



The Committee of Scottish Clearing Bankers

# Quarterly Statistics for New Businesses

2006

 **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 have been restated to reflect the changes.

These statistics can also be viewed on the CSCB Website:

[www.scotbanks.org.uk](http://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                 | Q1/2006      | Q2/2006      | Q3/2006      | Q4/2006      | Y/E 2006      |
|--|--------------|--------------|--------------|--------------|---------------|
| 1. Agriculture, Hunting & Forestry         | 159          | 178          | 133          | 96           | 566           |
| 2. Fishing                                 | 39           | 36           | 34           | 31           | 140           |
| 3. Mining & Quarrying                      | 27           | 30           | 71           | 57           | 185           |
| 4. Manufacturing                           | 225          | 253          | 234          | 214          | 926           |
| 5. Electrical, Gas & Water Supply          | 29           | 27           | 16           | 23           | 95            |
| 6. Construction                            | 704          | 725          | 695          | 591          | 2,715         |
| 7. Wholesale & Retail Trade: Repairs       | 1,060        | 1,164        | 1,118        | 928          | 4,270         |
| 8. Hotels & Restaurants                    | 560          | 595          | 549          | 463          | 2,167         |
| 9. Transport, Storage & Communication      | 282          | 273          | 277          | 216          | 1,048         |
| 10. Real Estate, Renting and Other Bus.    | 1,769        | 1,740        | 1,648        | 1,612        | 6,769         |
| 1.1 Public Administration & Defence        | 5            | 8            | 22           | 8            | 43            |
| 12. Education                              | 76           | 52           | 60           | 73           | 261           |
| 13. Health & Social Work                   | 156          | 157          | 162          | 162          | 637           |
| 14. Recreational, Pers. & Comm. Service    | 776          | 950          | 782          | 600          | 3,108         |
| 15. Other Financial Intermediation         | 32           | 42           | 39           | 59           | 172           |
| 16. Insurance Cos. & Pension Funds         | 20           | 6            | 10           | 8            | 44            |
| 17. Activities Aux. To Fin. Intermediation | 72           | 84           | 83           | 83           | 322           |
| <b>Total</b>                               | <b>5,991</b> | <b>6,320</b> | <b>5,933</b> | <b>5,224</b> | <b>23,468</b> |

| Legal Entity | Q1/2006      | Q2/2006      | Q3/2006      | Q4/2006      | Y/E 2006      |
|--------------|--------------|--------------|--------------|--------------|---------------|
| Sole Trader  | 3,164        | 3,247        | 3,305        | 2,465        | 12,181        |
| Partnership  | 816          | 772          | 697          | 681          | 2,966         |
| Company      | 2,011        | 2,301        | 1,931        | 2,078        | 8,321         |
| <b>Total</b> | <b>5,991</b> | <b>6,320</b> | <b>5,933</b> | <b>5,224</b> | <b>23,468</b> |

## Number of new businesses in Scottish Banks by Local Enterprise Company

| LEC                            | Q1/2006      | Q2/2006      | Q3/2006      | Q4/2006      | Y/E 2006      |
|--------------------------------|--------------|--------------|--------------|--------------|---------------|
| Argyll and the Islands         | 122          | 88           | 88           | 93           | 391           |
| Ayrshire                       | 403          | 376          | 373          | 317          | 1,469         |
| Borders                        | 176          | 184          | 169          | 134          | 663           |
| Caithness and Sutherland       | 39           | 47           | 47           | 24           | 157           |
| Dumfries and Galloway          | 172          | 173          | 162          | 145          | 652           |
| Dunbartonshire                 | 240          | 242          | 225          | 176          | 883           |
| Edinburgh & Lothian            | 1,095        | 1,053        | 928          | 884          | 3,960         |
| Fife                           | 317          | 341          | 387          | 296          | 1,341         |
| Forth Valley                   | 350          | 348          | 265          | 292          | 1,255         |
| Glasgow                        | 835          | 802          | 783          | 718          | 3,138         |
| Grampian                       | 357          | 586          | 622          | 592          | 2,157         |
| Hebrides (Western Isles)       | –            | 35           | 28           | 24           | 87            |
| Inverness & East Highland      | –            | 172          | 206          | 175          | 553           |
| Inverness and Nairn            | 87           | –            | –            | –            | 87            |
| Lanarkshire                    | 729          | 757          | 612          | 530          | 2,628         |
| Lochaber                       | 35           | 35           | 23           | 19           | 112           |
| Moray                          | –            | 108          | 104          | 68           | 280           |
| Moray, Badenoch and Strathspey | 102          | –            | –            | –            | 102           |
| Orkney                         | 24           | 16           | 27           | 15           | 82            |
| Renfrewshire                   | 370          | 417          | 383          | 333          | 1,503         |
| Ross and Cromarty              | 60           | –            | –            | –            | 60            |
| Shetland                       | 23           | 43           | 31           | 14           | 111           |
| Skye and Lochalsh              | 26           | –            | –            | –            | 26            |
| Skye and Wester Ross           | –            | 36           | 25           | 25           | 86            |
| Tayside                        | 381          | 461          | 445          | 350          | 1,637         |
| Western Isles                  | 48           | –            | –            | –            | 48            |
| <b>Total</b>                   | <b>5,991</b> | <b>6,320</b> | <b>5,933</b> | <b>5,224</b> | <b>23,468</b> |

## Number of new businesses in Scottish Banks by Local Authority

| Local Authority           | Q1/2006      | Q2/2006      | Q3/2006      | Q4/2006      | Y/E 2006      |
|---------------------------|--------------|--------------|--------------|--------------|---------------|
| Aberdeen City             | 148          | 259          | 283          | 274          | 964           |
| Aberdeenshire             | 209          | 327          | 339          | 318          | 1,193         |
| Angus                     | 77           | 107          | 134          | 84           | 402           |
| Argyll & Bute             | 125          | 110          | 101          | 93           | 429           |
| City of Edinburgh         | 660          | 645          | 562          | 615          | 2,482         |
| Clackmannanshire          | 55           | 64           | 34           | 44           | 197           |
| Comhairle nan Eilean Siar | 48           | 35           | 28           | 24           | 135           |
| Dumfries & Galloway       | 172          | 173          | 162          | 145          | 652           |
| Dundee City               | 83           | 145          | 136          | 111          | 475           |
| East Ayrshire             | 111          | 101          | 124          | 113          | 449           |
| East Dunbartonshire       | 118          | 113          | 117          | 103          | 451           |
| East Lothian              | 117          | 125          | 99           | 68           | 409           |
| East Renfrewshire         | 121          | 153          | 127          | 103          | 504           |
| Falkirk                   | 160          | 162          | 135          | 129          | 586           |
| Fife                      | 316          | 341          | 388          | 296          | 1,341         |
| Glasgow City              | 824          | 793          | 777          | 714          | 3,108         |
| Highland                  | 267          | 290          | 301          | 243          | 1,101         |
| Inverclyde                | 72           | 65           | 77           | 58           | 272           |
| Midlothian                | 98           | 83           | 105          | 71           | 357           |
| Moray                     | 82           | 108          | 105          | 68           | 363           |
| North Ayrshire            | 156          | 153          | 132          | 108          | 549           |
| North Lanarkshire         | 355          | 361          | 289          | 257          | 1,262         |
| Orkney Islands            | 24           | 16           | 27           | 15           | 82            |
| Perth & Kinross           | 221          | 210          | 175          | 155          | 761           |
| Renfrewshire              | 177          | 199          | 180          | 174          | 730           |
| Scottish Borders          | 176          | 185          | 170          | 134          | 665           |
| Shetland Islands          | 23           | 43           | 31           | 14           | 111           |
| South Ayrshire            | 157          | 140          | 130          | 109          | 536           |
| South Lanarkshire         | 386          | 404          | 328          | 275          | 1,393         |
| Stirling                  | 135          | 122          | 97           | 120          | 474           |
| West Dunbartonshire       | 98           | 89           | 79           | 60           | 326           |
| West Lothian              | 220          | 199          | 161          | 129          | 709           |
| <b>Total</b>              | <b>5,991</b> | <b>6,320</b> | <b>5,933</b> | <b>5,224</b> | <b>23,468</b> |

## Number of new businesses in Scottish Banks by Scottish Parliamentary constituency

| Parliamentary Constituency          | Q1/2006 | Q2/2006 | Q3/2006 | Q4/2006 | Y/E 2006 |
|-------------------------------------|---------|---------|---------|---------|----------|
| Aberdeen Central                    | 60      | 85      | 107     | 118     | 370      |
| Aberdeen North                      | 39      | 67      | 71      | 57      | 234      |
| Aberdeen South                      | 49      | 106     | 106     | 100     | 361      |
| Airdrie & Shotts                    | 91      | 95      | 58      | 49      | 293      |
| Angus                               | 55      | 73      | 92      | 53      | 273      |
| Argyll & Bute                       | 101     | 70      | 72      | 80      | 323      |
| Ayr                                 | 107     | 96      | 92      | 74      | 369      |
| Banff & Buchan                      | 54      | 86      | 102     | 83      | 325      |
| Caithness, Sutherland & Easter Ross | 54      | 62      | 65      | 42      | 223      |
| Carrick, Cumnock & Doon Valley      | 83      | 63      | 66      | 56      | 268      |
| Central Fife                        | 56      | 63      | 65      | 38      | 222      |
| Clydebank & Milngavie               | 57      | 66      | 56      | 43      | 222      |
| Clydesdale                          | 121     | 134     | 123     | 92      | 470      |
| Coatbridge & Chryston               | 76      | 64      | 68      | 57      | 265      |
| Cumbernauld & Kilsyth               | 76      | 86      | 60      | 55      | 277      |
| Cunninghame North                   | 97      | 85      | 80      | 70      | 332      |
| Cunninghame South                   | 59      | 68      | 53      | 38      | 218      |
| Dumbarton                           | 82      | 87      | 72      | 44      | 285      |
| Dumfries                            | 61      | 81      | 80      | 70      | 292      |
| Dundee East                         | 39      | 56      | 63      | 59      | 217      |
| Dundee West                         | 43      | 88      | 71      | 51      | 253      |
| Dunfermline East                    | 54      | 55      | 67      | 56      | 232      |
| Dunfermline West                    | 73      | 64      | 86      | 77      | 300      |
| East Kilbride                       | 108     | 122     | 72      | 82      | 384      |
| East Lothian                        | 98      | 116     | 80      | 58      | 352      |
| Eastwood                            | 121     | 153     | 127     | 103     | 504      |
| Edinburgh Central                   | 126     | 114     | 103     | 120     | 463      |
| Edinburgh East & Musselburgh        | 102     | 79      | 81      | 73      | 335      |
| Edinburgh North & Leith             | 229     | 203     | 206     | 198     | 836      |
| Edinburgh Pentlands                 | 86      | 85      | 69      | 75      | 315      |
| Edinburgh South                     | 71      | 104     | 64      | 80      | 319      |
| Edinburgh West                      | 65      | 70      | 58      | 81      | 274      |
| Falkirk East                        | 84      | 79      | 70      | 61      | 294      |
| Falkirk West                        | 75      | 83      | 65      | 68      | 291      |
| Galloway & Upper Nithsdale          | 111     | 92      | 83      | 75      | 361      |
| Glasgow Anniesland                  | 76      | 75      | 82      | 76      | 309      |

continued

| Parliamentary Constituency       | Q1/2006      | Q2/2006      | Q3/2006      | Q4/2006      | Y/E 2006      |
|----------------------------------|--------------|--------------|--------------|--------------|---------------|
| Glasgow Baillieston              | 40           | 35           | 43           | 34           | 152           |
| Glasgow Cathcart                 | 50           | 44           | 50           | 38           | 182           |
| Glasgow Govan                    | 103          | 72           | 108          | 88           | 371           |
| Glasgow Kelvin                   | 335          | 323          | 270          | 290          | 1,218         |
| Glasgow Maryhill                 | 50           | 58           | 48           | 34           | 190           |
| Glasgow Pollok                   | 34           | 48           | 46           | 44           | 172           |
| Glasgow Rutherglen               | 71           | 55           | 60           | 41           | 227           |
| Glasgow Shettleston              | 67           | 68           | 58           | 53           | 246           |
| Glasgow Springburn               | 46           | 56           | 48           | 43           | 193           |
| Gordon                           | 78           | 114          | 122          | 119          | 433           |
| Greenock & Inverclyde            | 56           | 45           | 55           | 34           | 190           |
| Hamilton North & Bellshill       | 86           | 83           | 79           | 64           | 312           |
| Hamilton South                   | 71           | 70           | 53           | 44           | 238           |
| Inverness East ,Nairn & Lochaber | 117          | 134          | 153          | 107          | 511           |
| Kilmarnock & Loudoun             | 77           | 81           | 96           | 92           | 346           |
| Kirkcaldy                        | 66           | 65           | 75           | 54           | 260           |
| Linlithgow                       | 106          | 85           | 81           | 42           | 314           |
| Livingston                       | 115          | 115          | 81           | 87           | 398           |
| Midlothian                       | 73           | 71           | 93           | 48           | 285           |
| Moray                            | 73           | 98           | 95           | 58           | 324           |
| Motherwell & Wishaw              | 68           | 73           | 66           | 61           | 268           |
| North East Fife                  | 68           | 94           | 95           | 71           | 328           |
| North Tayside                    | 77           | 97           | 98           | 67           | 339           |
| Ochil                            | 81           | 117          | 73           | 74           | 345           |
| Orkney & Shetland                | 47           | 59           | 58           | 29           | 193           |
| Paisley North                    | 78           | 69           | 57           | 68           | 272           |
| Paisley South                    | 67           | 67           | 60           | 64           | 258           |
| Perth                            | 147          | 112          | 98           | 107          | 464           |
| Ross, Skye & Inverness West      | 96           | 94           | 84           | 94           | 368           |
| Roxburgh & Berwickshire          | 92           | 107          | 103          | 75           | 377           |
| Stirling                         | 128          | 104          | 80           | 102          | 414           |
| Strathkelvin & Bearsden          | 99           | 88           | 96           | 89           | 372           |
| Tweeddale, Etrick & Lauderdale   | 109          | 90           | 78           | 81           | 358           |
| West Aberdeenshire & Kincardine  | 86           | 136          | 125          | 126          | 473           |
| West Renfrewshire                | 47           | 83           | 85           | 66           | 281           |
| Western Isles                    | 48           | 35           | 28           | 24           | 135           |
| <b>Total</b>                     | <b>5,991</b> | <b>6,320</b> | <b>5,933</b> | <b>5,224</b> | <b>23,468</b> |