

Halifax

2012 half year business confidence report



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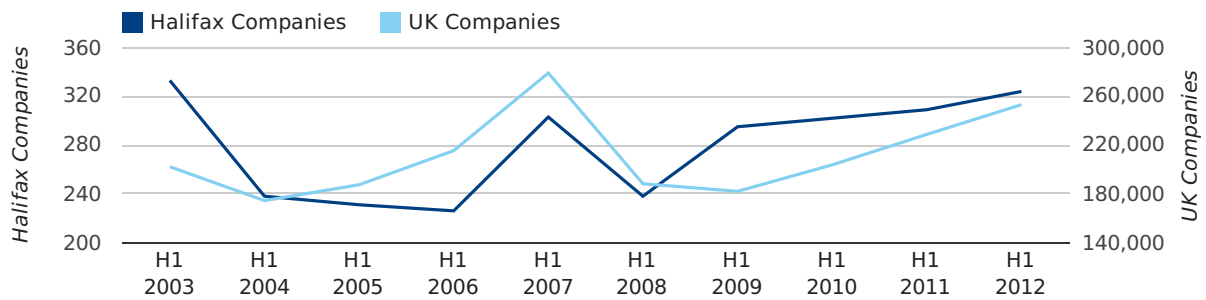
Half Year Data (Jan-Jun 2012)

In the first half of 2012 a total of 324 companies were formed in Halifax. This figure is 4.9% higher than last year, which compares badly to the UK wide figure of 10.7%.

The highest total for a first half year in Halifax occurred in 2003 when a total of 333 were formed.

HALF YEAR (JAN-JUN)	HALIFAX	UK
2012	324	253,150
2011	309	228,735
% CHANGE	4.9%	10.7%
RECORD YEAR	2003 (333)	2007 (279,097)

new companies by half year



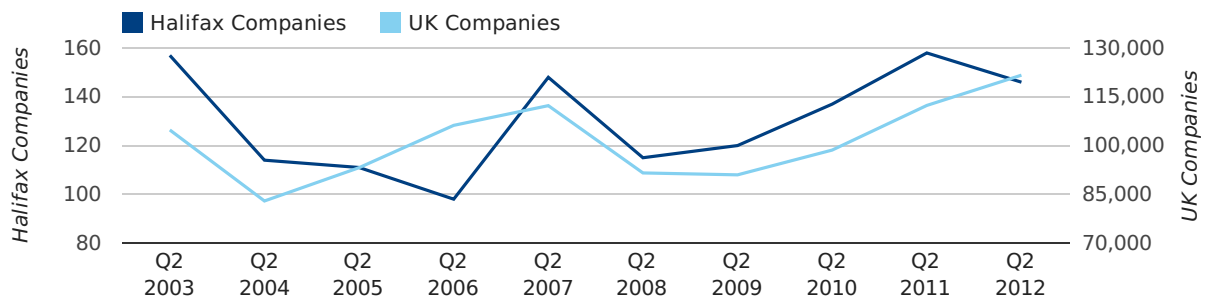
Quarterly Data (Q2 Apr-Jun 2012)

A total of 146 companies were registered in Halifax during the second quarter of 2012 (Apr 2012 - Jun 2012).

This figure is a decrease of 7.6% versus the same period last year (Q2 2011). This figure compares badly to the UK as a whole, which saw an increase of 8.3% against the same period last year.

SECOND QUARTER (APR 2012 - JUN 2012)	HALIFAX	UK
2012	146	121,659
2011	158	112,344
% CHANGE	-7.6%	8.3%
RECORD YEAR	2011 (158)	2012 (121,659)

new companies by quarter



Monthly Data (Apr, May & Jun 2012)

new companies by month



	APRIL	MAY	JUNE
NEW COMPANIES IN 2012	49	58	39
NEW COMPANIES IN 2011	51	62	45
% CHANGE	-3.9%	-6.5%	-13.3%
RECORD YEAR	2003 (65)	2011 (62)	2007 (46)

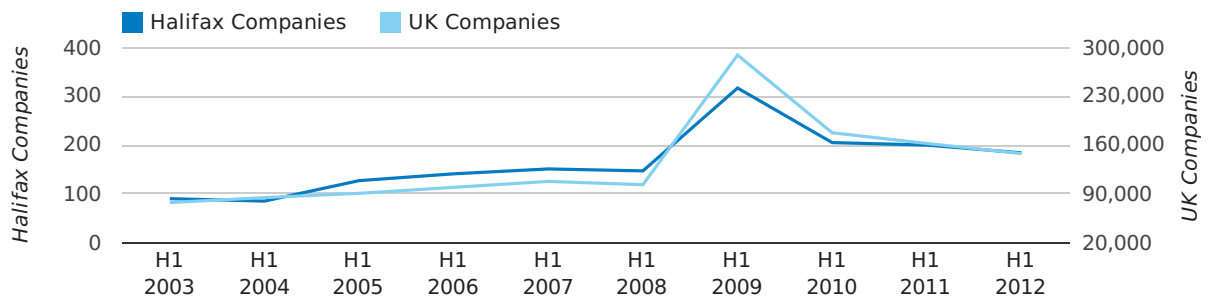
Half Year Data (Jan-Jun 2012)

In the first half of 2012 a total of 184 companies were dissolved in Halifax. This figure is 8.0% lower than last year, which compares badly to the UK wide change of -8.9%.

The highest total for a first half year in Halifax occurred in 2009 when a total of 317 were closed.

HALF YEAR (JAN-JUN)	HALIFAX	UK
2012	184	147,793
2011	200	162,310
% CHANGE	-8.0%	-8.9%
RECORD YEAR	2009 (317)	2009 (289,236)

dissolved companies by half year



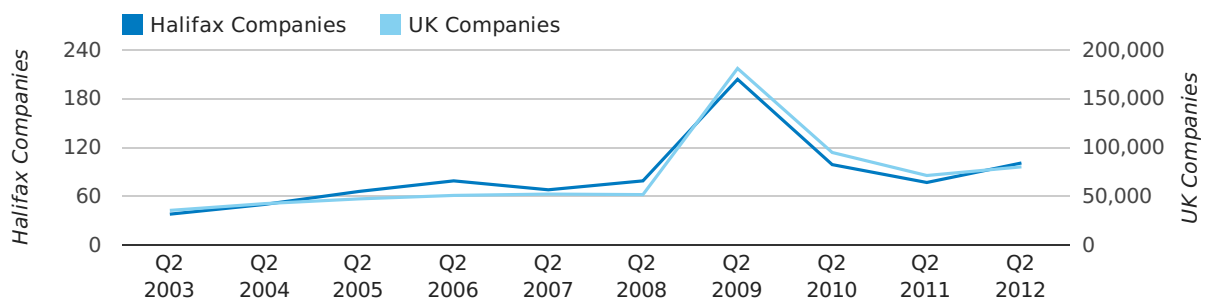
Quarterly Data (Q2 Apr-Jun 2012)

A total of 101 companies were dissolved in Halifax during the second quarter of 2012 (Apr 2012 - Jun 2012).

This figure is an increase of 31.2% versus the same period last year (Q2 2011). This figure compares poorly to the UK as a whole, which saw an increase of 12.5% against the same period last year.

SECOND QUARTER (APR 2012 - JUN 2012)	HALIFAX	UK
2012	101	80,217
2011	77	71,324
% CHANGE	31.2%	12.5%
RECORD YEAR	2009 (204)	2009 (181,176)

dissolved companies by quarter



Monthly Data (Apr, May & Jun 2012)

dissolved companies by month



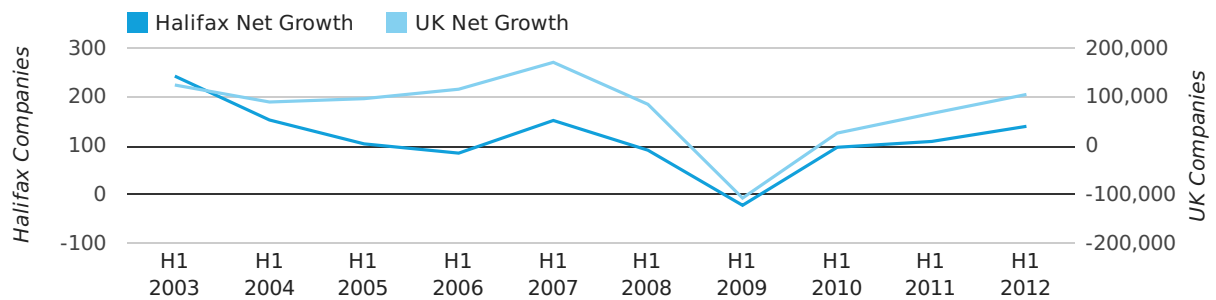
	APRIL	MAY	JUNE
CLOSED COMPANIES IN 2012	33	30	38
CLOSED COMPANIES IN 2011	11	37	29
% CHANGE	200.0%	-18.9%	31%
RECORD YEAR	2009 (68)	2009 (85)	2001 (78)

Half Year Data (Jan-Jun 2012)

In the first half of 2012 the company register for Halifax increased by 140 companies. This figure is 28.4% higher than last year, which compares badly to a UK increase of 58.6%.

HALF YEAR (JAN-JUN)	HALIFAX	UK
2012	140	105,357
2011	109	66,425
% CHANGE	28.4%	58.6%
RECORD YEAR	2003 (243)	2007 (171,296)

net growth by half year



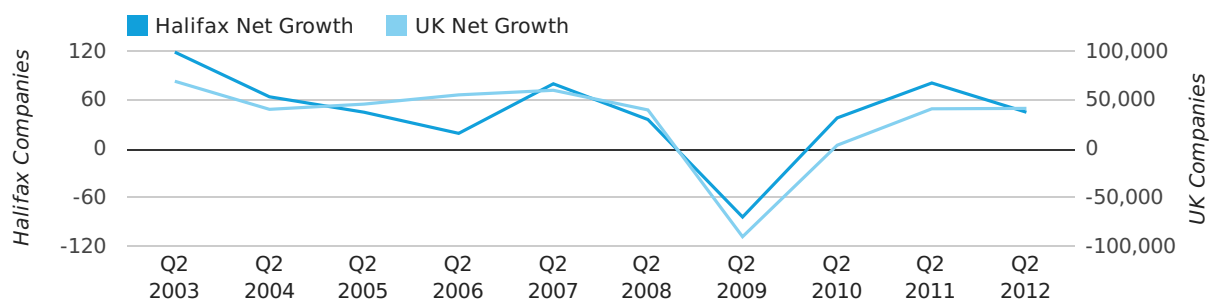
Quarterly Data (Q2 Apr-Jun 2012)

Net company growth for Halifax during the second quarter of 2012 (Apr 2012 - Jun 2012) was 45 companies.

This represents a decrease of 44.4% on the same period last year.

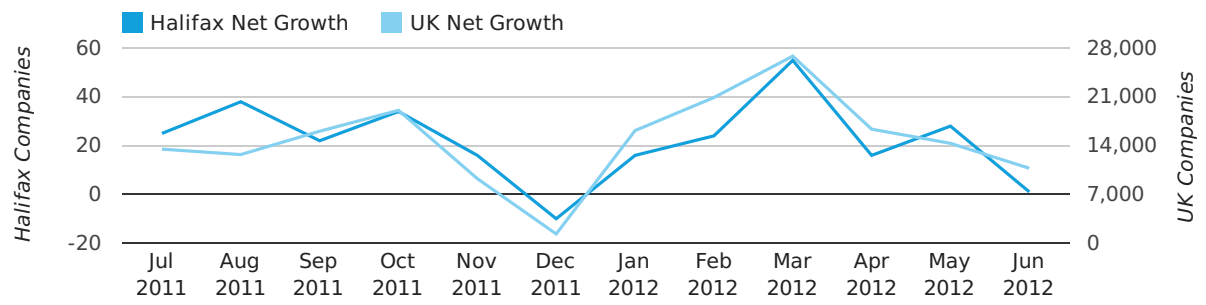
SECOND QUARTER (APR 2012 - JUN 2012)	HALIFAX	UK
2012	45	41,442
2011	81	41,020
% CHANGE	-44.4%	1.0%
RECORD YEAR	2003 (119)	2003 (69,274)

net growth by quarter



Monthly Data (Apr, May & Jun 2012)

net growth by month



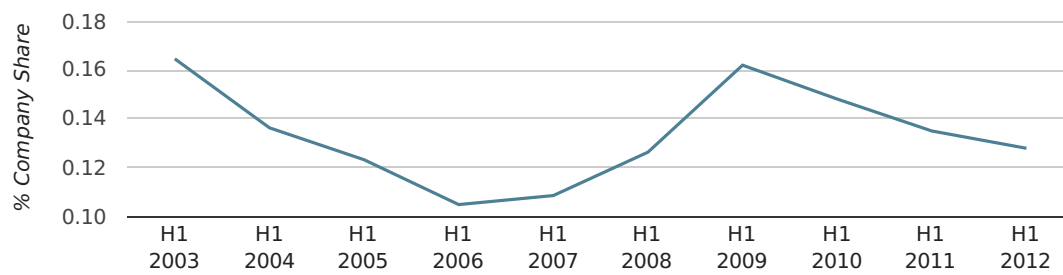
	APRIL	MAY	JUNE
NET GROWTH IN 2012	16	28	1
NET GROWTH IN 2011	40	25	16
% CHANGE	-60.0%	12.0%	-93.8%
RECORD YEAR	2003 (51)	2003 (40)	2008 (39)

Half Year Data (Jan-Jun 2012)

In the first half of 2012 Halifax formed 0.1% of all UK companies. This is the same as the 2011 figure of 0.1%.

HALF YEAR (JAN-JUN)	HALIFAX
2012	0.1%
2011	0.1%
2010	0.1%
2009	0.2%
2008	0.1%
RECORD YEAR (SINCE 1960)	1972 (0.3%)

company share by half year

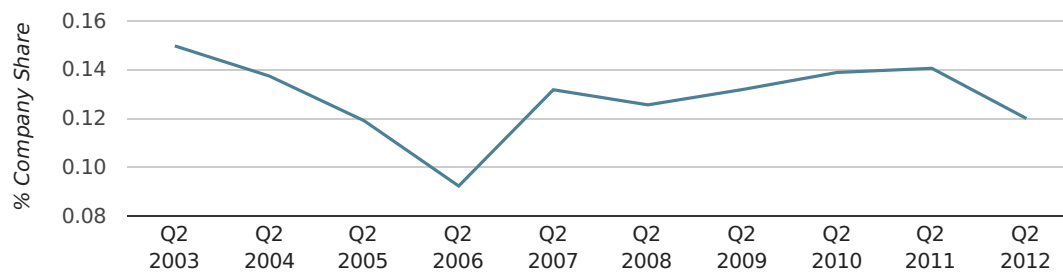


Quarterly Data (Q2 Apr-Jun 2012)

In the second quarter of 2012, Halifax formed 0.1% of all UK companies.

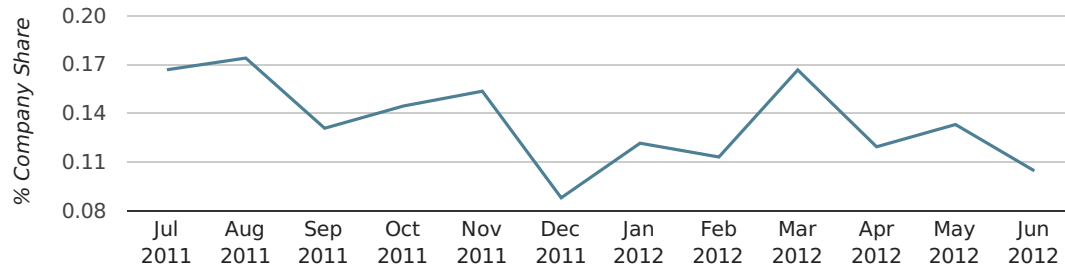
SECOND QUARTER (APR 2012 - JUN 2012)	HALIFAX
2012	0.1%
2011	0.1%
2010	0.1%
2009	0.1%
2008	0.1%
RECORD YEAR (SINCE 1960)	1974 (0.4%)

company share by quarter



Monthly Data (Apr, May & Jun 2012)

company share by month



	APRIL	MAY	JUNE
UK FORMATION SHARE IN 2012	0.1%	0.1%	0.1%
UK FORMATION SHARE IN 2011	0.1%	0.2%	0.1%
% CHANGE	-19.1%	-18.0%	-7.5%
RECORD YEAR	1966 (0.4%)	1974 (0.5%)	1978 (0.4%)

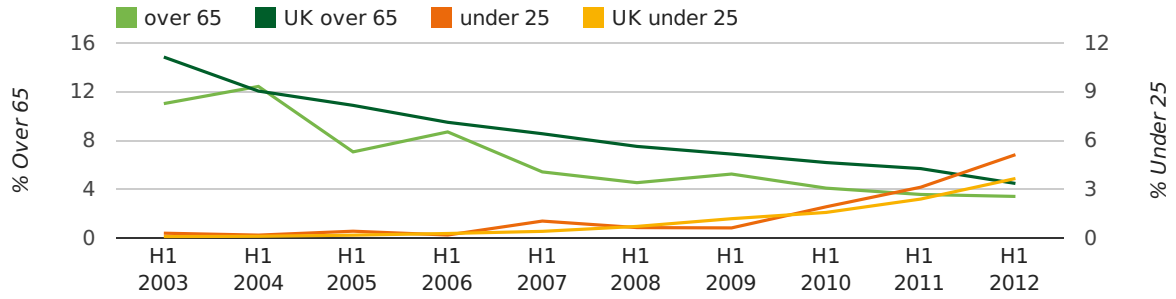
Half Year Data (Jan-Jun 2012)

The average age of a director in the first half of 2012 was 43.1.

The percentage of directors under the age of 25 was 5.1% compared to the UK figure of 4.9%.

The percentage of directors over the age of 65 was 3.4% compared to the UK figure of 3.4%.

director age by half year



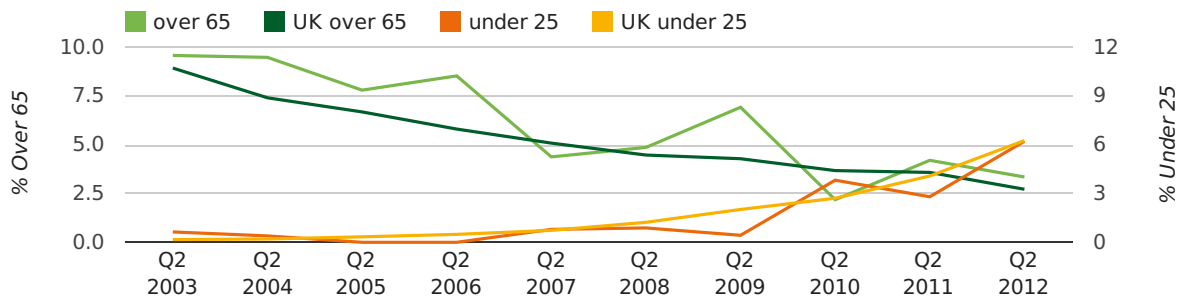
Quarterly Data (Q2 Apr-Jun 2012)

The average age of a director in the second quarter of 2012 was 42.4.

The percentage of directors under the age of 25 was 6.2% compared to the UK figure of 5.2%.

The percentage of directors over the age of 65 was 3.3% compared to the UK figure of 3.3%.

director age by quarter

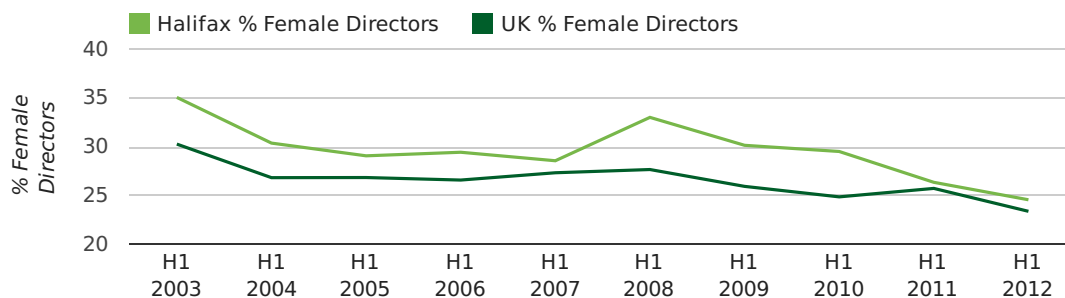


Half Year Data (Jan-Jun 2012)

The record first half year for female directors in Halifax was 1861 when 40.0% of all directors were female.

24.6% of all director appointments in Halifax in the first half of 2012 were female. This compares to a UK average of 23.4% for the same period.

director gender by half year

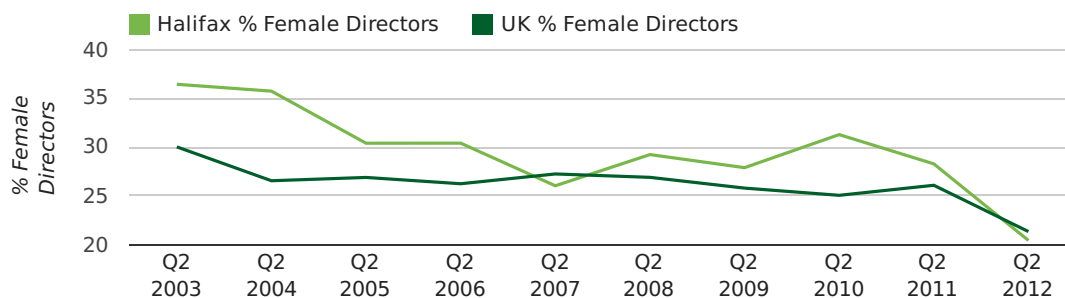


Quarterly Data (Q2 Apr-Jun 2012)

The record second quarter for female directors in Halifax was in 1866 when 66.7% of all directors were female.

20.4% of all director appointments in Halifax in the second quarter of 2012 were female. This compares to a UK average of 21.3% for the same period.

director gender by quarter



Previous 12 months (Jun 2011-Jun 2012)

Excluding: LIMITED, LTD, &, UK, SERVICES, THE, (UK), AND, LTD., A, LLP, SOLUTIONS, COMPANY, OF.

WORD	PERCENTAGE	UK WORD	UK PERCENTAGE
HALIFAX	1.31%	CONSULTING	5.07%
(HALIFAX)	1.14%	MANAGEMENT	4.74%
MANAGEMENT	0.87%	CONSULTANCY	3.28%
IT	0.87%	PROPERTY	2.35%
M	0.61%	TRADING	2.10%
CONSULTING	0.61%	DESIGN	1.89%
DEVELOPMENTS	0.61%	ENGINEERING	1.87%
DESIGN	0.61%	ASSOCIATES	1.82%
CONSULTANCY	0.61%	CONSULTANTS	1.78%
S	0.52%	CONSTRUCTION	1.71%
C	0.52%	BUSINESS	1.70%
YORKSHIRE	0.52%	MEDIA	1.69%
PROPERTIES	0.52%	LONDON	1.68%
CARE	0.52%	J	1.57%
R	0.52%	GLOBAL	1.51%
CROWN	0.44%	INVESTMENTS	1.48%
D	0.44%	IT	1.42%
SECURITY	0.44%	CARE	1.31%
LOCAL	0.44%	PROPERTIES	1.31%
JOINERY	0.44%	M	1.26%
ASSOCIATES	0.44%	ELECTRICAL	1.23%
TRADING	0.44%	BUILDING	1.23%
DIGITAL	0.35%	SECURITY	1.19%
PROPERTY	0.35%	S	1.18%
SIDDALL	0.35%	ENTERPRISES	1.17%

Previous 36 months, excluding companies less than 12 months old

SIC CODE	NUMBER OF COMPANIES	UK COMPANIES
None Supplied	279	244,457
7487 - Other business activities	65	47,029
82990 - Other business support service activities not elsewhere classified	39	35,447
70229 - Management consultancy activities other than financial management	33	20,390
7414 - Business & management consultancy	23	10,978
99999 - Dormant Company	22	26,088
74909 - Other professional, scientific and technical activities not elsewhere classified	20	10,271
96090 - Other service activities not elsewhere classified	18	14,220
62020 - Information technology consultancy activities	15	15,280
9999 - Dormant Company	14	16,469
86900 - Other human health activities	13	5,222
62090 - Other information technology service activities	12	8,258
43220 - Plumbing, heat and air-conditioning installation	12	2,716
9305 - Other service activities	12	7,926
7260 - Other computer related activities	11	6,456
43390 - Other building completion and finishing	10	3,241
7499 - Non-trading company	10	8,023
4521 - General construction & civil engineering	9	4,644
70100 - Activities of head offices	8	2,678
5540 - Bars	8	1,709