



The Committee of Scottish Clearing Bankers

Quarterly Statistics for New Businesses

September 2008

 **BANK OF SCOTLAND**  **Clydesdale Bank**

 **Lloyds TSB
Scotland**

 **RBS**
The Royal Bank of Scotland

Scottish Business Statistics

Business Start-up Statistics are produced quarterly by The Committee of Scottish Clearing Bankers (CSCB), which incorporates Bank of Scotland, The Royal Bank of Scotland, Clydesdale Bank and Lloyds TSB Scotland.

Until quarter four 2001, the method of data collection was sourced to the branch where the account was opened and, whilst that gave reasonable accuracy, it was decided to enhance the procedure from quarter one 2002 by charting the geographical location of the business. This was done by placing each new business within its postcode sector, which gives greater precision when examining business growth by area. However, due to the change in methodology for compiling data, direct comparison between data since the change and that for previous years is not recommended.

With effect from 1 April 2006, Highlands and Islands Enterprise compacted the number of its Local Enterprise Companies from ten to nine. Data from quarter four 2006 onwards have been prepared on the basis of the revised structure and data for quarters two and three 2006 were restated to reflect the changes.

This release updates to September 2008.

These statistics can also be viewed on the CSCB Website:

www.scotbanks.org.uk

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Number of new businesses in Scottish Banks

by Bank of England Industrial Classification & Legal Entity

(Analysed by Industrial Classification allocated at the time of account opening)

Industrial Classifications	Q3/2007	Q4/2007	Y/E 2007	Q1/2008	Q2/2008	Q3/2008
1. Agriculture, Hunting & Forestry	119	94	539	146	124	78
2. Fishing	24	23	133	37	38	18
3. Mining & Quarrying	55	38	366	43	46	19
4. Manufacturing	221	244	1,139	206	174	196
5. Electrical, Gas & Water Supply	10	7	126	6	11	12
6. Construction	710	605	3,271	748	701	574
7. Wholesale & Retail Trade: Repairs	770	726	3,515	745	624	519
8. Hotels & Restaurants	449	415	2,046	471	474	428
9. Transport, Storage & Communication	198	158	932	174	150	153
10. Real Estate, Renting and Other Bus.	1,759	1,606	8,653	2,254	2,435	1,829
1.1 Public Administration & Defence	12	11	77	13	16	13
12. Education	43	54	240	57	59	47
13. Health & Social Work	142	138	662	119	114	146
14. Recreational, Pers. & Comm. Service	537	541	2,633	443	398	442
15. Other Financial Intermediation	28	48	187	19	6	18
16. Insurance Cos. & Pension Funds	7	10	41	5	13	8
17. Activities Aux. To Fin. Intermediation	96	74	481	64	82	98
Total	5,180	4,792	25,041	5,550	5,465	4,598

Legal Entity	Q3/2007	Q4/2007	Y/E 2007	Q1/2008	Q2/2008	Q3/2008
Sole Trader	2,283	2,058	10,750	2,725	2,393	1,993
Partnership	573	487	2,771	609	561	474
Company	2,324	2,247	11,520	2,216	2,511	2,131
Total	5,180	4,792	25,041	5,550	5,465	4,598

Number of new businesses in Scottish Banks by Local Enterprise Company

LEC	Q3/2007	Q4/2007	Y/E 2007	Q1/2008	Q2/2008	Q3/2008
Argyll and the Islands	61	66	416	61	78	54
Ayrshire	334	322	1,618	385	340	263
Borders	155	126	645	160	119	80
Caithness and Sutherland	44	32	193	52	54	44
Dumfries and Galloway	112	107	586	103	130	81
Dunbartonshire	185	175	915	191	188	169
Edinburgh & Lothian	800	818	3,789	959	910	767
Fife	357	286	1,516	380	324	244
Forth Valley	291	272	1,421	313	283	234
Glasgow	543	575	2,981	659	636	544
Grampian	603	495	3,096	607	692	584
Hebrides (Western Isles)	40	20	125	23	36	14
Inverness & East Highland	179	185	843	173	235	144
Lanarkshire	622	562	2,866	606	596	549
Lochaber	13	16	100	23	21	9
Moray	101	79	415	83	87	80
Orkney	18	14	82	23	16	13
Renfrewshire	307	270	1,523	309	244	286
Shetland	15	11	66	21	18	18
Skye and Wester Ross	14	14	94	19	32	19
Tayside	386	347	1,751	400	426	402
Total	5,180	4,792	25,041	5,550	5,465	4,598

Number of new businesses in Scottish Banks by Local Authority

Local Authority	Q3/2007	Q4/2007	Y/E 2007	Q1/2008	Q2/2008	Q3/2008
Aberdeen City	303	225	1,482	272	297	296
Aberdeenshire	301	270	1,615	336	394	287
Angus	103	102	521	132	120	123
Argyll & Bute	85	81	502	82	103	69
City of Edinburgh	503	528	2,333	589	583	538
Clackmannanshire	53	52	249	54	52	32
Comhairle nan Eilean Siar	40	20	125	23	36	14
Dumfries & Galloway	112	108	587	103	130	81
Dundee City	129	119	552	142	146	140
East Ayrshire	117	104	500	117	127	66
East Dunbartonshire	94	98	472	101	98	85
East Lothian	63	80	388	121	135	77
East Renfrewshire	79	70	410	96	83	74
Falkirk	129	113	692	141	142	119
Fife	357	286	1,516	380	324	244
Glasgow City	542	572	2,970	659	636	544
Highland	251	247	1,230	268	342	216
Inverclyde	72	54	312	55	50	70
Midlothian	77	81	365	105	41	51
Moray	101	79	415	83	87	80
North Ayrshire	102	115	601	119	111	116
North Lanarkshire	312	266	1,328	299	296	256
Orkney Islands	18	14	82	23	16	13
Perth & Kinross	155	127	681	126	160	138
Renfrewshire	157	148	810	157	111	143
Scottish Borders	155	127	646	160	119	80
Shetland Islands	15	11	66	21	18	18
South Ayrshire	118	109	559	155	108	85
South Lanarkshire	309	295	1,538	308	299	293
Stirling	109	107	480	118	90	83
West Dunbartonshire	63	56	314	65	60	66
West Lothian	156	128	700	144	151	101
Total	5,180	4,792	25,041	5,550	5,465	4,598

Number of new businesses in Scottish Banks by Scottish Parliamentary constituency

Parliamentary Constituency	Q3/2007	Q4/2007	Y/E 2007	Q1/2008	Q2/2008	Q3/2008
Aberdeen Central	110	106	569	118	105	98
Aberdeen North	75	50	365	44	71	70
Aberdeen South	117	69	548	110	121	128
Airdrie & Shotts	64	71	321	70	67	66
Angus	74	79	375	92	90	86
Argyll & Bute	57	60	374	56	72	50
Ayr	80	69	359	93	71	55
Banff & Buchan	88	61	412	92	117	84
Caithness, Sutherland & Easter Ross	75	48	291	78	92	70
Carrick, Cumnock & Doon Valley	75	66	336	97	90	55
Central Fife	64	51	290	60	56	40
Clydebank & Milngavie	45	37	221	48	45	58
Clydesdale	106	95	542	97	105	90
Coatbridge & Chryston	64	53	273	64	67	49
Cumbernauld & Kilsyth	87	64	285	81	70	61
Cunninghame North	50	60	313	52	63	66
Cunninghame South	52	55	288	67	48	50
Dumbarton	61	56	298	63	60	44
Dumfries	61	54	273	52	56	33
Dundee East	56	59	270	71	78	78
Dundee West	72	58	275	68	66	61
Dunfermline East	71	49	275	69	64	47
Dunfermline West	88	56	344	101	79	58
East Kilbride	92	71	407	78	77	74
East Lothian	49	68	327	115	114	68
Eastwood	79	70	410	96	83	74
Edinburgh Central	81	97	483	126	132	128
Edinburgh East & Musselburgh	75	69	324	104	97	70
Edinburgh North & Leith	142	135	670	149	141	135
Edinburgh Pentlands	60	84	282	55	56	82
Edinburgh South	85	94	327	86	94	64
Edinburgh West	74	63	311	75	85	66
Falkirk East	63	56	348	57	76	60
Falkirk West	66	57	343	84	66	60
Galloway & Upper Nithsdale	51	53	312	51	73	47
Glasgow Anniesland	45	33	198	69	69	51

Continued

Parliamentary Constituency	Q3/2007	Q4/2007	Y/E 2007	Q1/2008	Q2/2008	Q3/2008
Glasgow Baillieston	19	37	141	40	55	32
Glasgow Cathcart	50	47	226	54	39	30
Glasgow Govan	74	76	401	80	70	63
Glasgow Kelvin	210	216	1221	225	210	204
Glasgow Maryhill	45	39	203	62	44	45
Glasgow Pollok	31	42	182	44	53	30
Glasgow Rutherglen	40	37	197	47	45	39
Glasgow Shettleston	38	49	232	53	62	56
Glasgow Springburn	26	29	149	28	23	30
Gordon	134	113	637	136	149	99
Greenock & Inverclyde	56	34	231	37	34	57
Hamilton North & Bellshill	64	79	350	68	72	70
Hamilton South	57	57	266	65	61	63
Inverness East ,Nairn & Lochaber	105	147	574	101	135	82
Kilmarnock & Loudoun	81	77	363	81	74	41
Kirkcaldy	72	66	303	76	71	46
Linlithgow	68	58	331	64	60	45
Livingston	89	71	372	80	91	56
Midlothian	66	62	288	76	38	39
Moray	74	67	345	72	74	71
Motherwell & Wishaw	56	45	263	45	45	44
North East Fife	62	63	303	74	54	54
North Tayside	84	71	418	93	90	90
Ochil	88	77	382	92	85	59
Orkney & Shetland	33	25	148	44	34	31
Paisley North	63	86	330	59	36	68
Paisley South	44	33	254	56	48	43
Perth	86	67	358	62	91	80
Ross, Skye & Inverness West	70	52	365	89	115	64
Roxburgh & Berwickshire	90	72	362	92	68	47
Stirling	88	94	403	92	69	63
Strathkelvin & Bearsden	76	77	378	77	80	64
Tweeddale, Ettrick & Lauderdale	76	73	361	96	53	45
West Aberdeenshire & Kincardine	105	108	632	118	142	113
West Renfrewshire	66	50	308	61	43	45
Western Isles	40	20	125	23	36	14
Total	5,180	4,792	25,041	5,550	5,465	4,598