

# Q1 2023 Statistics Book

**Published 13<sup>th</sup> April 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 British Isles & 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

**262,941** NEW JUDGMENTS WERE PROCESSED THIS QUARTER WITH A TOTAL VALUE OF **£601,810,107**.

**48,962** SATISFACTIONS WERE PROCESSED QUARTERLY.

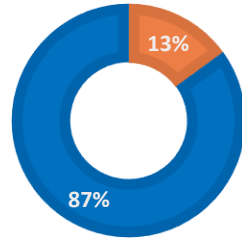
During the period of 1st January 2023 to 31st March 2023, 97.43% of all judgments came from courts in England and Wales.

Compared to the same period last year, the number of judgments across all jurisdictions saw a 14.21% increase moving from 230,218 to 262,941.

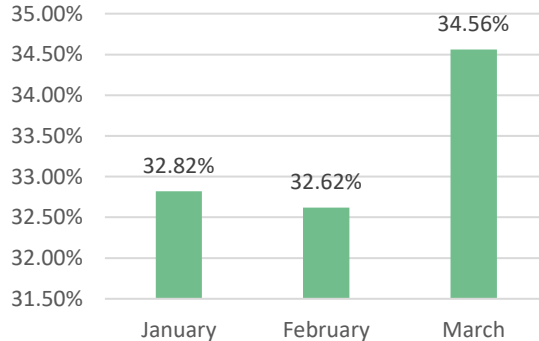
The average value of judgments across all jurisdictions this quarter was £2,288.76. This represents a decrease in the average value by 27.41% as compared to Q4 2022.

## DEFENDANT TYPE

Commercial Consumer



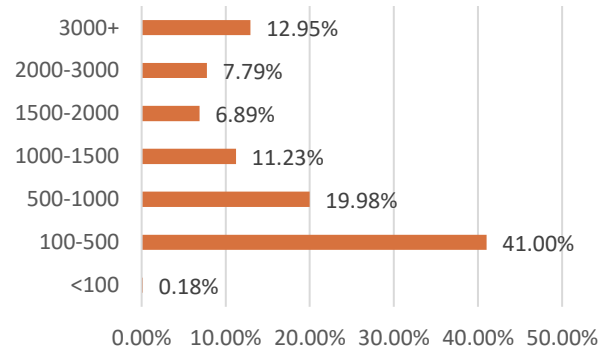
## Monthly Breakdown (% share of records)



## REGIONAL SHARE

ENGLAND AND WALES	<b>97.43%</b>
SCOTLAND	<b>1.71%</b>
NORTHERN IRELAND	<b>0.53%</b>
REPUBLIC OF IRELAND	<b>0.16%</b>
JERSEY	<b>0.15%</b>
ISLE OF MAN	<b>0.02%</b>

## Amount breakdown Q1 2023



# ENGLAND & WALES



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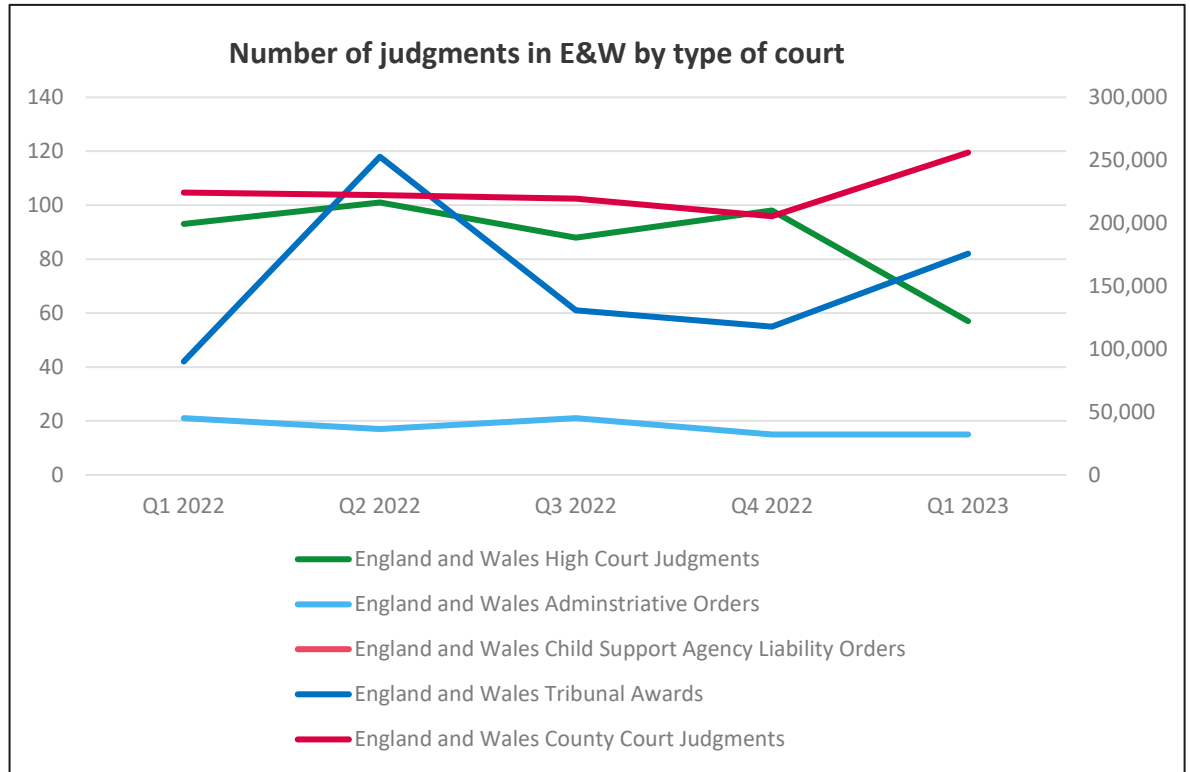
## SIGNIFICANT DECREASE IN HIGH COURT JUDGMENTS

The first quarter of 2023 has seen a decrease of 41.84% in High Court judgments, from 98 in Q4 2022 to 57 in Q1 2023.

There has been an increase of 24.6% in the number of County Court Judgments, from 205,494 in Q4 2022 to 256,043 in Q1 2023 and an increase of 14% year-on-year.

The number of administrative orders has remained the same at 15 in Q1 2023 as Q4 2022.

There has also been an increase in the number of Tribunal awards in Q1 2023 by 49% as compared to the previous quarter; from 55 in Q4 2022 to 82 in Q1 2023.



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

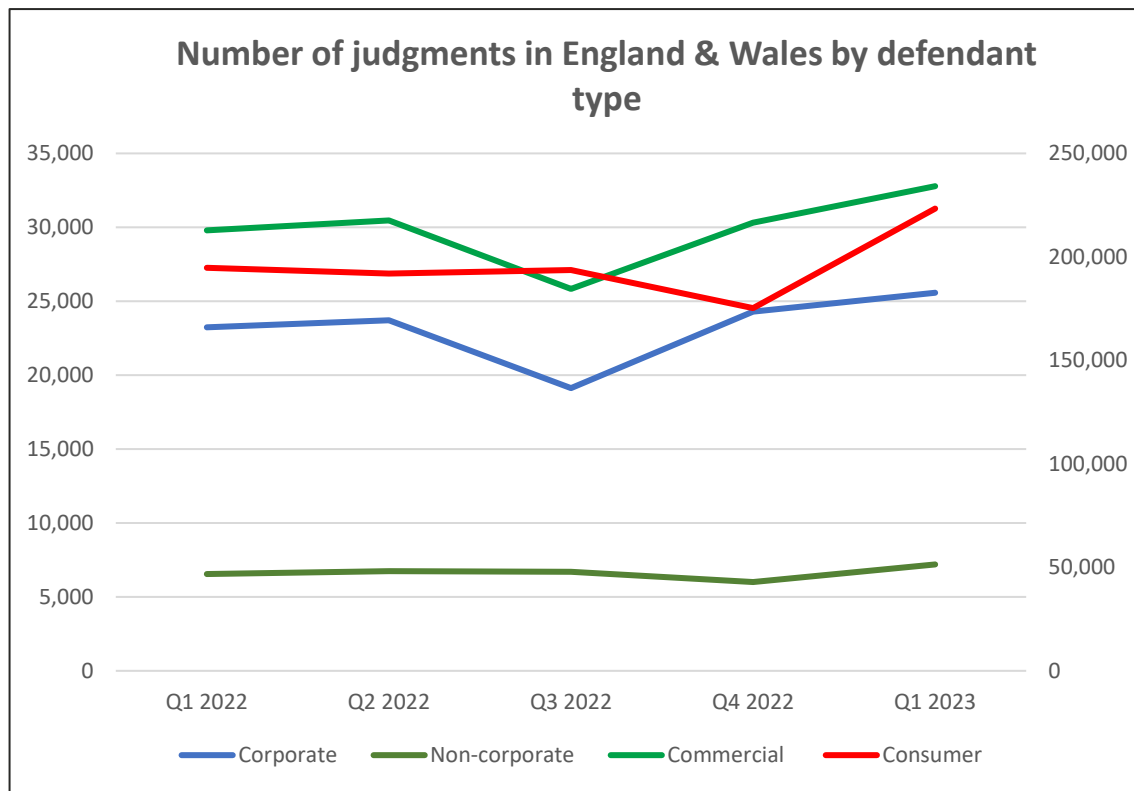
## SIGNIFICANT INCREASE IN THE NUMBER OF NON-CORPORATE & CONSUMER JUDGMENTS

Commercial judgments have seen an increase of 8.13%, from 30,326 in Q4 2022 to 32,793 in Q1 2023.

The number of corporate judgments has also increased this quarter, from 24,314 in Q4 2022 to 25,580 in Q1 2023, a rise of 5.21%.

Non-corporate judgments have seen a significant increase of 20% in numbers, from 6,012 in Q4 2022 to 7,213 in Q1 2023.

The number of consumer judgments follows a similar trend from 175,336 in Q4 2022 to 223,404 in Q1 2023; an increase of 27.4%.



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

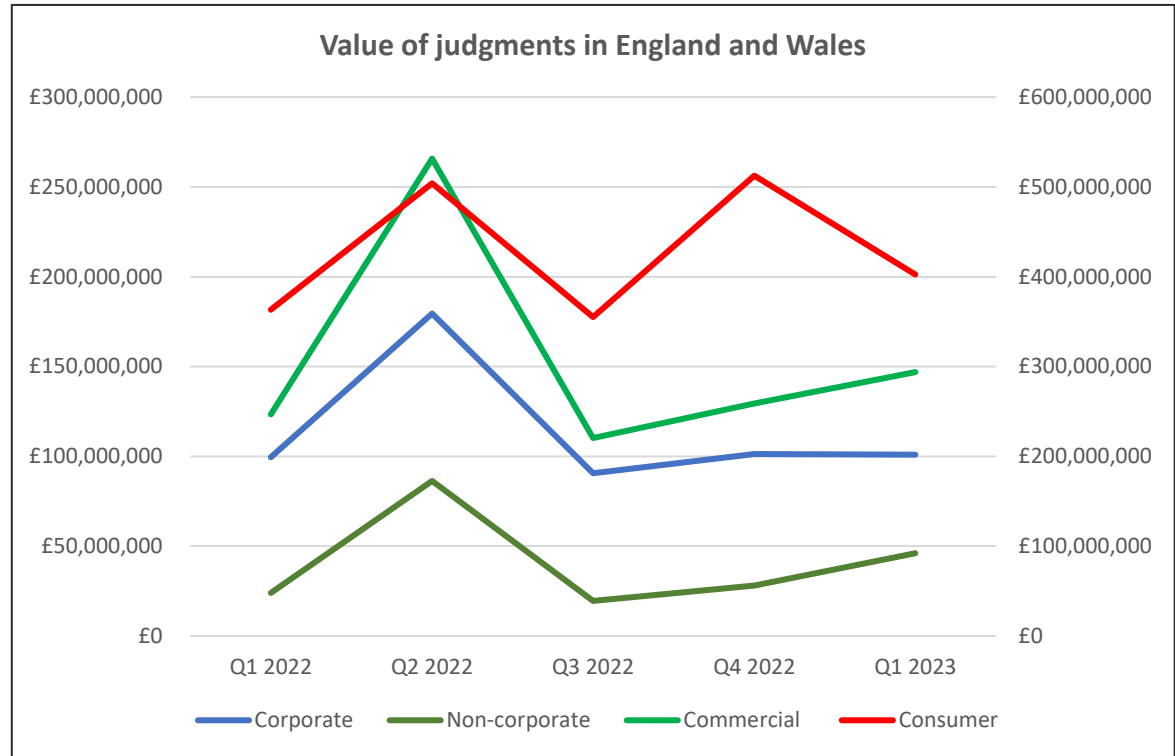
## INCREASE IN THE TOTAL VALUE OF NON-CORPORATE JUDGMENTS

Non-corporate judgments have seen a significant rise of 63% in value, from £28 million in Q4 2022 to £45 million in Q1 2023.

Commercial judgments have also experienced an increase in total value, from £129 million in Q4 2022 to £146 million in Q1 2023, a rise of 13.5%.

However, the total value of corporate judgments decreased slightly by 0.36% this quarter; from £101.3 million in Q4 2022 to £100.9 million in Q1 2023.

The total value of consumer judgments has seen a decrease of 21.44% this quarter, from £512 million in Q4 2022 to £402 million in Q1 2023.



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

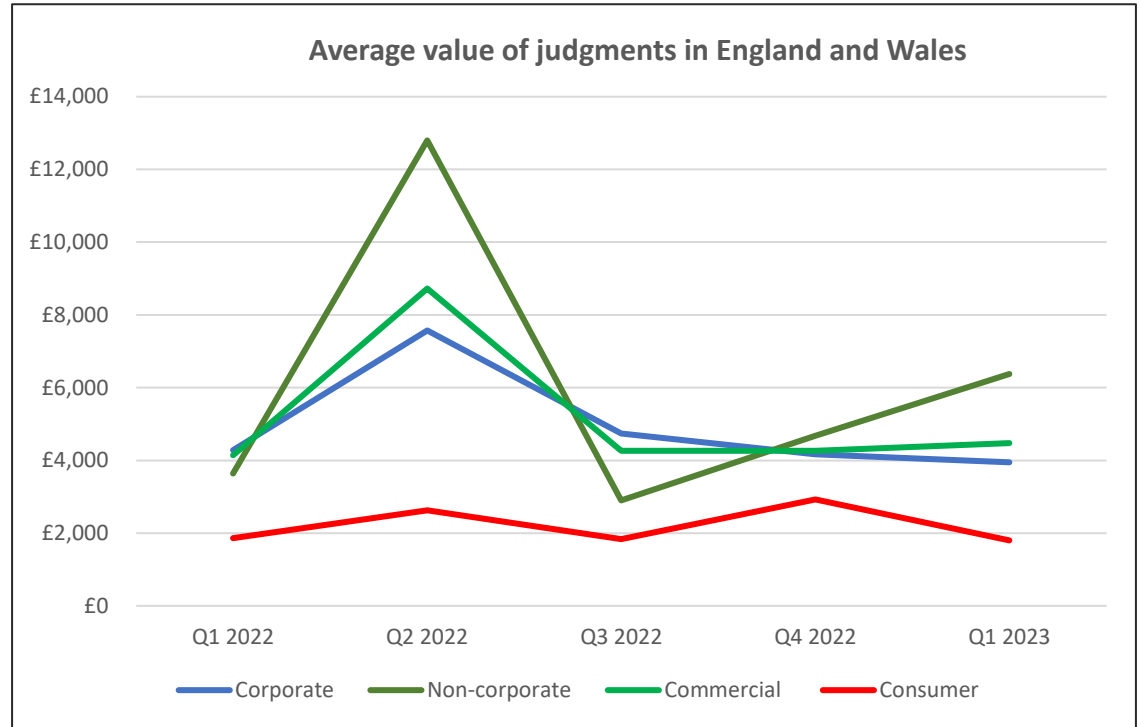
## SIGNIFICANT CHANGES IN AVERAGE VALUE FOR NON-CORPORATE & CONSUMER JUDGMENTS

Consumer judgments have seen a significant decrease of 38% in the average value, from £2,923 in Q4 2022 to £1,802 in Q1 2023.

The average value of commercial judgments has increased by 5% from £4,266 in Q4 2022 to £4,479 in Q1 2023.

Non-corporate judgments have seen a significant increase of 36% in average value, from £4,677 in Q4 2022 to £6,373 in Q1 2023.

Corporate judgments, however, have seen a decrease in their average value by 5%, from £4,165 in Q4 2022 to £3,945 in Q1 2023.



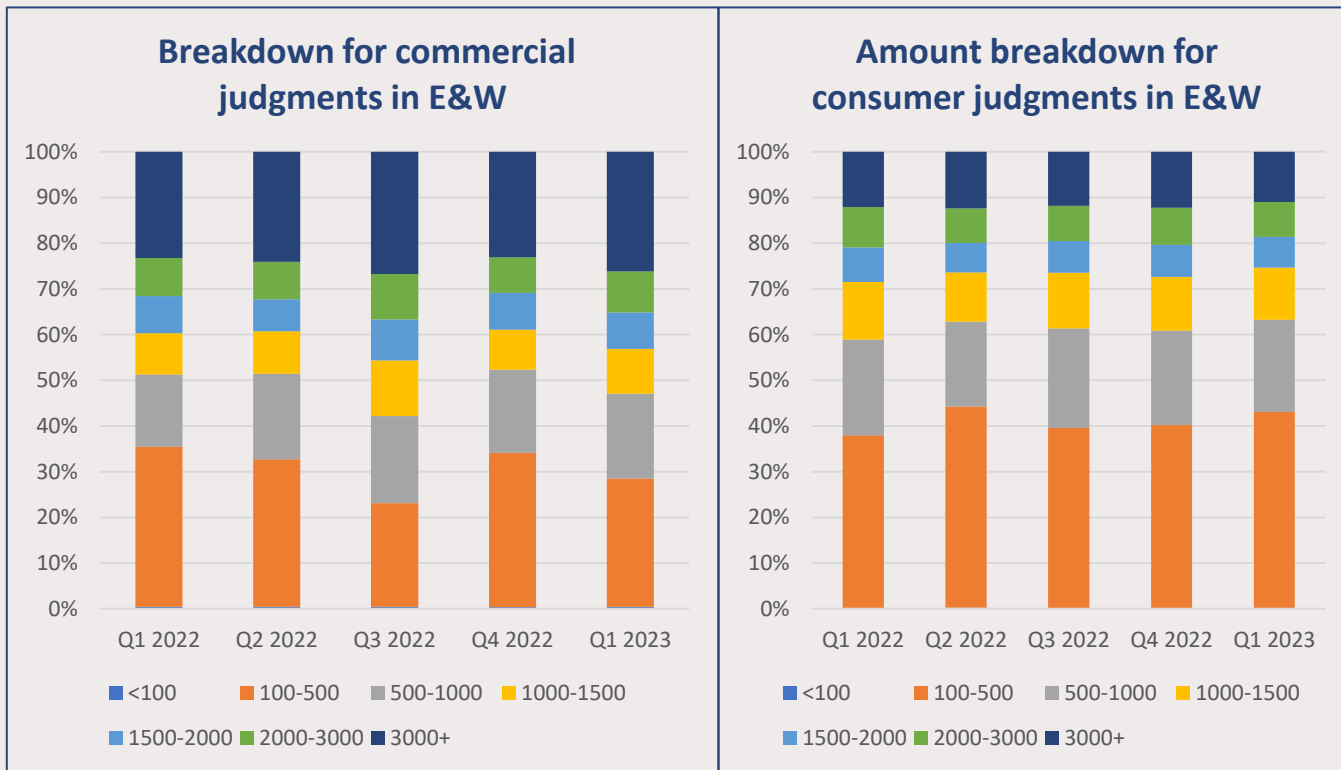




## A CLOSER INSIGHT INTO THE JUDGMENT VALUES OF E&W

A closer look into the breakdown for commercial judgments reveals a 5.7% decrease in the proportion of judgments valued between £100-£500 accompanied by a 3.1% increase in the proportion of judgments at £3000+.

On the other hand, the breakdown for consumer judgments revealed no significant changes with a minimal increase of 3% in the proportion of judgments valued between £100-500.



# SCOTLAND



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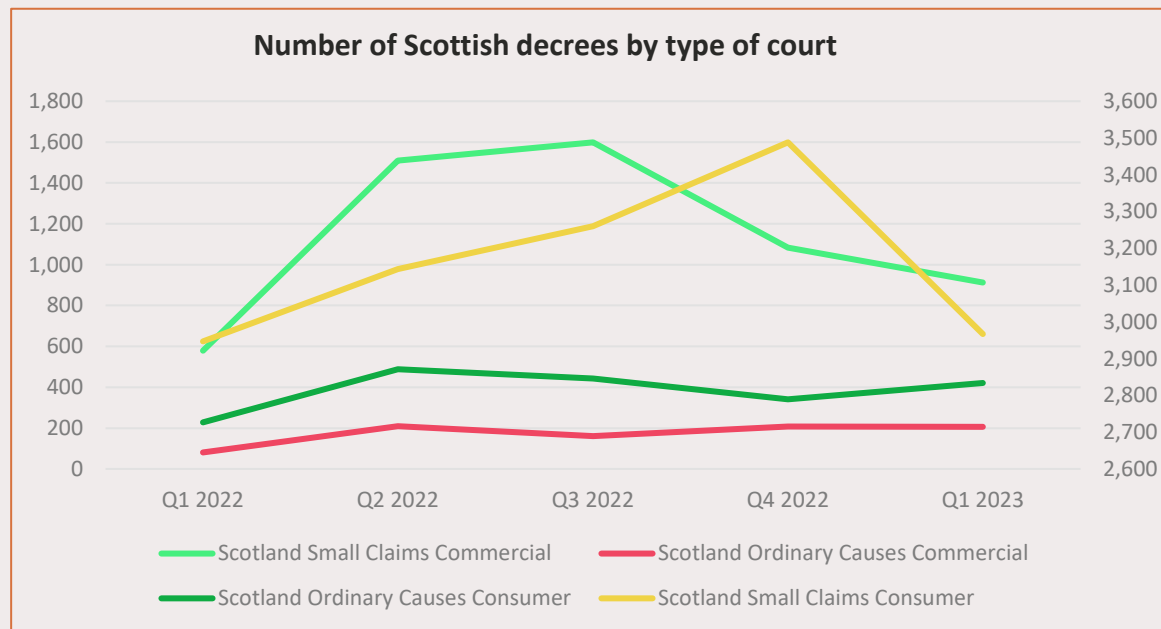
## DECLINE IN THE NUMBER OF ALL DECREES EXCEPT ORDINARY CAUSES CONSUMER DECREES

The number of Small Claims Commercial decrees has seen a 16% drop this quarter, from 1,084 in Q4 2022 to 912 in Q1 2023.

Small Claims Consumer decrees have also seen a decrease of 15%, from 3,488 in Q4 2022 to 2,967 in Q1 2023.

The number Ordinary Causes Commercial decrees decreased slightly by 0.96% from 208 in Q4 2022 to 206 in Q1 2023.

Ordinary Causes Consumer decrees, however, have seen an increase of 23%, from 341 in Q4 2022 to 421 in Q1 2023.



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



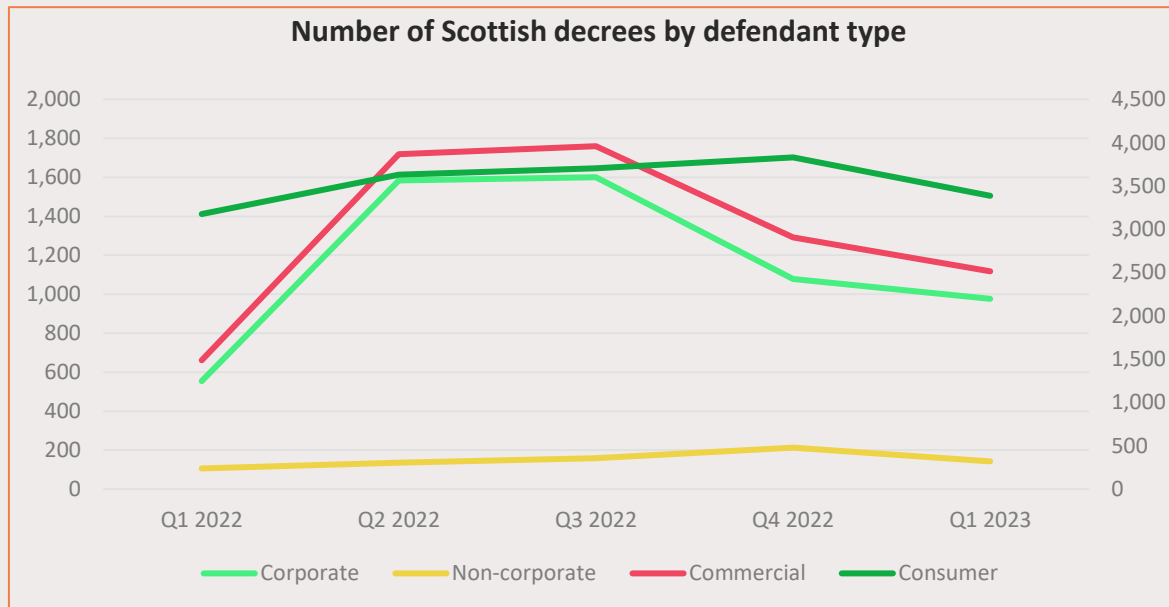
## DECLINE IN THE NUMBER OF ALL DECREES BY DEFENDANT TYPES

The number of commercial decrees has seen a decline of 13.5%, from 1,292 in Q4 2022 to 1,118 in Q1 2023.

The number of corporate decrees also decreased by 9.5% from 1,079 in Q4 2022 to 976 in Q1 2023.

Non-corporate decrees have seen a decrease of 33%, from 213 in Q4 2022 to 142 in Q1 2023.

The number of consumer decrees decreased by 11.5%, from 3,829 in Q4 2022 to 3,388 in Q1 2023.



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



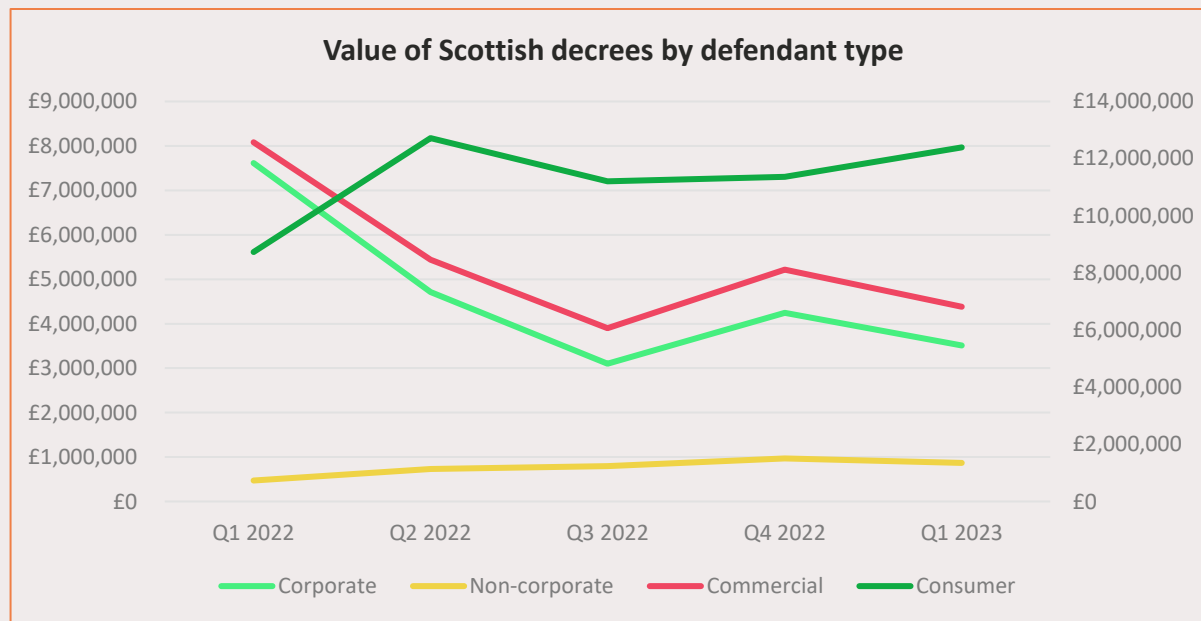
## DECREASE IN VALUE OF ALL JUDGMENT TYPES, EXCEPT CONSUMER DECREES

The value of commercial decrees has seen a decrease by 16% from £5.2 million in Q4 2022 to £4.38 million in Q1 2023.

The value of non-corporate decrees also decreased by 10% from £970,809 in Q4 2022 to £872,581 in Q1 2023.

The value of corporate decrees fell by 17.3%, from £4.2 million in Q4 2022 to £3.5 million in Q1 2023.

The value of consumer decrees increased by 9% from £11.3 million in Q4 2022 to £12.4 million in Q1 2023.



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



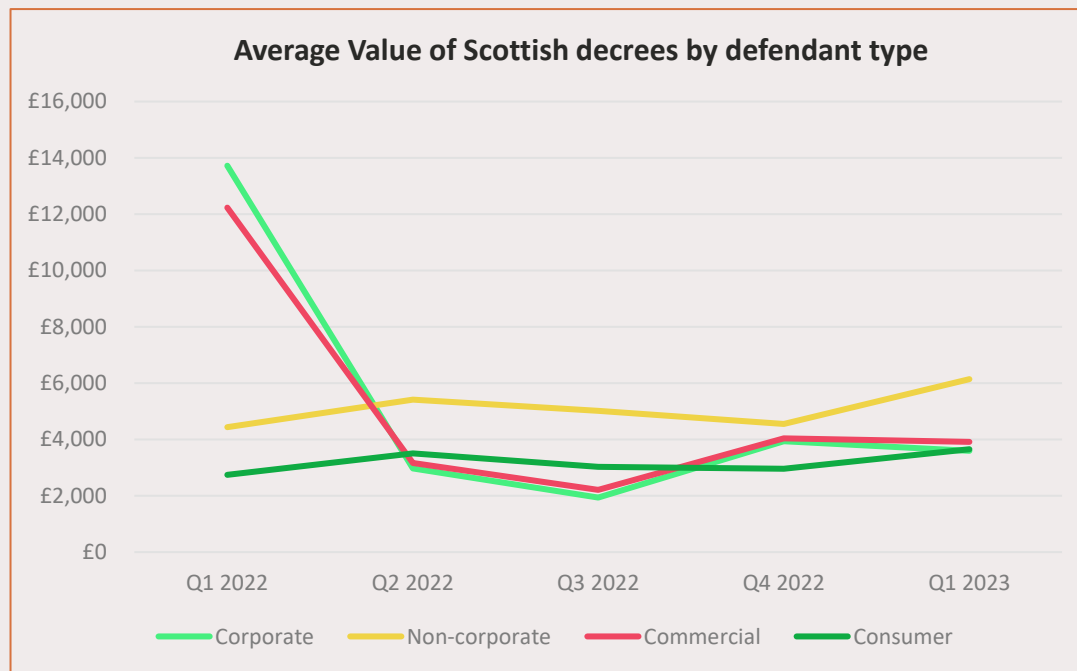
## RISE IN THE AVERAGE VALUE OF NON-CORPORATE AND CONSUMER DECREES

The average value of non-corporate decrees increased by 34.8% from £4,558 in Q4 2022 to £6,145 in Q1 2023.

Consumer judgments have also seen an increase of 23.2% in average value, from £2,967 in Q4 2022 to £3,656 in Q1 2023.

However, corporate decrees have seen a decrease in average value by 8.6% from £3,935 in Q4 2022 to £3,598 in Q1 2023.

The average value of Scottish commercial decrees also decreased minimally by 2.9%, from £4,037 in Q4 2022 to £3,921 in Q1 2023.



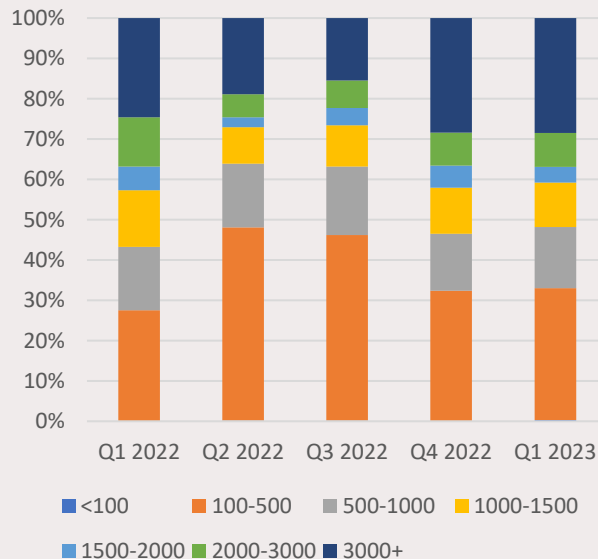


## A CLOSER INSIGHT INTO THE JUDGMENT VALUES

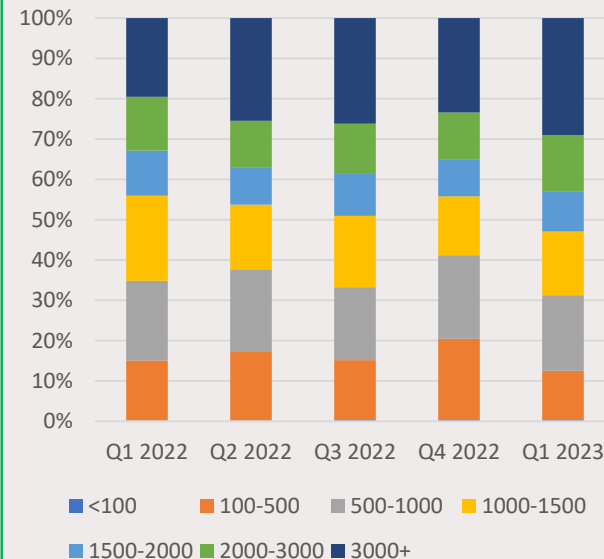
A closer look at breakdown for commercial decrees reveals that proportion of decrees remained constant between Q4 2022 and Q1 2023.

On the consumer side, the proportion of decrees valued between £100-500 decreased 8%, which coincided with a 5.6% increase in the proportion of decrees valued greater than £3000.

### Amount breakdown for commercial decrees in Scotland



### Amount breakdown for consumer decrees in Scotland



# NORTHERN IRELAND



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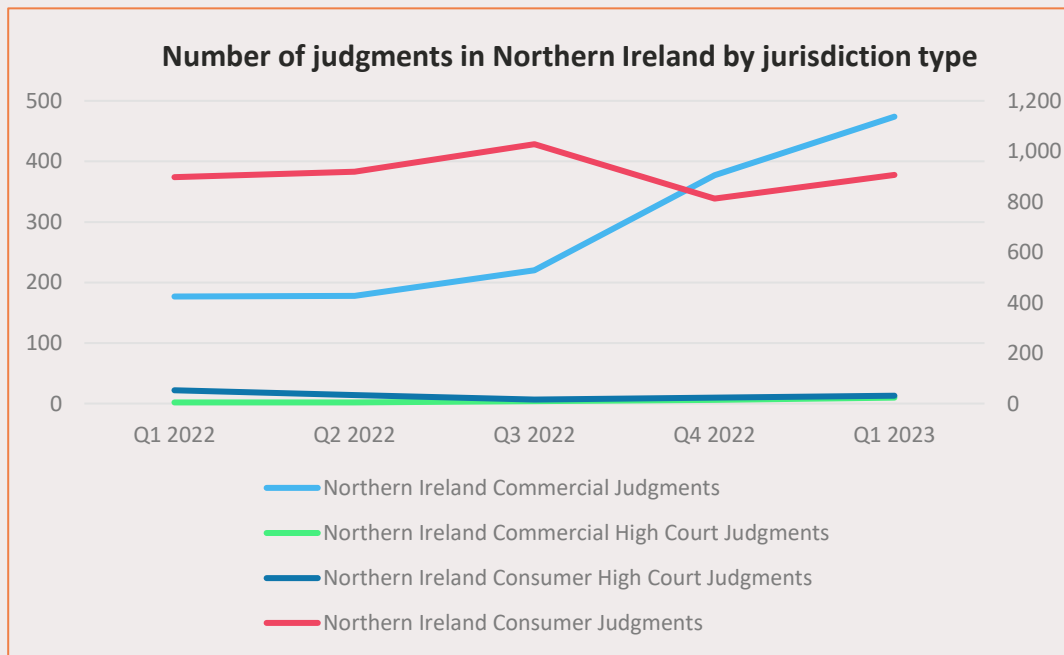
## INCREASE IN THE NUMBER OF ALL JUDGMENTS BY JURISDICTION TYPE

The number of commercial judgments in Northern Ireland has seen an increase from 377 in Q4 2022 to 474 in Q1 2023, a 25.7% increase.

The number of consumer judgments also increased by 11.6%, from 813 in Q4 2022 to 907 in Q1 2023.

The number of High Court consumer judgments increased from 10 in Q4 2022 to 13 in Q1 2023.

The number of High Court commercial judgments also increased from 6 in Q4 2022 to 10 in Q1 2023.



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



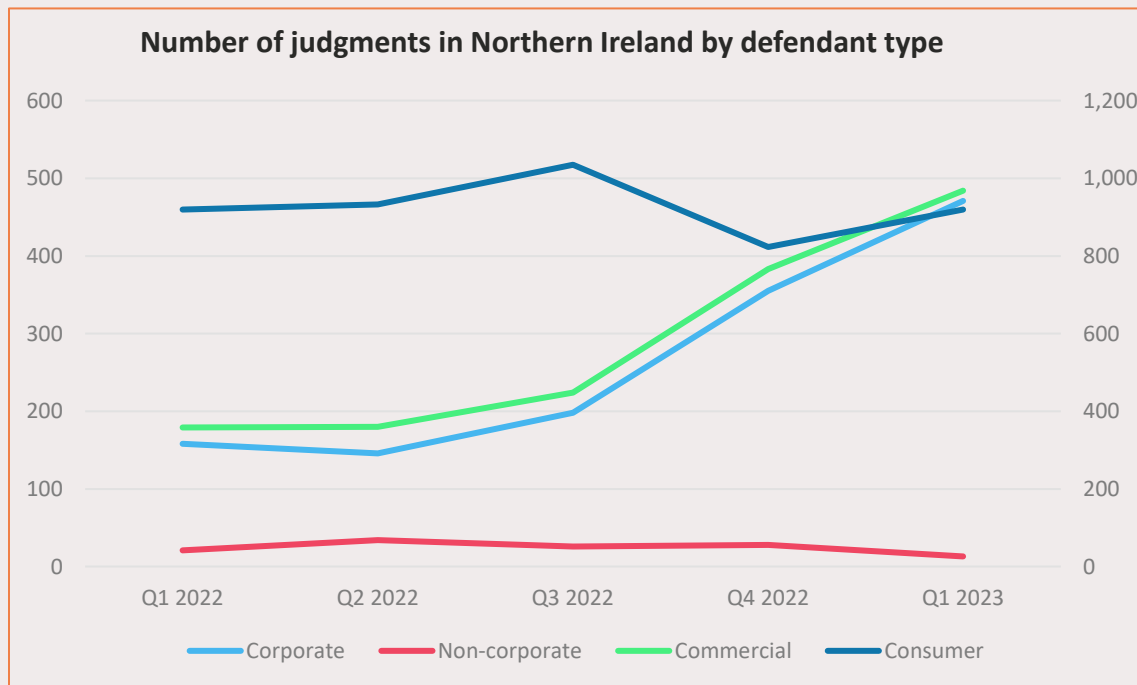
## RISE IN THE NUMBER OF ALL JUDGMENTS, EXCEPT NON-CORPORATE JUDGMENTS

The total number of commercial judgments increased by 26.4%, from 383 in Q4 2022 to 484 in Q1 2023.

Corporate judgments have followed a similar trend of increase in numbers, from 355 in Q4 2022 to 471 in Q1 2023, a rise of 32.7%.

However, non-corporate judgments have significantly decreased by 53.6%, from 28 in Q4 2022 to 13 in Q1 2023.

Consumer judgments have seen an increase of 11.8%, from 823 in Q4 2022 to 920 in Q1 2023.



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



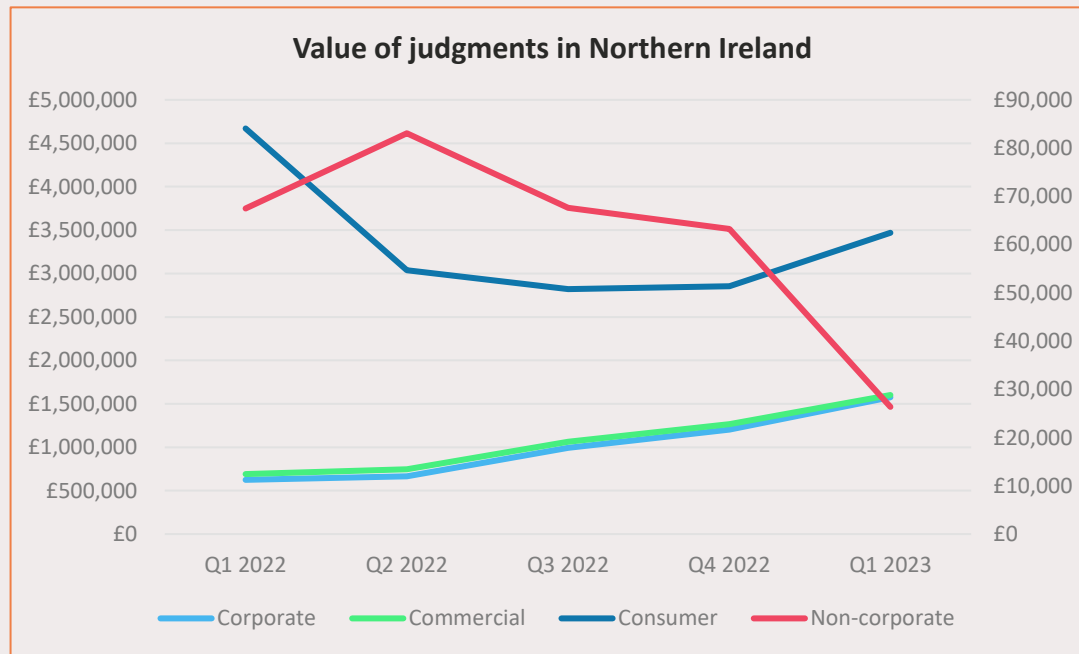
## INCREASE IN THE VALUE OF ALL JUDGMENTS EXCEPT NON-CORPORATE

The total value of commercial judgments increased by 26.5%, from £1.27 million in Q4 2022 to £1.6 million in Q1 2023.

Corporate judgments have followed a similar trend of increase of 30.1%, from £1.2 million in Q4 2022 to £1.58 million in Q1 2023.

The value of consumer judgments in Northern Ireland increased by 21.6% from £2.85 million in Q4 2022 to £3.5 million in Q1 2023.

However, the total value of non-corporate judgments significantly declined, down 58% from £63,235 in Q4 2022 to £26,373 in Q1 2023.



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



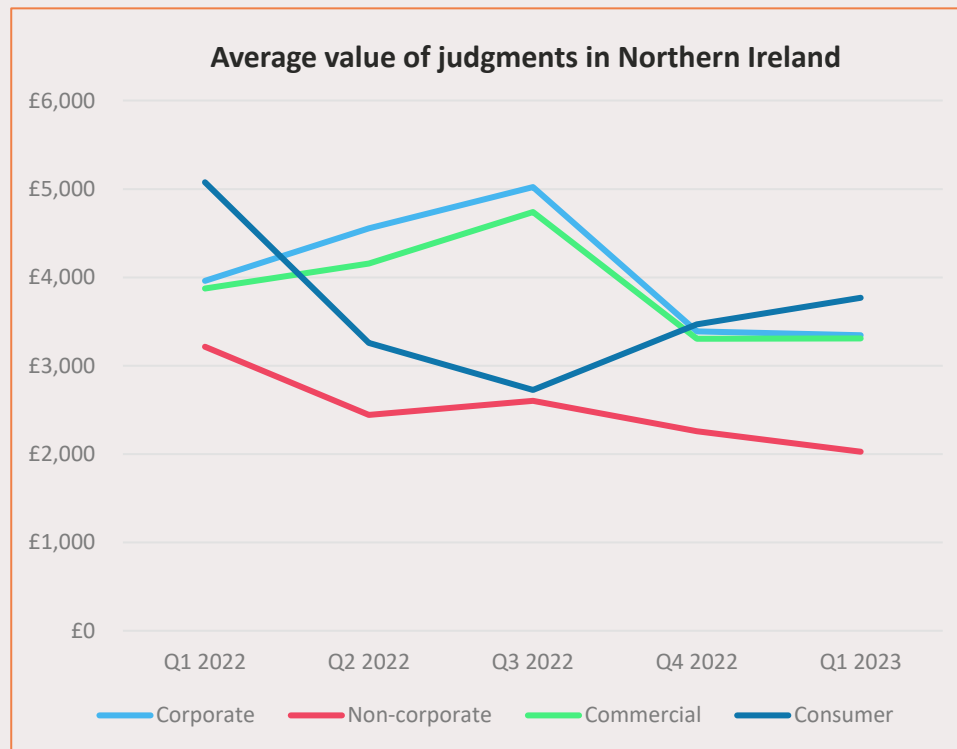
## INCREASE IN THE AVERAGE VALUE OF CONSUMER JUDGMENTS

The average value of consumer judgments in Northern Ireland increased from £3,467 in Q4 2022 to £3,771 in Q1 2023; 8.8% increase.

The average value of commercial judgments experienced a minimal increase of 0.09%, from £3,306 in Q4 2022 to £3,309 in Q1 2023.

The average value of corporate judgments decreased slightly by 1.3%, from £3,389 in Q4 2022 to £3,344 in Q1 2023.

Non-corporate judgments have also seen a fall in average value this quarter, £2,258 in Q4 2022 to £2,209, a 10% decline.



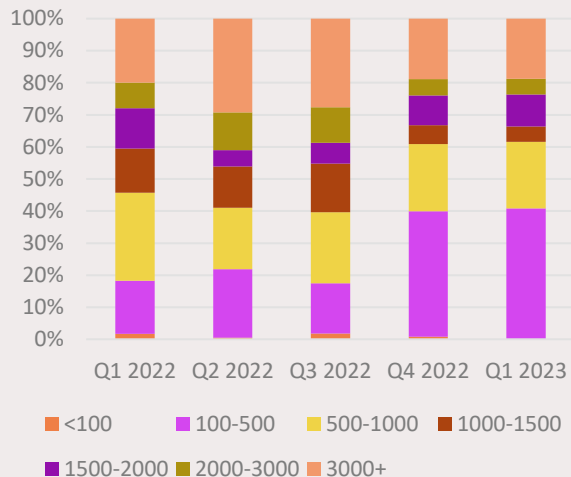


## A CLOSER LOOK INTO THE JUDGMENT VALUES OF NORTHERN IRELAND

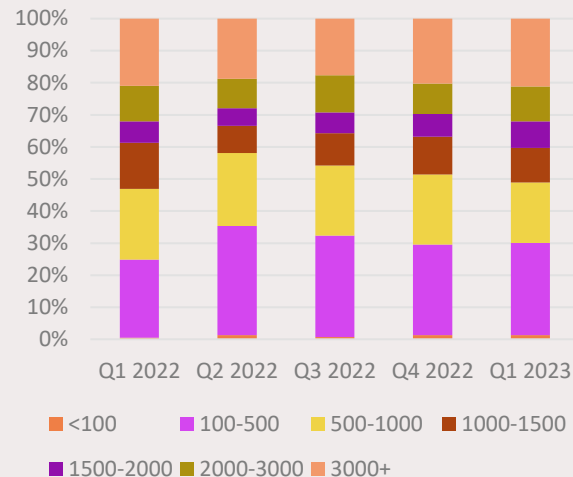
An analysis of the breakdown for commercial judgment reveals that there are no significant changes in the proportions for any judgment amounts.

There is a similar trend for consumers except for judgments valued between £500-1000 where there was 3% decrease.

**Amount breakdown for commercial judgments in Northern Ireland**



**Amount breakdown for consumer judgments in Northern Ireland**



# REPUBLIC OF IRELAND



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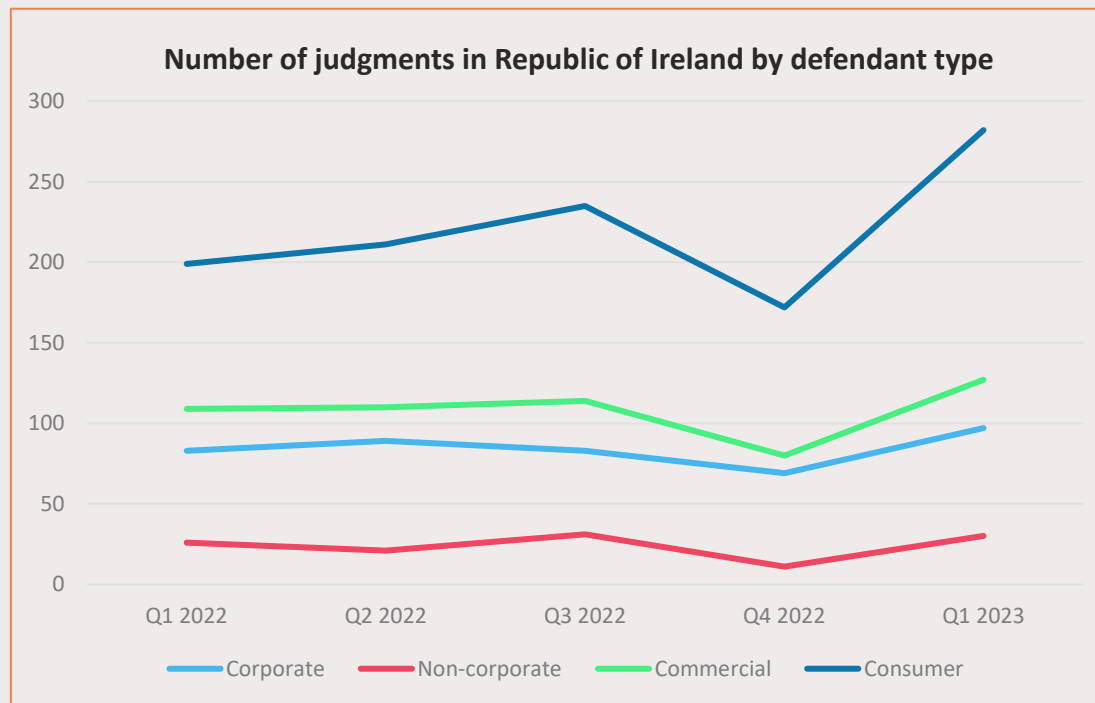
## OVERALL THE NUMBER OF JUDGMENTS SAW AN INCREASE THIS QUARTER

The number of consumer judgments in the Republic of Ireland increased by 64%, from 172 in Q4 2022 to 282 in Q1 2023.

The total number of commercial judgments increased from 80 in Q4 2022 to 127 in Q1 2023; increase of 58.8%.

Corporate judgments have also increased from 69 in Q4 2022 to 97 in Q1 2023, an increase of 40.6%.

The number of non-corporate judgments also increased this quarter, from 11 in Q4 2022 to 30 in Q1 2023; 172% increase.





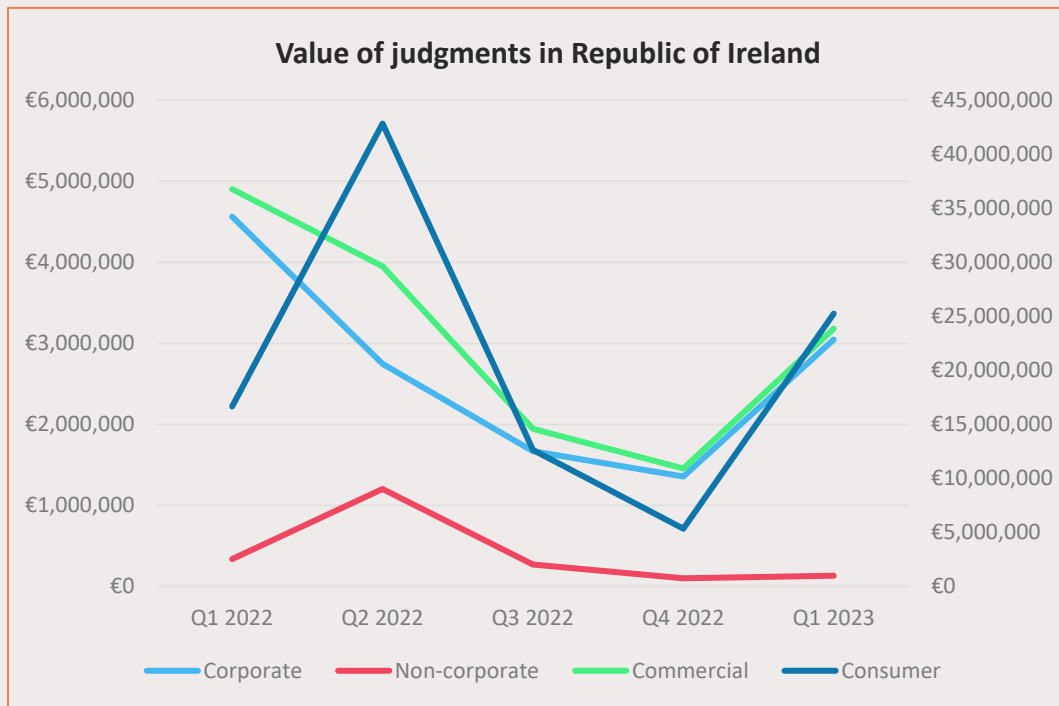
## VALUE OF ALL JUDGMENTS TYPES INCREASED THIS QUARTER

The total value of consumer judgments have dramatically increased by 372.5%, from €5.3 million in Q4 2022 to €25 million in Q1 2023.

Commercial judgments have seen an increase by 118.09% in total value, from €1.46 million in Q4 2022 to €3.2 million in Q1 2023.

The value of corporate judgments increased from €1.4 million in Q4 2022 to €3 million in Q1 2023, a significant increase of 118.09%.

Non-corporate judgments have also followed a rising trend in value from €101,372 in Q4 2022 to €134,156 in Q1 2023, a rise of 32.3%.



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





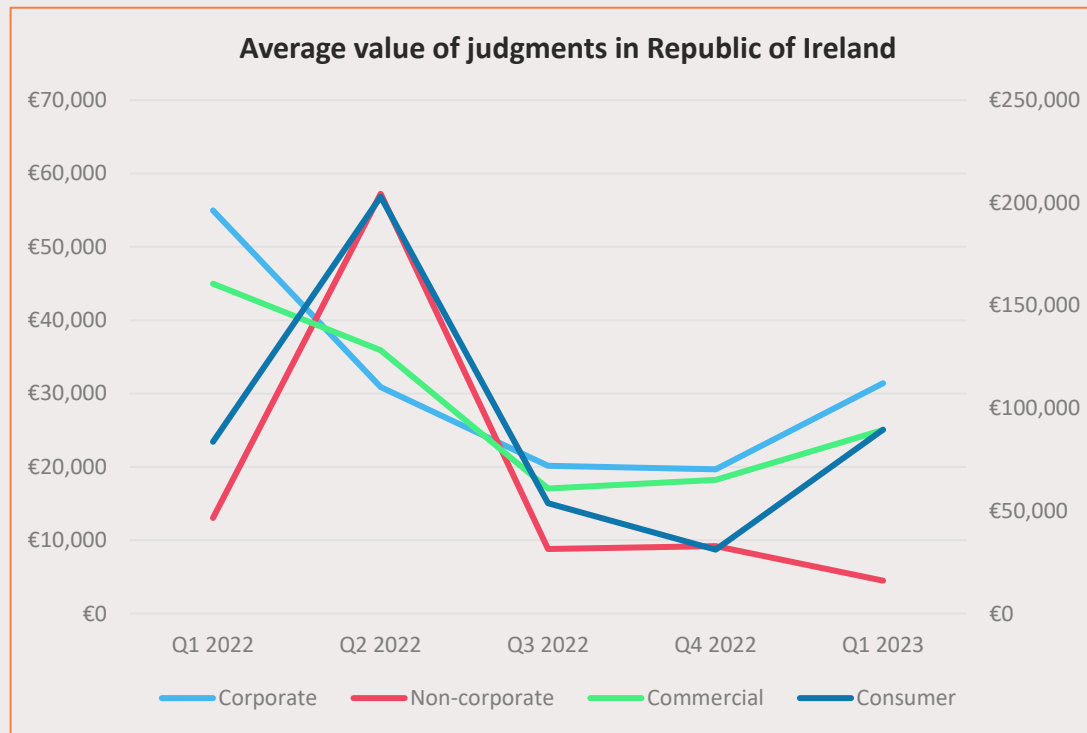
## RISE IN THE AVERAGE VALUE OF ALL JUDGMENTS EXCEPT NON-CORPORATE

The average value of consumer judgments for the Republic of Ireland dramatically increased from €31,083 in Q4 2022 to €89,593 in Q1 2023; an increase of 188%.

The average value of corporate judgments increased by 59.7% from €19,661 in Q4 2022 to €31,398 in Q1 2023.

Commercial judgments have also seen an increase in average value, from €18,225 in Q4 2022 to €25,038 in Q1 2023; a 37.4% increase.

The non-corporate judgments, however, have seen a 51.5% decrease as compared to the previous quarter; from €9,216 in Q4 2022 to €4,472 in Q1 2023.



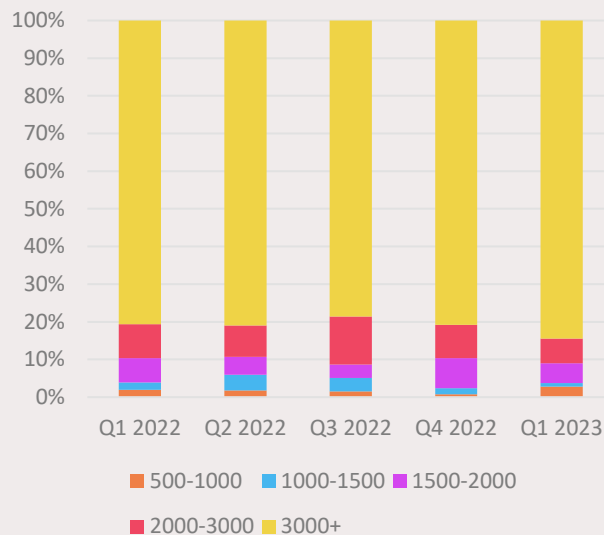


## A CLOSER LOOK INTO JUDGMENT VALUES IN THE REPUBLIC OF IRELAND

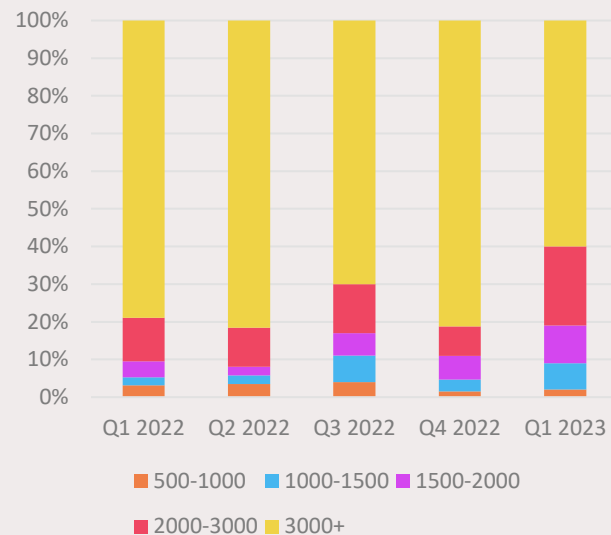
A look into the amount breakdown for commercial judgments, a 20% decrease in the proportion of judgments valued at €3000+ coincided with a 14% increase for those valued €2000- €3000.

Consumer judgments have seen an decrease of 21.25% in the proportion of judgments greater than €3000. The proportion of judgments between €2000- €3000 increased by 13% this quarter.

### Amount breakdown for consumer judgments in Republic of Ireland



### Amount breakdown for commercial judgments in Republic of Ireland



# JERSEY



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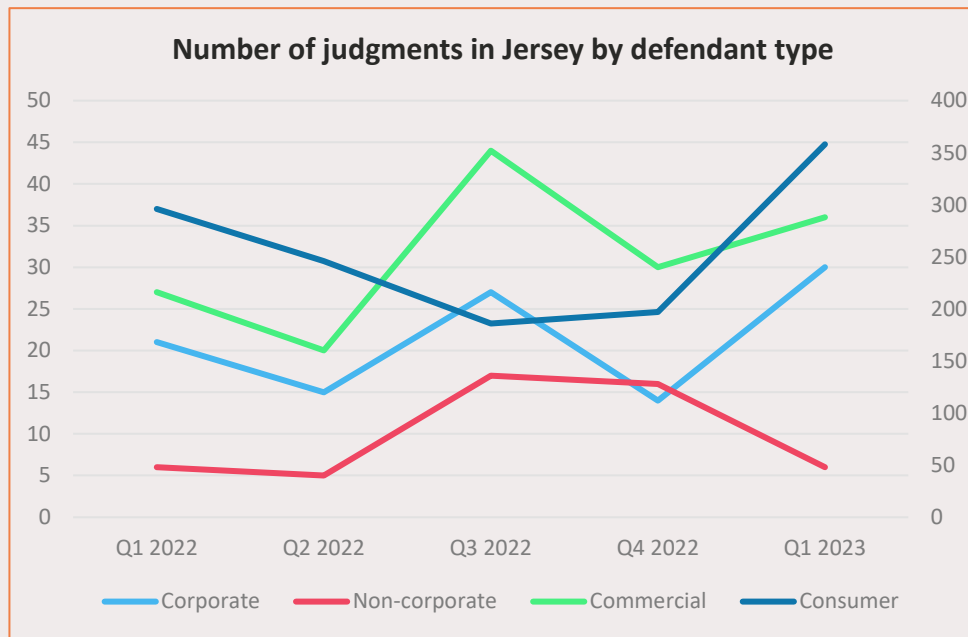
## INCREASE IN THE NUMBER OF ALL JUDGMENT TYPES, EXCEPT FOR NON-CORPORATE JUDGMENTS

The number of commercial judgments has seen an increase from 30 in Q4 2022 to 36 in Q1 2023.

The number of corporate judgments has increased from 14 in Q4 2022 to 30 in Q1 2023.

However, non-corporate judgments have seen a decrease from 16 in Q4 2022 to 6 in Q1 2023.

The number of consumer judgments in Jersey has seen an increase of 81.7%, from 197 in Q4 2022 to 358 in Q1 2023.



\*Consumer Judgments plotted on the right hand axis.



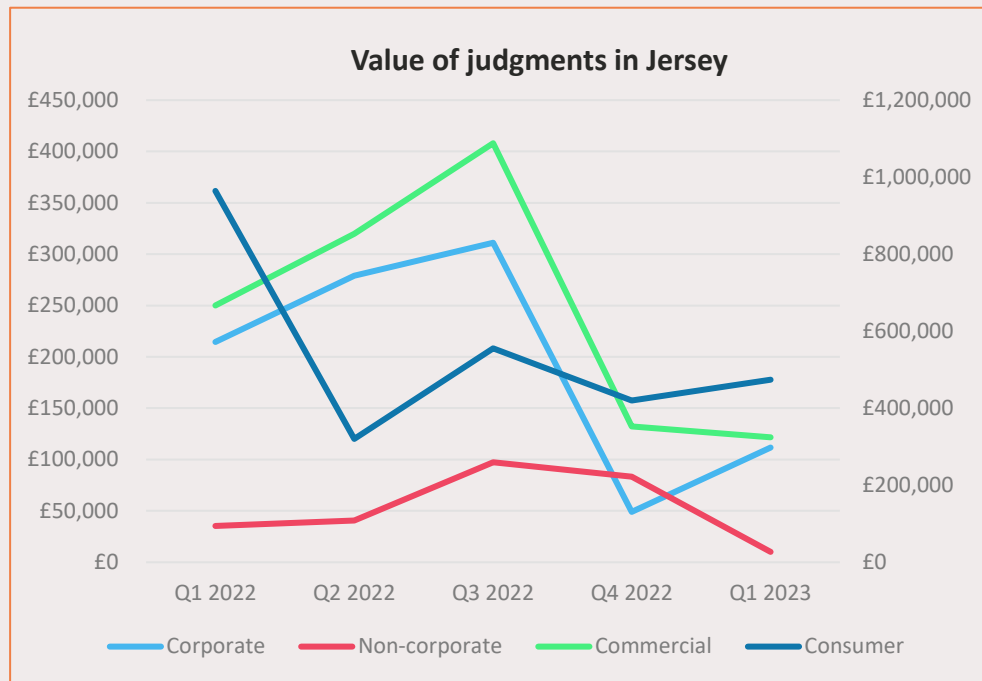
## SIGNIFICANT INCREASE IN VALUE OF CORPORATE JUDGMENTS

The value of corporate judgments has increased by 128% from £48,887 in Q4 2022 to £111,517 in Q1 2023.

Commercial judgments, however, have seen a decrease from £132,144 in Q4 2022 to £121,144 in Q1 2023, a drop of 8%.

Non-corporate judgments have also seen a decrease in value, from £83,257 in Q4 2022 to £10,101; a decrease of 87.9%

Alternatively, the value of consumer judgments increased by 12.9%, from £419,899 in Q4 2022 to £474,121 in Q1 2023.



\*Consumer Judgments plotted on the right hand axis.



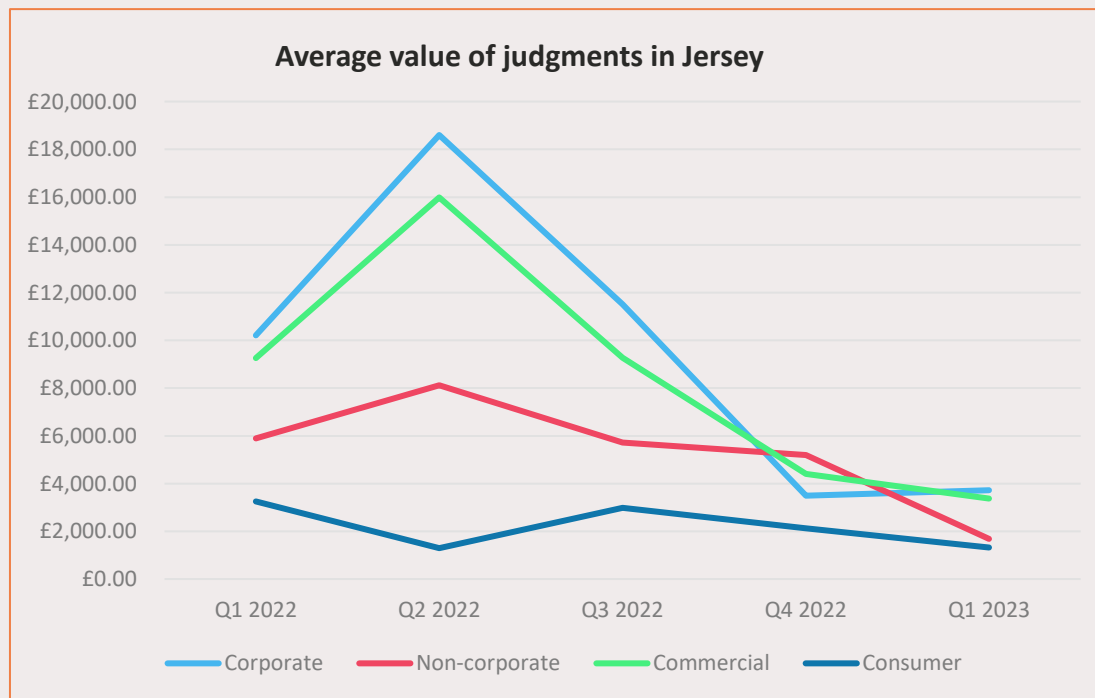
## DECREASE IN THE AVERAGE VALUE OF ALL JUDGMENTS, EXCEPT CORPORATE

The average value of corporate judgments has seen an increase of 6.5%, from £3,491 in Q4 2022 to £3,717 in Q1 2023.

The average value of commercial judgments decreased by 23.3%, from £4,404 in Q4 2022 to £3,378 in Q1 2023.

The average value of non-corporate decreased from £5,203 in Q4 2022 to £1,683 in Q1 2023; a decrease of 67%.

The average value of consumer judgments decreased from £2,131 in Q4 2022 to £1,324 in Q1 2023; a decrease of 37.9%.



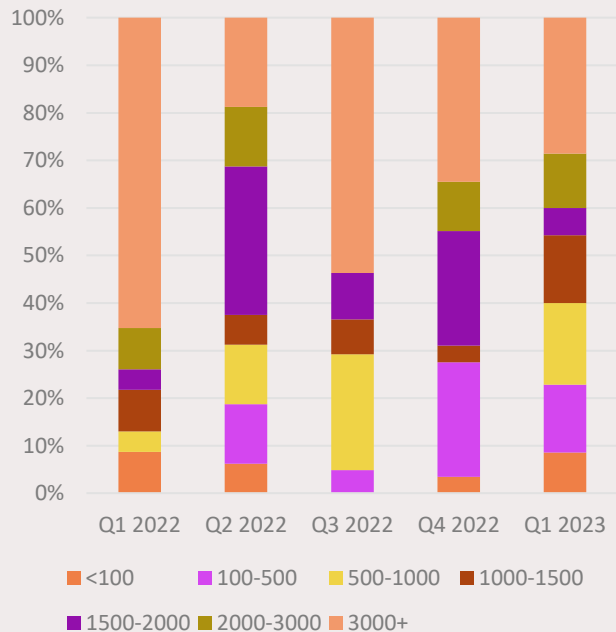


## CLOSER LOOK INTO THE JUDGMENT VALUES IN JERSEY

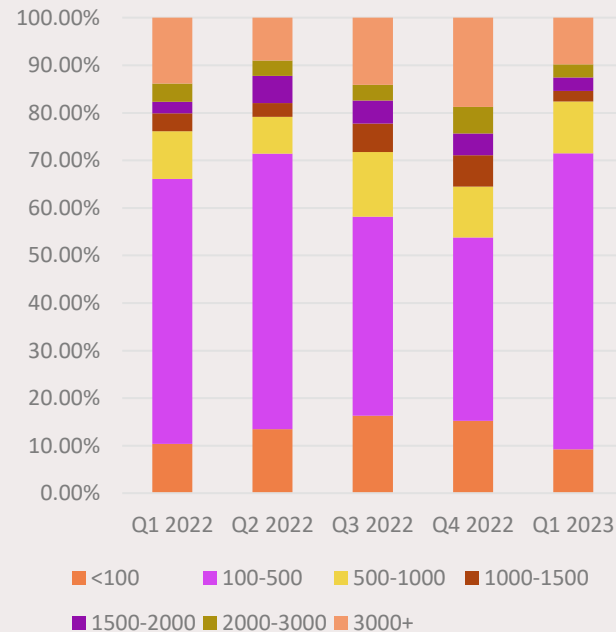
An analysis into the commercial judgment values for Jersey shows a 17% increase in the proportion of judgments valued between £500-1000; there were no judgments in that value range in the previous quarter. This coincided with 18% decrease in the judgments valued between £1500-2000.

A closer analysis of the consumer judgment valued revealed that the proportion of judgments valued between £100-500 increased 23.7% this quarter.

### Amount breakdown for commercial judgments in Jersey



### Amount breakdown for consumer judgments in Jersey



# ISLE OF MAN



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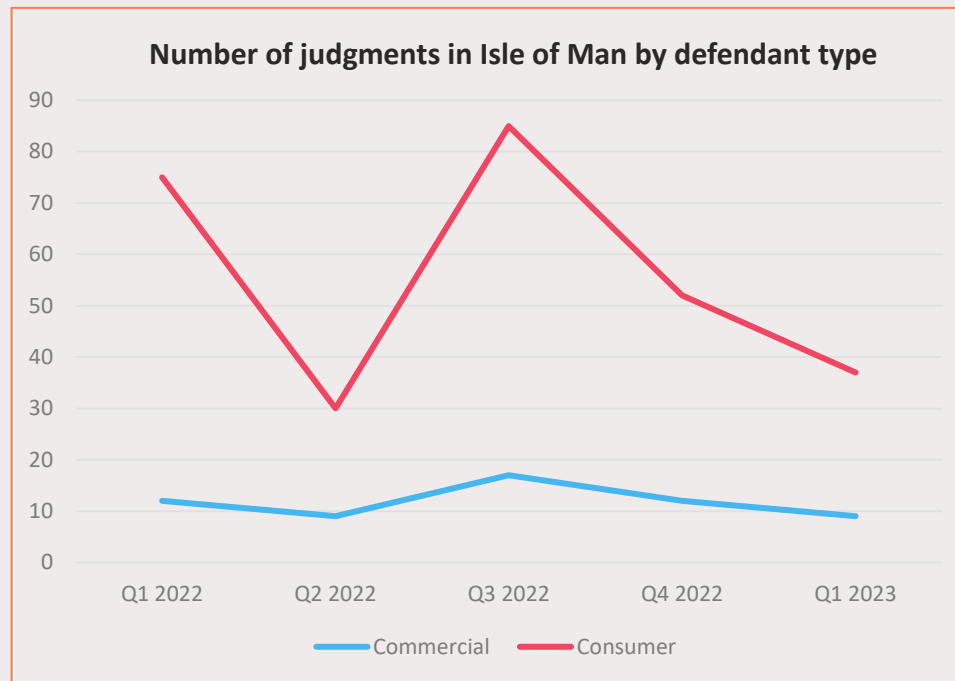




## DECREASE IN CONSUMER & COMMERCIAL JUDGMENTS

The number of consumer judgments has seen a decrease from 52 in Q4 2022 to 37 in Q1 2023.

The number of commercial judgments has also declined from 12 in Q4 2022 to 9 in Q1 2023.

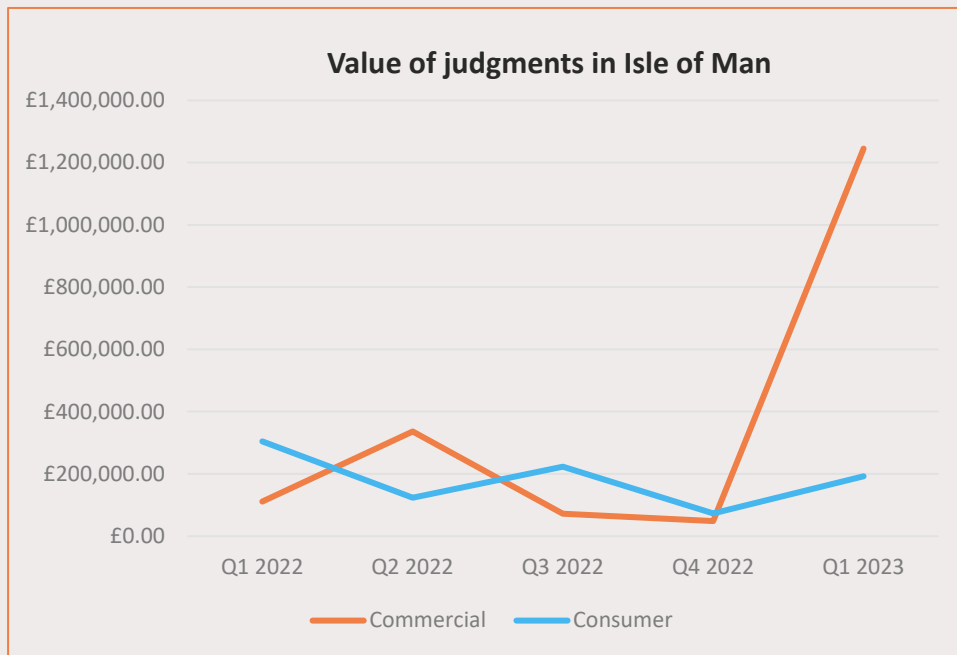




## INCREASE IN THE VALUE OF COMMERCIAL & CONSUMER JUDGMENTS

The value of consumer judgments has seen an increase of 163% from £73,174 in Q4 2022 to £192,643 in Q1 2023.

Commercial judgments have also seen an increase in value from £48,795 in Q4 2022 to £1,244,409 in Q1 2023. Excluding that single outlier judgment, the value of commercial decreased by 43% from £48,975 in Q4 2022 to £28,013 in Q1 2023.



Note: there is an outlier corporate judgment for £1,216,396 which has increased total value.

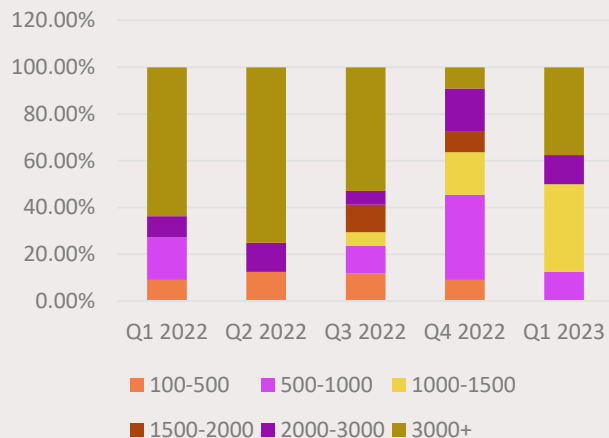


## A CLOSER LOOK INTO THE JUDGMENTS IN THE ISLE OF MAN

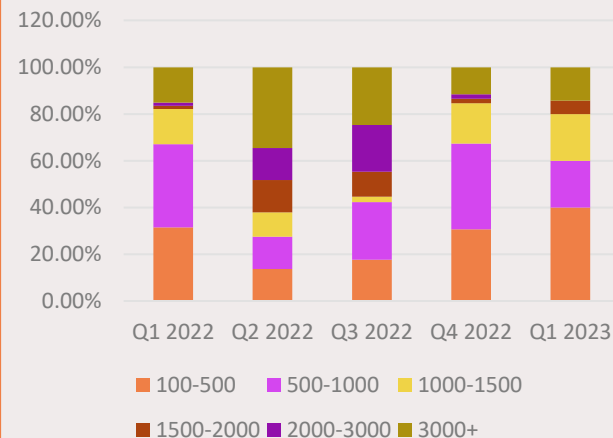
An analysis of the commercial judgment values shows a 28% increase in the proportion of judgments valued at £3000+, which coincides with a 24% decrease in those valued at £500-1000 and a 19% increase in those valued at £1000-1500.

Regarding consumer judgments, analysis shows a 16.5% decrease in the proportion of judgments valued at £500-1000 which coincided with a 9% increase in the proportion of judgments valued at £100-500.

### Amount breakdown for commercial judgments in Isle of Man



### Amount breakdown for consumer judgments in Isle of Man



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