

# Q4 2022 Statistics Book

Published January 2023



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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.

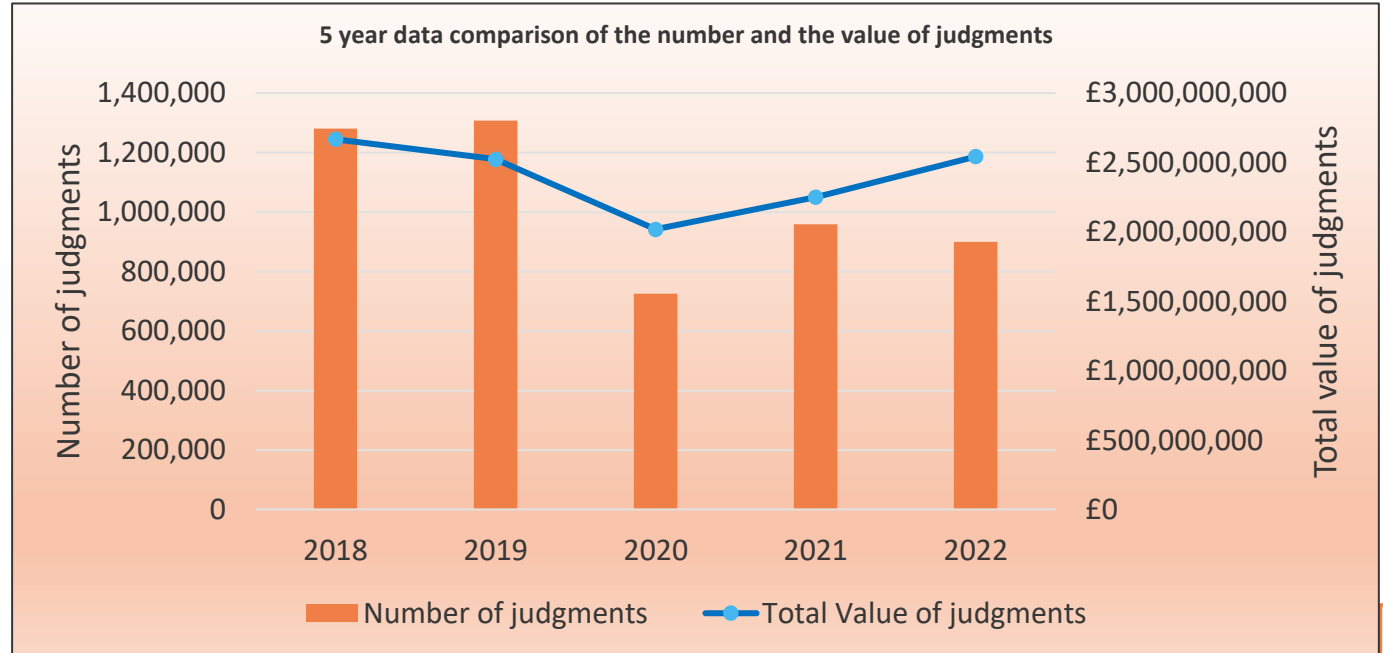


**TOTAL NUMBER OF  
JUDGMENTS:  
899,257**

**TOTAL VALUE OF  
JUDGMENTS:  
£2,542,263,624**

**TOTAL NUMBER OF  
'SATISFIED'  
JUDGMENTS:  
180,206**

# 2022 UK ANNUAL STATISTICS



# QUARTERLY ROUND UP

**212,523** NEW JUDGMENTS WERE PROCESSED THIS QUARTER WITH A TOTAL VALUE OF **£670,067,711**.

**42,324** SATISFACTIONS WERE PROCESSED QUARTERLY.

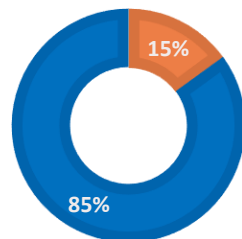
During the period of 1st October 2022 to 31st December 2022, 97.2% of all judgments came from courts in England and Wales.

Compared to the same period last year, the number of judgments across all jurisdictions saw minimal change moving from 213,578 to 212,523.

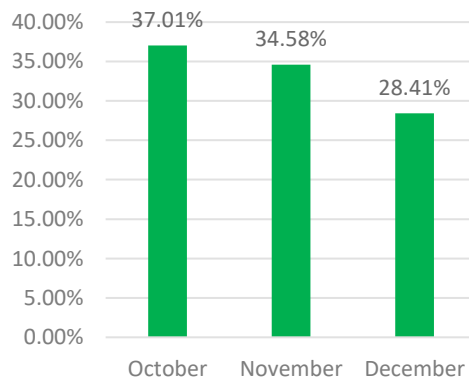
The average value of judgments across all jurisdictions this quarter was £3,152.92. This represents an increase in the average value by 25% as compared to Q3 2022.

## DEFENDANT TYPE

Commercial Consumer



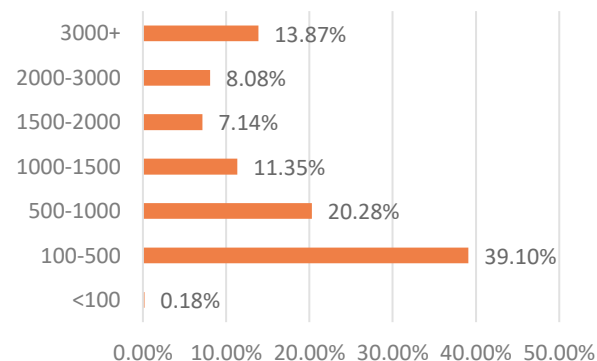
## Monthly Breakdown (% share of records)



## REGIONAL SHARE

ENGLAND AND WALES	<b>97.21%</b>
SCOTLAND	<b>2.01%</b>
NORTHERN IRELAND	<b>0.55%</b>
REPUBLIC OF IRELAND	<b>0.10%</b>
JERSEY	<b>0.09%</b>
ISLE OF MAN	<b>0.04%</b>

## Amount breakdown Q4 2022



# ENGLAND & WALES



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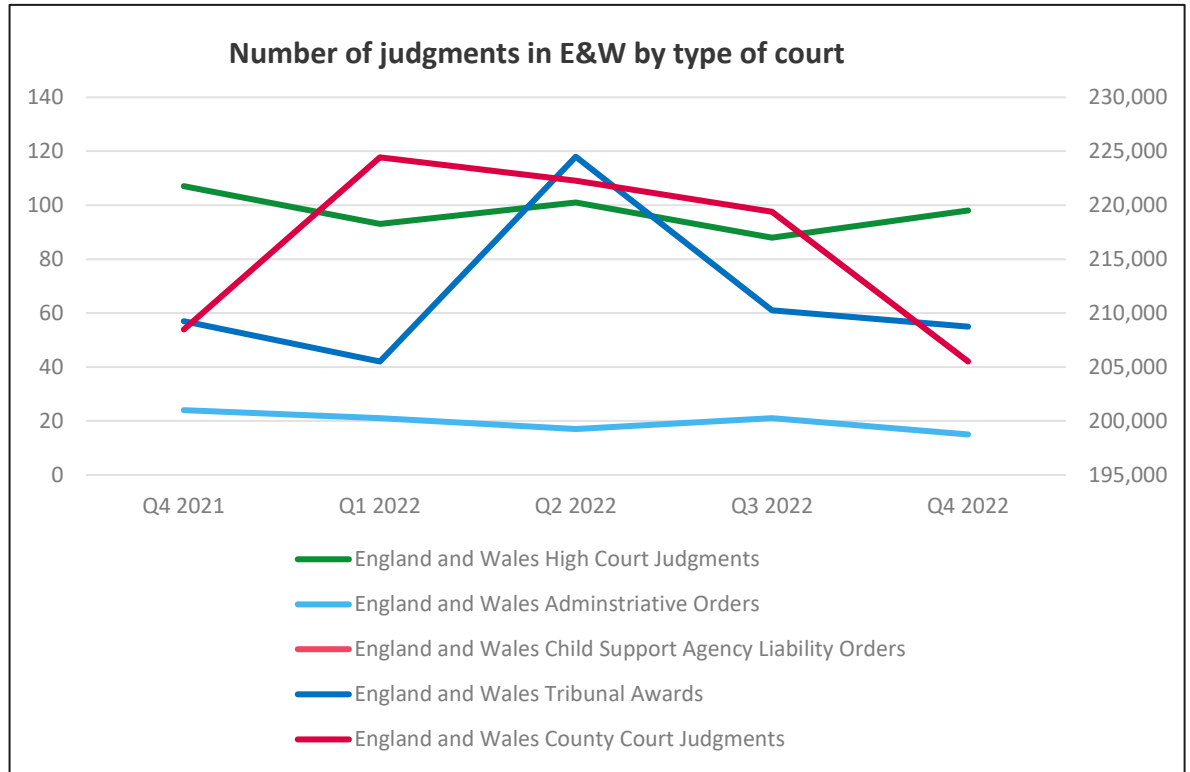
## INCREASE IN HIGH COURT JUDGMENTS

The last quarter of 2022 has seen an increase of 11% in High Court judgments, from 88 in Q3 2022 to 98 in Q4 2022.

However, there has been a decline of 6.3% in the number of County Court Judgments, from 219,384 in Q3 2022 to 205,500 in Q4 2022 and a slight decrease of 1.4% year-on-year.

The number of administrative orders has gone down by 29%, from 21 in Q3 2022 to 15 in Q4 2022.

There has also been a decline in the number of Tribunal awards in Q4 2022 by 10% as compared to the previous quarter.



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

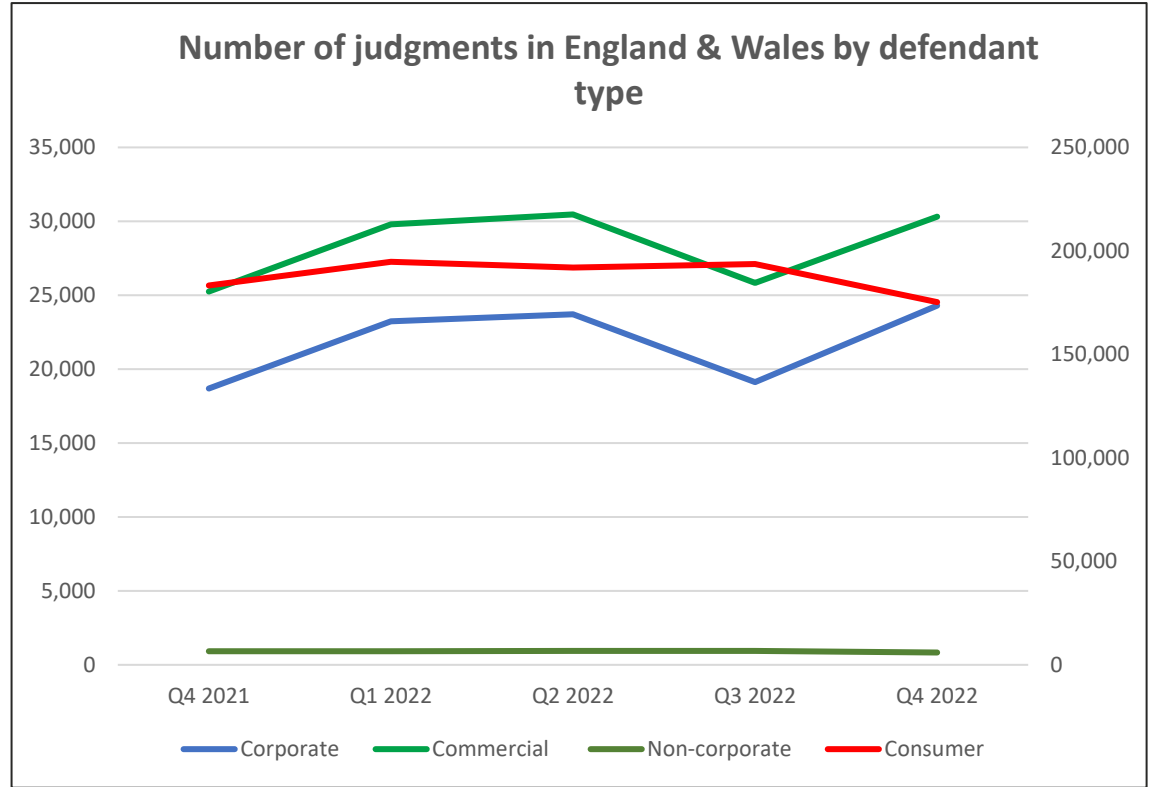
## INCREASE IN THE NUMBER OF COMMERCIAL JUDGMENTS

Commercial judgments have seen an increase of 17%, from 25,836 in Q3 2022 to 30,330 in Q4 2022.

The number of corporate judgments has also followed a similar trend of increase in this quarter, from 19,123 in Q3 2022 to 24,314 in Q4 2022, a rise of 27%.

Non-corporate judgments, however, have seen a slight decline of 10% in its numbers, from 6,713 in Q3 2022 to 6,016 in Q4 2022.

The number of consumer judgments has also seen a slight decrease this quarter, from 193,698 in Q3 2022 to 175,323 in Q4 2022, a decline by 9%.



\*Consumer judgments are plotted on the right hand axis.



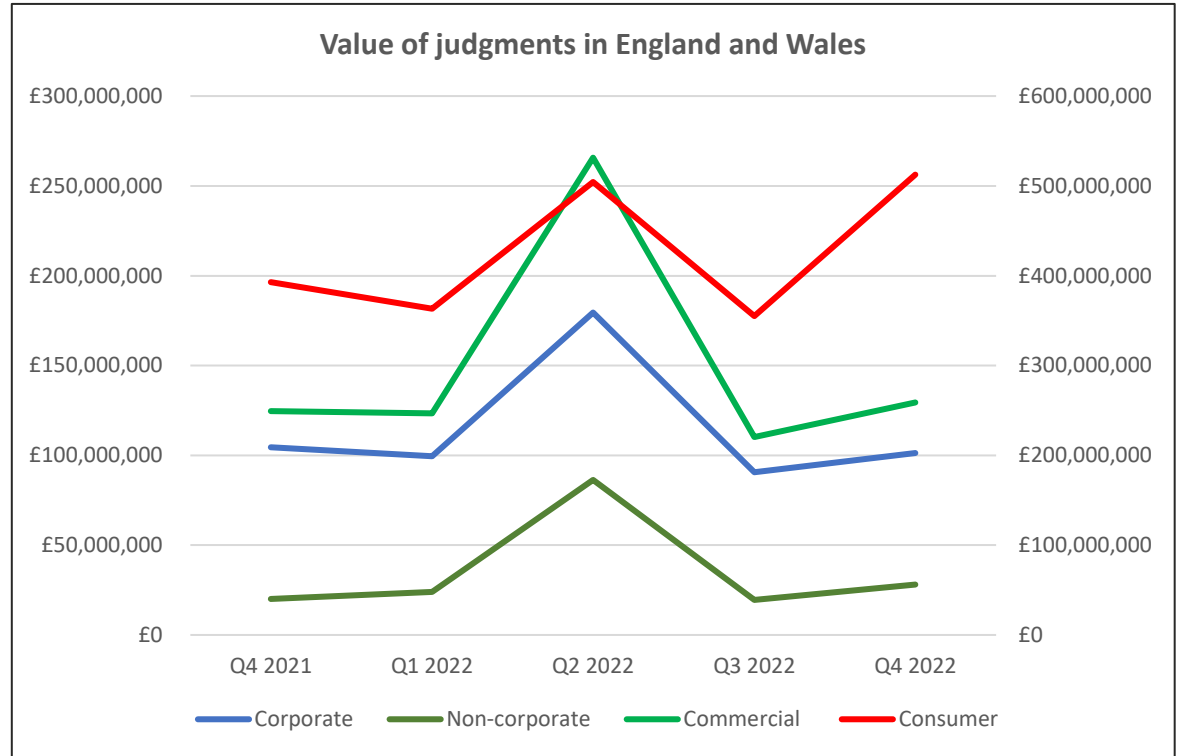
## SHARP INCREASE IN THE VALUE OF CONSUMER JUDGMENTS

The total value of consumer judgments has seen an increase of 44% this quarter, from £355 million in Q3 2022 to £512 million in Q4 2022. This increase is the highest as compared to the past four quarters.

Commercial judgments have also experienced an increase in total value, from £110 million in Q3 2022 to £129 million in Q4 2022, a rise of 17%.

The total value of corporate judgments increased by 12% this quarter, from £90 million in Q3 2022 to £101 million in Q4 2022.

Non-corporate judgments have seen a rise of 44% in value, from £19 million in Q3 2022 to £28 million in Q4 2022.



\*Consumer judgments are plotted on the right hand axis.



## INCREASE IN THE AVERAGE VALUE OF CONSUMER JUDGMENTS

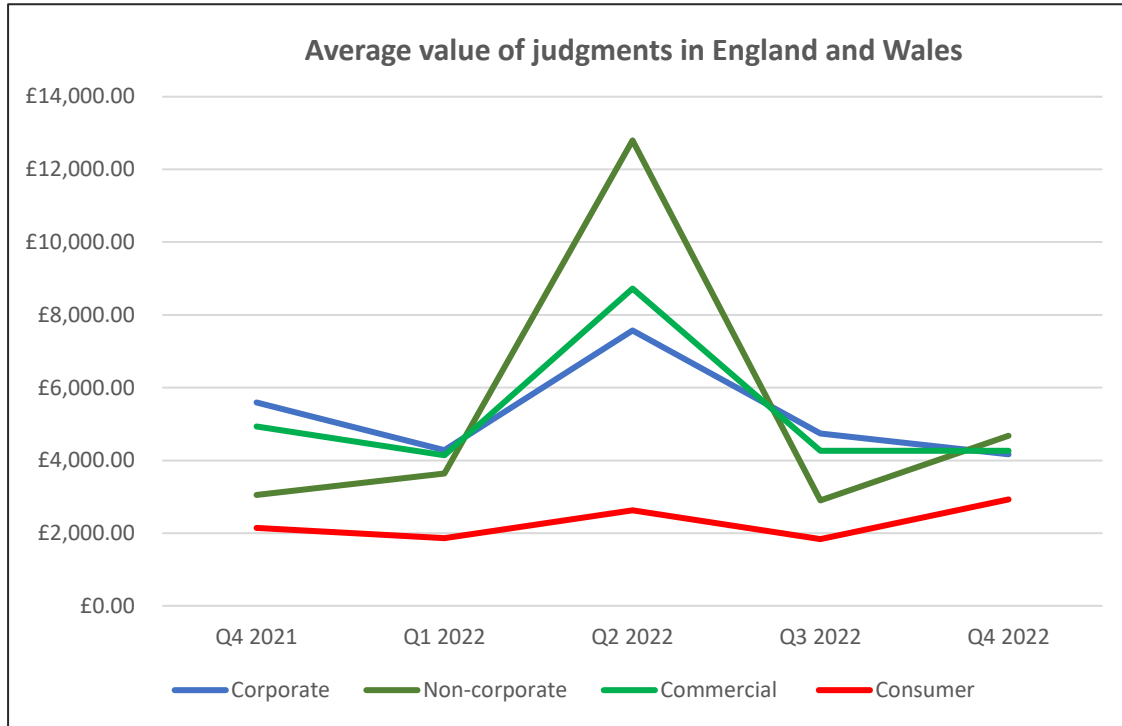
The average value for all judgment types has seen an increase this quarter with the exception of corporate judgments.

Consumer judgments have seen an increase of 59% in the average value, from £1,833 in Q3 2022 to £2,923 in Q4 2022.

The average value of commercial judgments has held steady this quarter at 0.1%.

Non-corporate judgments have seen a significant increase of 61% in average value, from £2,902 in Q3 2022 to £4,675 in Q4 2022.

Corporate judgments, however, have seen a decrease in their average value by 12%, from £4,739 in Q3 2022 to £4,165 in Q4 2022.





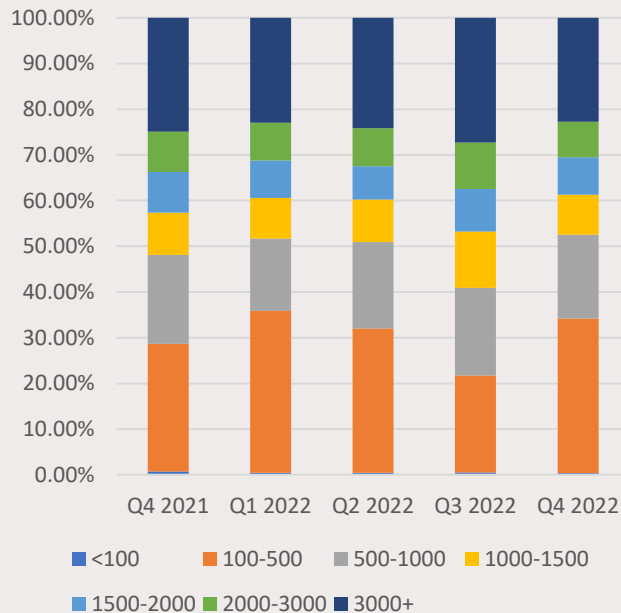
## A CLOSER INSIGHT INTO THE JUDGMENT VALUES

Our analysis of this quarter has seen an increase in the average value of consumer judgments in England and Wales.

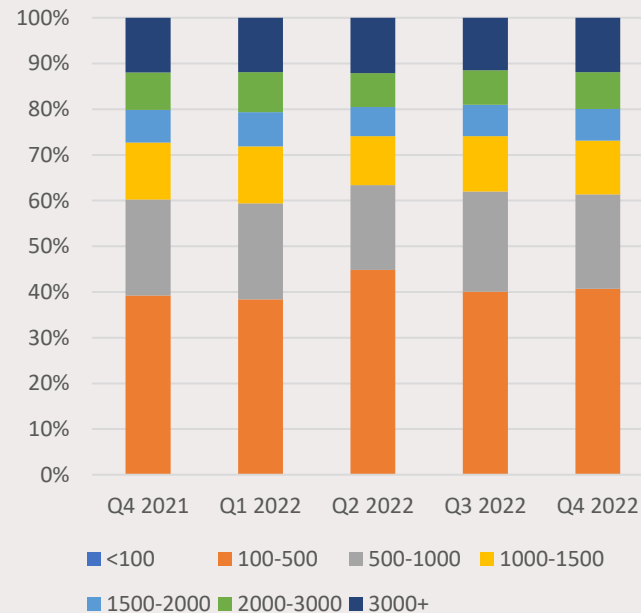
However, a closer look into the breakdown does not reveal significant changes for consumer judgments. 41% of consumer judgments have values between £100-£500 this quarter as compared to 40% in Q3 2022. There has been a minimal 0.47% increase in the proportion of judgments greater than £3000 as compared to the previous quarter.

On the other hand, the breakdown for commercial judgments shows a 13% increase in the proportion of judgments between £100-£500 but the number of commercial judgments with values greater than £3000 has decreased by 4.5%.

### Breakdown for commercial judgments in E&W



### Breakdown for consumer judgments in E&W



# SCOTLAND





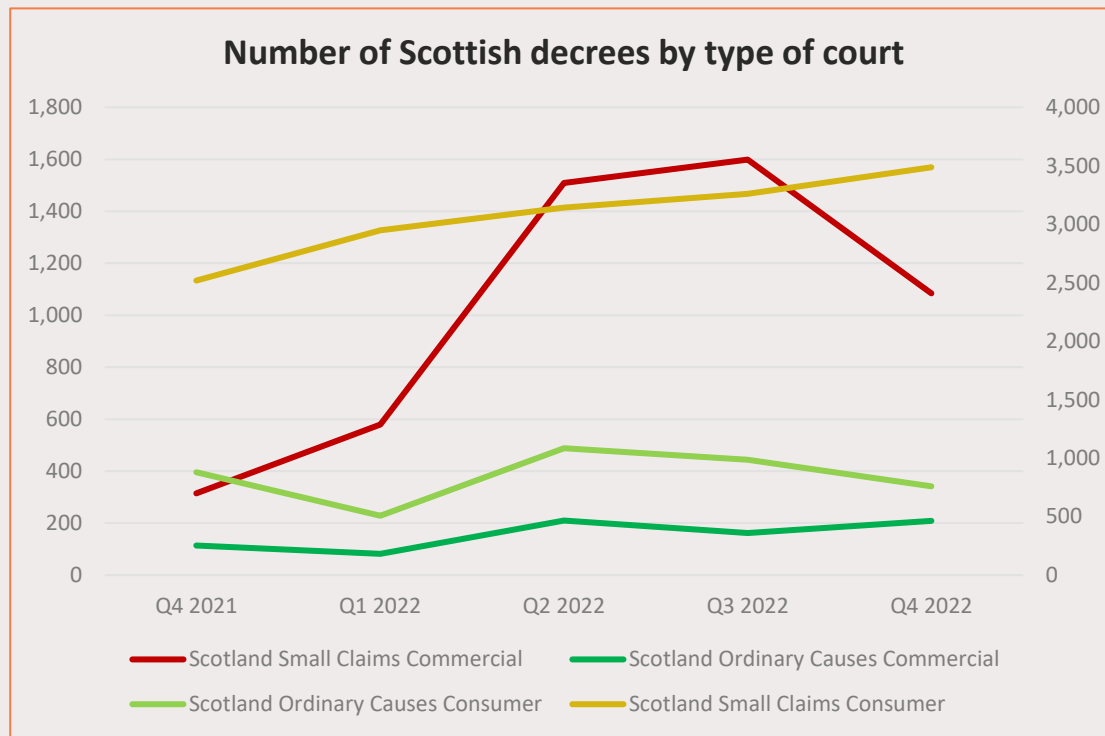
## SHARP DECLINE IN THE NUMBER OF SMALL CLAIMS COMMERCIAL DECREES

The number of Small Claims Commercial decrees has seen a 32% drop this quarter, from 1,599 in Q3 2022 to 1,084 in Q4 2022.

Small Claims Consumer decrees, however, have seen an increase of 7%, from 3,260 in Q3 2022 to 3,488 in Q4 2022.

The number Ordinary Causes Commercial decrees increased from 161 in Q3 2022 to 208 in Q4 2022, a rise of 29%.

Ordinary Causes Consumer, however, has seen a decline of 23%, from 443 in Q3 2022 to 341 in Q4 2022.



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



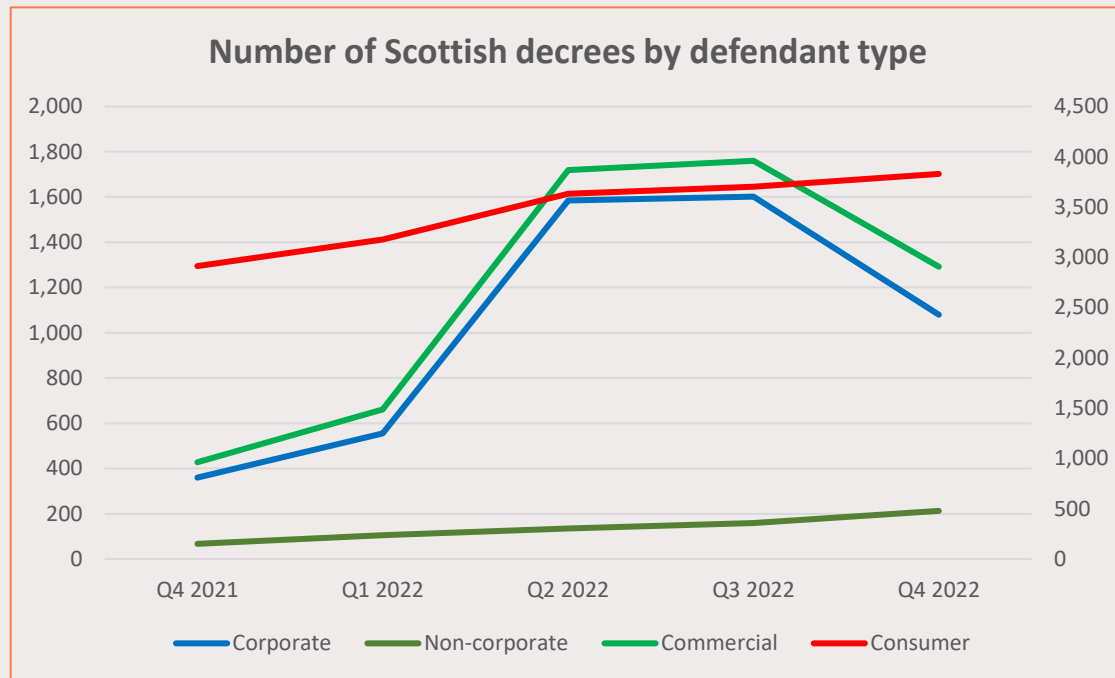
## DROP IN THE NUMBER OF COMMERCIAL AND CORPORATE DECREES

The number of commercial decrees has seen a decline of 27%, from 1,760 in Q3 2022 to 1,292 in Q4 2022.

This trend is replicated in the fall in the number of corporate decrees from 1,601 in Q3 2022 to 1,079 in Q4 2022, a drop of 33%.

Non-corporate decrees have seen an increase of 34%, from 159 in Q3 2022 to 213 in Q4 2022.

The number of consumer decrees increased minimally by 3.4%, from 3,703 in Q3 2022 to 3,829 in Q4 2022.



\*Consumer decrees plotted solely on the right hand axis.



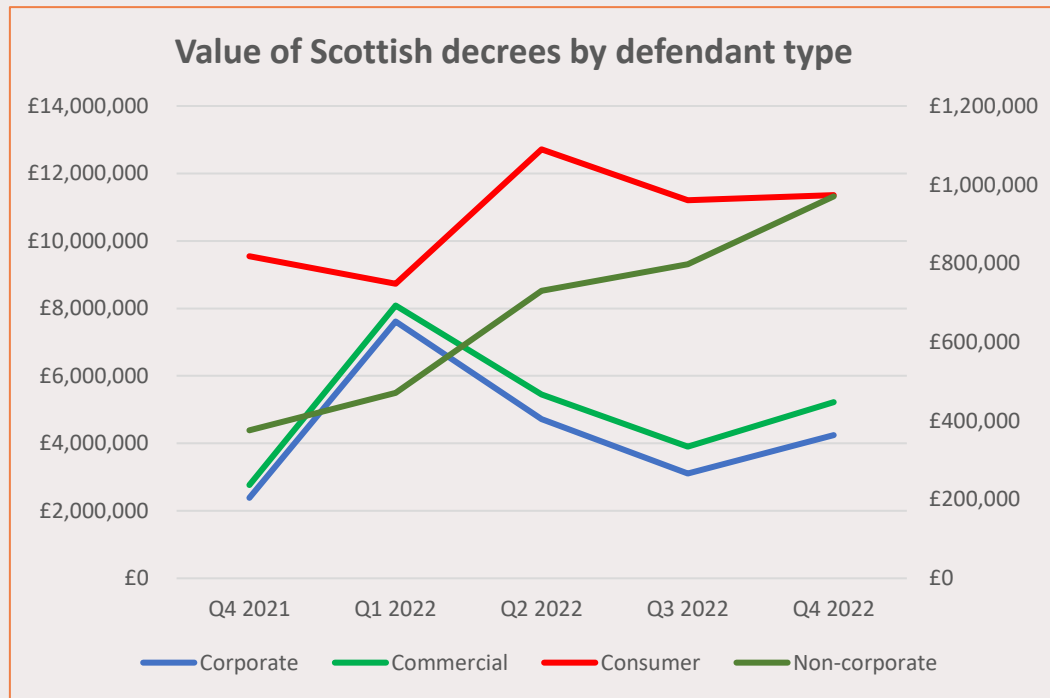
## INCREASE IN THE VALUE OF ALL JUDGMENT TYPES

After seeing a decline in Q2 and Q3, the value of commercial decrees has seen a dramatic increase of 33% this quarter; £3.9 million in Q3 2022 to £5.2 million in Q4 2022.

This increase is replicated in the rise in the value of corporate decrees which has shown an increase of 38%, from £3.09 million in Q3 2022 to £4.25 million in Q4 2022.

The value of non-corporate decrees also increased by 22% compared to the previous quarter, from £798,260 in Q3 2022 to £970,809 in Q4 2022.

The value of consumer decrees increased minimally by 1.8%, from £11.2 million in Q3 2022 to £11.4 million in Q4 2022.



\*Consumer decrees plotted solely on the left hand axis.



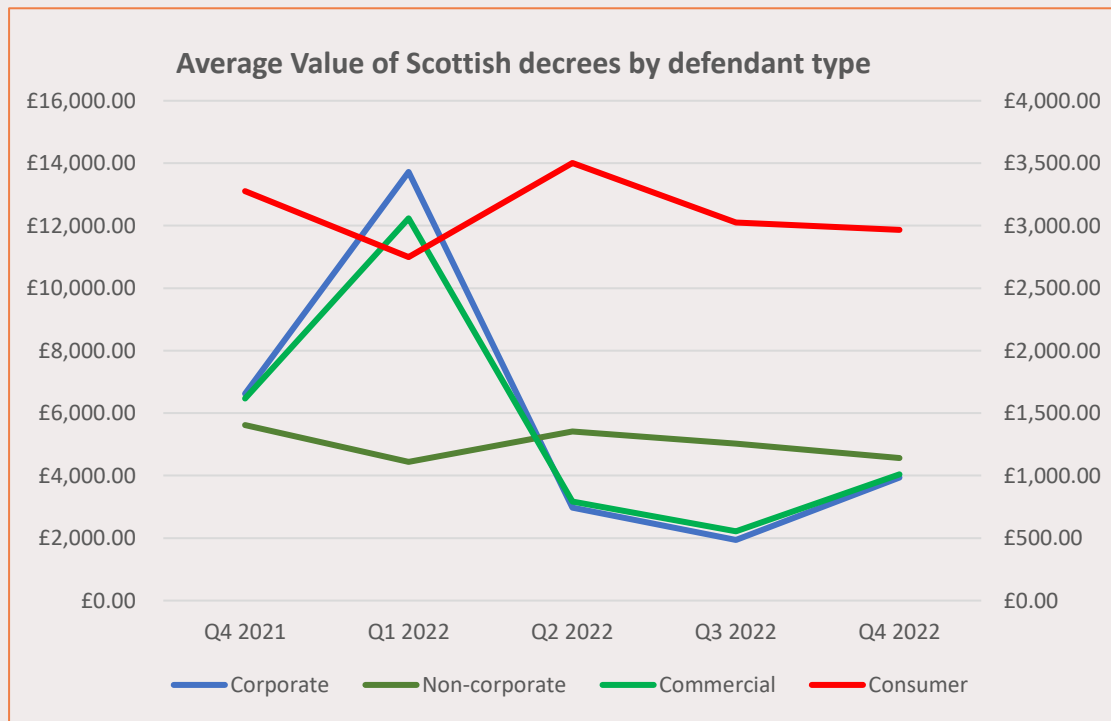
## RISE IN THE AVERAGE VALUE OF COMMERCIAL AND CONSUMER DECREES

Corporate judgments have seen a dramatic increase of 103% in average value, from £1,936 in Q3 2022 to £3,935 in Q4 2022.

The average value of Scottish commercial decrees increased by 82%, from £2,215 in Q3 2022 to £4,037 in Q4 2022.

However, the average value of non-corporate judgments experienced a slight decrease of 9.2% from £5,021 in Q3 2022 to £4,558 in Q4 2022.

Consumer judgments have also seen a slight decrease of 2% in average value, from £3,026 in Q3 2022 to £2,967 in Q4 2022.



\*Consumer judgments plotted solely on the right-hand axis

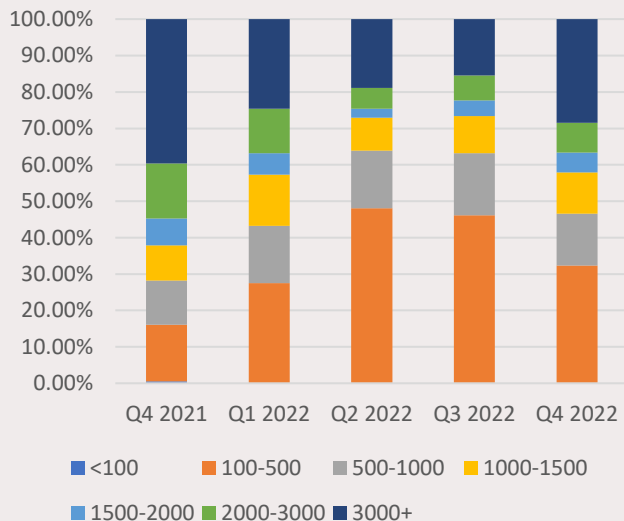


## A CLOSER INSIGHT INTO THE JUDGMENT VALUES

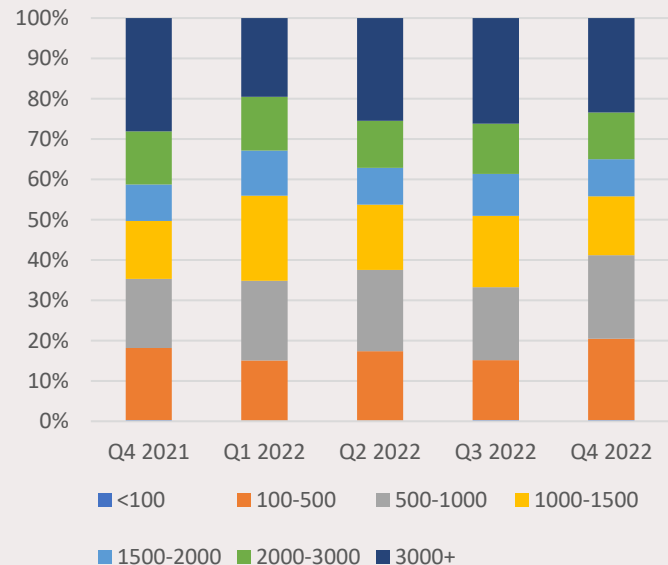
A closer analysis of the judgment values for Scottish commercial decrees shows a 13% increase in the proportion of judgments greater than £3000 as compared to the previous quarter. However, the proportion of decrees between £100-£500 declined from 46% in Q3 2022 to 32% in Q4 2022.

For Scottish consumer decrees, the proportion between £500-£1000 increased from 18% in Q3 2022 to 21% in Q4 2022. There has also been a 5% increase in the number of decrees between £100-£500 as compared to previous quarter.

### Breakdown for commercial decrees in Scotland



### Breakdown for consumer decrees in Scotland





# NORTHERN IRELAND



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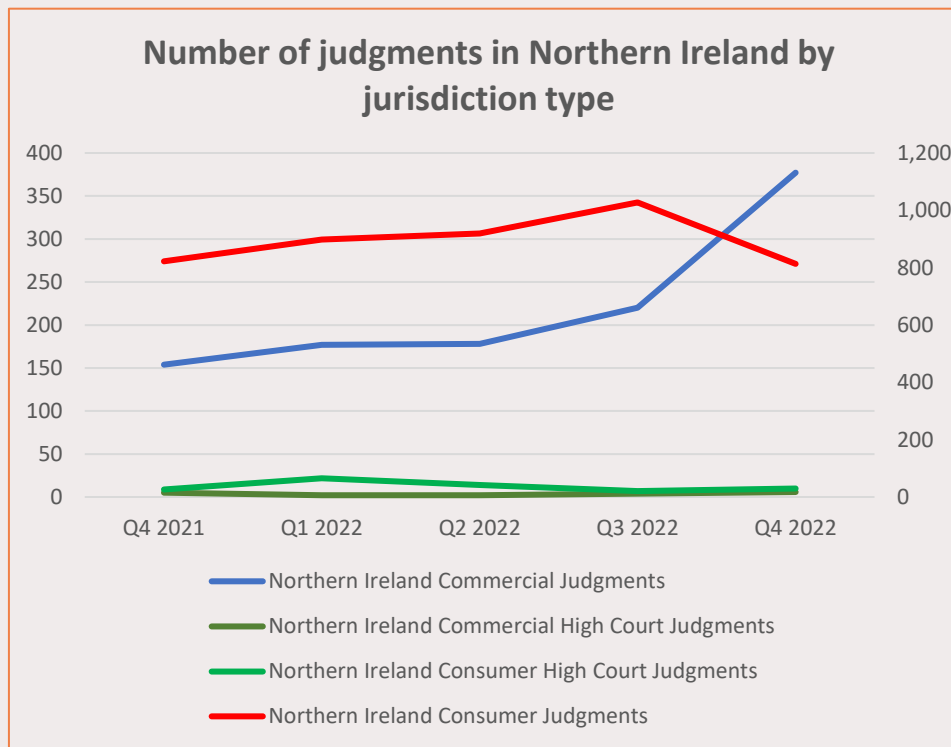
## INCREASE IN THE NUMBER OF COMMERCIAL JUDGMENTS

The number of commercial judgments in Northern Ireland has seen a further increase from 220 in Q3 2022 to 377 in Q4 2022, a 71% increase.

The number of consumer judgments, on the other hand, decreased by 21%, from 1,028 in Q3 2022 to 813 in Q4 2022.

The number of High Court consumer judgments increased from 7 in Q3 2022 to 10 in Q4 2022.

The number of High Court commercial judgments also increased from 4 in Q3 2022 to 6 in Q4 2022.



\*Consumer Judgments plotted on the right-hand axis.



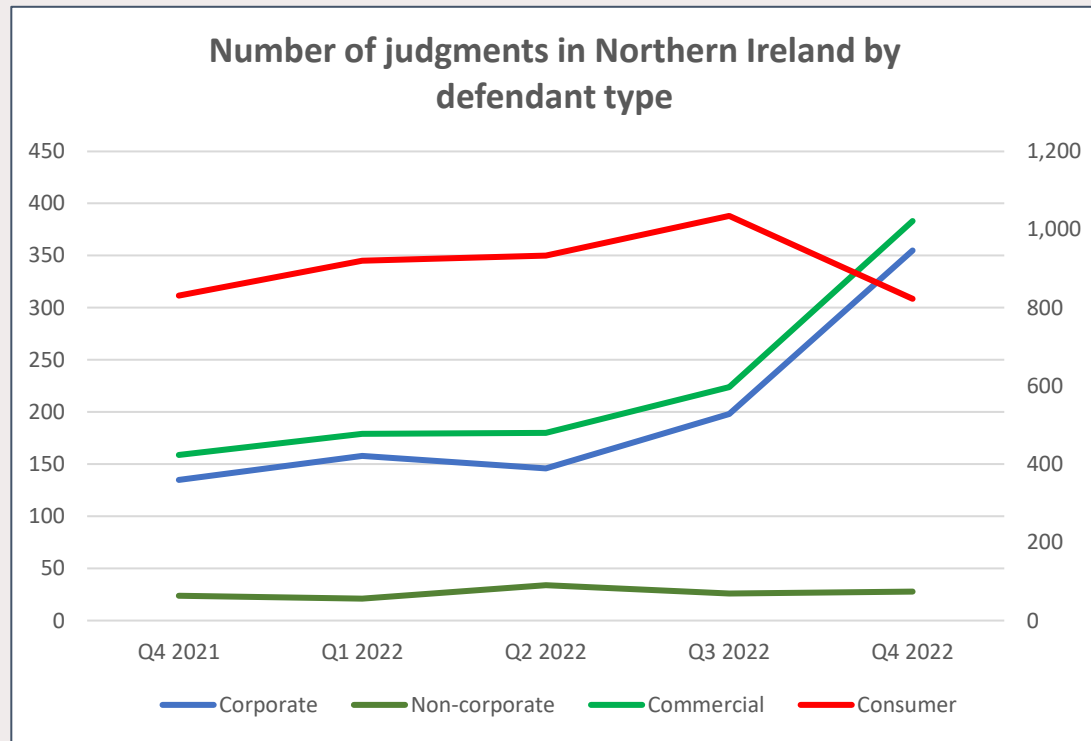
## RISE IN THE NUMBER OF COMMERCIAL & CORPORATE JUDGMENTS

The total number of commercial judgments increased by 71%, from 224 in Q3 2022 to 383 in Q4 2022.

Corporate judgments have followed a similar trend of increase in numbers, from 198 in Q3 2022 to 355 in Q4 2022, a rise of 79%.

Non-corporate judgments have also seen an increase of 8%, from 26 in Q3 2022 to 28 in Q4 2022.

However, consumer judgments have seen a decline of 20%, from 1,035 in Q3 2022 to 823 in Q4 2022.



\*Consumer Judgments plotted on the right-hand axis.



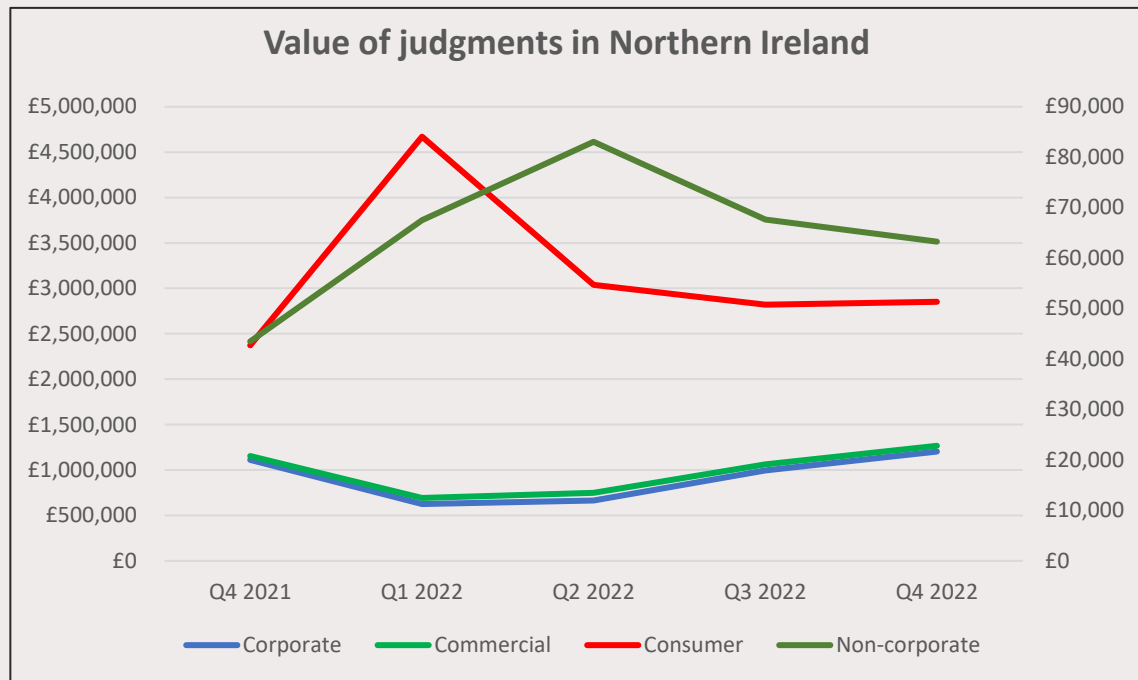
## INCREASE IN THE VALUE OF COMMERCIAL JUDGMENTS

The total value of commercial judgments increased by 23%, from £1.06 million in Q3 2022 to £1.3 million in Q4 2022.

Corporate judgments have followed a similar trend, seen an increase of 21%, from £994,412 in Q3 2022 to £1.20 million in Q4 2022.

The value of consumer judgments in Northern Ireland increased slightly, up 1.06% from £2.82 million in Q3 2022 to £2.85 million in Q4 2022.

However, the total value of non-corporate judgments declined slightly, down 7% from £67,648 in Q3 2022 to £63,235 in Q4 2022.



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





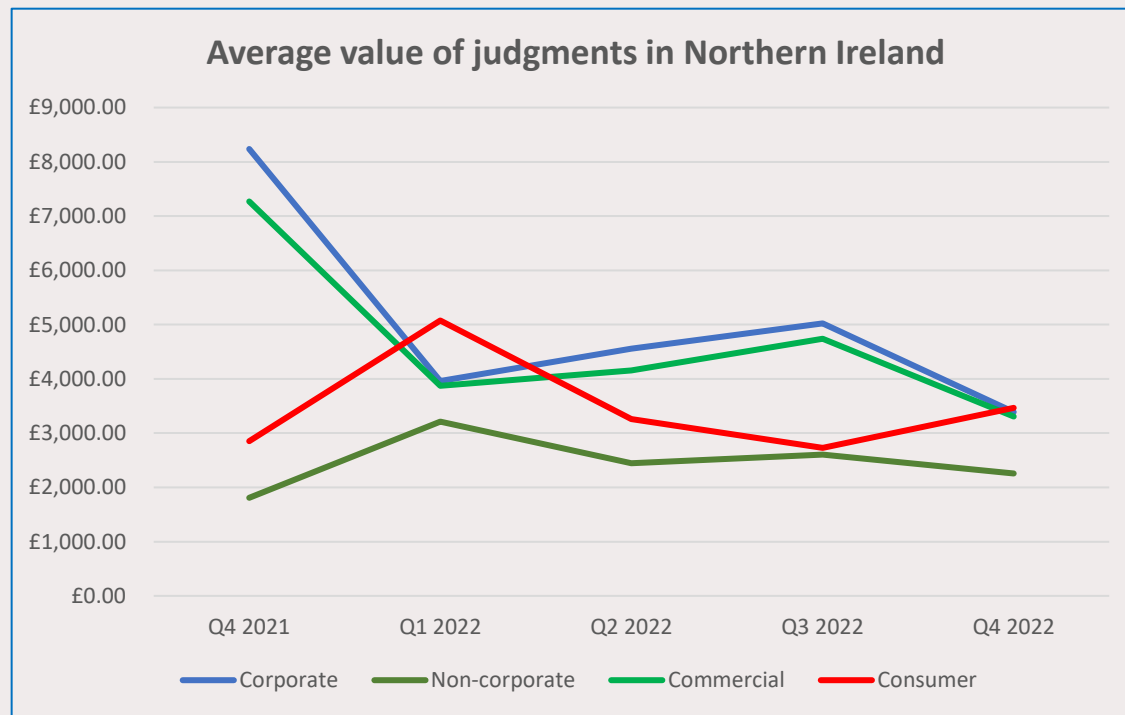
## 27% INCREASE IN THE AVERAGE VALUE OF CONSUMER JUDGMENTS

The average value of consumer judgments in Northern Ireland increased from £2,726 in Q3 2022 to £3,467 in Q4 2022.

Commercial judgments, however, have seen a decrease in average value from £4,741 in Q3 2022 to £3,306 in Q4 2022, a 30% decline.

This trend is replicated in the 33% decrease in the average value of corporate judgments, from £5,022 in Q3 2022 to £3,388 in Q4 2022.

Non-corporate judgments have also seen a fall in average value this quarter, £2,602 in Q3 2022 to £2,258, a 13% decline.



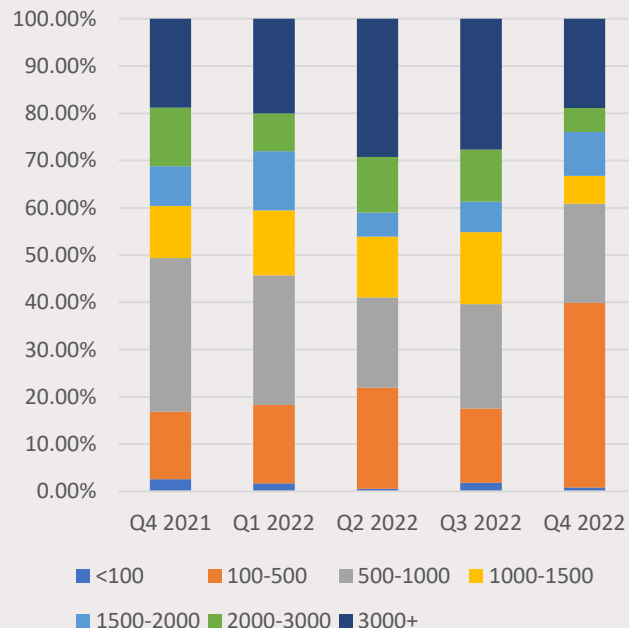


## A CLOSER LOOK INTO THE JUDGMENT VALUES OF NORTHERN IRELAND

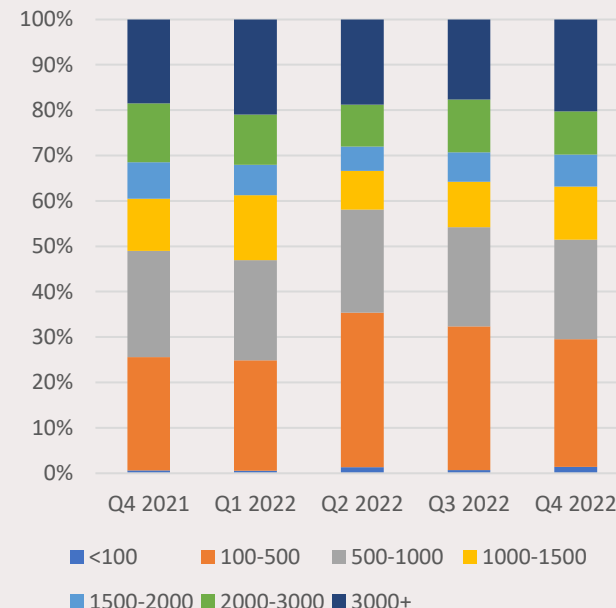
An analysis of the judgment values of Northern Ireland shows that the percentage of commercial judgments between £100-£500 increased from 22% in Q3 2022 to 39% in Q4 2022. However, the percentage of high value judgments greater than £3000 has gone down to 19% this quarter as compared to 28% in Q3 2022.

In case of consumer judgments, 28% of judgments have values between £100-£500 as compared to 32% in the previous quarter. The proportion of high value consumer judgments greater than £3000 has increased minimally from 17% in Q3 2022 to 20% in Q4 2022.

Breakdown for commercial judgments in Northern Ireland



Breakdown for consumer judgments in Northern Ireland



# REPUBLIC OF IRELAND



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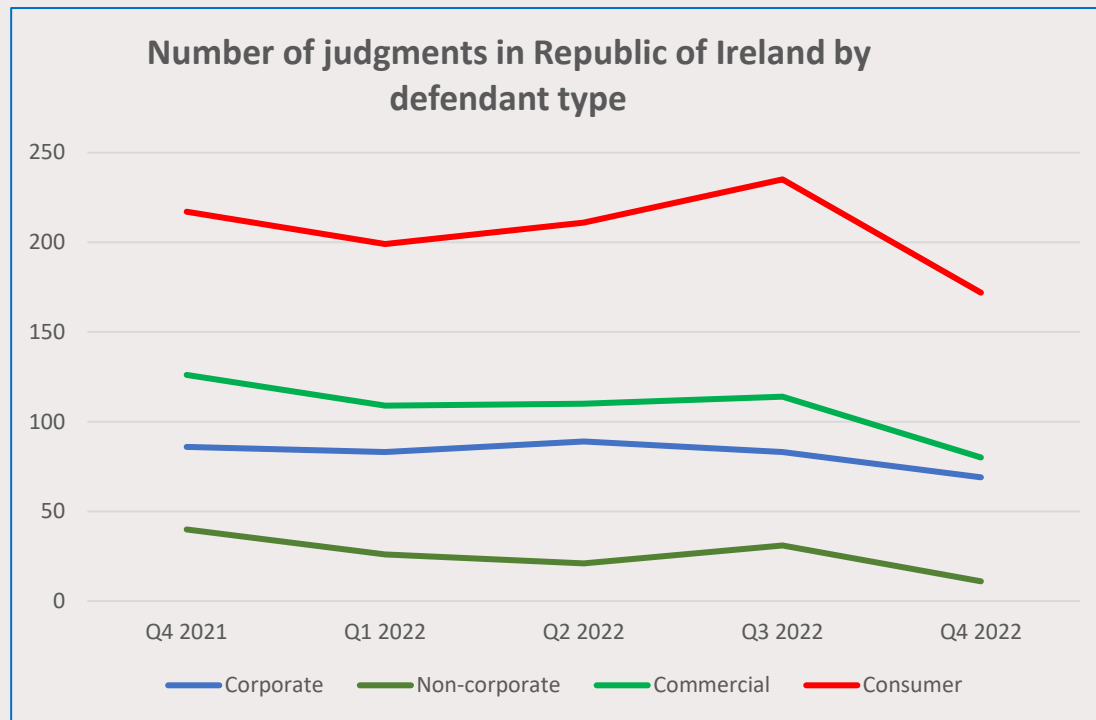
## OVERALL THE NUMBER OF JUDGMENTS SAW A DECREASE THIS QUARTER

The number of consumer judgments in the Republic of Ireland decreased by 27%, from 235 in Q3 2022 to 172 in Q4 2022.

The total number of commercial judgments decreased from 114 in Q3 2022 to 80 in Q4 2022, a drop of 30%.

Corporate judgments have declined from 83 in Q3 2022 to 69 in Q4 2022, a drop of 17%.

The number of non-corporate judgments also decreased this quarter, from 31 in Q3 2022 to 11 in Q4 2022, a drop of 65%.







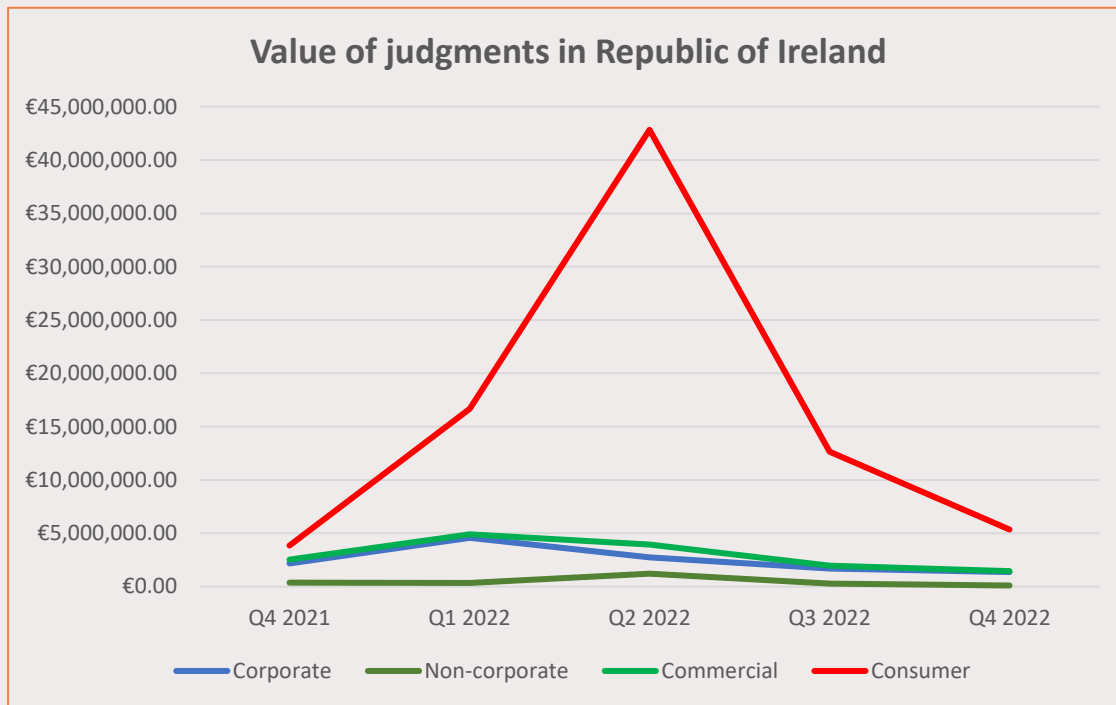
## VALUE OF CONSUMER JUDGMENTS SEE A 58% DROP

The total value of consumer judgments decreased from €12.6 million in Q3 2022 to €5.3 million in Q4 2022.

Commercial judgments have seen a 25% decrease in total value, from €1.94 million in Q3 2022 to €1.45 million in Q4 2022.

The value of corporate judgments decreased from €1.7 million in Q3 2022 to €1.4 million in Q4 2022, a 18% decline.

Non-corporate judgments have also followed a declining trend in value from €273,492 in Q3 2022 to €101,372 in Q4 2022, a 63% drop.



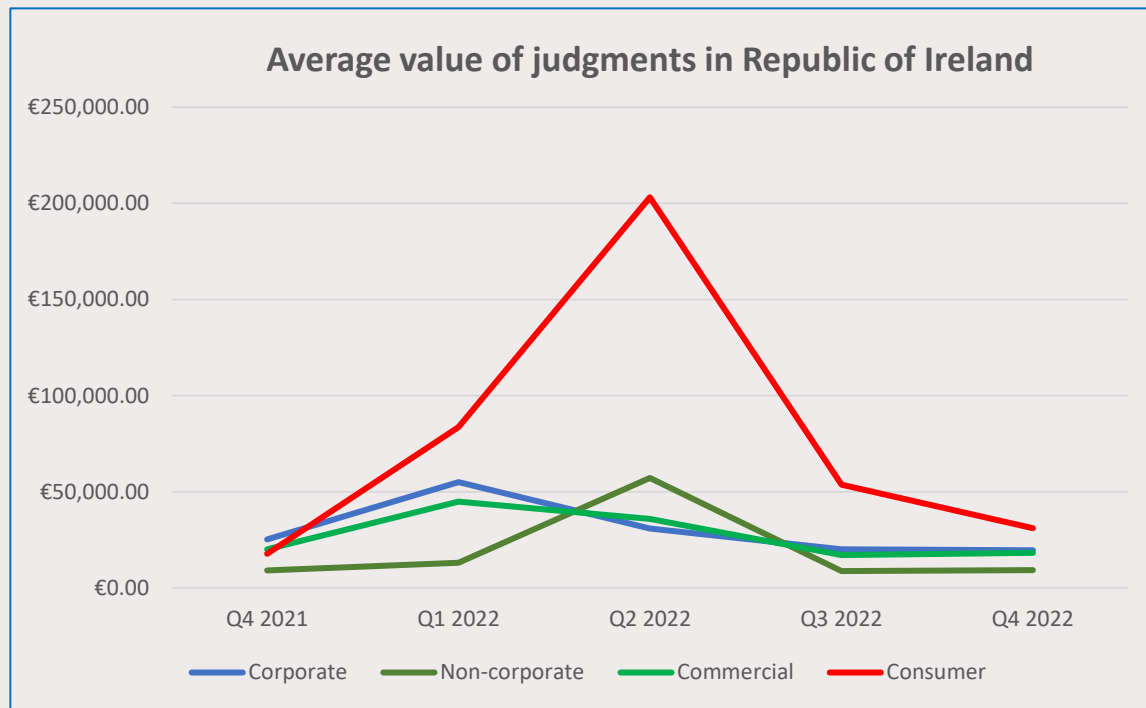


## AVERAGE VALUE OF CONSUMER JUDGMENTS FELL BY 42%

The average value of consumer judgments for the Republic of Ireland decreased from €53,773 in Q3 2022 to €31,083 in Q4 2022.

The average value of corporate judgments declined minimally by 2% this quarter, while the non-corporate judgments have seen a 4.5% increase as compared to the previous quarter.

Commercial judgments have also seen a 7% increase in average value, from €17,058 in Q3 2022 to €18,225 in Q4 2022.



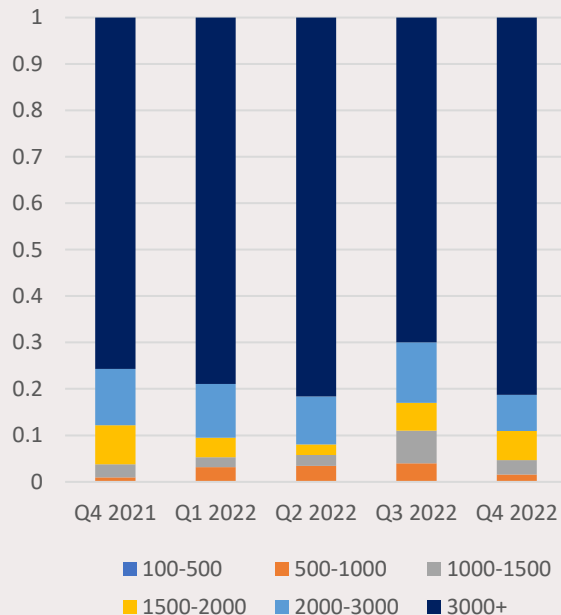


## A CLOSER LOOK INTO JUDGMENT VALUES IN THE REPUBLIC OF IRELAND

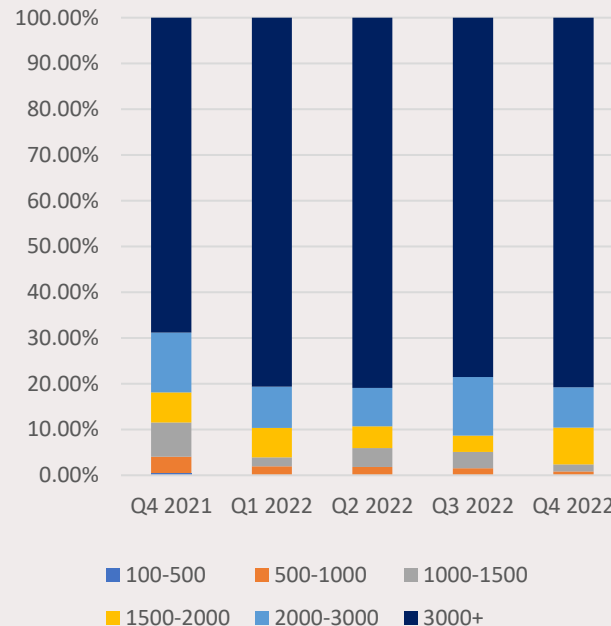
An analysis of the judgment values for Republic of Ireland shows that 81% of commercial judgments in this quarter have values greater than €3000 as compared to 70% in Q3 2022.

In the case of consumer judgments, 81% of judgments have values greater than €3000 in Q4 2022 as compared to 79% in the previous quarter.

### Breakdown for commercial judgments in the Republic of Ireland



### Breakdown for consumer judgments in the Republic of Ireland



# JERSEY



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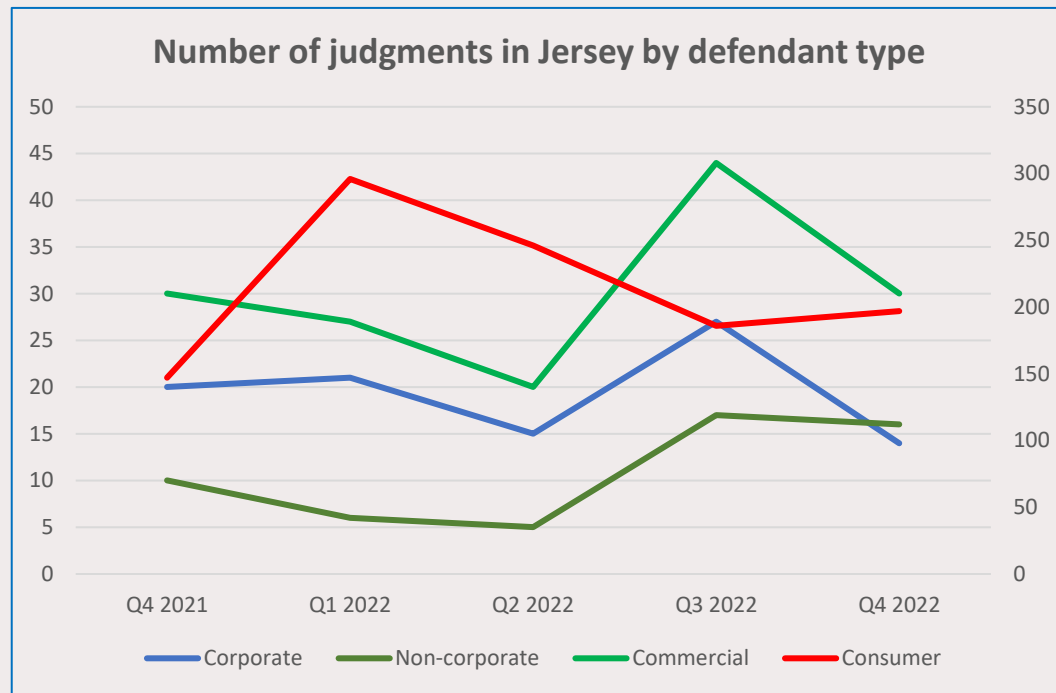
## DECREASE IN THE NUMBER OF ALL JUDGMENT TYPES EXCEPT FOR CONSUMER JUDGMENTS

The number of commercial judgments has seen a decrease from 44 in Q3 2022 to 30 in Q4 2022.

The number of corporate judgments has decreased from 27 in Q3 2022 to 14 in Q4 2022.

Non-corporate judgments have seen a decrease from 17 in Q3 2022 to 16 in Q4 2022.

However, the number of consumer judgments in Jersey has seen an increase from 186 in Q3 2022 to 197 in Q4 2022.



\*Consumer Judgments plotted on the right hand axis.



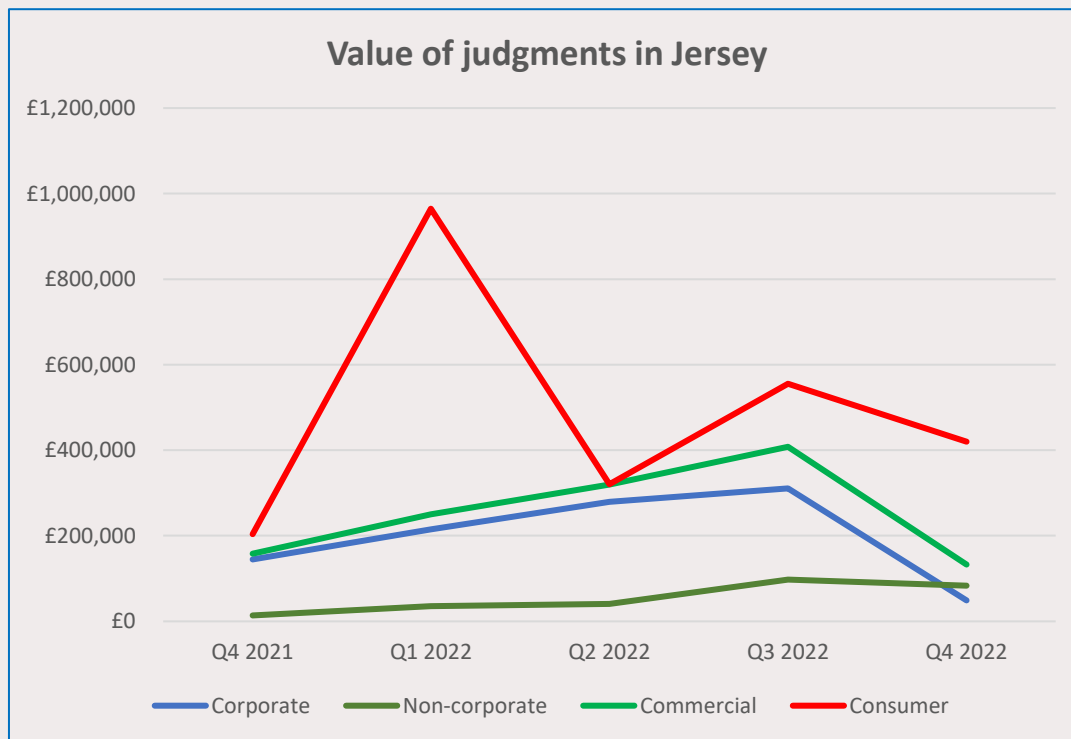
## FALL IN THE VALUE OF ALL JUDGMENT TYPES

The value of corporate judgments has decreased by 84% from £310,943 in Q3 2022 to £48,887 in Q4 2022.

Commercial judgments have also seen a decrease from £408,110 in Q3 2022 to £132,144 in Q4 2022, a drop of 68%.

The value of consumer judgments has decreased by 24%, from £554,991 in Q3 2022 to £419,899 in Q4 2022.

Non-corporate judgments have seen a decrease in value, from £97,167 in Q3 2022 to £83,257.





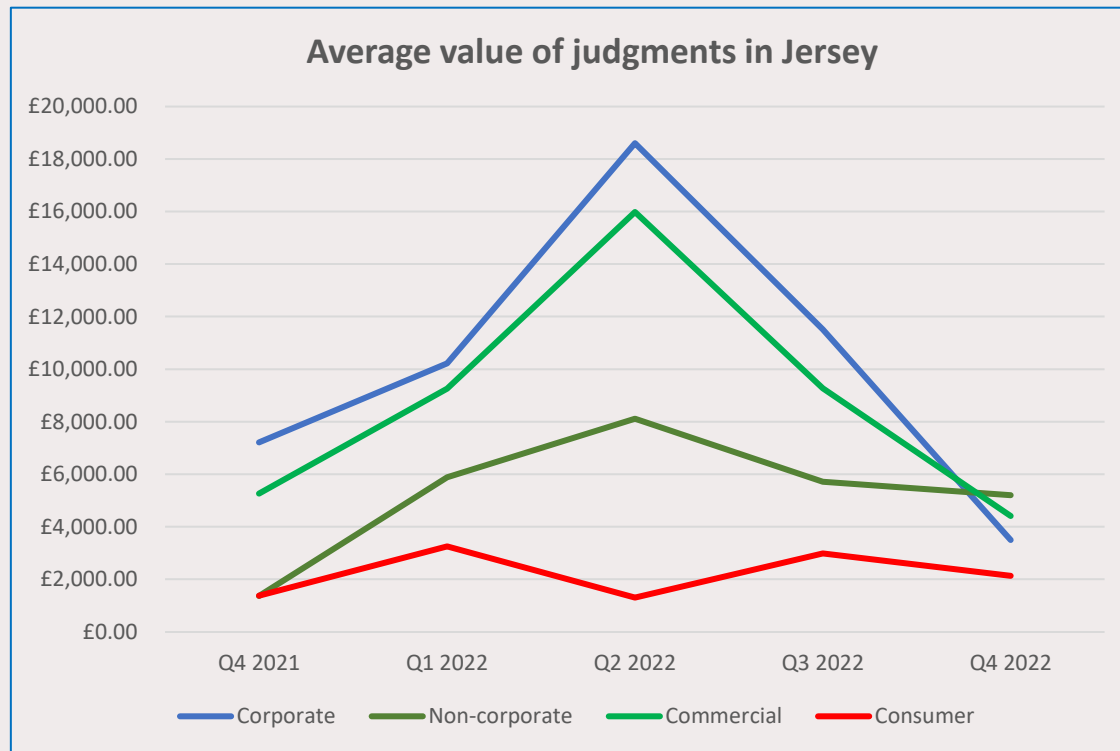
## DECREASE IN THE AVERAGE VALUE OF JUDGMENTS IN JERSEY

The average value of corporate judgments has seen a decrease of 70%, from £11,516 in Q3 2022 to £3,941 in Q4 2022.

The average value of commercial judgments decreased by 53%, from £9,275 in Q3 2022 to £4,404 in Q4 2022.

The average value of non-corporate judgments decreased from £5,715 in Q3 2022 to £5,203 in Q4 2022.

The average value of consumer judgments decreased from £2,983 in Q3 2022 to £2,131 in Q4 2022.

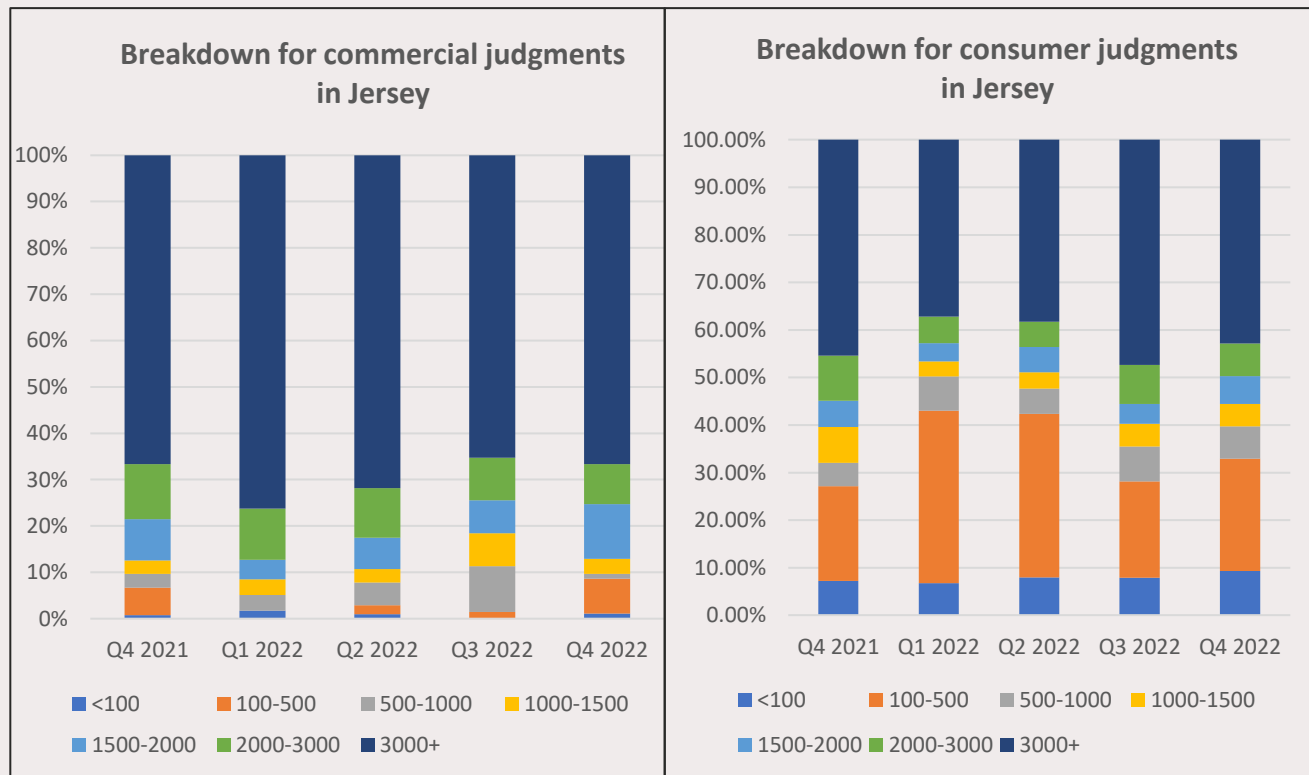




## CLOSER LOOK INTO THE JUDGMENT VALUES IN JERSEY

An analysis of the judgment values for Jersey shows that 67% of its commercial judgments have values greater than £3000 in Q4 2022. There has been a 5% increase in the proportion of commercial judgments between £1500-£2000 compared to Q3 2022.

In the case of consumer judgments, 43% have values greater than £3000 compared to 47% in the previous quarter. There has been a minimal increase of 4% in the number of consumer judgments between £100-£500 compared to Q3 2022.





# ISLE OF MAN



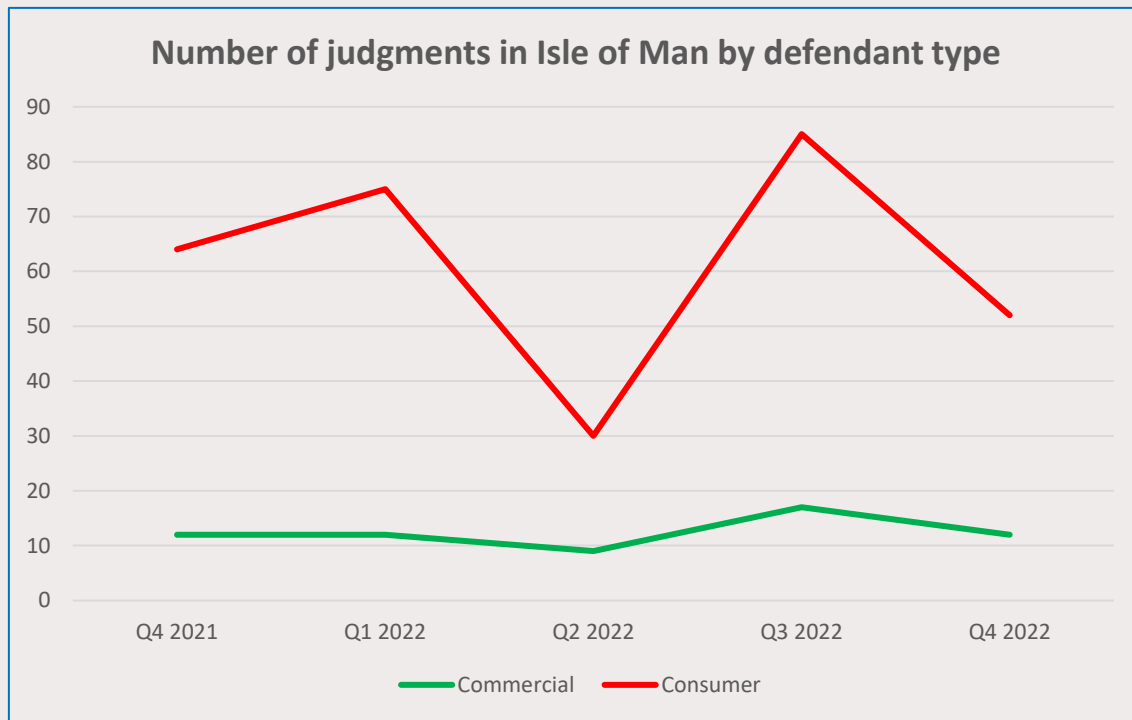
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## DECREASE IN CONSUMER & COMMERCIAL JUDGMENTS

The number of consumer judgments has seen a decrease from 85 in Q3 2022 to 52 in Q4 2022.

The number of commercial judgments has seen a decrease from 17 in Q3 2022 to 12 in Q4 2022.

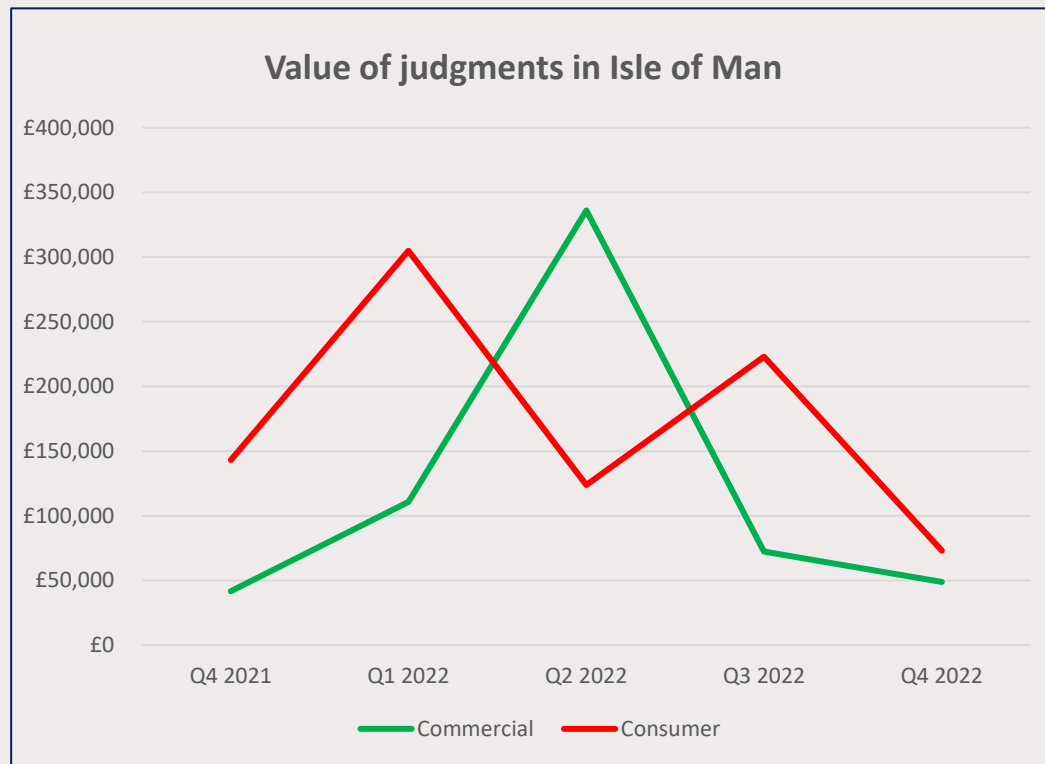




## DECLINE IN THE VALUE OF COMMERCIAL & CONSUMER JUDGMENTS

The value of consumer judgments has seen a decrease of 67% from £223,099 in Q3 2022 to £73,144 in Q4 2022.

Commercial judgments have also seen a decrease in value of 33% from £72,428 in Q3 2022 to £48,795 in Q4 2022.





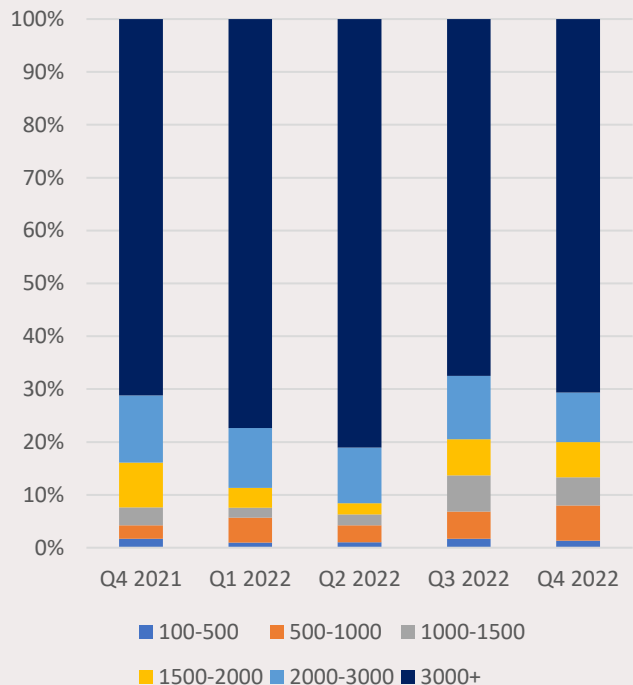
## A CLOSER LOOK INTO THE JUDGMENTS IN THE ISLE OF MAN

An analysis of the judgment values for Isle of Man shows that 71% of commercial judgments have values greater than £3000.

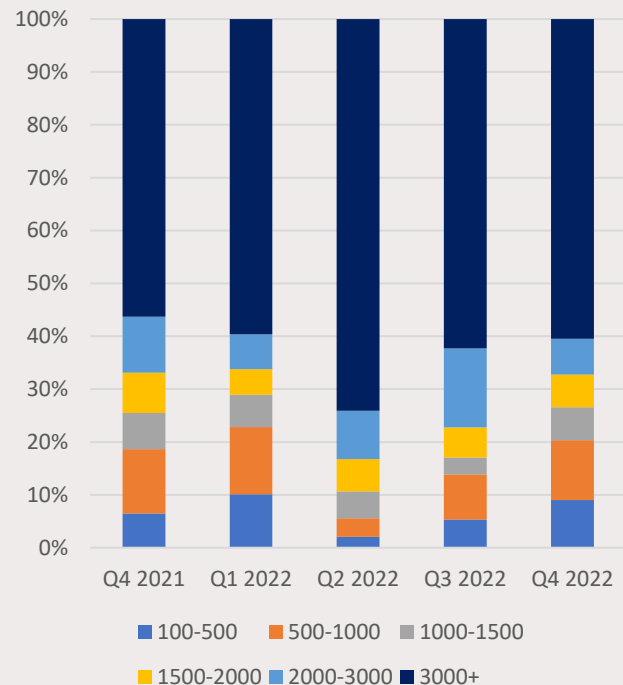
There has been a minimal decrease of 3% in the number of commercial judgments with values between £2000-£3000 compared to Q3 2022.

In the case of consumer judgments, 60% of its judgments have values greater than £3000. The proportion of consumer judgments between £2000-£3000 is 7% in Q4 2022 compared to 15% in Q3 2022, a 8% decline.

### Breakdown for commercial judgments in Isle of Man



### Breakdown for consumer judgments in Isle of Man



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