

Postcode Lending Publishable Data - Loans borrowing

June 2013 Region and Postcode Area

Postcode reporting exercise

Notes for users: December 2013

General

1. These figures form part of a joint data reporting exercise, covering lending to SMEs, residential mortgages and personal loans, coordinated by the British Bankers' Association (BBA) and the Council of Mortgage Lenders (CML).
2. Participating lenders comprise:
 - Barclays Bank
 - Clydesdale Bank & Yorkshire Bank
 - HSBC Bank
 - Lloyds Banking Group
 - Nationwide Building Society
 - Santander UK
 - The Royal Bank of Scotland Group
3. All the figures shown in this Excel file are **aggregate** figures. Participating lenders publish comparable figures for their own businesses separately, accessible via lenders' respective websites.
4. Figures cover **Great Britain only**, and so exclude Northern Ireland and the crown dependencies of Jersey, Guernsey and the Isle of Man.
5. The figures show the sterling equivalent **value of outstanding balances** (in all currencies) that have been advanced to, and drawn down by, borrowers.
6. Figures are reported using the **Royal Mail's sector postcode classification**, as maintained periodically by the Office for National Statistics.
7. Great Britain currently has about 1.8 million full postcodes, 11,000 sector postcodes, 3,000 districts and 120 postal areas.
8. Reporting is restricted to those **sector postcodes which are valid and live**, according to the most recent Royal Mail listing at the time of data reporting by lenders.
9. In order to safeguard **customer confidentiality** and satisfy all relevant data privacy, competition and other laws, the BBA, CML and individual lenders have applied a number of **redaction** filters to the raw lending figures reported by lenders.

These filters/rules are:

 - Borrowing stocks in a sector postcode is not disclosed where customer confidentiality would be compromised (ie where fewer than 10 borrowers exist in the sector or where borrowing is highly concentrated in a small number of the largest borrowers in the sector).
 - Individual lenders are not obliged to publish borrowing at sector level if they hold less than 3% of personal loans in a sector.
10. Typically, the total value of lending redacted in this way is relatively small, and spread thinly across a number of sector postcodes. The aggregate figures reported here therefore do not always represent the absolute sum of borrowing from all participating lenders. While this means that **aggregate figures may not be exactly comparable across different sector postcodes**, in most cases the borrowing amounts not included will be fairly small.

11. Wherever possible, any figures for an individual lender which either could not be attributed to a specific sector postcode, or had to be redacted for data privacy or other reasons have been added into the area totals shown. In a small number of instances, we do not attribute specific amounts to postal areas for data privacy reasons. This means that **aggregate figures may not be exactly comparable across different postal areas**.
12. Sector postcodes do not necessarily map across readily or exactly to alternative geographic classifications.

Personal loan specific issues

13. Personal loan figures are based on Bank of England reporting classifications, and will reflect **unsecured borrowing by individuals and households**.
14. Personal loan figures for participating lenders together represent **under 30% of the total national unsecured credit market and an estimated 60% of all personal loans**. **Users therefore should take considerable care in interpreting local-level figures, as they will not necessarily be truly representative of the picture for unsecured credit as a whole.**

Region	Postcode Area	Postcode Area name	Postcode Sector	Value of lending, £
				HSBC
East Midlands		Derby		£46,891,303
		Leicester		£61,837,581
		Lincoln		£17,420,799
		Nottingham		£65,377,513
		Northampton		£41,248,187
				£232,775,384
		Cambridge		£21,638,502
		Chelmsford		£41,341,120
		Colchester		£20,586,014
		Ipswich		£29,665,198
East of England		Norwich		£35,247,879
		Peterborough		£45,306,847
		Southend-on-Sea		£27,614,037
				£221,399,596
		Bromley		£21,852,262
		Croydon		£27,113,609
		East London		£52,101,410
		East Central London		£2,102,591
		Enfield		£21,213,874
		Guildford		£54,957,379
London		Harrow		£28,016,734
		Ilford		£20,279,730
		Kingston upon Thames		£39,605,008
		North London		£39,605,861
		North West London		£25,841,174
		Romford		£28,790,379
		South East London		£61,758,913
		Sutton		£17,086,328
		South West London		£57,542,415
		Twickenham		£39,073,193
		Southall		£21,599,735
		West London		£31,051,428
		Western Central London		£1,662,520
		Watford		£17,301,320
				£608,555,863
North East		Durham		£13,951,860
		Darlington		£21,587,757
		Newcastle upon Tyne		£56,785,732
		Sunderland		£10,673,406
		Cleveland		£30,399,277
			£133,398,031	
North West		Blackburn		£19,847,946
		Bolton		£16,327,859
		Carlisle		£20,733,659
		Chester		£53,372,651
		Crewe		£16,163,443
		Blackpool		£15,178,350
		Liverpool		£50,687,969
		Lancaster		£15,066,221
		Manchester		£47,469,336
		Oldham		£16,432,334
		Preston		£27,874,086
		Stockport		£29,209,982
		Warrington		£36,357,187
		Wigan		£11,060,242
				£375,781,266
Scotland		Aberdeen		£14,389,344
		Dundee		£3,526,042
		Dumfries		£2,904,198
		Edinburgh		£23,299,626
		Falkirk		£6,822,536
		Glasgow		£25,864,528
		Outer Hebrides		£292,262
		Inverness		£4,524,246
		Kilmarnock		£5,738,598
		Kirkwall		£469,076
		Kirkcaldy		£7,201,678
		Motherwell		£9,706,703
		Paisley		£6,373,853
		Perth		£3,700,694
		Galashiels		£2,213,105
	Lerwick		£425,651	
			£117,452,140	
Scotland		St Albans		£17,337,779
		Brighton		£45,130,069
		Canterbury		£24,293,313
		Dartford		£27,771,706
		Hemel Hempstead		£34,145,904
		Luton		£18,671,864
		Rochester		£41,944,589
		Milton Keynes		£36,757,365
		Oxford		£41,243,639
		Portsmouth		£42,888,690
		Reading		£66,440,190

Region	Postcode Area	Postcode Area name	Postcode Sector	Value of lending, £	
				HSBC	
South East		Redhill		£37,762,954	
		Stevenage		£29,557,678	
		Slough		£28,951,264	
		Southampton		£40,767,377	
		Tonbridge		£39,513,571	
				£573,177,954	
		Bath		£25,528,153	
		Bournemouth		£32,012,134	
		Bristol		£64,973,194	
		Dorchester		£10,943,401	
		Exeter		£25,019,910	
		Gloucester		£38,813,713	
		Plymouth		£22,989,337	
		Swindon		£32,843,445	
South West		Salisbury		£15,787,889	
		Taunton		£14,835,840	
		Torquay		£14,764,239	
		Truro		£15,165,198	
				£313,676,452	
		Cardiff		£66,551,958	
		Llandrindod Wells		£3,074,570	
		Llandudno		£49,350,020	
		Newport		£29,725,682	
		Swansea		£50,669,341	
Wales				£199,371,571	
		Birmingham		£99,162,758	
		Coventry		£57,102,761	
		Dudley		£24,338,978	
		Hereford		£9,129,617	
		Stoke-on-Trent		£30,937,405	
		Shrewsbury		£20,520,519	
		Telford		£10,139,926	
		Worcester		£21,016,261	
		Walsall		£33,908,482	
		Wolverhampton		£19,767,580	
				£326,024,286	
	West Midlands		Bradford		£29,747,501
			Doncaster		£40,358,212
		Huddersfield		£15,434,698	
		Harrogate		£10,568,639	
		Hull		£26,576,818	
		Halifax		£6,951,384	
		Leeds		£52,325,030	
		Sheffield		£79,004,389	
		Wakefield		£30,268,803	
		York		£36,064,387	
				£327,299,860	
Yorkshire & the Humber				£3,428,912,403	
GB					

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