-2

Building Societies

Group Asset Ranking		Society Assets £m	Fitch Short Term	Year end
1	Nationwide	189,926	F1	Apr-14
2	Yorkshire	34,453	F1	Dec-13
3	Coventry	28,253	F1	Dec-13
4	Skipton	14,487	F2	Dec-13
5	Leeds	11,194	F1	Dec-13
6	Principality	7,058	F2	Dec-13
7	West Bromwich	5,630	-	Mar-14
8	Newcastle	3,677	B	Dec-13
9	Nottingham	3,016	-	Dec-13
10	Cumberland	1,693	-	Mar-14
11	Progressive* ²	1,620	-	Dec-13
12	National Counties	1,261	-	Dec-13
13	Saffron	1,186	-	Dec-13
14	Cambridge	1,159	-	Dec-13

Note:

Not all of the top 20 Building Societies are Fitch rated, therefore we use the overall asset base in conjunction with the Fitch Rating to assess the lending criteria.

*¹ Ulster bank has been suspended from Capita's suggested lending list

*² On the 1 July 2014 City of Derry Building Society merged with Progressive Building Society. As at 31 December 2013 the group assets of City of Derry was £46m

