

Q3 2023 Statistics Book

Published October 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.

NOTE: High Court and 'Scotland Ordinary Causes' jurisdictions were separated from the analysis because they inflate key metrics with their unusually high judgment values and provide an unrealistic view of the average business/individual.



QUARTERLY ROUND UP

259,343 NEW JUDGMENTS WERE PROCESSED THIS QUARTER WITH A TOTAL VALUE OF **£547,826,383** EXCLUDING HIGH COURT AND SCOTLAND ORDINARY CAUSES. **43,575** SATISFACTIONS WERE PROCESSED QUARTERLY.

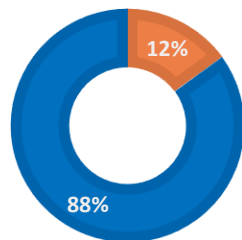
During the period of 1st July 2023 to 30th September 2023, 97.59% of all judgments came from courts in England and Wales.

Compared to the same period last year, the number of judgments across all jurisdictions saw a 18.25% increase moving from 226,225 to 259,343.

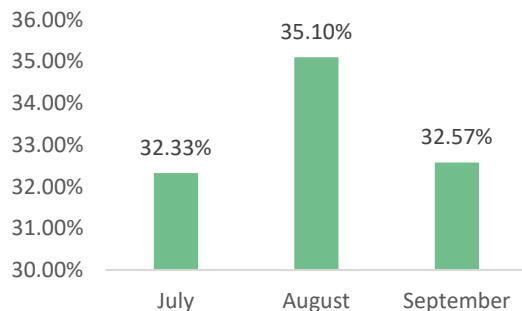
The *average* value of judgments across all jurisdictions this quarter was £2,112.36. This represents an increase in the average value of 15.56% as compared to Q2 2023.

DEFENDANT TYPE

Commercial Consumer



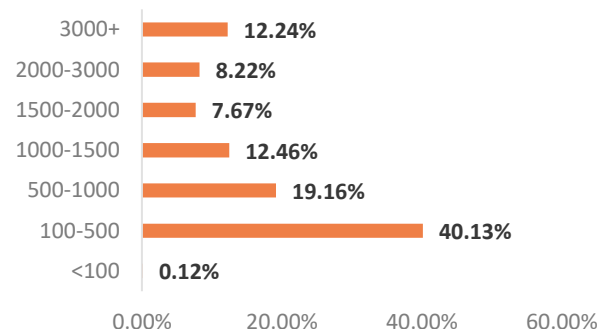
Monthly Breakdown of Q3 Judgments



REGIONAL SHARE

ENGLAND AND WALES	97.59%
SCOTLAND	1.43%
NORTHERN IRELAND	0.66%
REPUBLIC OF IRELAND	0.21%
JERSEY	0.11%
ISLE OF MAN	0.003%

Amount breakdown Q3 2023



ENGLAND & WALES



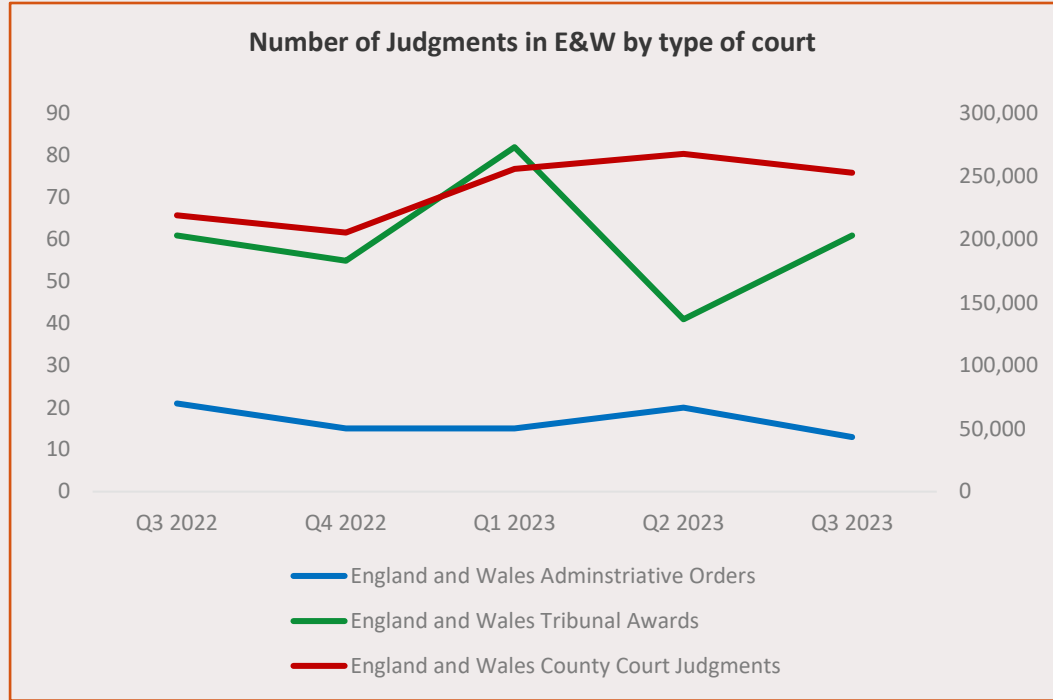
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SMALL DECREASE IN COUNTY COURT JUDGMENTS

This quarter of Q3 2023 has seen a slight decrease of 5.60% in the number of County Court Judgments, from 268,109 in Q2 2023 to 253,093 in Q3 2023.

The number of administrative orders has decreased by 35% from 20 in Q2 2023 to 13 in Q3 2023.

In this quarter there has been an increase in the number of Tribunal awards in Q3 2023 of 48.78% as compared to the previous quarter, from 41 in Q2 2023 to 61 in Q3 2023.



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

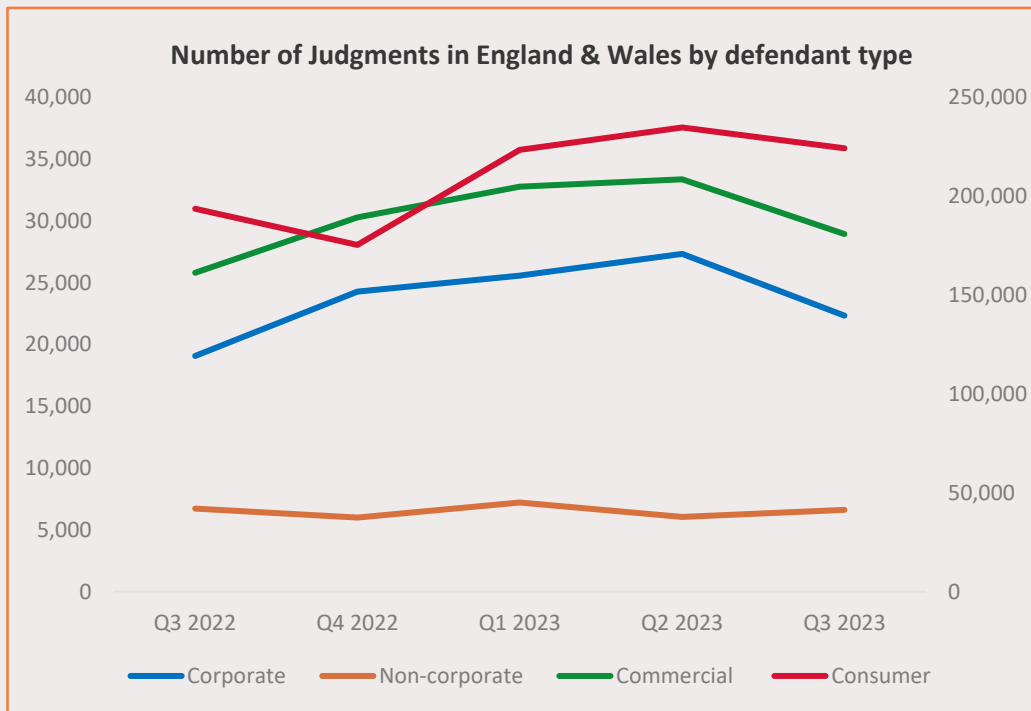
DECREASE IN NUMBER OF ALL JUDGMENT TYPES EXCEPT FOR NON-CORPORATE

This quarter has seen a slight decrease in consumer judgments of 4.52% from the last quarter Q1 2023, from 234,768 in Q2 2023 to 224,152 in Q3 2023.

Commercial judgments have also seen a decrease of 13.25%, from 33,361 in Q2 2023 to 28,941 in Q3 2023.

The number of corporate judgments decreased this quarter, from 27,326 in Q2 2023 to 22,328 in Q3 2023, a drop of 18.29%.

Non-corporate judgments have seen a 9.58% increase from 6,035 in Q2 2023 to 6,613 in Q3 2023.



*Consumer judgments are plotted on the right hand axis.



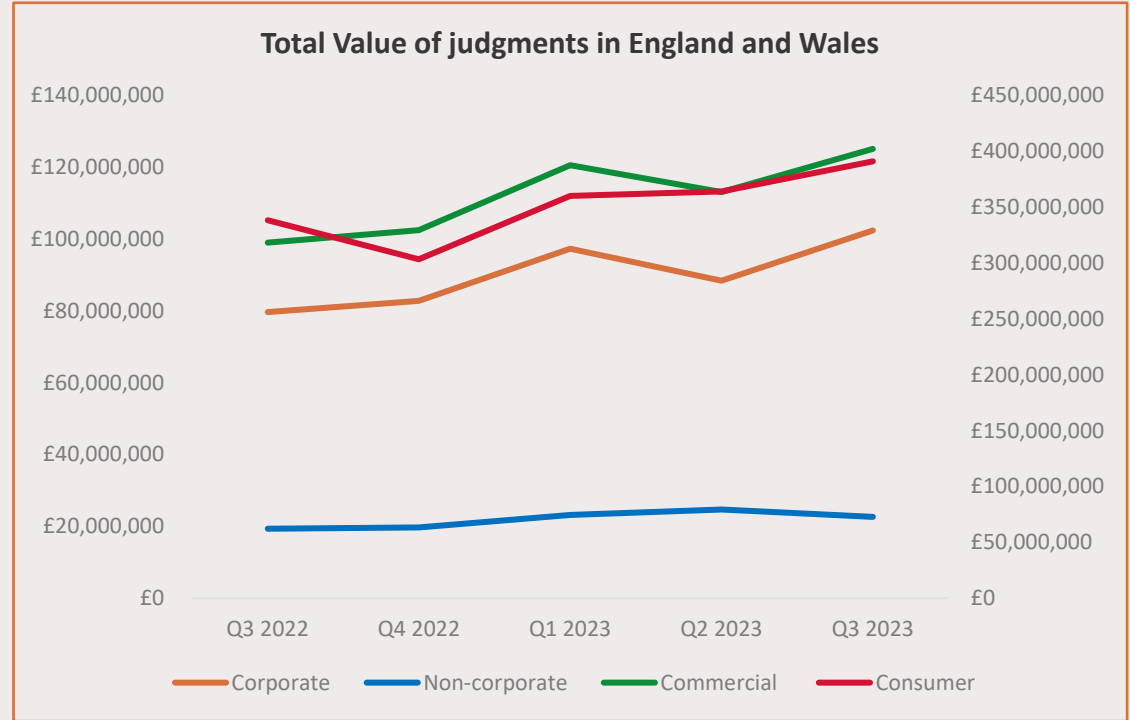
INCREASE IN TOTAL VALUE OF ALL JUDGMENT TYPES EXCEPT FOR NON-CORPORATE

The total value of consumer judgments has seen an increase of 7.43% this quarter, from £364 million in Q2 2023 to £391 million in Q3 2023.

Corporate judgments saw an increase of 15.82% in total value, from £88 million in Q2 2023 to £102 million in Q3 2023.

Commercial judgments have experienced an increase in total value, from £113 million in Q2 2023 to £125 million in Q3 2023, a rise of 10.61%.

However non-corporate judgments experienced a decrease of 8% in total value from £25 million in Q2 2023 to £22.6 million in Q3 2023.



*Consumer judgments are plotted on the right hand axis.



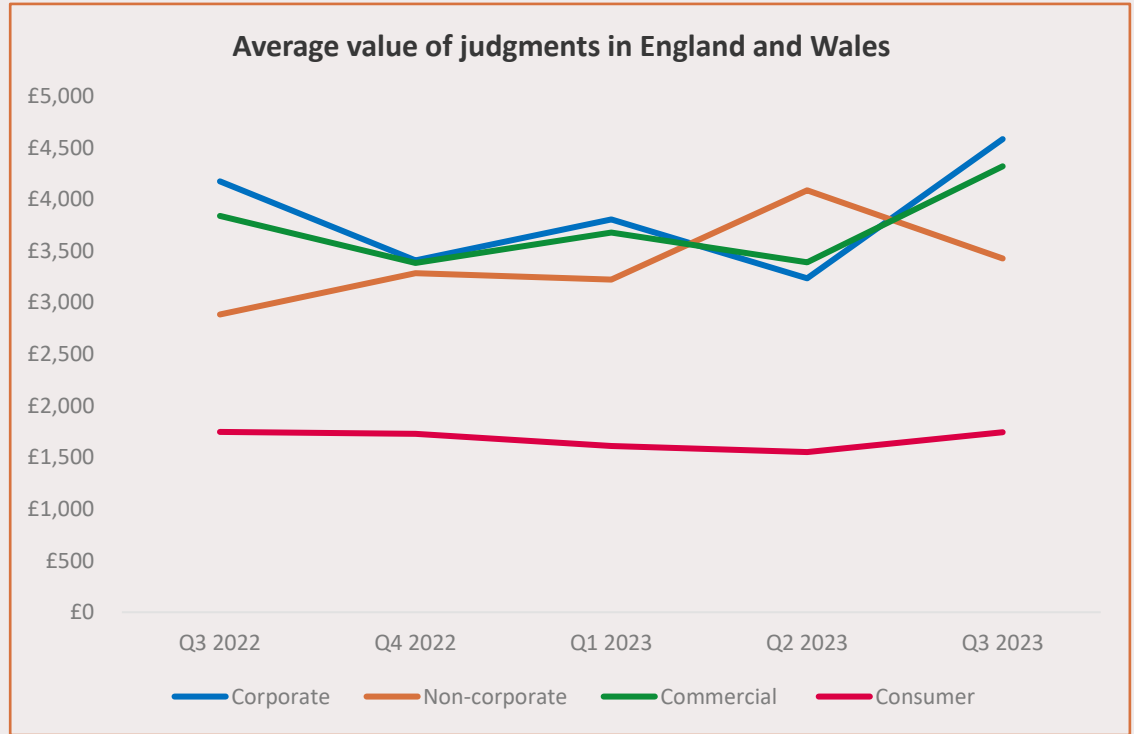
SIGNIFICANT INCREASE IN AVERAGE VALUE FOR NON-CORPORATE JUDGMENTS

Consumer judgments increased by 12.51% in *average* value, from £1,550 in Q2 2023 to £1,744 in Q3 2023.

The *average* value of commercial judgments also increased by 27.50% from £3,389 in Q2 2023 to £4,321 in Q3 2023.

Corporate judgments have seen an increase of 41.74% in the *average* value from £3,235 in Q2 2023 to £4,585 in Q3 2023.

However non-corporate judgments have seen a decrease of 16.11% in *average* value, from £4,087 in Q2 2023 to £3,429 in Q3 2023.



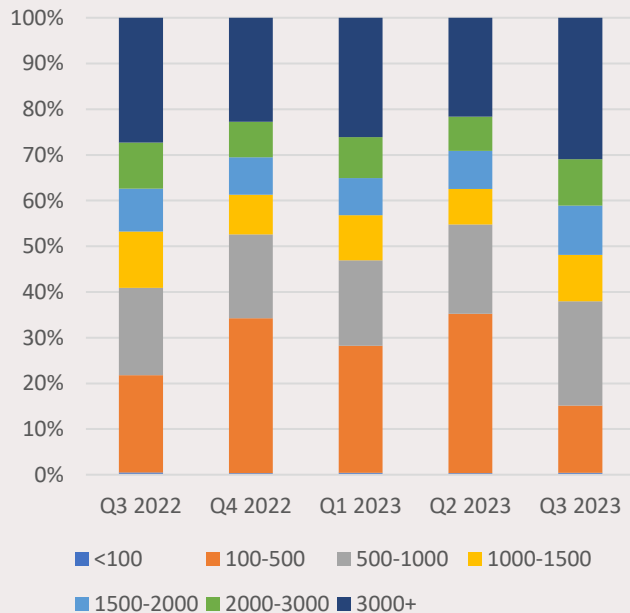


A CLOSER INSIGHT INTO THE JUDGMENT VALUES OF E&W

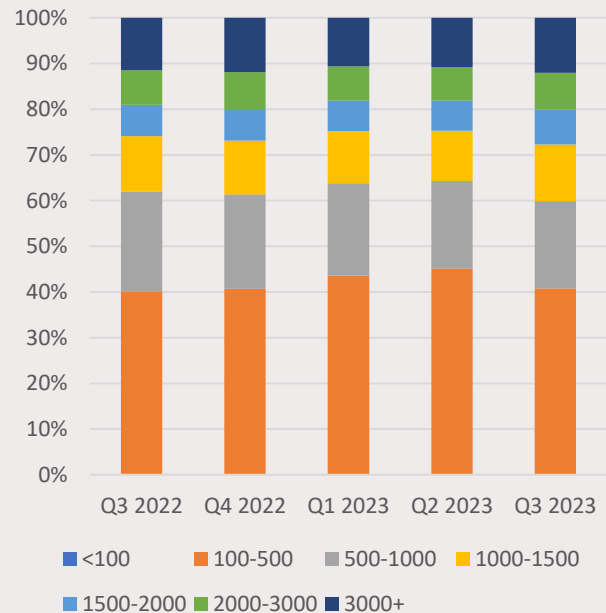
When analysing the breakdown of commercial judgments there is a 20.15% decrease in the proportion of judgments valued between £100-£500. The proportion of judgments valued greater than £3000 have seen an increase of 9.32%.

The breakdown of consumer judgments has seen no significant changes with only a 4.41% decrease of judgments valued between £100-500.

Amount breakdown for commercial judgments in E&W



Amount breakdown for consumer judgments in E&W



SCOTLAND



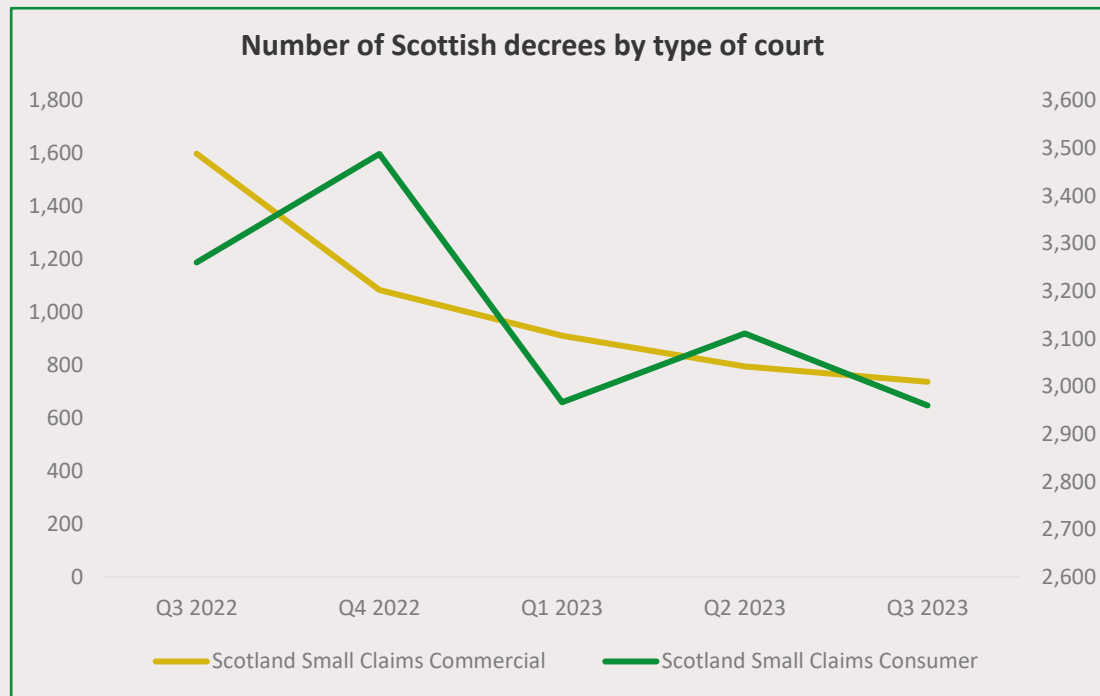
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OVERALL, THE NUMBER OF ALL DECREES DECREASED

Scotland small claims consumer cases have seen a slight decrease of 4.85%, from 3,111 cases in Q2 2023 to 2,960 cases in Q3 2023

Scotland small claims commercial cases have decreased by 7.29% from 796 claims in Q2 2023 to 738 in Q3 2023.



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



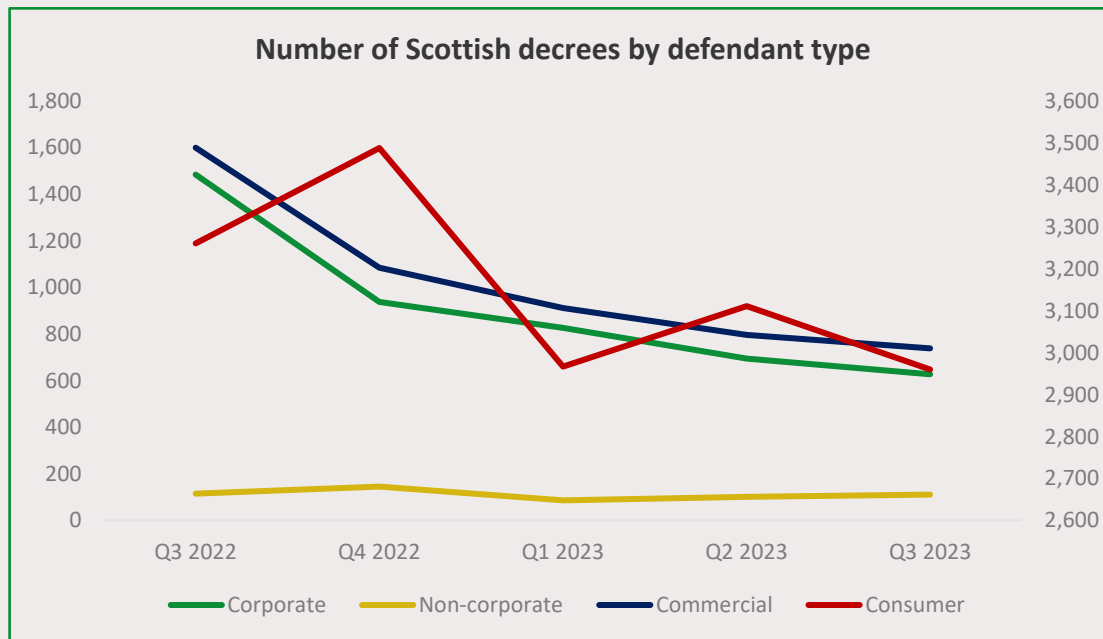
DECLINE IN THE NUMBER OF ALL DECREES EXPECT NON-CORPORATE DECREES

The number of consumer decrees has seen a slight decrease of 4.85%, from 3,111 in Q2 2023 to 2,960 in Q3 2023.

The number of commercial decrees has seen a decline of 7.29%, from 796 in Q2 2023 to 738 in Q3 2023.

The number of corporate decrees decreased by 9.78% from 695 in Q2 2023 to 627 in Q3 2023.

However non-corporate decrees have increased by 9.90%, from 101 in Q2 2023 to 111 in Q3 2023.



*Consumer decrees plotted solely on the right hand axis.



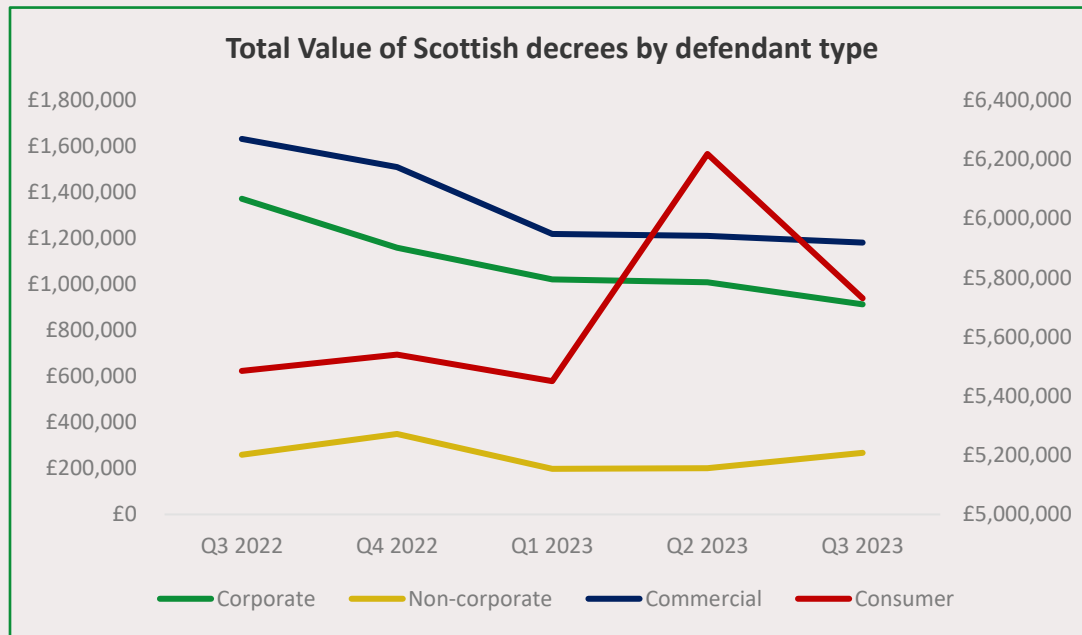
DECREASE IN TOTAL VALUE FOR ALL DECREE EXPECT NON-CORPORATE

Consumer cases have seen a decrease in *total* value of 6.97%, from £6.2 million Q2 2023 to £5.7 million in Q3 2023.

Commercial decrees also saw a small decrease in *total* value of 2.42%, from £1.2 million in Q2 2023 to £1.18 million in Q3 2023.

Corporate cases experienced a decrease in *total* value of 9.51%, from £1,020,848 in Q1 2023 to £1,008,117 in Q2 2023.

However non-corporate cases increased in *total* value by 33% from £2 million Q2 2023 to £2.68 million Q3 2023.



*Consumer decrees plotted solely on the left hand axis.



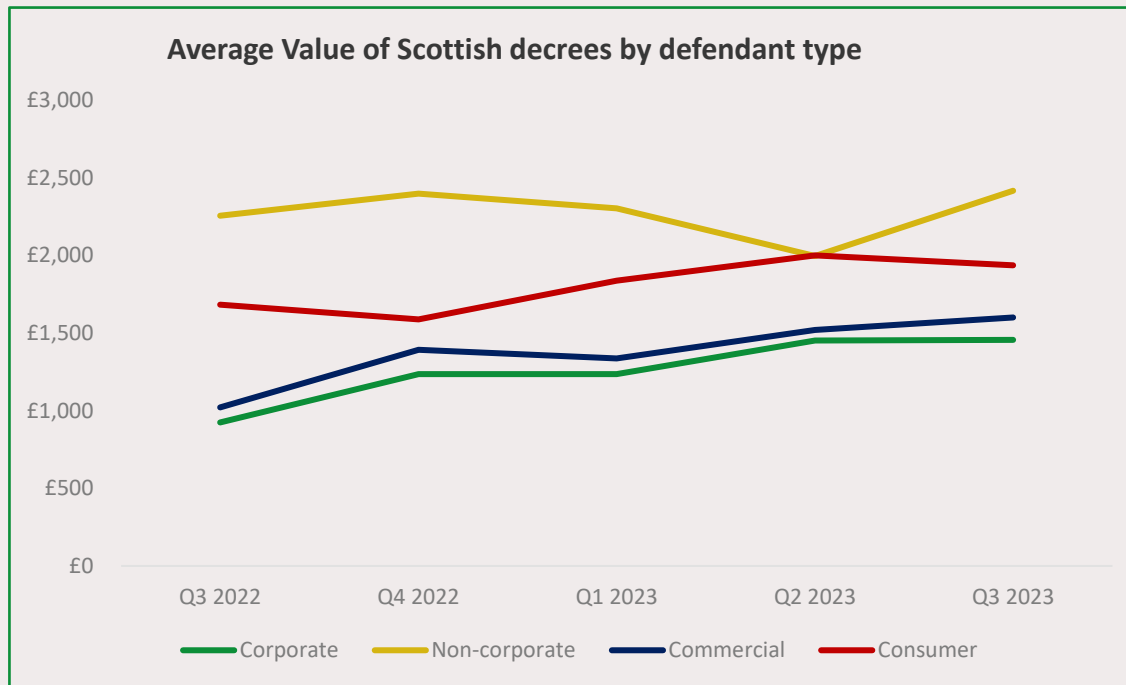
RISE IN THE AVERAGE VALUE FOR ALL DECREES EXCEPT CONSUMER

The non-corporate *average* value increased by 21%, from £1,994 Q2 2023 to £2,415 in Q3 2023.

The *average* value of corporate decrees saw a small increase of 0.31%, from £1,451 in Q2 2023 to £1,455 in Q3 2023.

Commercial decrees experienced an increase in *average* value from £1,520 in Q2 2023 to £1,599 in Q3 2023, a 5.25% rise.

However, consumer decrees have seen a small decrease in *average* value of 3.15% , from £1,999 in Q2 2023 to £1,936 in Q3 2023.



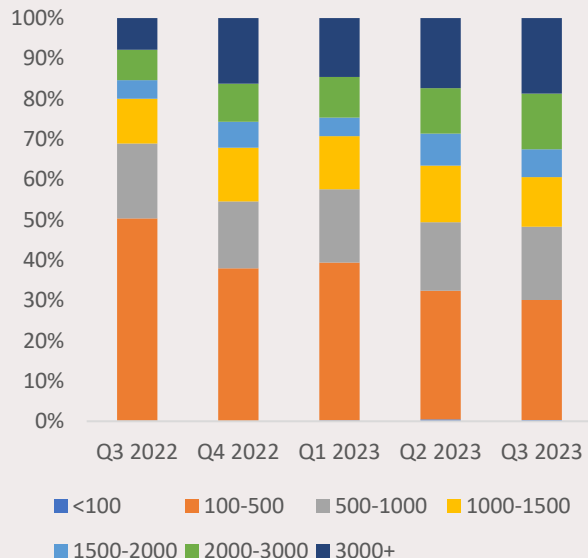


A CLOSER INSIGHT INTO THE DECREES VALUES FOR SCOTLAND

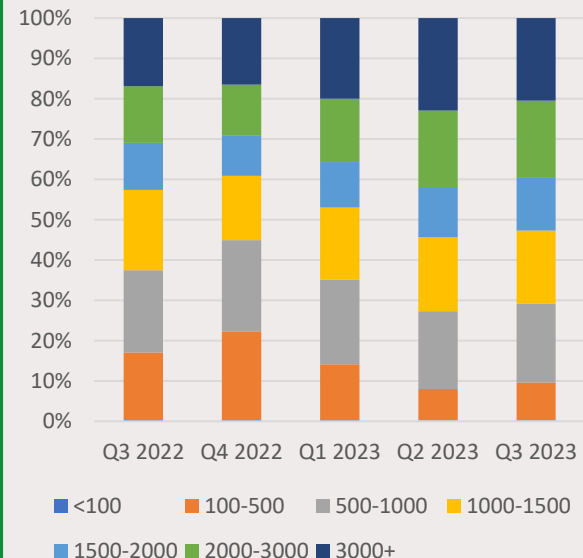
The commercial breakdown shows the majority of decrees have stayed consistent from Q2 2023 to Q3 2023.

The consumer breakdown shows a 1.6% increase from Q2 2022 to Q3 2023 of the values between of £100-500.

Amount breakdown for commercial decrees in Scotland



Amount breakdown for consumer decrees in Scotland



NORTHERN IRELAND



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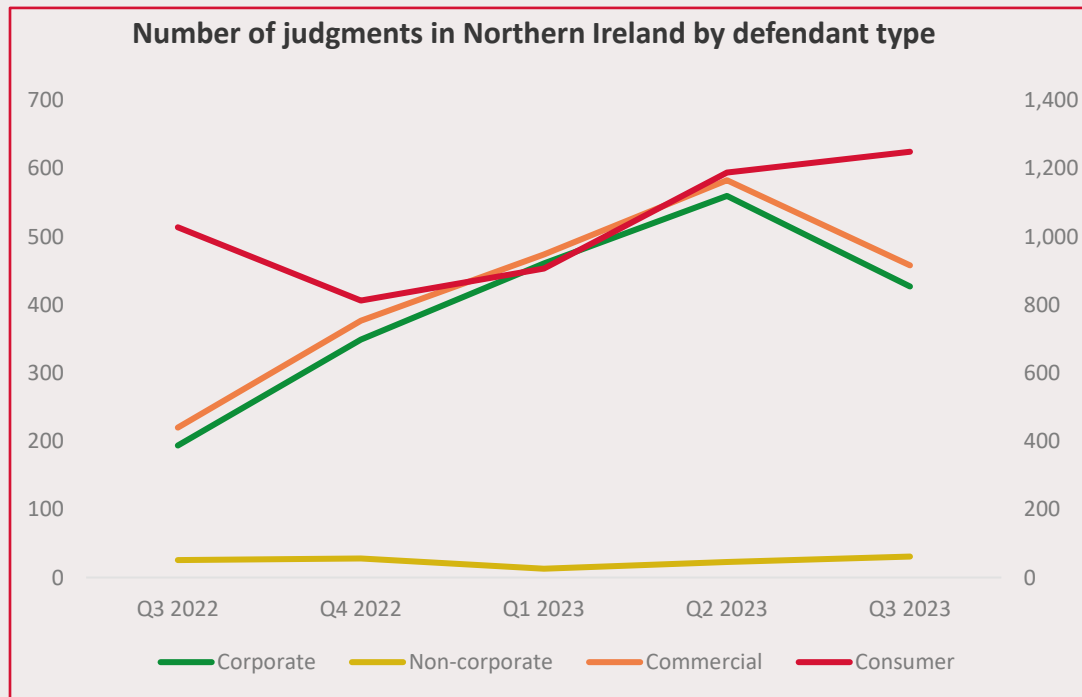
DECLINE IN THE NUMBER OF COMMERCIAL & CORPORATE JUDGMENTS

Commercial judgments experienced a decrease of 21.4%, from 583 in Q2 2023 to 458 in Q3 2023.

Corporate judgments also decreased by 23.8%, from 560 in Q2 2023 to 427 in Q3 2023.

However non-corporate judgments saw an increase of 34.8%, from 23 in Q2 2023 to 31 in Q3 2023.

Continuing this trend, consumer judgments also increased by 5.13%, from 1,118 in Q2 2023 to 1,249 in Q3 2023.



*Consumer Judgments plotted on the right-hand axis.



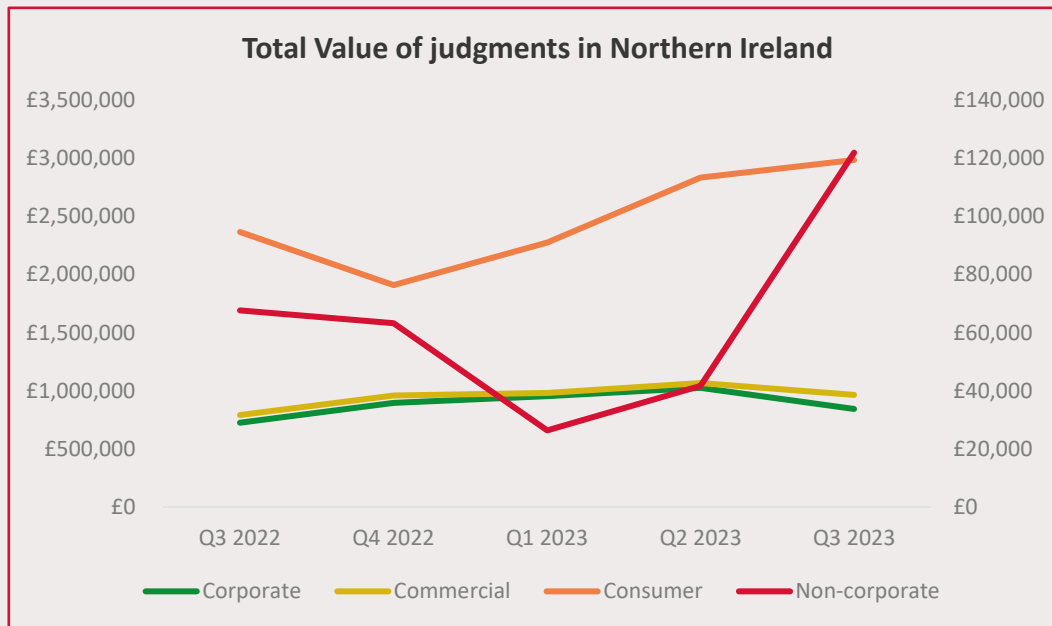
INCREASE IN THE TOTAL VALUE OF NON-CORPORATE AND CONSUMER JUDGMENTS

Non-corporate cases saw a considerable increase of **192.6%** in total value, from £41k in Q2 2023 to £122K in Q3 2023.

The total value of consumer judgments increased slightly by 5.34%, from £2.8 million in Q2 2023 to £2.98 million in Q3 2023.

The total value of corporate judgments decreased by 17.8% from £1 million in Q2 2023 to £842,738 in Q3 2023.

Commercial judgments also experienced a decrease of 9.6%, from £1 million in Q2 2023 to £964,711 in Q3 2023.



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





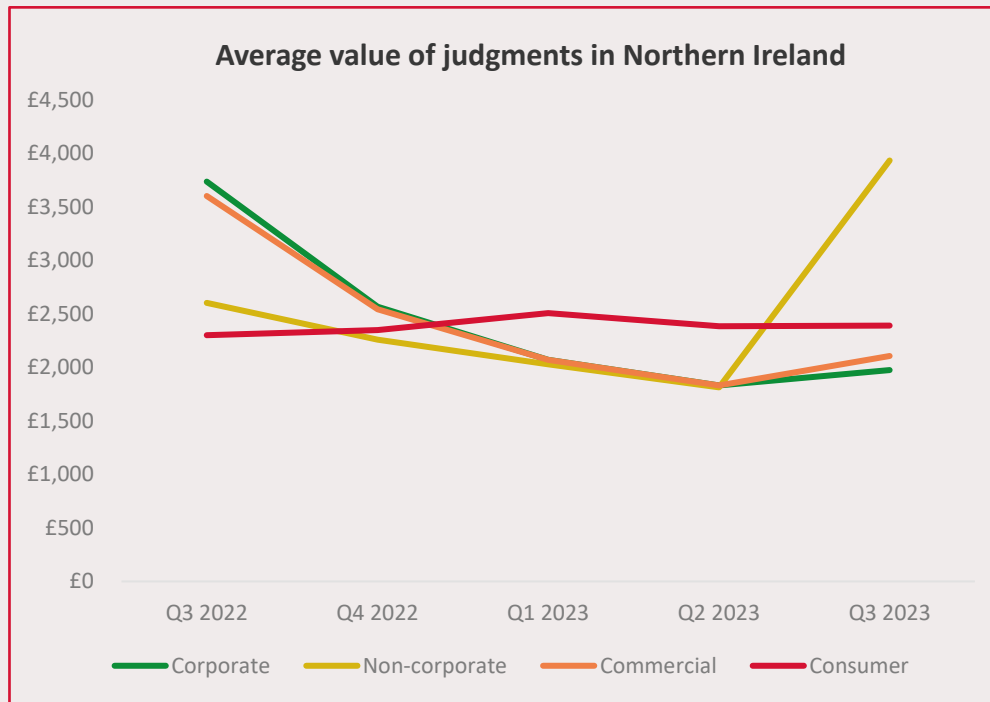
INCREASE IN THE AVERAGE VALUE OF ALL JUDGMENTS

Non-corporate judgments experienced a substantial increase of **117%** in *average* value from £1,812 in Q2 2023 to £3,935 in Q3 2023.

Commercial judgments also saw a 15% increase in *average* value from £1,830 in Q2 2023 to £2,106 in Q3 2023.

The *average* value of corporate judgments experienced a 7.8% increase, from £1,831 in Q2 2023 to £1,974 in Q3 2023.

Consumer judgments saw a slight increase of 0.2% in *average* value, from £2,385 Q2 2023 to £2,390 Q3 2023.



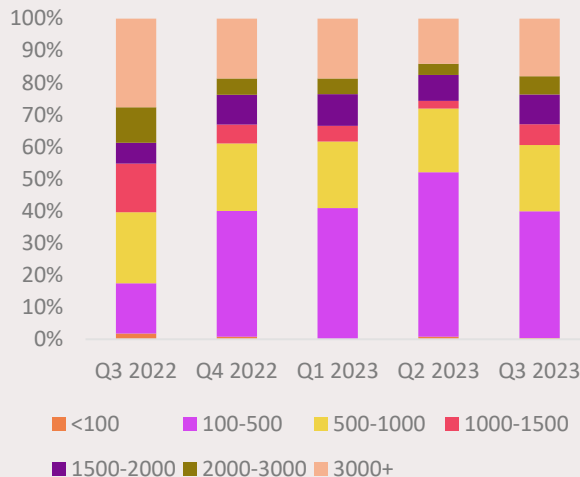


A CLOSER LOOK INTO THE JUDGMENT VALUES OF NORTHERN IRELAND

Analysing the breakdown of commercial judgments shows a 11.7% decrease from Q2 2023 to Q3 2023 of the values between of £100-500.

Consumer judgments have remained consistent from Q2 2023 to Q3 2023.

Amount breakdown for commercial judgments in Northern Ireland



Amount breakdown for consumer judgments in Northern Ireland



REPUBLIC OF IRELAND



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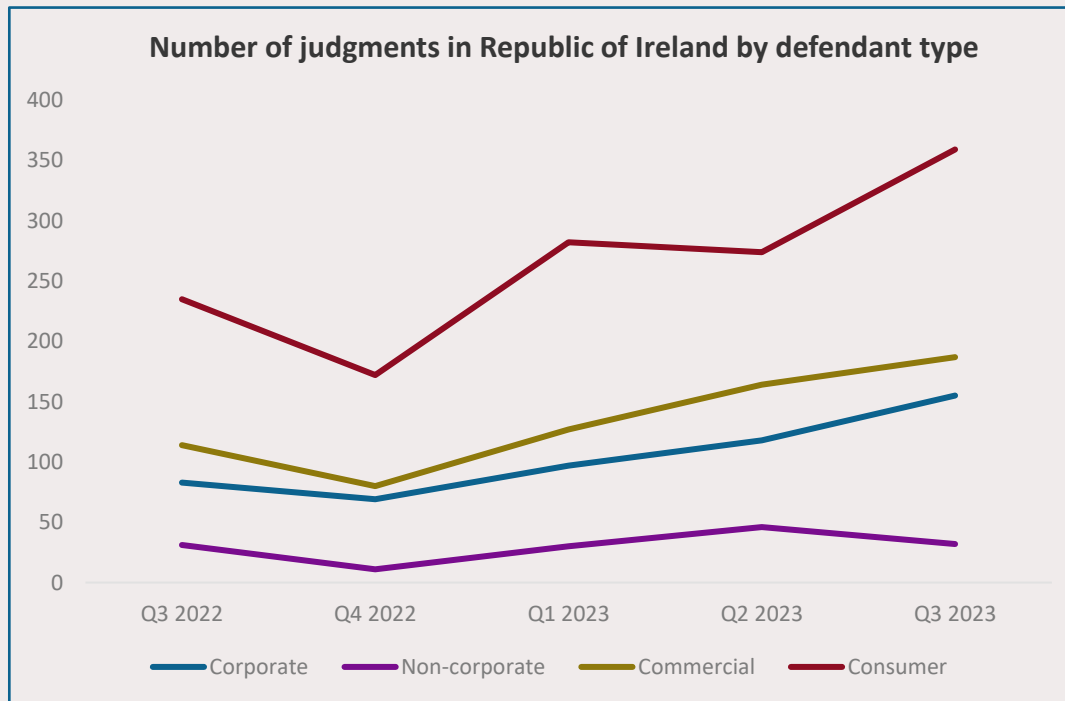
INCREASE IN THE NUMBER OF ALL JUDGMENTS APART FROM NON-CORPORATE

Consumer judgments have seen an increase of 31% from 274 in Q2 2023 to 359 in Q3 2023.

Corporate judgments have also seen an increase of 31%, from 118 in Q2 2023 to 155 in Q3 2023.

The trend continues with commercial judgments increasing by 14%, from 164 in Q2 2023 to 187 in Q3 2023.

However non- corporate judgments have seen a 30% decrease from 46 in Q2 2023 to 32 in Q3 2023.





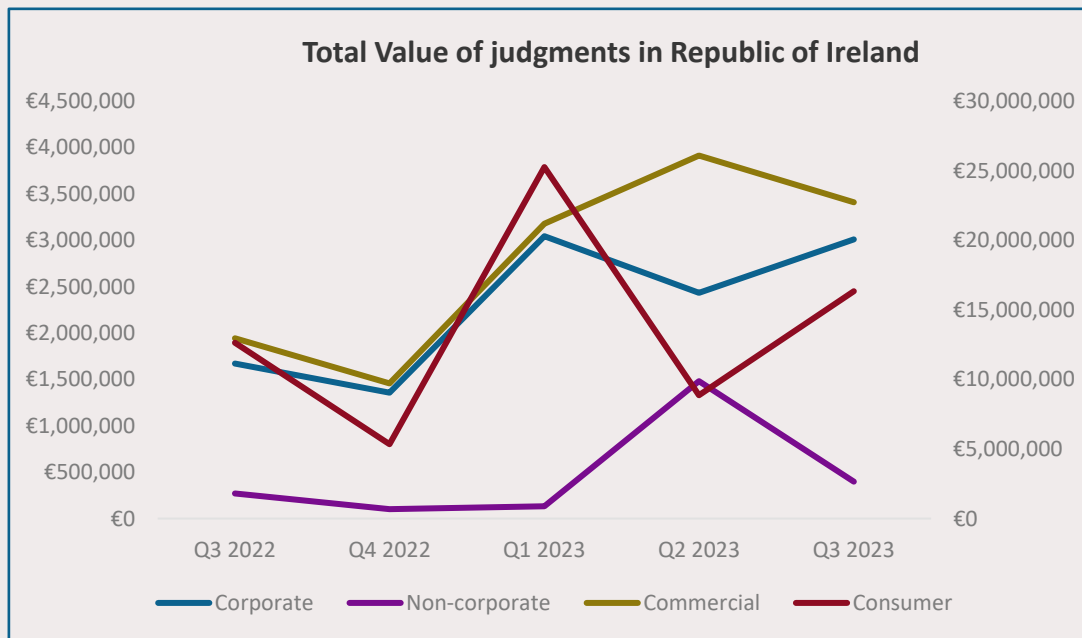
INCREASE IN TOTAL VALUE OF CONSUMER & CORPORATE JUDGMENTS

The *total* value of consumer judgments has seen a considerable increase of 84%, from €8.9 million in Q2 2023 to €16 million in Q3 2023.

Corporate judgments have also seen an increase of 23.7% in *total* value, from €2.4 million in Q2 2023 to €3 million in Q3 2023.

The *total* value of non-corporate judgments has decreased by 72.9%, from €1.5 million in Q2 2023 to €400.9k in Q3 2023.

The *total* value commercial judgments went from €3.9 million in Q2 2023 to €3.4 million in Q3 2023, a 23% decrease.



*Consumer judgments solely plotted on the right hand axis.

*There is an outlier non-corporate judgment for £1,163,807 which has increased total value.





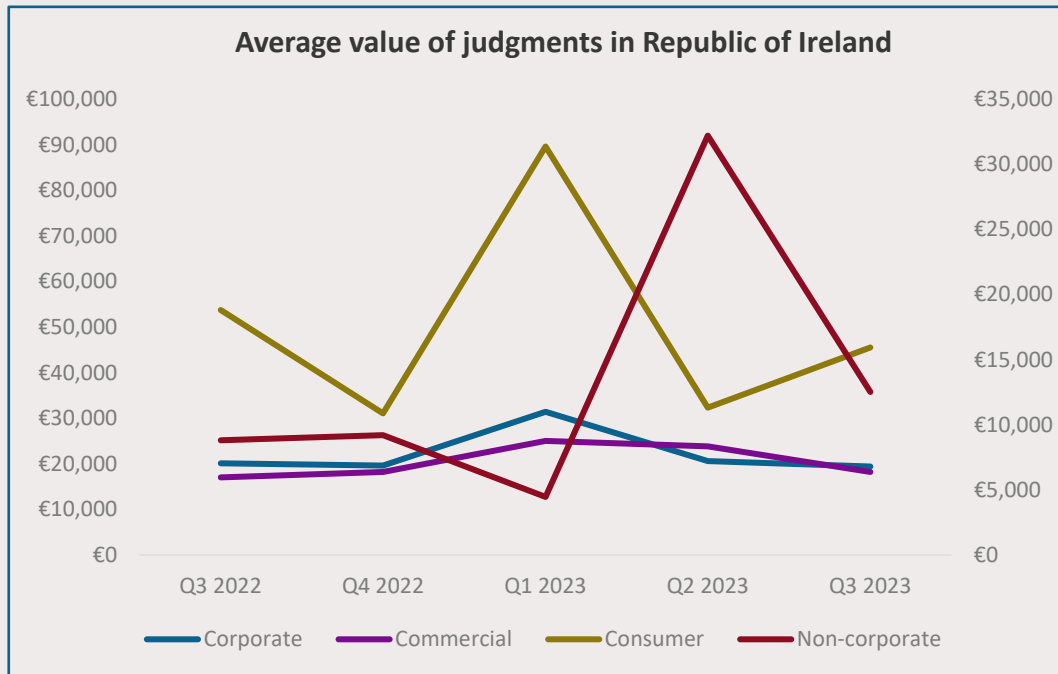
DECLINE IN THE AVERAGE VALUE OF JUDGMENTS EXPECT CONSUMER

The *average* value non-corporate judgments has seen a decrease of 61%, from €32k in Q2 2023 to €12.6k in Q3 2023.

The *average* value of commercial judgments also saw a decrease of 23.6% from €24k in Q2 2023 to €18k in Q3 2023.

The *average* value of corporate judgments decreased slightly from €20.6k in Q2 2023 to €19k in Q3 2023, a drop of 5.6%.

However, the *average* value of consumer judgments experienced an increase of 40.7%, from €32k in Q2 2023 to €45.5k in Q3 2023.

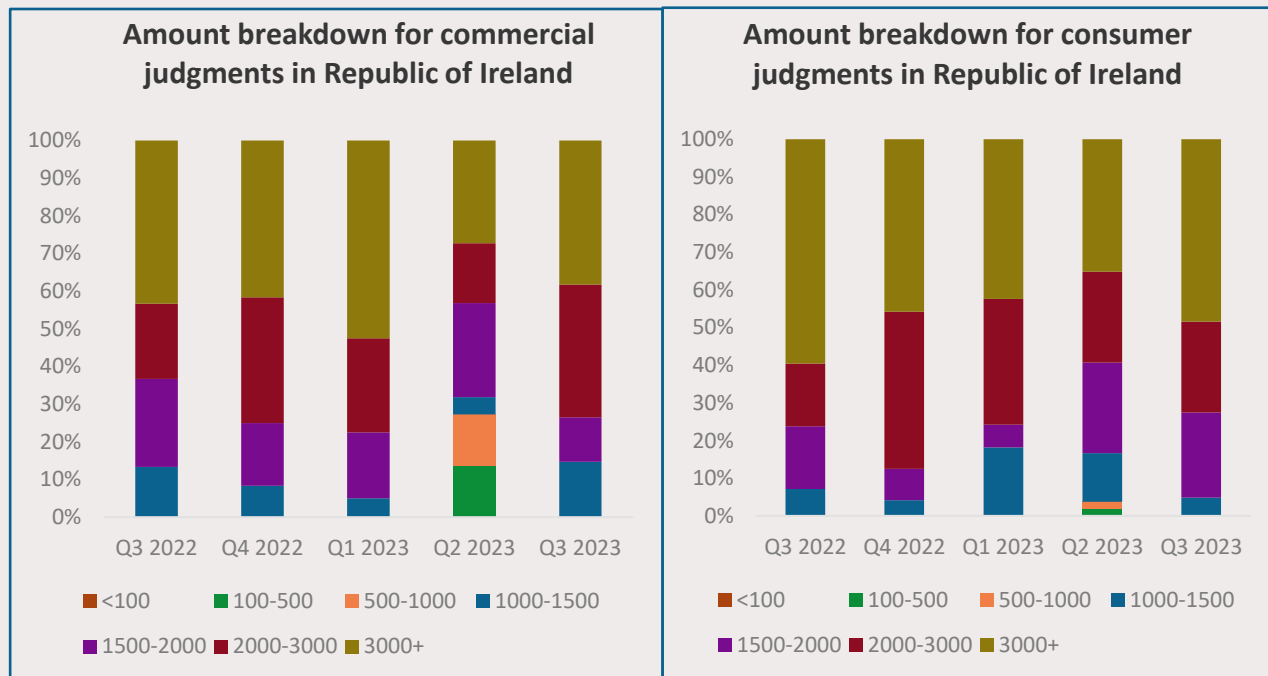




A CLOSER LOOK INTO JUDGMENT VALUES IN THE REPUBLIC OF IRELAND

Commercial judgments have seen a 4.29% decrease in the proportion of judgments valued between £100-500. The proportion of judgments valued £3000+ increased by 4.92% from Q2 2023 to Q3 2023.

Consumer judgments have remained consistent from Q2 2023 to Q3 2023.



JERSEY



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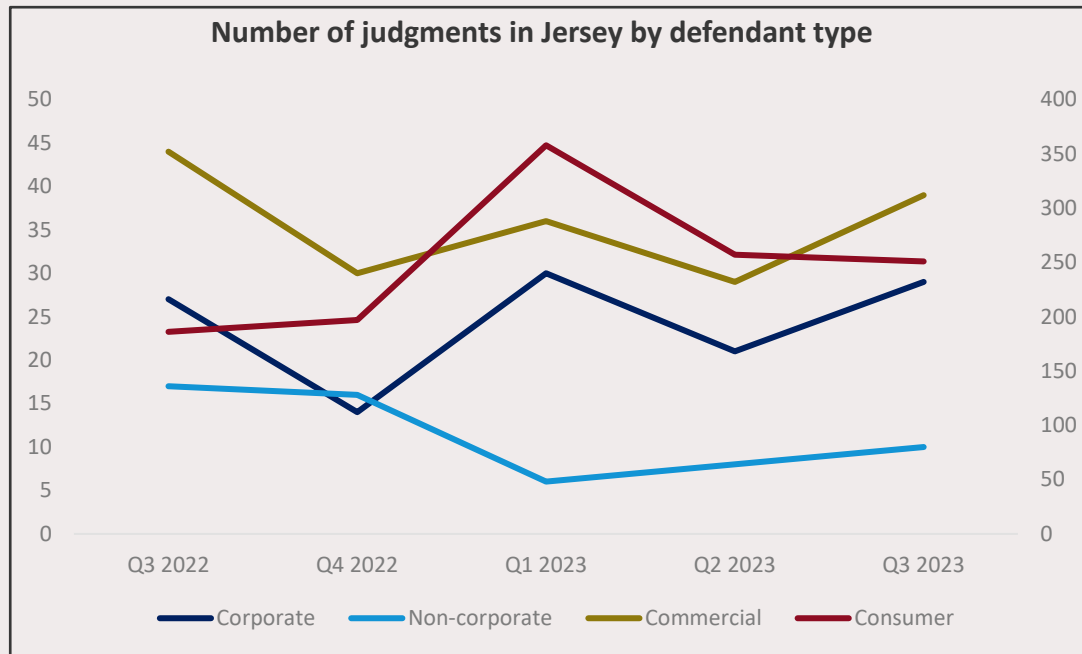
INCREASE IN THE NUMBER OF ALL JUDGMENT TYPES, EXCEPT FOR CONSUMER JUDGMENTS

Corporate judgments increased from 21 in Q2 2023 to 29 in Q3 2023, a rise of 38%.

Commercial judgments also experienced an increase of 34%, from 29 in Q2 2023 to 39 in Q3 2023.

Non-corporate judgments in Jersey have seen an increase of 25%, from 8 in Q2 2023 to 10 in Q3 2023.

However, the number of consumer judgments saw a decrease of 2.3%, from 286 in Q2 2023 to 251 in Q3 2023.



*Consumer Judgments plotted on the right hand axis.



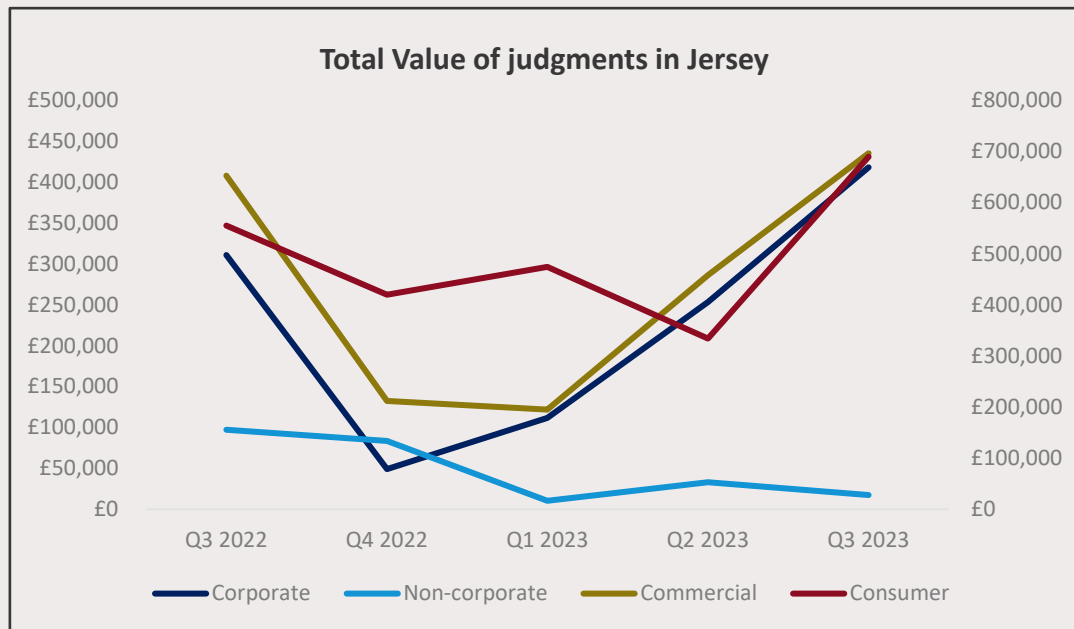
SIGNIFICANT INCREASE IN TOTAL VALUE OF ALL JUDGMENTS EXCEPT FOR NON-CORPORATE

The *total* value of consumer judgments increased considerably by **106%**, from £333.7k in Q2 2023 to £689.7k in Q3 2023.

The *total* value of corporate judgments also increased by 65%, from £253k in Q2 2023 to £418k in Q3 2023.

Following this trend, the *total* value of commercial judgments saw an increase of 52%, from £286.2k in Q2 2023 to £435.4k in Q3 2023.

However, the *total* value of non-corporate judgments saw a decrease, from £32.9k in Q2 2023 to £17k in Q3 2023, a drop of 47.7%.



*Consumer Judgments plotted on the right hand axis.



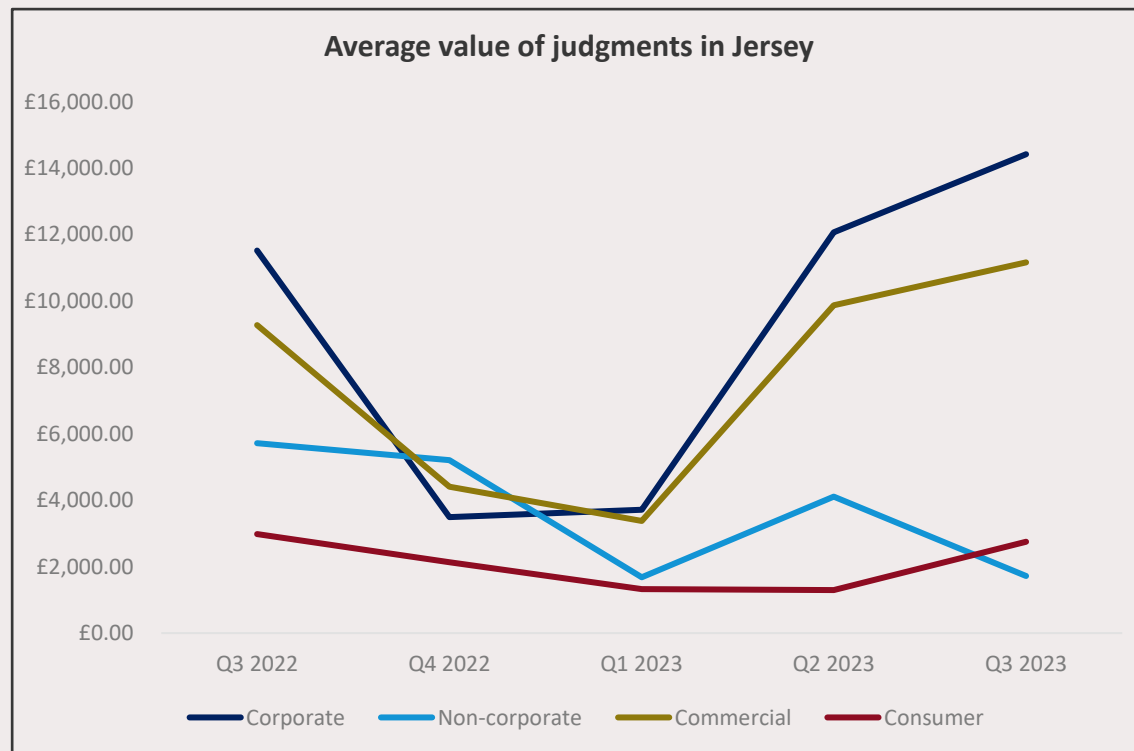
INCREASE IN AVERAGE VALUE OF ALL JUDGMENTS EXCEPT NON-CORPORATE

The *average* value consumer judgments increased considerably by **111.6%**, from £1,298 in Q2 2023 to £2,748 in Q3 2023.

The *average* value of corporate judgments also increased by 19.5%, from £12,066 in Q2 2023 to £14,419 in Q3 2023.

Following the trend commercial judgments increased by 13.10%, from £9,870 in Q2 2023 to £11,162 in Q3 2023.

However, non-corporate judgments saw a decrease in *average* value from £4,106 in Q2 2023 to £1,719 in Q3 2023, a drop of 58%.

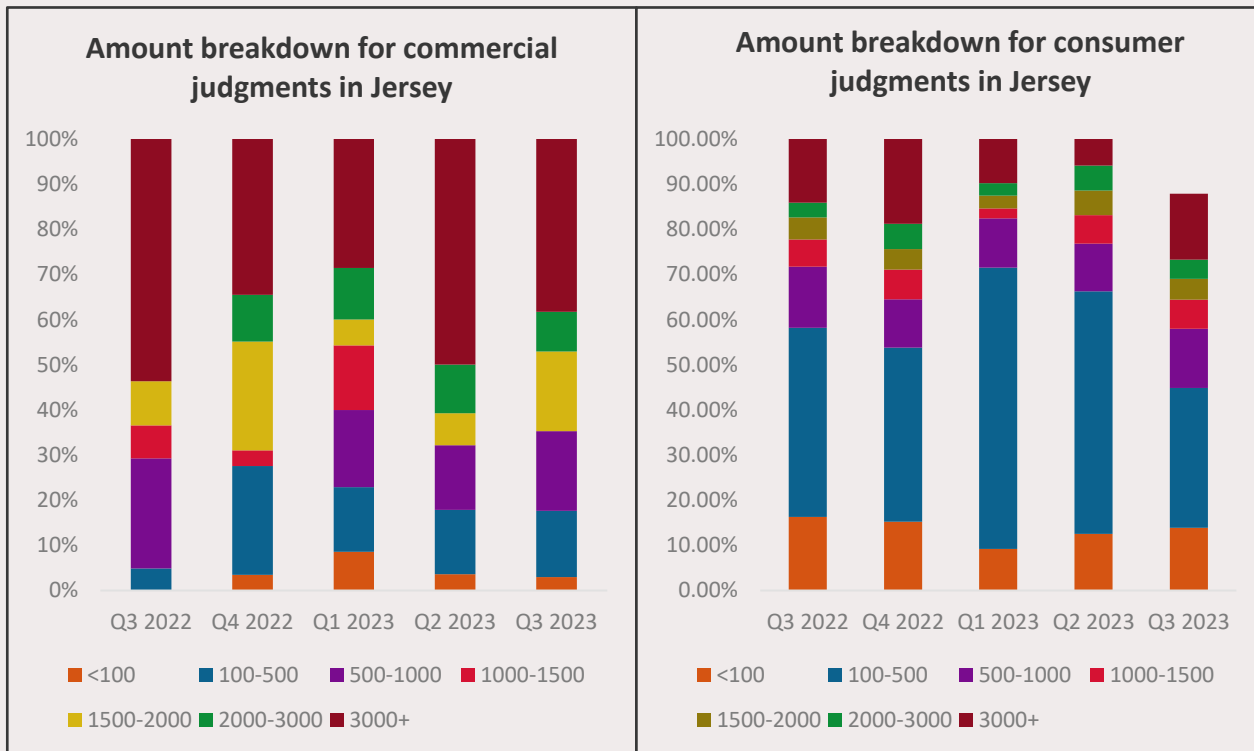




CLOSER LOOK INTO THE JUDGMENT VALUES IN JERSEY

Analysing the commercial judgments there was a 45% decrease in the proportion of judgments valued £3000+ from Q2 2023 to Q3 2023. There was also a decrease of 12% in both values between £100-500 and £500-1000 from the last quarter.

Consumer judgments saw a 22.7% decrease in the proportion of judgments between £100-500 Q2 2023 to Q3 2023. There was only a slight increase in 8% of judgments valued £3000+.



ISLE OF MAN



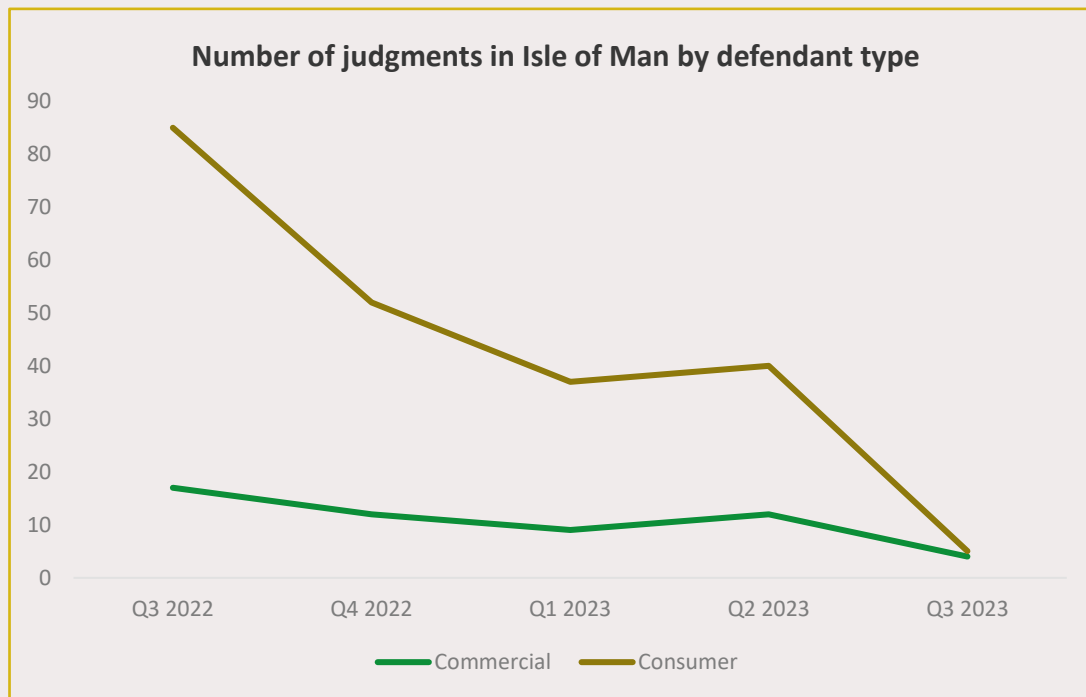
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DECREASE IN CONSUMER & COMMERCIAL JUDGMENTS

Consumer judgments saw a considerable decrease of 88%, from 40 in Q2 2023 to 5 in Q3 2023.

Commercial judgments have experienced a 67% decrease, from 12 in Q2 2023 to 4 in Q3 2023.

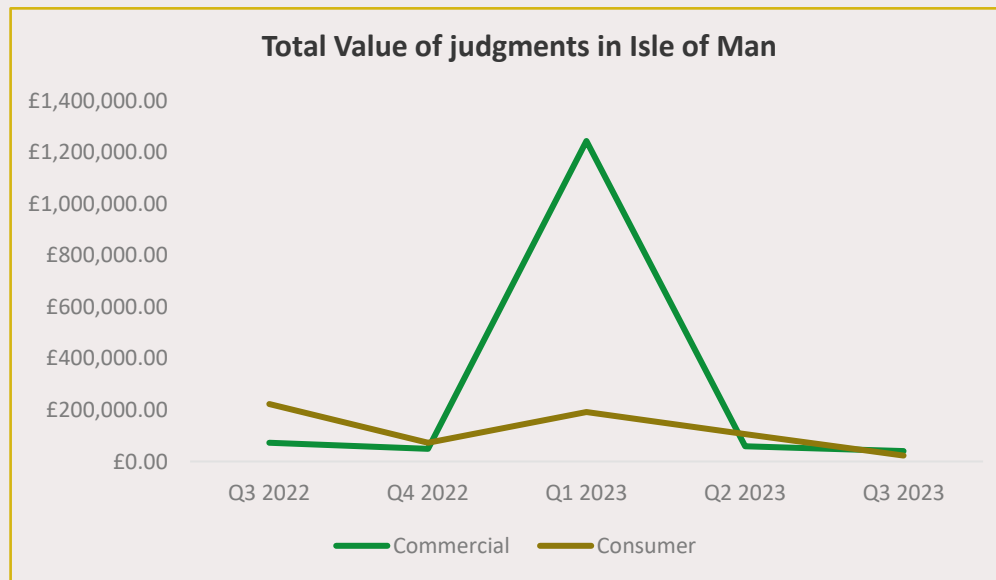




DECREASE IN THE TOTAL VALUE OF COMMERCIAL & CONSUMER JUDGMENTS

The *total* value of consumer judgments saw a significant decrease from £106.9k in Q2 2023 to £22.5 in Q3 2023, a decrease of 78%.

Commercial judgments also experienced a decrease of 31.5%, from £59k in Q2 2023 to £40.5k in Q3 2023.



*There is an outlier corporate judgment for £1,216,396 which has increased total value.

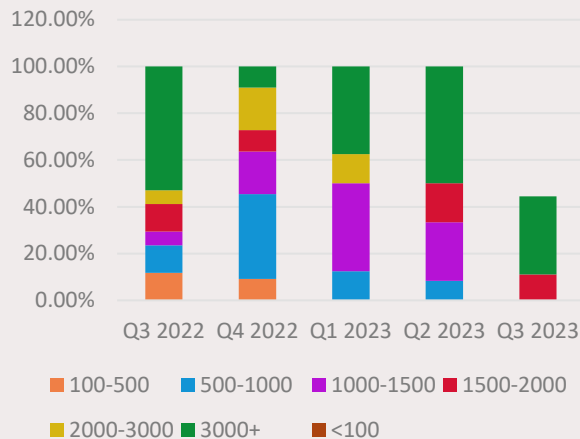


A CLOSER LOOK INTO THE JUDGMENTS IN THE ISLE OF MAN

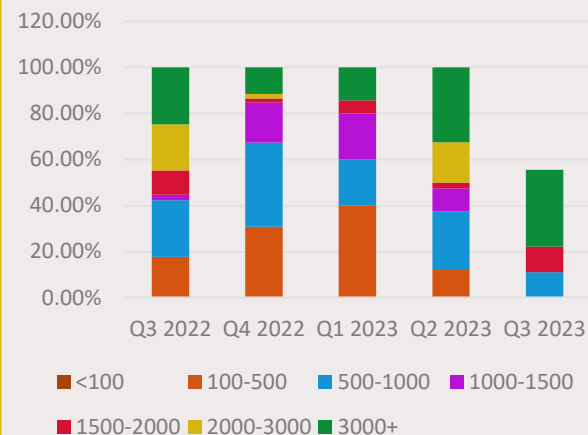
Commercial judgments valuing between £1000-1500 saw a 25% decrease. The proportion of judgments greater than £3000+ saw a 17% decrease. There was also an 8% decrease in judgments valuing between £500-1000 from last quarter.

Consumer judgments showed a 17.5% decrease in the proportion of judgments valued between £2000-3000. There was a decrease of 14% in both judgments valuing between £500-1000 and £3000+ . Also, a decrease of 13% in judgments valuing between £100-500 from last quarter.

Amount breakdown for commercial judgments in Isle of Man



Amount breakdown for consumer judgments in Isle of Man



High Court & Equivalent Jurisdictions





INCREASE IN VALUE CONSUMER & COMMERCIAL JUDGMENTS

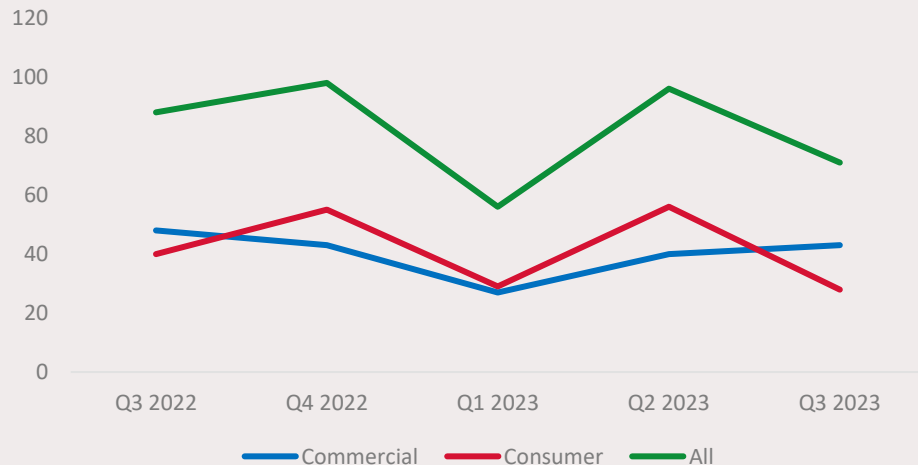
The **number** of all judgments has decreased by 26% from 96 in Q2 2023 to 71 in Q3 2023.

The *average value* of all judgments increased by **168%** from £303k in Q2 2023 to £811.7K in Q3 2023.

The *total value* of all judgments increased by 98% from £29M in Q2 2023 to £57.6M in Q3 2023.

England & Wales High Court Judgments

Number of judgments by defendant type





INCREASE IN CONSUMER & COMMERCIAL JUDGMENTS

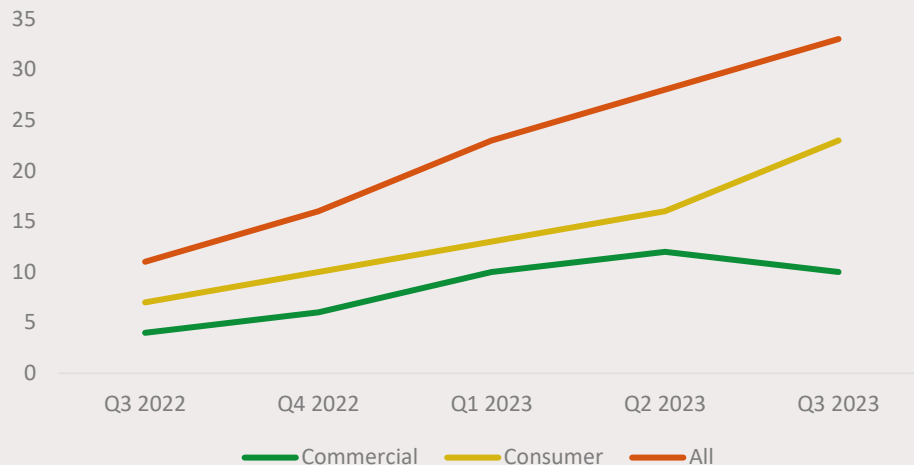
The **number** of all judgments has increased by 18% from 28 in Q2 2023 to 33 in Q3 2023.

The *average value* of all judgments decreased by 23% from £105K in Q2 2023 to £81K in Q3 2023.

The *total value* of all judgments decreased by 9% from £2.9M in Q2 2023 to £2.68M in Q3 2023.

Northern Ireland High Court Judgments

Number of judgments by defendant type





DECREASE IN NUMBER AND VALUE OF DECREES

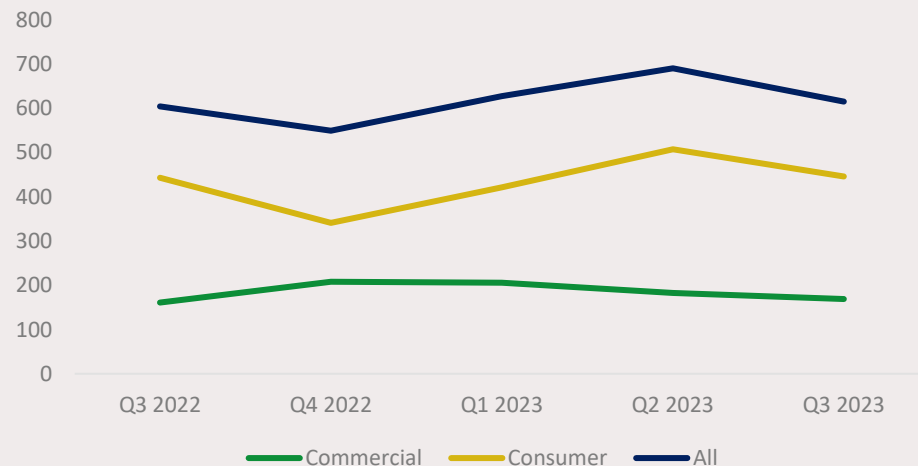
The **number** of all decrees has decreased by 11% from 690 in Q2 2023 to 615 in Q3 2023.

The **average value** of all decrees decreased by 5% from £15K in Q2 2023 to £14.6K in Q3 2023.

The **total value** of all decrees decreased by 15.5% from £10.6M in Q2 2023 to £8.99M in Q3 2023.

Scotland Ordinary Causes

Number of judgments by defendant type



Name: Muna Said

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