

# Q3 2024 Statistics Book

**Published November 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.



3 – Registry Trust statistics book Q3 2024

# Essential Information & Glossary

- **Commercial Judgment** – Refers to a legal decision made in businesses related disputes, typically involving companies or commercial entities.
- **Consumer Judgment** – Refers to a legal decision made in a case where a consumer is involved in a dispute, typically with a business or service provider.
- **Corporate Judgment** – Refers to a legal decision made in cases involving quantities such as businesses companies or organisations.
- **Decrees** – Scottish Decrees are legal orders issued by a court in Scotland, particularly by the Sheriff Court or the Court of Session following the resolution of a civil case.
- **Defendant** – is a person or entity who is being accused or suit in a legal case.
- **High Court Judgment** – Refers to a decision made by the high court of justice. The High Court hears from more serious cases.
- **Judgment** – Refers to decision made by a court in legal cases. A judgment resolves issues in dispute between the parties involved.
- **Jurisdiction** – Refers to the geographical area which an authority extends.
- **Non – Corporate Judgment** – refers two legal decisions made in cases involving individual's partnerships or non-corporate entities, rather than businesses or corporations.
- **Scottish Ordinary Causes** - These cases are the equivalent to a high court judgement.
- **Scottish Small Claim** – Is a type of legal proceeding pursued in Scotland used to resolve low value civil disputes.

**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.

**NOTE:** Value numbers in this presentation have been rounded for ease of understanding.

# QUARTERLY ROUND UP

**294,046** NEW JUDGMENTS WERE PROCESSED THIS QUARTER WITH A TOTAL VALUE OF **£664,946,579** EXCLUDING HIGH COURT AND SCOTLAND ORDINARY CAUSES. **46,971** SATISFACTIONS WERE PROCESSED QUARTERLY

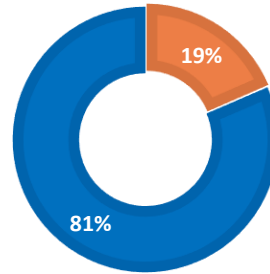
During the period of 1<sup>st</sup> July 2024 to 30<sup>th</sup> September 2024, 97.45% of all judgments came from courts in England and Wales.

Compared to the same period last year, the number of judgments across all jurisdictions saw a 22% increase, moving from 240,342 to 294,046.

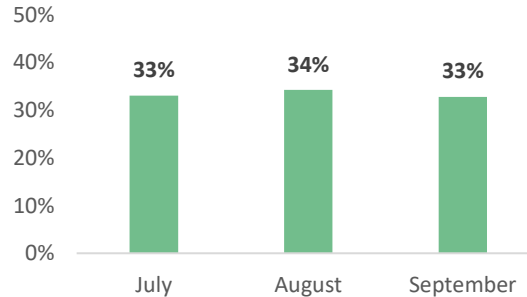
The *average* value of judgments across all jurisdictions this quarter was £2,261. This represents a decrease in the average value of 5%, as compared to Q2 2024.

## DEFENDANT TYPE

Commercial Consumer



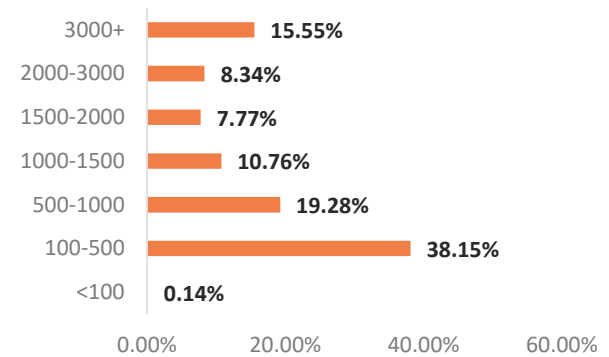
## Monthly Breakdown of Q3 Judgments



## REGIONAL SHARE

ENGLAND AND WALES	<b>97.45%</b>
SCOTLAND	<b>1.59%</b>
NORTHERN IRELAND	<b>0.53%</b>
REPUBLIC OF IRELAND	<b>0.33%</b>
JERSEY	<b>0.09%</b>
ISLE OF MAN	<b>0.021%</b>

## Amount breakdown



# ENGLAND & WALES



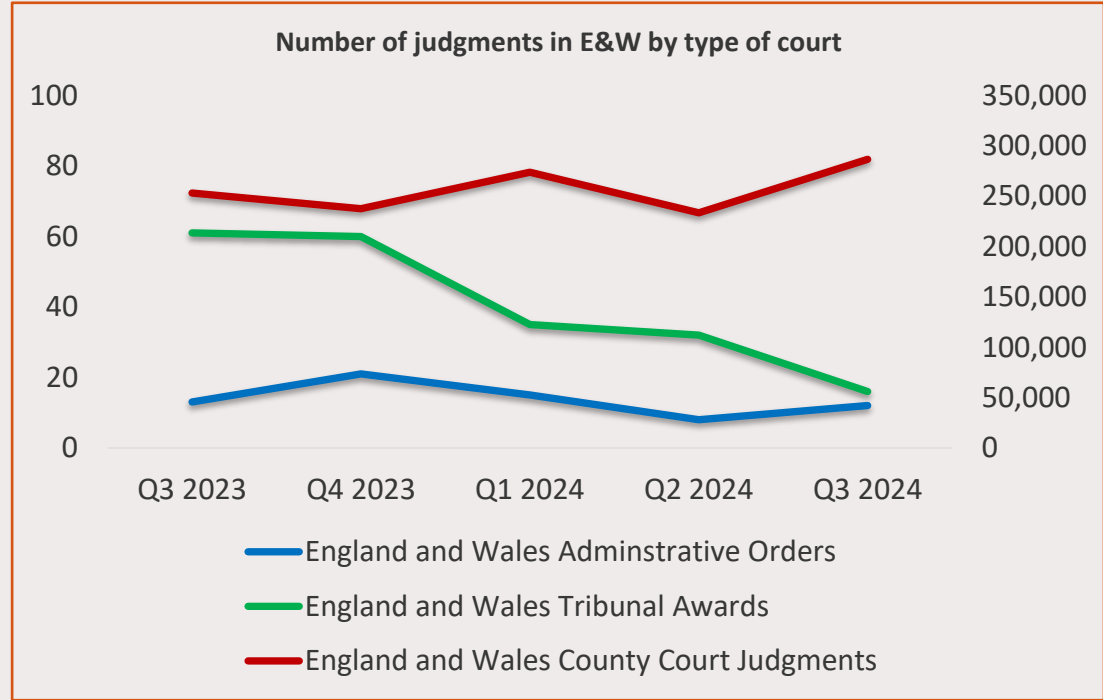
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## INCREASE IN COUNTY COURT JUDGMENTS

This quarter of Q3 2024 has seen an increase of 23% in the number of County Court Judgments, from 233,427 in Q2 2024 to 286,533 in Q3 2024.

In this quarter there has been a decrease in the number of Tribunal Awards in Q3 2024 of 50%, as compared to the previous quarter, from 32 in Q2 2024 to 16 in Q3 2024.

The number of Administrative Orders has increased by 50%, from 8 in Q2 2024 to 12 in Q3 2024.



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

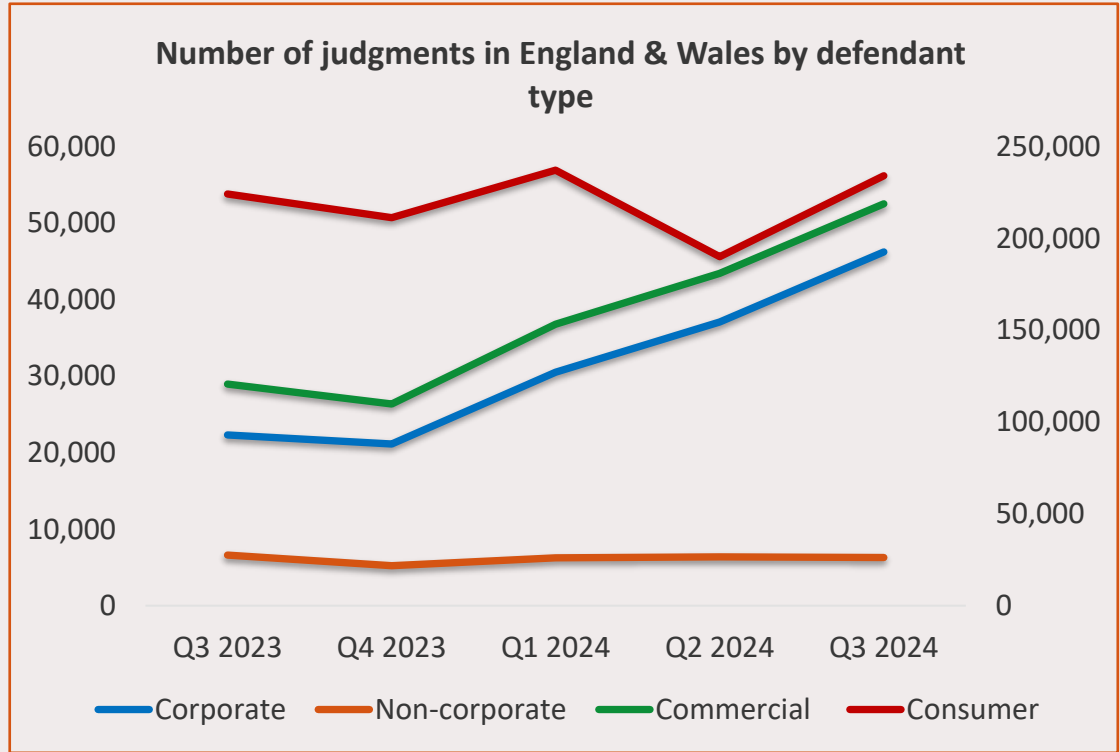
## INCREASE IN NUMBER OF ALL JUDGMENTS APART FROM NON-CORPORATE

Commercial judgments have seen an increase of 21%, from to 43,445 in Q2 2024 to 52,517 in Q3 2024.

The number of corporate judgments also increased this quarter, from 37,082 in Q2 2024 to 46,226 in Q3 2024, a rise of 25%.

However, non-corporate judgments saw a small 1.1% decrease, from 6,363 in Q2 2024 to 6,291 in Q3 2024.

Consumer judgments this quarter have seen an increase of 23% from the last quarter, from 190,023 in Q2 2024 to 234,047 in Q3 2024.



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

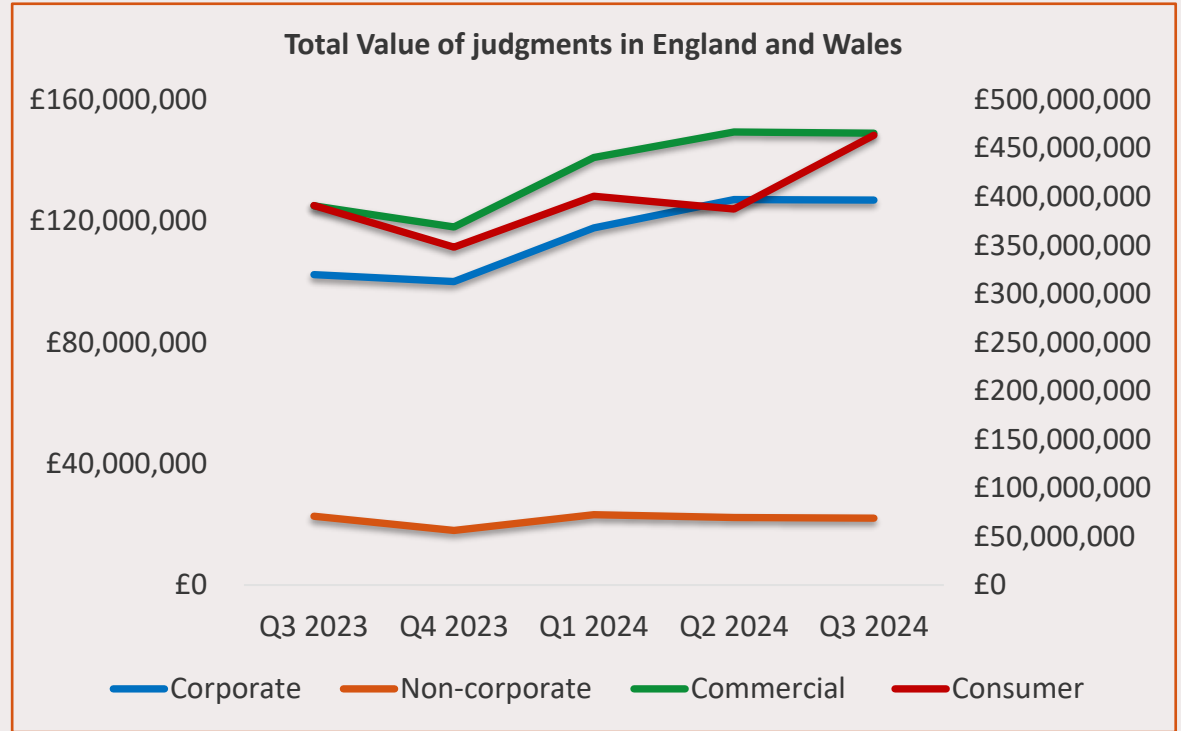
## DECREASE IN TOTAL VALUE OF ALL JUDGMENTS APART FROM CONSUMER

Commercial judgments experienced a small decrease in total value, from £149 million in Q2 2024 to £148 million in Q3 2024, a drop of 0.28%.

Corporate judgments also saw a small decrease of 0.16% in total value, from £127 million in Q2 2024 to £126 million in Q3 2024.

The trend continues with non-corporate judgments also experiencing a decrease of 1% in total value, from £22.3 million in Q2 2024 to £22.1 million in Q3 2024.

However, the total value of consumer judgments saw an increase of 20% this quarter, from £387 million in Q2 2024 to £463 million in Q3 2024.



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





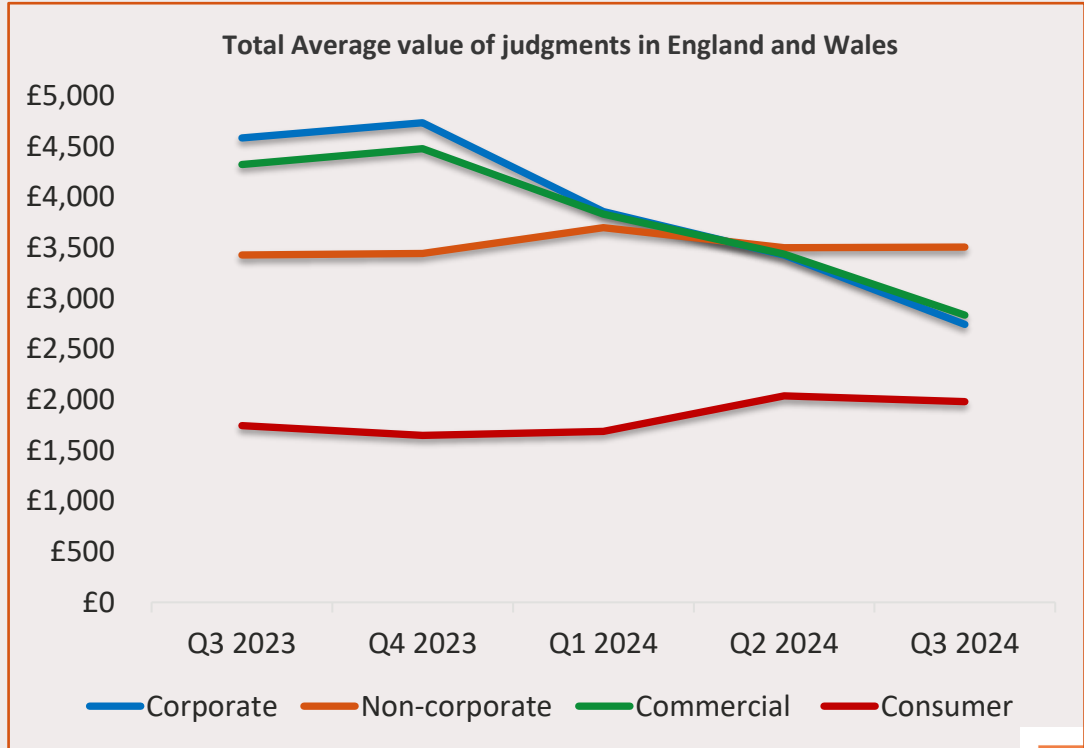
## DECREASE IN ALL JUDGMENTS AVERAGE VALUE APART FROM NON-CORPORATE

The *average* value of commercial judgments decreased by 18%, from £3,438 in Q2 2024 to £2,835 in Q3 2024.

Corporate judgments have also seen a decrease of 20% in the *average* value, from £3,427 in Q2 2024 to £2,743 in Q3 2024.

However, non-corporate judgments saw an increase of 0.2% in *average* value, from £3,501 in Q2 2024 to £3,508 in Q3 2024.

Consumer judgments increased slightly by 3% in *average* value, from £2,038 in Q2 2024 to £1,980 in Q3 2024.



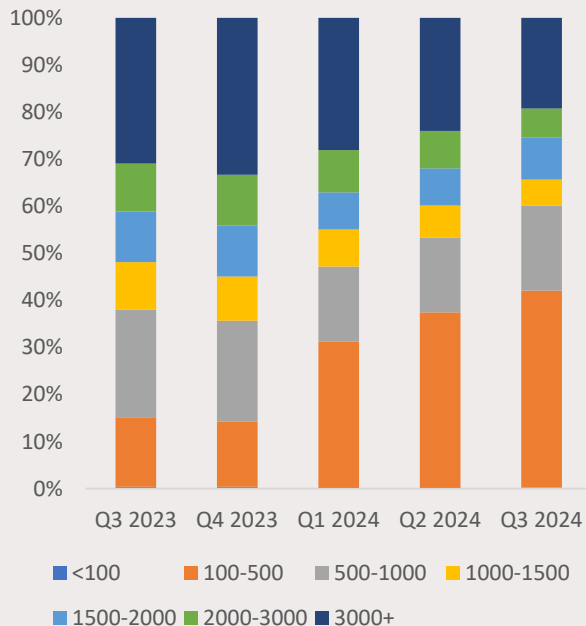


## A CLOSER INSIGHT INTO THE JUDGMENT VALUES OF ENGLAND & WALES

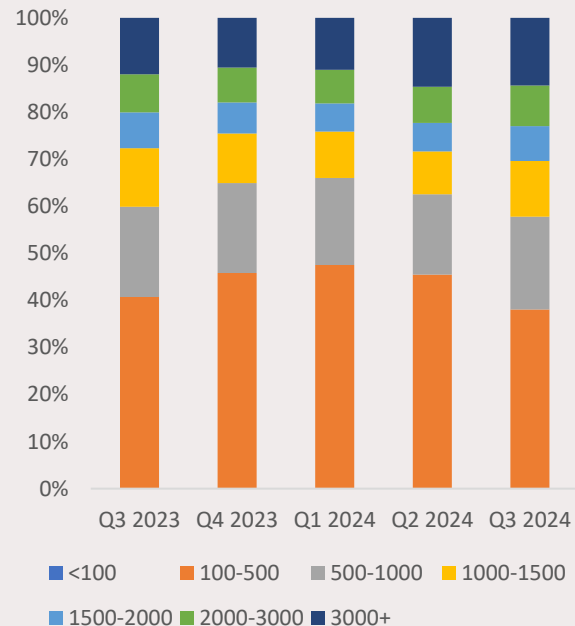
When analysing the breakdown of commercial judgments, there has been only one significant change, with a 5% increase of judgments valued between £100-500 and greater than £3,000.

The breakdown of consumer judgments has a significant change, with a 5% increase of judgments valued between £100-500.

**Amount to Value breakdown for commercial judgments in E&W**



**Amount to Value breakdown for consumer judgments in E&W**



# SCOTLAND



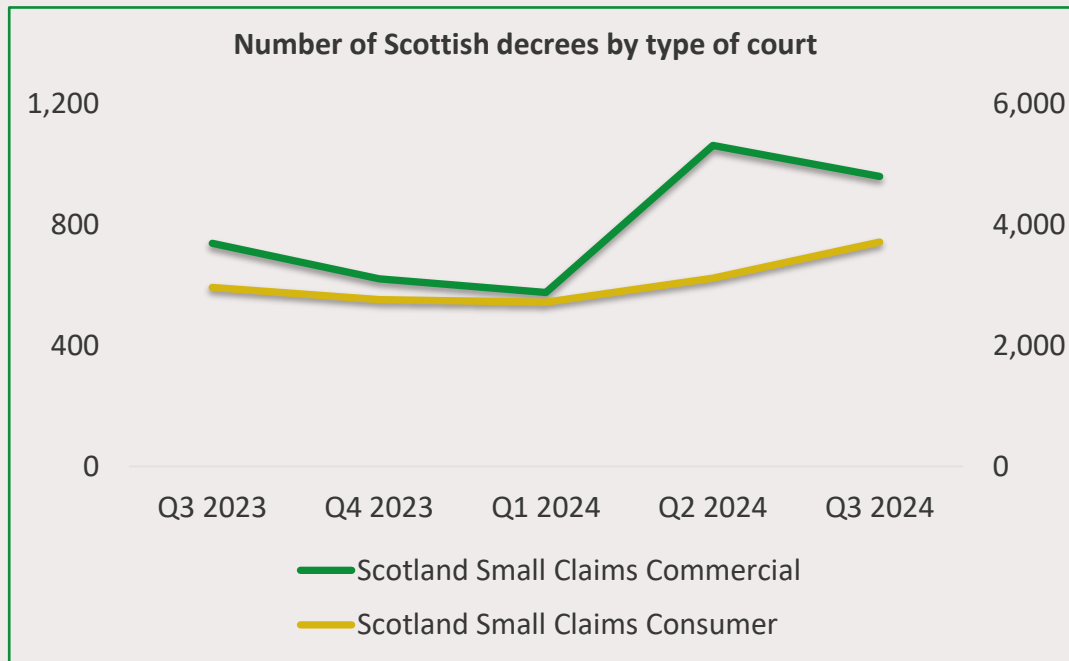
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## OVERALL, THE NUMBER OF COMMERCIAL DECREES DECREASED

Scotland small claims commercial cases have decreased by 10%, from 1,061 in Q2 2024 to 958 in Q3 2024.

Scotland small claims consumer cases have seen an increase of 19%, from 3,109 cases in Q2 2024 to 3,708 cases in Q3 2024.



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



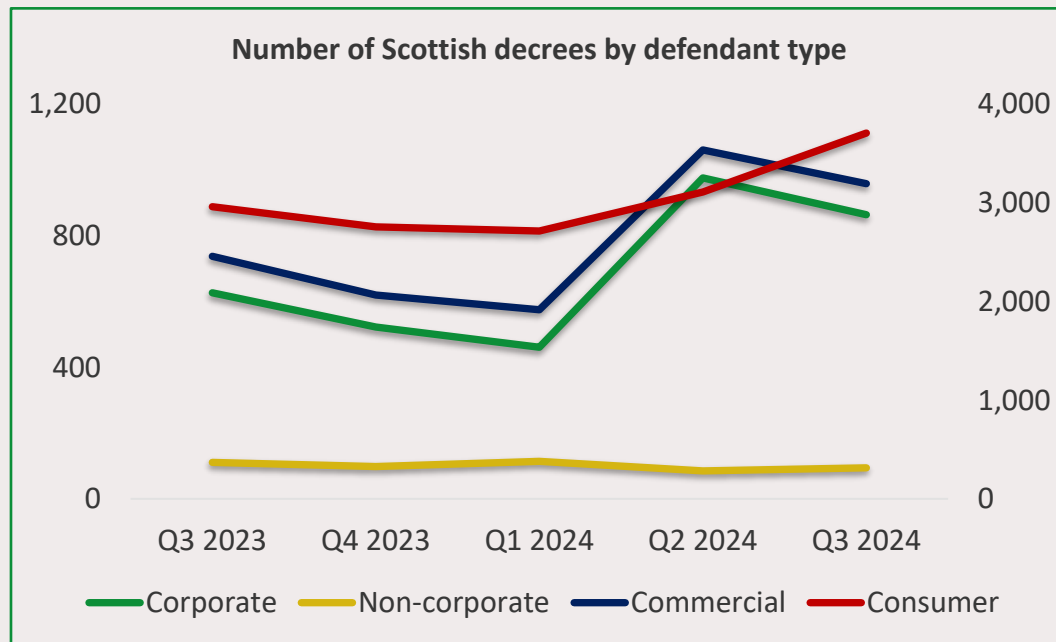
## INCREASE IN THE NUMBER OF ALL DECREES

The number of commercial decrees has seen a drop of 10%, from 1,061 in Q2 2024 to 958 in Q3 2024.

The number of corporate decrees also decreased by 11%, from 976 in Q2 2024 to 864 in Q3 2024.

However, non-corporate decrees saw an increase of 11%, from 85 in Q2 2024 to 94 in Q3 2024.

The number of consumer decrees increasing by 19%, from 3,109 in Q2 2024 to 3,708 in Q3 2024.



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



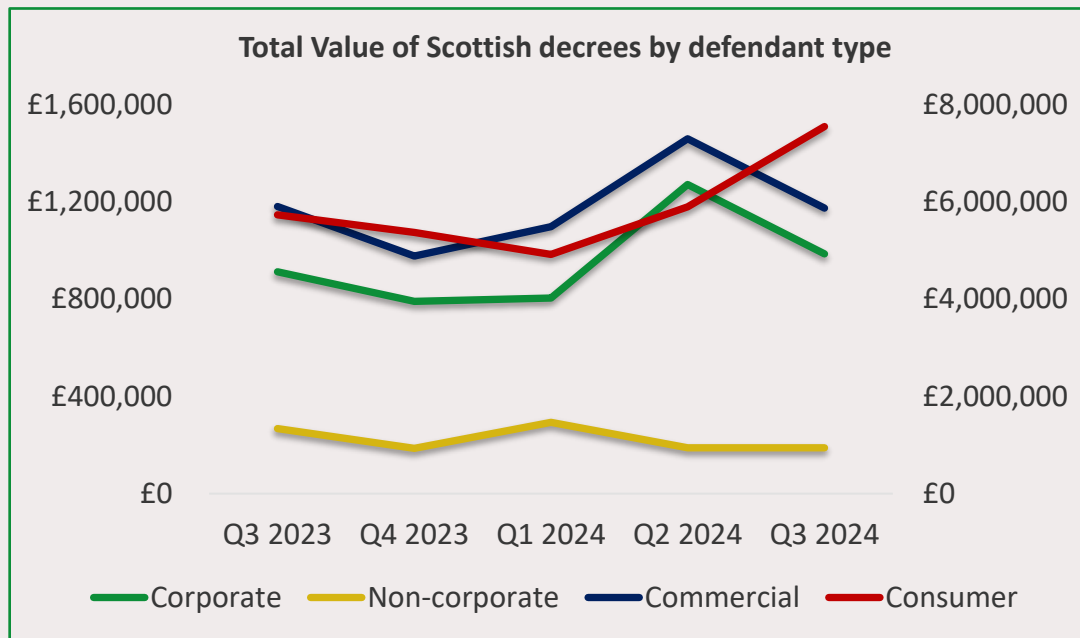
## CONTINUED INCREASE IN CONSUMER DECREES TOTAL VALUE

Commercial decrees also saw a decrease in *total* value of 19%, from £1.4 million in Q2 2024 to £1.1 million in Q3 2024.

Corporate cases experienced a decrease in *total* value of 22%, from £1.27 million in Q2 2024 to £1 million in Q3 2024.

Non-corporate cases remained level in *total* value, from £187,924 in Q2 2024 to £188,182 in Q3 2024.

Consumer cases seeing an increase in *total* value of 28%, from £5.9 million in Q2 2024 to £7.5 million in Q3 2024.



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



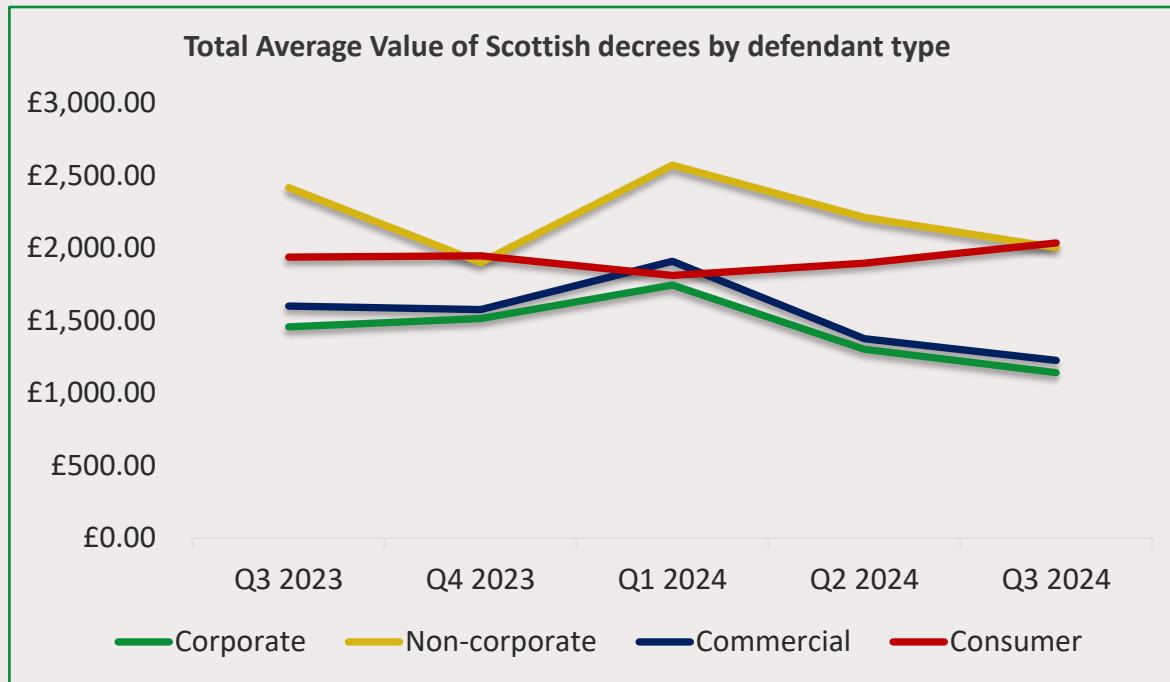
## DECREASE IN THE AVERAGE VALUE OF ALL CASES APART FROM CONSUMER

Commercial decrees have experienced a decrease in *average* value, from £1,375 in Q2 2024 to £1,225 in Q3 2024, a drop of 11%.

The *average* value of corporate decrees also saw a decrease of 12%, from £1,302 in Q2 2024 to £1,140 in Q3 2024.

The *average* value of non-corporate decrees decreased by 9%, from £2,211 in Q2 2024 to £2,002 in Q3 2024.

However, consumer decrees have seen a small increase in *average* value of 7% , from £1,896 in Q2 2024 to £2,034 in Q3 2024.



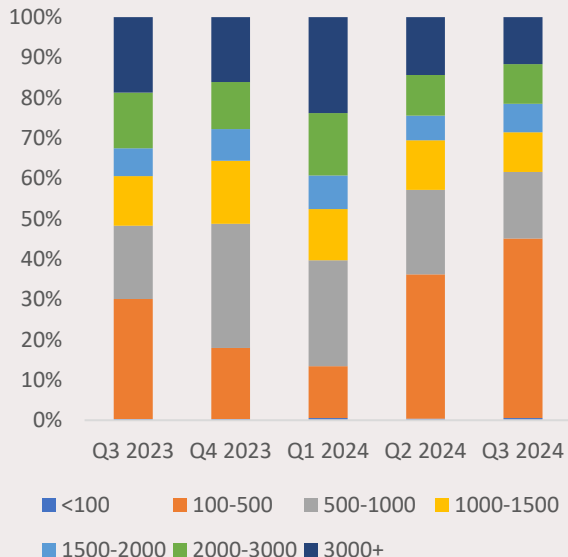


## A CLOSER INSIGHT INTO THE DECREES VALUES FOR SCOTLAND

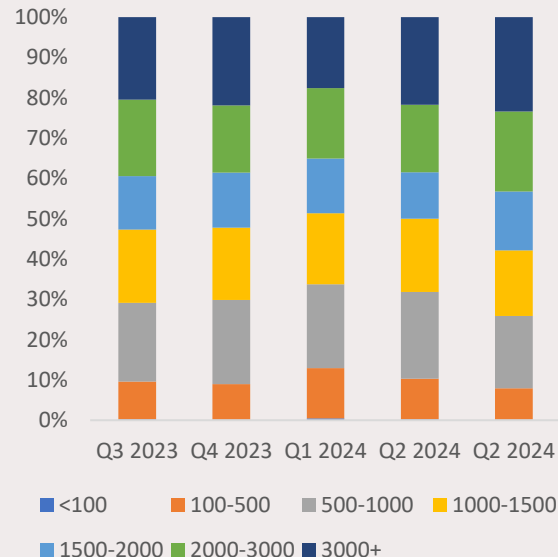
The commercial breakdown shows that cases valued between £100-500 saw an increase of 9%.

The consumer breakdown shows a 4% increase from Q2 2024 to Q3 2024 of cases valued between £500-1,000 .

### Amount to Value breakdown for commercial decrees in Scotland



### Amount to Value breakdown for consumer decrees in Scotland





# NORTHERN IRELAND



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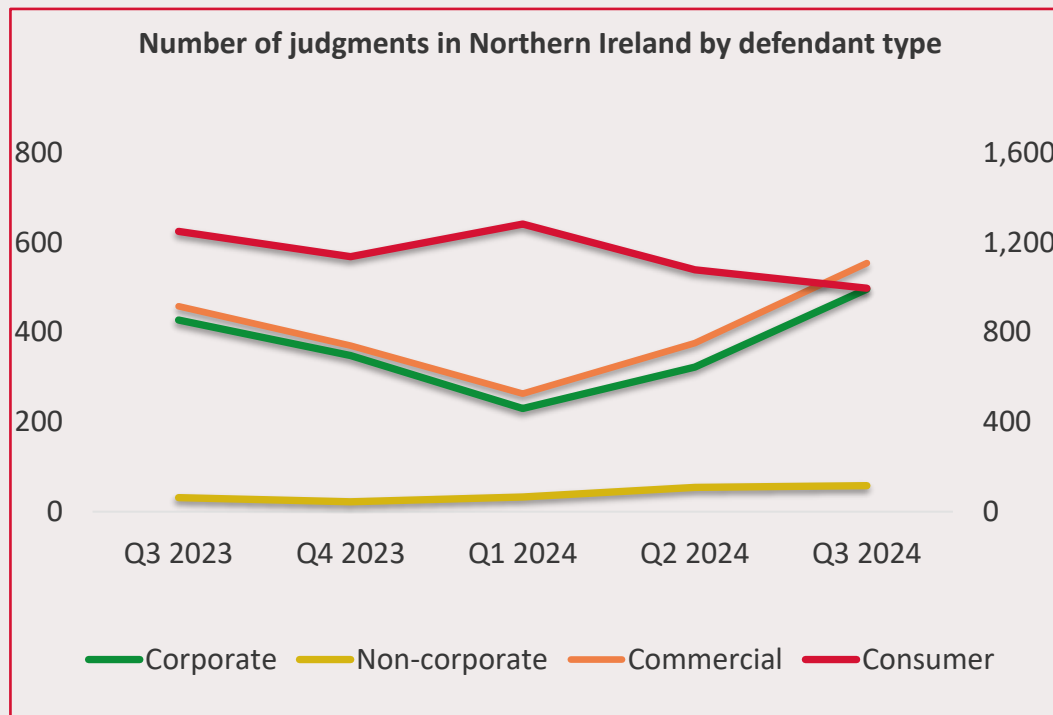
## INCREASE IN ALL JUDGMENTS, APART FROM CONSUMER

Commercial judgments experienced an increase of 47%, from 376 in Q2 2024 to 554 in Q3 2024.

Corporate judgments increased by 54%, from 322 in Q2 2024 to 496 in Q3 2024.

Non-corporate judgments also saw an increase of 7%, from 54 in Q2 2024 to 58 in Q3 2024.

However, consumer judgments decreased by 8%, from 1,078 in Q2 2024 to 996 in Q3 2024.



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



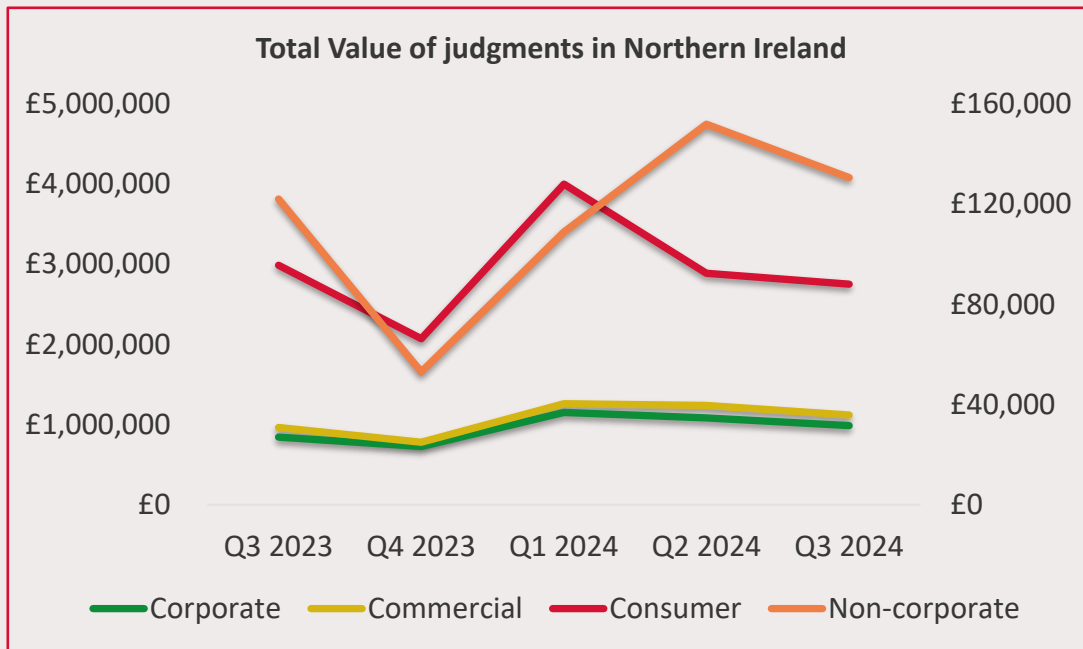
## DECREASE IN THE TOTAL VALUE OF ALL JUDGMENTS

Commercial judgments experienced a decrease of 10%, from £1.2 million in Q2 2024 to £1.1 million in Q3 2024.

The total value of corporate judgments also decreased by 9%, from £1.1 million in Q2 2024 to £986,847 in Q3 2024.

Non-corporate cases also saw a decrease of 14% in total value, from £151,812 in Q2 2024 to £130,492 in Q3 2024.

The total value of consumer judgments decreased by 5%, from £2.9 million in Q2 2024 to £2.8 million in Q3 2024.



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



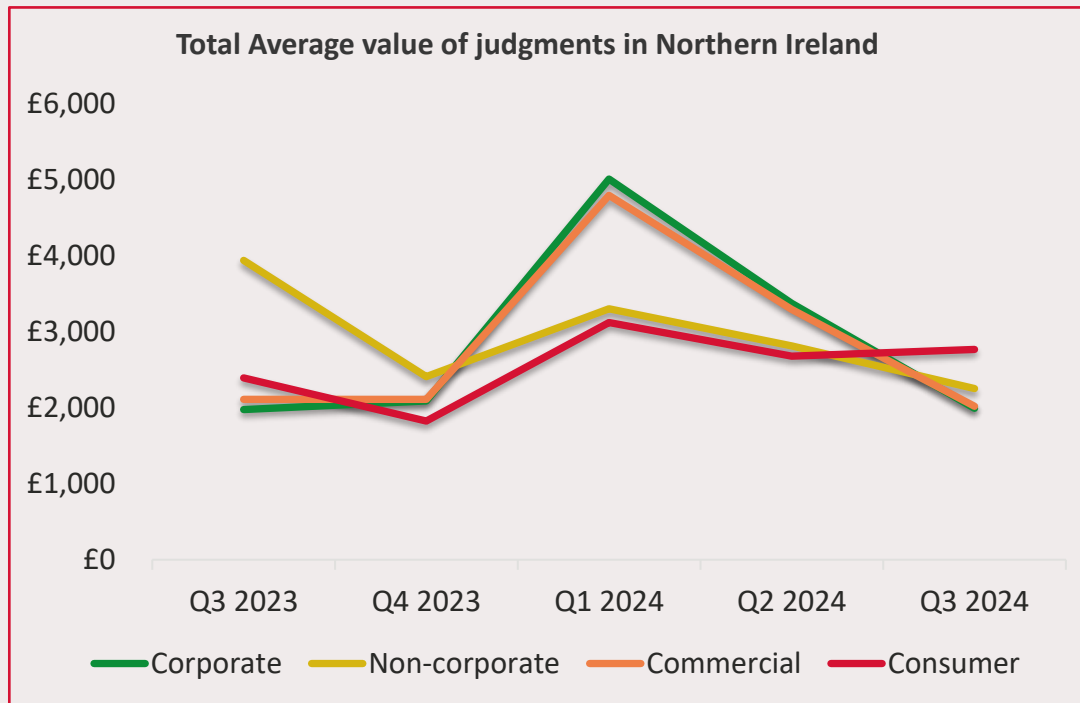
## DECREASE IN THE AVERAGE VALUE APART FROM CONSUMER JUDGMENTS

Commercial judgments saw a decrease of 39% in *average* value, from £3,289 in Q2 2024 to £2,017 in Q3 2024.

The *average* value of corporate judgments experienced a 41% decrease, from £3,369 in Q2 2024 to £1,990 in Q3 2024.

Non- corporate judgments decreased by 20% in *average* value, from £2,811 in Q2 2024 to £2,250 in Q3 2024.

However, consumer judgments saw an increase of 3% in *average* value, from £2,677 in Q2 2024 to £2,763 in Q3 2024.



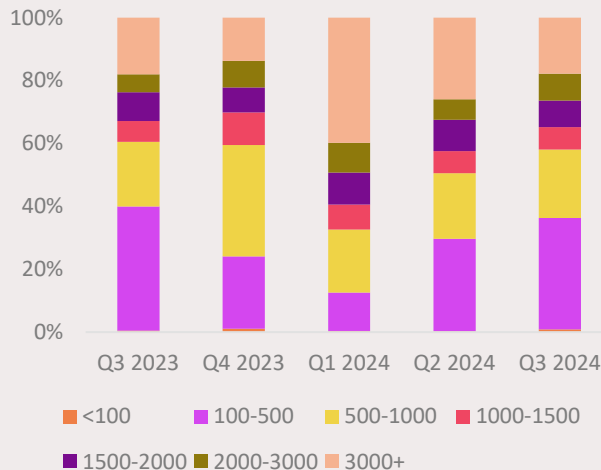


## A CLOSER LOOK INTO THE JUDGMENT VALUES OF NORTHERN IRELAND

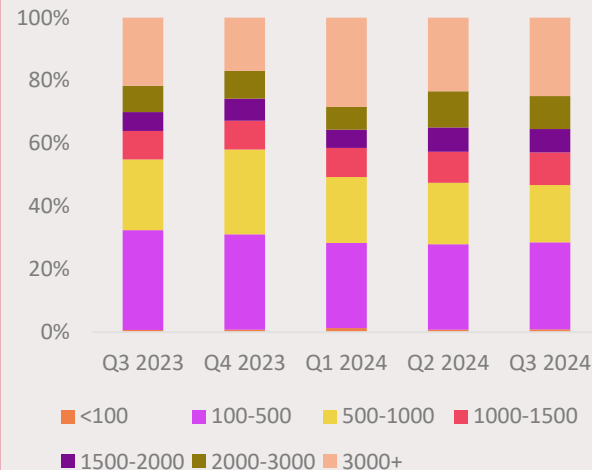
Analysing the breakdown of commercial judgments shows that the values greater than £3000 saw a decrease of 8%.

Consumer judgments have remained consistent from Q2 2024 to Q3 2024.

### Amount to Value breakdown for commercial judgments in Northern Ireland



### Amount to Value breakdown for consumer judgments in Northern Ireland



# REPUBLIC OF IRELAND



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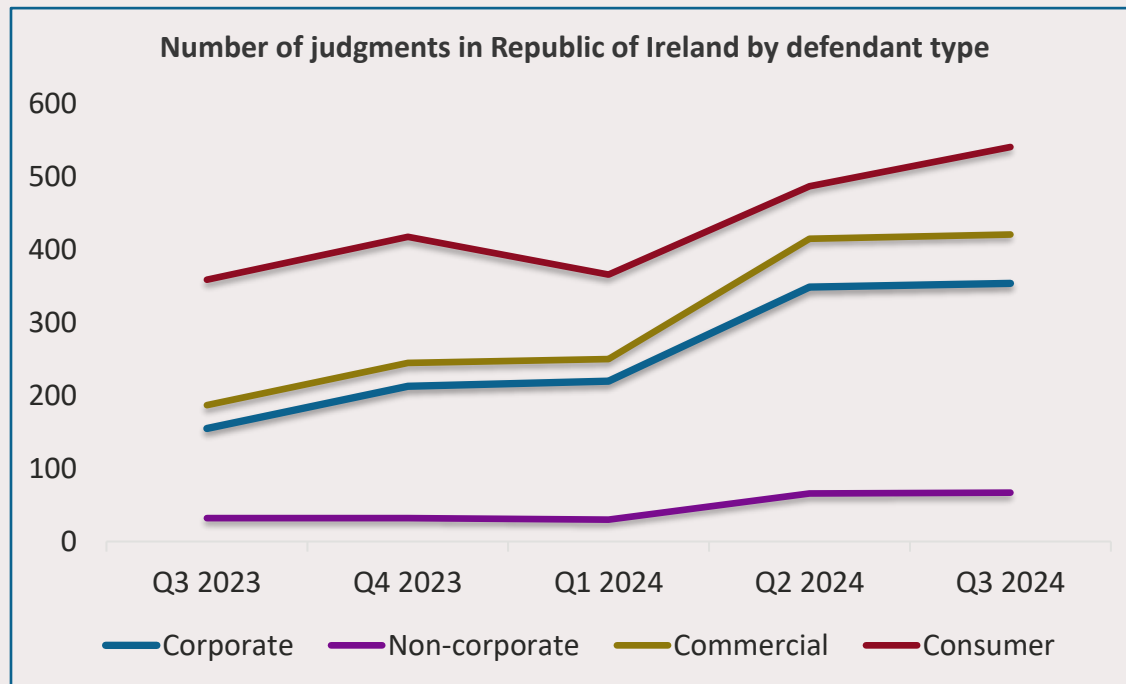
## INCREASE IN THE NUMBER OF ALL JUDGMENTS

Commercial judgments increased by 1%, from 415 in Q2 2024 to 421 in Q3 2024.

Corporate judgments have also seen an increase of 1%, from 349 in Q2 2024 to 354 in Q3 2024.

Non-corporate judgments have increased by 2%, from 66 in Q2 2024 to 67 in Q3 2024.

The trend continues as consumer judgments have seen an increase of 11%, from 487 in Q2 2024 to 541 in Q3 2024.



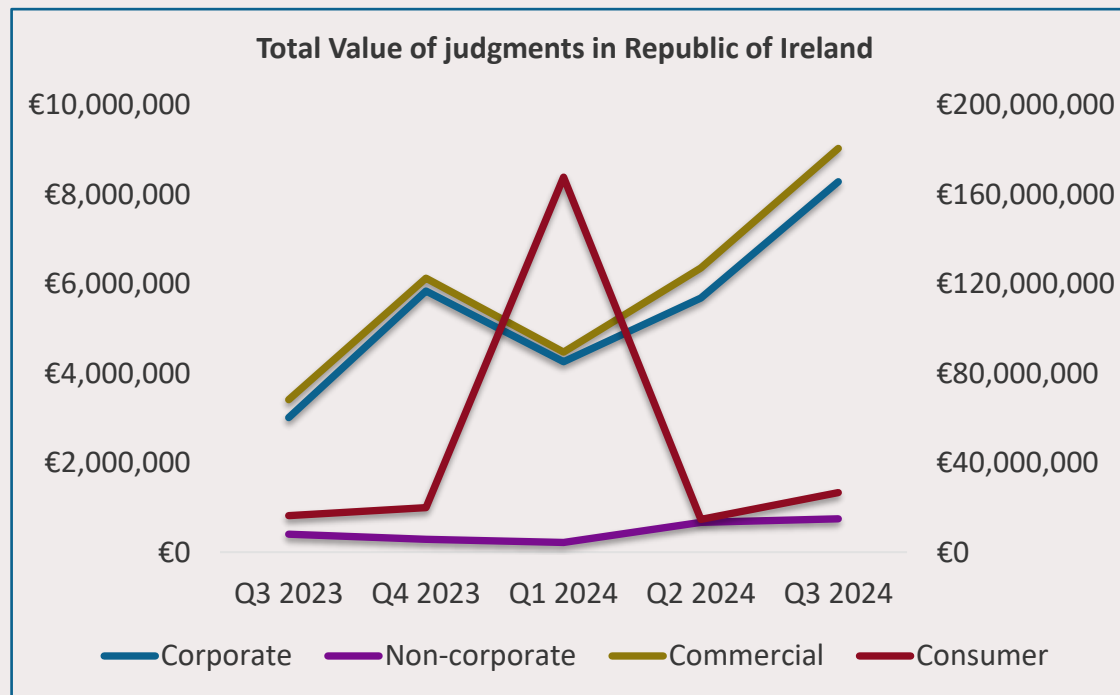
## INCREASE IN TOTAL VALUE OF ALL JUDGMENTS

The *total* value of commercial judgments went from €6.4 million in Q2 2024 to €9 million in Q3 2024, a 42% rise.

Corporate judgments have seen an increase of 46% in *total* value, from €5.7 million in Q2 2024 to €8.3 million in Q3 2024.

The *total* value of non-corporate judgments has increased by 11%, from €669,633 in Q2 2024 to €745,183 in Q3 2024.

The *total* value of consumer judgments has seen a significant increase of 82%, from €14 million in Q2 2024 to €26 million in Q3 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.





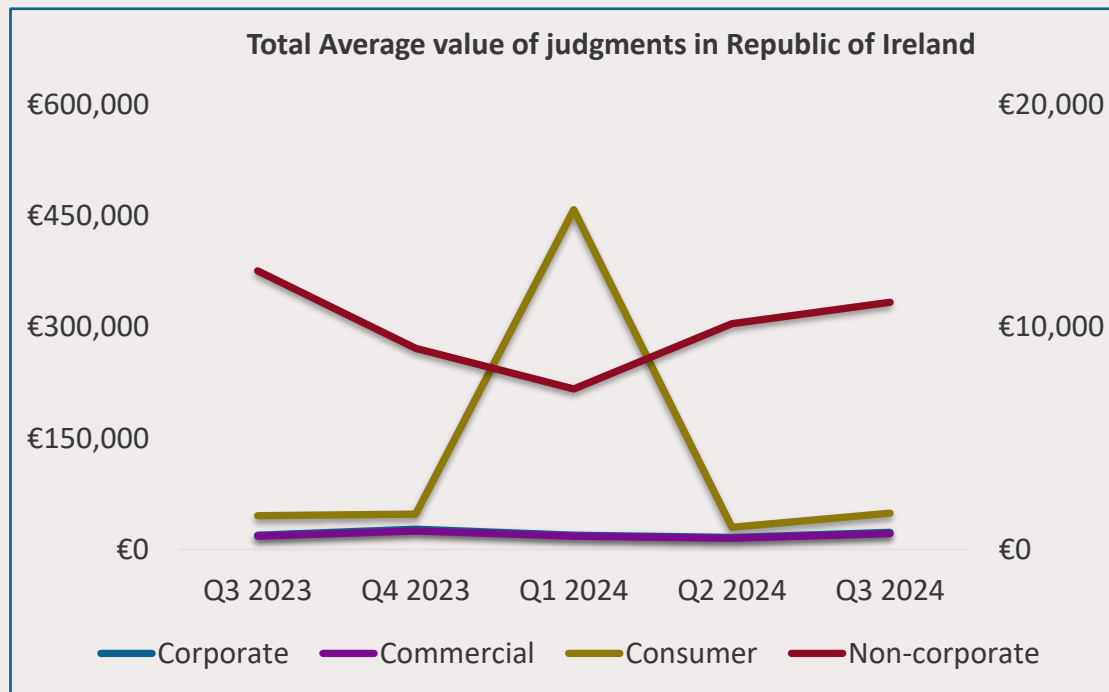
## INCREASE IN THE AVERAGE VALUE OF ALL JUDGMENTS

The average value of commercial judgments saw an increase of 40%, from €15k in Q2 2024 to €21k in Q3 2024.

The average value of corporate judgments also increased, from €16K in Q2 2024 to €23K in Q3 2024, a rise of 44%.

The *average* value of non-corporate judgments increased by 10%, from €10K in Q2 2024 to €11K in Q3 2024.

The average value of consumer judgments experienced an increase of 64%, from €30k in Q2 2024 to €49k in Q3 2024.

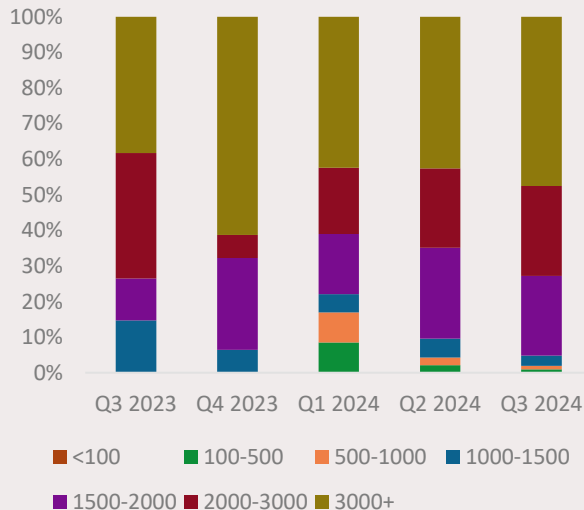




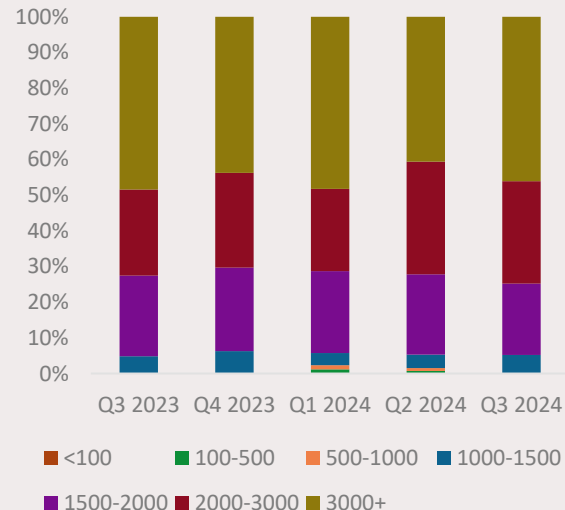
## A CLOSER LOOK INTO JUDGMENT VALUES IN THE REPUBLIC OF IRELAND

Commercial and consumer judgments have remained consistent from Q2 2024 to Q3 2024.

Amount to Value breakdown for commercial judgments in Republic of Ireland



Amount to Value breakdown for consumer judgments in Republic of Ireland



# JERSEY



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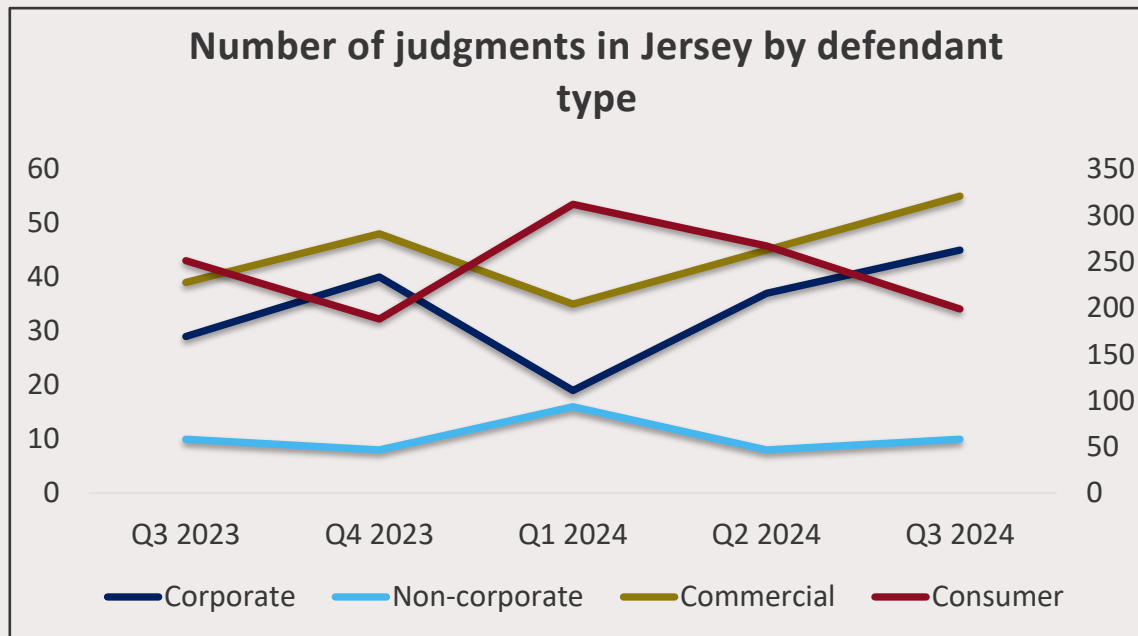
## INCREASE IN THE NUMBER OF JUDGMENTS, APART FROM CONSUMER JUDGMENTS

Commercial judgments experienced an increase of 22%, from 45 in Q2 2024 to 55 in Q3 2024.

Corporate judgments also increased, from 37 in Q2 2024 to 45 in Q3 2024, a rise of 22%.

Non-corporate judgments have seen an increase of 25%, from 8 in Q2 2024 to 10 in Q3 2024.

However, the number of consumer judgments saw a decrease of 19%, from 267 in Q2 2024 to 199 in Q3 2024.



\*Consumer Judgments plotted on the right hand axis.



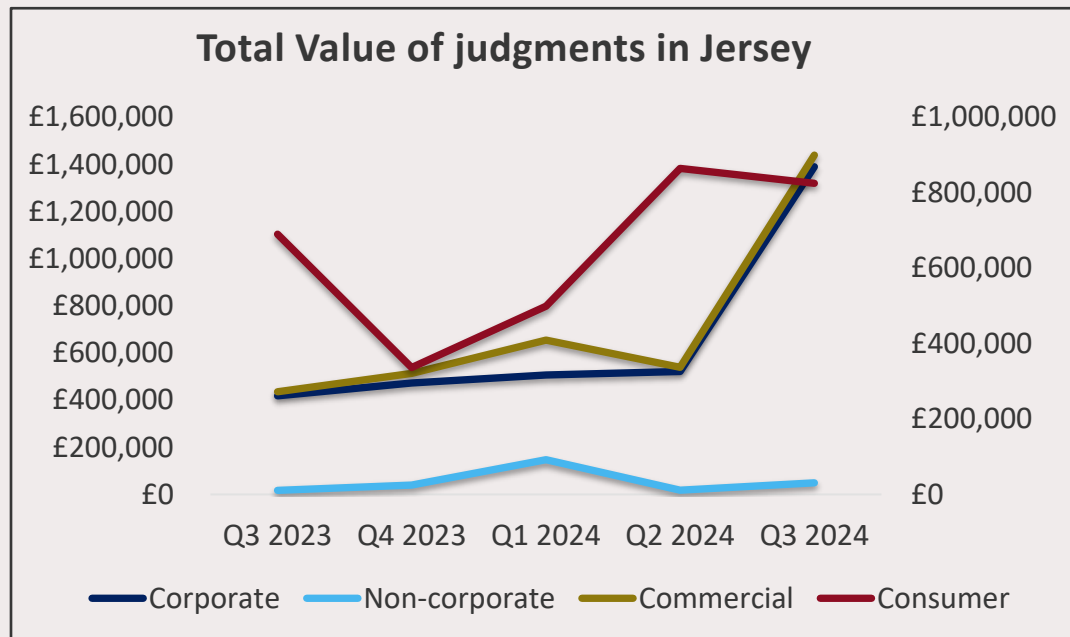
## INCREASE IN TOTAL VALUE OF JUDGMENTS, APART FROM CONSUMER JUDGMENTS

The *total* value of commercial judgments saw an increase of **167%**, from £540k in Q2 2024 to £1.4 million in Q3 2024.

The *total* value of corporate judgments saw an increase of **166%**, from £521k in Q2 2024 to £1.3 million in Q3 2024.

The *total* value of non-corporate judgments increased, from £18k in Q2 2024 to £49k in Q3 2024, a rise of **168%**.

However, the *total* value of consumer judgments decreased by 5%, from £864k in Q2 2024 to £824k in Q3 2024.



\*Consumer Judgments plotted on the right hand axis.



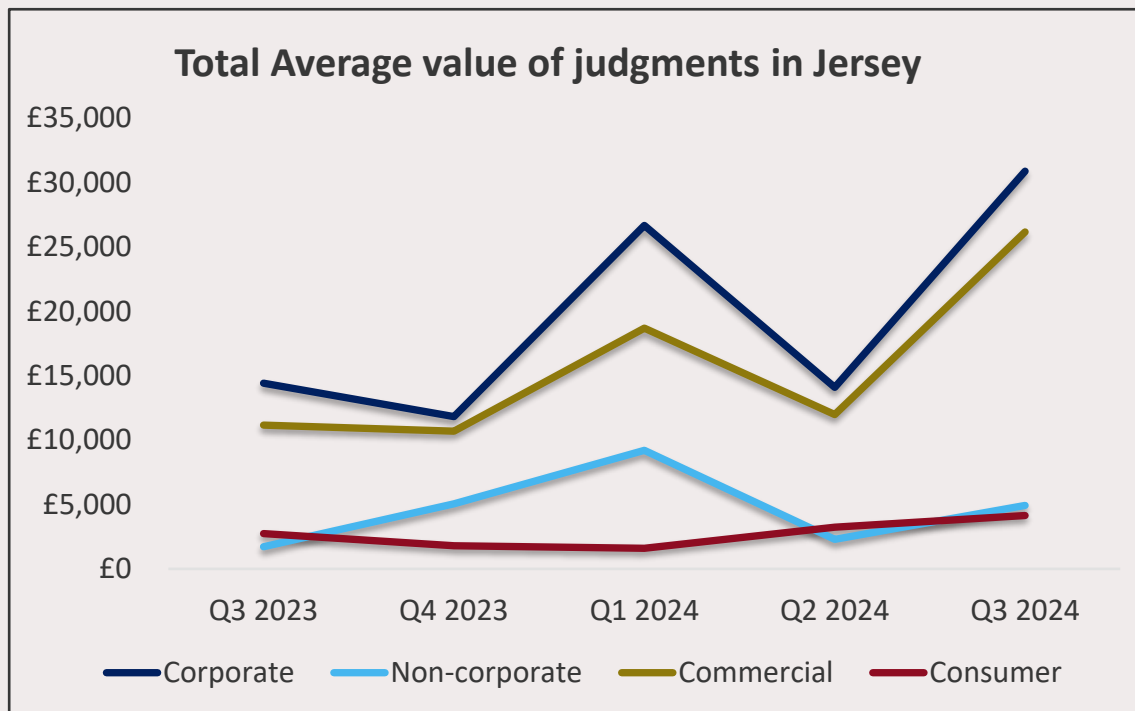
## INCREASE IN AVERAGE VALUE OF ALL JUDGMENTS

The *average* value of commercial judgments increased by **118%**, from £11,992 in Q2 2024 to £26,161 in Q3 2024.

The *average* value of corporate judgments increased by **119%**, from £14,088 in Q2 2024 to £30,881 in Q3 2024.

Non-corporate judgments also saw an increase of **114%**, in *average* value, from £2,297 in Q2 2024 to £4,924 in Q3 2024.

The *average* value of consumer judgments increased by 28%, from £3,236 in Q2 2024 to £4,144 in Q3 2024.



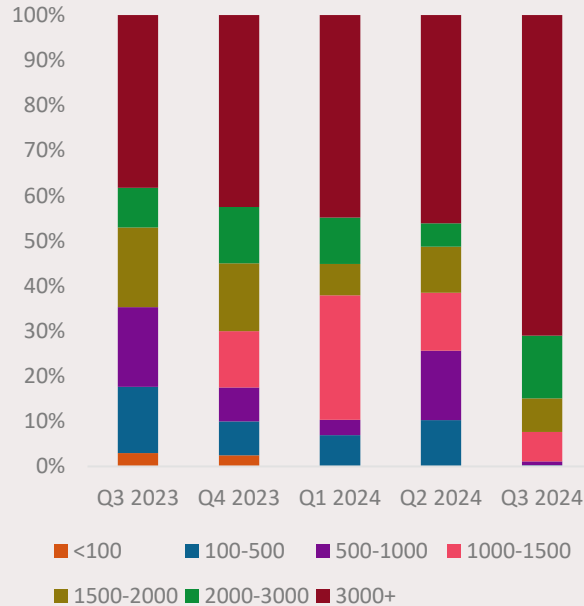


## A CLOSER LOOK INTO THE JUDGMENT VALUES IN JERSEY

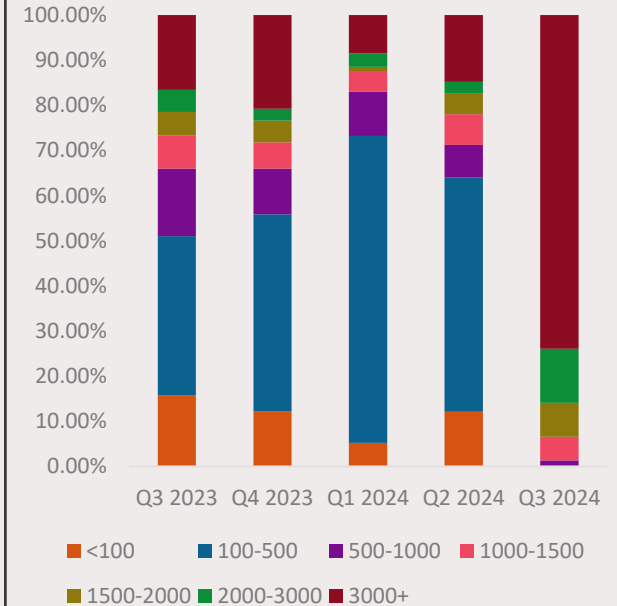
Analysing the commercial judgments, there was an 14% decrease in the proportion of judgments valued between £500-1,000. The proportion of judgments valued greater than £3,000 saw an increase of 24%.

Consumer judgments have seen a 52% decrease in the proportion of judgments valued between £100-500. The proportion of judgments valued greater than £3,000 saw an increase of 59%.

### Amount to Value breakdown for commercial judgments in Jersey



### Amount to Value breakdown for consumer judgments in Jersey



# ISLE OF MAN



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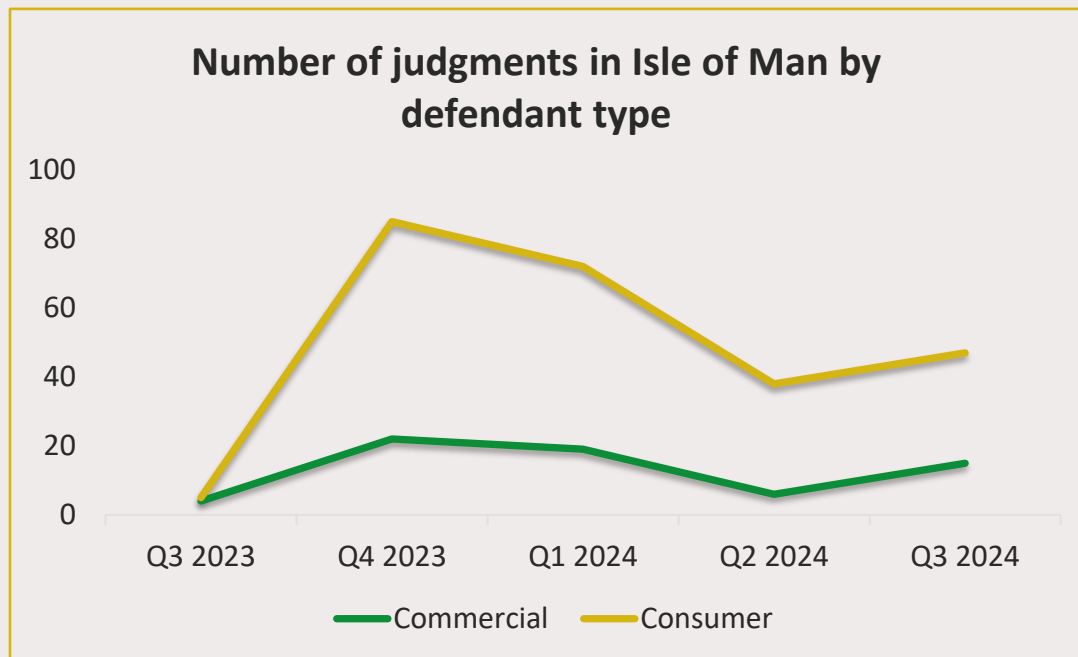




## INCREASE IN CONSUMER & COMMERCIAL JUDGMENTS

Commercial judgments experienced a **150%** increase, from 6 in Q2 2024 to 15 in Q3 2024.

Consumer judgments also saw an increase of 24%, from 38 in Q2 2024 to 47 in Q3 2024.

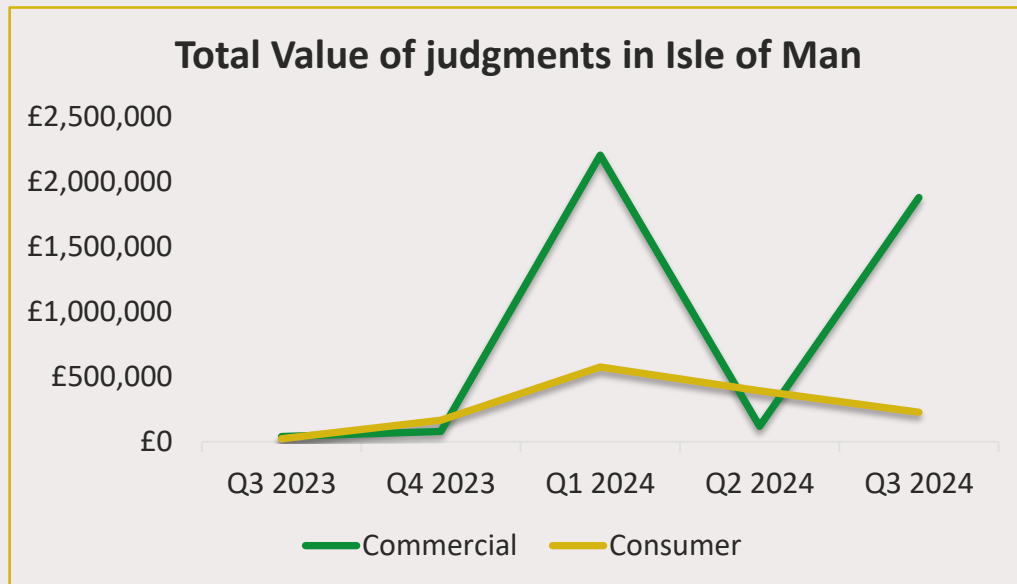




## INCREASE IN THE TOTAL VALUE OF COMMERCIAL & JUDGMENTS

The *total* value of commercial judgments experienced an increase of **1464%**, from £120k in Q2 2024 to £1.9 million in Q3 2024\*.

The *total* value of consumer judgments decreased, from £393K in Q2 2024 to £228K in Q3 2024, a drop of 42%.



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

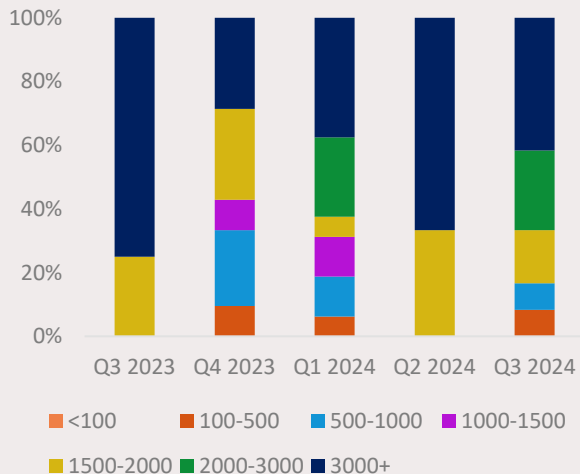


## A CLOSER LOOK INTO THE JUDGMENTS IN THE ISLE OF MAN

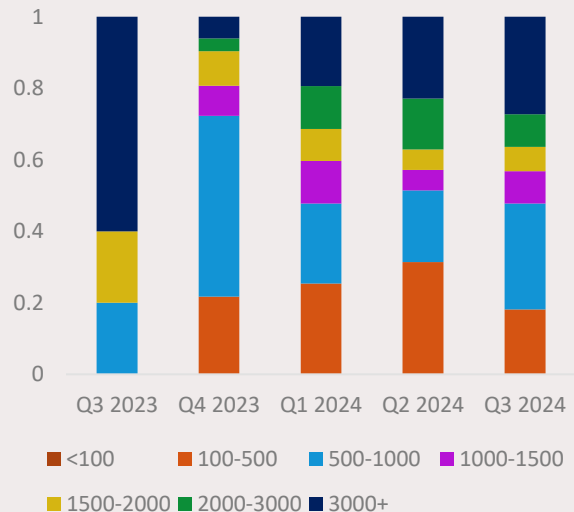
Commercial judgments valuing between £1,500-2,000 saw a decrease of 17%. The proportion of judgments between £2,000-3,000 saw a 25% increase. Judgments valued greater than £3,000 saw a 25% decrease

Consumer judgments valuing between £100-500 saw a decrease of 13%. The proportion of judgments between £500-1,000 saw a 10% increase.

Amount to Value breakdown of commercial judgments in Isle of man



Amount to Value breakdown for consumer judgments in Isle of Man



# High Court & Equivalent Jurisdictions





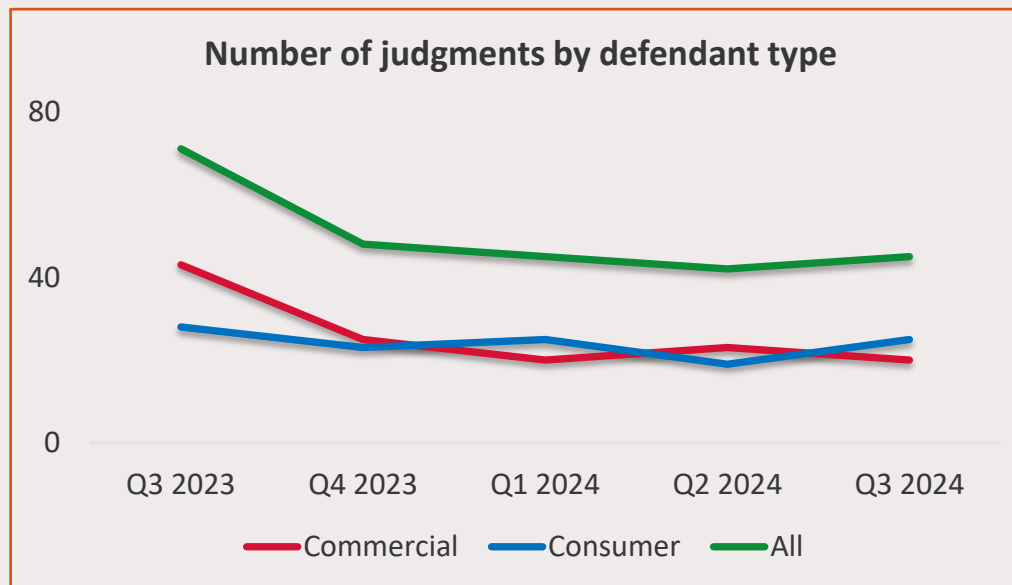
## INCREASE IN VALUE OF CONSUMER & COMMERCIAL JUDGMENTS

The **number** of all judgments has increased by 7%, from 42 in Q2 2024 to 45 in Q3 2024.

The **total value** of all judgments increased by 94%, from £59.7 million in Q2 2024 to £115.8 million in Q3 2024.

The **average value** of all judgments increased by 78%, from £1.4 million in Q2 2024 to £2.6 million in Q3 2024.

### England & Wales High Court Judgments





## INCREASE IN VALUE OF DECREES

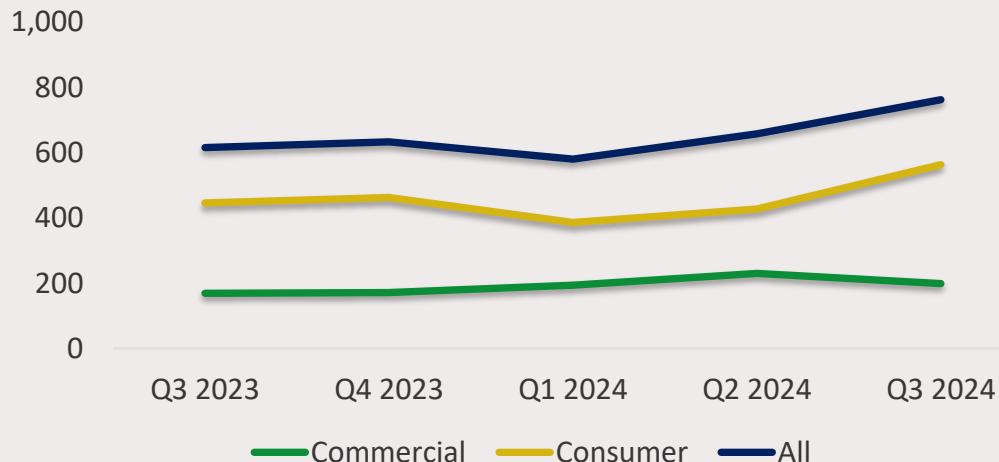
The **number** of all decrees have increased by 16%, from 675 in Q2 2024 to 762 in Q3 2024.

The **total value** of all decrees increased by 33%, from £9 million in Q2 2024 to £12 million in Q3 2024.

The **average value** of all decrees increased by 15%, from £13.9K in Q2 2024 to £15.9K in Q3 2024.

### Scotland Ordinary Causes

#### Number of judgments by defendant type





## DECREASE IN VALUE OF CONSUMER & COMMERCIAL JUDGMENTS

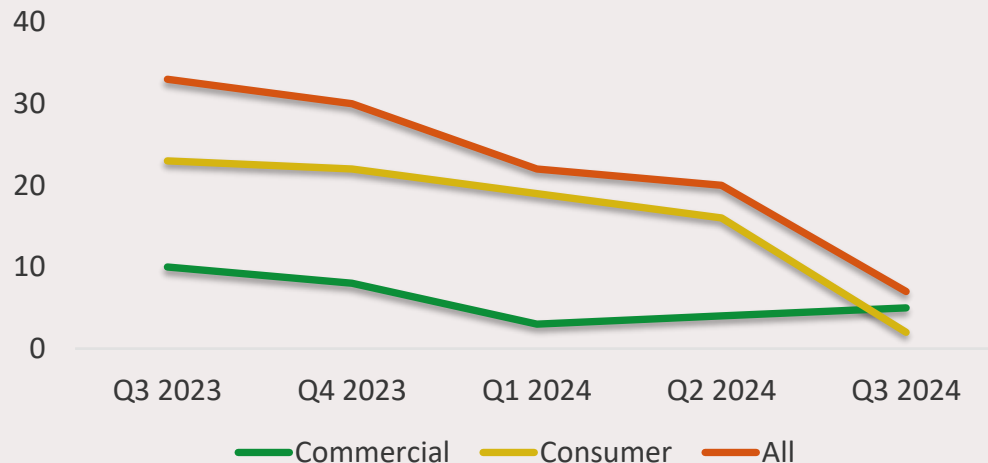
The **number** of all judgments has decreased by 65%, from 20 in Q2 2024 to 7 in Q3 2024.

The **total value** of all judgments decreased by 86%, from £2.3 million in Q2 2024 to £328k in Q3 2024.

The **average value** of all judgments decreased by 60%, from £116K in Q2 2024 to £47K in Q3 2024.

### Northern Ireland High Court Judgments

#### Number of judgments by defendant type



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