

Postcode Lending Publishable Data - SME 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
 - 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 10% of SME borrowing 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.

SME specific issues

13. SME lending figures relate to **borrowing through loans and overdrafts ONLY. Other forms of finance (eg business credit cards or asset-based finance) are used by SMEs, but not included here.**
14. SME loans and overdrafts for participating lenders together represent about **60% of the total national market of all lending to SMEs by banks and building societies. Users therefore should take considerable care in interpreting local-level figures, as they will not necessarily be truly representative of the picture of SME finance as a whole.**

				Value of lending, £
Region	Postcode Area	Postcode Area name	Postcode Sector	HSBC
		Derby		£102,165,579
		Leicester		£229,695,671
		Lincoln		£90,203,412
		Nottingham		£177,060,050
		Northampton		£73,885,670
East Midlands				£673,010,382
		Cambridge		£41,014,607
		Chelmsford		£102,046,044
		Colchester		£57,481,718
		Ipswich		£127,073,269
		Norwich		£140,998,780
		Peterborough		£147,731,842
		Southend-on-Sea		£34,360,646
East of England				£650,706,906
		Bromley		£36,751,715
		Croydon		£52,170,373
		East London		£344,820,597
		East Central London		£69,301,705
		Enfield		£54,562,837
		Guildford		£126,977,360
		Harrow		£90,722,044
		Ilford		£59,761,016
		Kingston upon Thames		£81,077,802
		North London		£69,778,691
		North West London		£119,529,410
		Romford		£66,967,813
		South East London		£97,709,866
		Sutton		£7,803,756
		South West London		£109,826,396
		Twickenham		£73,705,497
		Southall		£53,799,615
		West London		£147,032,526
		Western Central London		£32,723,613
		Watford		£51,117,640
London				£1,746,140,272
		Durham		£30,655,597
		Darlington		£85,473,350
		Newcastle upon Tyne		£138,302,615
		Sunderland		£17,493,621
		Cleveland		£50,156,945
North East				£322,082,128
		Blackburn		£67,888,385
		Bolton		£44,547,279
		Carlisle		£123,486,021
		Chester		£106,099,746
		Crewe		£43,764,949
		Blackpool		£36,995,731
		Liverpool		£89,102,191
		Lancaster		£59,405,409
		Manchester		£265,309,958
		Oldham		£30,440,952
		Preston		£220,132,869
		Stockport		£94,008,330
		Warrington		£81,949,268
		Wigan		£15,237,909
North West				£1,278,368,997
		Aberdeen		£51,191,849
		Dundee		£12,127,045
		Dumfries		£26,744,050
		Edinburgh		£84,153,149
		Falkirk		£3,591,528
		Glasgow		£40,219,600
		Outer Hebrides		£1,258
		Inverness		£11,481,823
		Kilmarnock		£7,474,421
		Kirkwall		£102,573
		Kirkcaldy		£5,239,156
		Motherwell		£4,503,368
		Paisley		£13,546,124
		Perth		£14,767,408
		Galashiels		£13,114,045
		Lerwick		£1,234
Scotland				£288,258,631
		St Albans		£48,328,873
		Brighton		£125,122,590
		Canterbury		£76,247,202
		Dartford		£34,954,062

			Value of lending, £
Region	Postcode Area	Postcode Area name	HSBC
		Hemel Hempstead	£62,009,710
		Luton	£14,108,060
		Rochester	£88,115,863
		Milton Keynes	£79,730,235
		Oxford	£71,248,623
		Portsmouth	£105,446,123
		Reading	£98,623,975
		Redhill	£103,415,274
		Stevenage	£71,610,283
		Slough	£76,188,687
		Southampton	£89,547,067
		Tonbridge	£116,081,197
South East			£1,260,777,824
		Bath	£98,444,482
		Bournemouth	£84,231,964
		Bristol	£220,412,210
		Dorchester	£51,097,786
		Exeter	£159,099,805
		Gloucester	£139,565,350
		Plymouth	£106,392,229
		Swindon	£95,573,550
		Salisbury	£45,795,397
		Taunton	£9,976,085
		Torquay	£91,121,077
		Truro	£25,431,703
South West			£1,127,141,638
		Cardiff	£136,789,873
		Llandrindod Wells	£45,927,118
		Llandudno	£307,306,151
		Newport	£66,587,595
		Swansea	£243,740,912
Wales			£800,351,649
		Birmingham	£316,977,374
		Coventry	£209,997,166
		Dudley	£48,367,824
		Hereford	£90,483,724
		Stoke-on-Trent	£53,792,498
		Shrewsbury	£271,734,009
		Telford	£33,056,574
		Worcester	£73,141,765
		Walsall	£65,316,759
		Wolverhampton	£12,880,731
West Midlands			£1,175,748,424
		Bradford	£135,354,764
		Doncaster	£130,024,957
		Huddersfield	£43,889,293
		Harrogate	£44,843,142
		Hull	£98,162,050
		Halifax	£20,789,437
		Leeds	£132,733,510
		Sheffield	£161,910,365
		Wakefield	£116,032,377
		York	£286,013,756
Yorkshire & the Humber			£1,169,753,651
GB			£10,492,340,502

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