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Culture banks and banking, banks and banking In Britain, the central bank, which acts as banker for the state and commercial banks, is the Bank of England. The Governor of the Bank of England advises the government on financial matters. The bank sets national interest rates (= the cost of borrowing money) and is responsible for issuing banknotes. The main commercial banks, called clearing banks or high-street banks, are HSBC, Barclays, Lloyds, and The Royal Bank of Scotland.

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