

Q3 2022 Statistics Book

Published October 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

226,943 NEW JUDGMENTS WERE PROCESSED THIS QUARTER WITH A TOTAL VALUE OF **£500,069,017**.

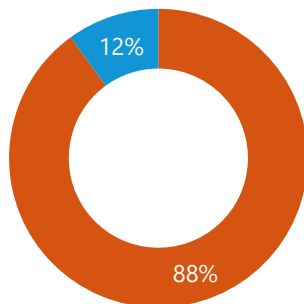
49,513 SATISFACTIONS WERE PROCESSED QUARTERLY.

During the period of 1st July 2022 to 30th September 2022, 96.7% of all judgments came from courts in England and Wales.

Compared to the same period last year, the number of judgments across all jurisdictions decreased from 274,557 to 226,943, a fall of 17%.

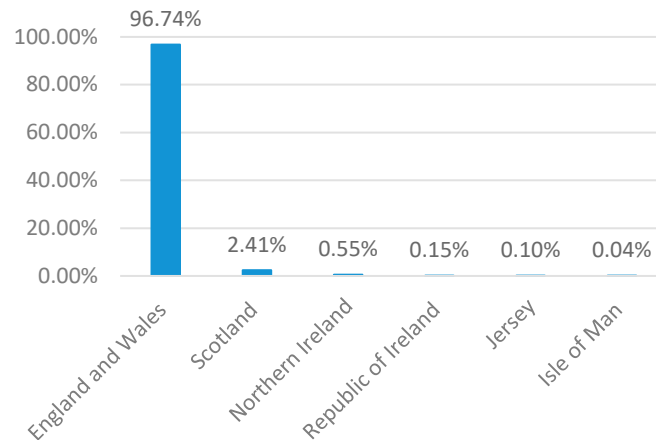
The average value of judgments across all jurisdictions was £2,203.50.

This represents a 40% decrease in average value as compared to Q2 2022.

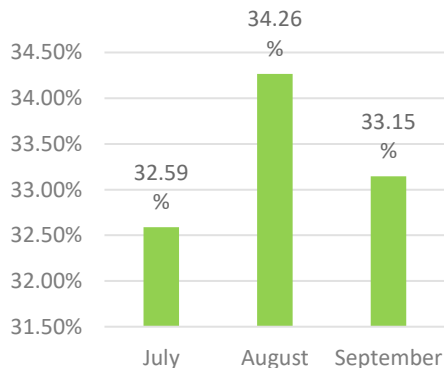


■ Consumer
■ Commercial

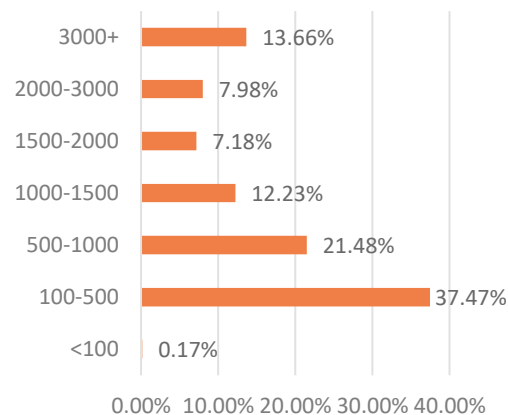
Percentage of judgments across all jurisdictions



Monthly Breakdown (% share of records)



Amount breakdown Q3 2022



ENGLAND & WALES



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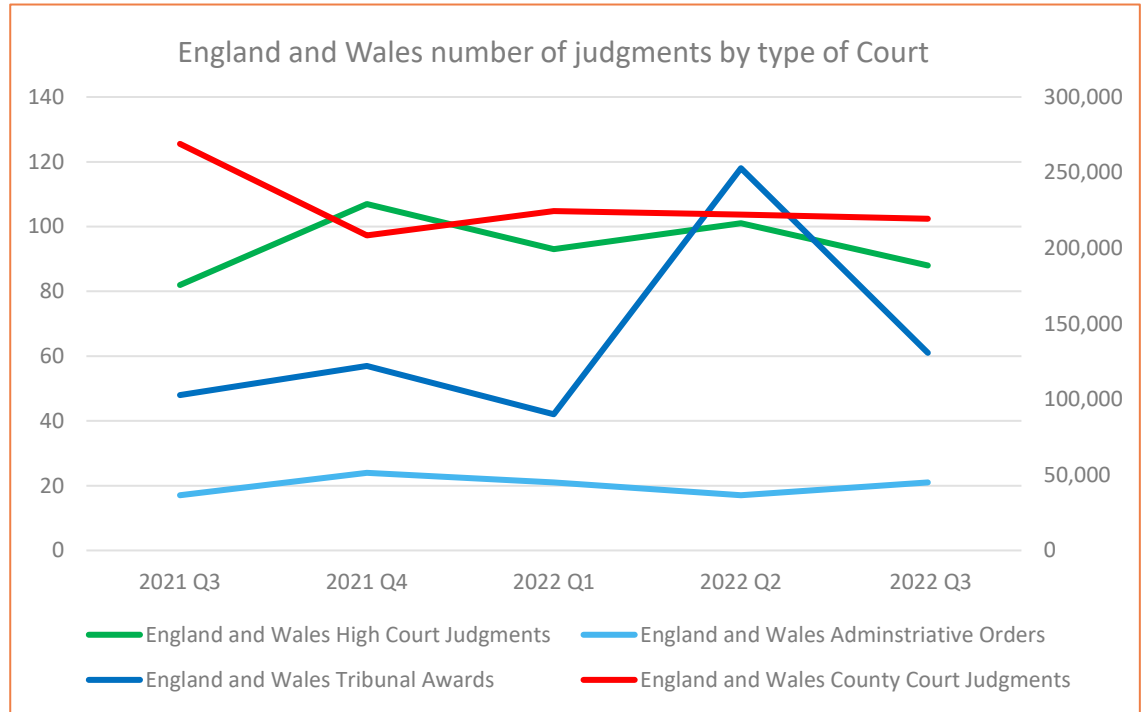
SLIGHT DECREASE IN COUNTY COURT JUDGMENTS

The number of County Court Judgments (CCJs) has shown a decrease of 1.30% compared to the previous quarter, from 222,271 in Q2 2022 to 219,390 in Q3 2022 and a decrease of 18% year-on-year.

After a sharp increase in the previous quarter, the number of Tribunal Awards has seen a decrease of 48% in Q3 2022, from 118 in Q2 2022 to 61 in this quarter.

The number of High Court judgments has also decreased in this quarter, from 101 in Q2 2022 to 88 in Q3 2022, a decrease of 13%.

Alternatively, the number of administrative orders has increased from 17 in Q2 2022 to 21 in Q3 2022.



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

DECREASE IN THE NUMBER OF COMMERCIAL JUDGMENTS

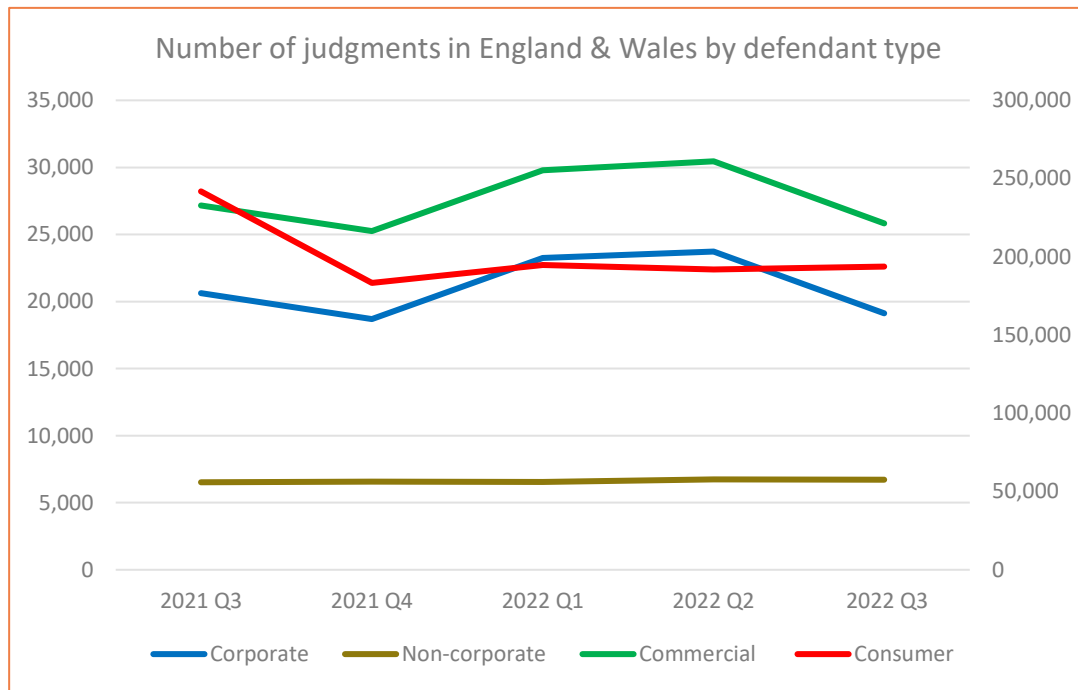
The number of commercial judgments has fallen in this quarter by 15% as compared to previous quarter, from 30,468 in Q2 2022 to 25,836 in Q3 2022.

Both the number of corporate and non-corporate judgments have declined in Q3 2022.

The total number of corporate judgments has fallen from 23,728 in Q2 2022 to 19,123 in Q3 2022, a decrease by 19%.

Non corporate judgments have decreased by 0.40%, from 6,740 in Q2 2022 to 6,713 in Q3 2022.

Consumer judgments have seen a slight increase of 0.88%, from 192,019 in Q2 2022 to 193,704 in Q3 2022 and a 20% decrease year-on-year.



*Consumer judgments are plotted on the right hand axis.

DECREASE IN THE VALUE OF ALL JUDGMENT TYPES

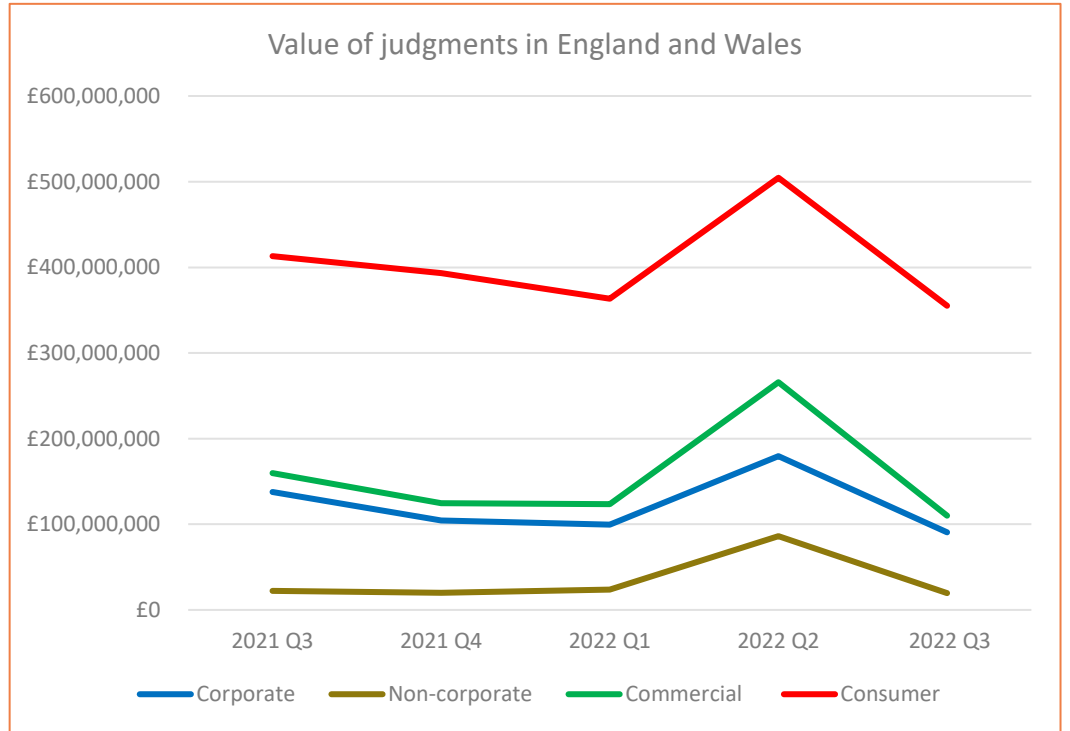
The total value for all types of judgments in England and Wales has declined in this quarter.

The value of commercial judgments has decreased by 59%, from £265 million in Q2 2022 to £110 million in Q3 2022.

Corporate judgments have seen a 50% decrease in value as compared to previous quarter, from £179.5 million in Q2 2022 to £90.6 million in Q3 2022.

The value of non corporate judgments has also seen a decrease in this quarter, from £86 million in Q2 2022 to £19.5 million in Q3 2022, a fall of 77%.

Consumer judgments have also seen a decrease in value, from £504.5 million in Q2 2022 to £355 million Q3 2022, a decrease by 30%.



DECREASE IN THE AVERAGE VALUE FOR ALL TYPES OF JUDGMENTS

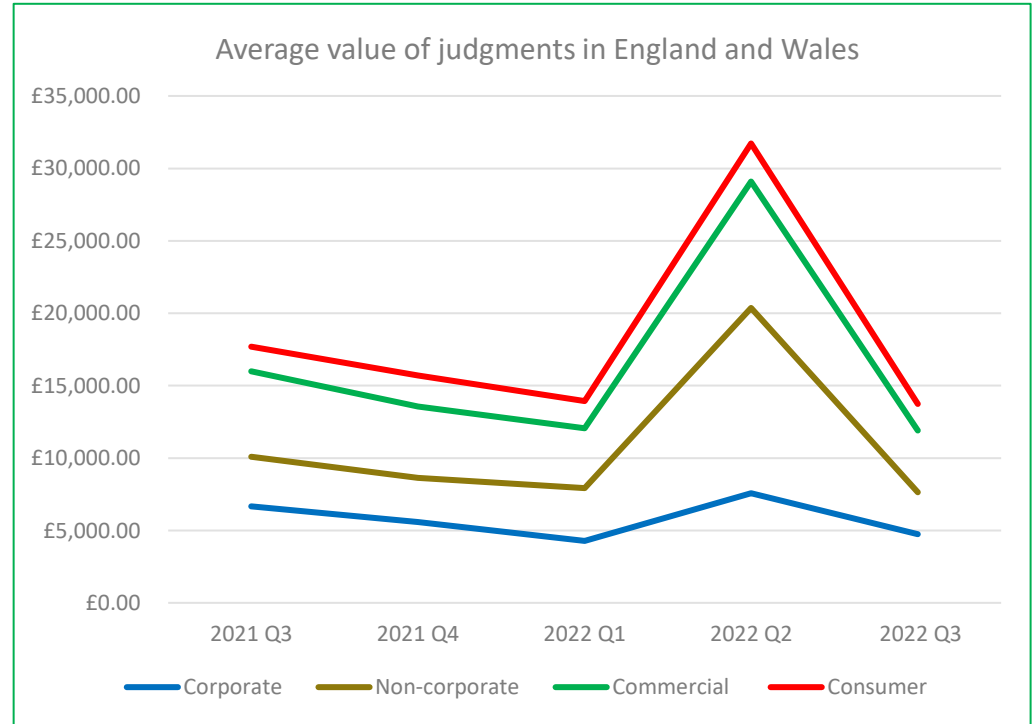
The average value for all types of judgments in England and Wales has seen a drastic fall this quarter.

Consumer judgments have seen a 30% decrease in average value, from £2627.47 in Q2 2022 to £1833.38 in Q3 2022.

The average value of commercial judgments has fallen from £8,724.76 in Q2 2022 to £4,261.93 in Q3 2022, a decrease of 51%.

Corporate judgments have seen a decrease of 37% in average value this quarter, from £7,567.98 in Q2 2022 to £4,739.30 in Q3 2022.

The average value of non-corporate judgments has drastically fallen by 77%, from £12,797.15 in Q2 2022 to £2,902.08 in Q3 2022.





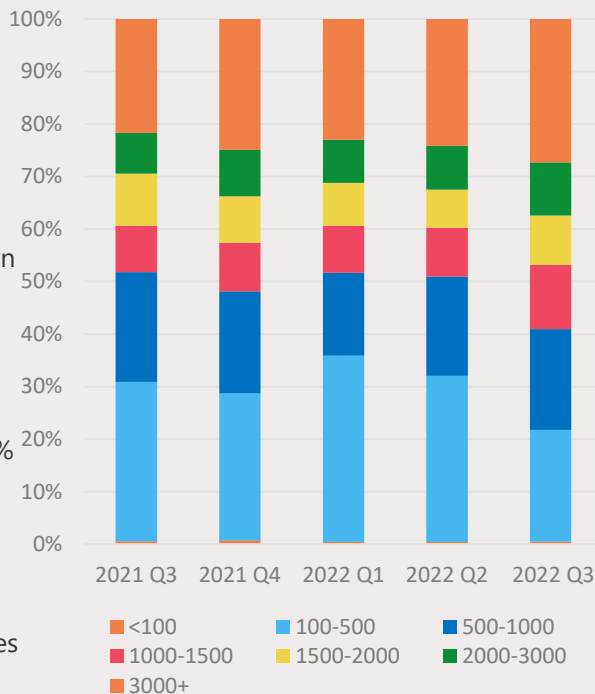
A CLOSER INSIGHT INTO THE JUDGMENT VALUES

Our analysis of this quarter has seen a decrease in the average value of all judgments in England and Wales.

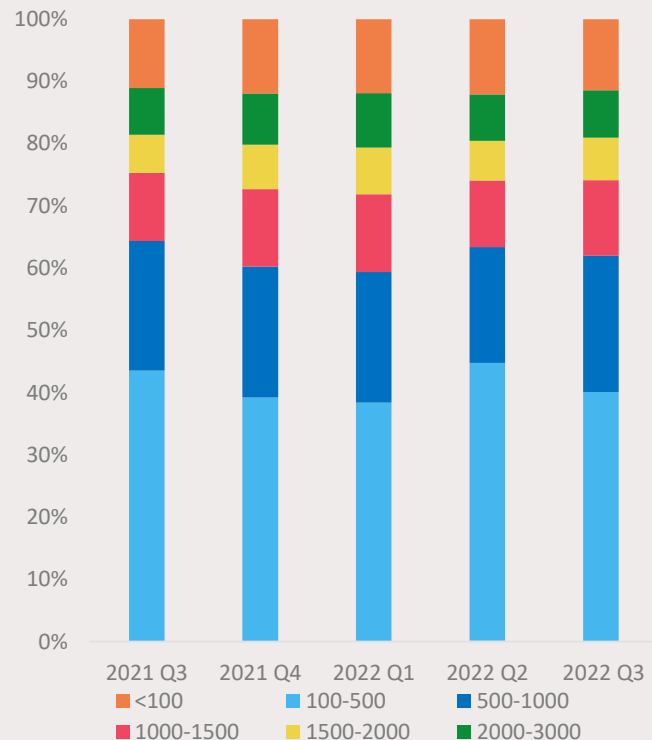
A closer look into the amount breakdown for commercial judgments shows that 27.2% of judgments have values greater than £3000 in this quarter, which is an increase of 3% as compared to previous quarter. 21% of commercial judgments have values between £100-£500 and 19% of commercial judgments fall between £500-£1000.

On the other hand, the amount breakdown for consumer judgments shows that 40% of judgments have values between £100-£500, whereas 22% of judgments fall between £500-£1000. Only 11% of judgments have values greater than £3000.

Amount breakdown for commercial judgments in E&W



Amount breakdown for consumer judgments in E&W



SCOTLAND



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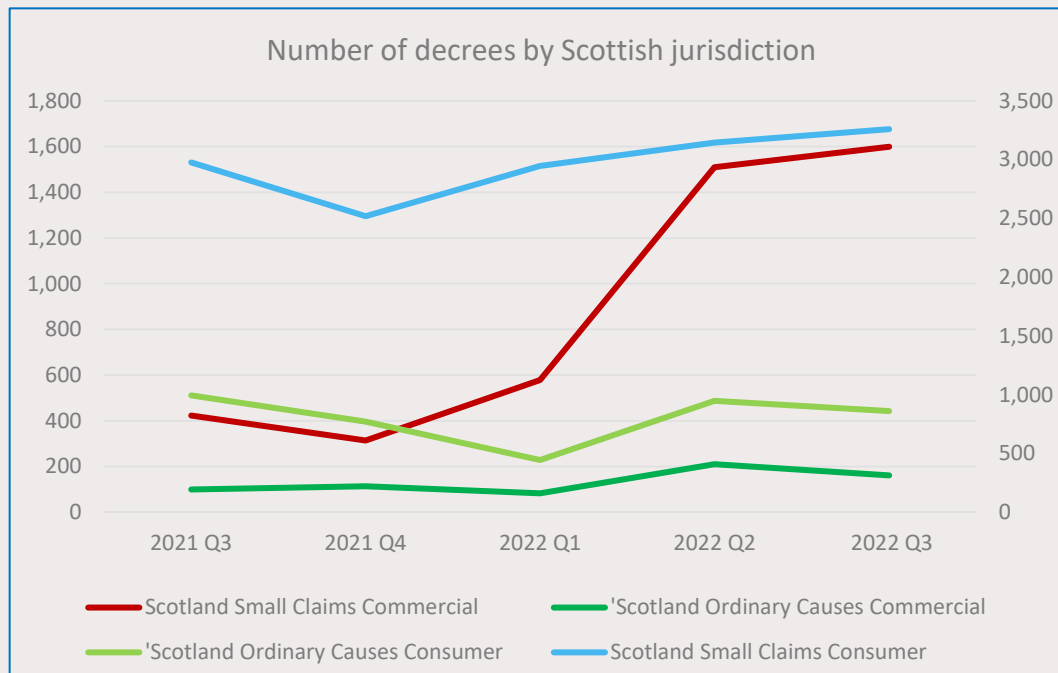
SLIGHT INCREASE IN THE NUMBER OF SMALL CLAIMS COMMERCIAL AND CONSUMER DECREES

The number of Small Claims Commercial decrees in Scotland has seen a slight increase of 6% this quarter, from 1,509 in Q2 2022 to 1,599 in Q3 2022.

Small Claims Consumer decrees have also increased this quarter, from 3,144 in Q2 2022 to 3,260 in Q3 2022, an increase of 4%.

The number of Ordinary Causes Commercial decrees has seen a decrease of 23% this quarter, from 210 in Q2 2022 to 161 in Q3 2022.

Ordinary Causes Consumer decrees have also seen a fall in its numbers, from 488 in Q2 2022 to 443 in Q3 2022, a fall of 9%.



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





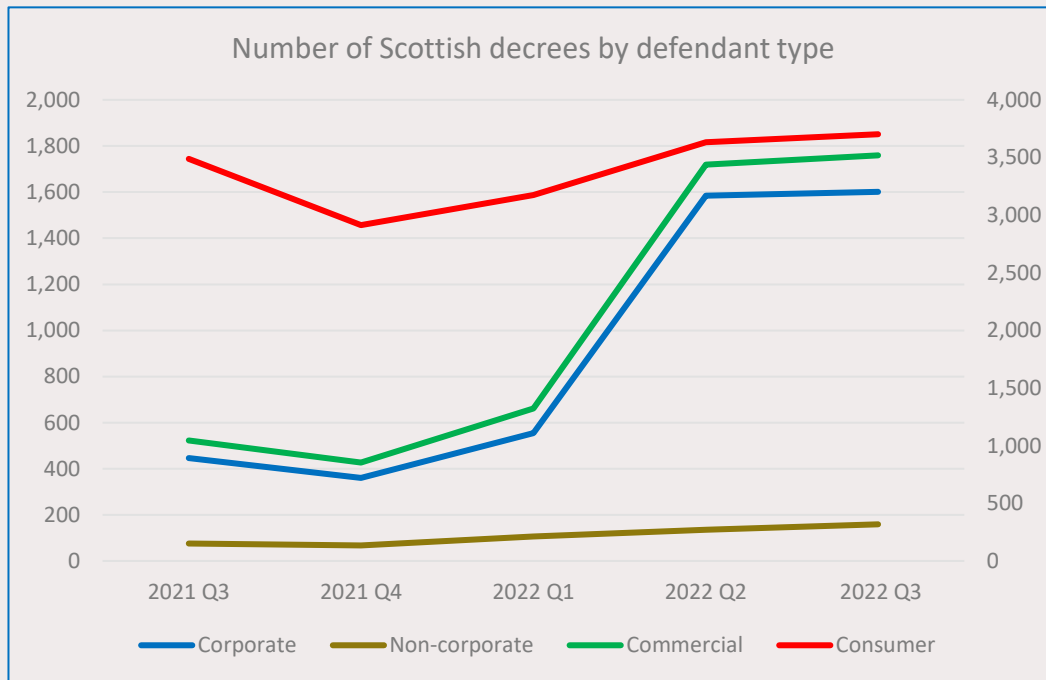
SLIGHT INCREASE IN THE NUMBER OF ALL TYPES OF DECREES

The number of commercial decrees has seen an increase of 2% in this quarter, from 1,719 in Q2 2022 to 1,760 in Q3 2022.

This can be explained by the increase in the number of corporate decrees from 1,584 in Q2 2022 to 1,601 in Q3 2022, a minimal increase of 1%.

Non-corporate decrees have also seen an increase of 18% in this quarter, from 135 in Q2 2022 to 159 in Q3 2022.

The number of consumer decrees increased by 2% in this quarter, from 3,632 in Q2 2022 to 3,703 in Q3 2022.



*Consumer decrees plotted solely on the right hand axis.



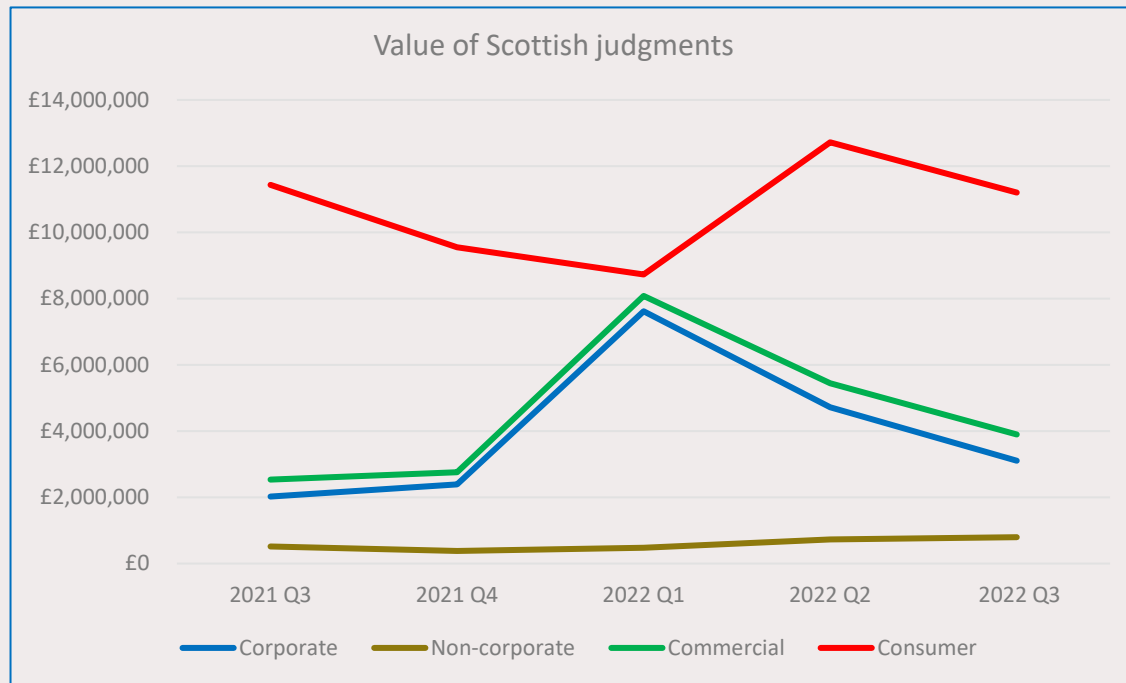
DECLINE IN THE VALUE OF ALL JUDGMENT TYPES, EXCEPT FOR NON-CORPORATE DECREES

The value of consumer decrees has fallen by 12% this quarter, from £12.7 million in Q2 2022 to £11.2 million in Q3 2022.

The value of commercial decrees has further declined this quarter, from £5.4 million in Q2 2022 to £3.9 million in Q3 2022, a decrease of 28%.

This decrease is the result of the fall in the value of corporate decrees which has shown a decline of 34%, from £4.7 million in Q2 2022 to £3.09 million in Q3 2022.

However, the value of non-corporate decrees has shown an increase of 10% in this quarter as compared to the previous quarter.





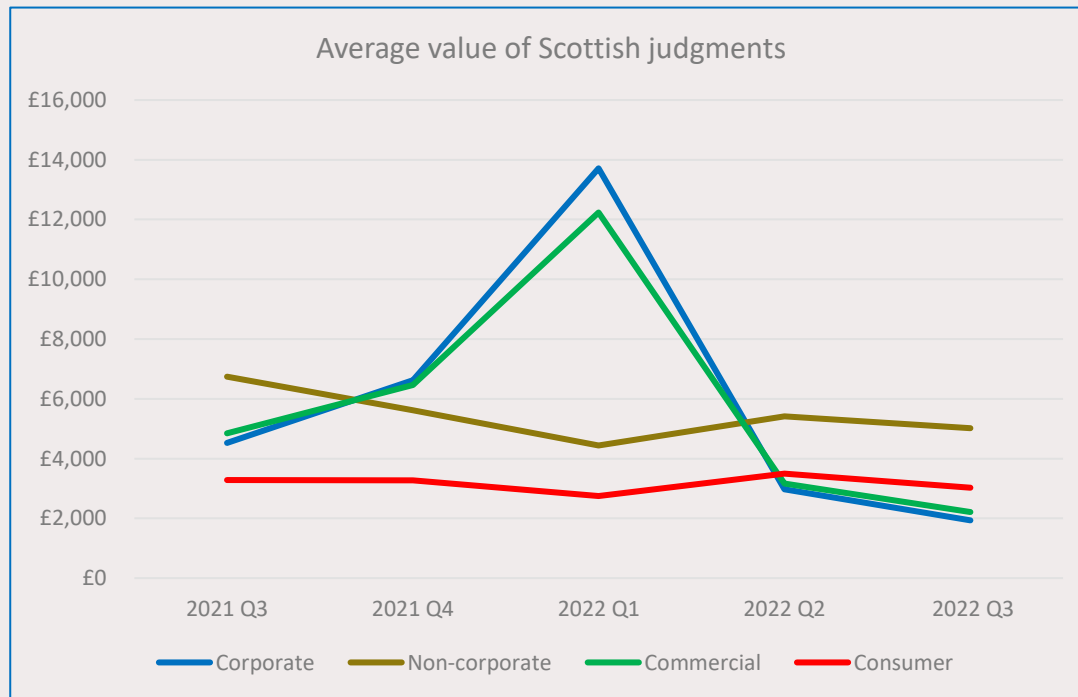
FALL IN THE AVERAGE VALUE OF ALL TYPE OF SCOTTISH DECREES

The average value of Scottish commercial decrees has seen a further decline in this quarter, from £3,166 in Q2 2022 to £2,215 in Q3 2022, a fall of 30%.

Corporate judgments have followed a similar trend of decline in average value, from £2,975 in Q2 2022 to £1,936 in Q3 2022, a decrease of 35%.

The average value of non-corporate judgments has decreased by 7% as compared to the previous quarter, from £5,412 in Q2 2022 to £5,021 in Q3 2022.

Consumer judgments have also seen a decrease in average value, from £3,502 in Q2 2022 to £3,026 in Q3 2022, a decrease of 14%.



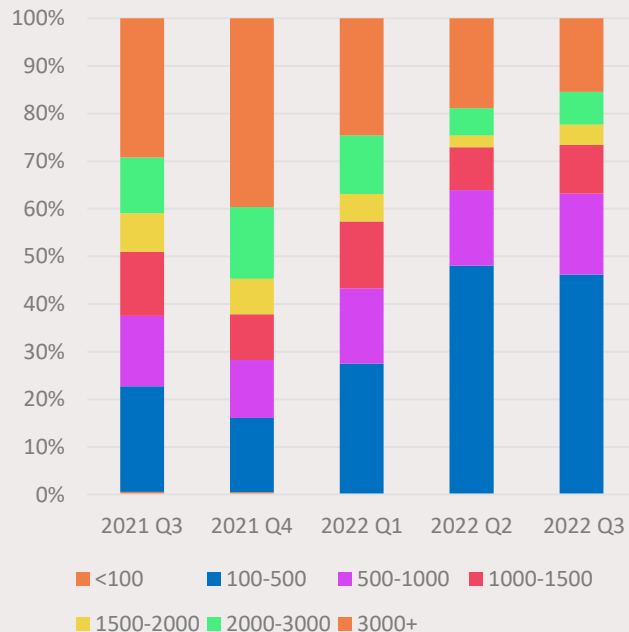


A CLOSER INSIGHT INTO THE JUDGMENT VALUES

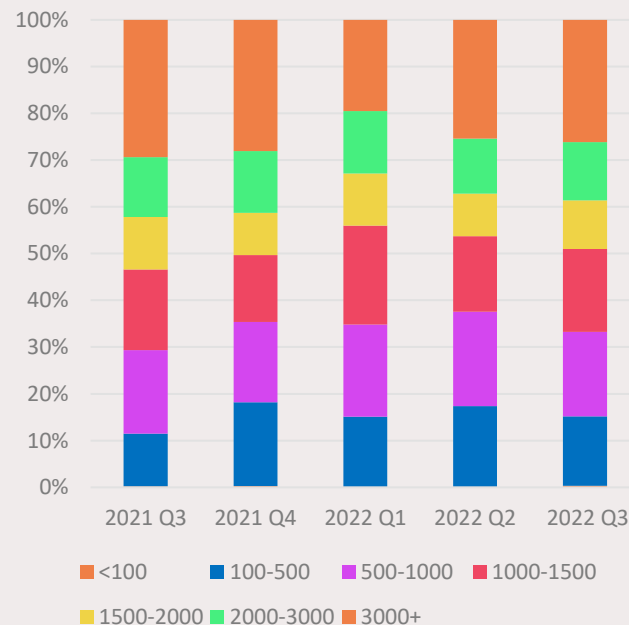
A closer analysis of the judgment values for Scottish commercial judgments shows that 46% of commercial judgements have values between £100-£500, whereas only 15% of its business judgments have values greater than £3000.

For Scottish consumer judgments, 18% of judgments fall between £500-£1000, 17% fall between £1000-1500, and 26% of consumer judgments have values greater than £3000.

Amount breakdown for commercial judgments in Scotland



Amount breakdown for consumer judgments in Scotland



NORTHERN IRELAND



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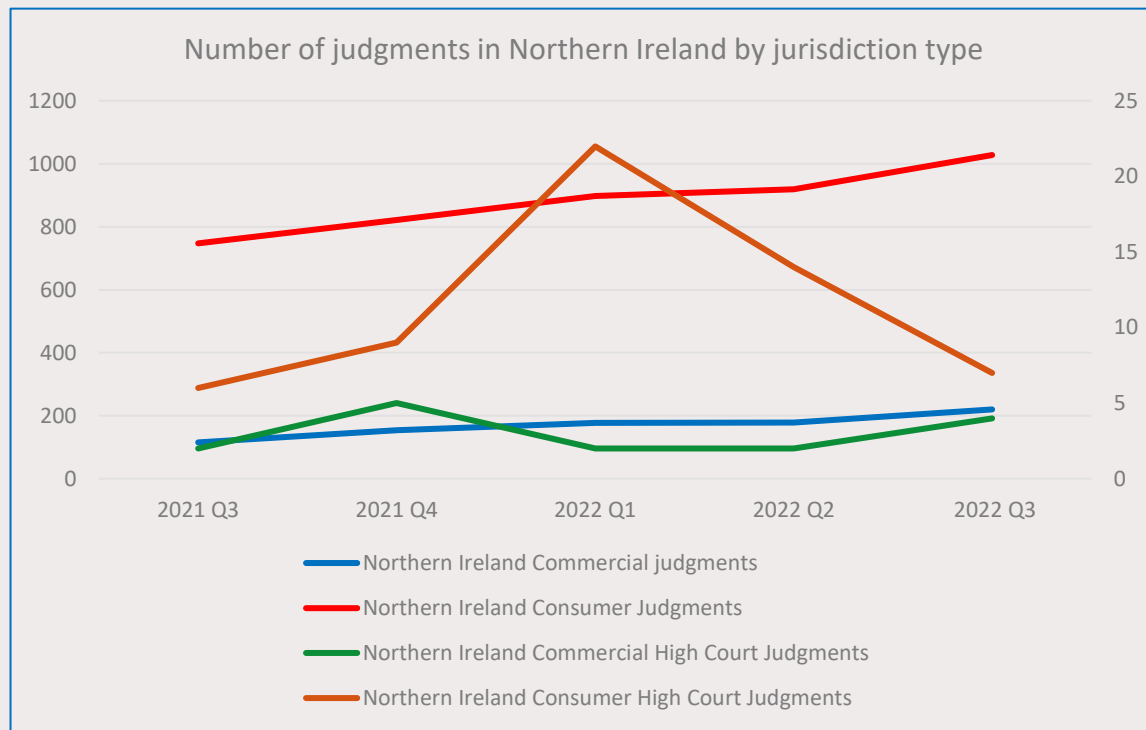
FURTHER DECLINE IN THE NUMBER OF HIGH COURT CONSUMER JUDGMENTS

The number of High Court consumer judgments has seen a fall this quarter, from 14 in Q2 2022 to 7 in Q3 2022, a decrease of 50%.

The number of consumer judgments, on the other hand, has seen an increase of 12% in this quarter.

Commercial judgments have seen an increase this quarter, from 178 in Q2 2022 to 220 in Q3 2022, an increase of 24%.

The number of High Court commercial judgments increased from 2 in Q2 2022 to 4 in Q3 2022.



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



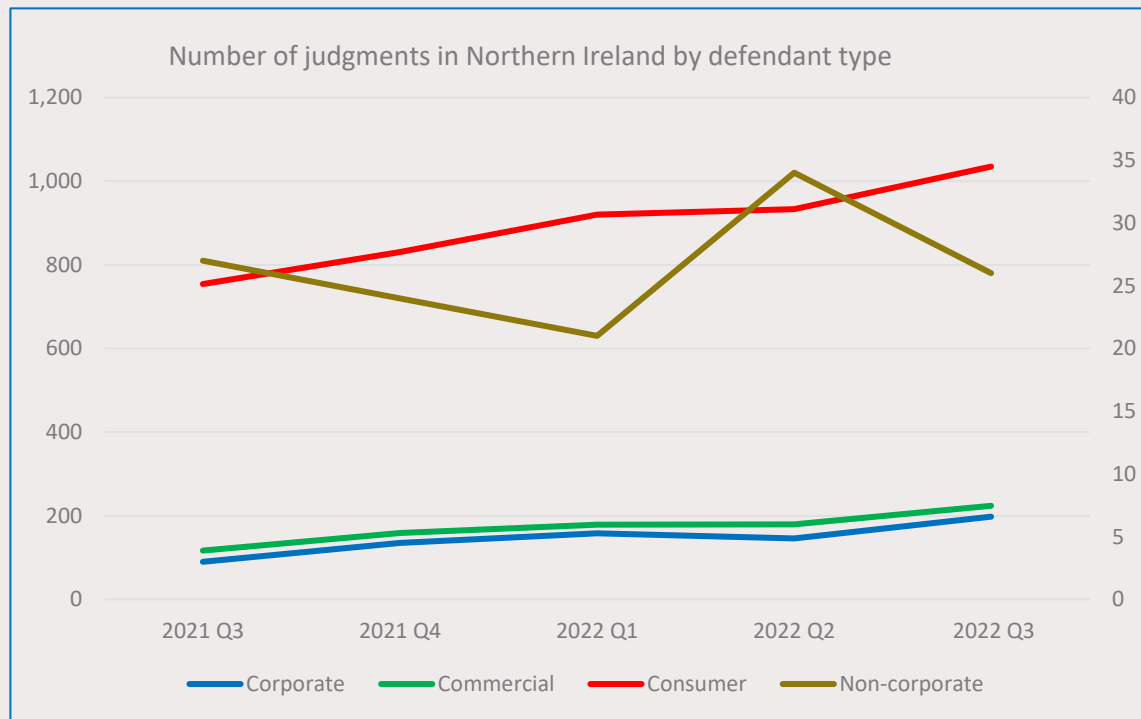
24% DECREASE IN THE NUMBER OF NON-CORPORATE JUDGMENTS

Non-corporate judgments have seen a decrease this quarter, from 34 in Q2 2022 to 26 in Q3 2022.

The total number of commercial judgments, however, has seen a slight increase in this quarter, from 180 in Q2 2022 to 224 in Q3 2022, an increase of 24%.

The number of corporate judgments has followed a similar trend of increase this quarter, from 146 in Q2 2022 to 198 in Q3 2022, a rise of 36%.

Consumer judgments have seen an increase of 4% this quarter, from 993 in Q2 2022 to 1,035 in Q3 2022.



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



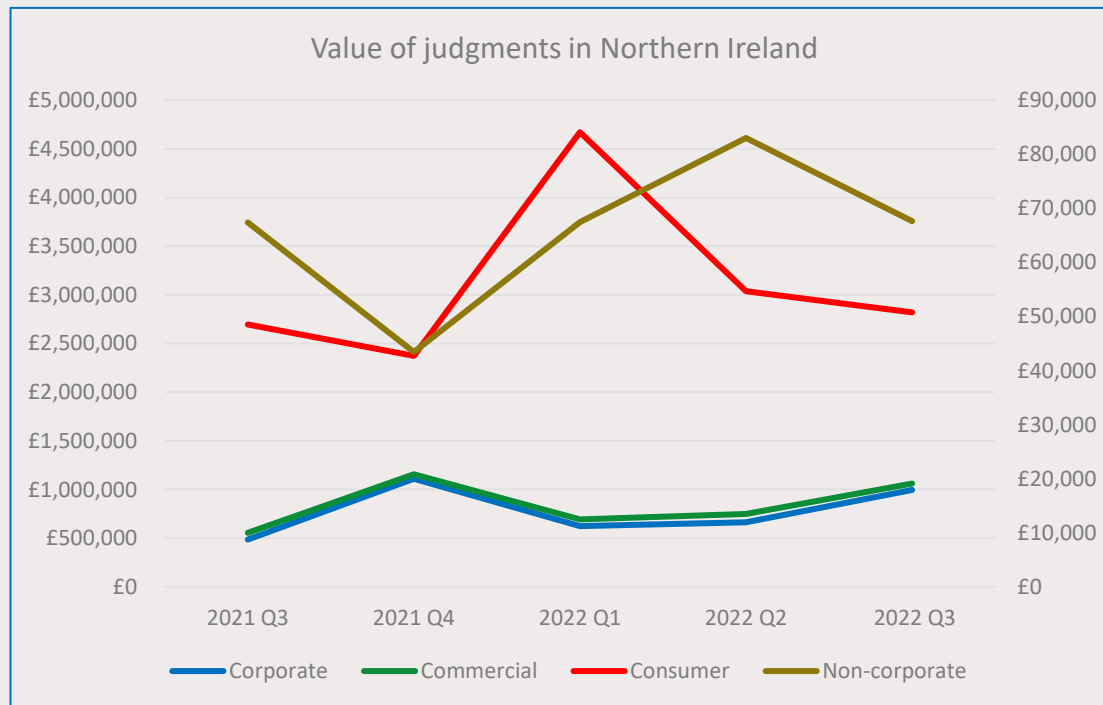
42% INCREASE IN THE VALUE OF COMMERCIAL JUDGMENTS

The total value of commercial judgments has increased by 42% this quarter, from £748,179 in Q2 2022 to £1.06 million in Q3 2022.

Corporate judgments have followed a similar increasing trend, a rise of 49.5% as compared to previous quarter, from £665,114 in Q2 2022 to £994,412 in Q3 2022.

The total value of non-corporate judgments, however, has decreased by 19% this quarter, from £83,065 in Q2 2022 to £67,648 in Q3 2022.

The value of consumer judgments in Northern Ireland also decreased this quarter, from £3.03 million in Q2 2022 to £2.8 million in Q3 2022, fall of 8%.



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



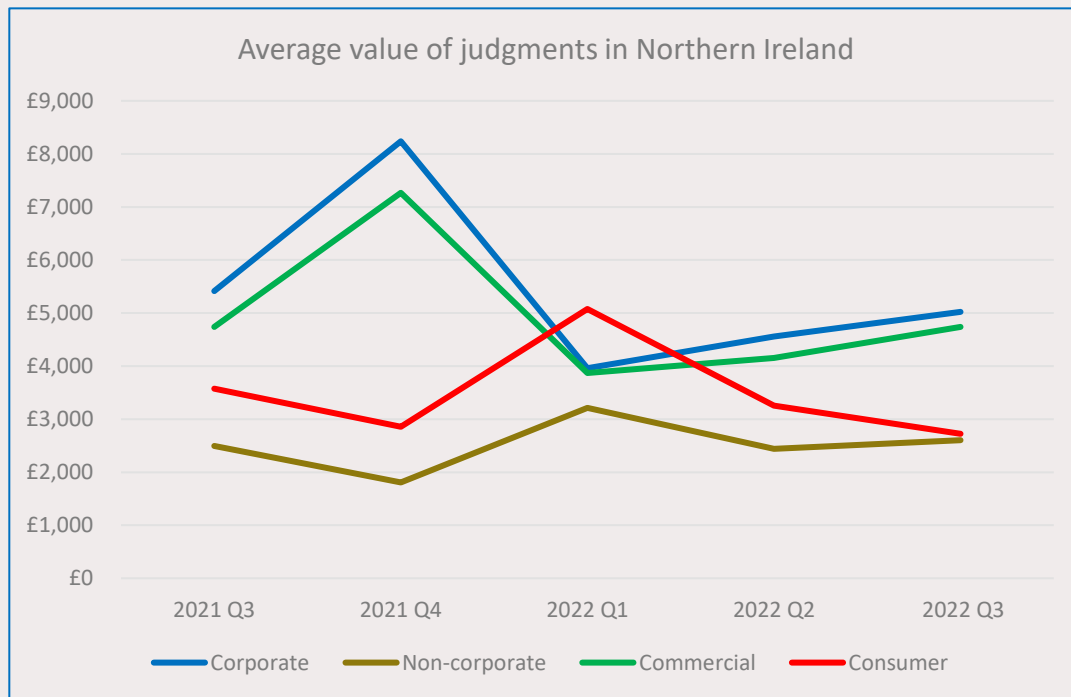
INCREASE IN THE AVERAGE VALUE OF ALL JUDGMENT TYPES, EXCEPT CONSUMER JUDGMENTS

The average value of commercial judgments in Northern Ireland has increased from £4,157 in Q2 2022 to £4,741 in Q3 2022, an increase of 14% this quarter.

This increase can be explained by the rise in the average value of corporate judgments, from £4,556 in Q2 2022 to £5,022 in Q3 2022, an increase of 10%.

Non-corporate judgments have also seen an increase in its average value this quarter, from in £2,443 in Q2 2022 to £2,602 in Q3 2022, a rise of 7%.

Alternatively, the average value of consumer judgments has fallen by 16% this quarter, from £3,257 in Q2 2022 to £2,726 in Q3 2022.



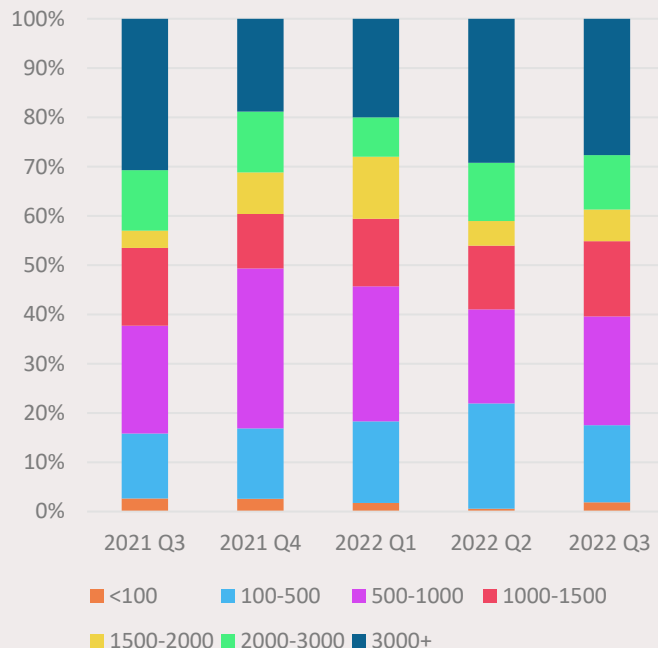


A CLOSER LOOK INTO THE JUDGMENT VALUES OF NORTHERN IRELAND

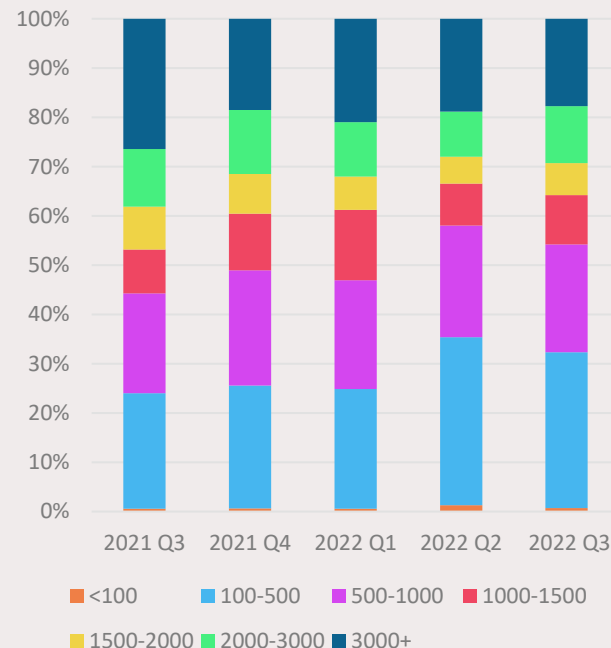
An analysis of the judgment values of Northern Ireland shows that 27% of commercial judgments have values greater than £3000, whereas 22% of commercial judgments fall within the range of £500-£1000 and this percentage has increased by 3% since previous quarter.

However, in case of consumer judgments, 32% of judgments have values between £100-£500, whereas 22% of judgments are within the range of £500-£1000. The proportion of consumer judgments greater than £3000 is 18% in Q2 2022, as compared to 19% in the previous quarter.

Amount breakdown for commercial judgments in Northern Ireland



Amount breakdown for consumer judgments in Northern Ireland



REPUBLIC OF IRELAND



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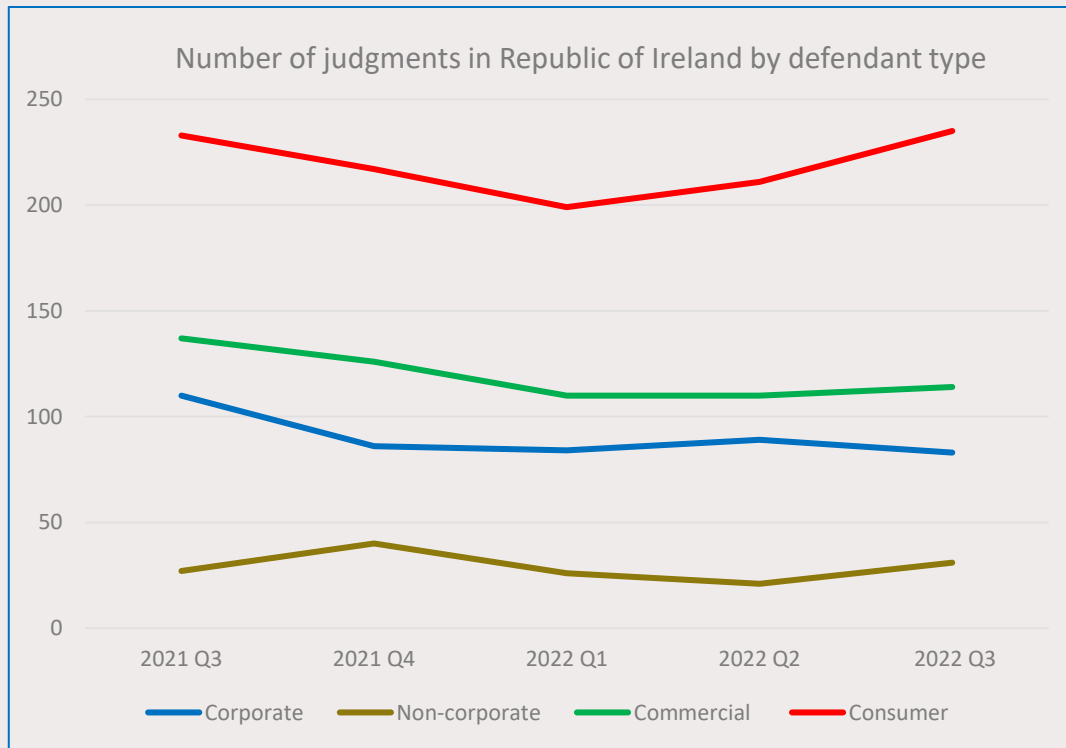
OVERALL THE NUMBER OF JUDGMENTS SAW A SLIGHT INCREASE EXCEPT FOR CORPORATE JUDGMENTS

Consumer judgments have seen an increase of 11% as compared to previous quarter, from 211 in Q2 2022 to 235 in Q3 2022.

The total number of commercial judgments has increased from 110 in Q2 2022 to 114 in Q3 2022.

The number of non-corporate judgments has also increased in this quarter, from 21 in Q2 2022 to 31 in Q3 2022, a rise of 48%.

Corporate judgments, however, have seen a decline of 7% this quarter, from 89 in Q2 2022 to 83 in Q3 2022.

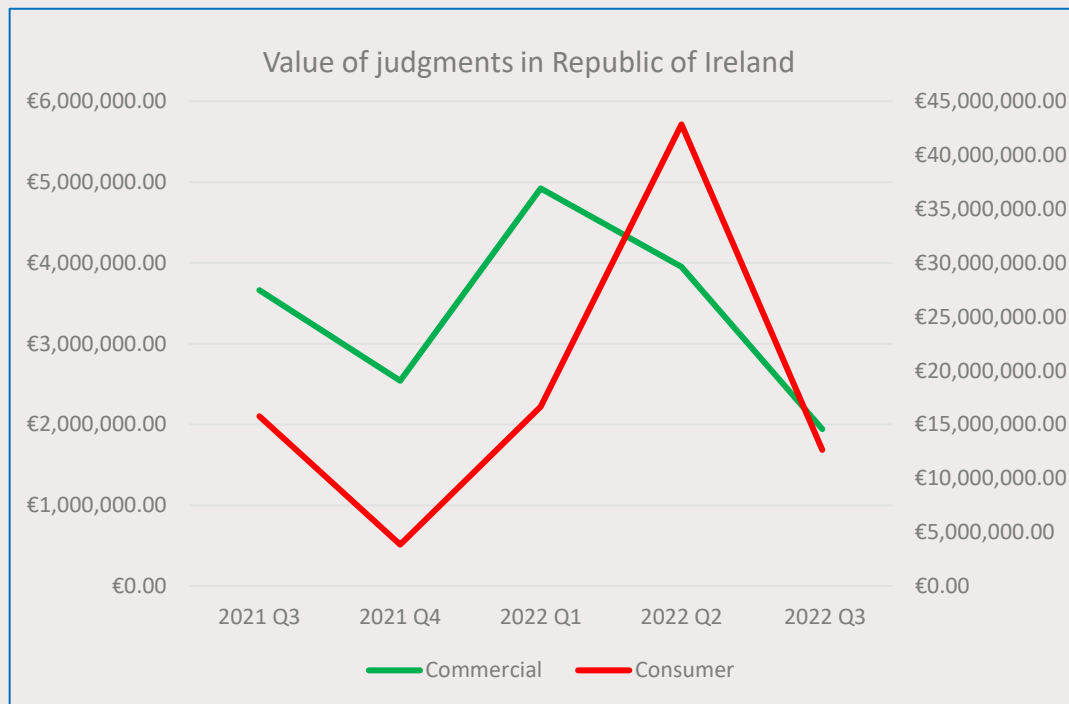




VALUE OF CONSUMER JUDGMENTS DRASTICALLY FELL BY 71%

The total value of consumer judgments decreased from €42 million in Q2 2022 to €12.6 million in Q3 2022.

Commercial judgments have seen a 51% decrease in value this quarter, from €3.9 million in Q2 2022 to €1.9 million in Q3 2022.



*Commercial Judgments plotted on the right-hand scale.

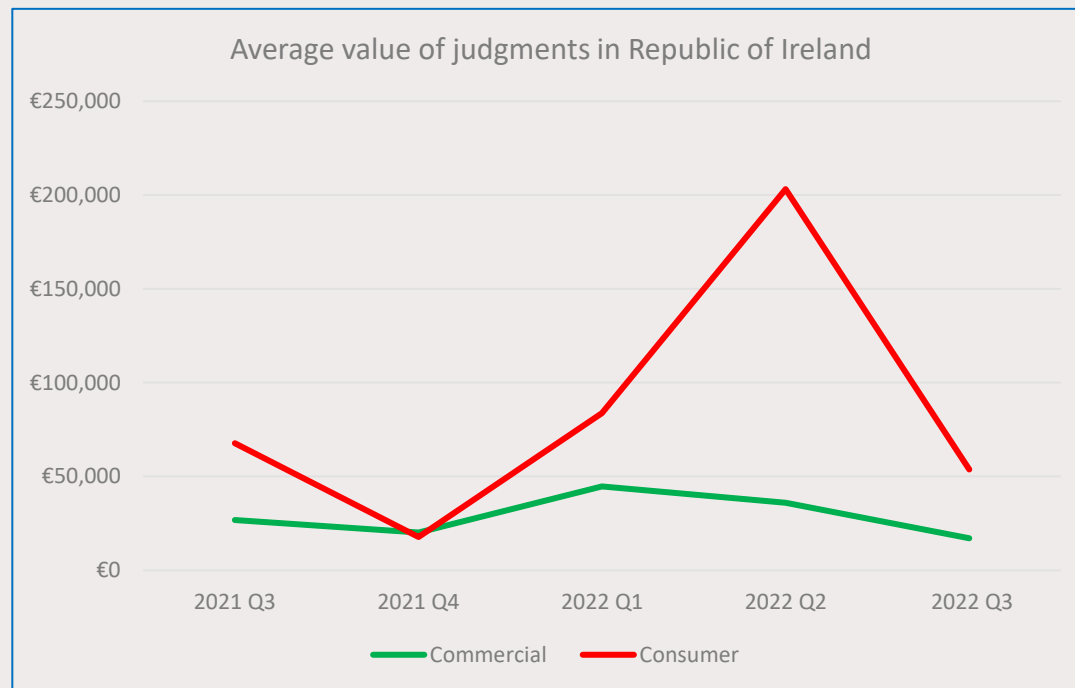




AVERAGE VALUE OF CONSUMER JUDGMENTS FELL BY 74%

The average value of consumer judgments for Republic of Ireland decreased from €203,038 in Q2 2022 to €53,773 in Q3 2022.

Commercial judgments have seen a 53% decline in average value, from €35,918 in Q2 2022 to €17,058 in Q3 2022.



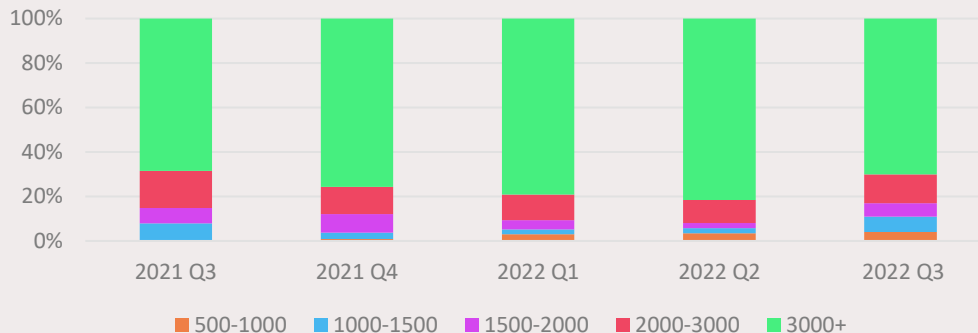


A CLOSER INSIGHT INTO JUDGMENT VALUES IN THE REPUBLIC OF IRELAND

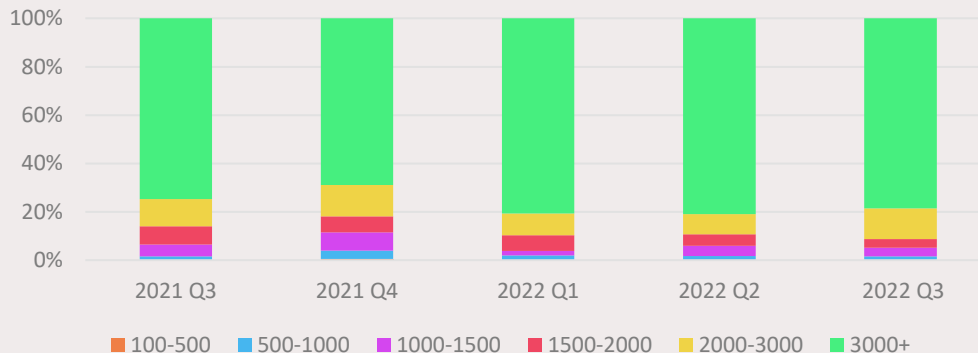
An analysis of the judgment values for Republic of Ireland shows that 70% of its commercial judgments in this quarter have values greater than €3000 as compared to 82% in Q2 2022.

In the case of consumer judgments, 79% of judgments have values greater than €3000 in Q3 2022 as compared to 81% in Q2 2022.

Amount breakdown for commercial judgments in Republic of Ireland



Amount breakdown for consumer judgments in Republic of Ireland



JERSEY



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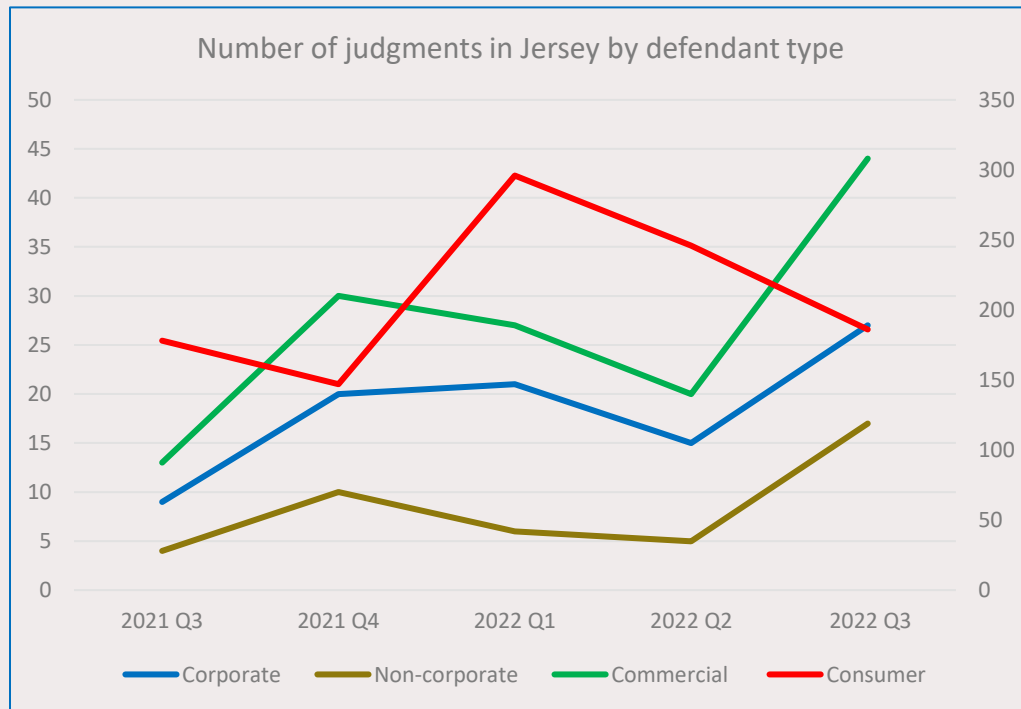
INCREASE IN THE NUMBER OF ALL JUDGMENT TYPES, EXCEPT FOR CONSUMER JUDGMENTS

The number of consumer judgments in Jersey has followed a declining trend since last quarter, from 246 in Q2 2022 to 186 in Q3 2022, a decrease of 24%.

Commercial judgments, however, have seen a dramatic increase of 120% this quarter, from 20 in Q2 2022 to 44 in Q3 2022.

The number of corporate judgments has seen an increase from 15 in Q2 2022 to 27 in Q3 2022.

Non-corporate judgments have also seen an increase from 5 in Q2 2022 to 17 in Q3 2022.



*Consumer Judgments plotted on the right hand axis.





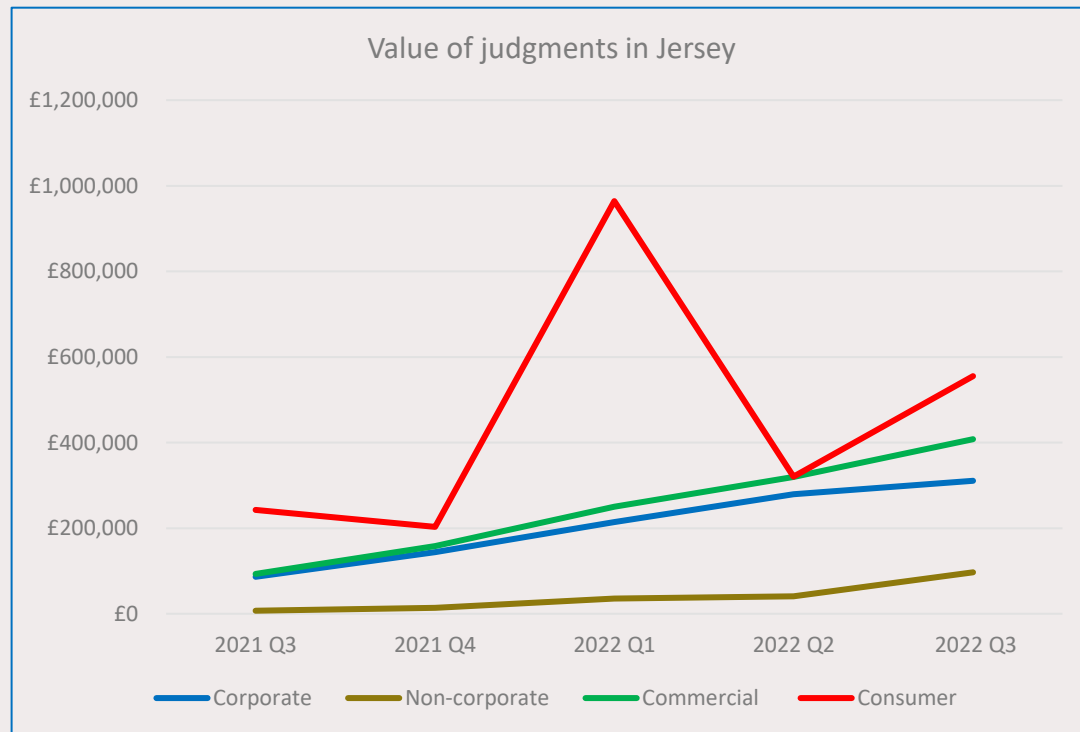
RISE IN THE VALUE OF ALL JUDGMENT TYPES

The value of consumer judgments has increased in this quarter by 73%, from £320,314 in Q2 2022 to £554,991 in Q3 2022.

Commercial judgments have also seen an increase this quarter, from £319,683 in Q2 2022 to £408,110 in Q3 2022, a rise of 28%.

The value of corporate judgments has increased by 11%, from £279,100 in Q2 2022 to £310,943 in Q3 2022.

Non-corporate judgments have seen a dramatic increase in value, from £40,583 in Q2 2022 to £97,167, an increase of 139%.



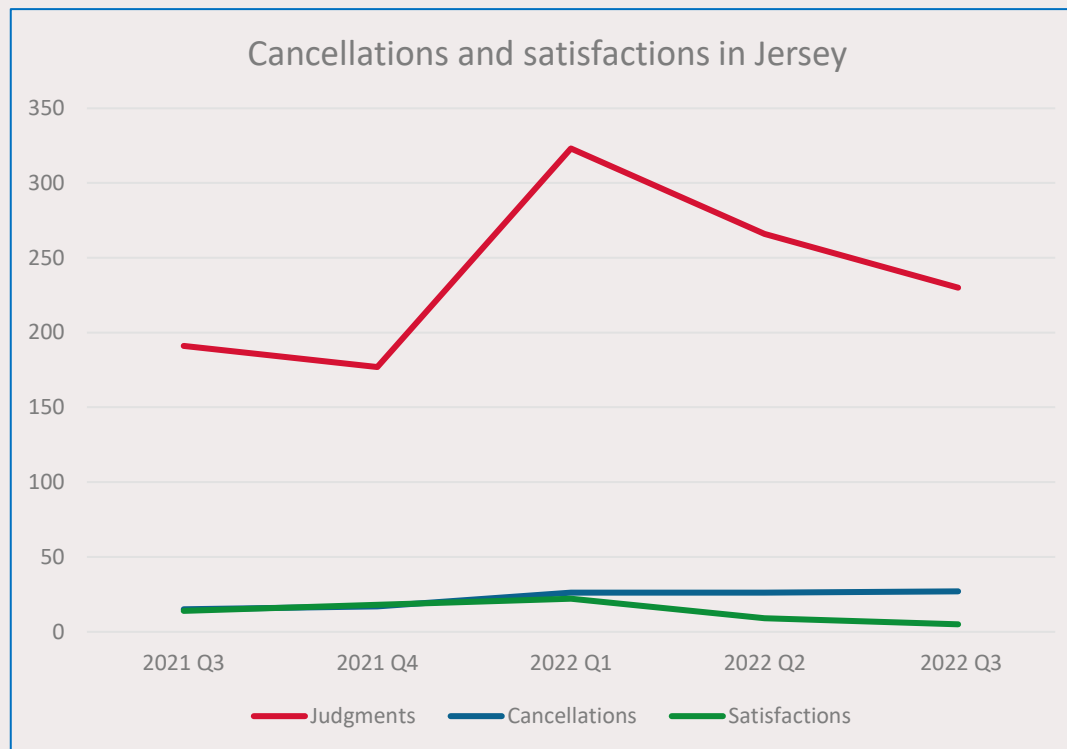


NUMBER OF CANCELLATIONS IN JERSEY

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 in Q3 2022. There have been 27 cancellations for judgments in this quarter compared to 26 in Q2 2022.

The number of satisfactions has, however, fallen this quarter, from 9 in Q2 2022 to 5 in Q3 2022.



ISLE OF MAN



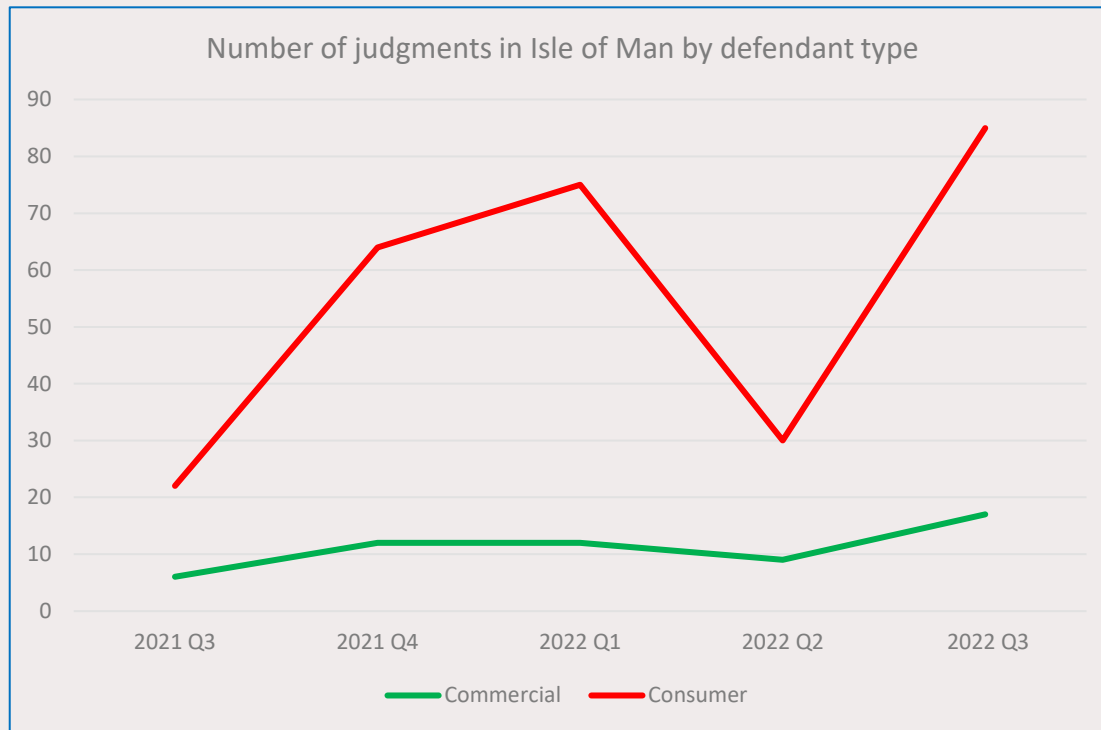
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SHARP INCREASE IN CONSUMER JUDGMENTS

The number of consumer judgments had a dramatic increase of 183% this quarter, from 30 in Q2 2022 to 85 in Q3 2022.

The number of commercial judgments has seen a slight increase in its numbers, from 9 in Q2 2022 to 17 in Q3 2022.

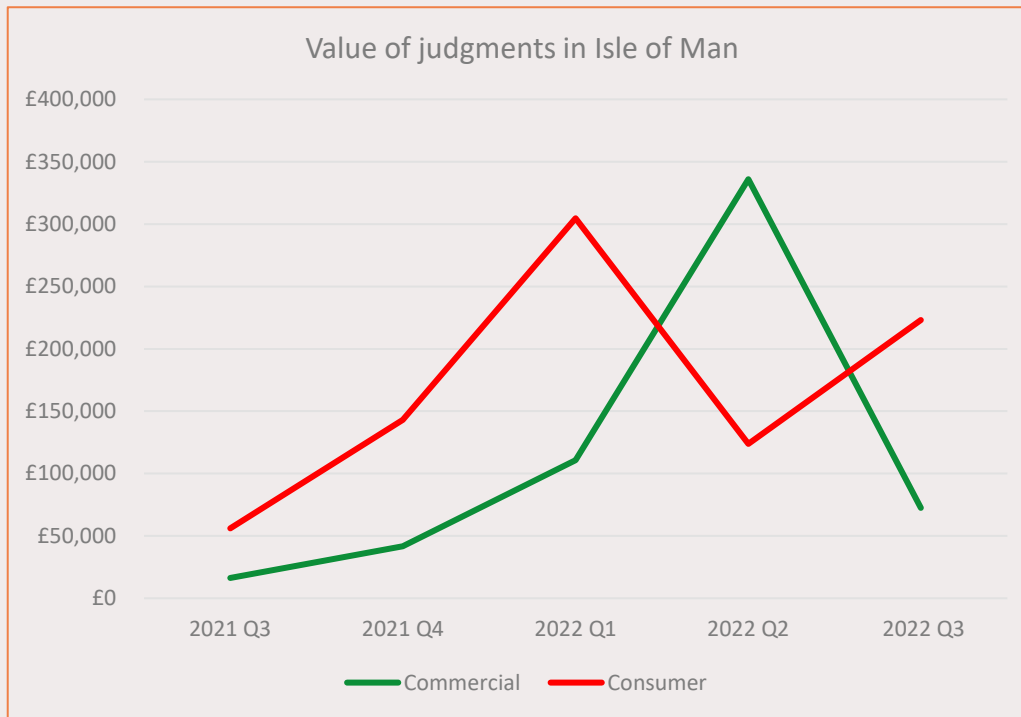




DECLINE IN THE VALUE COMMERCIAL JUDGMENTS

The value of consumer judgments has seen an increase of 80% in this quarter, from £123,744 in Q2 2022 to £223,099 in Q3 2022.

Commercial judgments, on the other hand, have seen a decrease in value of 78% this quarter, from £336,076 in Q2 2022 to £72,428 in Q3 2022.



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



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

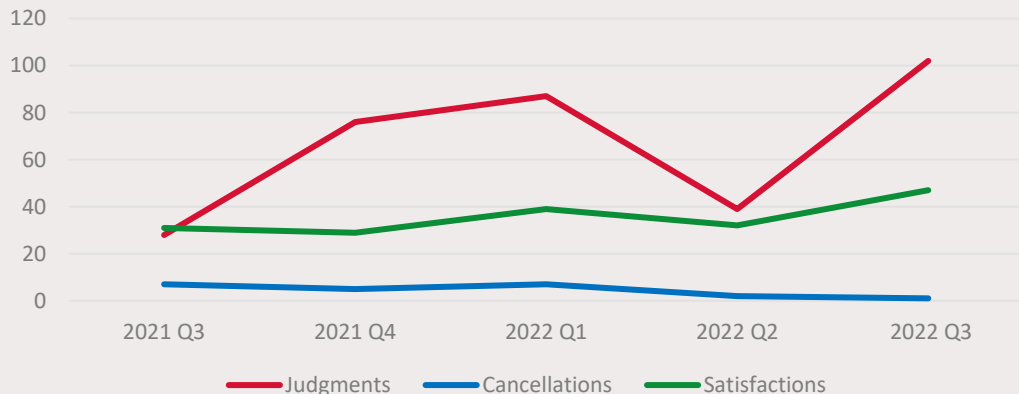
Q3 2022 has seen an increase in the number of judgments and satisfactions in the Isle of Man. The value of judgments has, however, decreased as compared to the previous quarter.

Despite the increase in the number of judgments, the total value of debt has decreased by 36%, from £459,820 in Q2 2022 to £295,527 in Q3 2022.

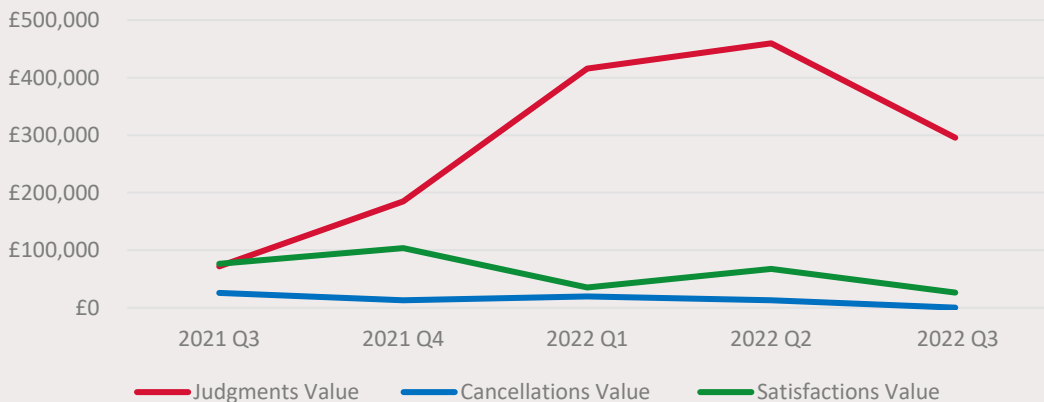
The value of satisfied judgments also decreased by 61%, from £67,728 in Q2 2022 to £26,533 in Q3 2022.

The value of cancellations has also seen a drastic fall of 96% this quarter as compared to the previous quarter.

Number of satisfactions and cancellations in the Isle of Man



Satisfied and cancellation amount in the Isle of Man



Name: Sukanya Guha

Data Analyst

s.guha@registry-trust.org.uk

www.registry-trust.org.uk



Customer Services

020 7380 0133

info@registry-trust.org.uk

Sales & Marketing

020 7391 7282

business@registry-trust.org.uk

Media/Press

020 7391 7287

press@registry-trust.org.uk

