

Q4 2024 Statistics Book and 2024 Annual Summary

February 2025



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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.



Promote responsible lending and borrowing

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.



Inform discussion on the economy, inform policy makers and empower consumers

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 discussions on economy and empower consumers and enable good business decisions.



Enable better data-driven 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.

ESSENTIAL INFORMATION & GLOSSARY

- **Judgment** – refers to monetary judgments awarded by a civil court. The structure of judgments varies by jurisdiction.
- **Decrees** – refers to monetary judgments awarded in Scotland.
- **Jurisdiction** – Registry Trust manages monetary judgment data for jurisdictions across the United Kingdom and Ireland. Specifically, the jurisdictions supported are England & Wales, Scotland, Northern Ireland, Ireland, Guernsey, Jersey, and the Isle of Man.
- **Defendant** – refers to a person or entity who is being accused or sued in a legal case.
- **Consumer Judgment** – refers specifically to monetary judgments awarded against an individual.
- **Commercial Judgment** – refers specifically to monetary judgments awarded against non-personal entities.
- **Corporate Judgment** – refers specifically to incorporated businesses (i.e. limited companies).
- **Non-Corporate Judgment** – refers specifically to unincorporated businesses (i.e. sole traders and partnerships).
- **High Court Judgment** – refers to a decision made by the high court of justice. The High Court hears from more serious cases.
- **Scottish Ordinary Causes** - these cases are the equivalent to a high court judgement.
- **Scottish Small Claim** – refers to a type of legal proceeding pursued in Scotland used to resolve low value civil disputes.

NOTE: High Court Judgments (England) and Ordinary Causes (Scotland) 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.

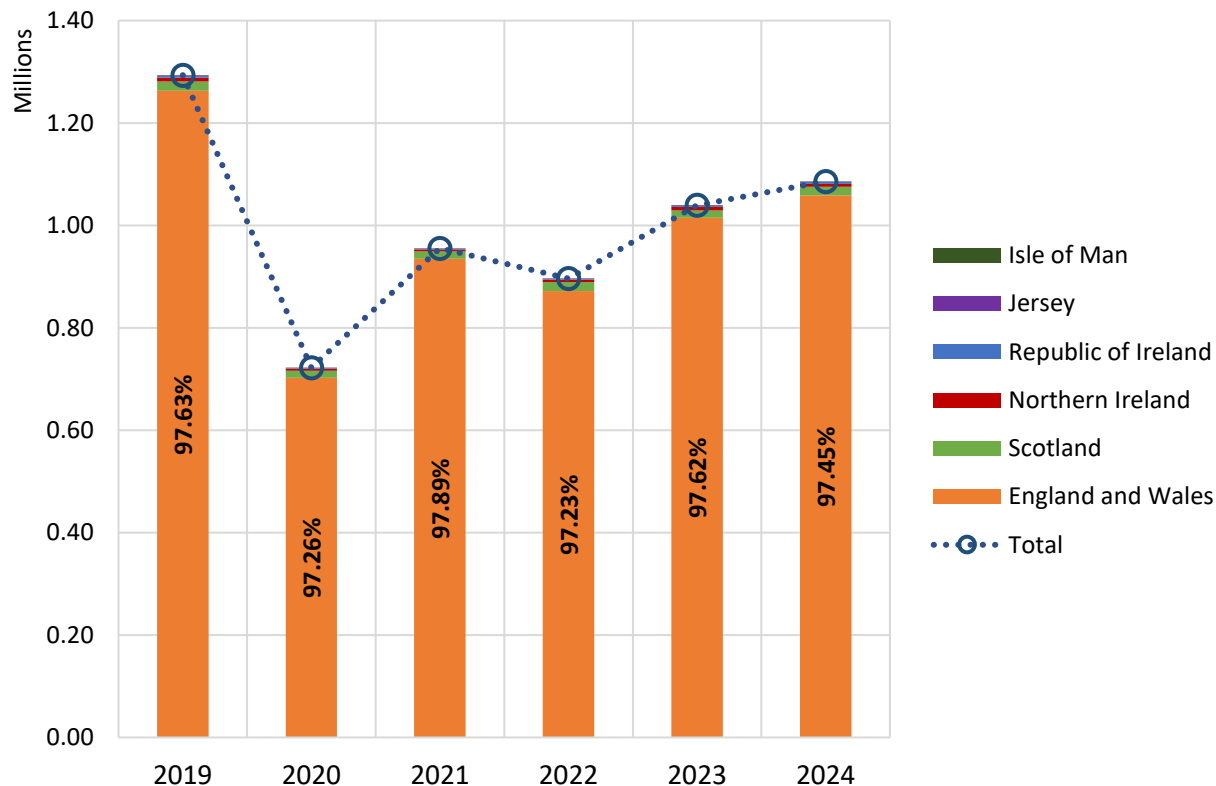
JURISDICTIONS

This publication covers statistics from the following six jurisdictions:

- England and Wales
- Scotland
- Northern Ireland
- Republic of Ireland
- Jersey
- Isle of Man

England and Wales had a 97.63% share of judgments in 2019 and **97.45%** in 2024 and therefore make up far and away the biggest data set.

As a result of being relatively small data sets, information for the other jurisdictions is more easily affected by a small number of exceptional circumstances.



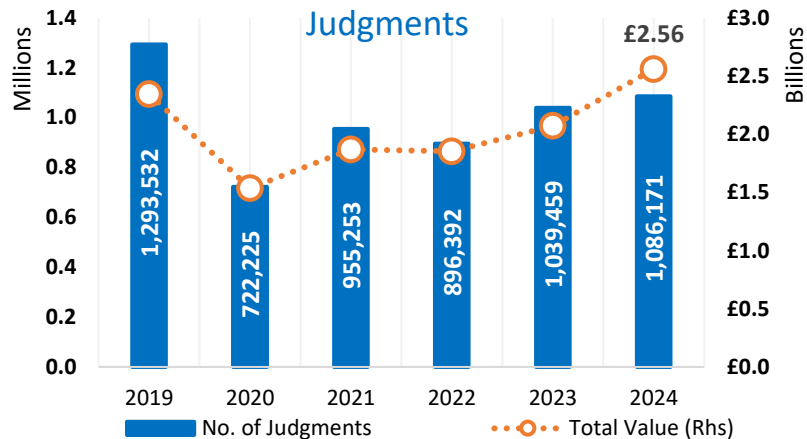
ANNUAL ROUND UP

1,086,171 judgments were processed in 2024, up by 4% year-on-year but down by 16% on the peak pre-Covid year of 2019.

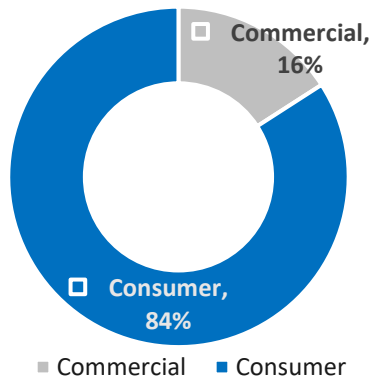
The total value excluding high court judgments has increased by 24% to **£2.56bn** – the highest value recorded in the last six years, exceeding the 2019 figure by 9%.

Of **1,086,171** judgments in 2024, 16% were commercial and 84% consumer.

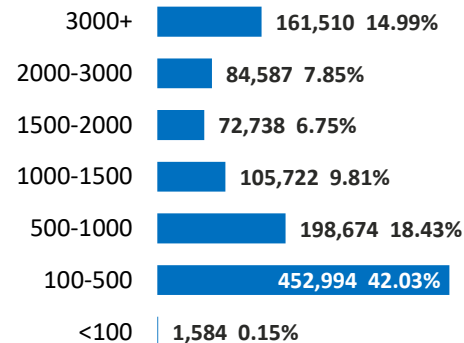
Judgments grouped in categories based on the values, the smallest category is judgments valued less than £100 and the largest category is between £100-500 42.03% of total in 2024.



Defendant type 2024



Value breakdown 2024



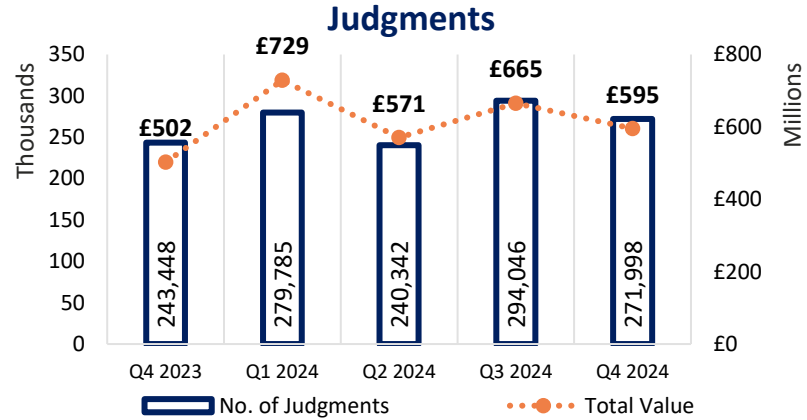
QUARTERLY ROUND UP

271,998 new judgments were processed in Q4 2024 with a total value of **£595,451,220** excluding high court and Scotland ordinary causes.

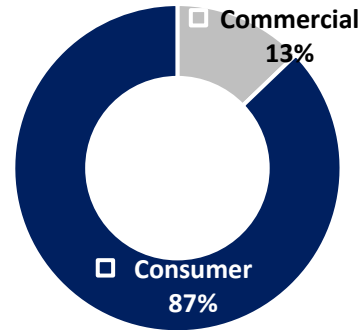
Compared to the same period last year, the number of judgments across all jurisdictions saw a 7.5% decrease, moving from 294,046 to 271,998.

Of **271,998** judgments in Q4 2024, 13% were commercial and 87% consumer.

Judgments grouped in categories based on the values, the smallest category is judgments valued less than £100 and the largest category is between £100-500 42.14% of total in 2024.

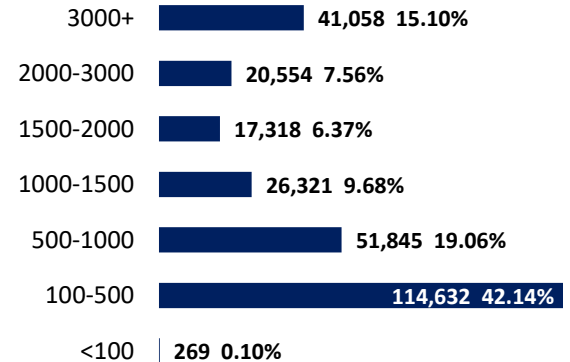


Defendant type Q4 2024



■ Commercial ■ Consumer

Value breakdown Q4 2024





ENGLAND & WALES



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RT

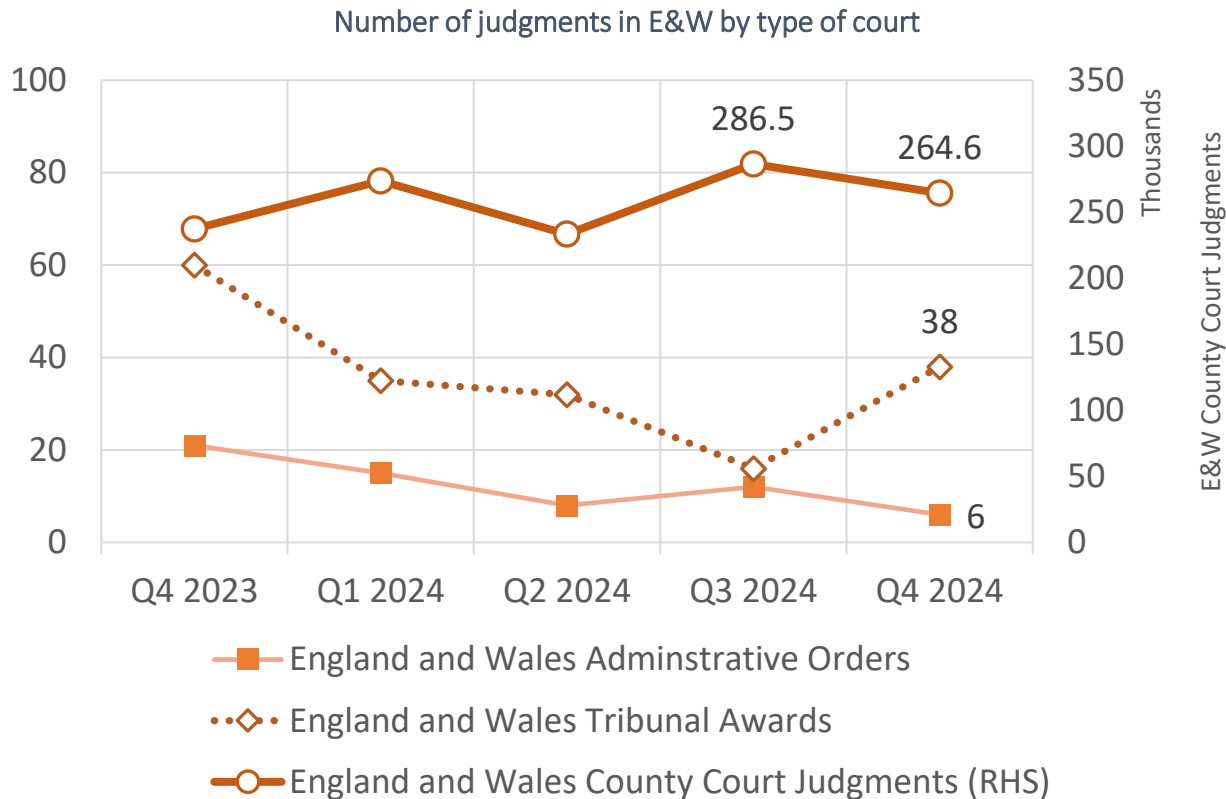
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DECREASE IN COUNTY COURT JUDGMENTS

Q4 2024 has seen a decrease of 8% in the number of County Court Judgments, from 286,533 in Q3 2024 to 264,572 in Q4 2024.

There has been an increase in the number of Tribunal Awards in Q4 2024 of 138%, as compared to the previous quarter, from 16 in Q3 2024 to 38 in Q4 2024.

The number of Administrative Orders has decreased by 50%, from 12 in Q3 2024 to 6 in Q4 2024.



DECREASE IN NUMBER OF ALL JUDGMENTS

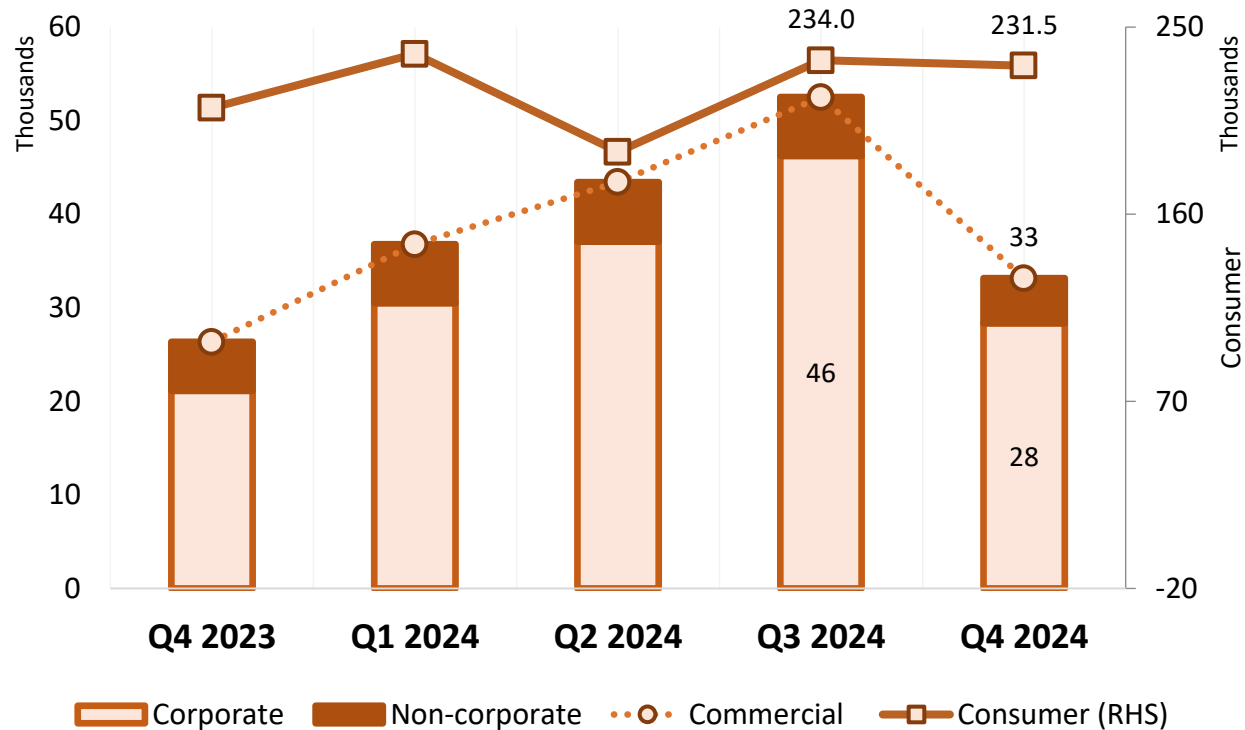
Commercial judgments have seen a decrease of 37%, from 52,517 in Q3 2024 to 33,159 in Q4 2024.

The number of corporate judgments also decreased this quarter, from 46,226 in Q3 2024 to 28,344 in Q4 2024, a drop of 39%.

Non-corporate judgments saw a 23% decrease, from 6,291 in Q3 2024 to 4,815 in Q4 2024.

The consumer judgments saw a decrease of 1% from the last quarter, from 234,047 in Q3 2024 to 231,458 in Q4 2024.

Number of judgments in England & Wales by defendant type



DECREASE IN TOTAL VALUE OF ALL JUDGMENTS APART FROM NON-CORPORATE

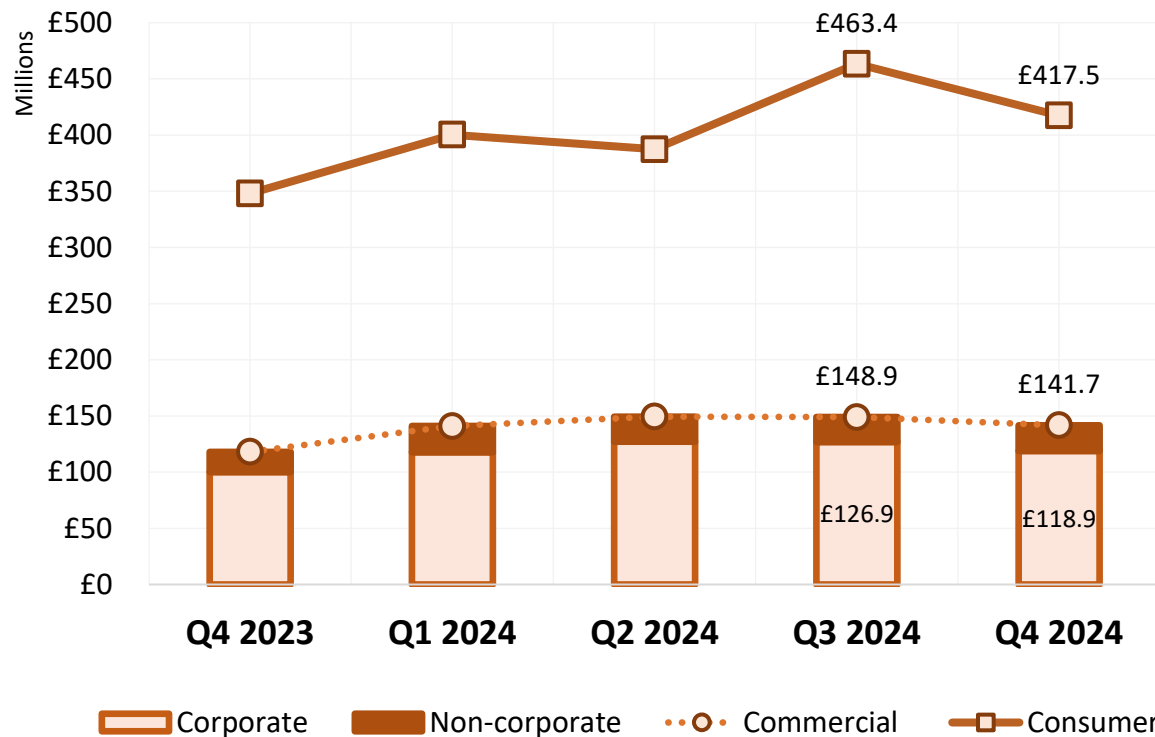
Commercial judgments decreased in total value, from £148.9 million in Q3 2024 to £141.7 million in Q4 2024, a 5% drop.

Corporate judgments decreased 6% in total value, from £126.9 million in Q3 2024 to £118.9 million in Q4 2024.

Non-corporate judgments experienced an increase of 3% in total value, from £22.1 million in Q3 2024 to £22.7 million in Q4 2024.

The total value of consumer judgments saw a decrease of 10% this quarter, from £463.4 million in Q3 2024 to £417.5 million in Q4 2024.

Total Value of judgments in England and Wales



INCREASE AVERAGE VALUE OF ALL JUDGMENTS APART FROM CONSUMER

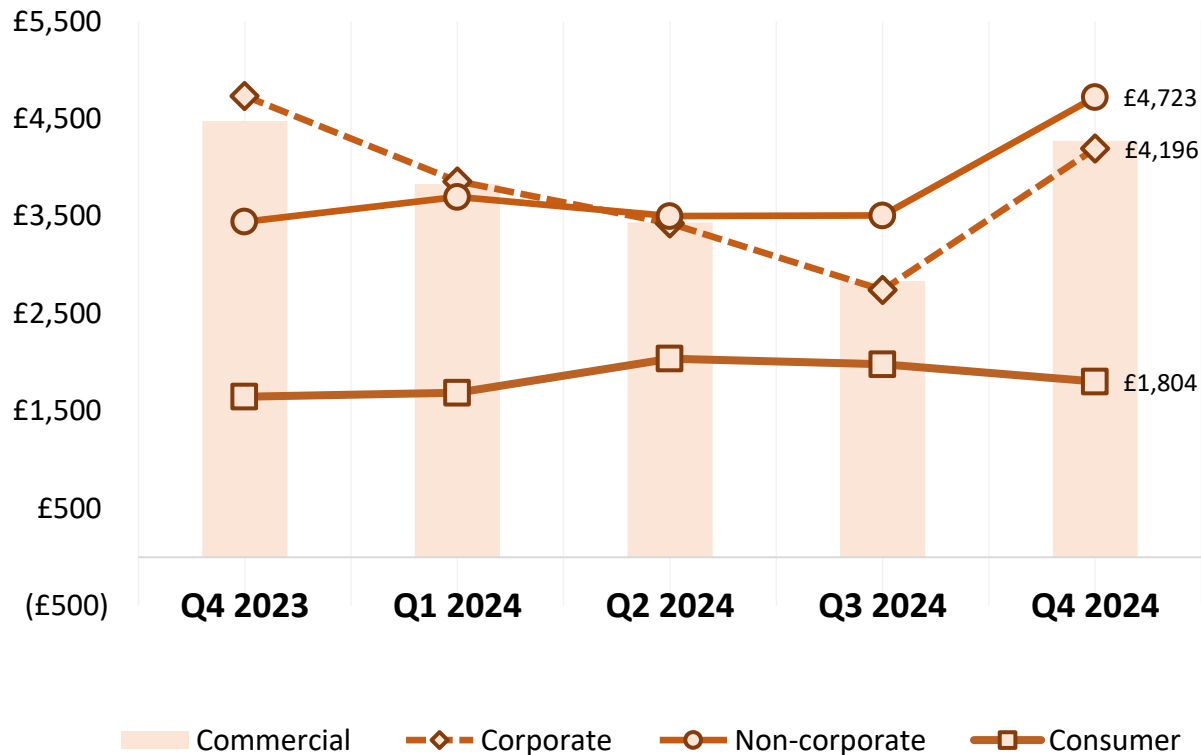
The *average* value of commercial judgments increased by 51%, from £2,835 in Q3 2024 to £4,272 in Q4 2024.

Corporate judgments have also seen an increase of 53% in the *average* value, from £2,743 in Q3 2024 to £4,196 in Q4 2024.

Non-corporate judgments saw an increase of 35% in *average* value, from £3,508 in Q3 2024 to £4,723 in Q4 2024.

However, consumer judgments decreased by 9% in *average* value, from £1,980 in Q3 2024 to £1,804 in Q4 2024.

Average Value of judgments in England and Wales



A CLOSER INSIGHT INTO THE JUDGMENT VALUES OF ENGLAND & WALES

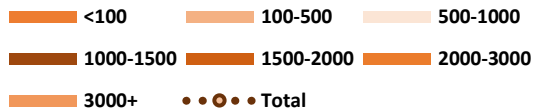
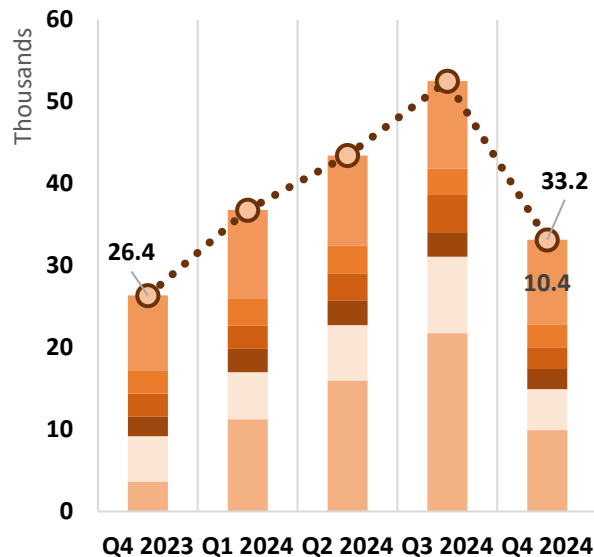
Judgments are grouped in 7 categories based on the values.

The smallest category is judgments valued less than £100.

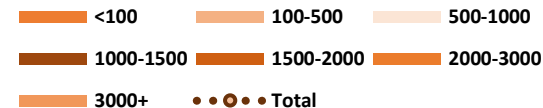
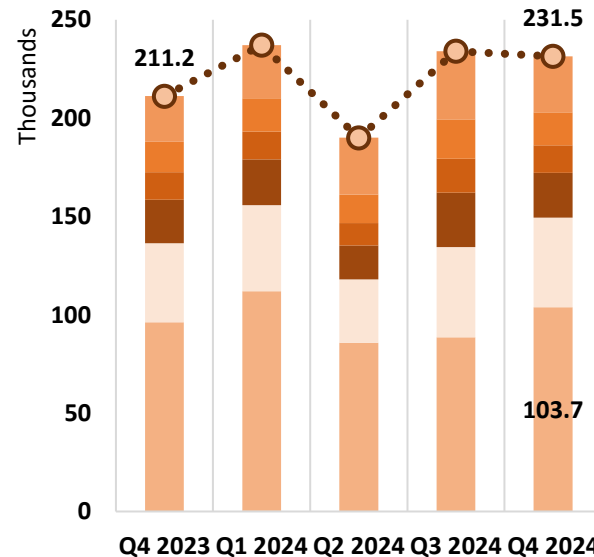
In commercial judgments the largest category is judgments valued more than £3,000 with 10,378 records 31.30% of total commercial judgments in Q4 2024.

In consumer judgments the largest category is judgments valued between £100-500 with 103,726 records 44.81% of total consumer judgments in Q4 2024.

Value groups for commercial judgments in E&W



Value groups for consumer judgments in E&W



SCOTLAND



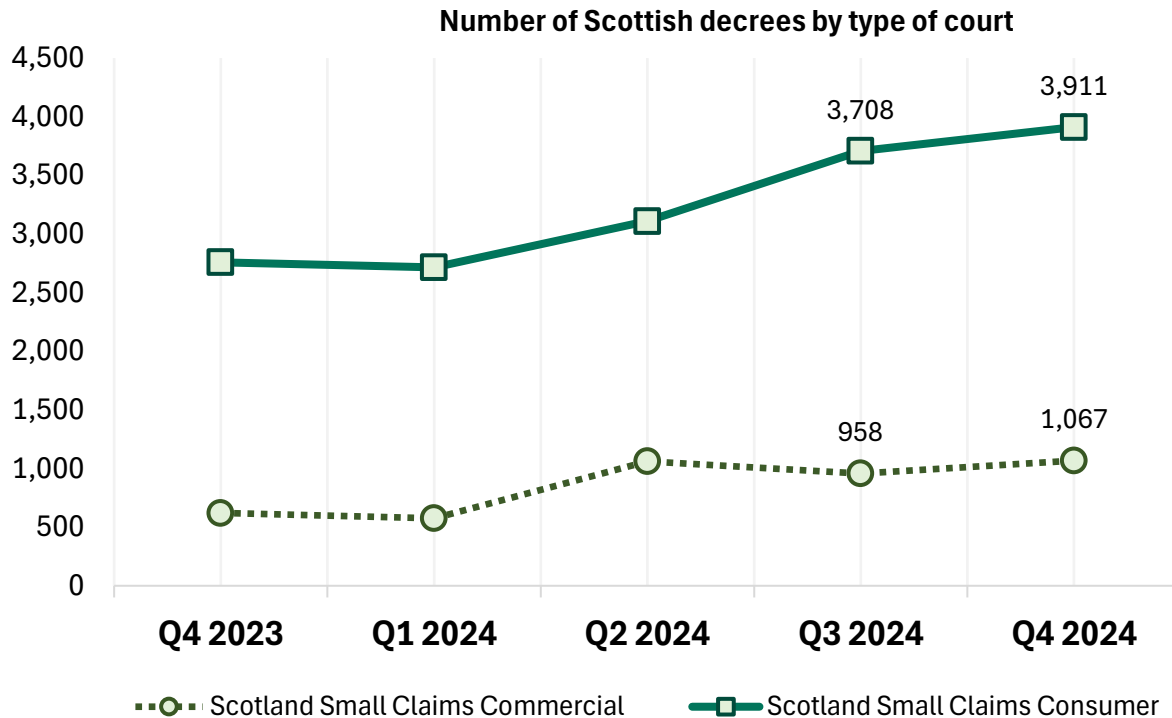
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OVERALL, THE NUMBER OF DECREES INCREASED

Scotland small claims commercial cases have increased by 11%, from 958 in Q3 2024 to 1,067 in Q4 2024.

Scotland small claims consumer cases have also increased by 5%, from 3,708 cases in Q3 2024 to 3,911 cases in Q4 2024.



INCREASE IN THE NUMBER OF ALL DECREES

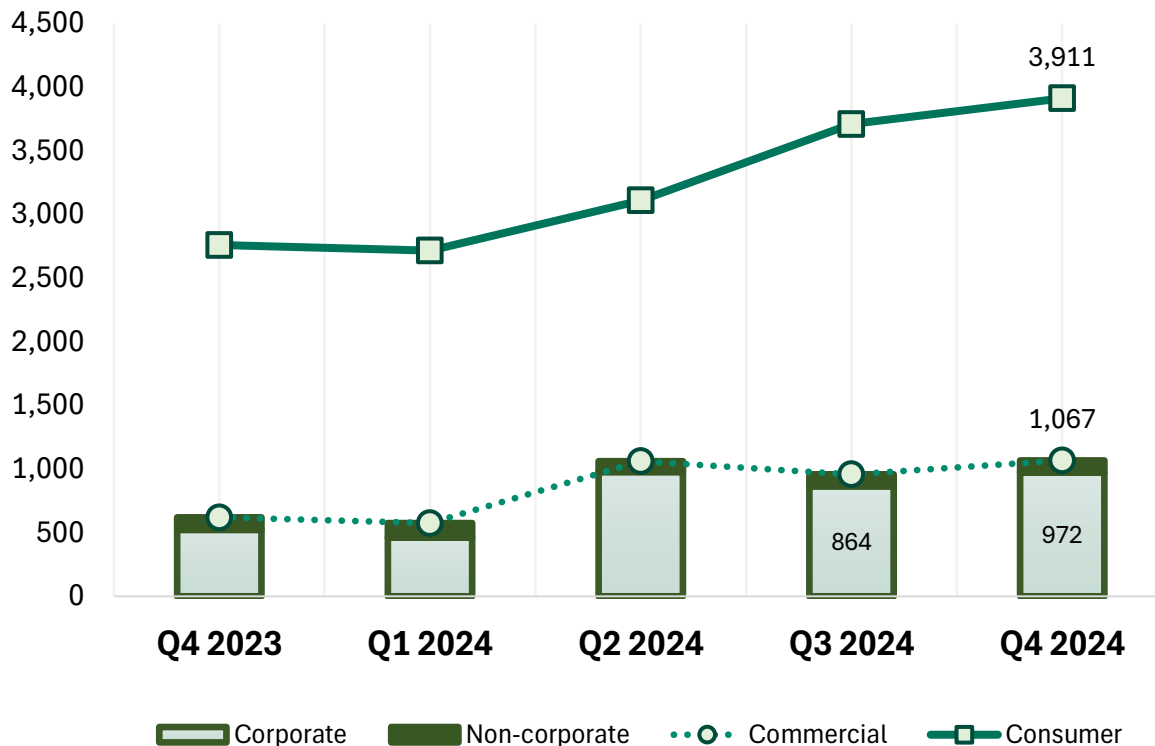
The number of commercial decrees have increased by 11%, from 958 in Q3 2024 to 1,067 in Q4 2024.

The number of corporate decrees also increased by 13%, from 864 in Q3 2024 to 972 in Q4 2024.

Non-corporate decrees saw a small increase of 1%, from 94 in Q3 2024 to 95 in Q4 2024.

The number of consumer decrees increased by 5%, from 3,708 in Q3 2024 to 3,911 in Q4 2024.

Number of Scottish decrees by defendant type



INCREASE IN TOTAL VALUE APART FROM NON-CORPORATE

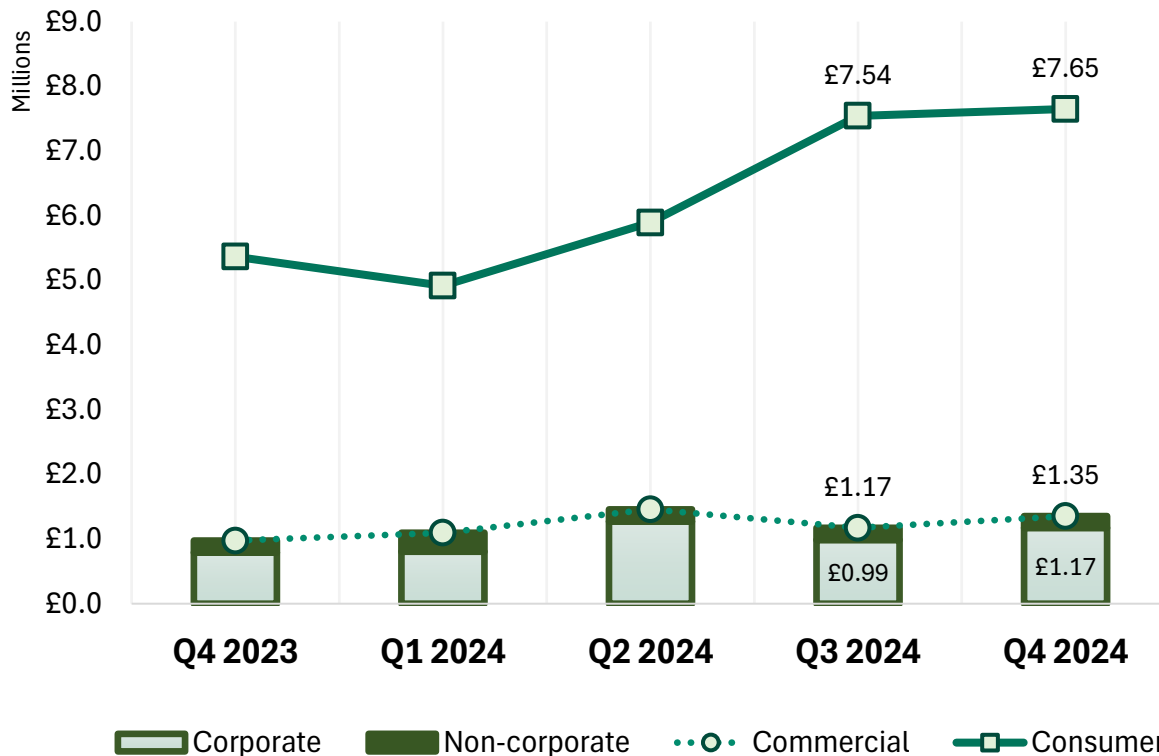
Commercial decrees saw an increase in *total* value of 15%, from £1.17 million in Q3 2024 to £1.35 million in Q4 2024.

Corporate cases experienced an increase in *total* value of 19%, from £0.99 million in Q3 2024 to £1.17 million in Q4 2024.

Non-corporate cases decreased by 3% in *total* value, from £188,182 in Q3 2024 to £183,167 in Q4 2024.

Consumer cases saw an increase in *total* value of 1%, from £7.54 million in Q3 2024 to £7.65 million in Q4 2024.

Total Value of Scottish decrees by defendant type



INCREASE IN THE AVERAGE VALUE OF COMMERCIAL & CORPORATE DECREES

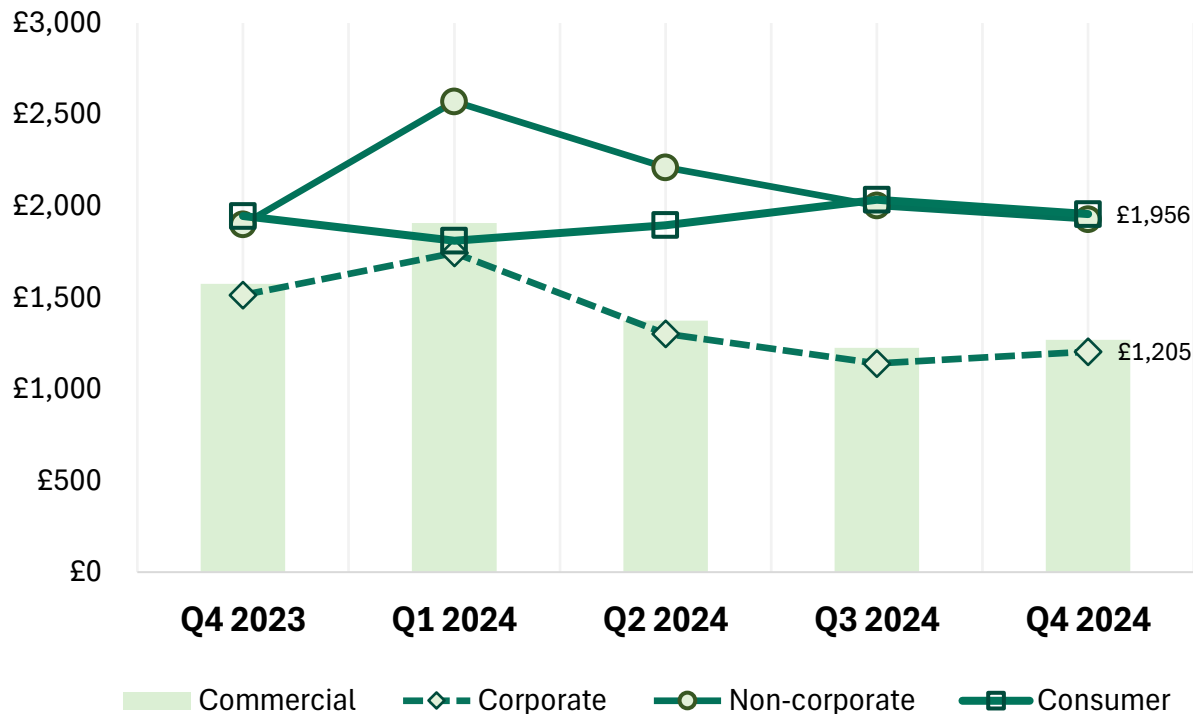
Commercial decrees have experienced a 4% increase in *average* value, from £1,225 in Q3 2024 to £1,270 in Q4 2024.

The *average* value of corporate decrees also saw an increase of 6%, from £1,140 in Q3 2024 to £1,205 in Q4 2024.

However, the *average* value of non-corporate decrees decreased by 4%, from £2,002 in Q3 2024 to £1,928 in Q4 2024.

Consumer decrees have also seen a decrease in *average* value of 4%, from £2,034 in Q3 2024 to £1,956 in Q4 2024.

Average Value of Scottish decrees by defendant type



A CLOSER INSIGHT INTO THE DECREES VALUES FOR SCOTLAND

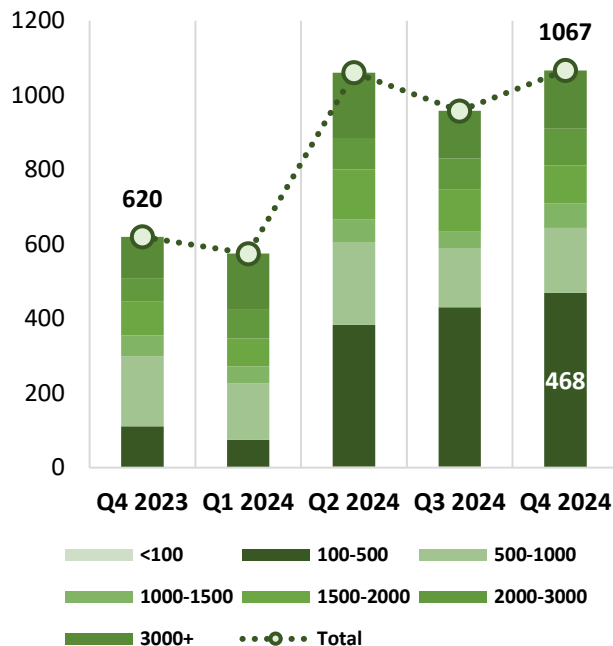
Judgments are grouped in 7 categories based on the values.

The smallest category is judgments valued less than £100.

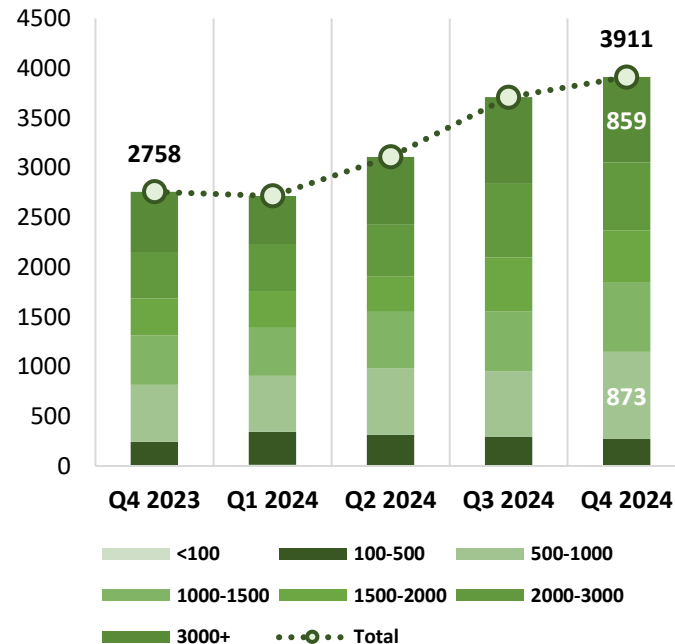
In commercial judgments the largest category is judgments valued between £100-500 with 468 records 43.9% of total commercial judgments in Q4 2024.

In consumer judgments the largest categories is judgments valued between £500-1000 with 873 records 22.3%. Closely followed by judgments valued greater than £3000 with 859 records 21.96% of total consumer judgments in Q4 2024.

Value groups for commercial judgments in Scotland



Value groups for consumer judgments in Scotland



NORTHERN IRELAND



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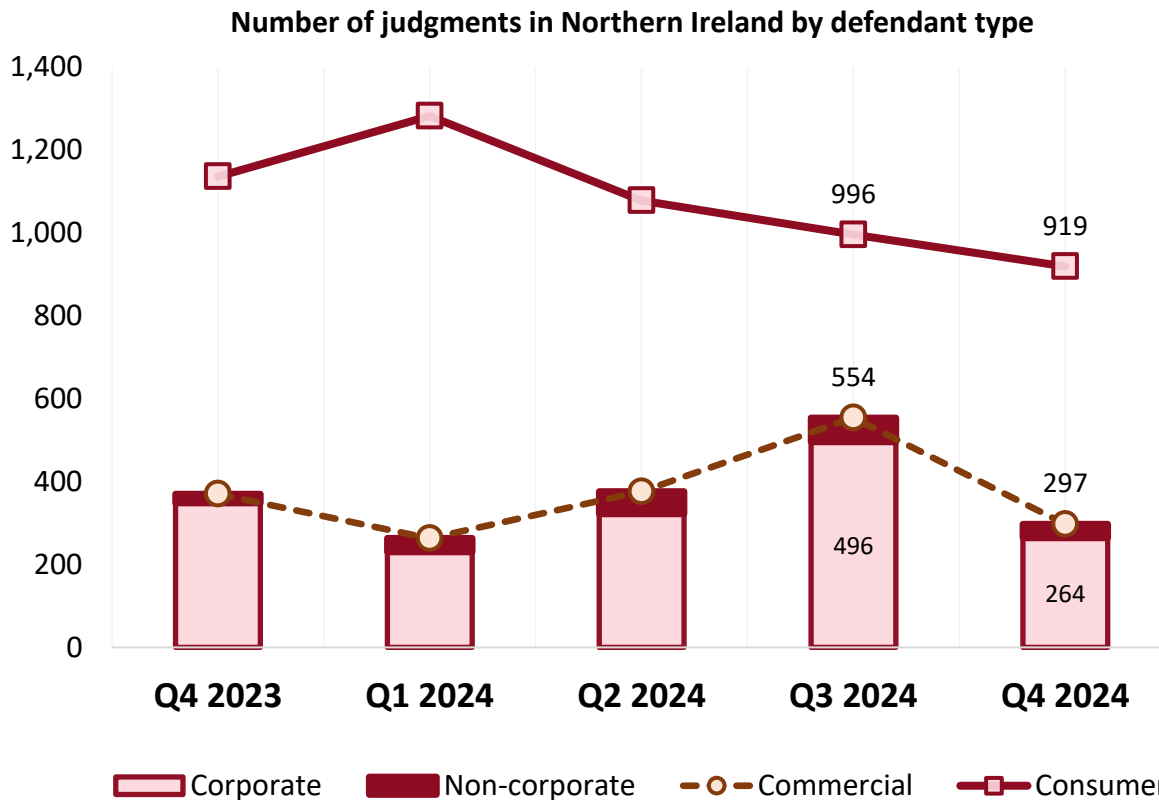
DECREASE IN ALL JUDGMENTS

Commercial judgments experienced a decrease of 46%, from 554 in Q3 2024 to 297 in Q4 2024.

Corporate judgments also decreased by 47%, from 496 in Q3 2024 to 264 in Q4 2024.

Non-corporate judgments saw a decrease of 43%, from 58 in Q3 2024 to 33 in Q4 2024.

Consumer judgments decreased by 8%, from 996 in Q3 2024 to 919 in Q4 2024.



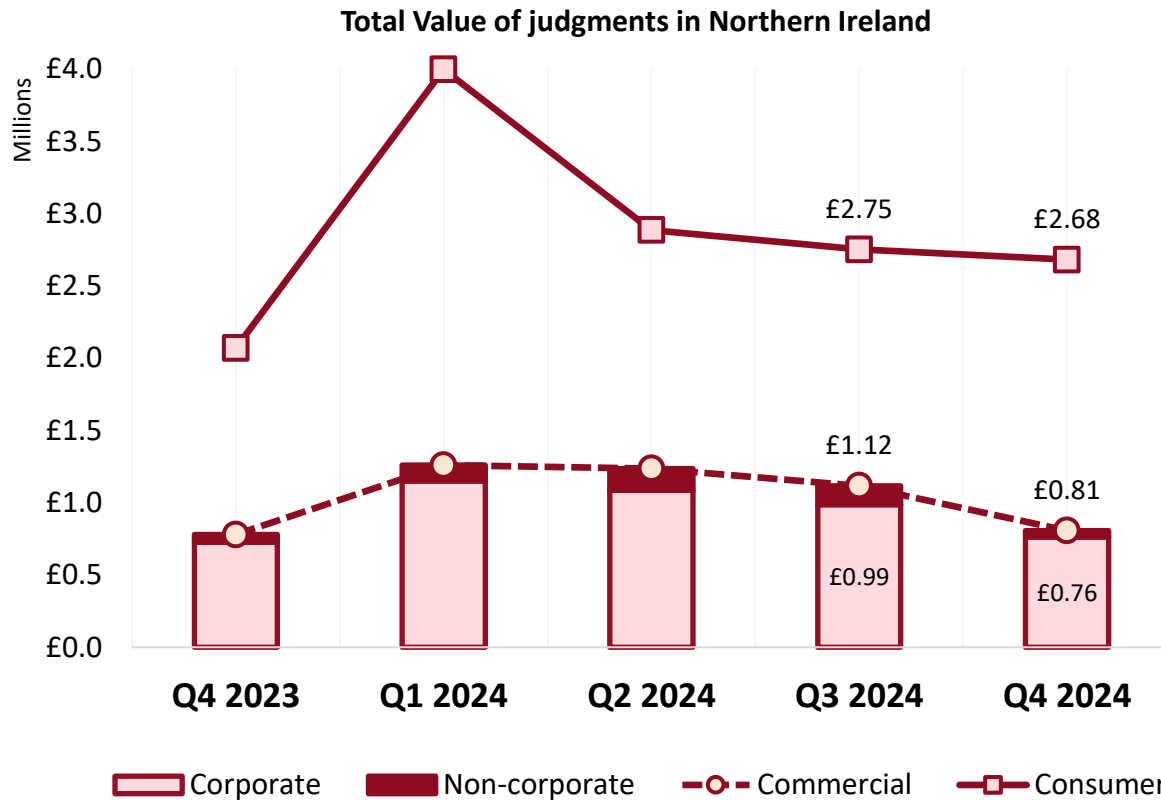
DECREASE IN THE TOTAL VALUE OF ALL JUDGMENTS

Commercial judgments experienced a decrease of 28%, from £1.12 million in Q3 2024 to £0.81 million in Q4 2024.

The total value of corporate judgments decreased by 23%, from £0.99 million in Q3 2024 to £0.76 million in Q4 2024.

Non-corporate cases also saw a decrease of 65% in total value, from £130,492 in Q3 2024 to £45,972 in Q4 2024.

The total value of consumer judgments decreased by 3%, from £2.75 million in Q3 2024 to £2.68 million in Q4 2024.



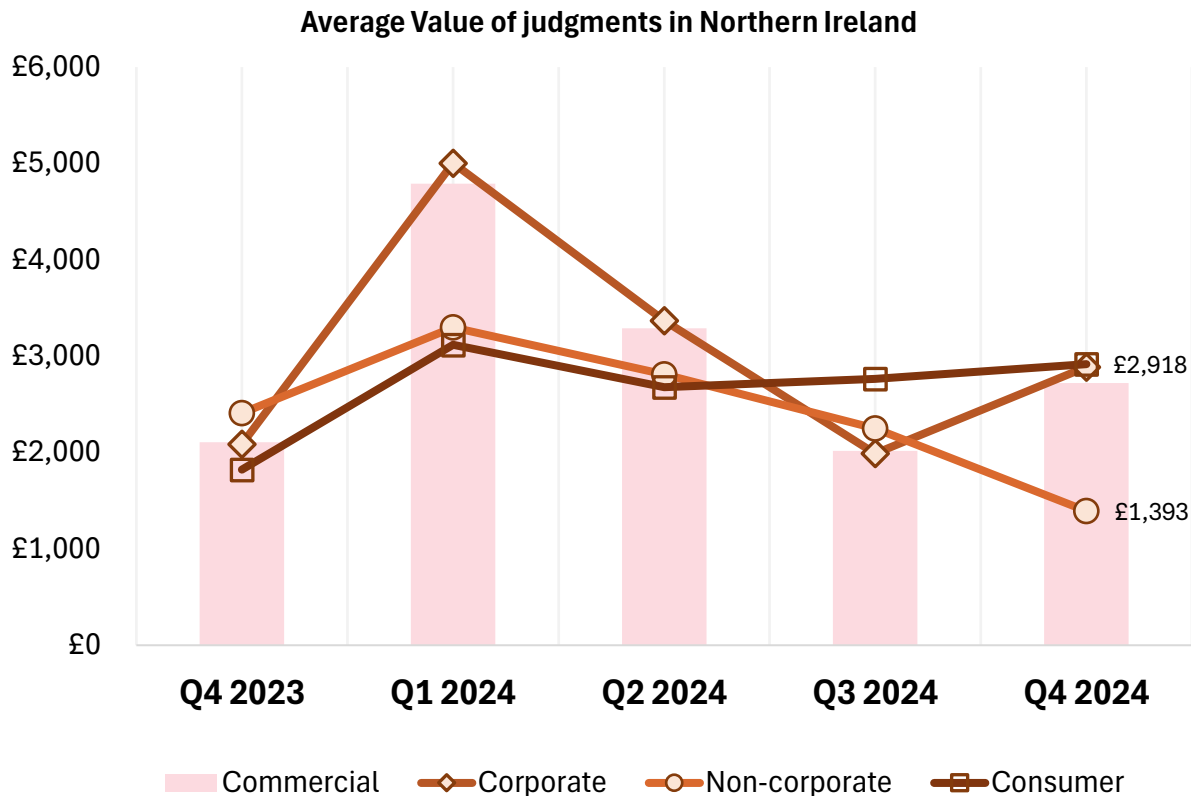
INCREASE IN THE AVERAGE VALUE APART FROM NON-CORPORATE JUDGMENTS

Commercial judgments saw an increase of 35% in *average* value, from £2,017 in Q3 2024 to £2,720 in Q4 2024.

The *average* value of corporate judgments experienced a 45% increase, from £1,990 in Q3 2024 to £2,886 in Q4 2024.

However, non- corporate judgments decreased by 38% in *average* value, from £2,250 in Q3 2024 to £1,393 in Q4 2024.

Consumer judgments saw an increase of 6% in *average* value, from £2,763 in Q3 2024 to £2,918 in Q4 2024.



A CLOSER LOOK INTO THE JUDGMENT VALUES OF NORTHERN IRELAND

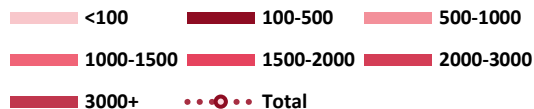
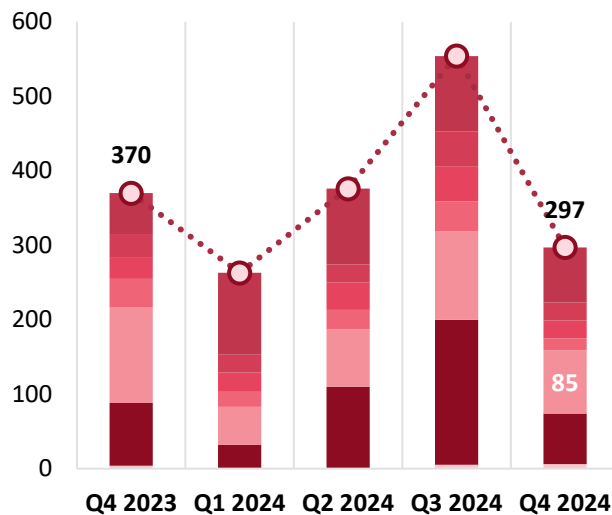
Judgments are grouped in 7 categories based on the values.

The smallest category is judgments valued less than £100.

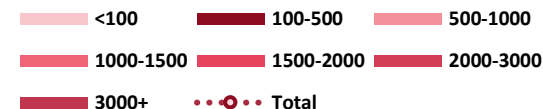
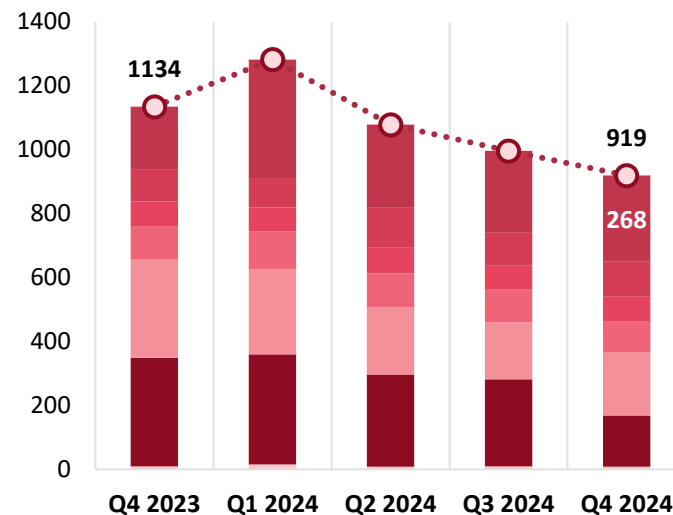
In commercial judgments the largest category is judgments valued between £500-1000 with 85 records 28.62% of total commercial judgments in Q4 2024.

In consumer judgments the largest categories is judgments valued greater than £3000 with 268 records 29.16% of total consumer judgments in Q4 2024.

Value groups for commercial judgments in Northern Ireland



Value groups for consumer judgments in Northern Ireland



REPUBLIC OF IRELAND



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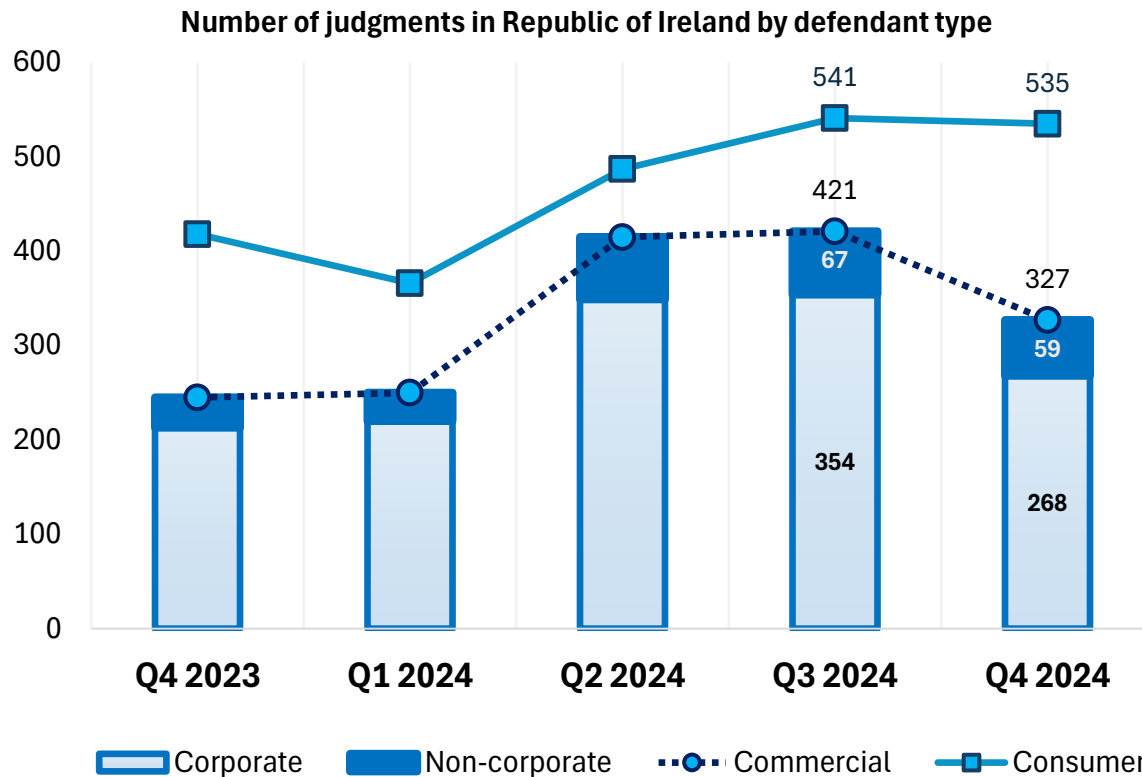
DECREASE IN THE NUMBER OF ALL JUDGMENTS

Commercial judgments decreased by 22%, from 421 in Q3 2024 to 327 in Q4 2024.

Corporate judgments have also seen a decrease of 24%, from 354 in Q3 2024 to 268 in Q4 2024.

Non-corporate judgments decreased by 12%, from 67 in Q3 2024 to 59 in Q4 2024.

The trend continues as consumer judgments decreased by 1%, from 541 in Q3 2024 to 535 in Q4 2024.



INCREASE IN TOTAL VALUE OF NON-CORPORATE

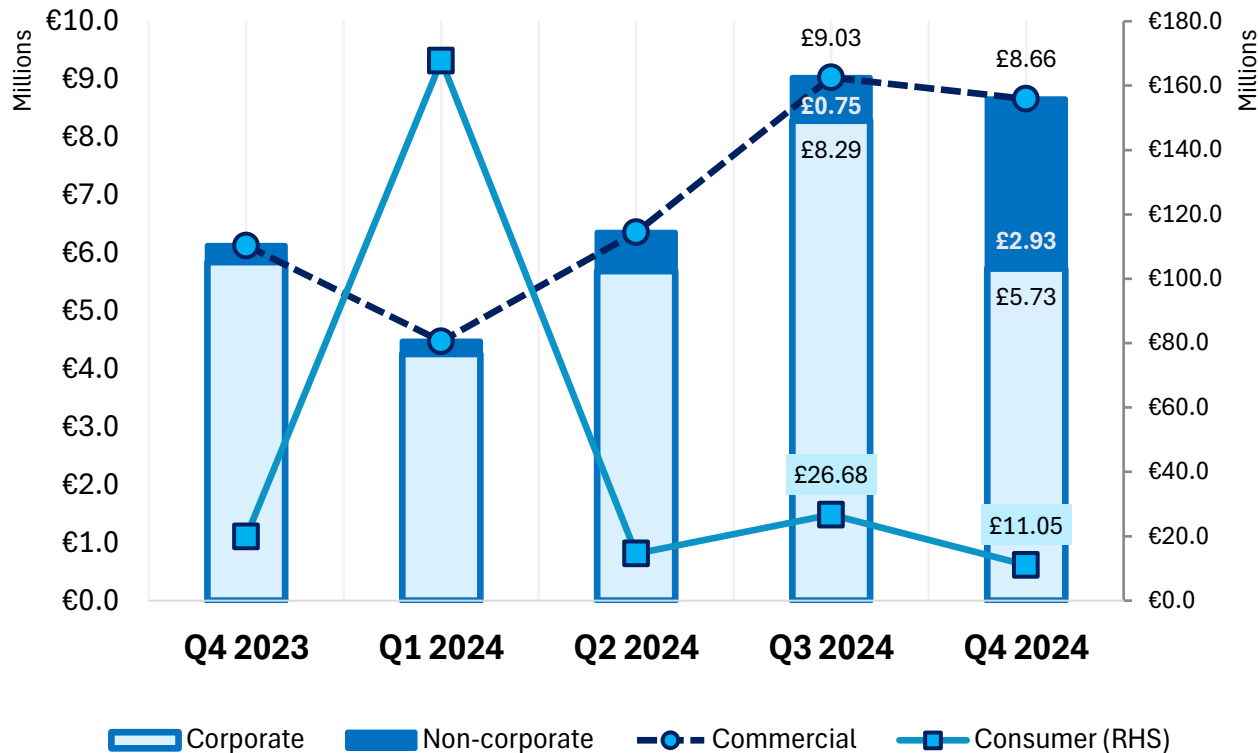
The *total* value of commercial judgments went from €9.03 million in Q3 2024 to €8.66 million in Q4 2024, a 5% drop.

Corporate judgments have seen a decrease of 31% in *total* value, from €8.29 million in Q3 2024 to €5.73 million in Q4 2024.

The *total* value of non-corporate judgments has increased by **293%**, from €0.75 million in Q3 2024 to €2.93 million in Q4 2024.

The *total* value of consumer judgments has seen a decrease of 59%, from €26.68 million in Q3 2024 to €11.05 million in Q4 2024.

Total Value of judgments in Republic of Ireland



*There were two non-corporate outliers Q4 2024, one for £1,163,807 and another for £606,552, totalling £2,225,210 which has increased total value.

*There is an outlier consumer judgment for £159,835,021 in Q1 2024 which has increased total value.

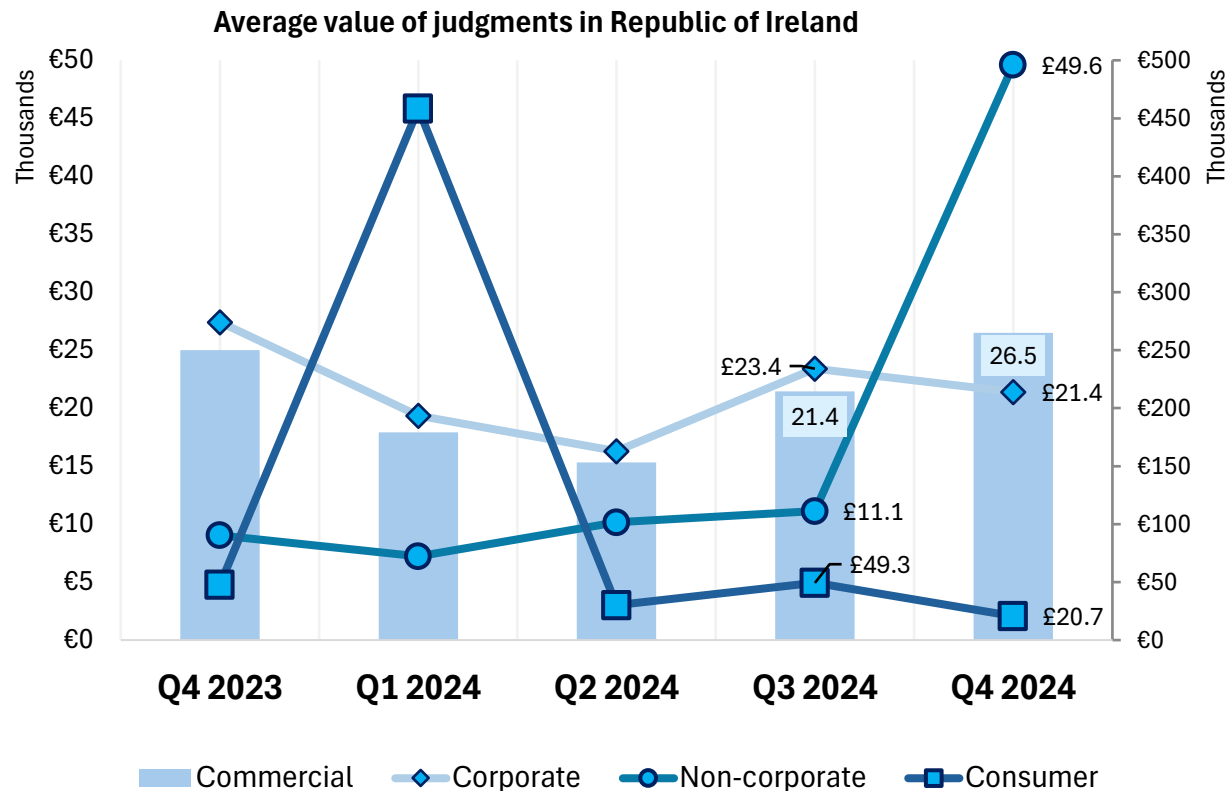
INCREASE IN THE AVERAGE VALUE COMMERCIAL & NON-CORPORATE

The average value of commercial judgments saw an increase of 23%, from €21.4k in Q3 2024 to €26.5k in Q4 2024.

The average value of corporate judgments decreased, from €23.4k in Q3 2024 to €21.4k in Q4 2024, a drop of 9%.

The *average* value of non-corporate judgments increased by 346%, from €11.1k in Q3 2024 to €49.6k in Q4 2024.

The average value of consumer judgments experienced a decrease of 58%, from €49.3k in Q3 2024 to €20.7k in Q4 2024.



A CLOSER LOOK INTO JUDGMENT VALUES IN THE REPUBLIC OF IRELAND

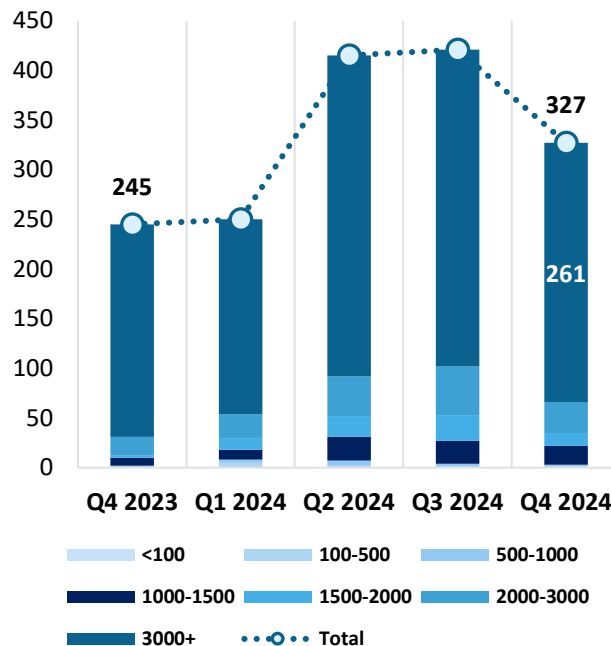
Judgments are grouped in 7 categories based on the values.

There are no judgments recorded for the category valued less than £100. Majority of judgments fall into £3000+ category.

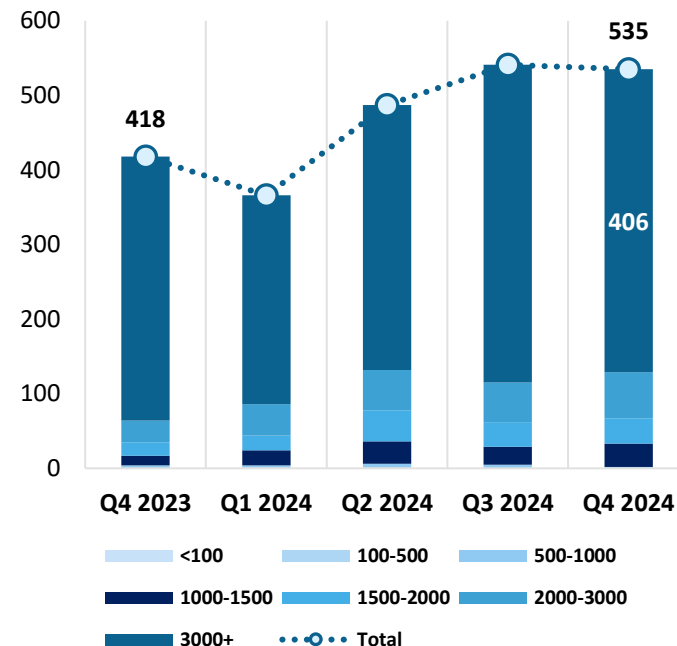
In commercial judgments there are 261 judgments valued greater than £3000 79.82% of total commercial judgments in Q4 2024.

In consumer judgments there are 406 judgments valued greater than £3000 75.89% of total consumer judgments in Q4 2024.

Value groups for commercial judgments in Republic of Ireland



Value groups for consumer judgments in Republic of Ireland



JERSEY



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INCREASE IN THE NUMBER OF JUDGMENTS, APART FROM CONSUMER JUDGMENTS

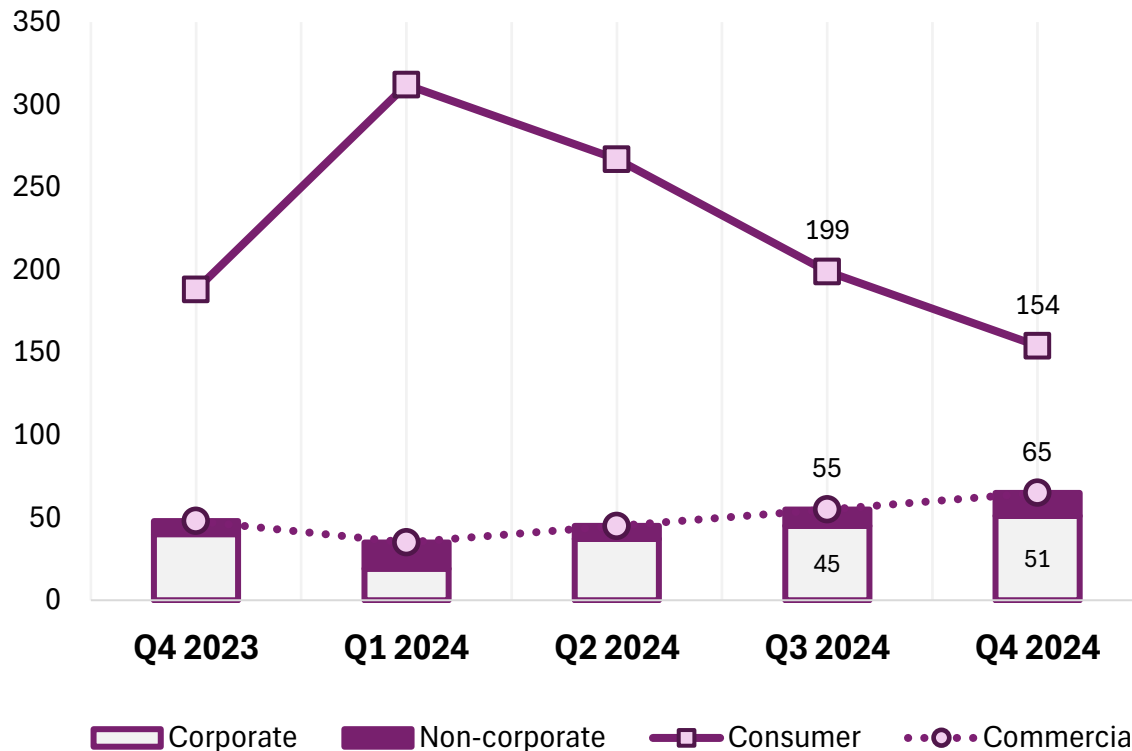
Commercial judgments experienced an increase of 18%, from 55 in Q3 2024 to 65 in Q4 2024.

Corporate judgments also increased, from 45 in Q3 2024 to 51 in Q4 2024, a rise of 13%.

Non-corporate judgments have seen an increase of 40%, from 10 in Q3 2024 to 14 in Q4 2024.

However, the number of consumer judgments saw a decrease of 23%, from 199 in Q3 2024 to 154 in Q4 2024.

Number of judgments in Jersey by defendant type



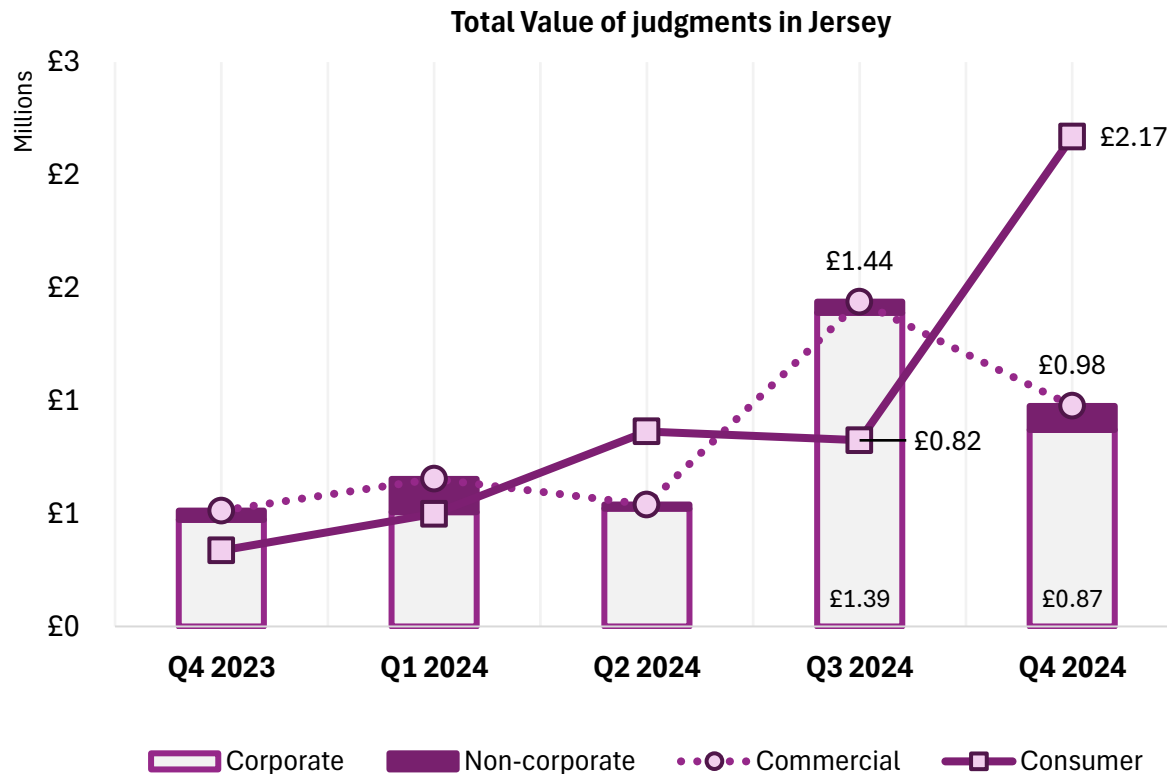
INCREASE IN TOTAL VALUE OF JUDGMENTS, APART FROM NON-CORPORATE & CONSUMER JUDGMENTS

The *total* value of commercial judgments saw a decrease of 32%, from £1.44 million in Q3 2024 to £0.98 million in Q4 2024.

The *total* value of corporate judgments saw a decrease of 37%, from £1.39 million in Q3 2024 to £0.87 million in Q4 2024.

However, the *total* value of non-corporate judgments increased, from £49k in Q3 2024 to £107k in Q4 2024, a rise of **117%**.

The *total* value of consumer judgments increased by **163%**, from £0.82 million in Q3 2024 to £2.17 million in Q4 2024.



*There is an outlier consumer judgment for £757,901 in Q4 2024 which has increased total value

DECREASE IN AVERAGE VALUE OF ALL JUDGMENT, APART FROM NON-CORPORATE & CONSUMER

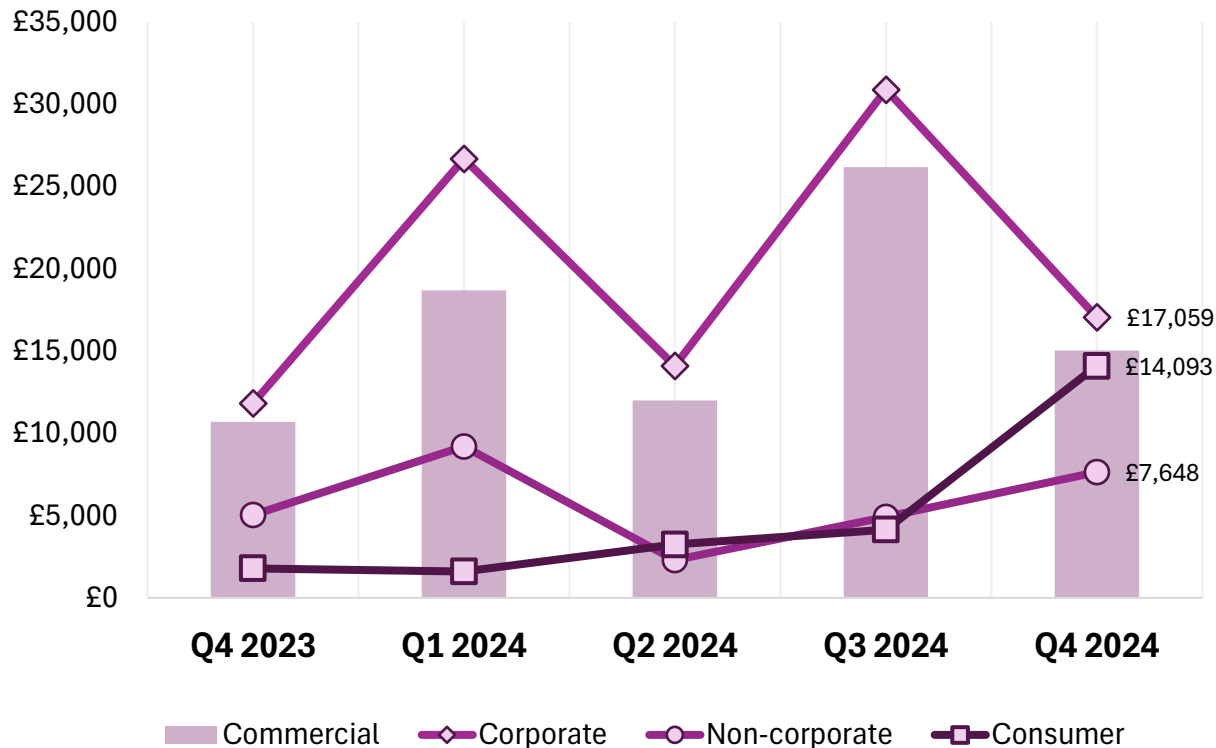
The *average* value of commercial judgments decreased by 43%, from £26,161 in Q3 2024 to £15,032 in Q4 2024.

The *average* value of corporate judgments also decreased by 45%, from £30,881 in Q3 2024 to £17,059 in Q4 2024.

However, non-corporate judgments saw an increase of 55%, in *average* value, from £4,924 in Q3 2024 to £7,648 in Q4 2024.

The *average* value of consumer judgments increased by **240%**, from £4,144 in Q3 2024 to £14,093 in Q4 2024.

Average value of judgments in Jersey



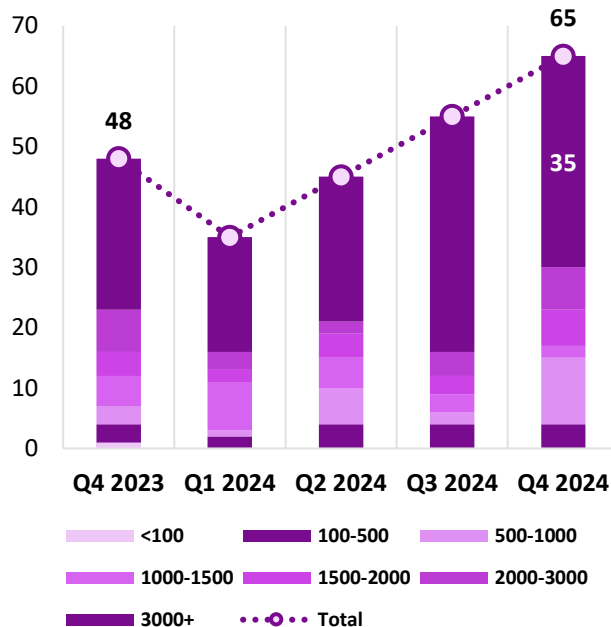
A CLOSER LOOK INTO THE JUDGMENT VALUES IN JERSEY

Judgments are grouped in 7 categories based on the values.

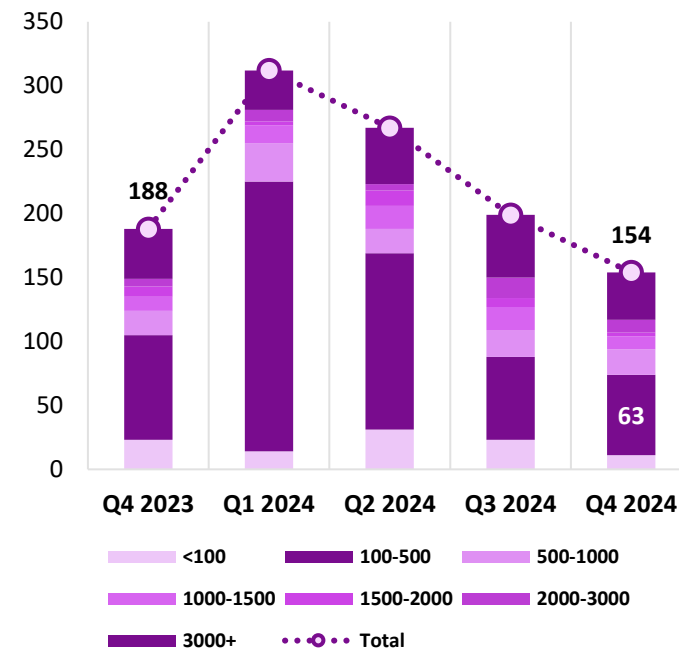
In commercial judgments there are 35 judgments valued greater than £3000 53.85% of total commercial judgments in Q4 2024.

In consumer judgments there are 63 judgments valued between £100-500 40.91% of total consumer judgments in Q4 2024.

Value groups for commercial judgments in Jersey



Value groups for consumer judgments in Jersey



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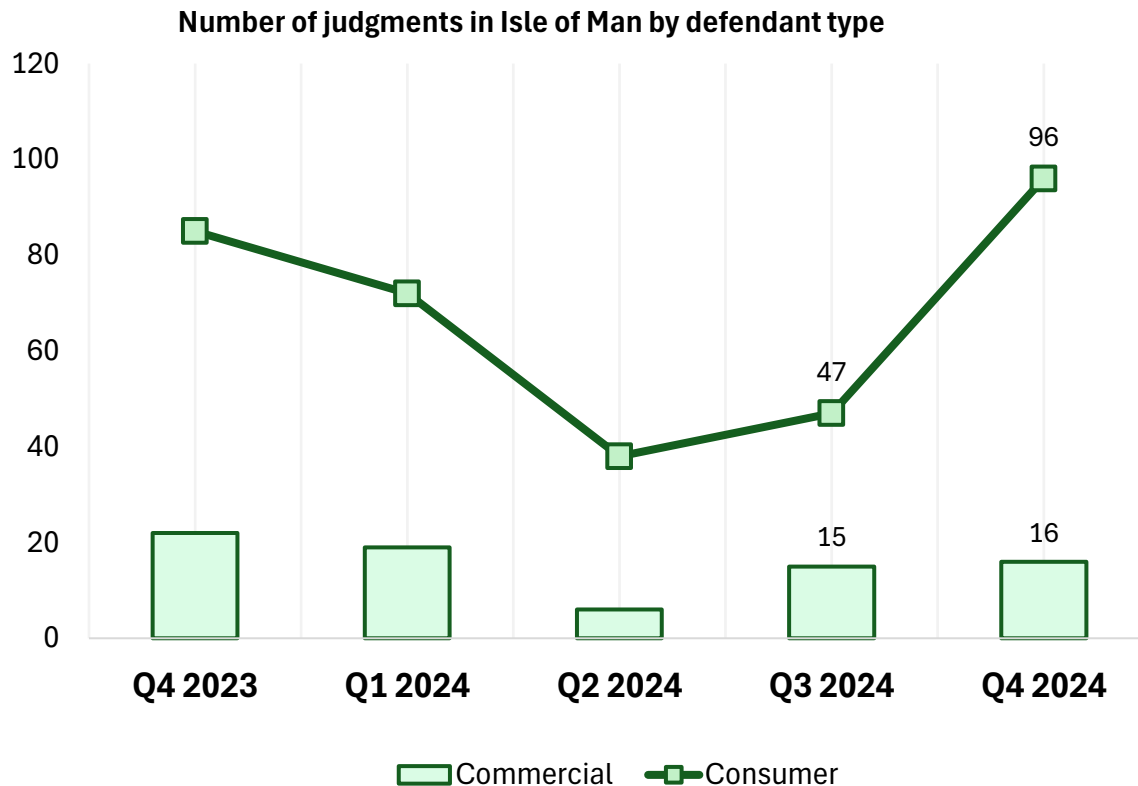
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INCREASE IN CONSUMER & COMMERCIAL JUDGMENTS

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

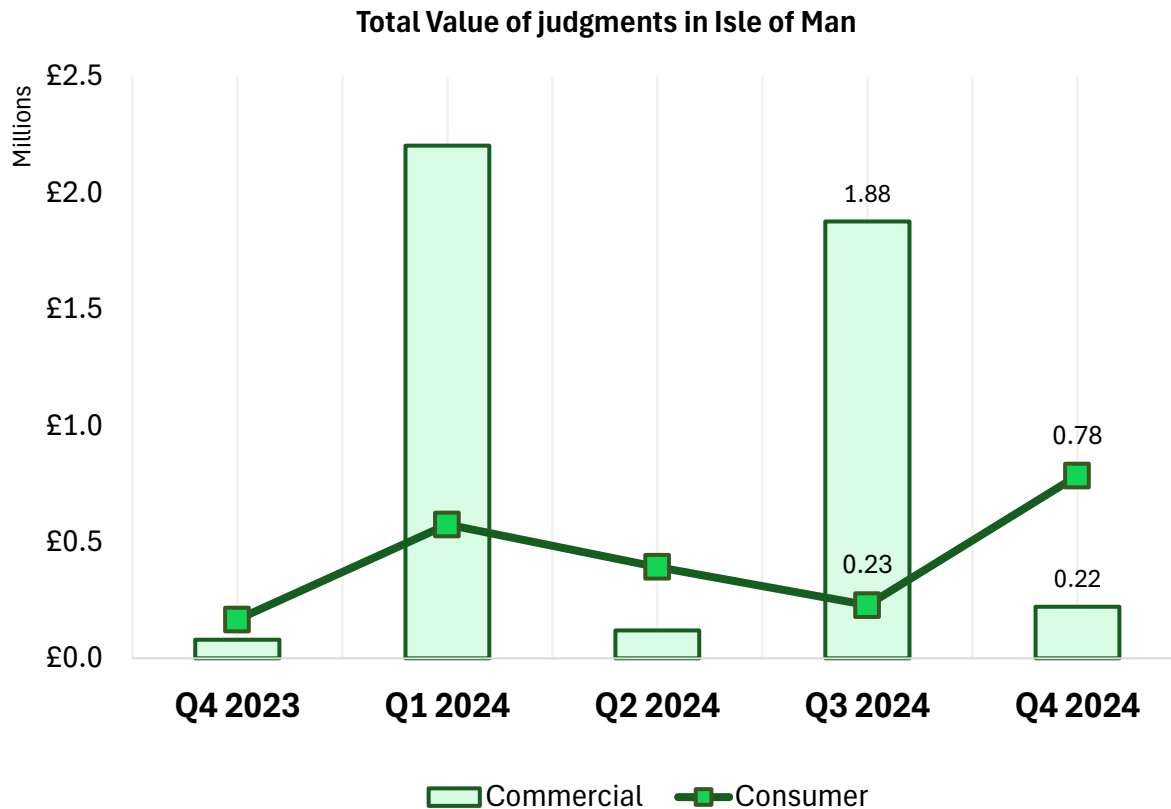
Consumer judgments also saw an increase of 24%, from 38 in Q2 2024 to 47 in Q3 2024.



INCREASE IN THE TOTAL VALUE OF CONSUMER JUDGMENTS

The *total* value of commercial judgments experienced a decrease of 88%, from £1.88 million in Q3 2024 to £0.22 million in Q4 2024.

The *total* value of consumer judgments increased, from £0.23 million in Q3 2024 to £0.78 million in Q4 2024, a rise of **244%**.



*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

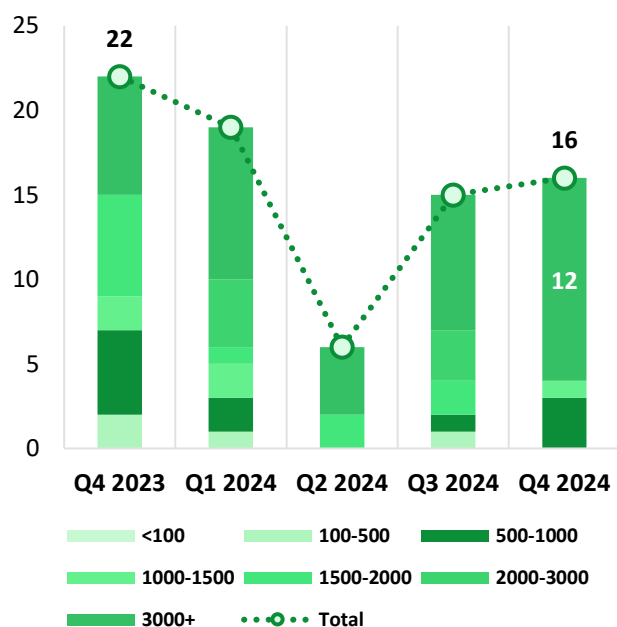
Judgments are grouped in 7 categories based on the values.

There are no judgments recorded for the category valued less than £100.

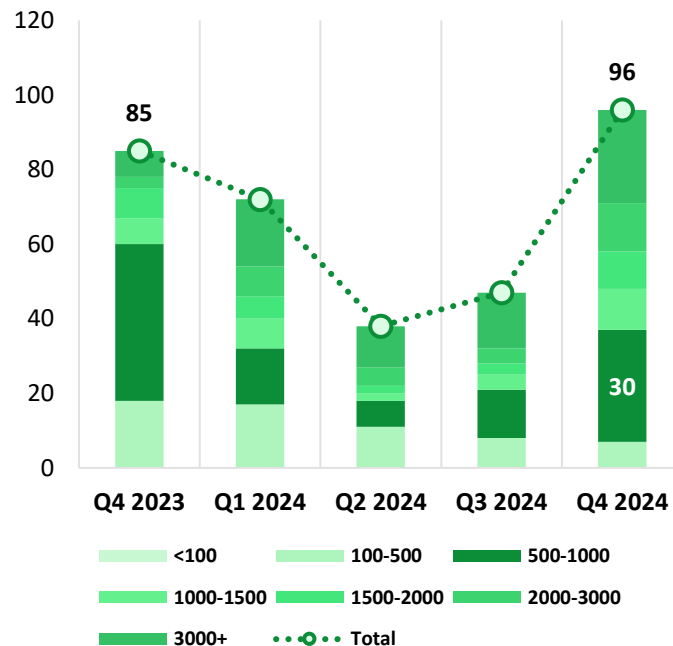
In commercial judgments there are 12 judgments valued greater than £3000 75.00% of total commercial judgments in Q4 2024.

In consumer judgments there are 63 judgments valued between £500-1000 31.25% of total consumer judgments in Q4 2024.

Value groups for commercial judgments in Jersey



Value groups for consumer judgments in Jersey



High Court & Equivalent Jurisdictions



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DECREASE IN VALUE OF CONSUMER & COMMERCIAL JUDGMENTS

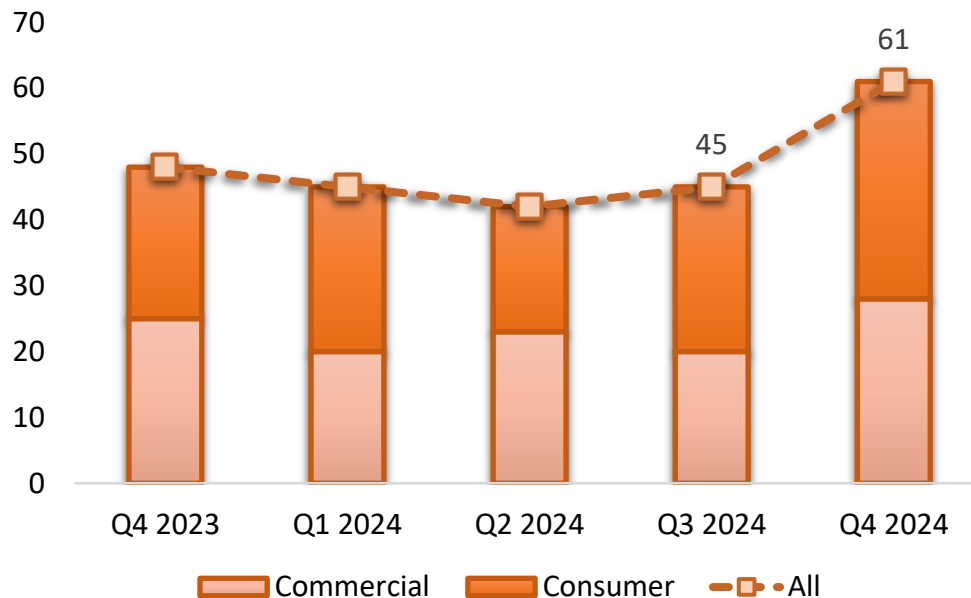
The **number** of all judgments has increased by 27%, from 45 in Q3 2024 to 61 in Q4 2024.

The **total value** of all judgments decreased by 33%, from £59.7 million in Q3 2024 to £39.7 million in Q4 2024.

The **average value** of all judgments decreased by 35%, from £1.4 million in Q3 2024 to £2.6 million in Q4 2024.

England & Wales High Court Judgments

Number of judgments by defendant type



INCREASE IN VALUE OF DECREES

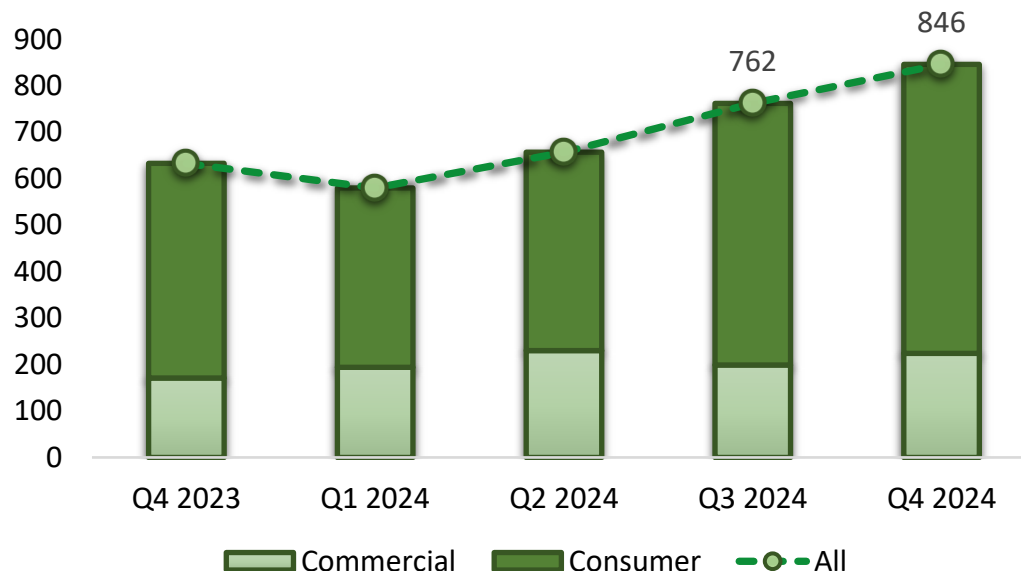
The number of all decrees have increased by 11%, from 762 in Q3 2024 to 846 in Q4 2024.

The total value of all decrees increased by 22%, from £12 million in Q3 2024 to £14.8 million in Q4 2024.

The average value of all decrees increased by 10%, from £15.9K in Q2 2024 to £17K in Q4 2024.

Scotland Ordinary Causes

Number of judgments by defendant type



INCREASE IN VALUE OF CONSUMER & COMMERCIAL JUDGMENTS

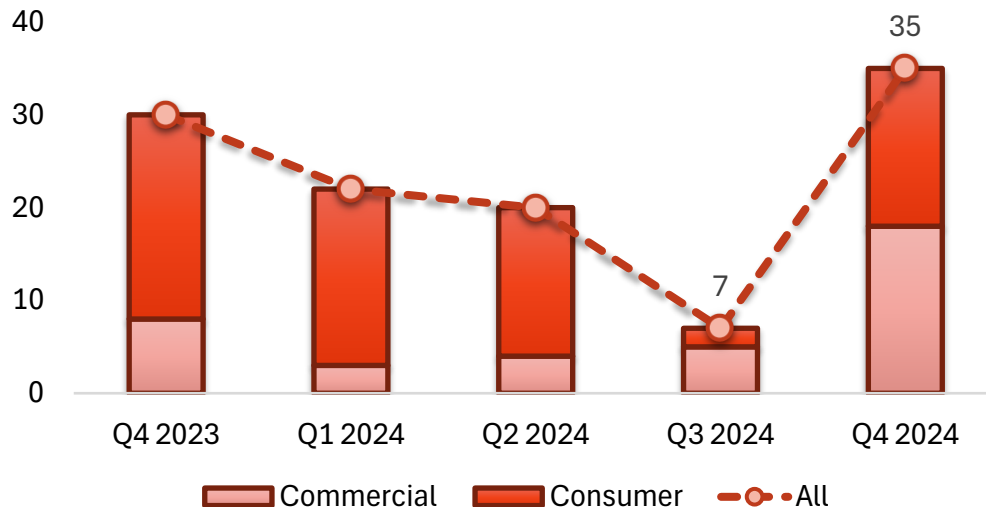
The number of all judgments has increased by 400%, from 7 in Q3 2024 to 35 in Q4 2024.

The total value of all judgments increased by 662%, from £328k Q3 2024 to £2.5 million in Q4 2024

The average value of all judgments increased by 52%, from £47K in Q3 2024 to £72K in Q4 2024.

Northern Ireland High Court Judgments

Number of judgments by defendant type



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