



## Enterprise Finance Guarantee Quarterly Statistics for Q3 FY 2019-20

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Enterprise Finance Guarantee is a programme run by the British Business Bank, the UK Government's economic development bank. The British Business Bank was set up with the aim of helping to create more effective and efficient finance markets for smaller businesses in the UK.

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## Quarterly breakdown of EFG lending

Quarter	Number of Loans Offered	Value of Loans Offered (£m)	Average Size of Loan Offered (£k)	Number of Loans Drawn	Value of Loans Drawn (£m)	Average Size of Loan Drawn (£k)
2009 Jan - Mar	1,221	104.1	85.3	590	48.9	83.0
2009 Apr - Jun	2,376	254.9	107.3	2,030	201.6	99.3
2009 Jul - Sep	2,030	217.9	107.3	1,921	203.3	105.9
2009 Oct - Dec	1,788	182.4	102.0	1,627	172.5	106.0
2010 Jan - Mar	1,824	187.6	102.8	1,605	159.5	99.4
2010 Apr - Jun	1,530	154.1	100.7	1,450	144.6	99.7
2010 Jul - Sep	1,426	143.7	100.8	1,326	134.5	101.4
2010 Oct - Dec	1,051	102.8	97.8	943	90.7	96.2
2011 Jan - Mar	1,036	93.1	89.9	966	91.5	94.7
2011 Apr - Jun	934	95.4	102.2	830	78.5	94.6
2011 Jul - Sep	897	95.8	106.8	817	77.8	95.2
2011 Oct - Dec	735	77.8	105.8	697	77.8	111.6
2012 Jan - Mar	793	84.5	106.6	654	66.7	102.1
2012 Apr - Jun	751	85.3	113.6	642	71.2	111.0
2012 Jul - Sep	859	95.9	111.6	732	82.2	112.2
2012 Oct - Dec	770	71.9	93.4	687	67.9	98.8
2013 Jan - Mar	916	96.5	105.4	738	72.8	98.6
2013 Apr - Jun	951	100.7	105.9	807	84.2	104.4
2013 Jul - Sep	974	110.9	113.8	830	89.1	107.4
2013 Oct - Dec	900	99.9	111.0	787	91.2	115.9
2014 Jan - Mar	896	97.0	108.2	797	85.5	107.3
2014 Apr - Jun	839	97.7	116.5	693	73.7	106.3
2014 Jul - Sep	707	87.5	123.8	643	79.1	123.1
2014 Oct - Dec	587	67.0	114.2	539	59.4	110.2
2015 Jan - Mar	585	68.3	116.7	486	60.9	125.4
2015 Apr - Jun	532	70.0	131.6	437	59.1	135.3
2015 Jul - Sep	556	68.2	122.7	467	50.5	108.1
2015 Oct - Dec	486	56.7	116.6	447	56.0	125.2
2016 Jan - Mar	480	59.7	124.3	399	51.0	127.8
2016 Apr - Jun	519	65.0	125.2	444	51.7	116.5
2016 Jul - Sep	537	63.3	117.9	460	55.2	119.9
2016 Oct - Dec	485	55.6	114.7	427	49.0	114.9
2017 Jan - Mar	576	66.1	114.8	454	47.4	104.4
2017 Apr - Jun	546	61.2	112.1	492	58.5	119.0
2017 Jul - Sep	519	70.7	136.2	468	58.4	124.9
2017 Oct - Dec	449	56.8	126.6	390	51.9	133.1
2018 Jan - Mar	476	57.3	120.4	416	46.5	111.8
2018 Apr - Jun	476	61.1	128.4	384	51.9	135.1
2018 Jul - Sep	451	58.1	128.8	427	52.2	122.3
2018 Oct - Dec	448	54.44	121.5	404	48.66	120.4
2019 Jan - Mar	496	51.97	104.8	429	45.66	106.4
2019 Apr - Jun	511	58.04	113.6	446	48.11	107.9
2019 Jul - Sep	579	59.09	102.0	535	56.33	105.3
2019 Oct - Dec	530	60.26	113.7	482	52.66	109.2
<b>Grand Total</b>	<b>37,028</b>	<b>4,026.61</b>	<b>108.7</b>	<b>32,245</b>	<b>3,456.15</b>	<b>107.2</b>

## EFG lending by region

Region	Number of Loans Offered	Value of Loans Offered (£m)	Ratio of Number of Loans per 10,000 businesses in Region	Number of Loans Drawn	Value of Loans Drawn (£m)	Ratio of Number of Loans per 10,000 businesses in Region
East Midlands	2,755	302.0	89.6	2,441	267.9	79.4
East of England	3,107	343.3	61.9	2,670	293.6	53.2
London	4,989	620.6	59.6	4,219	512.2	50.4
North East	1,269	115.8	90.8	1,106	100.1	79.1
North West	4,878	509.7	101.2	4,316	445.2	89.5
Northern Ireland	364	53.5	29.4	312	45.6	25.2
Scotland	2,464	318.1	76.0	2,153	282.2	66.4
South East	4,840	541.9	65.1	4,169	461.7	56.1
South West	3,489	348.4	75.1	3,077	301.3	66.2
Wales	1,361	149.6	68.0	1,181	128.7	59.0
West Midlands	3,596	368.5	99.0	3,123	311.7	85.9
Yorkshire and The Humber	3,916	355.2	113.3	3,478	305.9	100.6
<b>Grand Total</b>	<b>37,028</b>	<b>4,026.6</b>	<b>76.6</b>	<b>32,245</b>	<b>3,456.2</b>	<b>66.7</b>

### EFG lending by sector

Sector	Number of Loans Offered	% Of Number of Loans Offered	Value of Loans Offered (£m)	% Of Value of Loans Offered	Number of Loans Drawn	% Of Number of Loans Drawn	Value of Loans Drawn (£m)	% Of Value of Loans Drawn
WH'SALE & RETAIL TRADE; REPAIR OF MOTOR VEHICLES & MOTORCYCLES	10,335	27.9%	984.3	24.4%	8,855	27.5%	843.0	24.4%
MANUFACTUR'G	4,577	12.4%	571.8	14.2%	4,123	12.8%	504.8	14.6%
ACCOMMOD'N & FOOD SERVICE ACTIVITIES	5,687	15.4%	607.6	15.1%	4,730	14.7%	504.2	14.6%
PROFESSIONAL, SCIENTIFIC & TECHNICAL ACTIVITIES	2,993	8.1%	334.5	8.3%	2,664	8.3%	295.6	8.6%
CONSTRUCTION	2,185	5.9%	215.2	5.3%	2,027	6.3%	197.8	5.7%
HUMAN HEALTH & SOCIAL WORK ACTIVITIES	2,085	5.6%	308.0	7.7%	1,694	5.3%	233.0	6.7%
INFORMATION & COMMUNICATION	1,678	4.5%	225.6	5.6%	1,527	4.7%	200.3	5.8%
ADMINISTRATIVE & SUPPORT SERVICE ACTIVITIES	2,325	6.3%	235.5	5.8%	2,132	6.6%	214.2	6.2%
TRANSPORTATION & STORAGE	1,000	2.7%	98.7	2.5%	888	2.8%	85.6	2.5%
ARTS, ENTERTAINMENT & RECREATION	1,145	3.1%	151.9	3.8%	939	2.9%	123.3	3.6%
OTHER SERVICE ACTIVITIES	1,028	2.8%	66.2	1.6%	894	2.8%	55.6	1.6%
REAL ESTATE ACTIVITIES	653	1.8%	65.6	1.6%	578	1.8%	56.3	1.6%
EDUCATION	583	1.6%	48.2	1.2%	535	1.7%	43.7	1.3%
WATER SUPPLY; SEWERAGE, WASTE MANAGE'T & REMEDIATION ACTIVITIES	263	0.7%	40.1	1.0%	224	0.7%	33.9	1.0%
FINANCIAL & INSURANCE ACTIVITIES	235	0.6%	42.9	1.1%	204	0.6%	37.9	1.1%
AGRICULTURE, FORESTRY & FISHING	197	0.5%	16.3	0.4%	182	0.6%	14.5	0.4%
MINING & QUARRYING	26	0.1%	8.0	0.2%	21	0.1%	6.6	0.2%
ELECTRICITY, GAS, STEAM & AIR CONDITION'G SUPPLY	33	0.1%	6.3	0.2%	28	0.1%	5.9	0.2%
PUBLIC ADMINISTRATION & DEFENCE; COMPULSORY SOCIAL SECURITY	0	0.0%	0.0	0.0%	0	0.0%	0.0	0.0%
<b>Grand Total</b>	<b>37,028</b>	<b>100.0%</b>	<b>4,026.6</b>	<b>100.0%</b>	<b>32,245</b>	<b>100.0%</b>	<b>3,456.2</b>	<b>100.0%</b>

### EFG lending by loan size and age of business

Value Band of Loans	Number of Loans Offered	% Of Number of Loans Offered	Value of Loans Offered (£m)	% Of Value of Loans Offered	Number of Loans Drawn	% Of Number of Loans Drawn	Value of Loans Drawn (£m)	% Of Value of Loans Drawn
Less than 25K	5,098	13.8%	86.8	2.2%	4,647	14.4%	79.5	2.3%
25,001 to 50K	9,745	26.3%	374.6	9.3%	8,627	26.8%	332.2	9.6%
50,001 to 100K	10,526	28.4%	785.5	19.5%	9,095	28.2%	678.1	19.6%
100,001 to 250K	8,469	22.9%	1,333.7	33.1%	7,184	22.3%	1,135.1	32.8%
250,001 to 500K	2,350	6.3%	823.4	20.4%	1,962	6.1%	689.1	19.9%
500,001 to 1000K	793	2.1%	568.0	14.1%	689	2.1%	494.4	14.3%
1001k to 1200k	47	0.13%	54.5	1.4%	41	0.13%	47.7	1.4%
<b>Grand Total</b>	<b>37,028</b>	<b>100%</b>	<b>4,026.6</b>	<b>100%</b>	<b>32,245</b>	<b>100%</b>	<b>3,456.2</b>	<b>100%</b>

Age Of Business	Number of Loans Offered	% Of Number of Loans Offered	Value of Loans Offered (£m)	% Of Value of Loans Offered	Number of Loans Drawn	% Of Number of Loans Drawn	Value of Loans Drawn (£m)	% Of Value of Loans Drawn
0 to 3 months	6,815	18.4%	633.0	15.7%	5,757	17.9%	522.9	15.1%
3 months to 1 year	2,215	6.0%	186.0	4.6%	1,971	6.1%	159.6	4.6%
1 to 2 years	2,273	6.1%	178.5	4.4%	2,048	6.4%	155.8	4.5%
2 to 3 years	2,417	6.5%	214.9	5.3%	2,142	6.6%	183.0	5.3%
3 to 4 years	2,403	6.5%	205.8	5.1%	2,156	6.7%	181.6	5.3%
4 to 5 years	2,287	6.2%	225.0	5.6%	2,022	6.3%	196.4	5.7%
5 to 9 years	8,163	22.0%	907.2	22.5%	7,222	22.4%	797.8	23.1%
10 years or more	10,455	28.2%	1,476.2	36.7%	8,927	27.7%	1,259.1	36.4%
<b>Grand Total</b>	<b>37,028</b>	<b>100.0%</b>	<b>4,026.6</b>	<b>100.0%</b>	<b>32,245</b>	<b>100.0%</b>	<b>3,456.2</b>	<b>100.0%</b>

### EFG lending by main banking groups

Lender Name	Number of Loans Offered	Number of Loans Offered	Number of Loans Offered	Number of Loans Offered	Number of Loans Offered	Number of Loans Offered
	2018 Oct - Dec	2019 Jan - Mar	2019 Apr - Jun	2019 Jul - Sep	2019 Oct - Dec	Grand Total
Bank of Scotland	1	9	8	6	3	451
Barclays Bank Plc	42	38	34	45	38	4,800
Clydesdale Bank PLC	11	8	15	7	11	996
HSBC UK Bank Plc	84	82	95	78	83	5,461
Lloyds Bank	23	45	40	30	29	6,835
Royal Bank of Scotland Group	65	78	77	92	85	12,565
Santander UK	4	3	3	5	3	346
Other Lenders	218	233	239	316	278	5,574
<b>Grand Total</b>	<b>448</b>	<b>496</b>	<b>511</b>	<b>579</b>	<b>530</b>	<b>37,028</b>

Lender Name	Number of Loans Drawn	Number of Loans Drawn	Number of Loans Drawn	Number of Loans Drawn	Number of Loans Drawn	Number of Loans Drawn
	2018 Oct - Dec	2019 Jan - Mar	2019 Apr - Jun	2019 Jul - Sep	2019 Oct - Dec	Grand Total
Bank of Scotland	2	5	6	8	6	373
Barclays Bank Plc	33	44	32	31	42	4,110
Clydesdale Bank PLC	11	9	10	8	11	836
HSBC UK Bank Plc	68	71	77	80	71	4,705
Lloyds Bank	27	37	35	36	24	5,939
Royal Bank of Scotland Group	52	46	63	62	54	10,881
Santander UK	4	1	4	3	3	310
Other Lenders	207	216	219	307	271	5,091
<b>Grand Total</b>	<b>404</b>	<b>429</b>	<b>446</b>	<b>535</b>	<b>482</b>	<b>32,245</b>

Lender Name	Value of Loans Offered (£m)	Value of Loans Offered (£m)	Value of Loans Offered (£m)	Value of Loans Offered (£m)	Value of Loans Offered (£m)	Value of Loans Offered (£m)
	2018 Oct - Dec	2019 Jan - Mar	2019 Apr - Jun	2019 Jul - Sep	2019 Oct - Dec	Grand Total
Bank of Scotland	0.2	1.7	1.1	0.8	0.4	75.4
Barclays Bank Plc	10.6	9.2	8.2	11.8	11.2	618.5
Clydesdale Bank PLC	2.0	0.6	1.7	0.7	2.7	232.9
HSBC UK Bank Plc	11.8	10.9	13.7	10.3	13.0	774.6
Lloyds Bank	3.3	5.5	4.9	3.1	3.5	579.3
Royal Bank of Scotland Group	9.5	10.9	10.6	12.4	11.6	1,301.4
Santander UK	0.2	0.2	0.5	1.3	1.3	66.1
Other Lenders	16.8	13.0	17.5	18.6	16.5	378.4
<b>Grand Total</b>	<b>54.4</b>	<b>52.0</b>	<b>58.0</b>	<b>59.1</b>	<b>60.3</b>	<b>4,026.6</b>

Lender Name	Value of Loans Drawn (£m)	Value of Loans Drawn (£m)	Value of Loans Drawn (£m)	Value of Loans Drawn (£m)	Value of Loans Drawn (£m)	Value of Loans Drawn (£m)
	2018 Oct - Dec	2019 Jan - Mar	2019 Apr - Jun	2019 Jul - Sep	2019 Oct - Dec	Grand Total
Bank of Scotland	1.0	0.6	1.3	1.1	0.8	61.8
Barclays Bank Plc	11.1	8.6	7.6	9.4	11.7	523.5
Clydesdale Bank PLC	2.0	0.8	0.9	1.1	2.5	194.6
HSBC UK Bank Plc	9.3	10.4	10.1	11.5	10.3	661.8
Lloyds Bank	4.1	4.2	4.9	4.0	2.6	486.3
Royal Bank of Scotland Group	6.0	7.0	7.8	9.0	7.8	1,134.9
Santander UK	0.2	0.0	0.5	1.2	0.3	59.1
Other Lenders	14.9	14.0	15.2	19.1	16.6	334.1
<b>Grand Total</b>	<b>48.7</b>	<b>45.7</b>	<b>48.1</b>	<b>56.3</b>	<b>52.7</b>	<b>3,456.2</b>



