

**Reference FOI 25-002**

**23 May 2025**

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[british-business-bank.co.uk](http://british-business-bank.co.uk)  
[@britishbbank](https://twitter.com/britishbbank)

Dear Mr Clelland,

Thank you for the freedom of information request originally received by the British Business Bank (the Bank) on 08/04/2025. We asked for clarification on 09/04/2025 and you replied on 25/04/2025 to state that the request related to '96020 Hairdressing and other beauty treatment'.

### **Your request**

Could you tell me the following please.

1. Total amounts advanced to businesses in the 90620 SIC within the BBL and CBILS Schemes, if possible grouped in turnover bandings.
2. The total amount outstanding for both schemes for the same SIC again by turnover banding if possible.
3. The total amount in arrears for both schemes for the same SIC again by turnover banding if possible.
4. The total amount written off by lenders for both schemes and claimed from the government for the same SIC again by turnover banding if possible.

### **Response**

I can confirm that the Bank holds some of the information within the scope of your request, and it is provided with this letter.

Under the Freedom of Information Act 2000 ('FOIA' or the Act), you have the right to:

- know whether we hold the information you require, and
- be provided with that information (subject to any exemptions under the Act which may apply).

In line with Section 19 of the Act, as a public authority we are required to be transparent and to publish information in accordance with the Information Commissioner's model publication scheme. Therefore, this response will be shared via the Bank's FOIA disclosure log on our transparency webpage.

The data provided is taken as at 31<sup>st</sup> March 2025 and relate to SIC code: 96020 (S) – Other Service Activities.

- 1. Total amounts advanced to businesses in the 90620 SIC within the BBL and CBILS Schemes, if possible, grouped in turnover bandings.**

The Bank has provided the loan amount for BBLs and CBILS facilities with SIC code 96020 in Table 1 and Table 2. The data has also been grouped into turnover banding as requested.

**2. The total amount outstanding for both schemes for the same SIC again by turnover banding if possible.**

The Bank has provided the outstanding balance for BBLS and CBILS facilities with SIC code 96020 in Table 1 and Table 2. The data shows facilities which are currently on-schedule, in arrears, defaulted and claimed. The data has also been grouped into turnover banding as requested. Please note that the Outstanding Balance is estimated based on the On Schedule figure. Definitions for these terms are available in the Covid-19 scheme repayment publications: [COVID-19 loan guarantee schemes performance data as at 31 December 2024 - GOV.UK](#)

**3. The total amount in arrears for both schemes for the same SIC again by turnover banding if possible.**

The Bank has provided the value of BBLS and CBILS facilities with SIC code 96020 in arrears which have not progressed to defaulted in Table 1 and Table 2. The data has also been grouped into turnover banding as requested.

**4. The total amount written off by lenders for both schemes and claimed from the government for the same SIC again by turnover banding if possible.**

The Bank does not hold information on write-offs. We have however, provided the value of claims settled for BBLS and CBILS facilities with SIC code 96020 in Table 1 and Table 2. The data has also been grouped into turnover banding as requested.

**Table 1**

This table provides the requested data for SIC 96020 showing Bounce Back Loan Scheme (BBLS) as at 31 March 2025.

<b>Scheme for SIC 96020</b>	<b>Turnover Banding</b>	<b>Loan amount (£)</b>	<b>Outstanding balance (£)</b>	<b>Amount in arrears (£)</b>	<b>Amount Settled (£)</b>
BBLS	>200m	85,000.00	33,001.58	0	0
BBLS	50m to 200m	399,800.00	78,384.27	0	69,801.53
BBLS	25m to 50m	1,470,350.00	367,102.77	2,999.68	192,528.88
BBLS	5m to 25m	2,694,653.00	742,785.16	67,324.59	436,108.53
BBLS	1m to 5m	9,017,060.00	1,954,296.70	103,467.83	1,683,034.15
BBLS	500,001 to 1m	24,003,566.00	5,895,452.08	208,906.35	3,820,987.02
BBLS	250,001 to 500K	99,918,923.00	23,884,862.20	1,701,980.08	25,324,560.58
BBLS	100,001 to 250K	454,492,960.50	105,332,978.49	13,304,798.07	159,421,322.32
BBLS	50,001 to 100K	268,428,958.86	67,813,448.29	7,661,865.83	49,234,341.63

BBLS	Less than 50K	128,920,604.15	30,672,784.05	3,877,326.48	23,336,359.36
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**Table 2**

This table provides the requested data for SIC 96020 showing Coronavirus Business Interruption Loan Scheme (CBILS) as at 31 March 2025.

<b>Scheme for or SIC 96020</b>	<b>Turnover Banding</b>	<b>Loan amount (£)</b>	<b>Outstanding balance (£)</b>	<b>Amount in arrears (£)</b>	<b>Amount Settled (£)</b>
CBILS	5m to 25m	4,458,023.61	1,172,246.09	0	0
CBILS	1m to 5m	18,807,146.00	3,214,124.87	92,222.03	1,287,094.29
CBILS	500,001 to 1m	10,396,306.77	1,669,739.71	237,528.41	786,457.20
CBILS	250,001 to 500K	7,066,142.39	1,255,868.41	0	514,184.83
CBILS	100,001 to 250K	3,332,563.00	139,433.68	41,950.13	289,111.57
CBILS	50,001 to 100K	2,021,604.00	419,440.99	1,250.00	177,582.91
CBILS	Less than 50K	267,401.00	20,663.86	16,982.70	7,706.74

If you have any queries about the handling of your request, please let us know.

If you are dissatisfied with the handling of your request, you have the right to ask for an internal review. Internal review requests should be submitted within 40 working days of the date of receipt of the response to your original letter and should be addressed to:

FOI Officer,  
British Business Bank,  
Steel City House,  
West Street,  
Sheffield,  
S1 2GQ or  
[foirequests@british-business-bank.co.uk](mailto:foirequests@british-business-bank.co.uk).

Please remember to quote the reference number above in any future communications.

If you are not content with the outcome of the internal review you may apply directly to the Information Commissioner's Office (ICO) for a decision. In most cases the Information Commissioner's Office cannot make a decision unless you have already exhausted the Bank's internal review procedure.

The ICO can be contacted at:

The Information Commissioner's Office,  
Wycliffe House,  
Water Lane,  
Wilmslow,  
Cheshire  
SK9 5AF or  
see their website for alternative contact details: [www.ico.org.uk](http://www.ico.org.uk).

Yours sincerely,

FOI Officer  
British Business Bank