

Q2 2022 Statistics Book

Published July 2022



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INTRODUCTION

Registry Trust was established in 1985 to maintain the only official statutory **Register of Judgments, Orders, and Fines** for England & Wales on behalf of the Ministry of Justice, and maintains similar Registers for Scotland, Northern Ireland, Republic of Ireland, Isle of Man, and Jersey by agreement with the relevant authorities.

Our 'live' data on monetary judgments (including CCJs) supports millions of lending and credit decisions in the UK & Ireland every year and can be used to identify trends, including the current economic and social realities for those in the most vulnerable situations. It even creates usable credit metrics through the absence of a judgment record.

As a not-for-profit company which doesn't cost the government or tax-payer any money, we provide a trusted and impartial source of credit information and place no interpretation on the content of the Register; we simply ensure that the records published are as accurate and up to date as possible. Our mission is to use and share this '**public data for public good**' to:



Promote responsible
lending and borrowing



Inform discussion on the economy
and empower consumers



Enable good
business decisions

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.



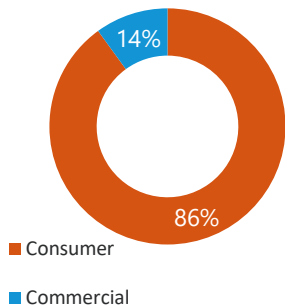
QUARTERLY ROUND UP

229,580 NEW JUDGMENTS WERE PROCESSED THIS QUARTER WITH A TOTAL VALUE OF **£840,199,311**

During the period of 1st April 2022 to 30th June 2022, 97% of all judgments came from courts in England and Wales.

Compared to the same period last year, the number of judgments increased from 213,857 to 229,580, an increase of 7%.

The average value of judgments across all jurisdictions was £3659.72. This represents a 58% increase in average value as compared to Q1 2022.

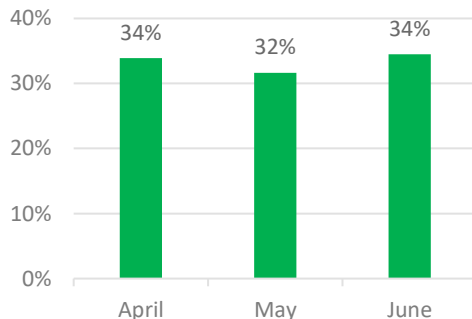


44,896

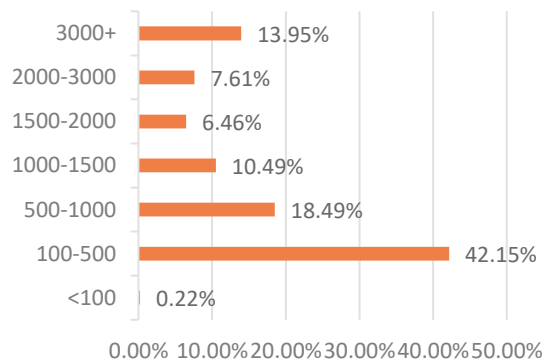
SATISFACTIONS WERE PROCESSED QUARTERLY

SCOTLAND	74%
NORTHERN IRELAND	16%
REPUBLIC OF IRELAND	5%
JERSEY	4%
ISLE OF MAN	1%

MONTH BREAKDOWN(% SHARE OF RECORDS)



JUDGMENT VALUE(% SHARE)



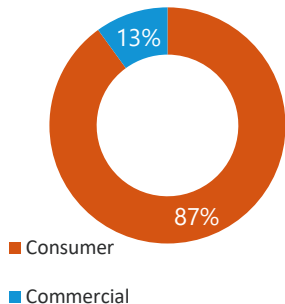
HALF YEARLY ROUND UP

459,819 NEW JUDGMENTS WERE PROCESSED HALF YEARLY WITH A TOTAL VALUE OF **£1,372,222,919**

During the period of 1st January 2022 to 30th June 2022, 97% of all judgments came from courts in England and Wales.

Year-on-year, the number of judgments declined half-yearly from 470,257 to 459,819, a decrease of 2.21%.

The average value of judgments across all jurisdictions was £2,984.28. This represents a 'Half Year 2021' to 'Half Year 2022' increase in average value by 27.5%.

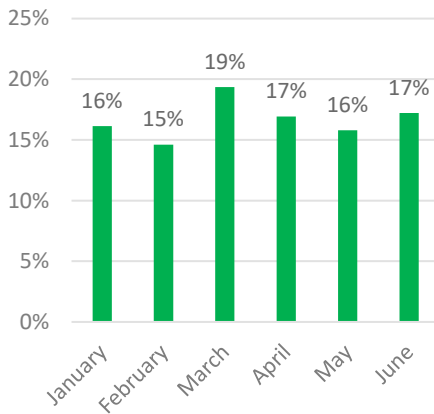


92,684

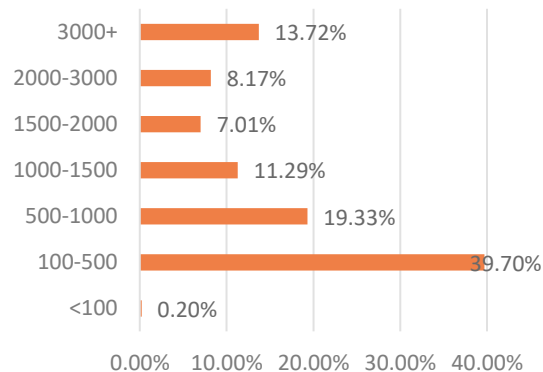
SATISFACTIONS WERE PROCESSED HALF YEARLY

SCOTLAND	72%
NORTHERN IRELAND	17%
REPUBLIC OF IRELAND	5%
JERSEY	5%
ISLE OF MAN	1%

MONTH BREAKDOWN (% SHARE OF RECORDS)



JUDGMENT VALUE (% SHARE)



ENGLAND & WALES



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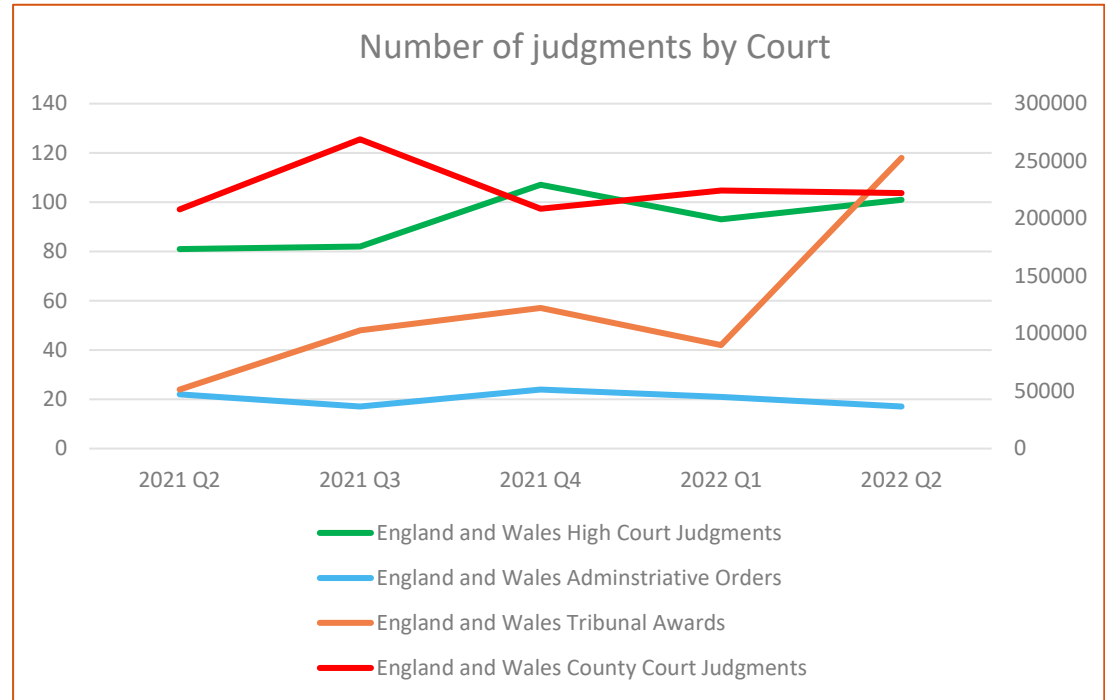
SLIGHT DECREASE IN COUNTY COURT JUDGMENTS

The number of County Court Judgments (CCJs) has shown a decrease of 0.96% compared to the previous quarter, from 224,447 in Q1 2022 to 222,271 in Q2 2022 and an increase of 7% year-on-year.

Tribunal Awards have seen a sharp rise from 42 to 118, an increase of 180% as compared to Q1 2022 and 391% increase year-on-year.

High Court Judgments increased from 93 in Q1 2022 to 101 in Q2 2022, a rise of 8.6% in this quarter and an increase of 25% year-on-year.

Administrative orders have followed a decreasing trend of 19% as compared to the last quarter and 23% year-on-year.



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

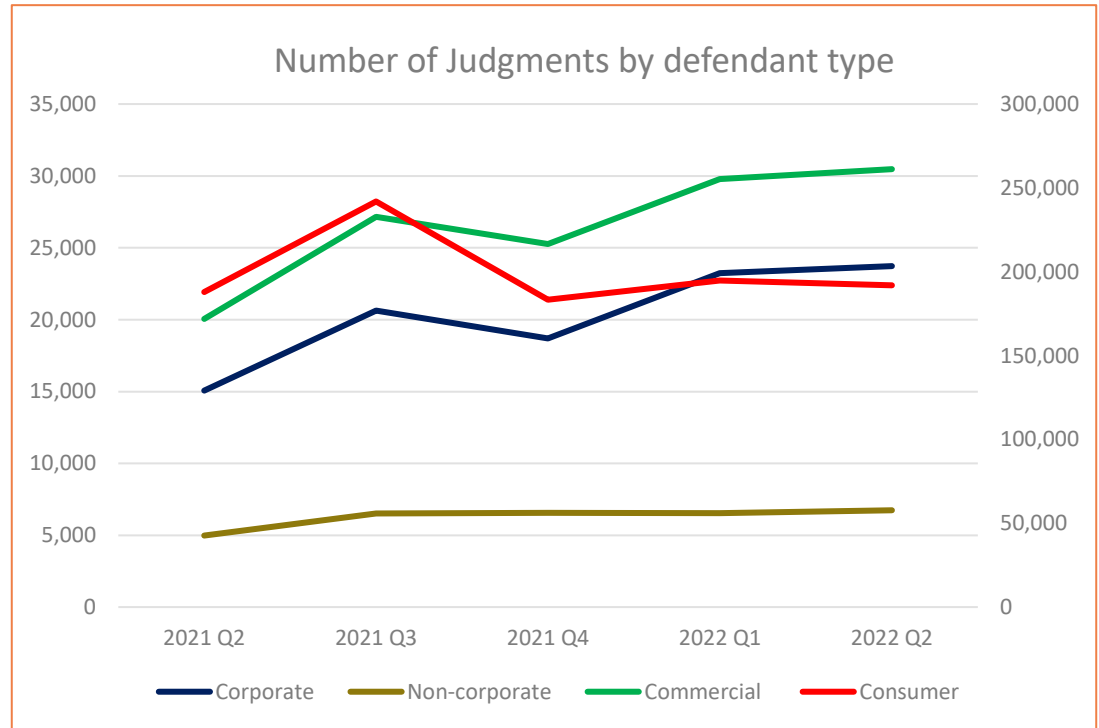
SLIGHT INCREASE IN ALL JUDGMENT TYPES, EXCEPT FOR CONSUMER JUDGMENTS

The number of consumer judgments has decreased by 1.41% in this quarter, from 194,787 in Q1 2022 to 192,022 in Q2 2022.

Commercial judgments, on the other hand, have seen an increase of 2.25% as compared to previous quarter, from 29,796 in Q1 2022 to 30,468 in Q2 2022.

The number of corporate judgments has followed an increasing trend in this quarter, from 23,247 in Q1 2022 to 23,728 in Q2 2022, an increase of 2.06%.

Non-corporate judgments have also seen a minimal increase of 3% as compared to previous quarter.



*Consumer judgments are plotted on the right hand axis.

INCREASE IN THE VALUE OF ALL JUDGMENT TYPES

The total value of judgments showed an increase for all types of judgments in this quarter.

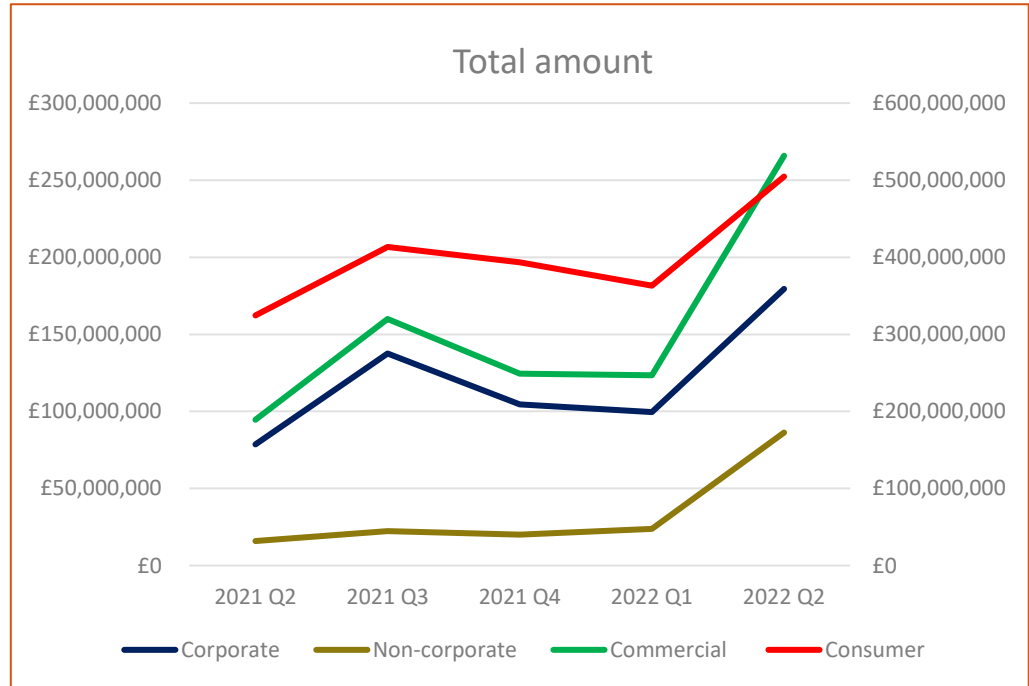
The value of commercial judgments has seen a dramatic increase of 115% as compared to Q1 2022 and an increase of 181% year-on-year.

A breakdown of the commercial judgments into corporate and non corporate shows both the sectors have seen a sharp increase in the amount of judgments in this quarter.

The value of corporate judgments has seen an increase of 80%, from £99 million in Q1 2022 to £179 million in Q2 2022.

The non-corporate judgments rose by 261%, from £23.8 million in Q1 2022 to £86.2 million in Q2 2022.

The value of consumer judgments shows an increase of 39% compared to Q1 2022, from £363 million in Q1 2022 to £504 million in Q2 2022. Also, year-on-year comparison of consumer judgments shows an increase of 55%.



*Consumer judgments are plotted on the right hand axis



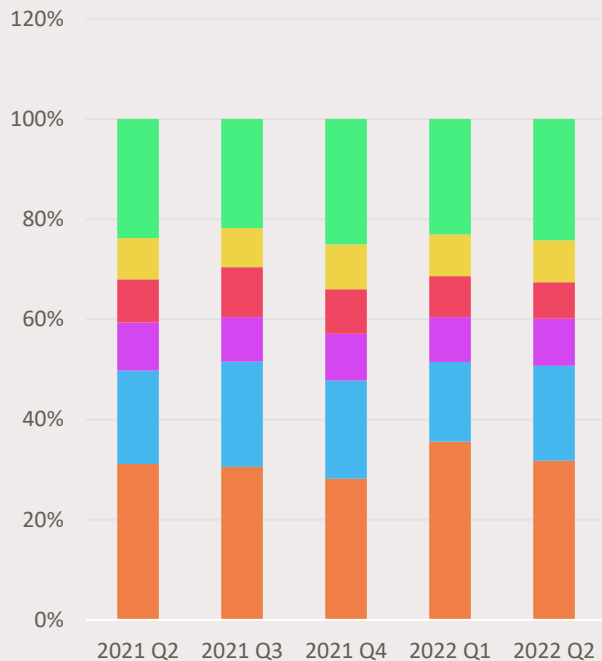
A CLOSER INSIGHT INTO THE JUDGMENT VALUES

As discussed in the previous slides, there has been an increase in the value of all types of judgments in this quarter.

For commercial judgments, although the proportion of judgments between £100-500 has decreased by 4%, there has been an increase of 3% in the proportion of judgments between £500-£1000.

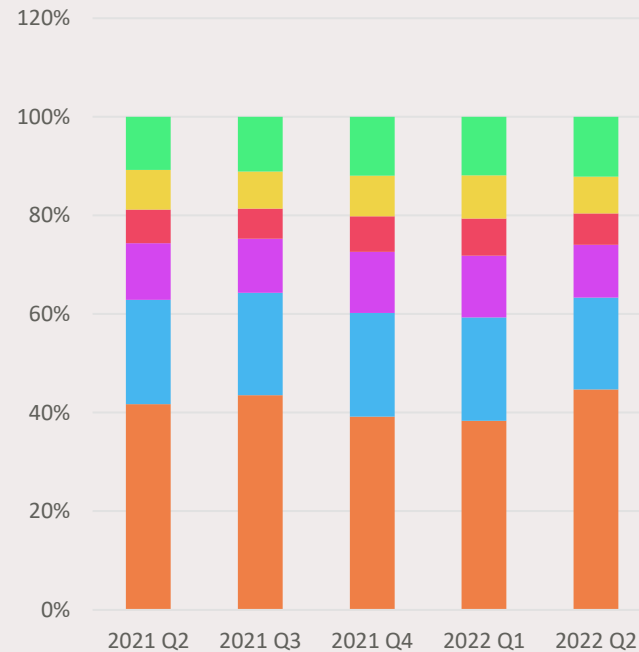
For consumer judgments, there has been an increase of 7% in the proportion of judgments between £100-£500 as compared to Q1 2022.

Commercial judgments



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

Consumer judgments



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

SCOTLAND



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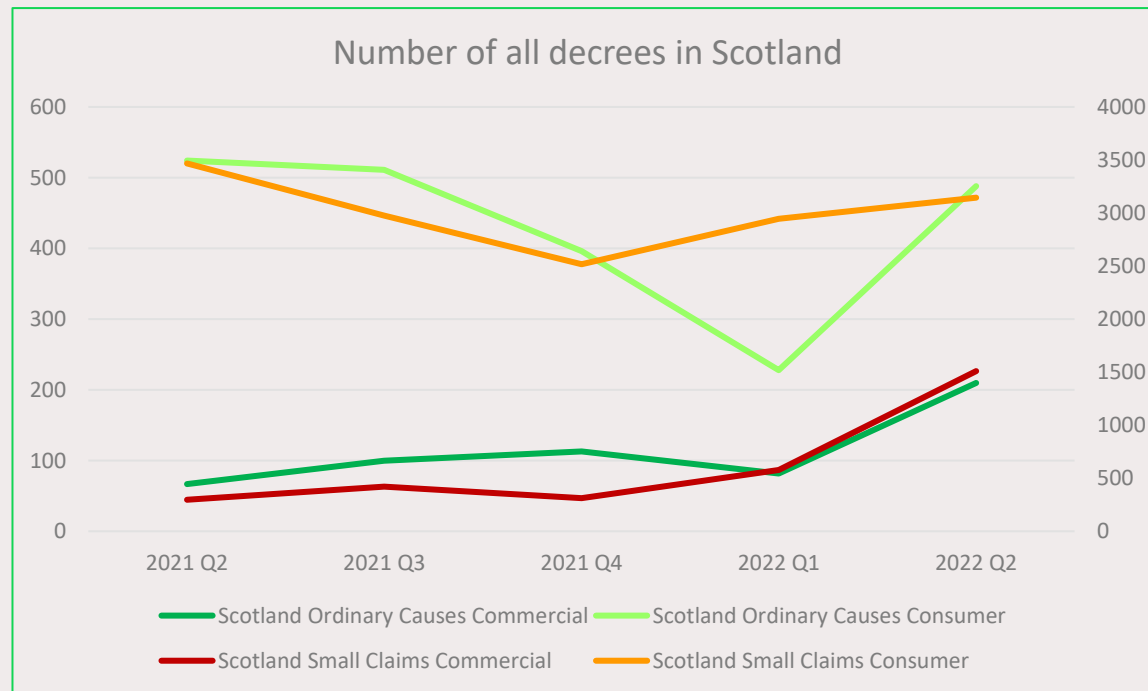
SHARP INCREASE IN ORDINARY CAUSES CONSUMER DECREES

The number of Ordinary Causes Consumer decrees has increased from 228 in Q1 2022 to 488 in Q2 2022, an increase of 114%, after falling drastically in the previous quarter.

The number of Small Claims Consumer decrees has slightly increased by 7% as compared to Q1 2022.

The Small Claims Commercial decrees have seen an increase of 160%, from 82 in Q1 2022 to 210 in Q2 2022.

The number of Ordinary Causes Commercial decrees has increased by 156%, from 82 in Q1 2022 to 210 in Q2 2022.



*Scotland Small Claims Consumer judgments plotted solely on the right hand axis.



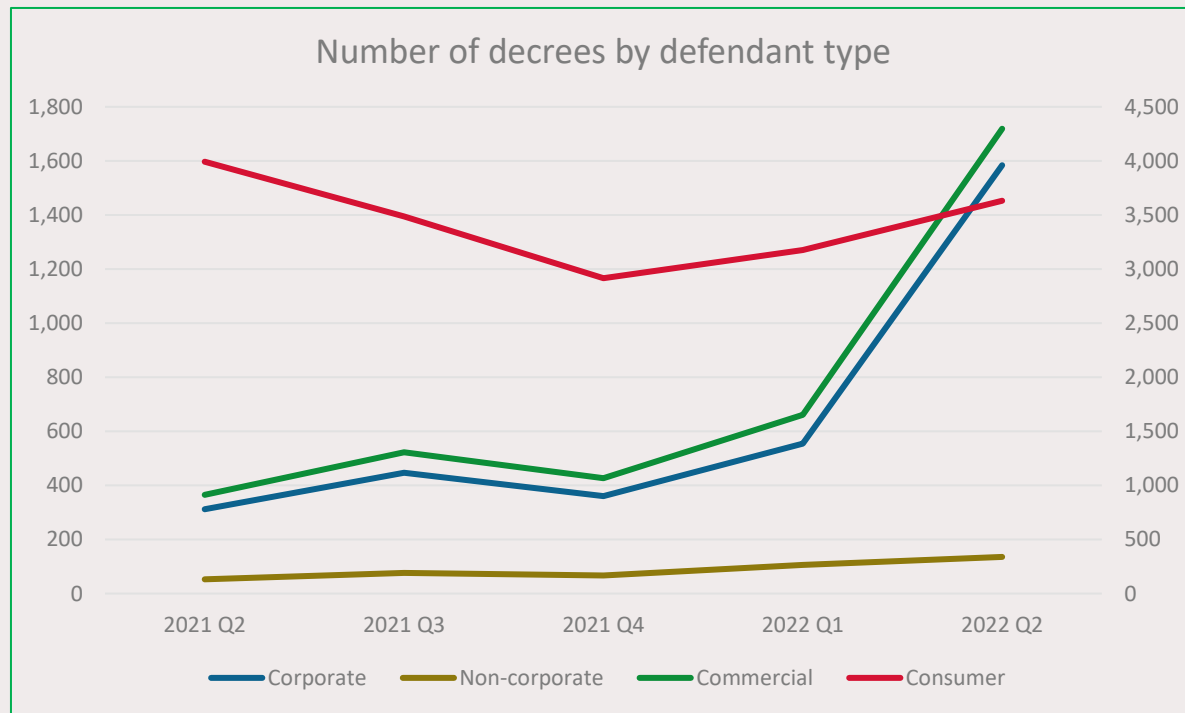
SHARP INCREASE IN THE NUMBER OF COMMERCIAL DECREES

The number of commercial decrees has seen an increase of 160% in this quarter, from 661 in Q1 2022 to 1,719 in Q2 2022.

This can be explained by the increase in the number of corporate decrees from 555 in Q1 2022 to 1,584 in Q2 2022, a rise of 185%.

Non-corporate decrees have also seen an increase 27% in this quarter, from 106 in Q1 2022 to 135 in Q2 2022.

The number of consumer decrees increased by 14% in this quarter, from 3,175 in Q1 2022 to 3,632 in Q2 2022.



*Consumer decrees plotted solely on the right hand axis.



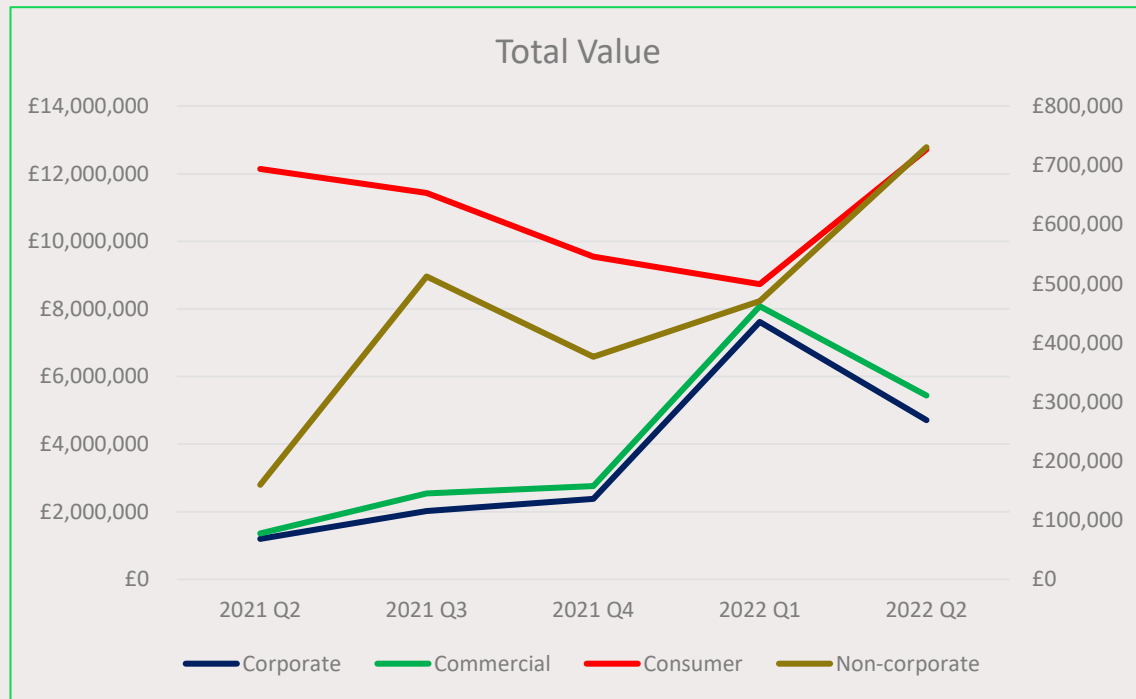
VALUE OF CONSUMER DECREES INCREASED BY 45%

The value of consumer decrees has increased by 45% in this quarter, from £8.7 million in Q1 2022 to £12.7 million in Q2 2022.

The value of commercial decrees, on the other hand, has declined from £8 million in Q1 2022 to £5.4 million in Q2 2022.

This decrease is the result of the fall in corporate decrees value, which has shown a decline of 38%, from £7.6 million in Q1 2022 to £4.7 million in Q2 2022.

However, the value of non-corporate decrees has shown an increase of 55% in Q2 2022.



*Non-corporate Judgments plotted solely on the right-hand axis.





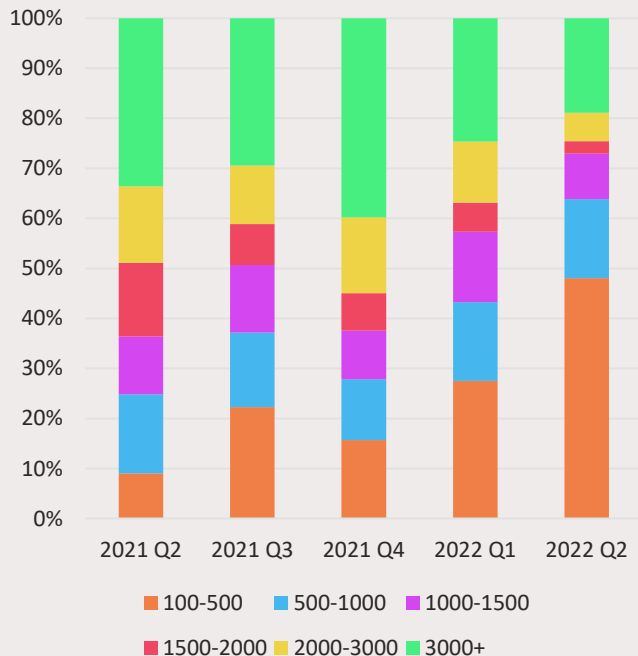
A CLOSER INSIGHT INTO THE JUDGMENT VALUES

As seen in the previous slides, the value of commercial judgments has decreased in this quarter as compared to Q1 2022.

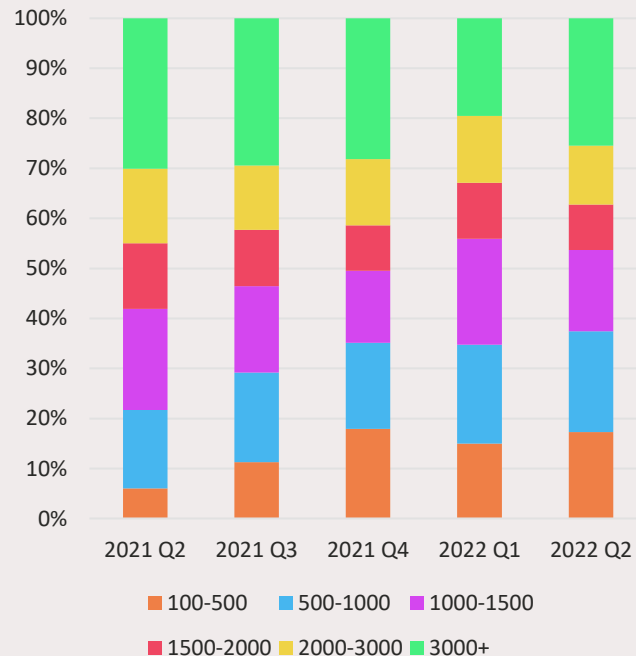
This can be explained by the decrease in the proportion of high value commercial judgments. There has been a 6% decrease in the proportion of commercial judgments greater than £3000 in Q2 2022.

On the other hand, consumer judgments have seen a 5% increase in the proportion of judgments greater than £3000 as compared to the previous quarter.

Commercial Judgments



Consumer Judgments



NORTHERN IRELAND



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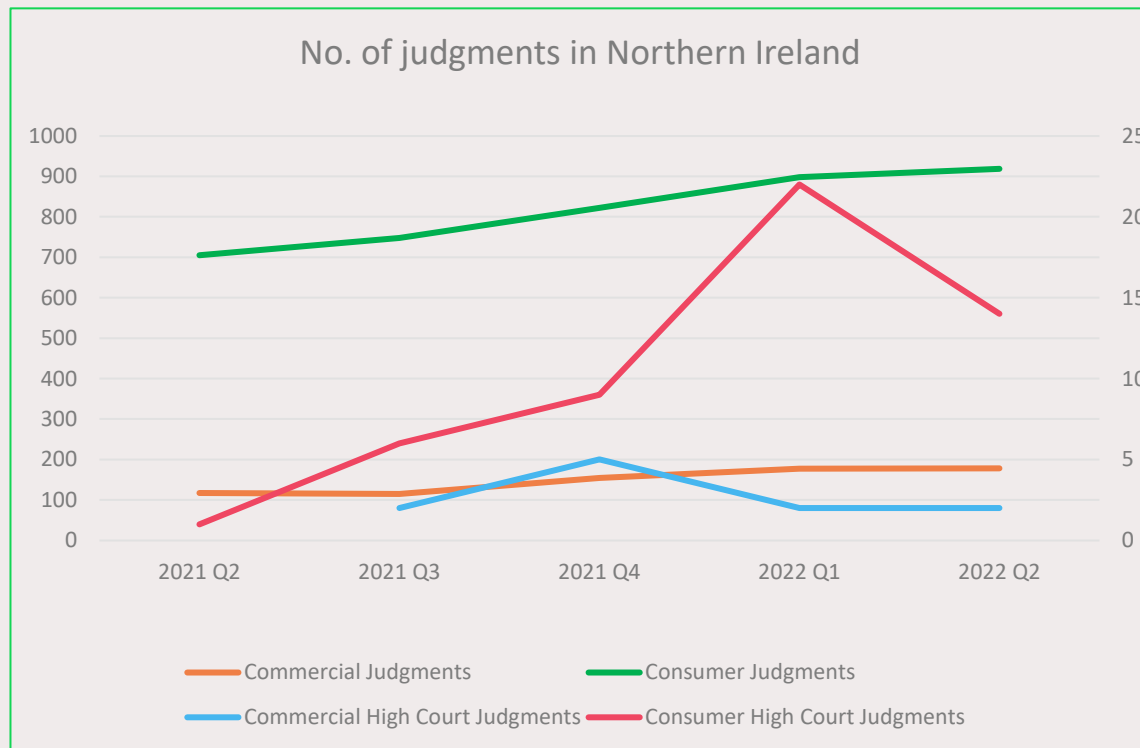
DECLINE IN THE NUMBER OF HIGH COURT CONSUMER JUDGMENTS

The number of High Court consumer judgments has seen a fall in this quarter, from 22 in Q1 2022 to 14 in Q2 2022, a decrease by 36%.

The number of consumer judgments, on the other hand, has seen a slight increase of 2% in this quarter.

Commercial judgments have seen a minimal increase in this quarter, from 177 in Q1 2022 to 178 in Q2 2022.

The number of High Court commercial judgments in Q2 2022 is only 2 and has remained unchanged compared to the previous quarter.



*Consumer High Court Judgments plotted on the right-hand axis.



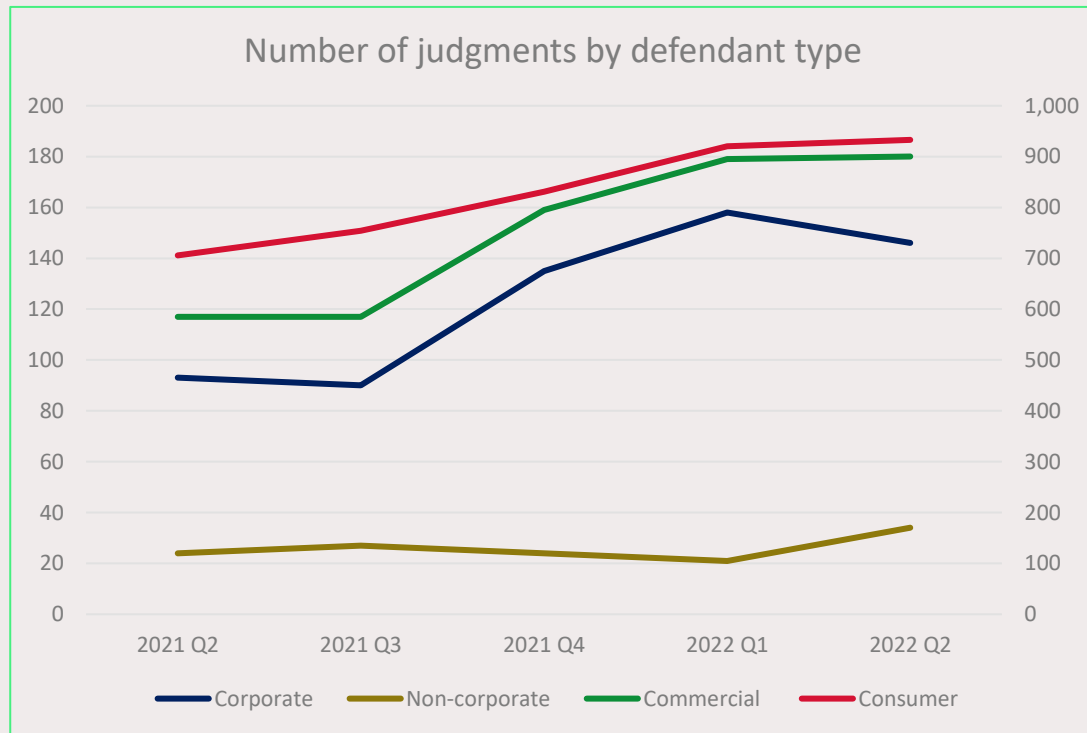
62% INCREASE IN THE NUMBER OF NON-CORPORATE JUDGMENTS

Non-corporate judgments have seen an increase of 62% in this quarter, from 21 in Q1 2022 to 34 in Q2 2022.

The total number of commercial judgments has also increased by just 0.56% as compared to the previous quarter.

Corporate judgments, on the other hand have seen a fall of 8%, from 158 in Q1 2022 to 146 in Q2 2022.

The number of consumer judgments has seen a slight increase of 1.4% in this quarter, from 920 in Q1 2022 to 933 in Q2 2022.



*Consumer Judgments plotted on the right-hand axis.



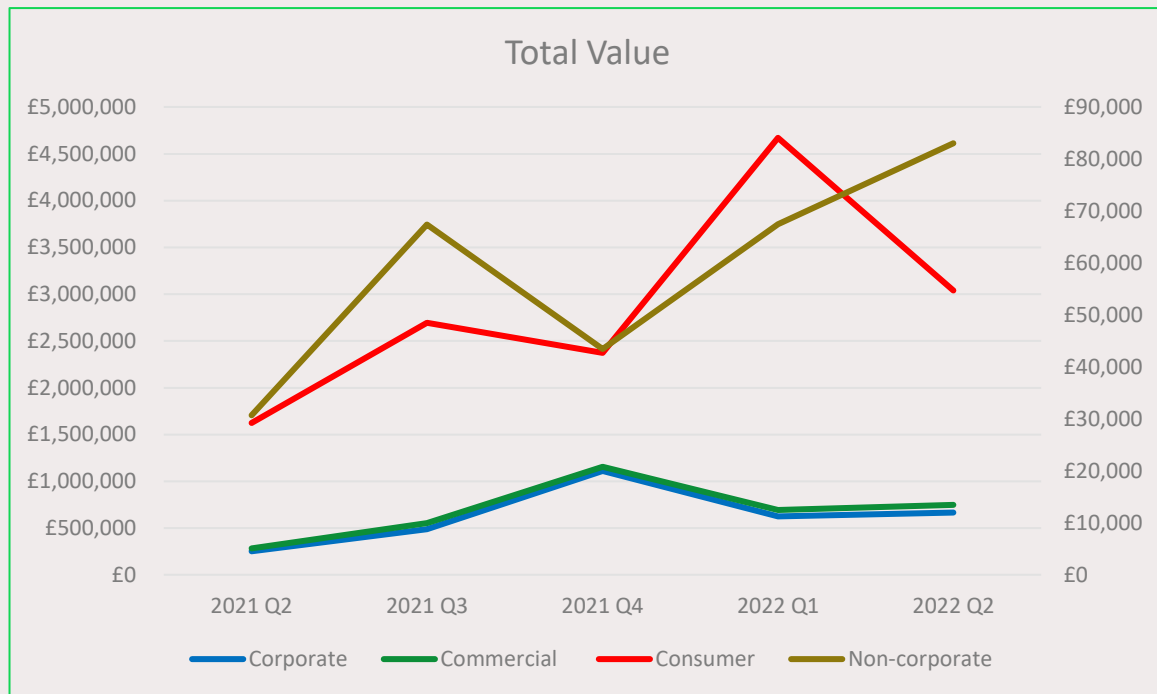
CONSUMER JUDGMENT VALUE DECREASE OF 35%

The total value of consumer judgments decreased by 35% in Q2 2022 compared to the previous quarter, from £4.6 million in Q1 2022 to £3 million in Q2 2022.

Commercial judgments have shown a slight increase of 8% in their judgment value in Q2 2022, from £693,202 in Q1 2022 to £748,179 in Q2 2022.

The value of corporate judgments has increased by 6% in Q2 2022 compared to previous quarter, from £625,716 to £665,114.

The value of non-corporate judgements has shown an increase of 23% in this quarter, from £67,486 in Q1 2022 to £83,065 in Q2 2022.



*Non-corporate judgments solely plotted on the right hand axis.





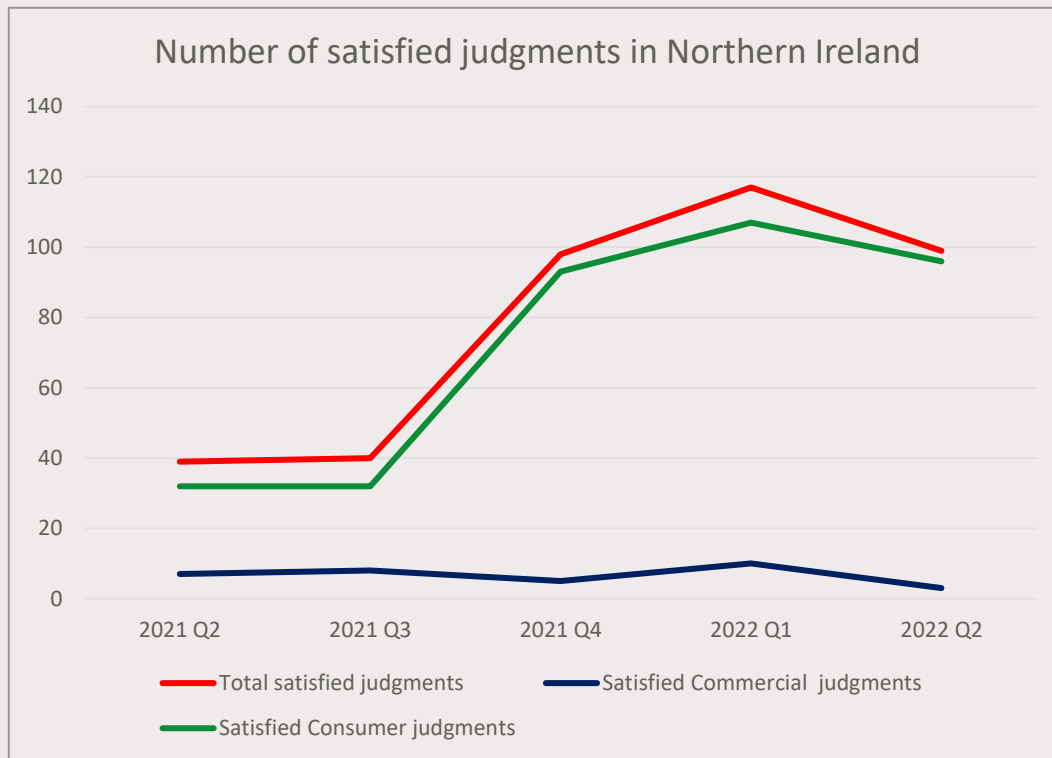
A CLOSER LOOK INTO THE SATISFACTION RATE OF JUDGMENTS IN NORTHERN IRELAND

The total number of Northern Irish judgments marked as 'satisfied' (fully paid) was 99 this quarter, compared to 117 in the previous quarter; a decrease of 15%.

However, the total number of satisfied judgments increased by 153% year-on-year.

The number of satisfied consumer judgments has shown a decrease of 10%, from 107 in Q1 2022 to 96 in Q2 2022. But when compared year-on-year, the number increased from 32 to 96, an increase of 200%.

But, the rate of satisfied judgments has remained quite low for commercial judgments, a decrease of 70% compared to the previous quarter and 57% decrease year-on-year.



REPUBLIC OF IRELAND



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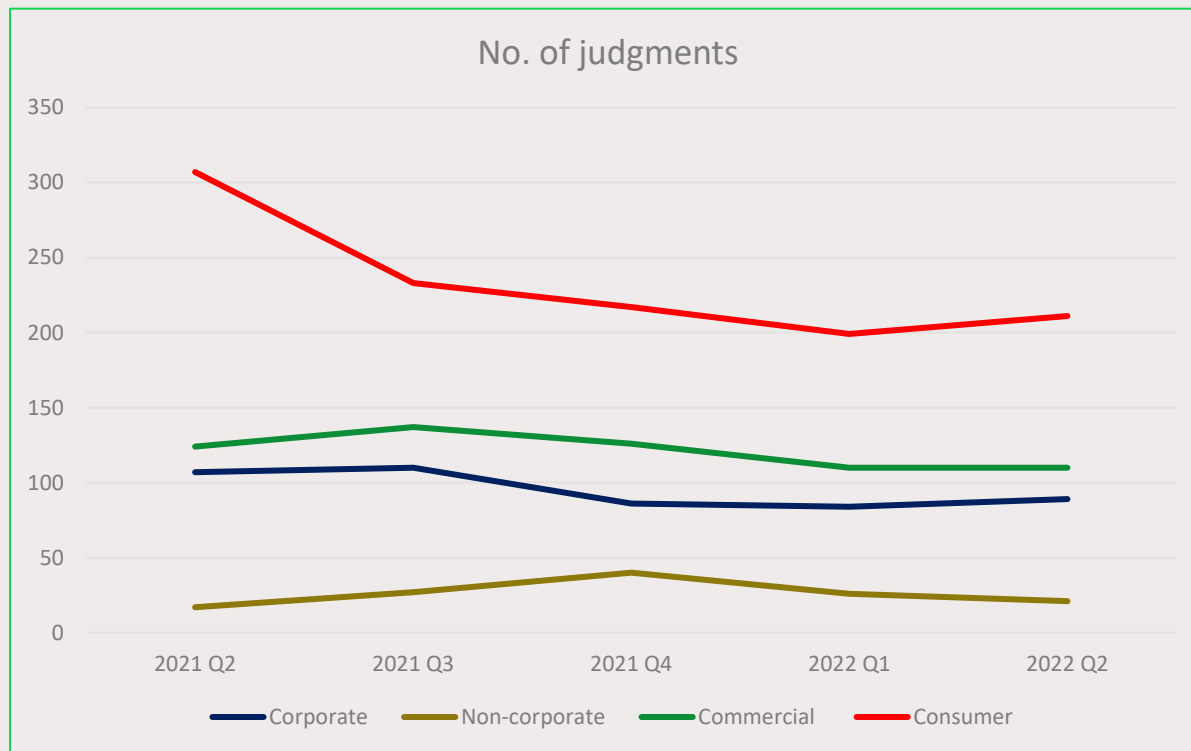
OVERALL THE NUMBER OF JUDGMENTS SAW A SLIGHT INCREASE EXCEPT FOR NON-CORPORATE JUDGMENTS

Consumer judgments have seen a slight increase of 6% as compared to previous quarter, from 199 in Q1 2022 to 211 in Q2 2022.

The total number of commercial judgments has remained unchanged in this quarter, the number of judgments being 110.

The total number of corporate judgments has increased from 84 in Q1 2022 to 89 in Q2 2022, an increase of 6%.

The number of non-corporate judgments, however, has seen a fall in this quarter, a decrease of 19% as compared to Q1 2022.

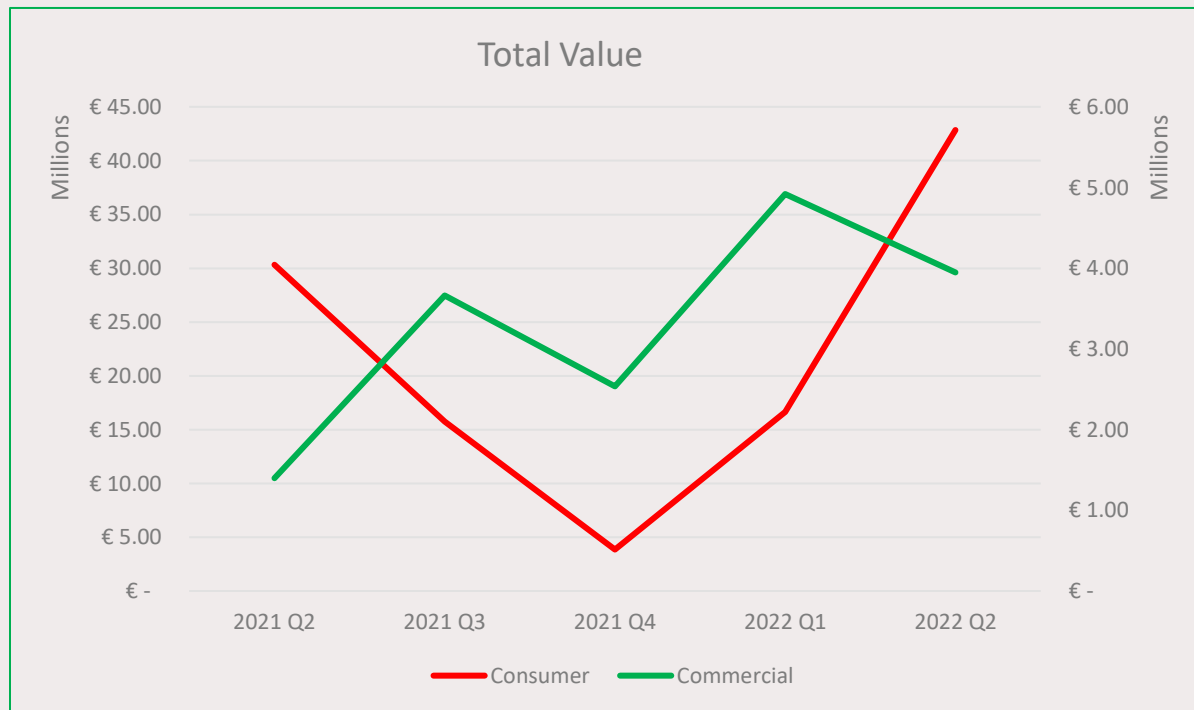




VALUE OF CONSUMER JUDGMENTS INCREASED BY 157%

The total value of consumer judgments has increased dramatically by 157% in this quarter, from €16.6 million in Q1 2022 to €42.8 million in Q2 2022.

The value of commercial judgments, on the other hand, has seen a fall from €4.9 million in Q1 2022 to €3.9 million in Q2 2022, a decrease of 20%.



*Commercial Judgments plotted on the right-hand scale.



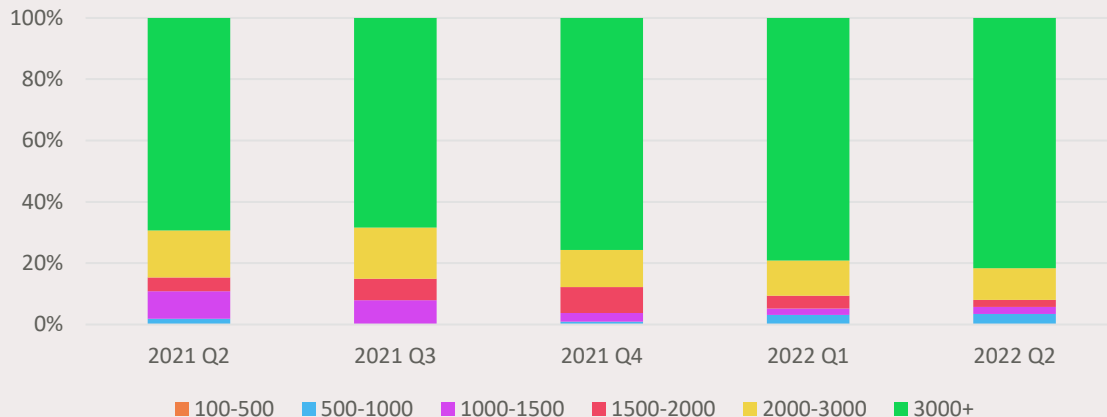


A CLOSER INSIGHT INTO JUDGMENT VALUES IN THE REPUBLIC OF IRELAND

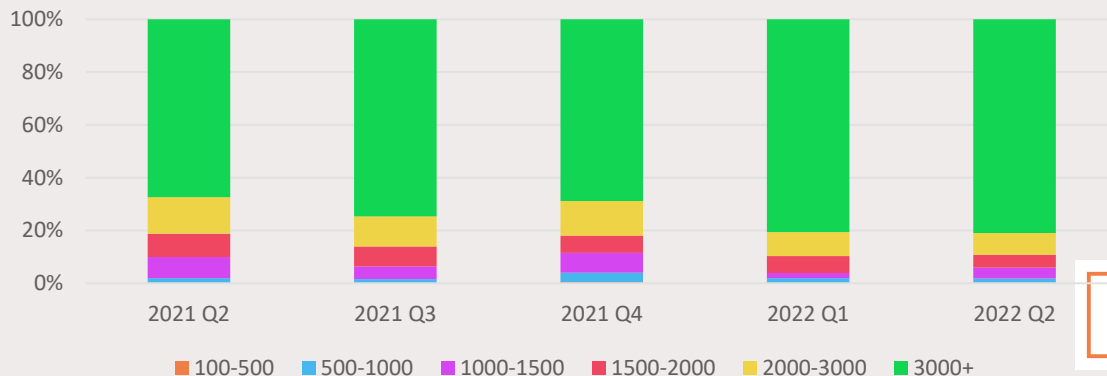
As seen in the previous slide, the value of consumer judgments has followed an increasing trend since Q1 2022. A closer look reveals that the proportion of high value judgments over €3000 has remained unchanged in this quarter. However, the proportion of consumer judgments between the value of €1000- €1500 has increased by 2% as compared to Q1 2022.

Also, the proportion of high value judgments for commercial sector has increased by 3% in Q2 2022, as compared to the previous quarter.

Commercial judgments



Consumer judgments



JERSEY



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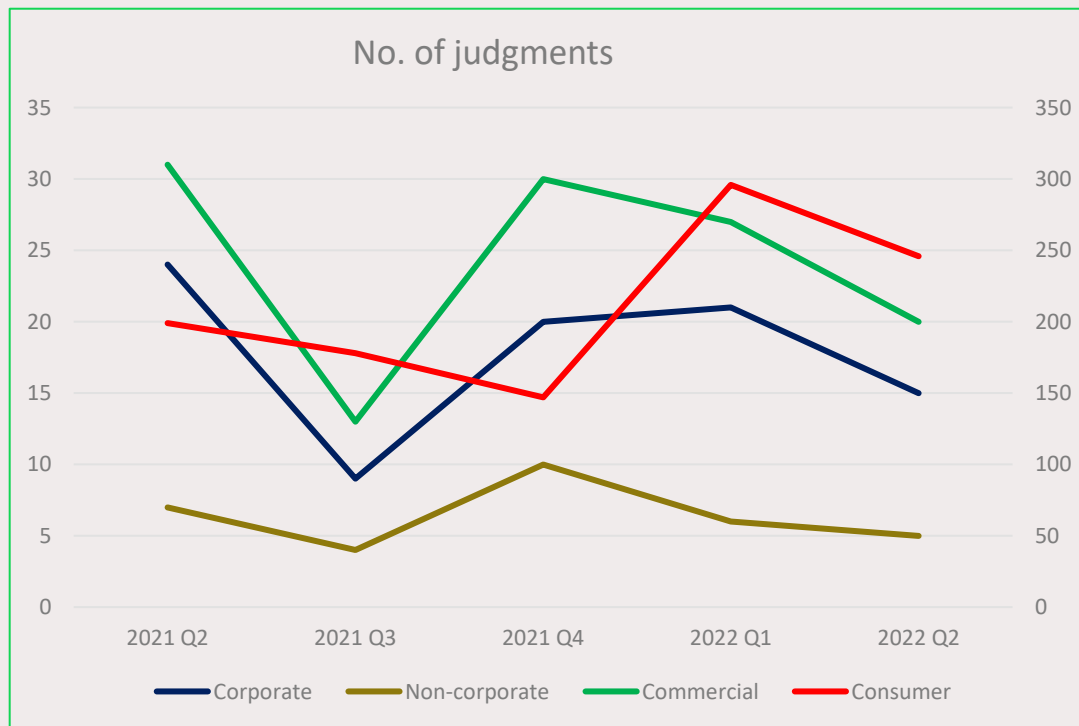
DECLINE IN THE NUMBER OF ALL JUDGMENT TYPES

Commercial judgments have followed a declining trend since last quarter, with a further decrease of 26% in Q2 2022.

Corporate judgments have also decreased in this quarter by 29%, from 21 in Q1 2022 to 15 in Q2 2022.

The number of non-corporate judgments has decreased by 17%, from 6 in Q1 2022 to 5 in Q2 2022.

Consumer judgments have also seen a fall in this quarter, from 296 in Q1 2022 to 246 in Q2 2022, a decrease of 17%.



*Consumer Judgments plotted on the right hand axis.



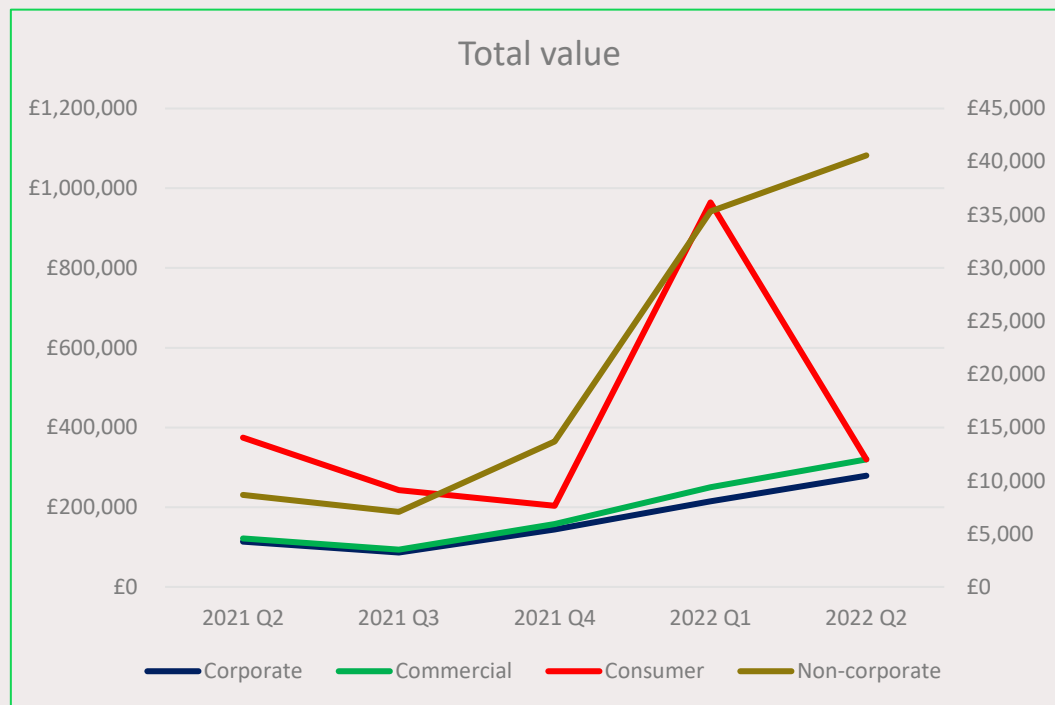
DRASTIC DECLINE IN THE VALUE OF CONSUMER JUDGMENTS

The value of consumer judgments has fallen in this quarter by 67%, from £964,480 in Q1 2022 to £320,314 in Q2 2022.

Commercial judgments, however, have seen an increase in the value by 28%, from £249,855 in Q1 2022 to £319,683 in Q2 2022.

The value of corporate judgments has increased by 30%, from £214,521 in Q1 2022 to £279,100 in Q2 2022.

The value of non-corporate judgments has increased from £35,334 in Q1 2022 to £40,583 in Q2 2022, a rise by 15%.



*Non-corporate Judgments solely plotted on the right - hand side axis.





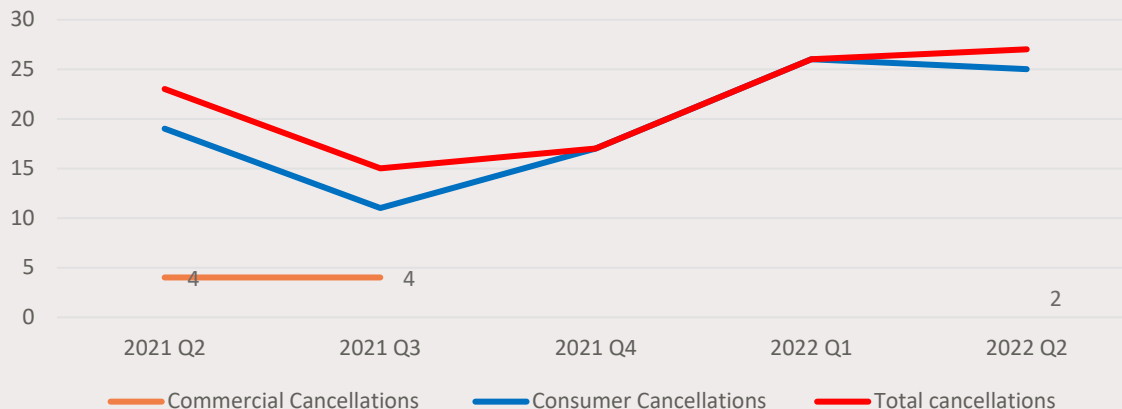
NUMBER OF CANCELLATIONS IN JERSEY

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

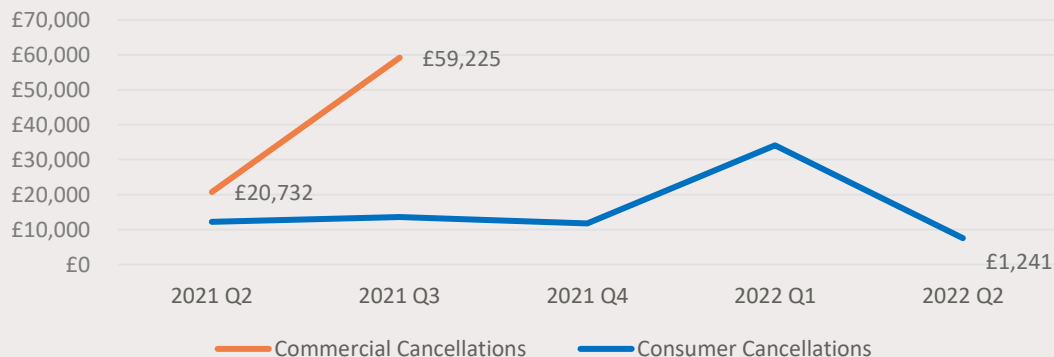
The total number of cancellations in Jersey has shown a slight increase of 4% in Q2 2022. There have been only 2 cancellations for commercial judgments in this quarter compared to none in Q1 2022.

The value of consumer cancellations has decreased from £34,074 in Q1 2022 to £7,558, an fall of 78%. Commercial judgments have seen a cancellation amount of only £1,241 in this quarter.

Number of cancellations in Jersey



Cancellation value



ISLE OF MAN



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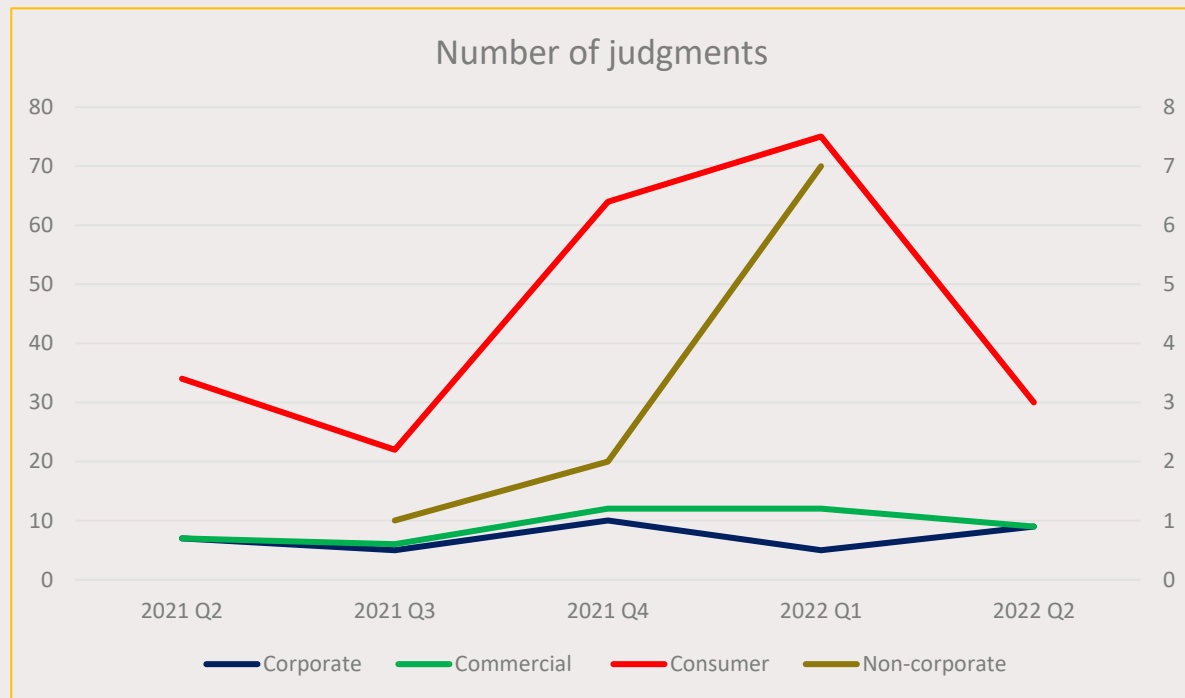
SHARP DECREASE IN CONSUMER JUDGMENTS

The number of consumer judgments had a sharp decline of 60%, from 75 in Q1 2022 to 30 in Q2 2022.

The number of commercial judgments fell by 25%, from 12 in Q1 2022 to 9 in Q2 2022.

Corporate judgments, however, have seen an increase in their numbers, from 5 in Q1 2022 to 9 in Q2 2022.

No non-corporate judgments have been registered in this quarter.



*Non-corporate judgments plotted solely on the right hand axis.





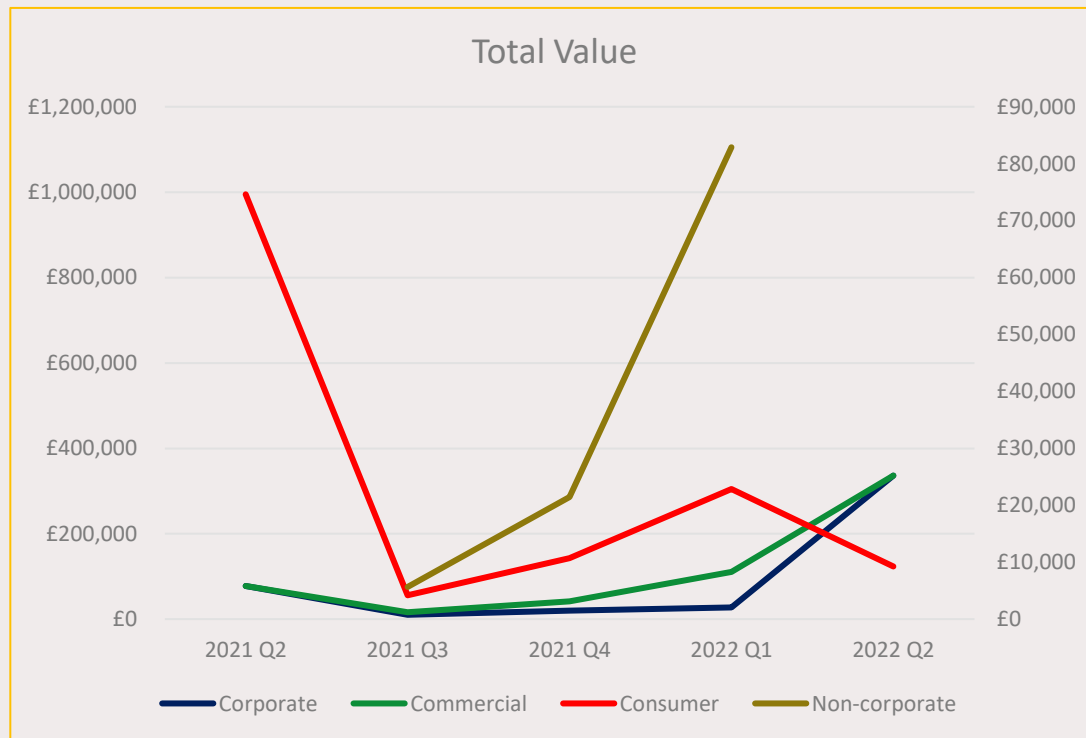
DRAMATIC INCREASE IN THE VALUE OF CORPORATE AND COMMERCIAL JUDGMENTS

Corporate judgments have increased in its value by 1108% in this quarter, from £ 27,799 in Q1 2022 to £336,076 in Q2 2022.

The value of commercial judgments has increased by 204% in this quarter as compared to Q1 2022, from £110,705 in Q1 2022 to £336,076 in Q2 2022.

Consumer judgments, on the other hand, have seen a decrease in its value by 59%, from £304,831 in Q1 2022 to £123,744 in Q2 2022.

No non-corporate judgments have been registered in this quarter.



*Non-corporate Judgments plotted solely on the secondary axis.





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

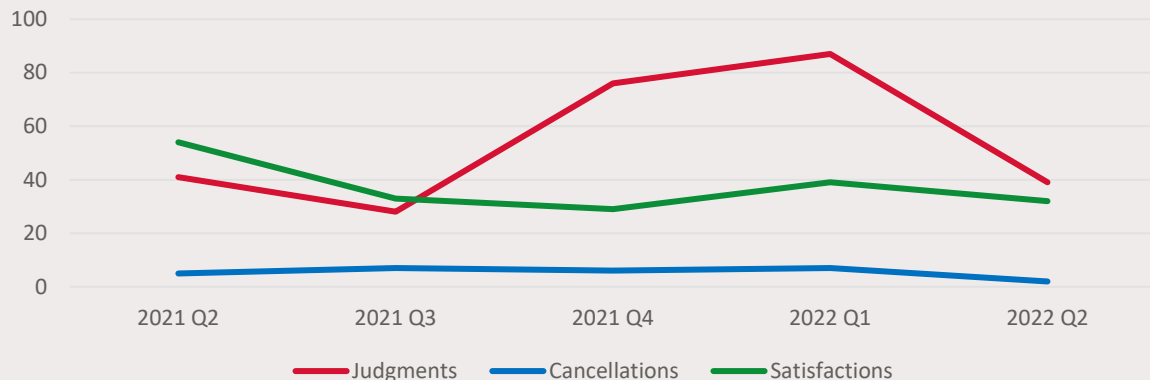
Q2 2022 has seen a decrease in the number of judgments, satisfactions and cancellations in the Isle of Man.

However, the value of judgments has increased as compared to the previous quarter. Despite the decline in the number of judgments, the total amount of debt has increased by 11%, from £415,536 in Q1 2022 to £459,820 in Q2 2022.

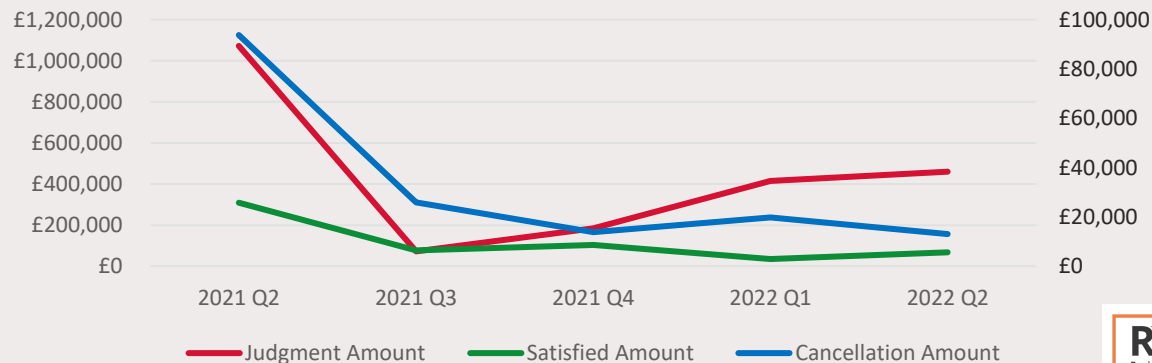
The amount for satisfied judgments also rose significantly by 93%, from £35,085 in Q1 2022 to £67,728 in Q2 2022.

The cancellation amount, on the other hand, decreased by 34% as compared to the previous quarter.

Number of records for Isle of Man



Total value



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