

Postcode Lending Publishable Data - Mortgage 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 10% of SME borrowing, 3% of mortgages or 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.

Mortgage specific issues

13. Mortgage figures are based on Bank of England reporting classifications, and will include **most buy to let activity, as well as borrowing by home-owners**.
14. Participating lenders together represent about **73% of the total national residential mortgage market**. **Users therefore should take considerable care in interpreting local-level figures, as they will not necessarily be truly representative of the picture for the mortgage industry as a whole.**

Value of lending, £

Region	Postcode area	Postcode Area name	Postcode Sector	HSBC
East Midlands		Derby		£730,834,877
		Leicester		£985,087,989
		Lincoln		£230,578,661
		Nottingham		£1,047,560,885
		Northampton		£599,110,557
				£3,593,172,968
		Cambridge		£637,582,273
		Chelmsford		£1,159,563,218
		Colchester		£369,214,133
		Ipswich		£510,528,605
East of England		Norwich		£543,073,595
		Peterborough		£619,062,940
		Southend-on-Sea		£473,894,729
				£4,312,919,494
		Bromley		£780,295,513
		Croydon		£570,098,012
		East London		£1,288,537,101
		East Central London		£117,577,267
		Enfield		£493,518,419
		Guildford		£1,873,819,032
London		Harrow		£911,937,494
		Ilford		£491,486,518
		Kingston upon Thames		£1,866,272,291
		North London		£1,865,622,508
		North West London		£1,508,385,394
		Romford		£438,157,203
		South East London		£1,962,013,337
		Sutton		£357,061,680
		South West London		£3,994,432,641
		Twickenham		£1,196,979,619
North East		Southall		£291,679,547
		West London		£1,943,771,759
		Western Central London		£37,707,390
		Watford		£593,098,965
				£22,582,451,691
		Durham		£166,458,456
		Darlington		£255,137,972
		Newcastle upon Tyne		£773,499,319
		Sunderland		£113,417,819
		Cleveland		£353,265,275
North West				£1,661,778,842
		Blackburn		£261,112,354
		Bolton		£244,458,861
		Carlisle		£244,810,184
		Chester		£754,791,068
		Crewe		£326,128,099
		Blackpool		£174,251,999
		Liverpool		£626,314,515
		Lancaster		£242,443,903
		Manchester		£765,407,268
Scotland		Oldham		£230,607,440
		Preston		£475,829,820
		Stockport		£685,857,337
		Warrington		£692,198,603
		Wigan		£142,311,378
				£5,866,522,829
		Aberdeen		£295,523,424
		Dundee		£48,060,860
		Dumfries		£20,460,843
		Edinburgh		£664,647,707
	Falkirk		£93,041,199	
	Glasgow		£396,155,867	
	Outer Hebrides		£1,375,597	
	Inverness		£54,914,468	
	Kilmarnock		£48,356,386	
	Kirkwall		£3,456,157	
	Kirkcaldy		£94,583,272	
	Motherwell		£82,911,974	
	Paisley		£64,975,865	
	Perth		£54,822,485	
	Galashiels		£18,146,594	
	Lerwick		£4,238,685	
			£1,945,671,384	

	St Albans	£844,844,216
	Brighton	£992,918,651
	Canterbury	£360,390,163
	Dartford	£429,901,068
	Hemel Hempstead	£1,141,824,478
	Luton	£293,387,576
	Rochester	£561,255,668
	Milton Keynes	£678,148,996
	Oxford	£1,023,107,590
	Portsmouth	£616,517,204
	Reading	£1,811,202,511
	Redhill	£1,114,721,740
	Stevenage	£725,822,302
	Slough	£1,013,551,480
	Southampton	£971,717,470
	Tonbridge	£1,236,149,092
South East		£13,815,460,204
	Bath	£540,353,209
	Bournemouth	£609,881,304
	Bristol	£1,303,376,640
	Dorchester	£163,809,320
	Exeter	£454,345,677
	Gloucester	£846,170,109
	Plymouth	£370,002,541
	Swindon	£604,961,634
	Salisbury	£291,757,852
	Taunton	£227,700,574
	Torquay	£246,580,601
	Truro	£217,706,490
South West		£5,876,645,951
	Cardiff	£922,666,855
	Llandrindod Wells	£42,336,659
	Llandudno	£602,928,487
	Newport	£367,615,868
	Swansea	£559,083,127
Wales		£2,494,630,996
	Birmingham	£1,691,436,713
	Coventry	£977,803,599
	Dudley	£365,022,124
	Hereford	£146,530,681
	Stoke-on-Trent	£377,164,435
	Shrewsbury	£354,528,056
	Telford	£159,637,532
	Worcester	£414,602,778
	Walsall	£410,537,588
	Wolverhampton	£262,958,910
West Midlands		£5,160,222,416
	Bradford	£410,570,256
	Doncaster	£487,062,344
	Huddersfield	£287,673,600
	Harrogate	£281,941,128
	Hull	£315,528,551
	Halifax	£129,905,708
	Leeds	£1,018,742,525
	Sheffield	£1,151,949,855
	Wakefield	£420,508,716
	York	£735,208,085
Yorkshire & the Humber		£5,239,090,770
GB		£72,548,567,544

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