



The Committee of Scottish Clearing Bankers

Quarterly Statistics for New Businesses

December 2009

 **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.

With effect from quarter one 2009, presentation of the data has been further enhanced in order to reflect the replacement of the Local Enterprise Company structure with six Enterprise Regions. From quarter one 2009, data are also now reported by UK Parliamentary constituency.

Due to the changes in methodology for compiling data, direct comparison between data since the change occurred and that for previous years is not recommended.

This release updates to December 2009.

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	Q4/2008	Y/E 2008	Q1/2009	Q2/2009	Q3/2009	Q4/2009	Y/E 2009
1. Agriculture, Hunting & Forestry	76	424	75	99	83	89	346
2. Fishing	20	113	16	27	14	13	70
3. Mining & Quarrying	34	142	15	24	29	14	82
4. Manufacturing	193	769	159	171	157	163	650
5. Electrical, Gas & Water Supply	9	38	8	9	5	7	29
6. Construction	529	2,552	542	638	597	453	2,230
7. Wholesale & Retail Trade: Repairs	590	2,478	627	682	639	489	2,437
8. Hotels & Restaurants	385	1,758	376	443	337	333	1,489
9. Transport, Storage & Communication	154	631	146	151	136	139	572
10. Real Estate, Renting and Other Bus.	1,668	8,186	1,449	1,218	1,018	956	4,641
1.1 Public Administration & Defence	19	61	44	12	22	22	100
12. Education	92	255	78	80	71	45	274
13. Health & Social Work	121	500	94	151	126	102	473
14. Recreational, Pers. & Comm. Service	388	1,671	473	583	553	393	2,002
15. Other Financial Intermediation	64	107	25	16	18	24	83
16. Insurance Cos. & Pension Funds	7	33	3	7	4	11	25
17. Activities Aux. To Fin. Intermediation	66	310	36	72	52	63	223
Total	4,415	20,028	4,166	4,383	3,861	3,316	15,726

Legal Entity	Q4/2008	Y/E 2008	Q1/2009	Q2/2009	Q3/2009	Q4/2009	Y/E 2009
Sole Trader	1,706	8,817	1,908	2,001	1,817	1,467	7,193
Partnership	413	2,057	377	416	293	258	1,344
Company	2,296	9,154	1,881	1,966	1,751	1,591	7,189
Total	4,415	20,028	4,166	4,383	3,861	3,316	15,726

Number of new businesses in Scottish Banks by Enterprise Region

Enterprise Region	Q4/2008	Y/E 2008	Q1/2009	Q2/2009	Q3/2009	Q4/2009	Y/E 2009
Aberdeen City and Shire	-	-	449	511	412	321	1,693
East of Scotland	-	-	1,243	1,264	1,183	1,021	4,711
Highlands and Islands Enterprise	-	-	357	454	337	355	1,503
South of Scotland	-	-	233	190	155	150	728
Tayside	-	-	313	378	292	252	1,235
West of Scotland	-	-	1,571	1,586	1,482	1,217	5,856
Total	-	-	4,166	4,383	3,861	3,316	15,726

Number of new businesses in Scottish Banks by Local Authority

Local Authority	Q4/2008	Y/E 2008	Q1/2009	Q2/2009	Q3/2009	Q4/2009	Y/E 2009
Aberdeen City	282	1,147	200	251	172	138	761
Aberdeenshire	245	1,261	250	260	239	182	931
Angus	90	465	81	109	84	72	346
Argyll & Bute	63	317	67	59	58	55	239
City of Edinburgh	468	2,177	422	400	412	363	1,597
Clackmannanshire	29	167	44	50	39	29	162
Comhairle nan Eilean Siar	9	82	15	24	9	23	71
Dumfries & Galloway	74	388	103	86	76	60	325
Dundee City	78	506	95	116	87	73	371
East Ayrshire	79	389	96	83	60	30	269
East Dunbartonshire	85	369	99	77	88	76	340
East Lothian	62	395	113	101	98	84	396
East Renfrewshire	68	321	63	94	59	57	273
Falkirk	101	503	107	119	91	98	415
Fife	236	1,184	283	312	271	214	1,080
Glasgow City	463	2,301	466	444	432	363	1,705
Highland	189	1,015	193	268	200	202	863
Inverclyde	100	275	50	58	50	43	201
Midlothian	52	249	53	75	49	43	220
Moray	53	303	70	83	54	60	267
North Ayrshire	87	433	77	67	84	42	270
North Lanarkshire	311	1,162	232	265	231	173	901
Orkney Islands	8	60	15	9	19	20	63
Perth & Kinross	231	655	137	153	120	108	518
Renfrewshire	177	588	105	113	120	100	438
Scottish Borders	132	491	130	104	80	90	404
Shetland Islands	27	84	14	19	7	9	49
South Ayrshire	99	447	81	71	87	73	312
South Lanarkshire	324	1,223	237	248	214	206	905
Stirling	60	351	59	72	71	70	272
West Dunbartonshire	39	230	48	57	48	40	193
West Lothian	94	490	161	136	152	120	569
Total	4,415	20,028	4,166	4,383	3,861	3,316	15,726

Number of new businesses in Scottish Banks by Scottish Parliamentary constituency

Parliamentary Constituency	Q4/2008	Y/E 2008	Q1/2009	Q2/2009	Q3/2009	Q4/2009	Y/E 2009
Aberdeen Central	115	436	61	101	58	60	280
Aberdeen North	54	239	55	63	40	29	187
Aberdeen South	113	472	83	87	73	50	293
Airdrie & Shotts	88	291	60	62	47	48	217
Angus	58	326	63	72	61	49	245
Argyll & Bute	56	234	44	45	43	40	172
Ayr	66	285	50	41	52	47	190
Banff & Buchan	67	360	81	92	70	52	295
Caithness, Sutherland & Easter Ross	35	275	48	62	49	50	209
Carrick, Cumnock & Doon Valley	45	287	58	49	54	34	195
Central Fife	49	205	51	60	67	31	209
Clydebank & Milngavie	32	183	44	44	52	47	187
Clydesdale	147	439	66	80	81	68	295
Coatbridge & Chryston	66	246	56	51	63	33	203
Cumbernauld & Kilsyth	46	258	47	55	41	38	181
Cunninghame North	44	225	45	38	45	15	143
Cunninghame South	42	207	31	29	39	27	126
Dumbarton	27	194	47	42	43	32	164
Dumfries	28	169	39	39	26	31	135
Dundee East	40	267	48	59	41	40	188
Dundee West	38	233	46	56	45	31	178
Dunfermline East	48	228	64	55	60	48	227
Dunfermline West	46	284	44	79	55	54	232
East Kilbride	53	282	71	64	42	35	212
East Lothian	57	354	107	92	80	71	350
Eastwood	68	321	63	94	59	57	273
Edinburgh Central	93	479	108	72	92	84	356
Edinburgh East & Musselburgh	51	322	60	59	83	48	250
Edinburgh North & Leith	121	546	90	102	97	86	375
Edinburgh Pentlands	64	257	38	44	40	56	178
Edinburgh South	69	313	70	61	56	41	228
Edinburgh West	76	302	62	70	63	61	256
Falkirk East	45	238	62	53	40	42	197
Falkirk West	56	266	45	66	51	56	218
Galloway & Upper Nithsdale	46	217	64	47	50	29	190
Glasgow Anniesland	42	231	22	37	35	26	120

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Parliamentary Constituency	Q4/2008	Y/E 2008	Q1/2009	Q2/2009	Q3/2009	Q4/2009	Y/E 2009
Glasgow Baillieston	20	147	26	40	24	22	112
Glasgow Cathcart	33	156	44	27	30	29	130
Glasgow Govan	72	285	85	76	68	56	285
Glasgow Kelvin	156	795	134	122	125	121	502
Glasgow Maryhill	38	189	53	29	45	32	159
Glasgow Pollok	34	161	26	27	37	15	105
Glasgow Rutherglen	38	169	47	36	35	27	145
Glasgow Shettleston	40	211	47	55	43	41	186
Glasgow Springburn	27	108	25	29	22	20	96
Gordon	91	475	97	93	84	70	344
Greenock & Inverclyde	80	208	38	46	46	31	161
Hamilton North & Bellshill	84	294	57	60	68	61	246
Hamilton South	54	243	36	45	34	45	160
Inverness East ,Nairn & Lochaber	88	406	98	95	81	100	374
Kilmarnock & Loudoun	66	262	68	63	42	22	195
Kirkcaldy	44	237	54	68	44	42	208
Linlithgow	34	203	62	72	67	59	260
Livingston	60	287	98	64	84	61	307
Midlothian	39	192	46	57	29	36	168
Moray	47	264	62	71	52	53	238
Motherwell & Wishaw	66	200	37	62	39	28	166
North East Fife	50	232	70	50	46	39	205
North Tayside	116	389	55	80	64	64	263
Ochil	51	287	74	82	58	56	270
Orkney Islands	8	60	15	9	19	20	63
Paisley North	79	242	51	49	38	35	173
Paisley South	54	201	38	35	44	34	151
Perth	137	370	88	98	74	56	316
Ross, Skye & Inverness West	66	334	47	112	71	52	282
Roxburgh & Berwickshire	63	270	73	53	35	33	194
Shetland Islands	27	84	14	19	6	9	48
Stirling	48	272	43	54	59	55	211
Strathkelvin & Bearsden	67	288	76	59	52	50	237
Tweeddale, Ettrick & Lauderdale	82	276	65	70	64	65	264
West Aberdeenshire & Kincardine	93	466	80	88	87	67	322
West Renfrewshire	63	212	29	42	43	43	157
Western Isles	9	82	15	24	9	23	71
Total	4,415	20,028	4,166	4,383	3,861	3,316	15,726

Number of new businesses in Scottish Banks by UK Parliamentary constituency

Parliamentary Constituency	Q4/2008	Y/E 2008	Q1/2009	Q2/2009	Q3/2009	Q4/2009	Y/E 2009
Aberdeen North	-	-	57	96	59	45	257
Aberdeen South	-	-	109	118	94	78	399
Airdrie & Shotts	-	-	65	69	52	51	237
Angus	-	-	61	86	64	58	269
Argyll & Bute	-	-	67	59	58	55	239
Ayr, Carrick & Cumnock	-	-	67	53	70	50	240
Banff & Buchan	-	-	91	107	79	72	349
Berwickshire, Roxburgh & Selkirk	-	-	105	81	61	63	310
Caithness, Sutherland & Easter Ross	-	-	56	77	61	58	252
Central Ayrshire	-	-	47	56	60	46	209
Coatbridge, Chryston & Belshill	-	-	74	63	84	49	270
Cumbernauld, Kilsyth & Kirkintilloch East	-	-	62	67	51	48	228
Dumfries & Galloway	-	-	77	65	58	35	235
Dumfriesshire, Clydesdale & Tweeddale	-	-	63	62	51	61	237
Dundee East	-	-	57	71	54	49	231
Dundee West	-	-	58	67	53	38	216
Dunfermline & West Fife	-	-	54	92	70	65	281
East Dunbartonshire	-	-	82	63	76	64	285
East Kilbride, Strathaven & Lesmahagow	-	-	81	75	58	45	259
East Lothian	-	-	113	102	98	84	397
East Renfrewshire	-	-	63	94	59	57	273
Edinburgh East	-	-	102	82	96	73	353
Edinburgh North & Leith	-	-	105	114	117	105	441
Edinburgh South	-	-	75	66	59	58	258
Edinburgh South West	-	-	65	61	72	62	260
Edinburgh West	-	-	74	77	66	66	283
Falkirk	-	-	66	88	64	71	289
Glasgow Central	-	-	149	165	135	130	579
Glasgow East	-	-	45	52	37	35	169
Glasgow North	-	-	72	50	55	59	236
Glasgow North East	-	-	36	36	38	28	138
Glasgow North West	-	-	37	50	50	35	172
Glasgow South	-	-	79	50	61	51	241
Glasgow South West	-	-	48	41	55	26	170
Glenrothes	-	-	56	71	74	34	235
Gordon	-	-	112	101	91	56	360

Continued

Parliamentary Constituency	Q4/2008	Y/E 2008	Q1/2009	Q2/2009	Q3/2009	Q4/2009	Y/E 2009
Inverclyde	-	-	50	58	50	43	201
Inverness, Nairn, Badenoch & Strathspey	-	-	88	102	95	89	374
Kilmarnock & Loudoun	-	-	80	68	46	25	219
Kirkcaldy & Cowdenbeath	-	-	95	95	77	70	337
Lanark & Hamilton East	-	-	82	97	85	98	362
Linlithgow & East Falkirk	-	-	89	92	85	77	343
Livingston	-	-	112	75	94	70	351
Midlothian	-	-	53	75	49	43	220
Moray	-	-	70	83	54	60	267
Motherwell & Wishaw	-	-	49	80	57	37	223
Na h-Eileanan an Iar	-	-	15	24	9	23	71
North Ayrshire & Arran	-	-	59	42	56	25	182
North East Fife	-	-	78	54	51	44	227
Ochil & South Perthshire	-	-	107	114	91	73	385
Orkney & Shetland	-	-	29	28	25	29	111
Paisley & Renfrewshire North	-	-	59	65	57	57	238
Paisley & Renfrewshire South	-	-	46	48	64	43	201
Perth & North Perthshire	-	-	74	89	68	64	295
Ross, Skye & Lochaber	-	-	48	90	44	55	237
Rutherglen & Hamilton West	-	-	65	59	57	54	235
Stirling	-	-	59	72	71	70	272
West Aberdeenshire & Kincardine	-	-	81	89	88	70	328
West Dunbartonshire	-	-	48	57	48	40	193
Total	-	-	4,166	4,383	3,861	3,316	15,726