

Our ref JM/JM  
Your ref  
Date 11 June 2018

Clydesdale Bank  
30 St Vincent Place  
Glasgow  
G1 2HL

Gordon Lindhurst MSP  
Convenor, Economy Jobs and Fair Work Committee  
Scottish Parliament  
Edinburgh EH99 1SP

**Jamie Maxton**  
**Government Relations Manager**

Dear Mr Lindhurst

Thank you for your letter regarding how the Bank calculates 'footfall' in branches. Please find information regarding this below.

Our 'branch on a page report' records details about branch footfall and usage. This covers the predefined metrics as part of the eBenchmarkers submission. The logic behind the metrics as used by Clydesdale Bank are outlined below.

It should also be noted that as part of branch closure decisioning, Clydesdale Bank track all users of the branch in question. This includes all domiciled customers as well as those non domiciled customers (domiciled at another branch) but are a user of the branch. Customer usage is tracked using teller data to ID any customer making at least two counter transactions within the last 3 months. Going forward we now have data from the manual branch transactions conducted by the customer so any future closures we would look to include these transactions as well i.e. so where they have not used a counter service to pay in etc, but used the automated services.

<b>eBenchmarkers metric</b>	<b>eBenchmarkers definition</b>
Total active branch users, in the 3 MONTHS to ESD	Number of customers who used the branch at least once in the 3 MONTHS to end of study date. Note that a customer who only holds a savings account and transacted in the branch would be included here.
Total active branch users holding a current account, in the 3 MONTHS to ESD	Number of customers who hold a current account who used the branch at least once in the 3 MONTHS to end of study date
Total active branch users holding a basic current account, in the 3 MONTHS to ESD	Number of customers who hold a BASIC current account who used the branch at least once in the 3 MONTHS to end of study date
Total branch users in month to ESD	Number of customers who used the branch at least once in the MONTH to end of study date. Note that a customer who only holds a savings account and transacted in the branch would be included here.
Total branch users in month to ESD who hold a current account	Number of customers who hold a current account who used the branch at least once in the MONTH to end of study date
Total 'six month' branch users holding a current account	Number of customers who hold a current account who used the branch at least once in the 6 MONTHS to end of study date

Analysis used for a closure decision is focused on activity undertaken at that specific branch and not customers transacting at other branches but domiciled at the branch in question.

Customers contacted as part of closure activity include:

- Customers who are domiciled at the impacted branch
- Customers who have transacted at the impacted branch on at least 2 occasions over the last 3 months

If you require any further information please don't hesitate to let me know.

Yours sincerely,

**Jamie Maxton.**