



The Committee of Scottish Bankers

Quarterly Statistics for New Businesses

2014

 BANK OF SCOTLAND



 Clydesdale Bank



HSBC 



Scottish Business Statistics

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

Users of the Start-up data published here should bear in mind the following notes, which describe various developments that have taken place in relation to production of the figures:

- With effect from quarter one 2002, the geographical locations of new businesses have been charted using postcode sectors. Prior to then, the location of the branch where the account was opened was used.
- With effect from quarter one 2009, presentation of the data has been further enhanced to reflect the replacement of the Local Enterprise Company structure with six Enterprise Regions.
- With effect from quarter one 2009, data has been reported by UK Parliamentary constituency.
- With effect from quarter one 2013, data has been collated using updated Scottish and UK Parliamentary constituency boundary information. New, additional, data tables reflecting the boundary changes are now displayed.
- With effect from quarter one 2013, a 3-fold Urban/Rural split has been included.

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

These statistics can also be viewed on the CSCB Website:

www.scotbanks.org.uk

Please refer any enquiries to:
The Committee of Scottish Bankers
Drumsheugh House
38b Drumsheugh Gardens
Edinburgh, EH3 7SW

Telephone: 0131 473 7770
email: info@scotbanks.org.uk

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	Q1/2014	Q2/2014	Q3/2014	Q4/2014	Y/E 2014
1. Agriculture, Hunting & Forestry	109	99	92	93	393
2. Fishing	28	18	15	17	78
3. Mining & Quarrying	58	64	56	37	215
4. Manufacturing	185	184	122	120	611
5. Electrical, Gas & Water Supply	14	17	26	23	80
6. Construction	386	426	287	293	1,392
7. Wholesale & Retail Trade: Repairs	458	448	339	324	1,569
8. Hotels & Restaurants	331	289	272	202	1,094
9. Transport, Storage & Communication	159	193	194	243	789
10. Real Estate, Renting and Other Bus.	917	857	745	667	3,186
1.1 Public Administration & Defence	14	18	16	12	60
12. Education	43	24	33	26	126
13. Health & Social Work	95	90	98	108	391
14. Recreational, Pers. & Comm. Service	505	424	412	345	1,686
15. Other Financial Intermediation	11	2	8	16	37
16. Insurance Cos. & Pension Funds	7	8	9	10	34
17. Activities Aux. To Fin. Intermediation	6	18	4	3	31
Total	3,326	3,179	2,728	2,539	11,772

Legal Entity	Q1/2014	Q2/2014	Q3/2014	Q4/2014	Y/E 2014
Sole Trader	1,314	1,248	1,088	946	4,596
Partnership	203	185	146	134	668
Company	1,809	1,746	1,494	1,459	6,508
Total	3,326	3,179	2,728	2,539	11,772

Number of new businesses in Scottish Banks by Enterprise Region & Urban/Rural split

Enterprise Region	Q1/2014	Q2/2014	Q3/2014	Q4/2014	Y/E 2014
Aberdeen City and Shire	427	431	399	282	1,539
East of Scotland	906	826	773	634	3,139
Highlands and Islands Enterprise	361	337	273	268	1,239
South of Scotland	145	134	83	115	477
Tayside	261	244	193	194	892
West of Scotland	1,226	1,207	1,007	1,046	4,486
Total	3,326	3,179	2,728	2,539	11,772

Urban/Rural	Q1/2014	Q2/2014	Q3/2014	Q4/2014	Y/E 2014
Urban	2,510	2,470	2141	1956	9,077
Accessible Rural	501	449	390	375	1,715
Remote Rural	315	260	197	208	980
Total	3,326	3,179	2,728	2,539	11,772

Number of new businesses in Scottish Banks by Local Authority

Local Authority	Q1/2014	Q2/2014	Q3/2014	Q4/2014	Y/E 2014
Aberdeen City	171	197	180	119	667
Aberdeenshire	256	235	219	163	873
Angus	68	70	68	65	271
Argyll & Bute	96	54	28	67	245
City of Edinburgh	297	268	257	185	1,007
Clackmannanshire	28	16	17	18	79
Comhairle nan Eilean Siar	37	22	20	10	89
Dumfries & Galloway	70	54	51	59	234
Dundee City	74	84	76	57	291
East Ayrshire	66	72	66	48	252
East Dunbartonshire	58	72	71	58	259
East Lothian	95	79	77	58	309
East Renfrewshire	35	33	24	27	119
Falkirk	72	59	57	55	243
Fife	184	190	160	147	681
Glasgow City	375	389	381	323	1,468
Highland	226	233	172	167	798
Inverclyde	55	38	18	46	157
Midlothian	38	38	40	27	143
Moray	45	62	48	34	189
North Ayrshire	80	76	75	66	297
North Lanarkshire	141	144	106	137	528
Orkney Islands	14	12	15	17	58
Perth & Kinross	92	68	56	65	281
Renfrewshire	75	58	35	49	217
Scottish Borders	91	88	36	62	277
Shetland Islands	14	9	8	17	48
South Ayrshire	70	75	81	62	288
South Lanarkshire	151	154	96	140	541
Stirling	72	68	53	69	262
West Dunbartonshire	51	44	36	31	162
West Lothian	129	118	101	91	439
Total	3,326	3,179	2,728	2,539	11,772

Number of new businesses in Scottish Banks by Scottish Parliamentary constituency

Parliamentary Constituency	Q1/2014	Q2/2014	Q3/2014	Q4/2014	Y/E 2014
Aberdeen Central	79	91	82	55	307
Aberdeen Donside	40	45	41	33	159
Aberdeen South and North Kincardine	71	78	74	38	261
Aberdeenshire East	80	74	56	42	252
Aberdeenshire West	73	75	80	70	298
Airdrie & Shotts	16	17	10	27	70
Almond Valley	39	39	32	33	143
Angus North and Mearns	59	51	52	43	205
Angus South	39	44	40	32	155
Argyll & Bute	48	24	19	39	130
Ayr	54	60	62	41	217
Banffshire & Buchan Coast	61	55	48	38	202
Caithness, Sutherland & Ross	60	76	60	49	245
Carrick, Cumnock & Doon Valley	33	42	43	41	159
Clackmannanshire and Dunblane	43	34	30	39	146
Clydebank & Milngavie	28	35	30	28	121
Clydesdale	45	40	9	41	135
Coatbridge & Chryston	38	36	27	26	127
Cowdenbeath	41	35	30	24	130
Cumbernauld & Kilsyth	29	32	39	24	124
Cunninghame North	52	46	37	32	167
Cunninghame South	30	26	31	29	116
Dumbarton	44	30	26	22	122
Dumfriesshire	34	24	22	25	105
Dundee City East	35	35	36	28	134
Dundee City West	39	49	40	28	156
Dunfermline	22	33	45	16	116
East Kilbride	35	40	44	33	152
East Lothian	71	45	43	38	197
Eastwood	26	36	42	37	141
Edinburgh Central	86	103	100	67	356
Edinburgh Eastern	53	40	37	31	161
Edinburgh Northern & Leith	81	79	75	49	284
Edinburgh Pentlands	42	23	30	26	121
Edinburgh Southern	45	42	40	28	155
Edinburgh Western	29	33	28	18	108

Parliamentary Constituency	Q1/2014	Q2/2014	Q3/2014	Q4/2014	Y/E 2014
Na h-Eileanan an Iar	34	20	17	10	81
Ettrick Roxburgh and Berwickshire	56	56	13	39	164
Falkirk East	40	34	29	35	138
Falkirk West	41	34	35	33	143
Galloway & West Dumfries	34	28	28	30	120
Glasgow Anniesland	56	41	45	30	172
Glasgow Cathcart	35	27	17	26	105
Glasgow Kelvin	89	89	84	79	341
Glasgow Maryhill & Springburn	39	47	50	38	174
Glasgow Pollok	43	34	37	37	151
Glasgow Provan	35	33	33	30	131
Glasgow Shettleston	36	45	37	38	156
Glasgow Southside	56	77	73	56	262
Greenock & Inverclyde	40	34	20	36	130
Hamilton Larkhall & Stonehouse	32	29	11	27	99
Inverness & Nairn	69	66	55	60	250
Kilmarnock & Irvine Valley	57	61	61	39	218
Kirkcaldy	41	42	32	37	152
Linlithgow	51	40	39	40	170
Mid Fife and Glenrothes	35	30	18	28	111
Midlothian North & Musselburgh	40	41	39	28	148
Midlothian South, Tweeddale & Lauderdale	39	39	33	29	140
Moray	35	46	43	30	154
Motherwell & Wishaw	45	42	15	40	142
North East Fife	41	38	38	30	147
Orkney Islands	15	15	18	21	69
Paisley	43	39	14	34	130
Perthshire North	48	30	25	33	136
Perthshire South & Kinrossshire	75	63	25	43	206
Renfrewshire North and West	39	23	8	23	93
Renfrewshire South	42	32	17	22	113
Rutherglen	34	26	25	31	116
Shetland Islands	22	15	9	20	66
Skye Lochaber and Badenoch	56	57	40	31	184
Stirling	46	48	40	27	161
Strathkelvin & Bearsden	47	35	37	50	169
Uddingston and Bellshill	40	56	28	29	153
Total	3,326	3,179	2,728	2,539	11,772

Number of new businesses in Scottish Banks by UK Parliamentary constituency

Parliamentary Constituency	Q1/2014	Q2/2014	Q3/2014	Q4/2014	Y/E 2014
Aberdeen North	52	68	62	51	233
Aberdeen South	98	111	101	56	366
Airdrie & Shotts	18	21	12	30	81
Angus	51	51	49	48	199
Argyll & Bute	60	32	29	51	172
Ayr	54	68	66	50	238
Banff & Buchan	81	67	59	44	251
Berwickshire	67	72	24	49	212
Caithness	47	61	50	47	205
Central Ayrshire	44	49	56	53	202
Coatbridge	56	66	48	41	211
Cumbernauld	35	36	45	31	147
Dumfries & Galloway	45	36	36	43	160
Dumfriesshire	42	36	24	33	135
Dundee East	40	47	49	39	175
Dundee West	47	53	45	32	177
Dunfermline & West Fife	32	42	54	20	148
East Dunbartonshire	45	41	40	51	177
East Kilbride	47	53	47	45	192
East Lothian	91	60	56	46	253
East Renfrewshire	41	51	51	44	187
Edinburgh East	59	62	61	42	224
Edinburgh North & Leith	122	139	124	84	469
Edinburgh South	49	37	34	27	147
Edinburgh South West	67	36	44	37	184
Edinburgh West	38	49	45	27	159
Falkirk	56	43	45	46	190
Glasgow Central	118	144	139	117	518
Glasgow East	25	30	26	30	111
Glasgow North	41	51	50	42	184
Glasgow North East	55	49	46	40	190
Glasgow North West	61	46	51	35	193
Glasgow South	42	33	21	30	126
Glasgow South West	49	42	44	40	175
Glenrothes	52	42	21	49	164
Gordon	98	83	77	63	321

Continued

Parliamentary Constituency	Q1/2014	Q2/2014	Q3/2014	Q4/2014	Y/E 2013
Inverclyde	45	38	21	41	145
Inverness	83	78	58	69	288
Kilmarnock & Loudoun	64	66	67	43	240
Kirkcaldy & Cowdenbeath	54	54	48	35	191
Lanark & Hamilton East	61	51	16	45	173
Linlithgow & East Falkirk	63	52	46	45	206
Livingston	52	51	43	50	196
Midlothian	38	38	40	27	143
Moray	46	59	50	37	192
Motherwell & Wishaw	48	49	14	43	154
Na h-Eileanan an Iar	34	20	17	10	81
North Ayrshire & Arran	63	52	45	37	197
North East Fife	43	40	40	31	154
Ochil & South Perthshire	74	60	47	44	225
Orkney & Shetland	37	30	27	41	135
Paisley & Renfrewshire North	47	28	9	25	109
Paisley & Renfrewshire South	56	46	21	42	165
Perth & North Perthshire	80	54	24	53	211
Ross	54	60	46	25	185
Rutherglen & Hamilton West	47	37	31	42	157
Stirling	59	60	50	45	214
West Aberdeenshire & Kincardine	98	102	100	67	367
West Dunbartonshire	55	47	37	29	168
Total	3,326	3,179	2,728	2,539	11,772