



# Q1 Statistics Book, April 2021



# INTRODUCTION

Registry Trust data is an integral part of the economic ecosystem, helping consumers get access to credit, promoting responsible lending and borrowing, and informed business decisions. But the data is also crucial in providing information on current economic and social realities for those in the most vulnerable economic situations.

This report contains statistics on records received by Registry Trust Limited and added to the registers which it maintains. For England and Wales this is the only official, statutory public Register of Judgments, Orders and Fines. For Scotland, Northern Ireland, Jersey, the Republic of Ireland and the Isle of Man these are registers separately maintained by agreement with the authorities in those jurisdictions

Methodologically, the data in this report reflects the records received during the previous fifteen months and the analysis is done each quarter as part of this publication.

Seasonal variations affecting the workload of the courts and differing economic conditions may have an impact on the statistics and the variations between periods. Where there are factors known to have influenced the volume or value of the statistics in this report these are commented on.



# QUARTERLY ROUND UP

**256,436** NEW JUDGMENTS WERE PROCESSED THIS QUARTER WITH A TOTAL VALUE OF **£632,559,235**.

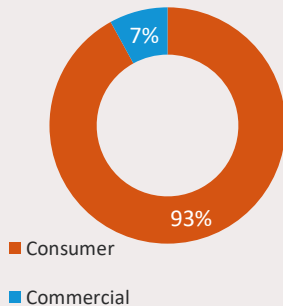
During the period of 1<sup>st</sup> January to 31<sup>st</sup> March 2021, 97.8% of all Judgments came from courts in England and Wales.

The median value of judgments across all jurisdictions was £850, The average was £2,467.

This represents a 'Q1 2020' to 'Q1 2021' increase of median value by 8% and average value by 18.5%.

Year-on-year, the number of judgments decreased by 18%.

## DEFENDANT TYPE



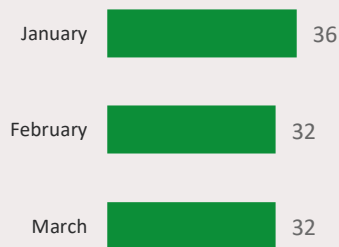
## SATISFACTIONS

# 51,538

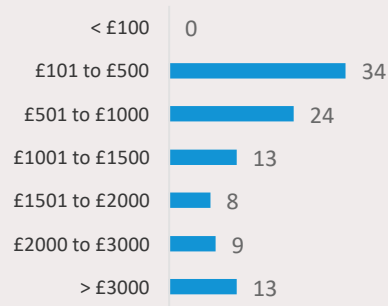
SATISFACTIONS WERE PROCESSED

16% OF TRANSACTIONS THIS QUARTER

## MONTH BREAKDOWN (% SHARE OF RECORDS)



## JUDGMENT VALUE (% SHARE)



## REGIONAL SHARE (excluding E&W)

SCOTLAND	<b>71%</b>
NORTHERN IRELAND	<b>20%</b>
REPUBLIC OF IRELAND	<b>4%</b>
JERSEY	<b>4%</b>
ISLE OF MAN	<b>1%</b>



# ENGLAND AND WALES



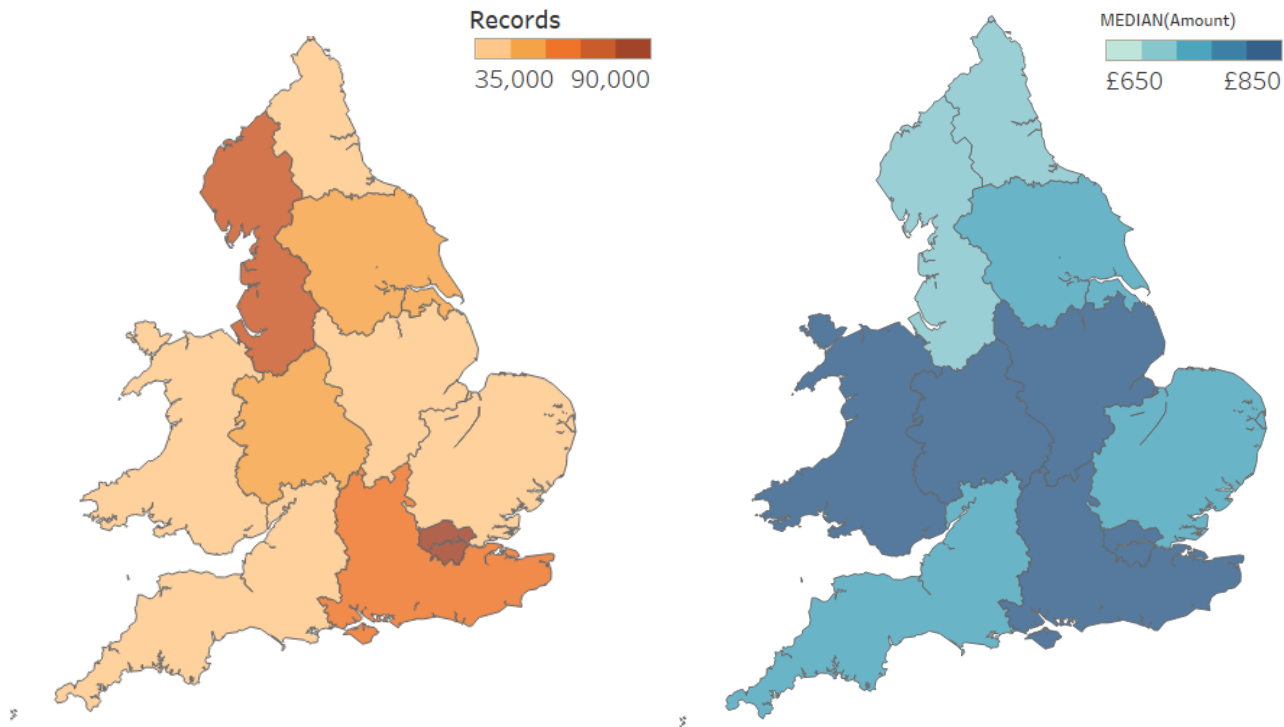


## GEOGRAPHIC SPREAD OF JUDGMENTS

These maps show the distribution of both the number, and median value, of judgments across England and Wales.

When comparing the number of judgments in Q1 2021, the highest number of judgments were in London, at 92,071. The region with the second highest number of judgments was the North West, at 71,139. The region with the lowest number of judgments was Wales, at 26,155.

The median value of judgments in Q1 2021 was highest in London, at £885. The second highest median value was in the West Midlands, at £874. The lowest median value was in the North West, at £697.



These maps account for all judgments with postcodes. Further, these maps only related to Judgments from English and Welsh Courts.

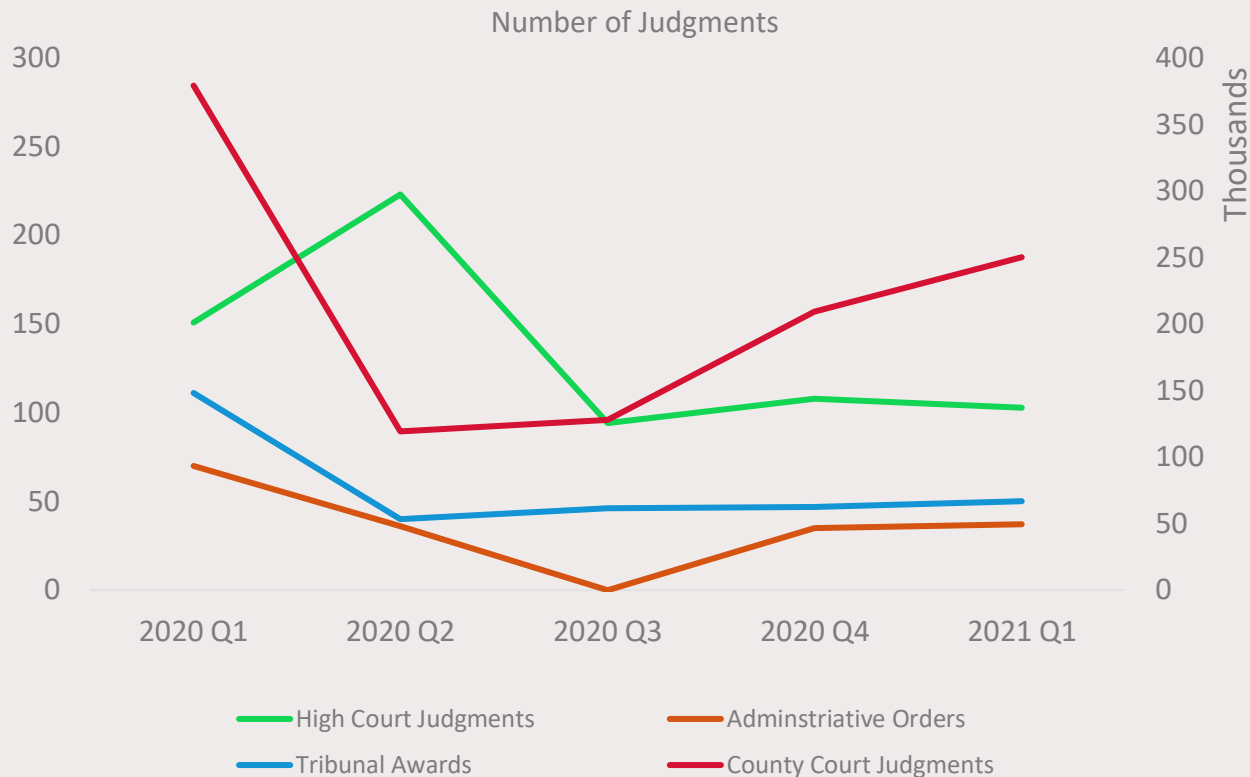


## SHARP INCREASE IN COUNTY COURT JUDGMENTS

Q1 2020 saw the trend of increasing County Court Judgment levels continue. Of all judgment types, County Court Judgments saw the greatest increase from Q4 2020 to Q1 2021, and reached their highest level since Q1 2020.

Tribunal Awards and Administrative Orders also continued to increase, although the increases were small in both cases.

High Court Judgments were the only judgment to decrease, from 108 in Q4 2020, to 103 in Q1 2021.



\*County Court Judgments are plotted on the right hand axis.

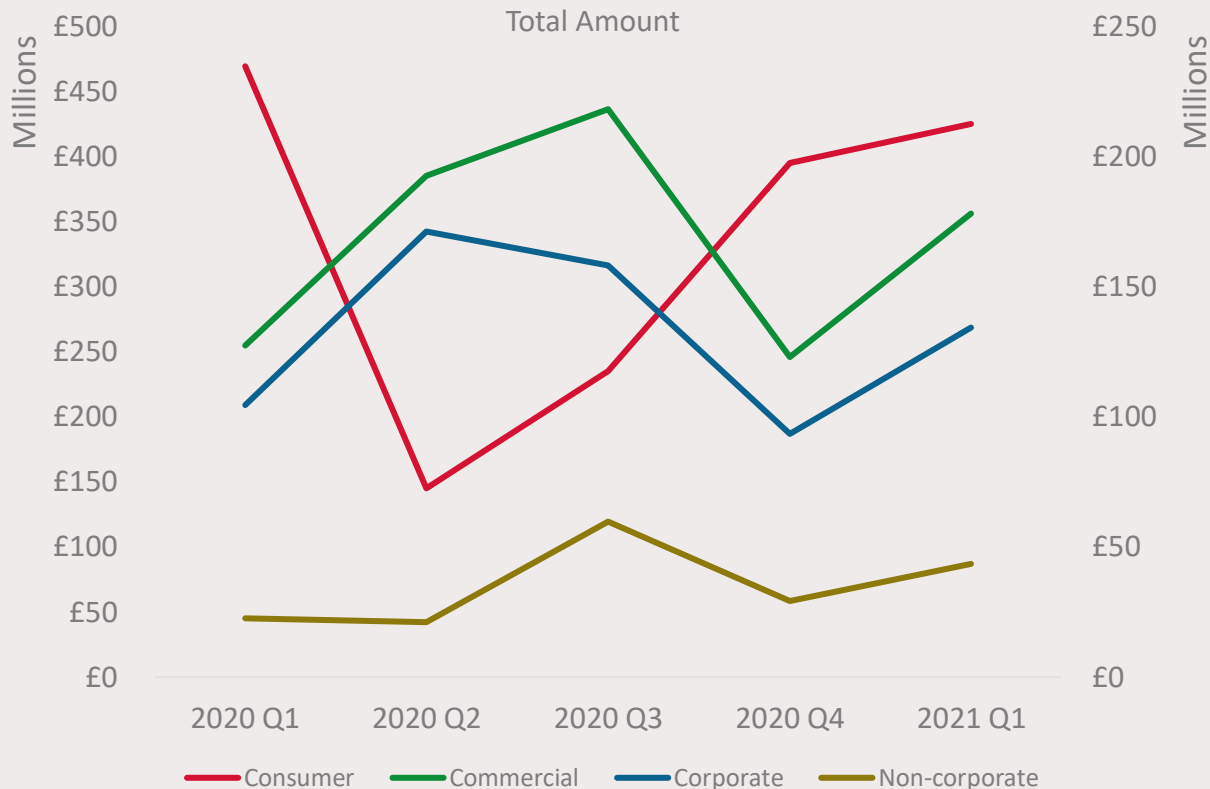


## ACROSS THE BOARD INCREASE IN TOTAL JUDGMENT VALUE

The total value of judgments increased for all judgment types from Q4 2020 to Q1 2021.

In comparison to the previous quarter, the total value of commercial judgments increased at a faster rate than consumer judgments. Commercial and consumer judgments increased by 45% and 8% respectively, from Q4 2020 to Q1 2021.

The sharp increase in the commercial judgment total value is attributed to an increase in total corporate judgment value, from £93 million to £134 million.



\*Consumer judgments are plotted on the left hand axis



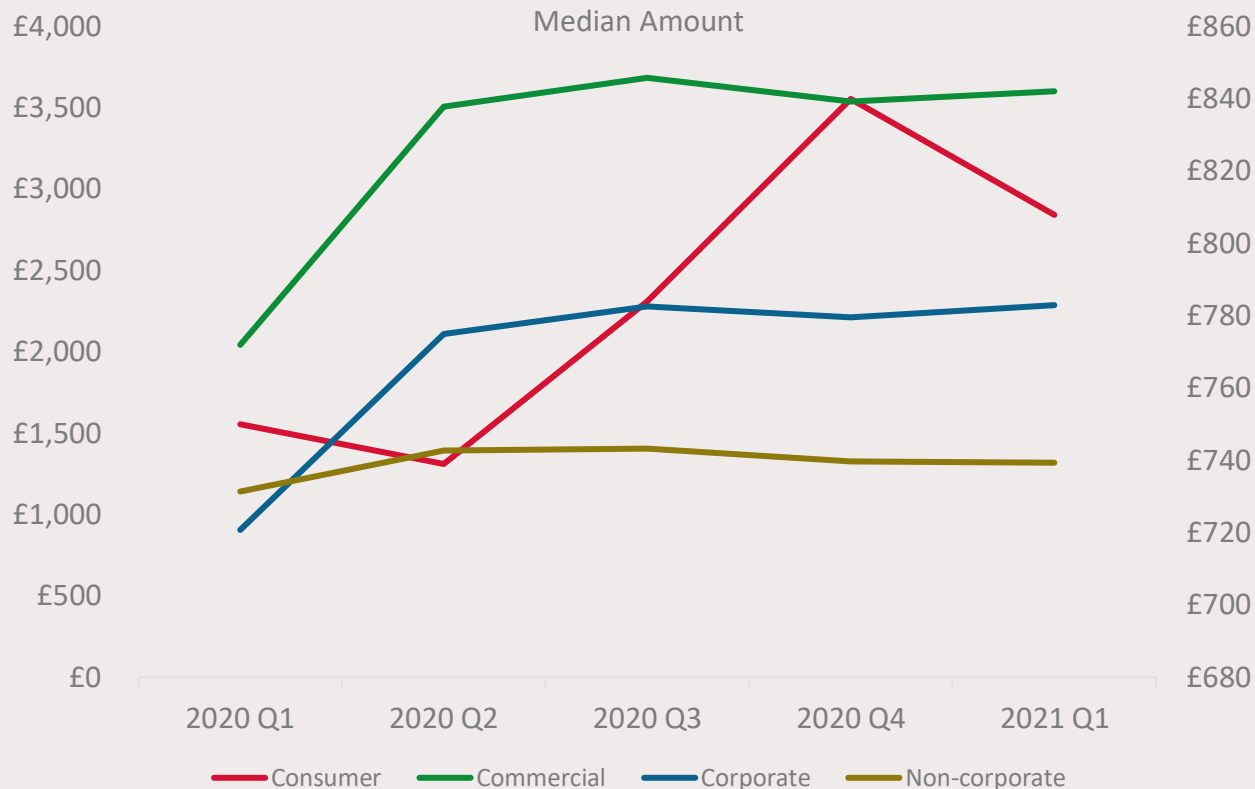
## MEDIAN VALUES DECREASES FOR CONSUMERS

The median value of consumer judgments decreased in Q1 2021, from £840 to £808, compared to Q4 2020.

The median value for non-corporate judgments also decreased, from £1,327 in Q4 2020 to £1,318 in Q1 2021.

Commercial and corporate median judgment values increased in Q1 2021, up 1.8% and 3.3% respectively compared to Q4 2020.

The median value of corporate judgments was at its highest level for the previous five quarters.



\*Consumer judgments plotted on a right-hand scale.





# A CLOSER INSIGHT INTO JUDGMENT VALUES

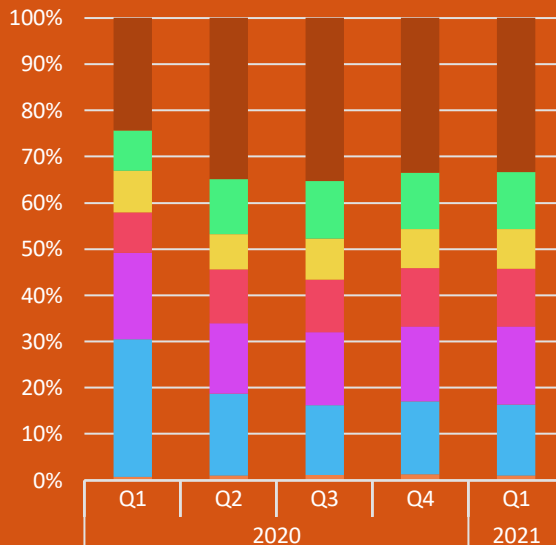
As discussed in the previous slides, the median value of consumer judgments decreased, while the median value of commercial judgments increased.

The decrease in median value of consumer judgments can be explained by an increase in the proportion of judgments that are of low value, and a decrease in the proportion of judgments that are of high value.

For example, when compared to the previous quarter, the proportion of consumer judgments that were over £3000, £2000-£3000, or £500-£1000 decreased. The proportion of consumer judgments £3000+ decreased by almost 13%.

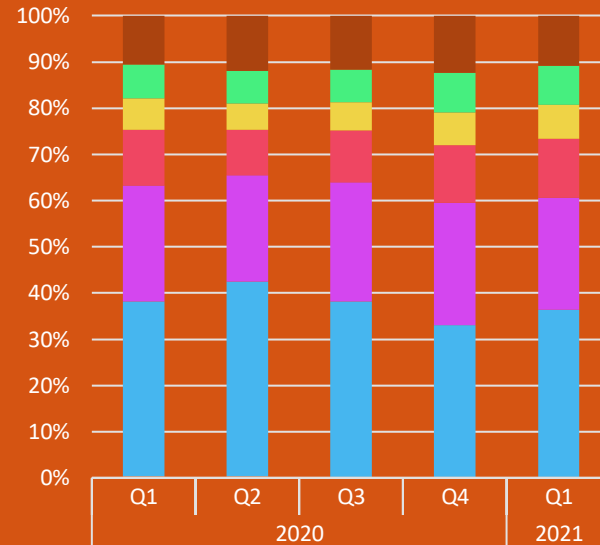
Meanwhile, the proportion of judgments valued £100-£500 increased by 10%, from almost 33% in Q4 2020 to over 36% in Q1 2021.

## Commercial judgments



■ <100   
 ■ 100-500   
 ■ 500-1000   
 ■ 1000-1500  
■ 1500-2000   
 ■ 2000-3000   
 ■ 3000+

## Consumer judgments



■ <100   
 ■ 100-500   
 ■ 500-1000   
 ■ 1000-1500  
■ 1500-2000   
 ■ 2000-3000   
 ■ 3000+



# SCOTLAND



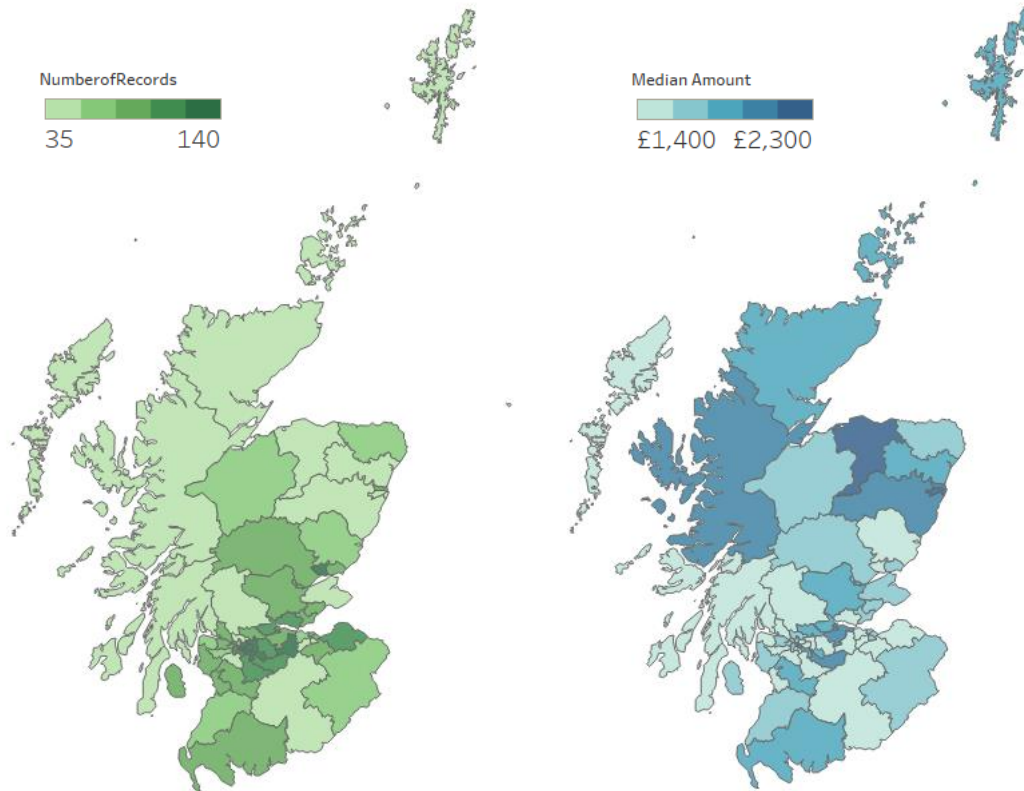


## GEOGRAPHIC SPREAD OF DECREES

These maps show the Parliamentary Constituencies within Scotland, coloured based on the number of decrees in each region, and the median value of the decrees.

As with previous quarters, the highest number of decrees in Scotland were found in the most populated cities of Edinburgh and Glasgow. Dundee West parliamentary constituency also scored high with 127 decrees in Q1 2021.

The highest median value of decrees was Aberdeen South at £2,387. Next was Moray at £2,324. The lowest median value was Paisley and Renfrewshire South at £1,202.



These maps account for all judgments with postcodes. Further, these maps only related to Scottish Court Decrees.

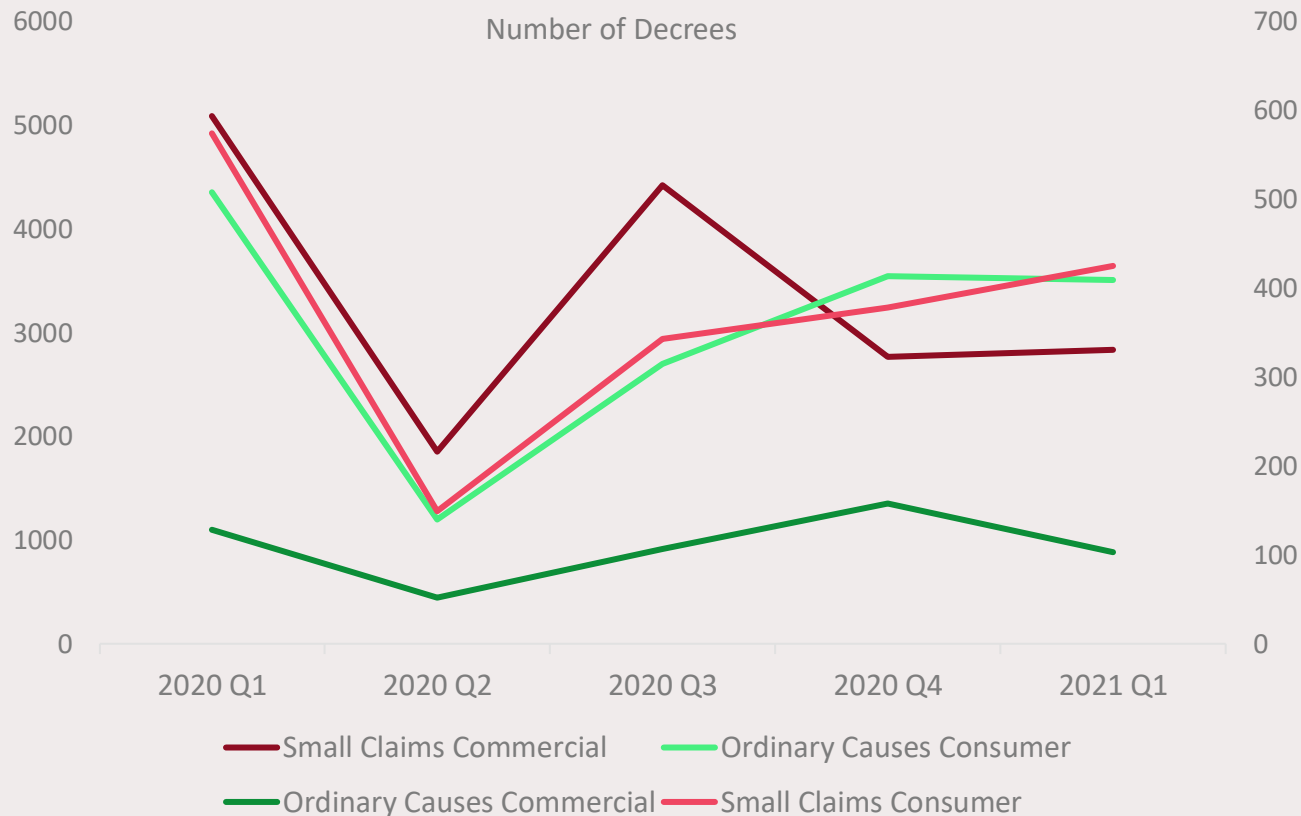


## RISE IN SMALL CLAIMS CONSUMER DECREES

The number of small claim consumer decrees in Scotland increased to 3,643 in Q1 2021, up from 3,240 in Q4 2020. This is the highest number of decrees since Q1 2020.

Small Claims commercial decrees also increased from the previous quarter, up slightly from 323 to 331.

All Ordinary Causes decrees decreased from the previous quarter. Ordinary Causes Consumer decrees decreased by 1.2%, while Ordinary Causes Commercial decrees decreased by a significantly larger 34.8%.



\*Small Claims Consumer plotted on a secondary axis.

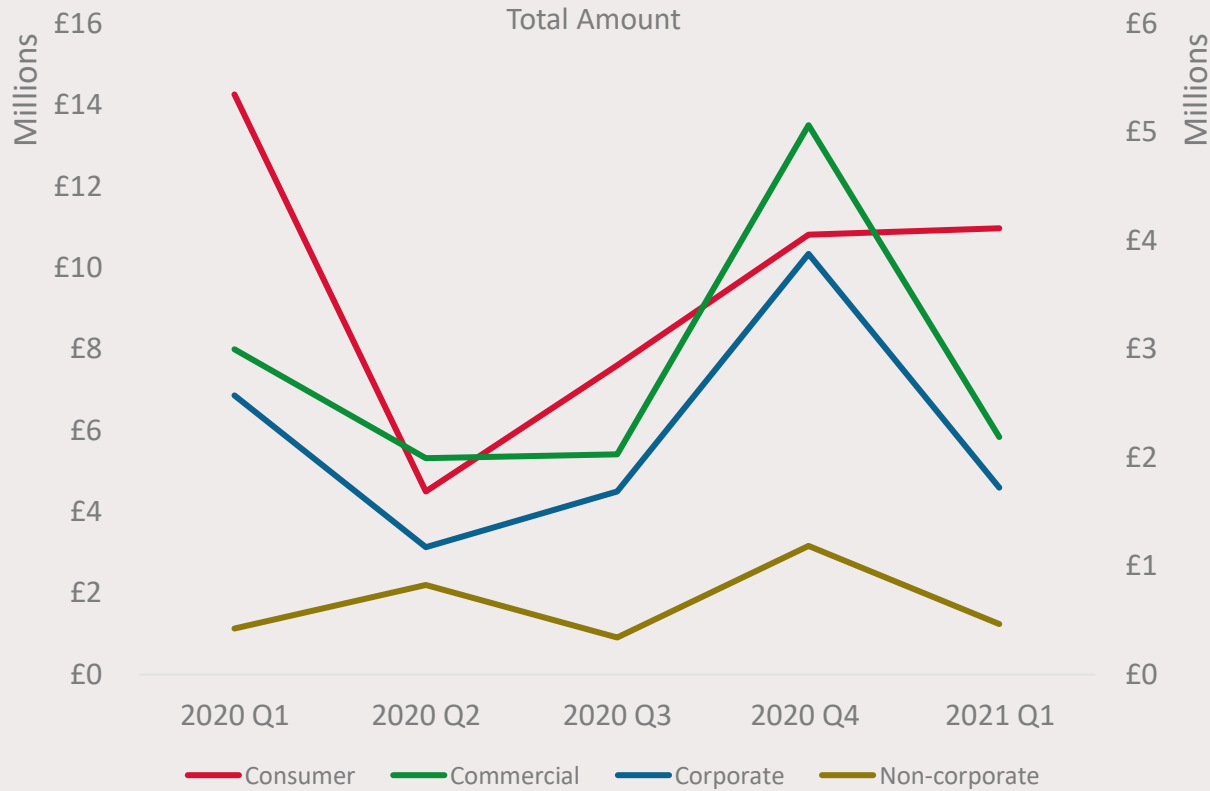


## TOTAL VALUE OF CONSUMER DECREES UP SLIGHTLY

The total value of consumer decrees issued in Scotland increased slightly from £108 million to £110 million, from Q4 2020 to Q1 2021.

In contrast, the total value of commercial decrees fell from £5.1 million to £2.2 million over the period.

The value of both corporate and non-corporate decrees fell. The corporate total value decreased by 56%, while the non-corporate total value decreased by 61%, compared to the previous quarter.



\*Consumer Judgments solely plotted on the primary axis.

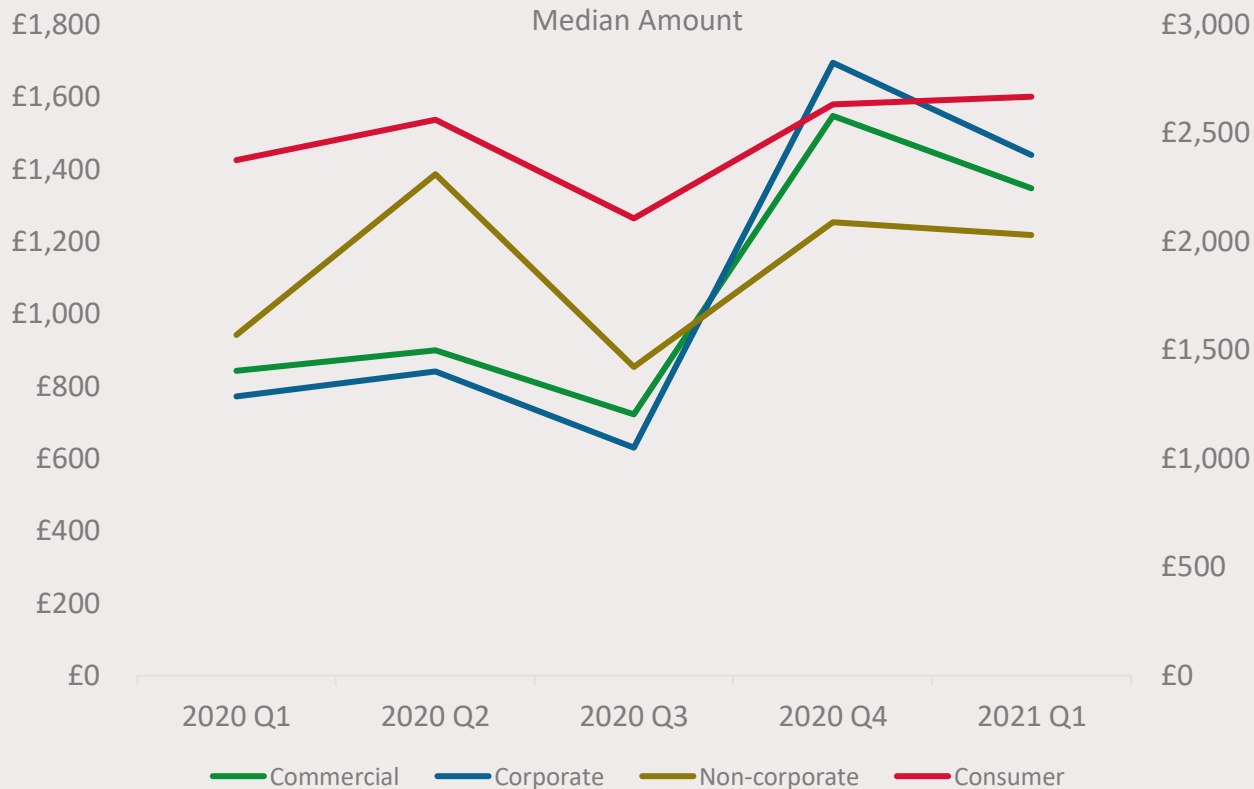


## MEDIAN VALUE OF CONSUMERS CONTINUES TO RISE

The median value of consumer decrees increased during the first quarter of 2021, from £1,580 to £1,602 continuing the rise seen in Q4 2020. This is the highest median value in the previous five quarters.

The median value of commercial decrees fell by 13%. Corporate decree median values declined by 15%. Non-corporate median values were also down but by only 3%.

Despite the recent falls, the median value of commercial decrees is higher than one year prior, in Q1 2020.



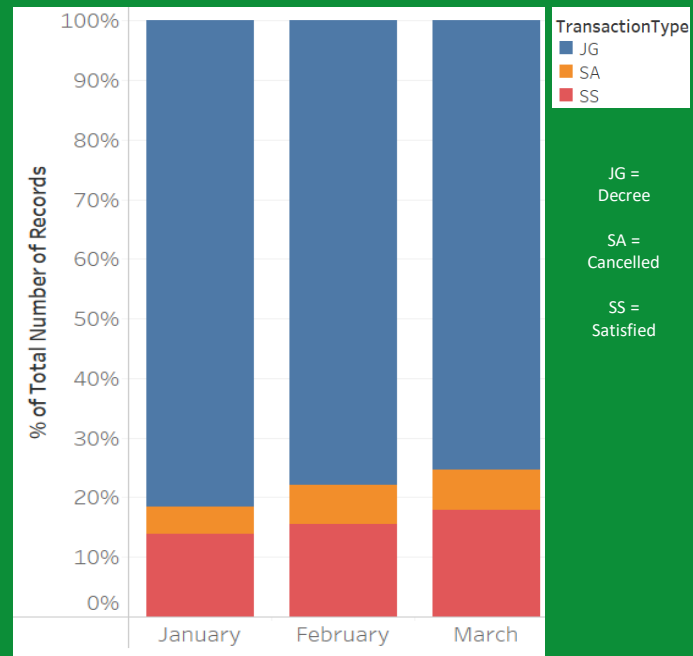
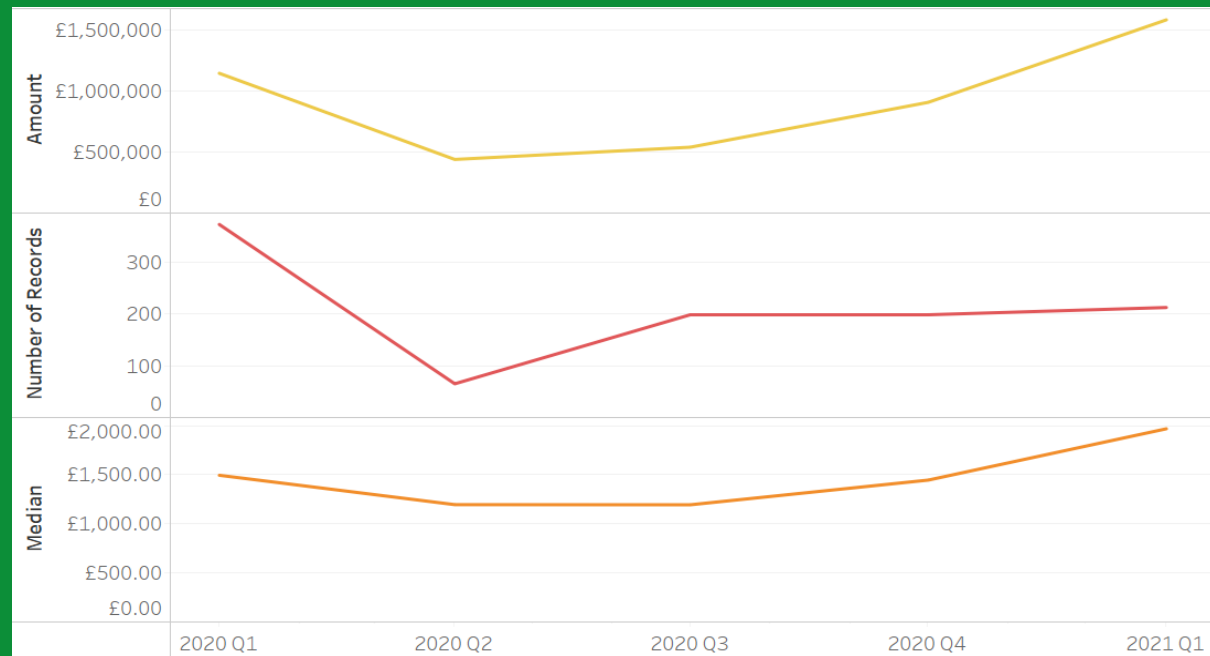
\*Consumer Judgments solely plotted on the left-hand scale.



## CANCELLATION LEVEL IN SCOTLAND CONTINUES TO INCREASE

The cancellation rate in Scotland (when a decree is paid within one month and is removed from the register) increased for the third consecutive quarter, reaching 212 cancellations in Q1 2021. The total value these cancellations reached the highest level of the previous five quarters, at almost £1.6million. This is a significant increase from just £907,354 in the previous quarter. The median value of cancellations increased for the second consecutive quarter to £1,967, from £1,445 the previous quarter.

A closer insight into the percentage of monthly transactions that remained decrees (unpaid), were satisfied (paid after one month) or cancelled (paid within one month) shows both satisfactions and cancellations to increase from January to March. Regarding cancellations, in January they equated to 4.6% of all transactions, increasing to 6.6% in February and 6.8% in March.





# NORTHERN IRELAND





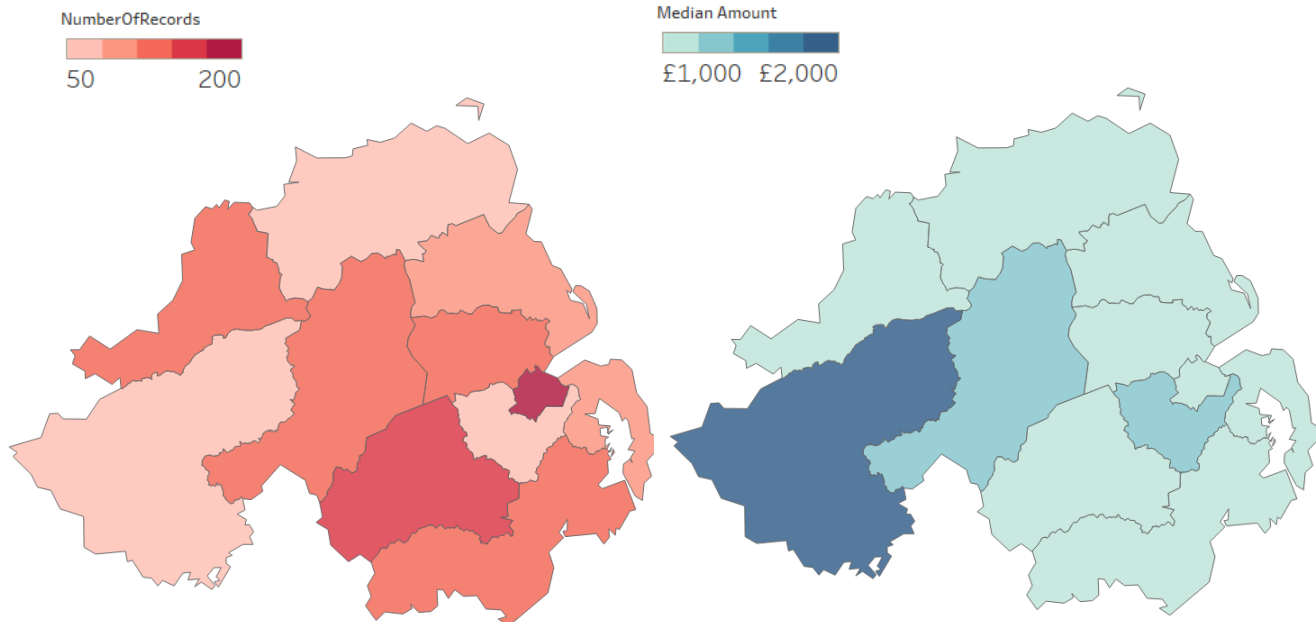


## GEOGRAPHIC SPREAD OF JUDGMENTS

These maps display Northern Ireland's local authority regions, with colour representing the judgment number and the median value of judgments.

The highest number of records in Q1 2021 was in Belfast, at 283 judgments. The second highest rate of judgments was Armagh City, Banbridge and Craigavon, at 157 judgments.

The highest median value of judgments for Q1 2021 was in Fermanagh and Omagh, at £2,618, followed by Mid Ulster at £1,368. The lowest median value of judgments in Northern Ireland was in Derry City and Strabane at £794.



These maps account for all judgments with postcodes. Further, these maps only related to Northern Irish Court Judgments.

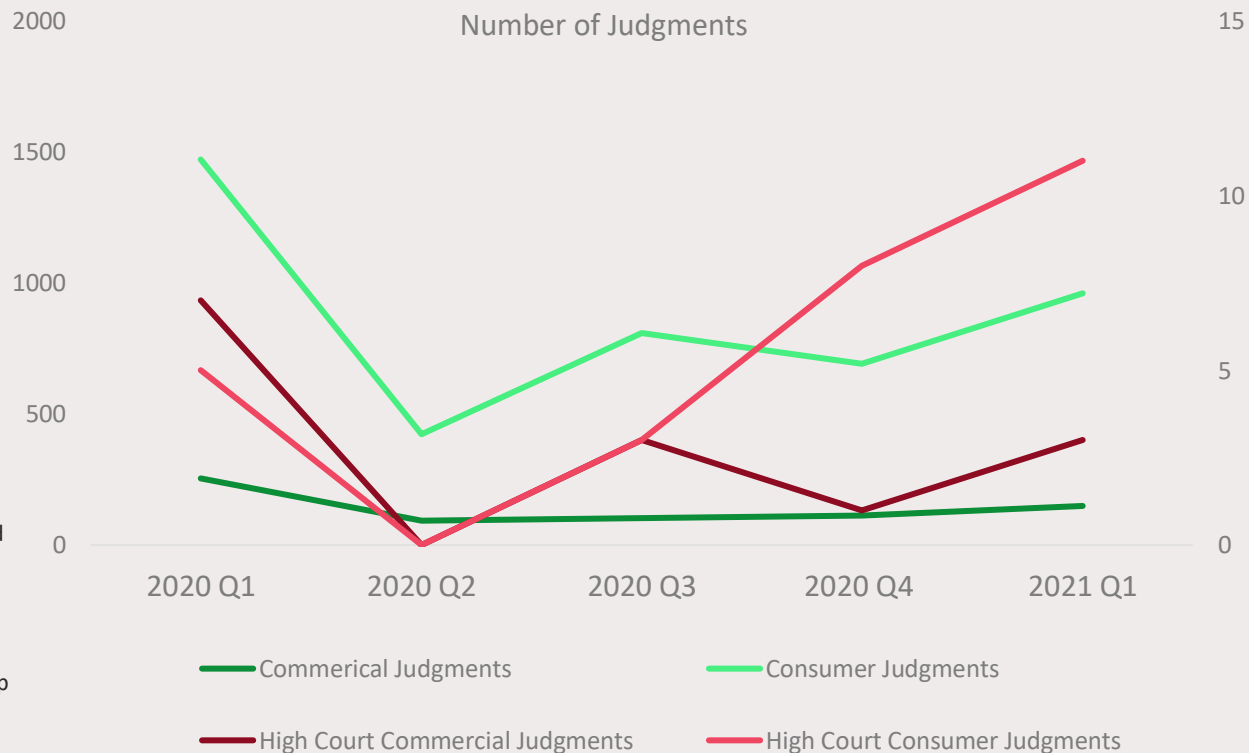


## CONSUMER AND COMMERCIAL JUDGMENTS UP BY A THIRD OR MORE

All types of judgments in Northern Ireland increased in Q1 2021 compared to Q4 2020. Consumer judgments rose by 39%, with commercial judgments seeing a slightly smaller rise of 33%.

High Court Consumer judgments increased for the third quarter in a row. There were 11 judgments, a small rise of three from the eight seen in the previous quarter.

There were three High Court Commercial judgments, up from just one in Q4 2020.



\*High Court Judgments plotted on a secondary axis.



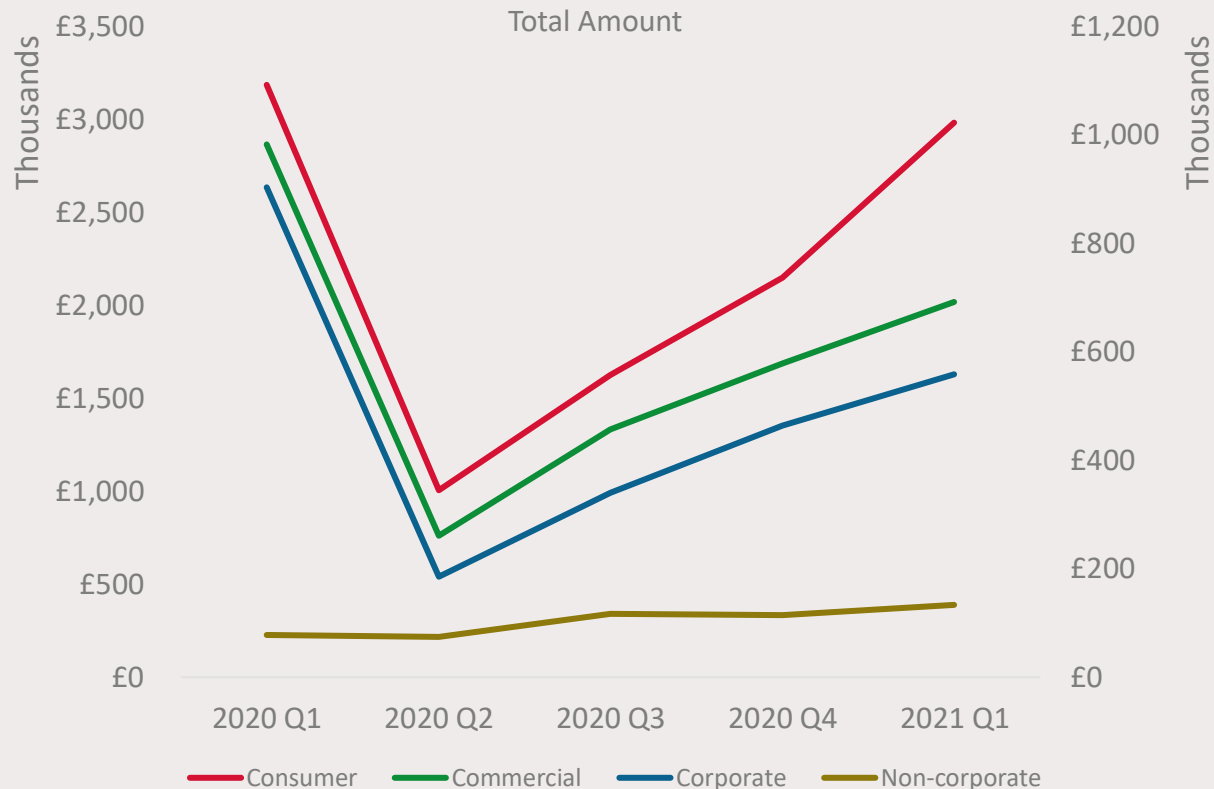
## VALUE OF CONSUMER JUDGMENTS ALMOST AT PRE-CRISIS LEVELS

The total value of all four sub-types of judgment increased from Q4 2020 to Q1 2021.

The value of consumer judgments rose 39% to £30 million this quarter (Q1 2021), almost back to pre-pandemic levels of £32 million seen in Q1 2020.

The total value of commercial judgments also increased, by 20%, driven by the 20% increase in the total value of corporate judgments, compared to the previous quarter.

The total value of non-corporate judgments also increased by 17% from the previous quarter, equating to the largest total non-corporate value since 2020 began.



\*Consumer Judgments solely plotted on the primary axis.



## MEDIAN VALUES SEE GENERAL DECLINE

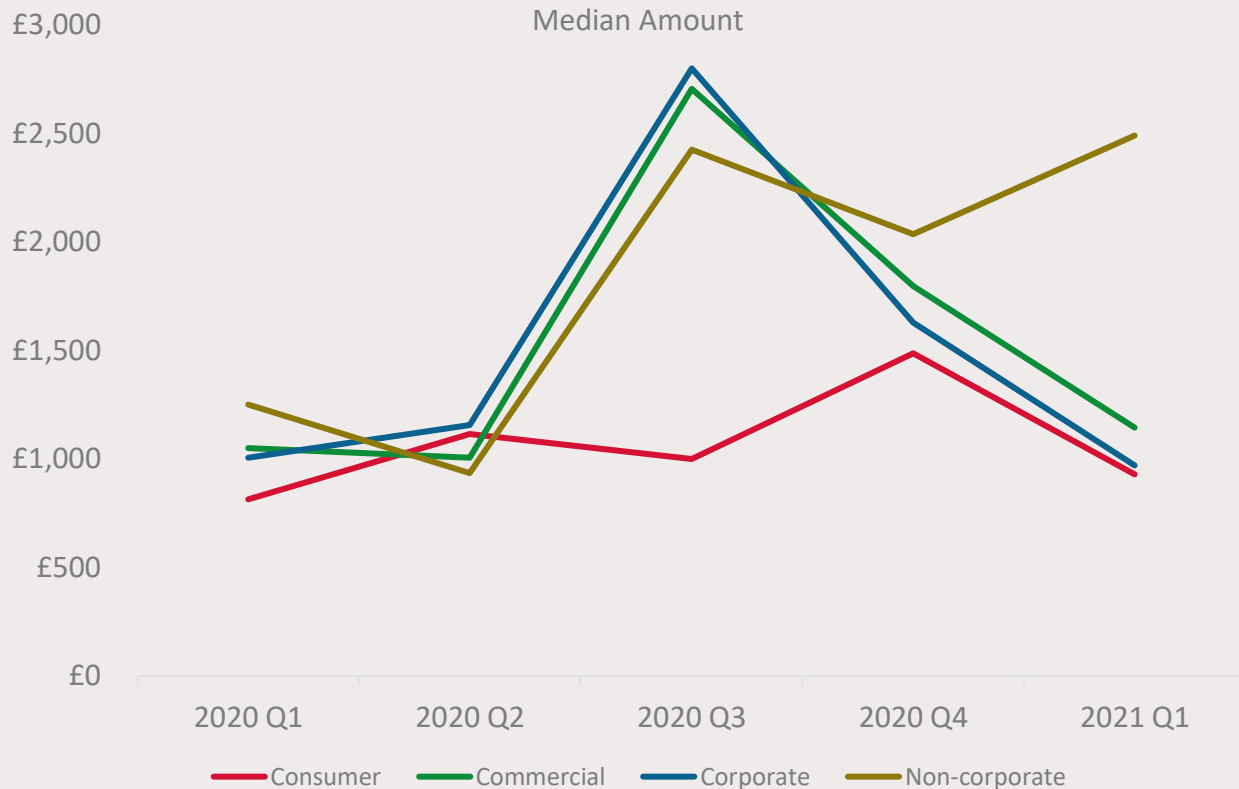
The median value of non-corporate judgments increased in Q1 2021 compared to the quarter before, from £2,038 to £2,491.

This is contrast to all other sub-categories of judgments, where median values fell.

The greatest fall in median value was in corporate judgments, down by 40% in this quarter. Consumer judgments decreased by 38%, while commercial judgments decreased by 36%.

The median value of corporate judgments is the lowest of the most recent five quarters.

The median value of non-corporate judgments is the highest of the most recent five quarters.





## NORTHERN IRELAND SATISFACTION RATE INCREASES SIGNIFICANTLY

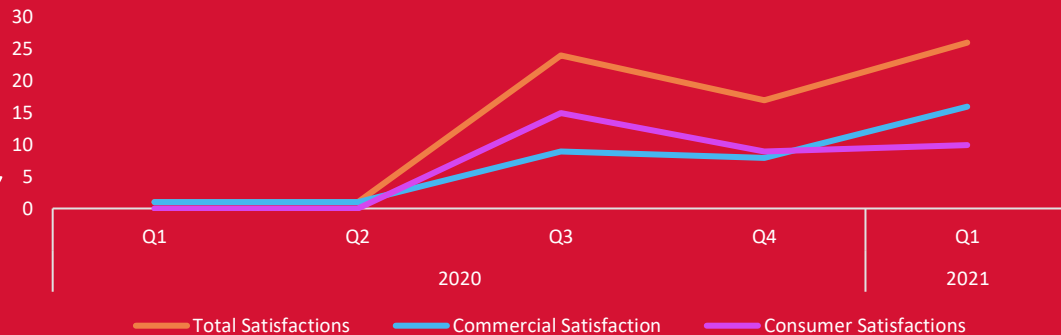
The number of Northern Irish judgments marked as satisfied rose to 26 this quarter, compared to 17 in the previous quarter. This is an increase of more than half albeit from a small base. Satisfied judgments as a % of the total number of judgments remains low at 6%, but it has increased from 5% the previous quarter.

Although both consumer and commercial median values decreased this quarter, the median value of consumer satisfactions remained considerably higher than the median value of commercial satisfactions. This is a continued trend from previous quarters.

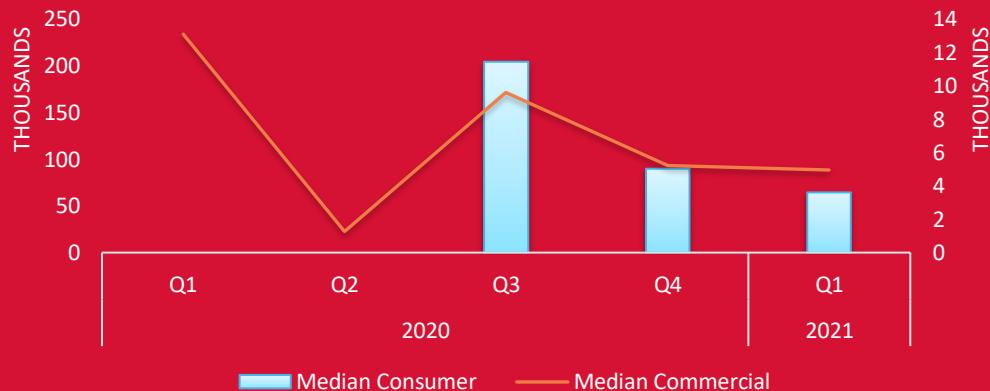
The median value of the consumer satisfaction rate decreased to £64,158 in Q1 2021; a 29% decrease from the previous quarter.

The median value of commercial judgments also decreased to £4,937; a 5.5% decrease from the previous quarter.

Overall, the trend shows an increase in the satisfaction rate, but a lower median value of judgments satisfied.



Median value of satisfactions (£)



Commercial median value on secondary axis



# REPUBLIC OF IRELAND





## CORPORATE JUDGMENTS INCREASE

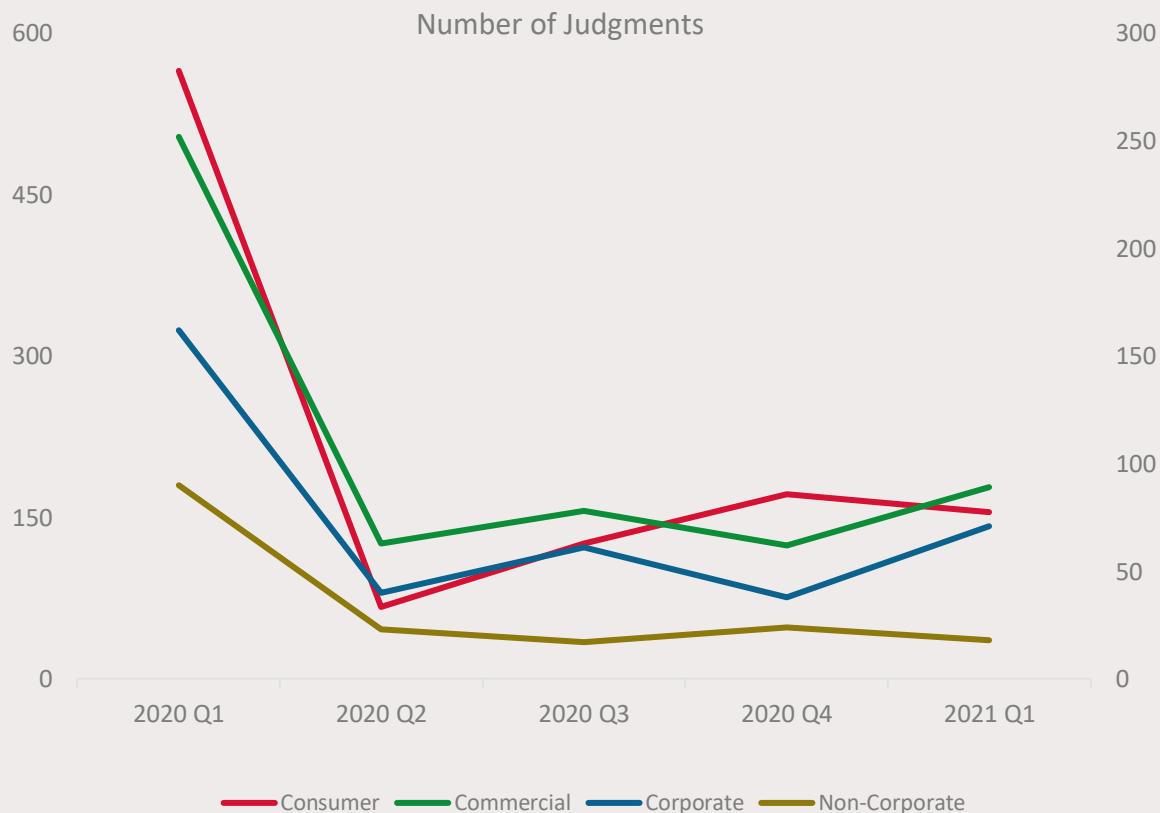
The number of commercial judgments rose by 44%, from 62 to 89, over the quarter.

This was driven mainly by a rise in corporate judgments, up 87%, from 38 to 71.

Non-corporate judgments decreased from 24 in Q4 2020, to just 18 judgments in Q1 2021.

Consumer judgments fell to 155 in Q1 2021 from 172 in Q4 2020. This followed two consecutive rises.

All types of judgments are well down on the levels seen in Q1 2020.



\*Consumer judgments plotted on the left hand axis. Corporate, Non-corporate and Commercial judgments plotted on the right hand axis.



## COMMERCIAL JUDGMENT VALUES SEE SHARP RISE

The total value of consumer and commercial judgments increased this quarter, for the third consecutive quarter.

Commercial judgments significantly increased in value this quarter, from €1.3 million to €5 million, reaching its highest level in the past five quarters.

The increase in the value of consumer judgments was less drastic, from €6.9 million to €7.6 million.



\*Commercial Judgments plotted on the right-hand scale.





## MEDIAN JUDGMENT VALUES RISE ACROSS THE BOARD

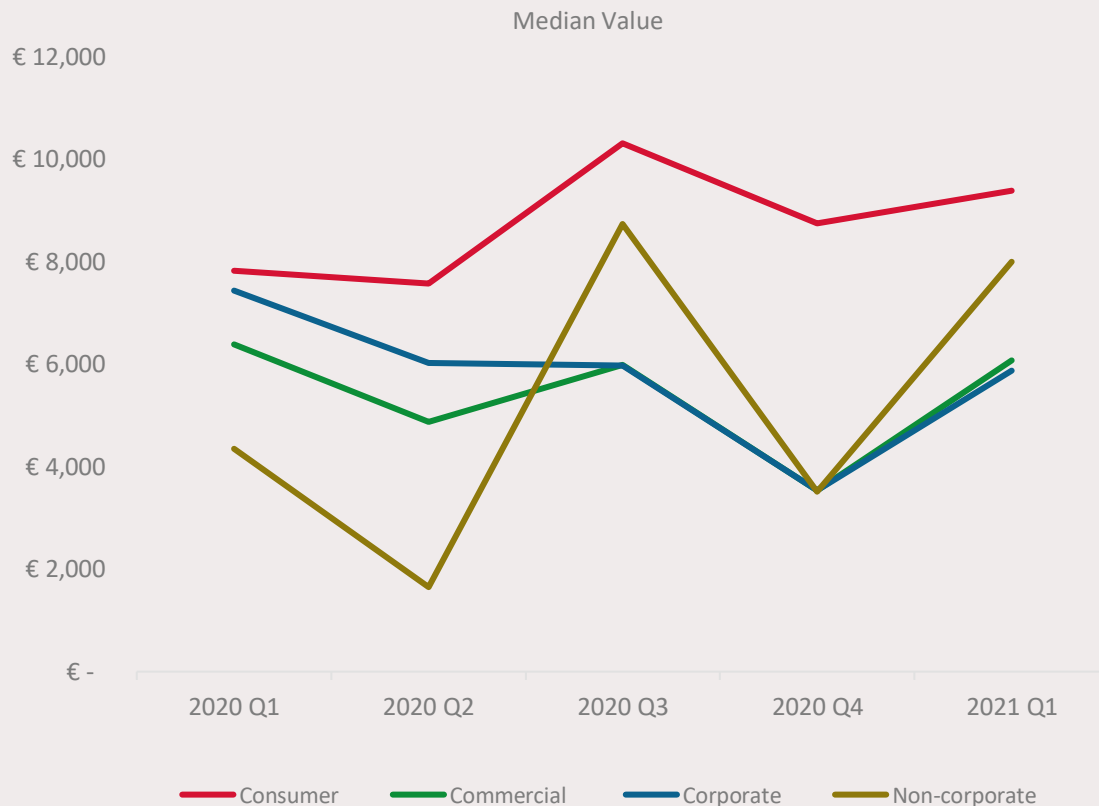
The median value of all types of judgments increased in Q1 2021 compared to the previous quarter.

This contrasts with the previous quarter, which saw falls in the median values for all judgment types.

The median value of consumer judgments increased 7%, to €9,387.

The median value of commercial and corporate judgments were similar in Q1 2021, at €6,079 and €5,870 respectively.

Meanwhile, the median value of non-corporate judgments increased significantly by 128%, to €7,999.



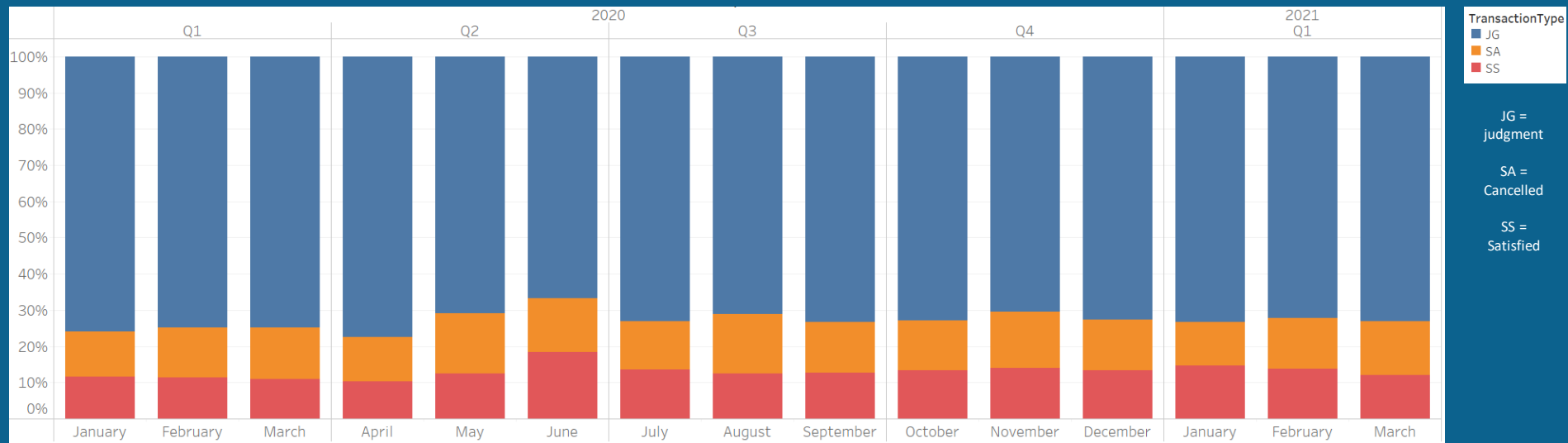


## Q1 2021 NON-CORPORATE (SME) JUDGMENTS INCREASE AS SATISFACTIONS AND CANCELLATIONS FALL

Within the non-corporate sector (SMEs), judgments accounted for a growing proportion of total transactions. January 2021 saw the highest proportion of transactions that were judgments since April 2020.

The proportion of judgments that were satisfied (paid after one month therefore remain on the register) or cancelled (paid within one month and removed from the register) decreased. Cancellation rates were at their lowest in January at 12%, the lowest rate in the previous five quarters.

This may suggest that some SMEs have struggled to deal with debts during the pandemic.





# JERSEY





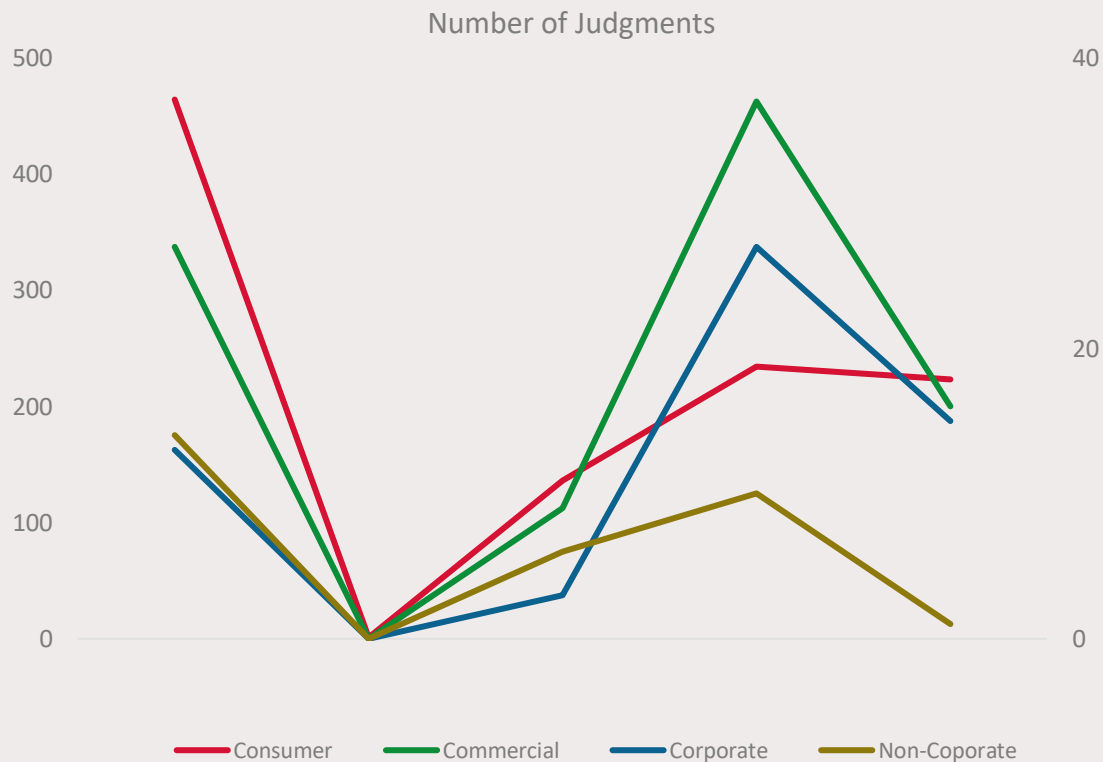
## DECREASE IN NUMBER OF ALL JUDGMENT TYPES

Across all types, the numbers of judgments fell in Q1 2021, reversing the rises seen in the previous three quarters.

Consumer judgments fell from 234 judgments in Q4 2020 to 223 in Q1 2021, down 5%.

Commercial judgments decreased by 57%, consisting of a decrease of 44% for corporate judgments, and 90% for non-corporate judgments (from 10 judgments to one).

There was only one non-corporate judgment.



\*Commercial Judgments plotted on a secondary axis.

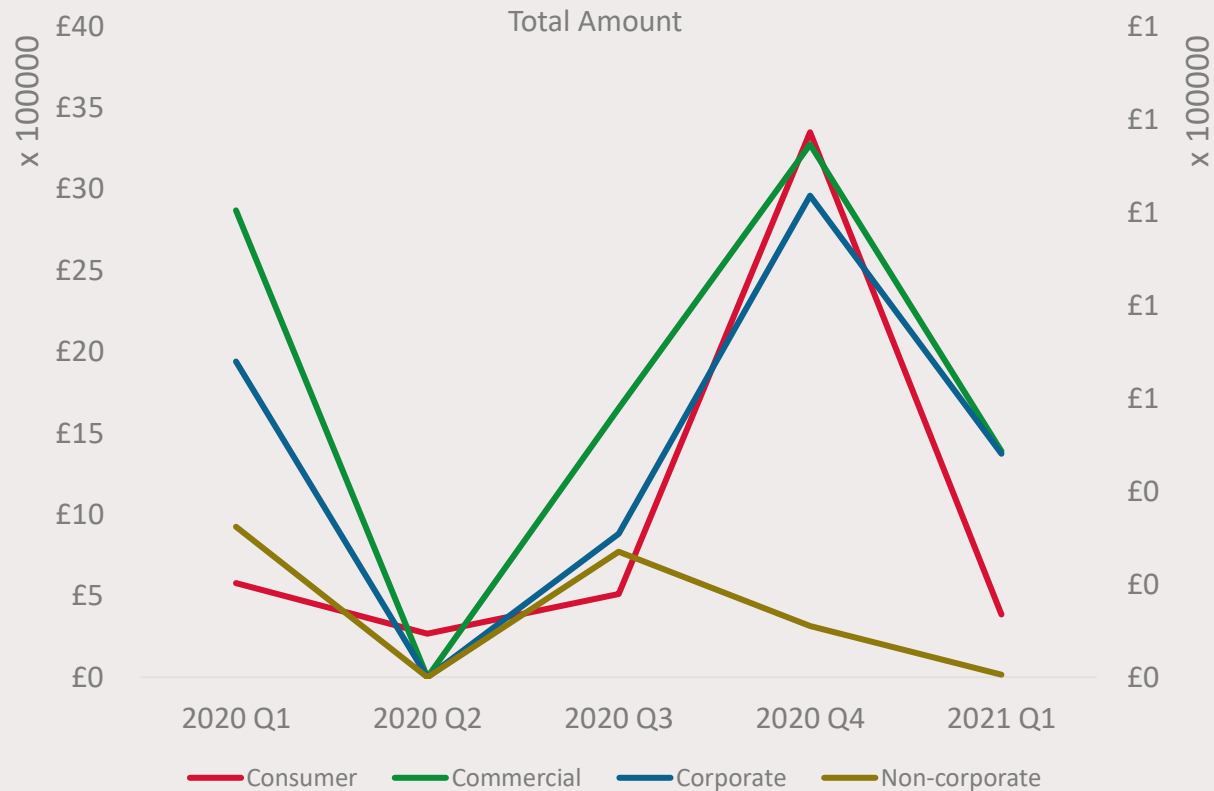


## DECLINE IN ALL JUDGMENT TOTAL VALUES

Following the sharp increase in total judgment values in the previous quarter, the total value of judgments in Jersey in Q1 2021 declined significantly.

The total value of consumer judgments fell from £3.3 million to just £387,495. Similarly, the total value of commercial judgments decreased from £114,677 to just £48,622.

This decrease in the total value of commercial judgments is driven by a fall of 54% in the value of corporate judgments.



\*Consumer Judgments solely plotted on the primary axis.



## JERSEY CANCELLATION RATE AT LOWEST IN FIVE QUARTERS

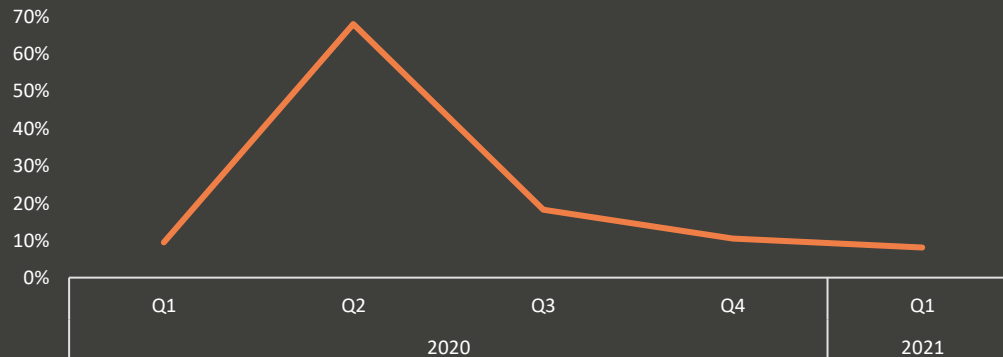
The cancellation rate in Jersey fell to just 8% in Q1 2021, compared to 10% the previous quarter and an average of 23% over the previous five quarters. The current rate of 8% is an 88% decrease from Q2 2020 levels, which stood at 68%.

Cancellations occur when a debt is re-paid within one month of receiving the judgment, therefore the judgment is removed from the register.

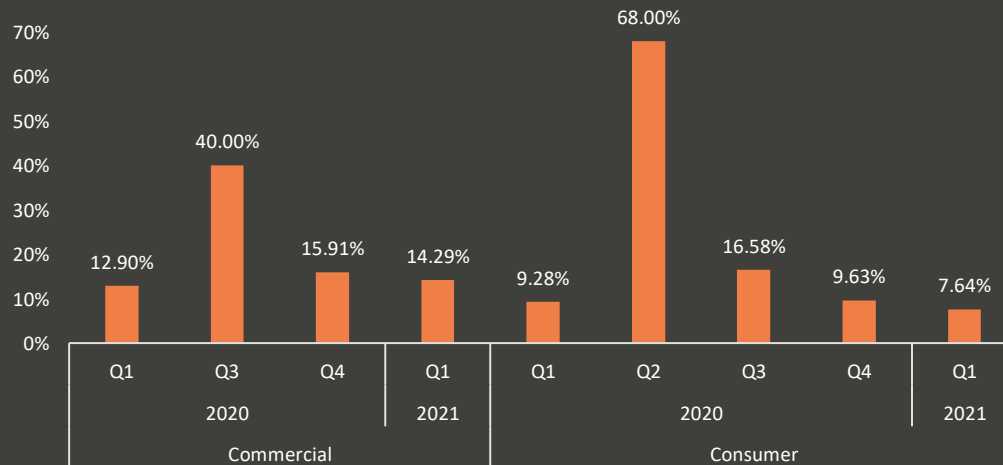
Separating the analysis into consumer and commercial cancellation rates, the cancellation rate for consumer judgments (8%) is lower than for commercial judgments (14%).

The cancellation rate for consumer judgments in Q1 2021 is 88% lower than the rate in Q2 2020. The absence of information for Q2 2020 commercial cancellations is due to there being no cancellations in this time period.

Percentage of cancellations in Jersey



Consumer and corporate breakdown of cancellations





# ISLE OF MAN





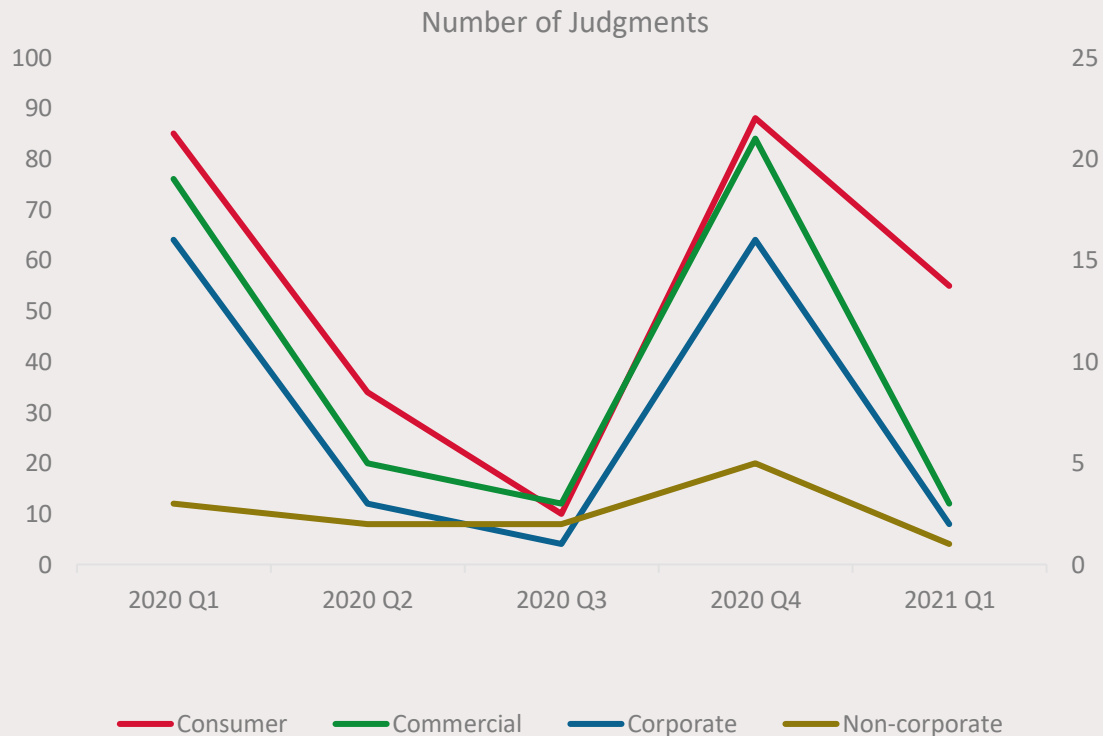
## DECLINE IN TOTAL NUMBER OF JUDGMENTS

The number of judgments in the Isle of Man decreased from the previous quarter for all judgment types.

Consumer judgments made up 55 of the total 61 judgments registered, in Q1 2021.

Commercial judgments decreased significantly, from 21 judgments to just three.

This is comprised of two corporate judgments and one non-corporate judgment, compared to 16 and five respectively in the quarter prior. Non-corporate judgments reached their lowest levels in the previous five quarters in Q1 2021.



\*Consumer Judgments plotted solely on the primary axis.



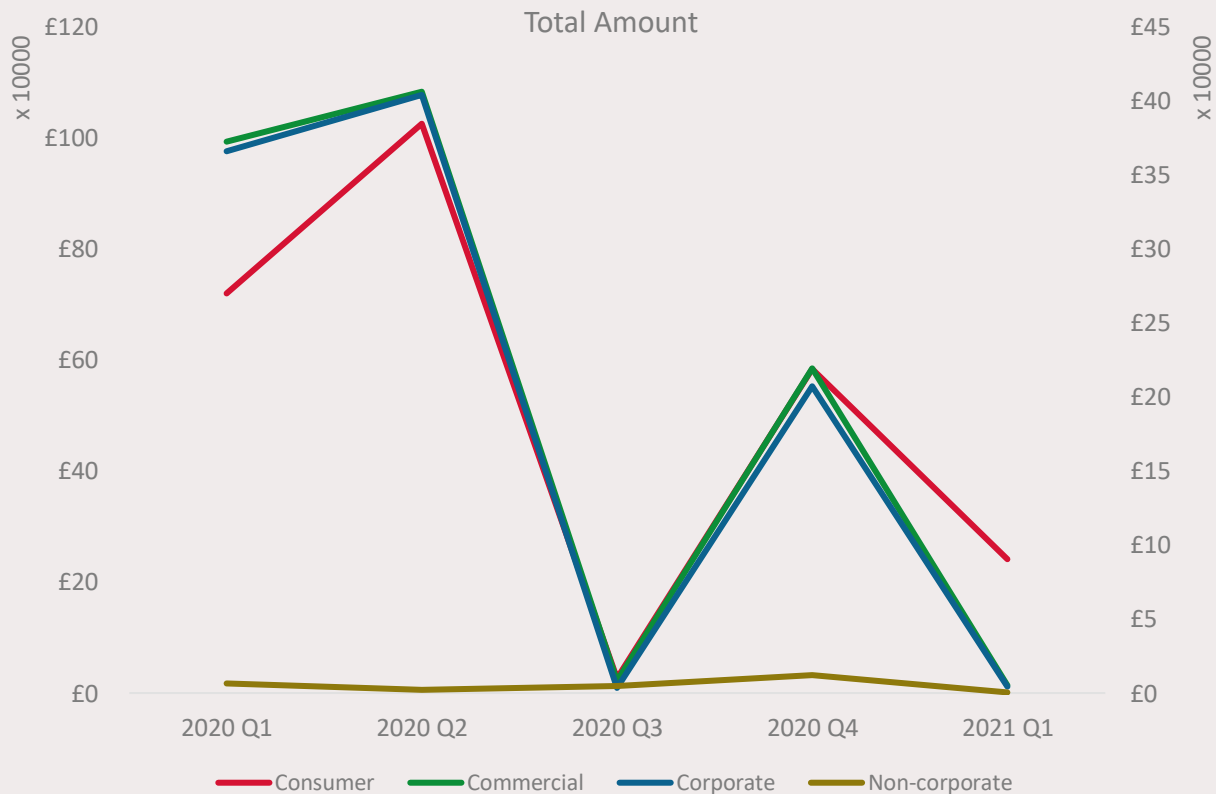


## DECREASE IN VALUE FOR ALL JUDGMENT TYPES

The total value of all judgment types in Q1 2021 decreased. The total value for commercial and non-corporate judgments are the lowest level in five quarters.

Commercial judgments fell from £219,260 to just £5,333, while corporate judgments fell from £207,195 to £4,636 – in both cases, this was a drop of 98% in the values.

Non-corporate judgments fell by 94%, from £12,065 to just £697.



\*Consumer Judgments plotted solely on the primary axis.



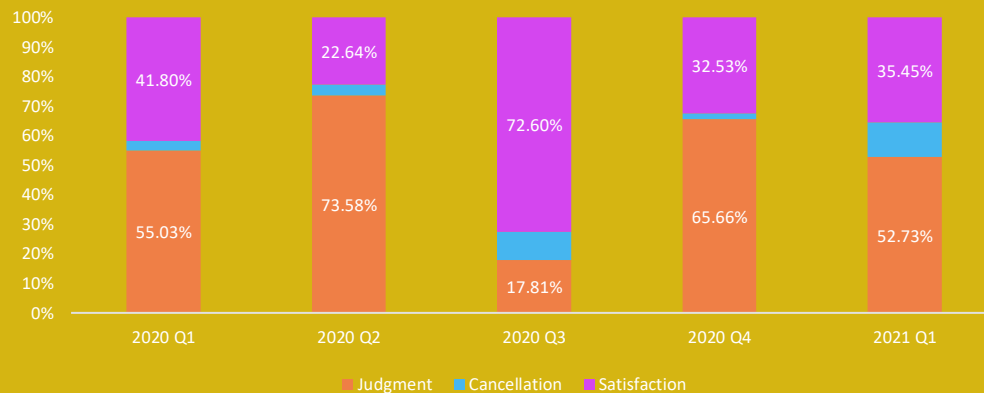
# A CLOSER INSIGHT INTO JUDGMENTS, SATISFACTIONS AND CANCELLATIONS IN THE ISLE OF MAN

The number of transactions this quarter in the Isle of Man were considerably lower than in the previous quarter, with commercial judgments decreasing to just three. These three judgments equated to 20% of all transactions, highlighting the similarly low numbers of cancellations and satisfactions.

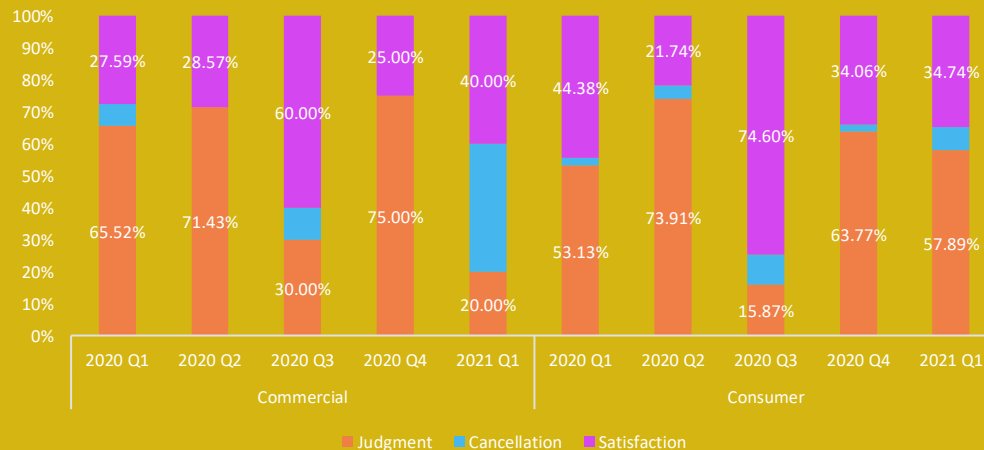
As judgments decreased, the number of cancellations increased from three in the previous quarter to 13 in Q1 2021. Therefore, the proportion of transactions that were cancellations increased from 2% in the previous quarter to 12% in Q1 2021. This was fuelled by an increase in commercial cancellations from zero in the previous quarter to six in Q1 2021.

Regarding satisfactions, the low number of transactions means that although the proportion of satisfactions increased from the previous quarter from 33% to 35%, the actual number of satisfactions decreased from 54 satisfactions, to 39. This was fuelled by a decrease in consumer satisfactions, from 47 to 33.

### All defendant types



### Consumer / Commercial breakdown





# THANK YOU

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