

# Q2 2024 Statistics Book

**Published July 2024**



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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

**240,342** NEW JUDGMENTS WERE PROCESSED THIS QUARTER WITH A TOTAL VALUE OF **£570,991,124** EXCLUDING HIGH COURT AND SCOTLAND ORDINARY CAUSES. **45,991** SATISFACTIONS WERE PROCESSED QUARTERLY

During the period of 1<sup>st</sup> April 2024 to 30<sup>th</sup> June 2024, 97.14% of all judgments came from courts in England and Wales.

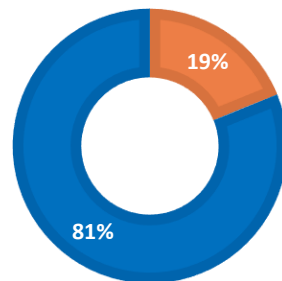
Compared to the same period last year, the number of judgments across all jurisdictions saw a 14% decrease, moving from 279,785 to 240,342.

The *average* value of judgments across all jurisdictions this quarter was £2,376.

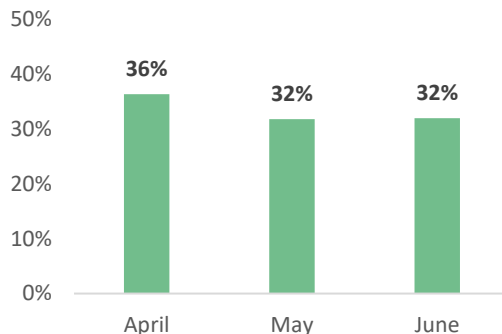
This represents a decrease in the average value of 9%, as compared to Q1 2024.

## DEFENDANT TYPE

Commercial Consumer



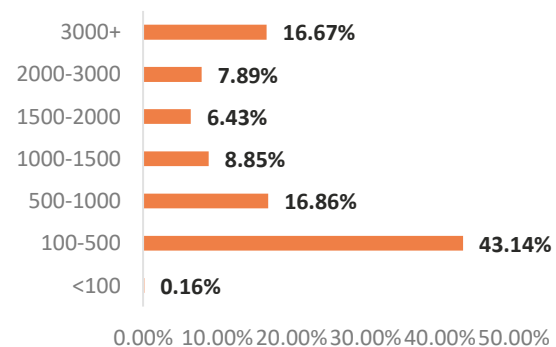
## Monthly Breakdown of Q2 Judgments



## REGIONAL SHARE

ENGLAND AND WALES	<b>97.14%</b>
SCOTLAND	<b>1.74%</b>
NORTHERN IRELAND	<b>0.60%</b>
REPUBLIC OF IRELAND	<b>0.38%</b>
JERSEY	<b>0.13%</b>
ISLE OF MAN	<b>0.018%</b>

## Amount breakdown Q2 2024



# ENGLAND & WALES



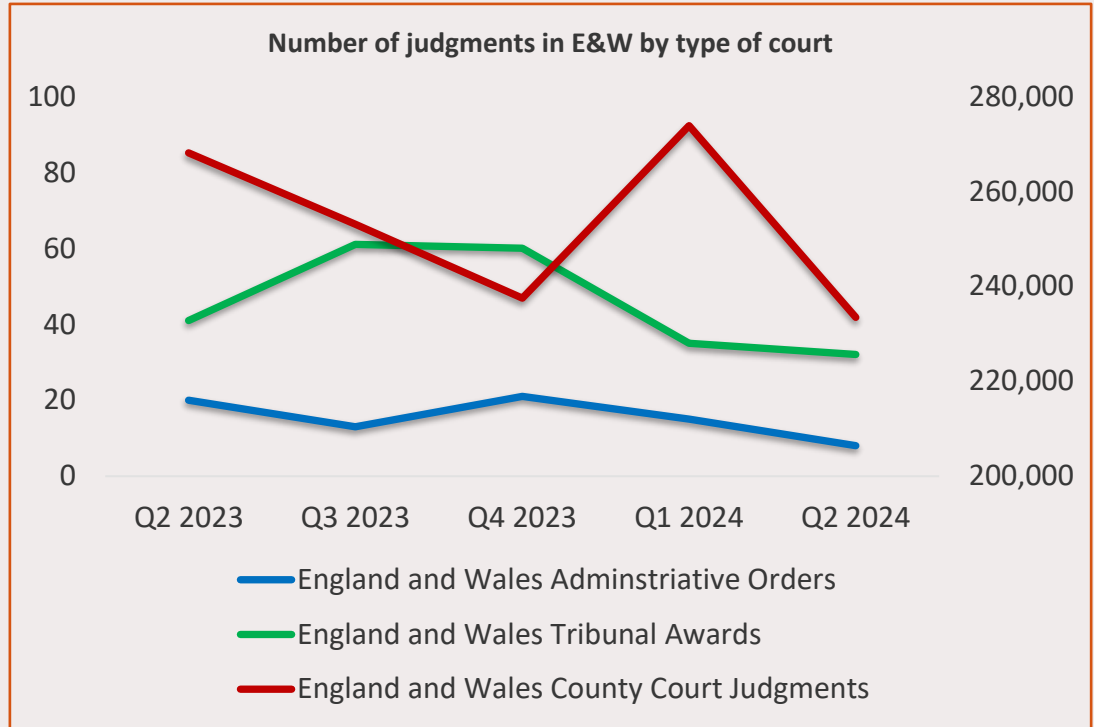
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## DECREASE IN COUNTY COURT JUDGMENTS

This quarter of Q2 2024 has seen a decrease of 15% in the number of County Court Judgments, from 273,861 in Q1 2024 to 233,427 in Q2 2024.

In this quarter there has been a decrease in the number of Tribunal awards in Q2 2024 of 9%, as compared to the previous quarter, from 35 in Q1 2024 to 32 in Q2 2024.

The number of administration orders has decreased by 47%, from 15 in Q1 2024 to 8 in Q2 2024.



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

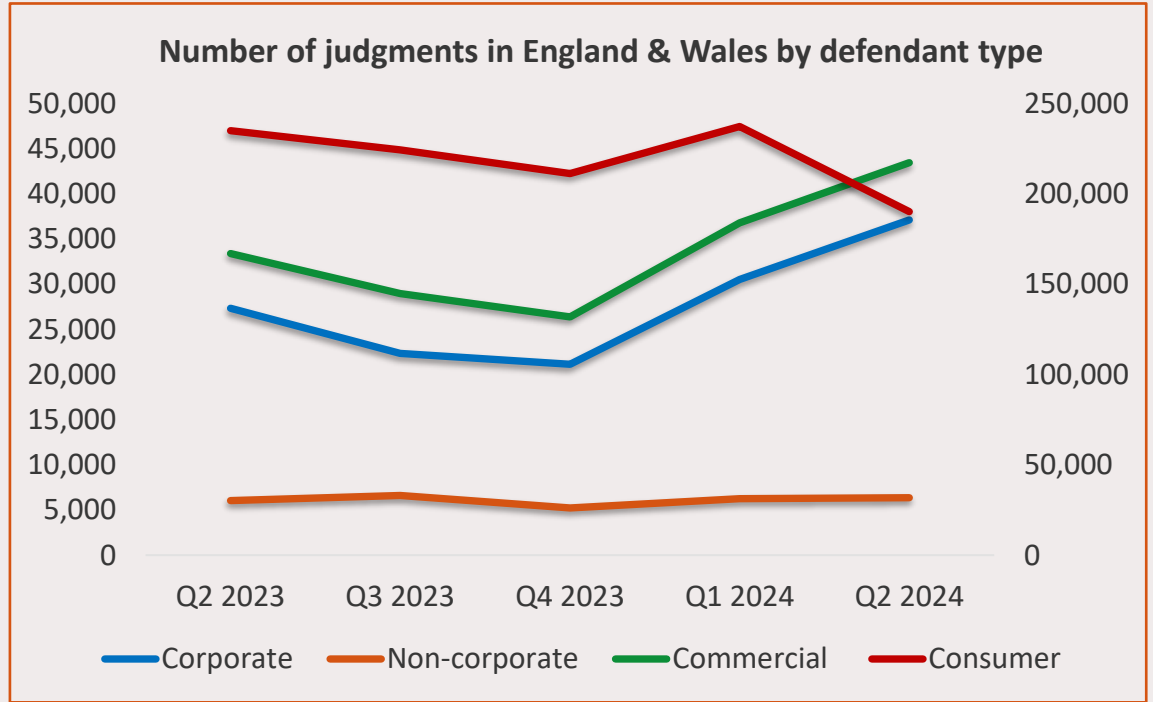
## INCREASE IN NUMBER OF ALL JUDGMENTS APART FROM CONSUMER

Commercial judgments have seen an increase of 18%, from to 36,784 in Q1 2024 to 43,445 in Q2 2024.

The number of corporate judgments also increased this quarter, from 30,515 in Q1 2024 to 37,082 in Q2 2024, a rise of 21%.

Continuing the trend, non-corporate judgments saw a small 1.5% decrease, from 6,269 in Q1 2024 to 6,363 in Q2 2024.

However, consumer judgments this quarter have seen an increase of 20% from the last quarter, from 237,127 in Q1 2024 to 190,023 in Q2 2024.



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

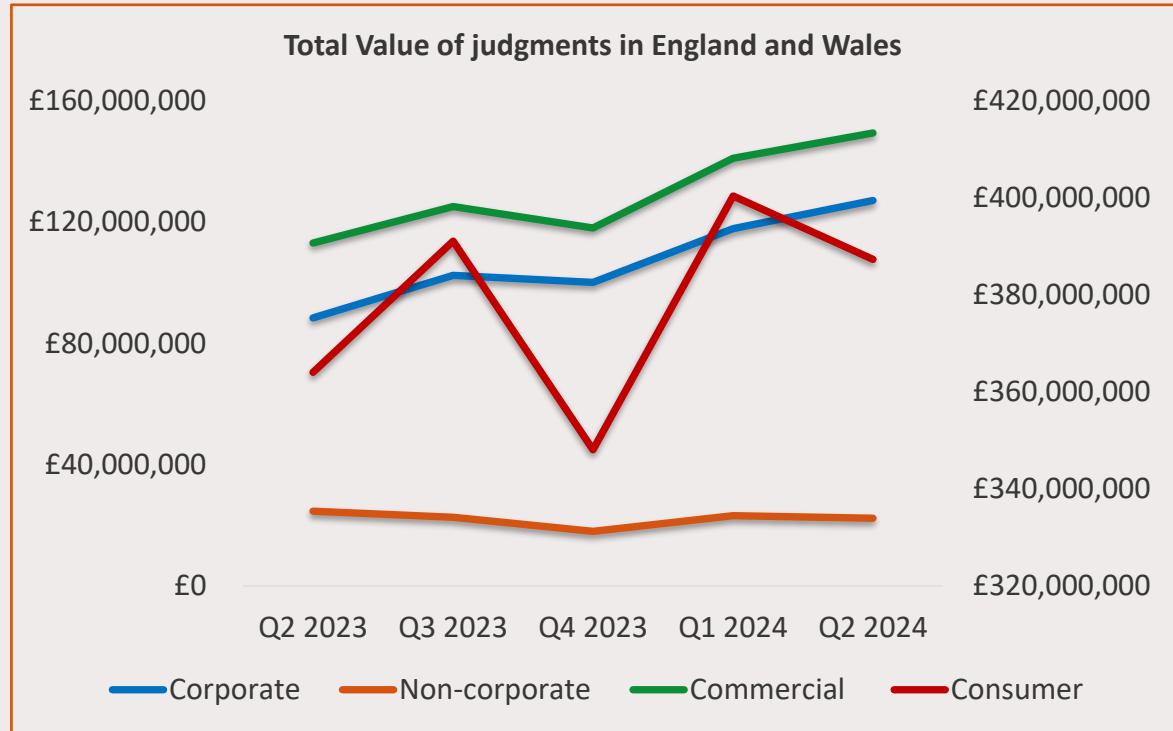
## INCREASE IN TOTAL VALUE OF COMMERCIAL AND CORPORATE JUDGMENTS

Commercial judgments experienced an increase in total value, from £141 million in Q1 2024 to £149 million in Q2 2024, a rise of 6%.

Corporate judgments saw an increase of 8% in total value, from £118 million in Q1 2024 to £127 million in Q2 2024.

However, non-corporate judgments also experienced a decrease of 4% in total value, from £23.2 million in Q1 2024 to £22.3 million in Q2 2024.

The total value of consumer judgments also saw a decrease of 3% this quarter, from £400 million in Q1 2024 to £387 million in Q2 2024.



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



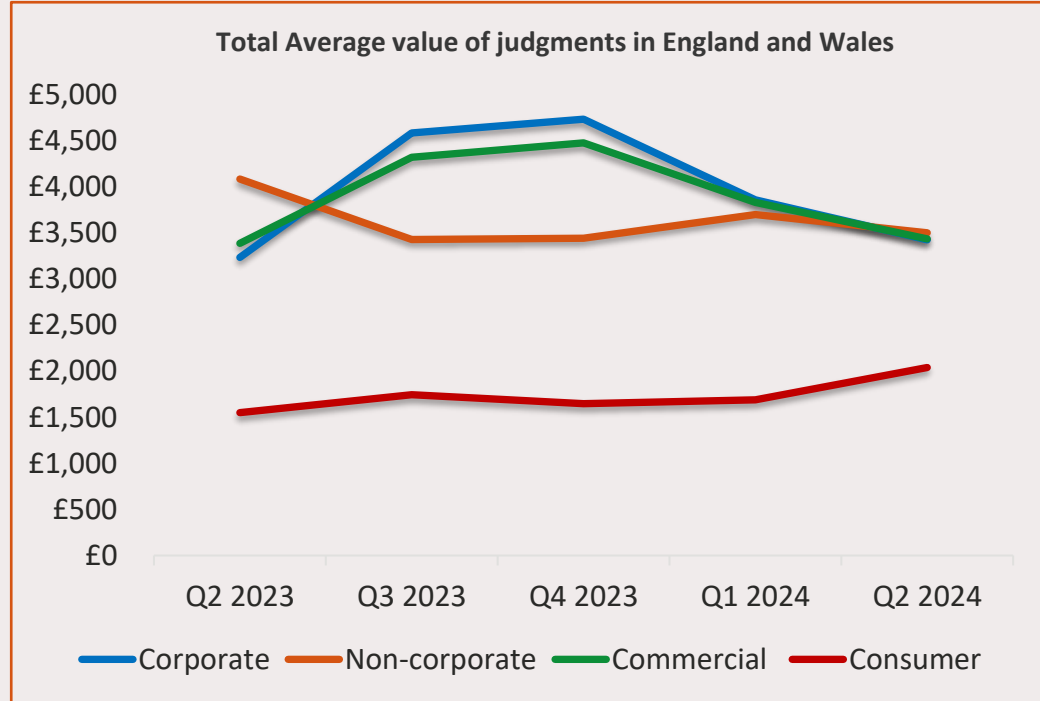
## DECREASE IN ALL JUDGMENTS AVERAGE VALUE APART FROM CONSUMER

The *average* value of commercial judgments decreased by 10%, from £3,832 in Q1 2024 to £3,438 in Q2 2024.

Corporate judgments have also seen a decrease of 11% in the *average* value, from £3,859 in Q1 2024 to £3,427 in Q2 2024.

Non-corporate judgments saw a decrease of 5% in *average* value, from £3,699 in Q1 2024 to £3,501 in Q2 2024.

However, consumer judgments also increased slightly by 21% in *average* value, from £1,688 in Q1 2024 to £2,038 in Q2 2024.





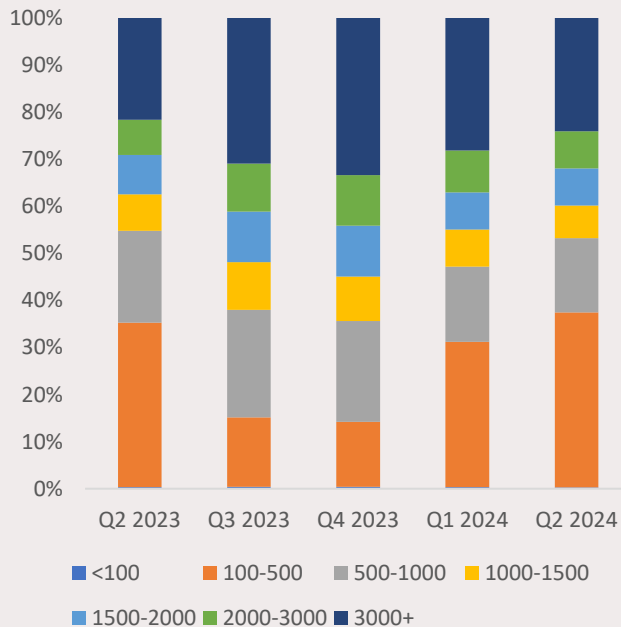


## A CLOSER INSIGHT INTO THE JUDGMENT VALUES OF E&W

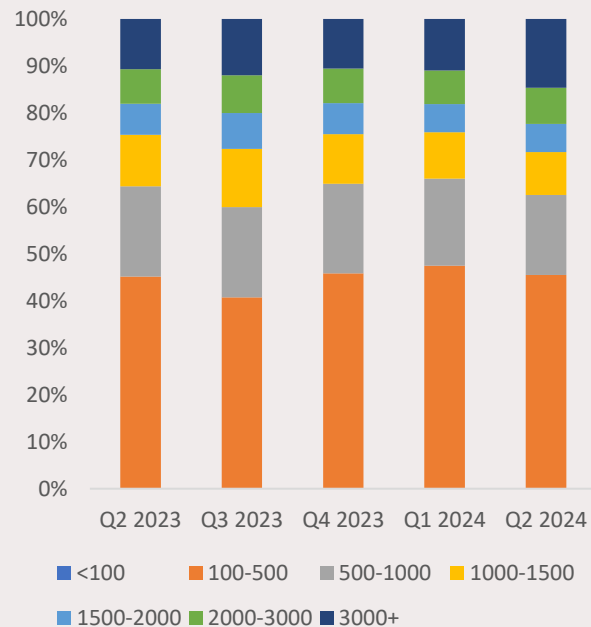
When analysing the breakdown of commercial judgments, there has been only one significant change, with a 6% increase of judgments valued between £100-500.

The breakdown of consumer judgments has seen no significant changes

### Amount breakdown for commercial judgments in E&W



### Amount breakdown for consumer judgments in E&W



# SCOTLAND



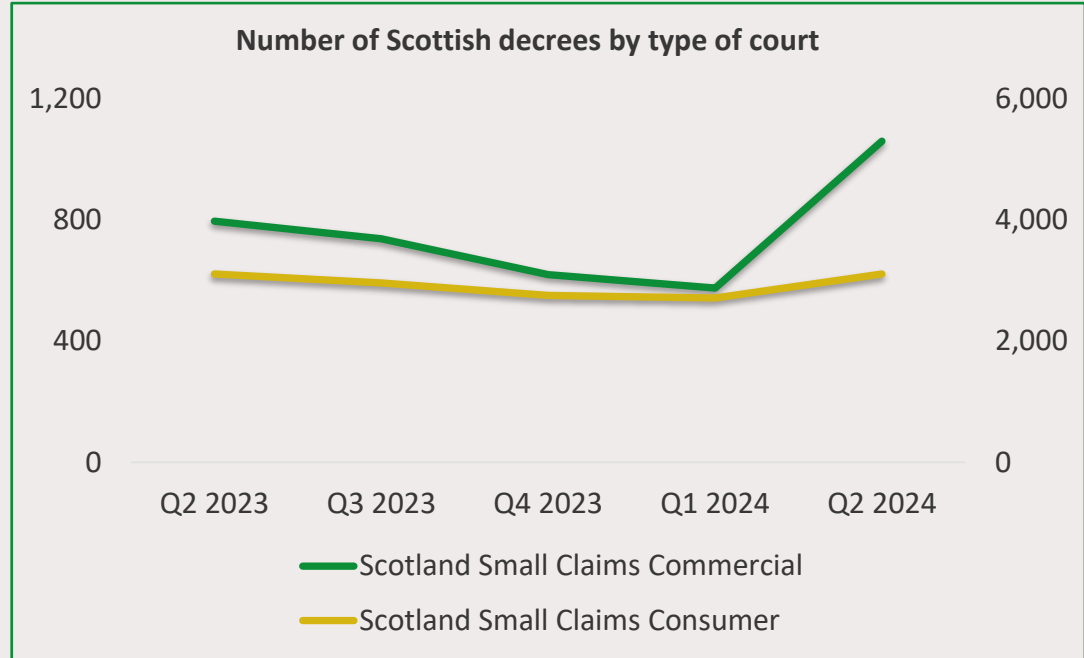
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## OVERALL, THE NUMBER OF ALL DECREES INCREASED

Scotland small claims commercial cases have increased by 85%, from 575 in Q1 2024 to 1,061 in Q2 2024.

Scotland small claims consumer cases have also seen an increase of 15%, from 2,715 cases in Q1 2024 to 3,109 cases in Q2 2024.



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



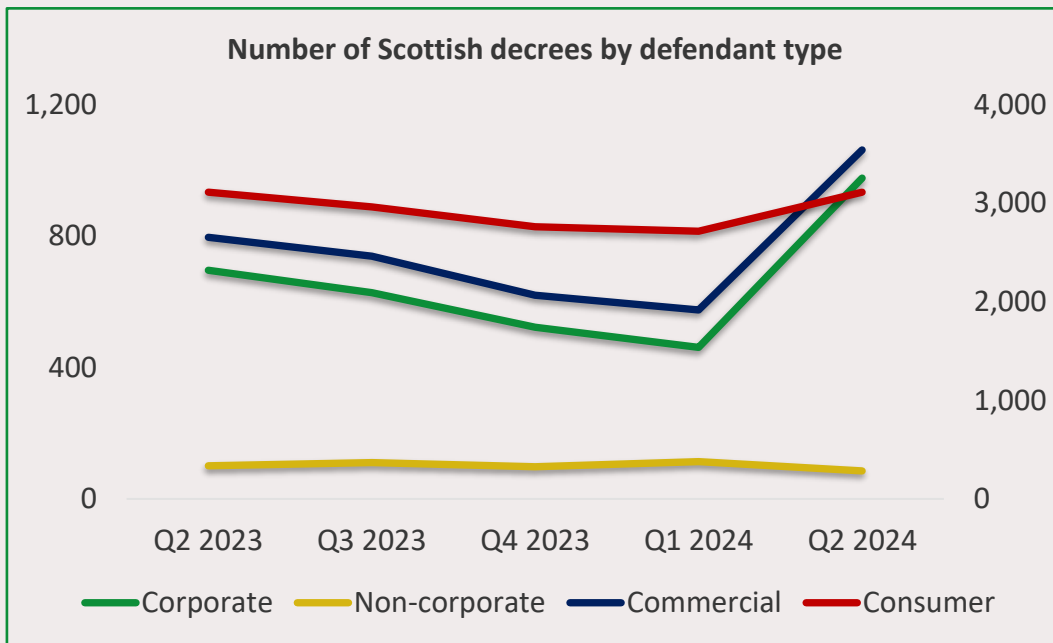
## INCREASE IN THE NUMBER OF ALL DECREES, APART FROM NON-CORPORATE

The number of corporate decrees increased by 112%, from 461 in Q1 2024 to 976 in Q2 2024.

The number of commercial decrees has also seen a rise of 85%, from 575 in Q1 2024 to 1,061 in Q2 2024.

The number of consumer decrees has seen an increase of 15%, from 2,715 in Q1 2024 to 3,109 in Q2 2024.

However, non-corporate decrees saw a decrease of 25%, from 114 in Q1 2024 to 85 in Q2 2024.



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



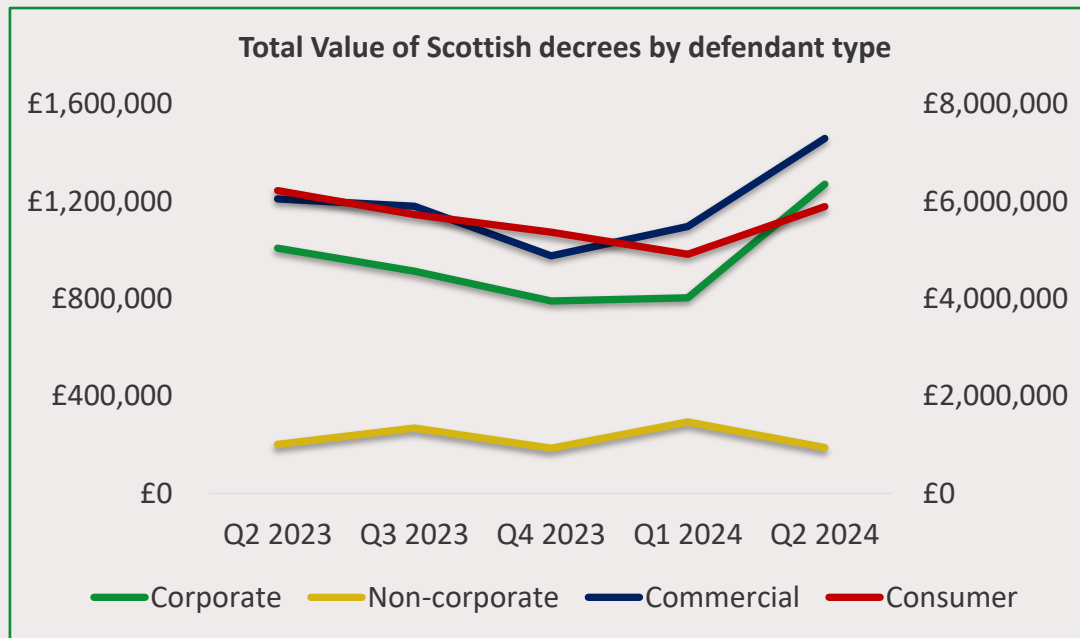
## INCREASE IN TOTAL VALUE FOR ALL DECREES, APART FROM NON-CORPORATE

Corporate cases experienced an increase in *total* value of 58%, from £804,076 in Q1 2024 to £1.27 million in Q2 2024.

Commercial decrees also saw an increase in *total* value of 33%, from £1.1 million in Q1 2024 to £1.46 million in Q2 2024.

The trend continues with consumer cases seeing an increase in *total* value of 20%, from £4.9 million in Q1 2024 to £5.9 million in Q1 2024.

However, non-corporate cases decreased in *total* value by 36%, from £293,076 in Q1 2024 to £187,924 in Q2 2024.



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



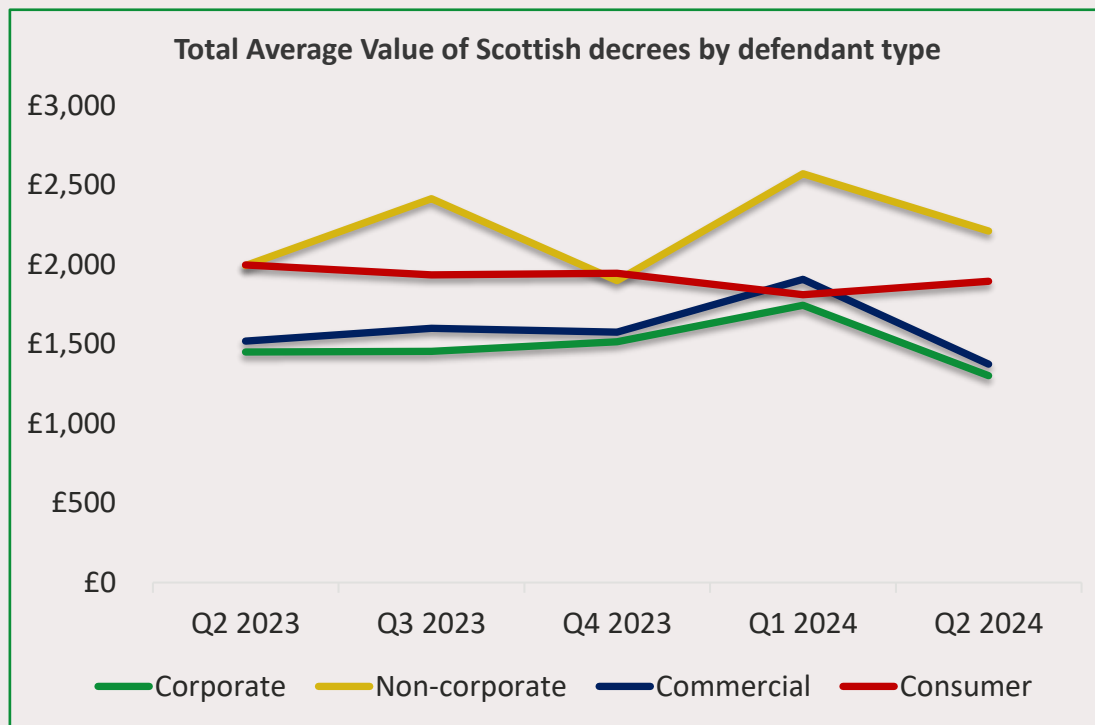
## DECREASE IN THE AVERAGE VALUE APART FROM CONSUMER CASES

Commercial decrees have experienced a decrease in *average* value, from £1,908 in Q1 2024 to £1,375 in Q2 2024, a drop of 28%.

The *average* value of corporate decrees also saw a decrease of 25%, from £1,744 in Q1 2024 to £1,302 in Q2 2024.

The *average* value of non-corporate decrees decreased by 14%, from £2,571 in Q1 2024 to £2,211 in Q2 2024.

However, consumer decrees have seen a small increase in *average* value of 5% , from £1,811 in Q1 2024 to £1,896 in Q2 2024.



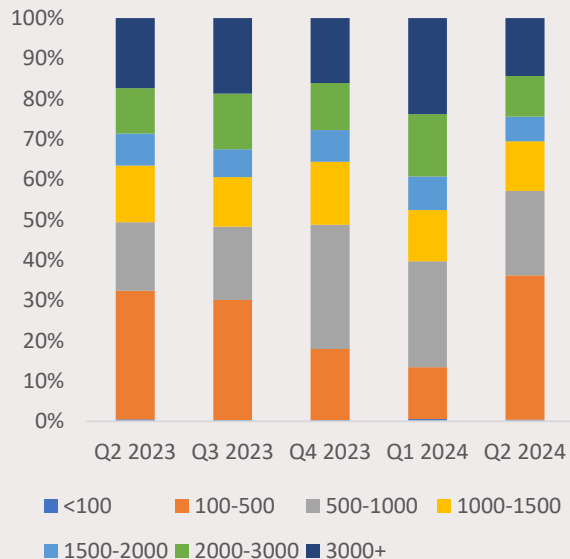


## A CLOSER INSIGHT INTO THE DECREES VALUES FOR SCOTLAND

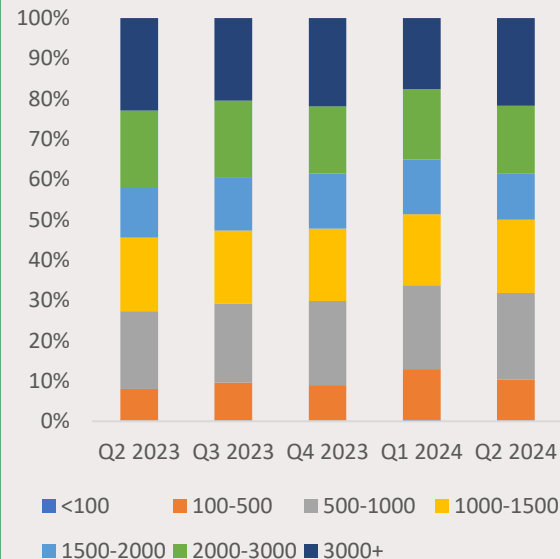
The commercial breakdown shows that cases valued between £100-500 saw an increase of 23%.

The consumer breakdown shows a 4% increase from Q1 2024 to Q2 2024 of cases valued greater than £3,000.

### Amount breakdown for commercial decrees in Scotland



### Amount breakdown for consumer decrees in Scotland



# NORTHERN IRELAND



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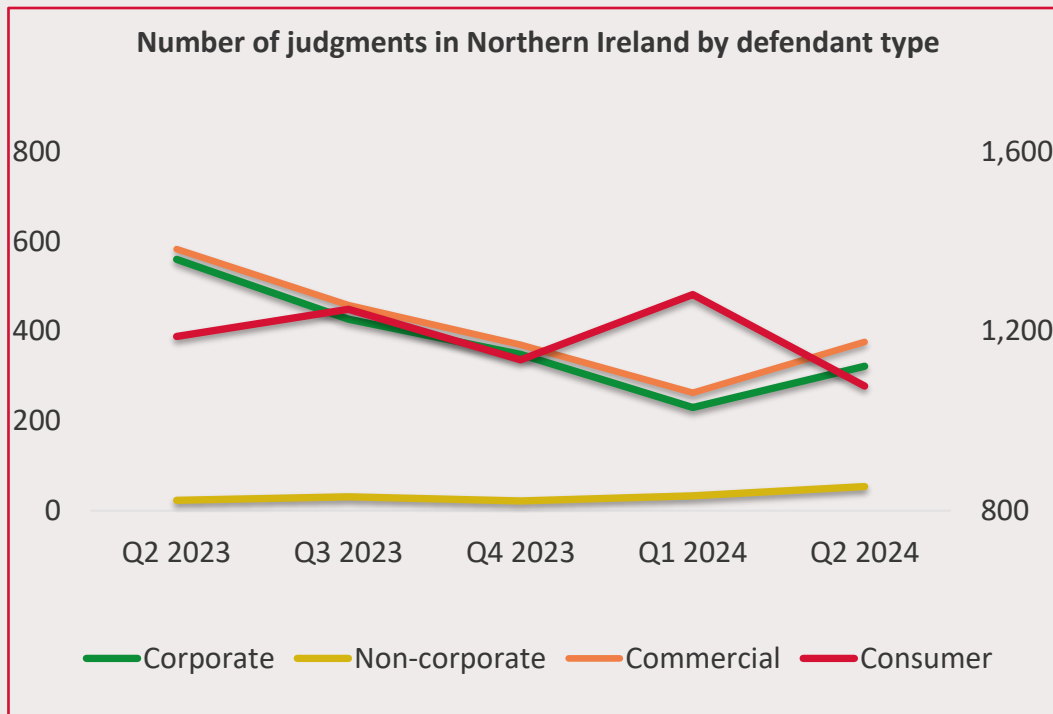
## INCREASE IN ALL JUDGMENTS, APART FROM CONSUMER

Commercial judgments experienced an increase of 43%, from 263 in Q1 2024 to 376 in Q2 2024.

Non-corporate judgments also saw an increase of 64%, from 33 in Q1 2024 to 54 in Q2 2024.

Corporate judgments increased by 40%, from 230 in Q1 2024 to 322 in Q2 2024.

However, consumer judgments decreased by 16%, from 1,282 in Q1 2024 to 1,078 in Q2 2024.



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



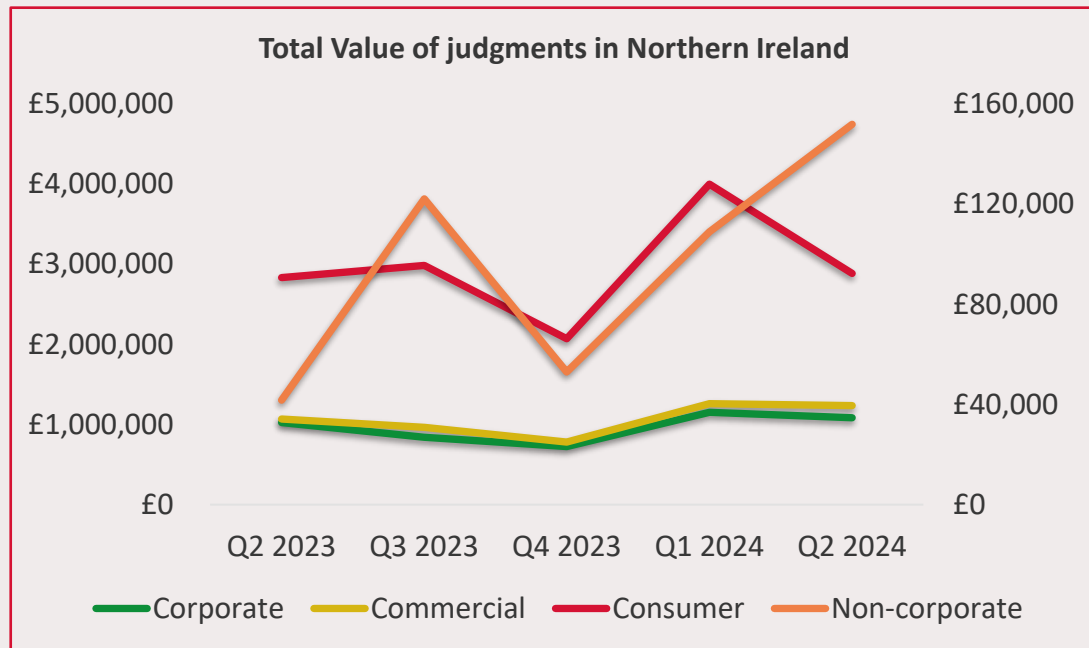
## INCREASE IN THE TOTAL VALUE OF NON-CORPORATE JUDGMENTS

Non-corporate cases also saw an increase of 39% in total value, from £108,835K in Q1 2024 to £151,812 in Q2 2024.

However, the total value of consumer judgments decreased by 28%, from £3.99 million in Q1 2024 to £2.9 million in Q2 2024.

Commercial judgments experienced a small decrease of 2%, from £1.3 million in Q1 2024 to £1.2 million in Q2 2024.

The total value of corporate judgments also saw a small decrease by 6%, from £1.15 million in Q1 2024 to £1.08 million in Q2 2024.



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





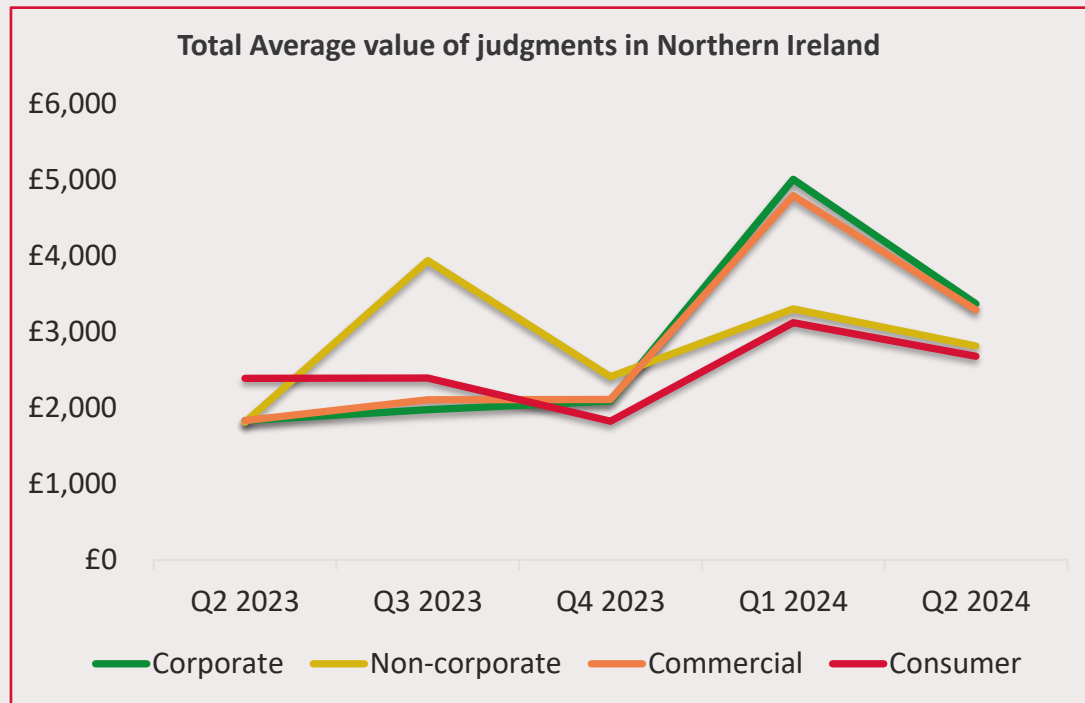
## DECREASE IN THE AVERAGE VALUE OF ALL JUDGMENTS

Commercial judgments saw a decrease of 31% in *average* value, from £4,790 in Q1 2024 to £3,289 in Q2 2024.

The *average* value of corporate judgments also experienced a 33% decrease, from £5,004 in Q1 2024 to £3,369 in Q2 2024.

Non-corporate judgments decreased by 15% in *average* value, from £3,298 in Q1 2024 to £2,811 in Q2 2024.

Consumer judgments also saw a decrease of 14% in *average* value, from £3,119 in Q1 2024 to £2,677 in Q2 2024.



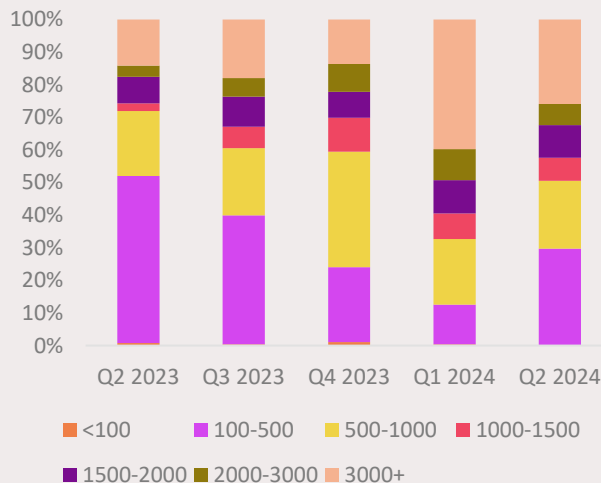


## A CLOSER LOOK INTO THE JUDGMENT VALUES OF NORTHERN IRELAND

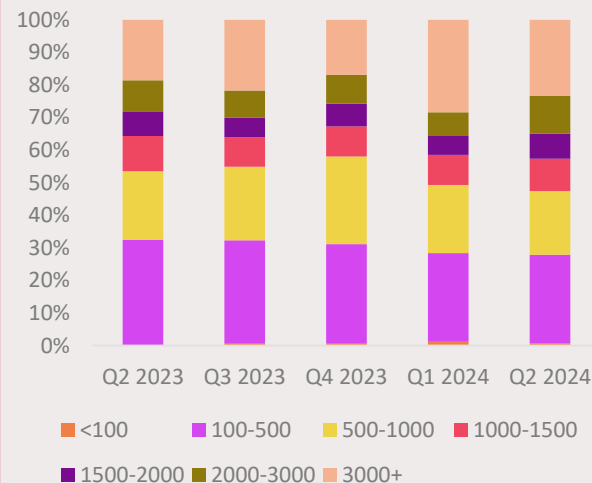
Analysing the breakdown of commercial judgments shows a 17% increase of the values between £100-500. However, the values greater than £3000 saw a decrease of 14%.

Consumer judgments have remained consistent from Q1 2024 to Q2 2024.

### Amount breakdown for commercial judgments in Northern Ireland



### Amount breakdown for consumer judgments in Northern Ireland



# REPUBLIC OF IRELAND



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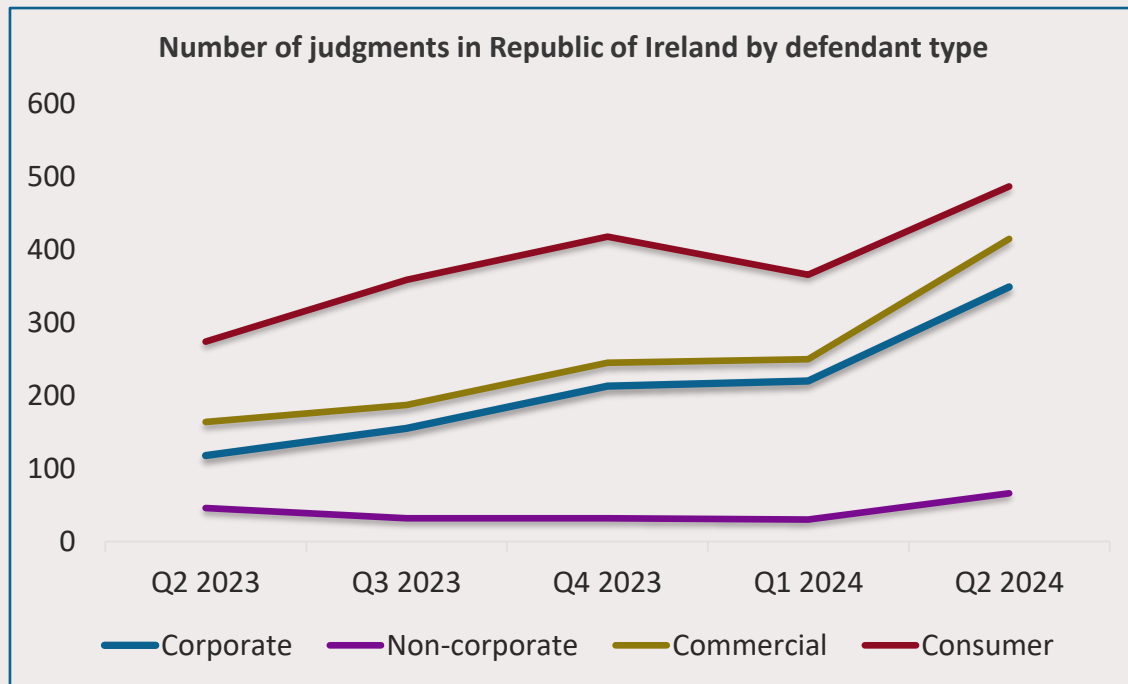
## INCREASE IN THE NUMBER OF ALL JUDGMENTS

Non-corporate judgments have increased by 120%, from 30 in Q1 2024 to 66 in Q2 2024.

Corporate judgments have also seen an increase of 59%, from 220 in Q1 2024 to 349 in Q2 2024.

Commercial judgments increased by 66%, from 250 in Q1 2024 to 415 in Q2 2024.

The trend continues as consumer judgments have seen an increase of 33%, from 366 in Q1 2024 to 487 in Q2 2024.



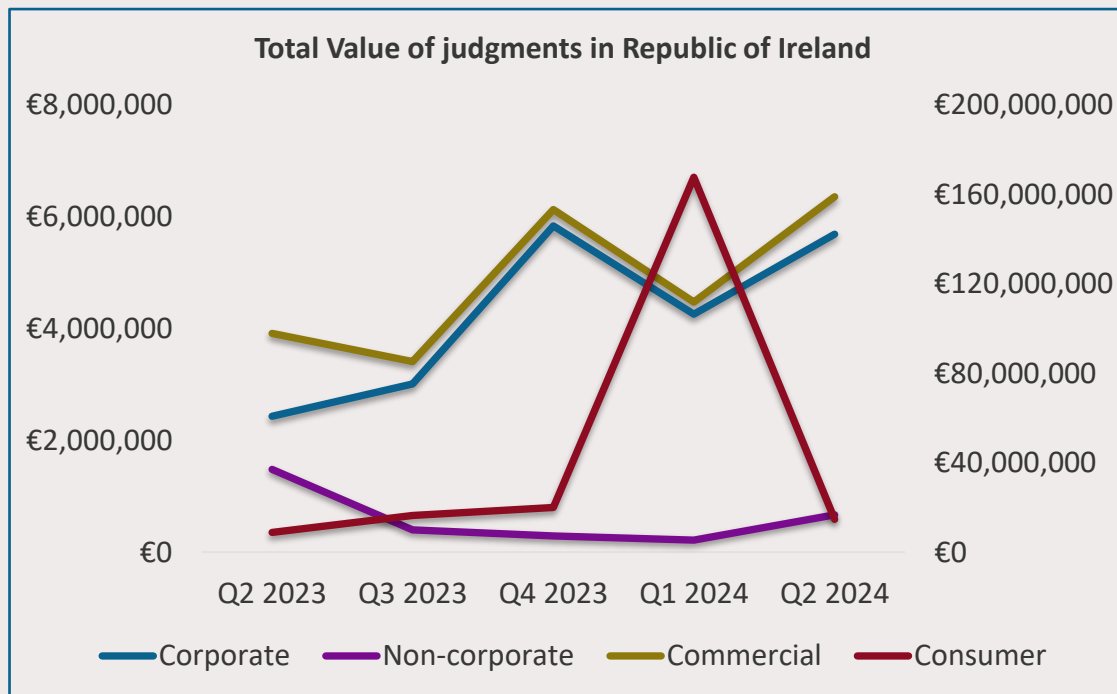
## INCREASE IN TOTAL VALUE, APART FROM CONSUMER JUDGMENTS

The *total* value of non-corporate judgments has increased by **209%**, from €216.6k in Q1 2024 to €669,633 in Q2 2024.

Corporate judgments have also seen an increase of 34% in *total* value, from €4.3 million in Q1 2024 to €5.7 million in Q2 2024.

The *total* value of commercial judgments went from €4.5 million in Q1 2024 to €6.4 million in Q2 2024, a 42% rise.

However, the *total* value of consumer judgments has seen a significant decrease of 91%, from €167.7 million in Q1 2024 to €14.6 million in Q2 2024.



\*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.



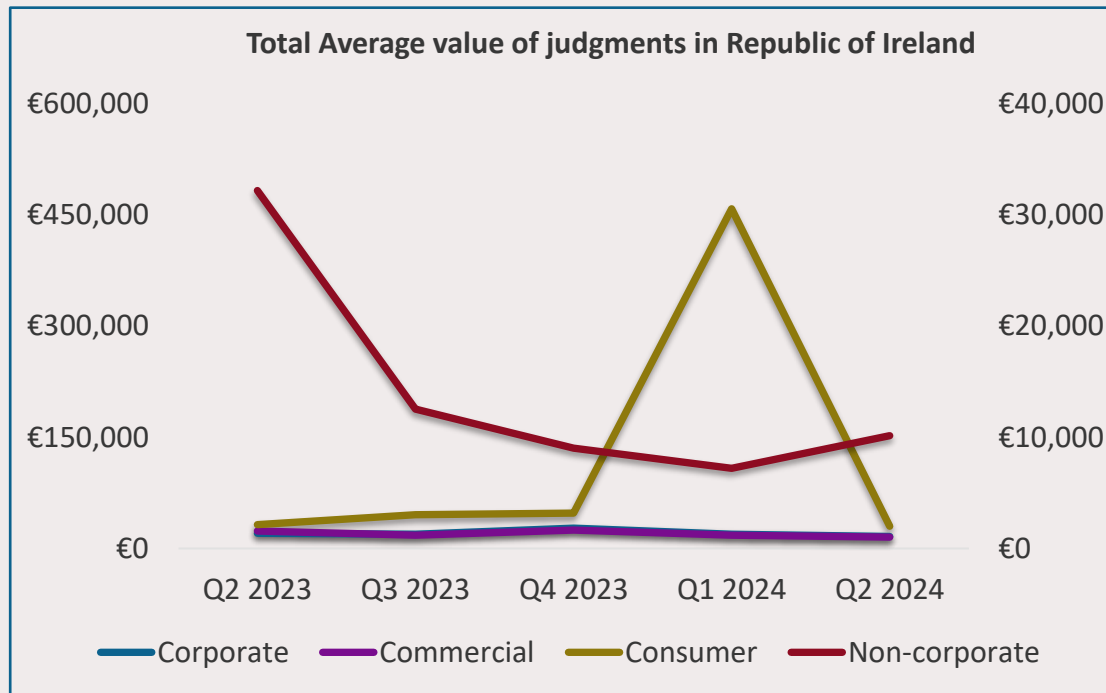
## INCREASE IN THE AVERAGE VALUE OF NON-CORPORATE JUDGMENTS

The *average* value of non-corporate judgments increased by 41%, from €7K in Q1 2024 to €10K in Q2 2024.

However, the average value of corporate judgments decreased, from €19K in Q1 2024 to €16K in Q2 2024, a drop of 16%.

The average value of commercial judgments also saw a decrease of 14%, from €17k in Q1 2024 to €15k in Q2 2024.

The average value of consumer judgments experienced a decrease of 93%, from €458k in Q1 2024 to €30k in Q2 2024.



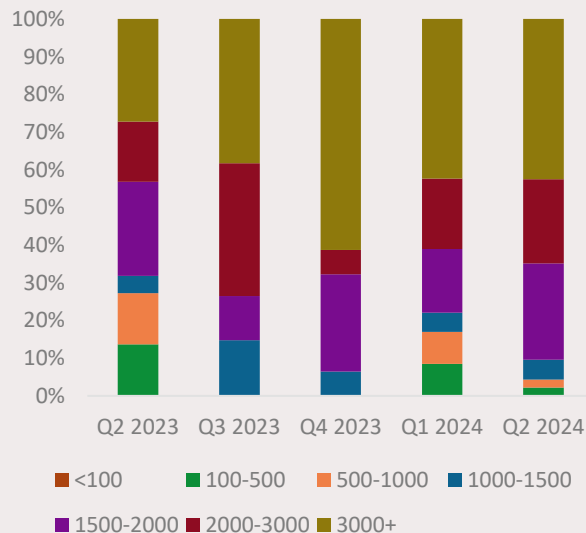




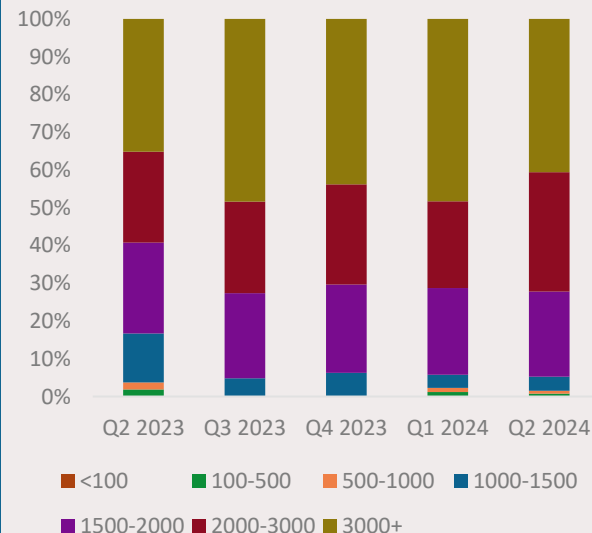
## A CLOSER LOOK INTO JUDGMENT VALUES IN THE REPUBLIC OF IRELAND

Commercial and consumer judgments have remained consistent from Q1 2024 to Q2 2024.

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



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



# JERSEY



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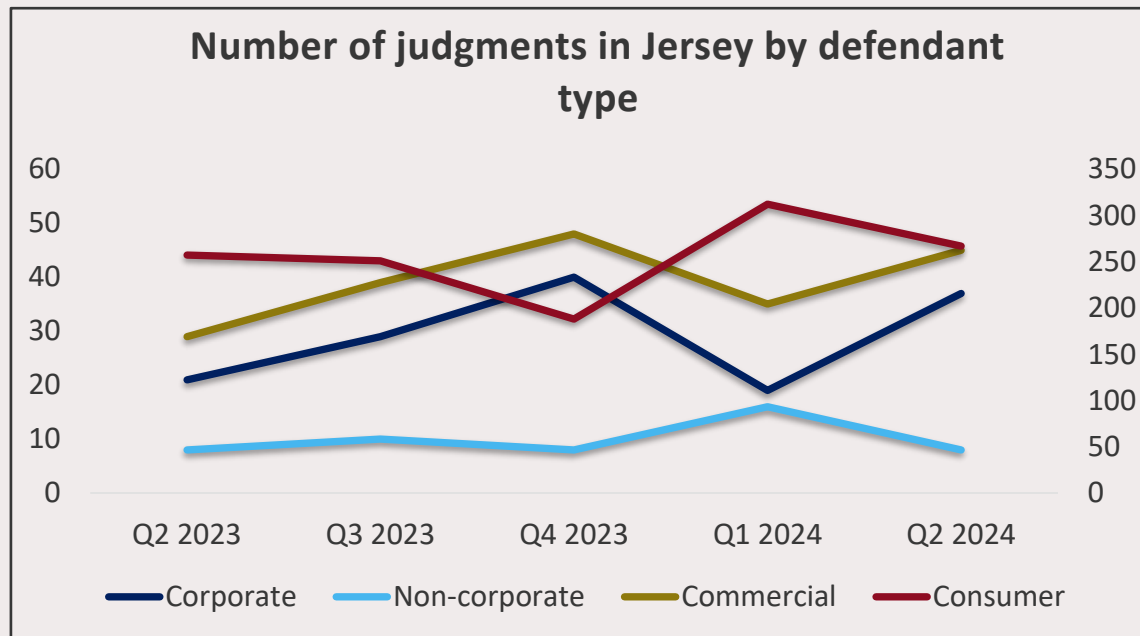
## INCREASE IN THE NUMBER OF JUDGMENTS, EXCEPT FOR CONSUMER & NON-CORPORATE JUDGMENTS

Commercial judgments experienced an increase of 29%, from 35 in Q1 2024 to 45 in Q2 2024.

Corporate judgments also increased, from 19 in Q1 2024 to 37 in Q2 2024, a rise of 95%.

However, non-corporate judgments have seen a decrease of 50%, from 16 in Q1 2024 to 8 in Q2 2024.

The number of consumer judgments also saw a decrease of 14%, from 312 in Q1 2024 to 267 in Q2 2024.



\*Consumer Judgments plotted on the right hand axis.



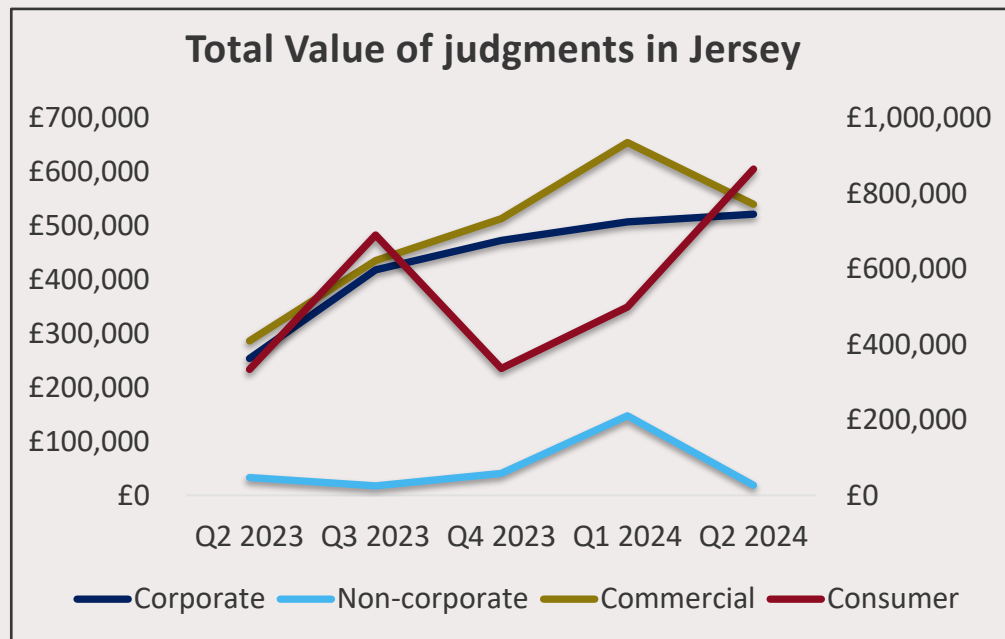
## DECREASE IN TOTAL VALUE OF NON-CORPORATE & COMMERCIAL JUDGMENTS

The *total* value of non-corporate judgments decreased, from £147k in Q1 2024 to £18k in Q2 2024, a drop of 88%.

The *total* value of commercial judgments also saw a decrease of 18%, from £654k in Q1 2024 to £540k in Q2 2024.

However, the *total* value of corporate judgments saw a small increase by 3%, from £507k in Q1 2024 to £521k in Q2 2024.

The *total* value of consumer judgments increased by 73%, from £499k in Q1 2024 to £864k in Q2 2024.



\*Consumer Judgments plotted on the right hand axis.



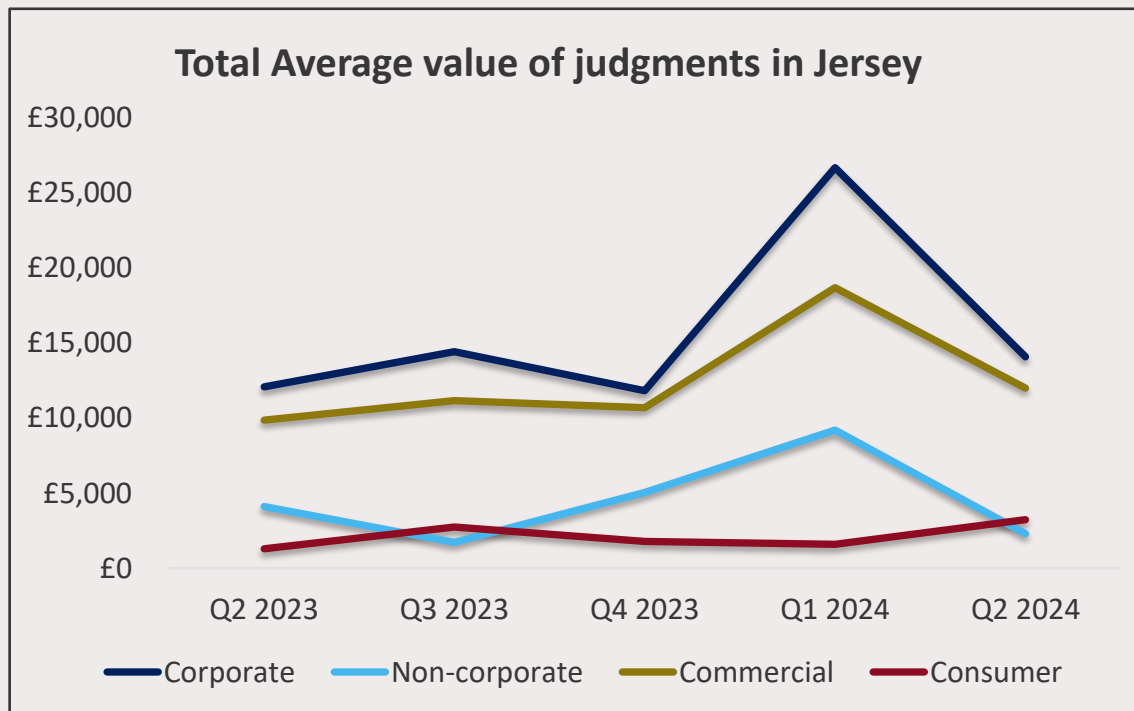
## INCREASE IN AVERAGE VALUE OF CONSUMER JUDGMENTS.

The *average* value of consumer judgments increased by **102%**, from £1,599 in Q1 2024 to £3,236 in Q2 2024

However, the *average* value of commercial judgments decreased by 36%, from £18,689 in Q1 2024 to £11,992 in Q2 2024.

The *average* value of corporate judgments also decreased by 47%, from £26,676 in Q1 2024 to £14,088 in Q2 2024.

Non-corporate judgments saw a decrease of 75% in *average* value, from £9,204 in Q1 2024 to £2,297 in Q2 2024.



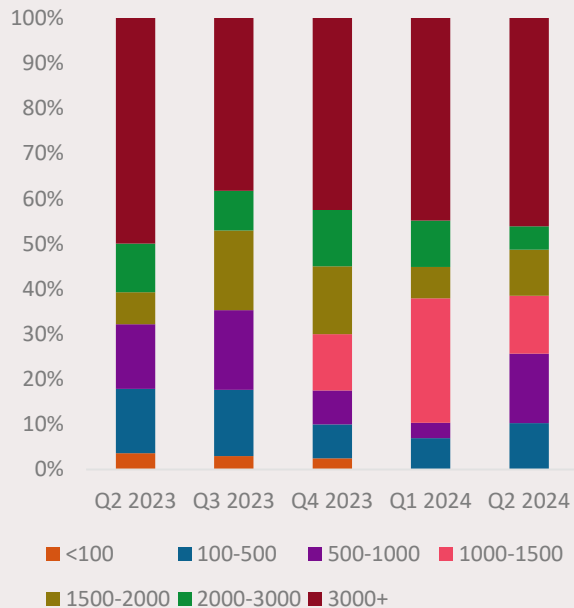


## A CLOSER LOOK INTO THE JUDGMENT VALUES IN JERSEY

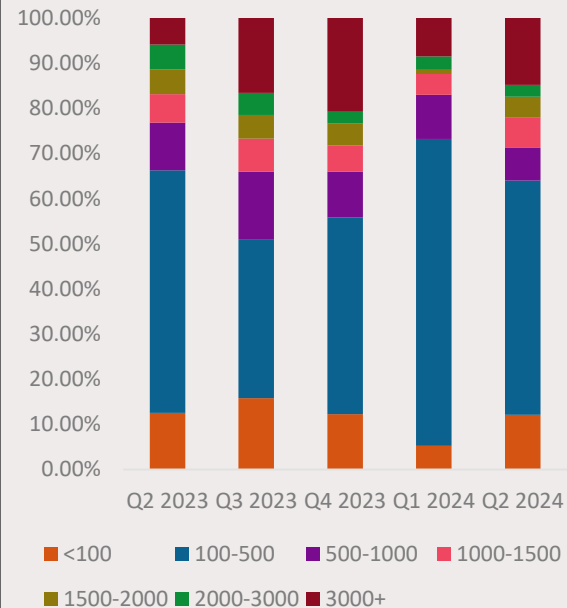
Analysing the commercial judgments, there was an 11% increase in the proportion of judgments valued between £500-1,000. The proportion of judgments valued between £1,000-1,500 saw a decrease of 14%.

Consumer judgments have seen a 16% decrease in the proportion of judgments valued between £100-500.

### Amount breakdown for commercial judgments in Jersey



### Amount breakdown for consumer judgments in Jersey



# ISLE OF MAN



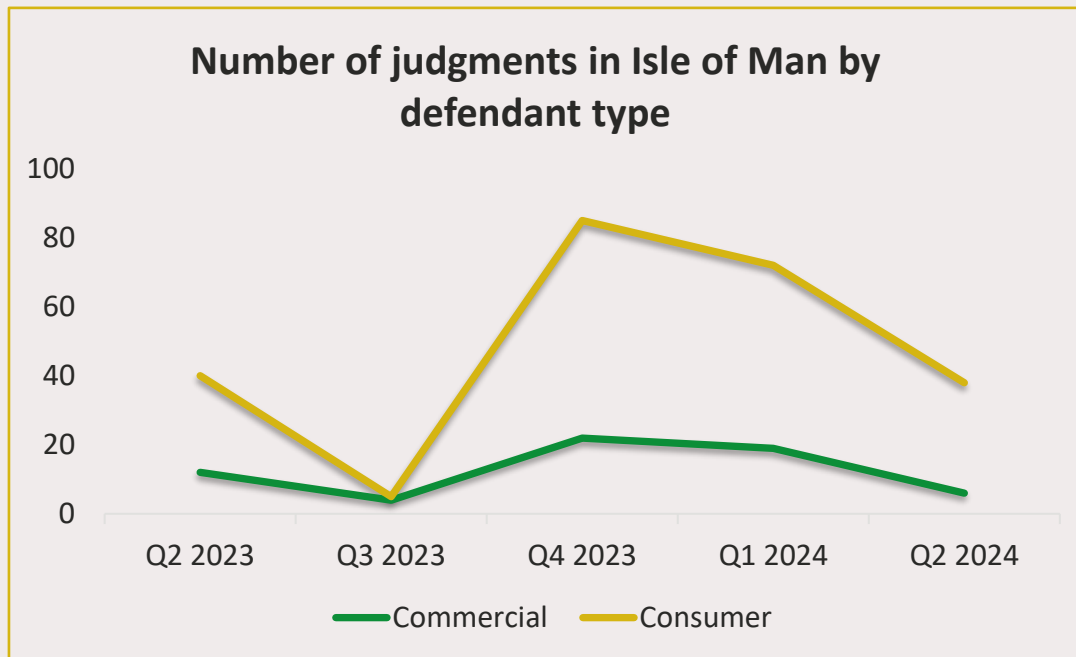
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## DECREASE IN CONSUMER & COMMERCIAL JUDGMENTS

Commercial judgments experienced a 68% decrease, from 19 in Q1 2024 to 6 in Q2 2024.

Consumer judgments also saw a decrease of 47%, from 72 in Q1 2024 to 38 in Q2 2024.



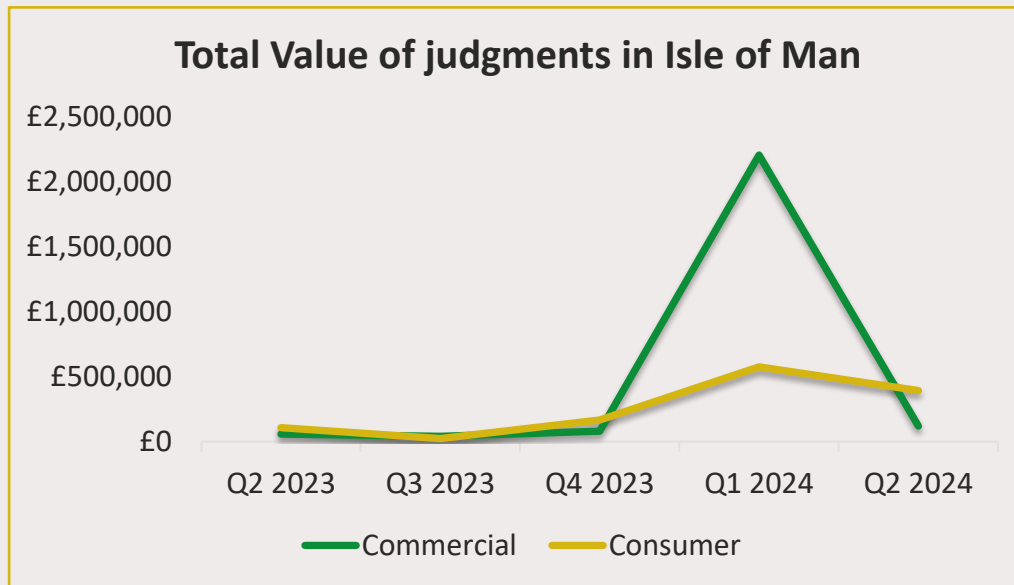




## INCREASE IN THE TOTAL VALUE OF COMMERCIAL & CONSUMER JUDGMENTS

Commercial judgments experienced a decrease of 95%, from £2.2 million in Q1 2024 to £120k in Q2 2024.

The *total* value of consumer judgments decreased, from £574.6K in Q1 2024 to £393K in Q2 2024, a drop of 32%.



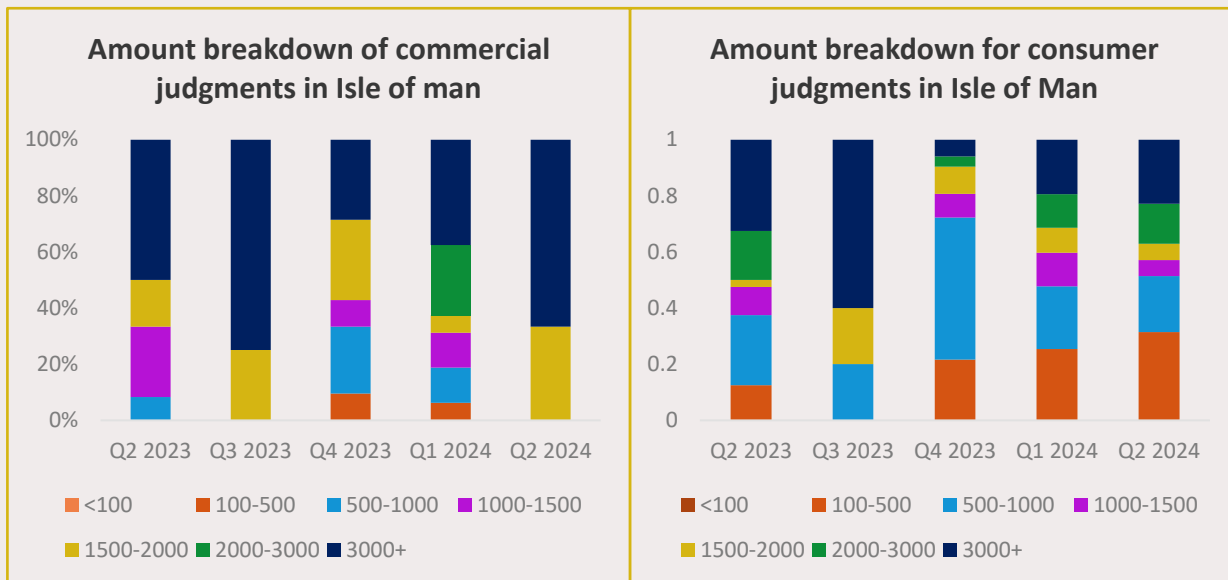
\*There is an outlier corporate judgment for £1,216,396 which has increased total value.



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

Commercial judgments valuing between £1500-2,000 saw an increase of 27%. The proportion of judgments between £2,000-3,000 saw a 25% decrease. Judgments valued greater than £3,000 saw a 29% increase

Consumer judgments have remained consistent from Q1 2024 to Q2 2024.



# High Court & Equivalent Jurisdictions



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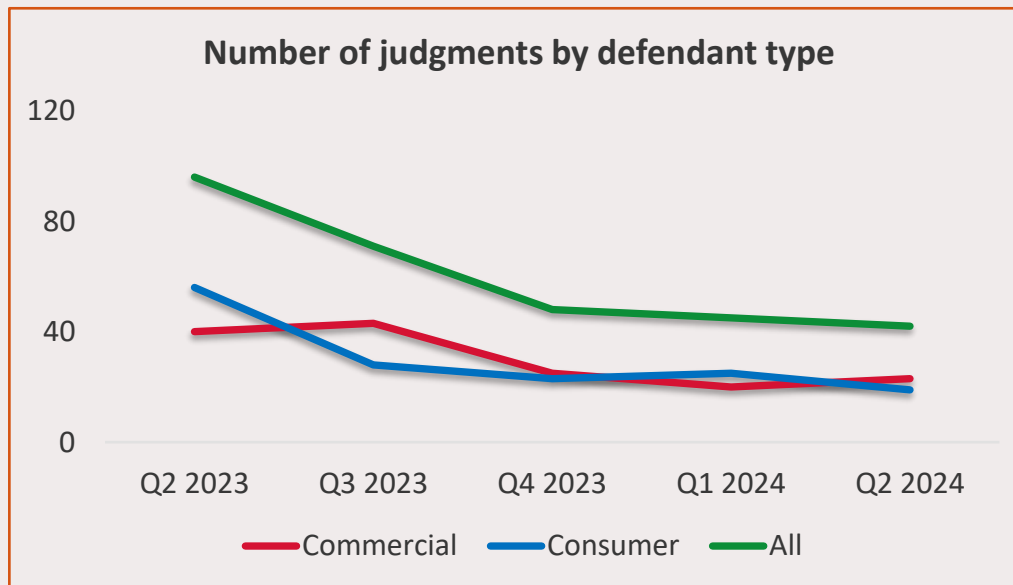
## DECREASE IN VALUE OF CONSUMER & COMMERCIAL JUDGMENTS

The **number** of all judgments has decreased by 7%, from 45 in Q1 2024 to 42 in Q1 2024.

The **total value** of all judgments decreased by 85%, from £59.7M in Q1 2024 to £8.9M in Q2 2024.

The **average value** of all judgments decreased by 85%, from £1.4 million in Q1 2024 to £212k in Q2 2024.

### England & Wales High Court Judgments





## INCREASE IN VALUE OF DECREES

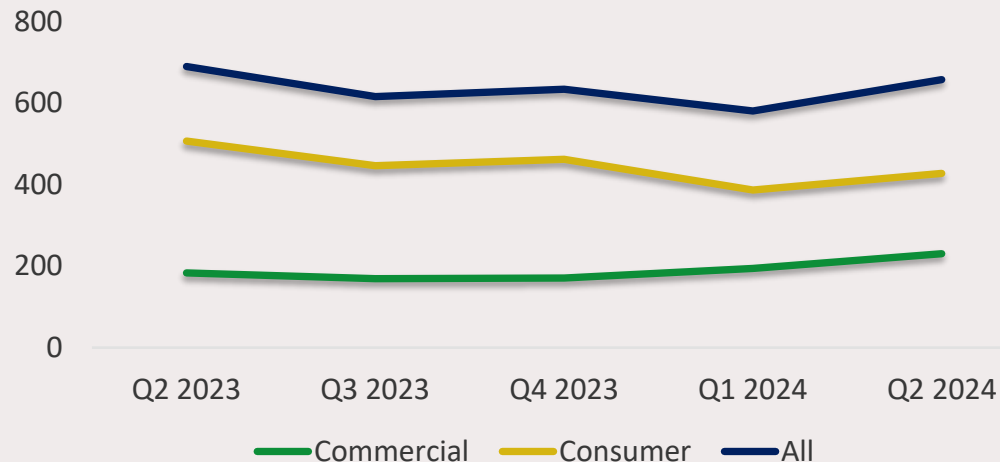
The **number** of all decrees have increased by 2%, from 580 in Q1 2024 to 675 in Q2 2024.

The **total value** of all decrees increased by 13%, from £8.9M in Q1 2024 to £9.1M in Q2 2024.

The **average value** of all decrees decreased by 10%, from £15.4K in Q1 2024 to £13.9K in Q2 2024.

### Scotland Ordinary Causes

#### Number of judgments by defendant type





## DECREASE IN VALUE OF CONSUMER & COMMERCIAL JUDGMENTS

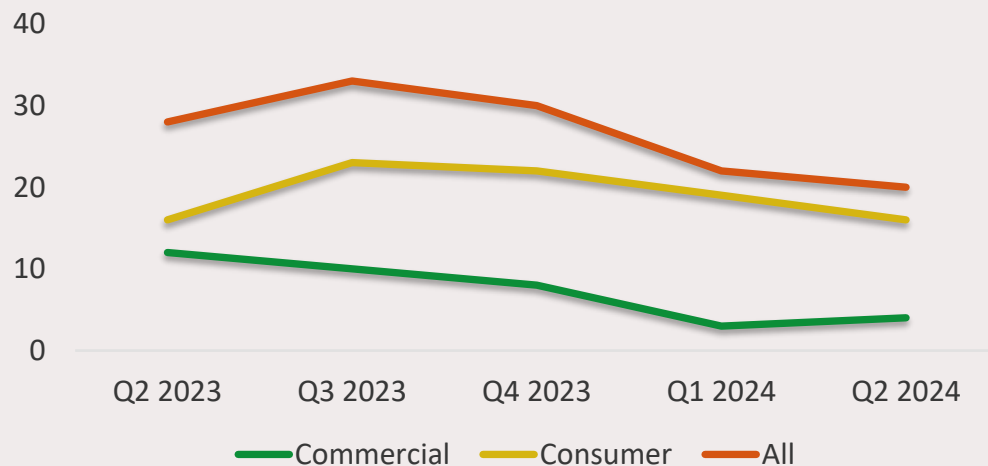
The **number** of all judgments has decreased by 9%, from 22 in Q1 2024 to 20 in Q2 2024.

The **total value** of all judgments decreased by 18%, from £2.8M in Q1 2024 to £2.3M in Q2 2024

The **average value** of all judgments decreased by 68%, from 129K in Q1 2024 to £116K in Q2 2024.

### Northern Ireland High Court Judgments

#### Number of judgments by defendant type



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