Q1 2025 Statistics Book

April 2025







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INTRODUCTION

Registry Trust Ltd 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

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

Enable better data-driven decisions

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

Methodologically, the data in this report reflect records received over the previous 6 years. Analysis is undertaken each quarter and published in these reports. 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.



Summary

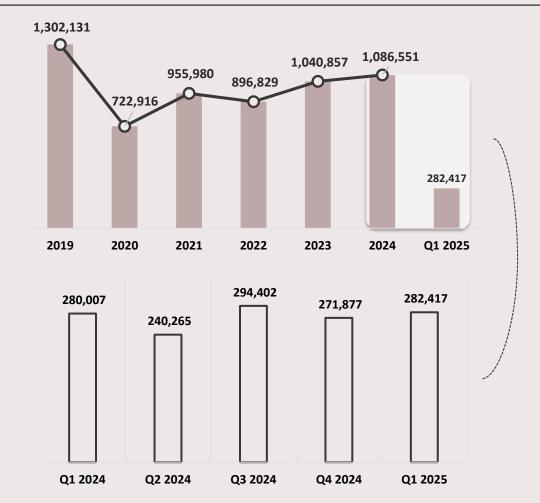
Commercial judgments are increasing rapidly.	51,174 new commercial judgments have been added to the Register in Q1 2025, up by 46.4% from the previous quarter.	
Total value of judgments exceeds £12 billion .	The Register contains 5.4 million records with a total value of £12.8 billion .	
The majority of judgments are unsatisfied.	87.8% of records on the Register are unsatisfied judgments and 12.2% are satisfied judgments .	
50% of unsatisfied consumer judgments in England and Wales are below £753 .	There are 4.1 million unsatisfied consumer judgments in England and Wales in total. 2.1 million of these judgments are for amounts below £753 .	



New Judgments by Quarter

282,417 new judgments were registered in Q1 2025, **4.0%** more than in the previous quarter and **0.9%** more than Q1 2024.

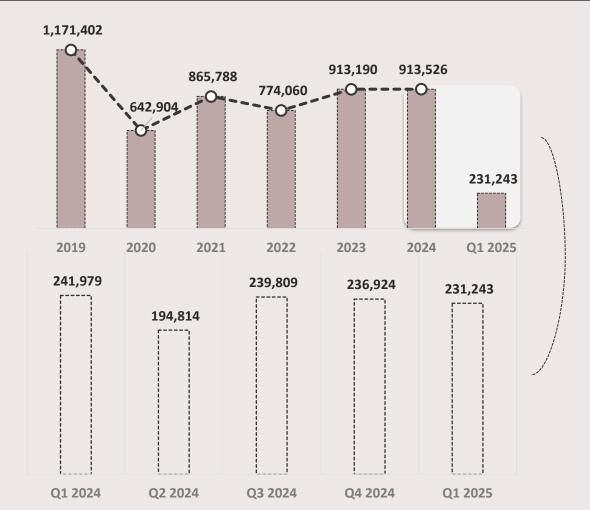
1.1 million new judgments have been added to the Register in 2024. After a Covid-influenced dip in 2020, new judgments have been steadily increasing.



New Consumer Judgments

231,243 new consumer judgments were registered in Q1 2025, **2.4%** fewer than in the previous quarter and **4.4%** fewer than in Q1 2024.

Looking at Q1 numbers this year and last year, it will be interesting to see if the number of new consumer judgments for 2025 will remain around the **913,000** mark, consistent with 2024 and 2023.

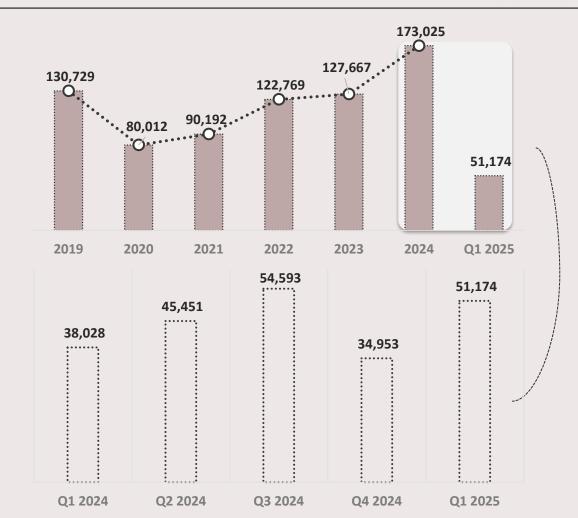


New Commercial Judgments

The number of commercial judgments continues to rise.

In 2024, **173,025** new judgments were added to the Register—**a 35.5% increase** compared to 2023.

This trend has carried on into 2025, with **51,174** new commercial judgments recorded in Q1 alone—**up 46.4%** from the previous quarter and **34.6%** higher than Q1 2024.

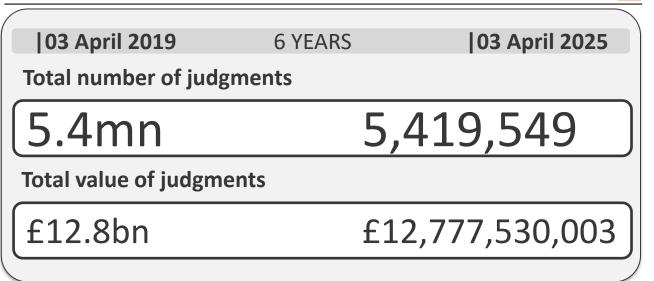


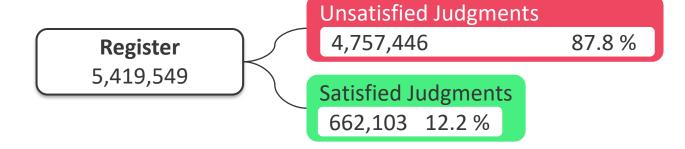
State of the Register

The Register contains **5.4 million** records with a total value of **£12.8 billion**.

Records are kept on the Register for **six years**. This means that an analysis made on 3 April 2025 covers judgments on the Register from 3 April 2019.

87.8% of records on the Register are **unsatisfied** judgments and **12.2%** are **satisfied** judgments.





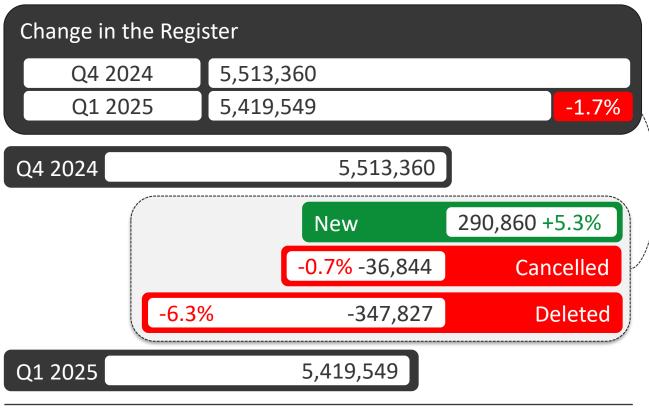
Change in the Register Q1 2025

There were **5,419.549** judgments in the Register on 2025 3 April 2025. This is a fall of **1.7%** since 1 January 2025, when there were **5,513,360** judgments.

From 1 January 2025 to 3 April 2025, **290,860** new judgments were entered into the Register, accounting for **5.3%** of judgments.

347,827 judgments have been deleted from the Register as the six-year deadline has been exceeded - this represents **6.3%**.

36,844 judgments were cancelled, further reducing the number on the Register by **0.7%**.



^{*}This diagram depicts the change in the Register from 1st January 2025 to 3rd April 2025

^{**}A judgment is cancelled if it is satisfied within one calendar month of being made. Note that there are other reasons for judgments moving onto and off the Register. All movements other than new judgments or judgments that exceed six years are captured in this 'cancelled' category.

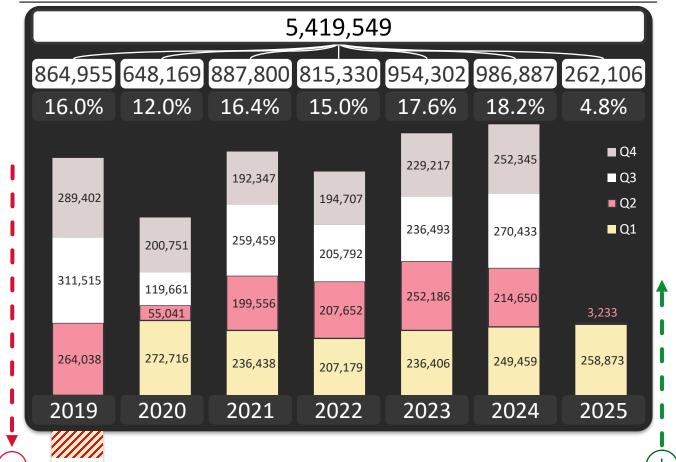
Breakdown of the Register by Judgment Date

Out of **5,419,549** judgments on the Register, **262,106** (**4.8%**) have 2025 as the judgment year.

258,873 judgments fall into Q1 2025 based on the judgment date.

The smallest number of judgments corresponds to Quarter 2 of 2020, which falls during the Covid-19 pandemic.

Judgments that met the six-year cut-off prior to 3 April 2025 had already been removed from the Register. There were **347,827** such judgments. This means that 2024 then became the year with the highest number of judgments recorded on the Register.

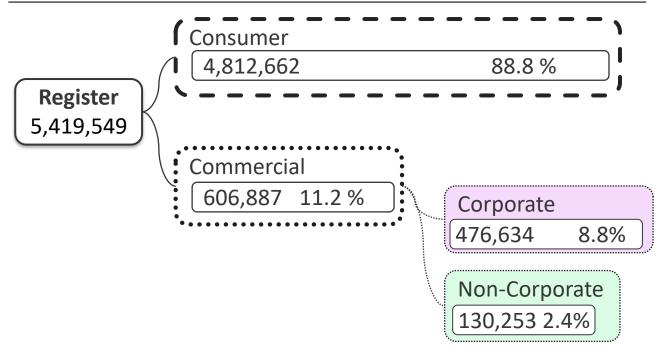


Commercial and Consumer Judgments

88.8% of the records on the Register are consumer judgments and **11.2%** are commercial judgments.

Commercial judgments can be further split into corporate and non-corporate judgments.

Corporate judgments make up **8.8%** of the Register and non-corporate judgments **2.4%**.



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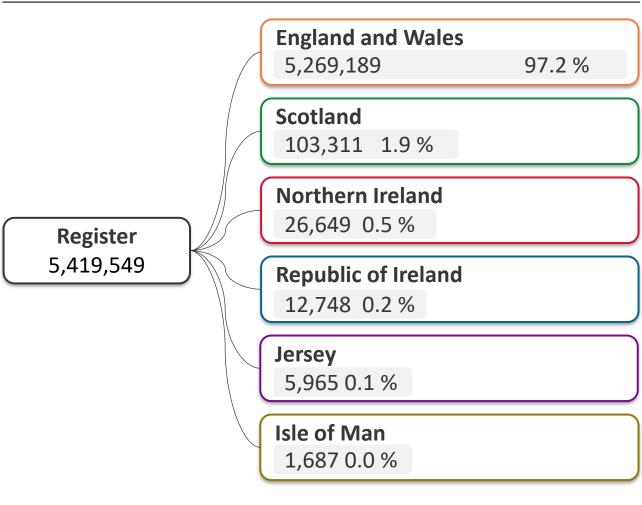
Jurisdictions

This publication covers statistics from the following six jurisdictions:

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

97.2% of judgments on the Register were assigned to **England and Wales** and therefore make up far and away the biggest data set.

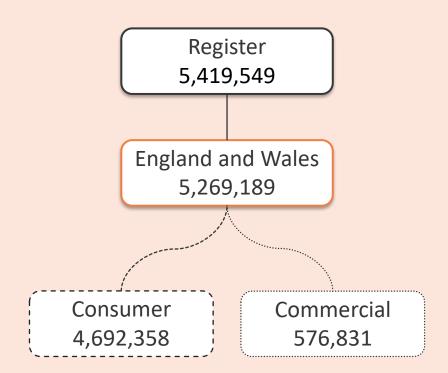
As a result of being relatively small data sets, information for the other jurisdictions is more easily affected by a small number of exceptional circumstances.



ſ	England and Wales	Consumer	4,692,358
	5,269,189	Commercial	576,831
	Scotland	Consumer	84,126
	103,311	Commercial	19,185
	Northern Ireland	Consumer	21,307
	26,649	Commercial	5,342
	Republic of Ireland	Consumer	8,271
	12,748	Commercial	4,477
	Jersey	Consumer	5,187
	5,965	Commercial	778
	Isle of Man	Consumer	1,413
	1,687	Commercial	274

Register 5,419,549

ENGLAND & WALES



England and Wales: New Judgments

274,132 new judgments were registered in **England and Wales** in Q1 2025, which is a **4.0%** increase from the previous quarter and just a **0.2%** increase from Q1 2024.

1.1 million new judgments were added to the Register in 2024, and with the current quarterly trends, it will be interesting to see if the volumes continue to rise at the same rate in 2025.



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England and Wales: New Consumer Judgments

225,043 new consumer judgments were registered in **England and Wales** in Q1 2025, which is a **2.5%** decrease from the previous quarter and **5.0%** decrease from Q1 2024.

If the current quarterly trend continues, it will be interesting to see if new consumer judgments in England and Wales will reach or exceed the **890,851** level of 2024.



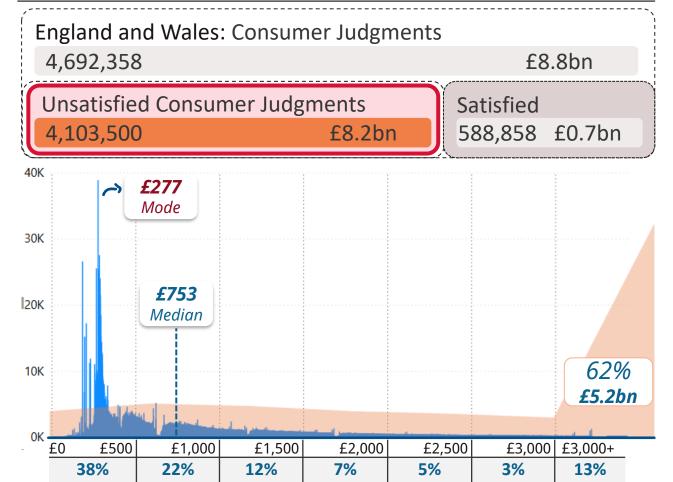
Value of Unsatisfied Consumer Judgments

£277 is the most frequent consumer judgment amount in England and Wales with 38,876 unsatisfied consumer judgments at this figure.

The top ten most frequently occurring amounts (£277, £285, £185, £267, £284, £282, £289, £286, £291, £290) represent **6.3%** of total unsatisfied consumer judgments in England and Wales.

50% of unsatisfied consumer judgments for England and Wales are below the median amount of £753.

13.0% of the unsatisfied consumer judgments in England and Wales are for amounts greater than **£3,000**. This adds up to **£5.1 billion, 62.0%** of the value of unsatisfied consumer judgments in England and Wales.



England and Wales: New Commercial Judgments

49,089 new commercial judgments have been added to the register in Q1 2025 in England and Wales, which is a **48.9%** increase from the previous quarter and a **33.8%** increase from Q1 2024.

2024 was the year with by far the most commercial judgments registered in England and Wales, exceeding the previous year by **36.6%**.

In the first quarter of 2025, one third of the number of new commercial judgments in England and Wales in 2024 have already been registered, suggesting a continued and accelerating upward trend.



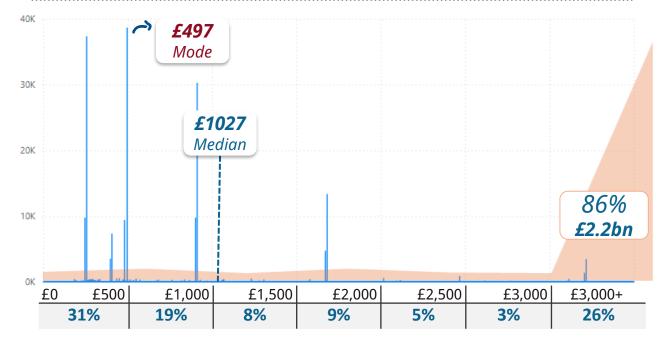
England and Wales: Commercial Judgments Value

£497 is the most frequent unsatisfied commercial judgment amount in England and Wales with 38,659 judgments. It is 8.0% of the total number of unsatisfied commercial judgments for England and Wales (507,576).

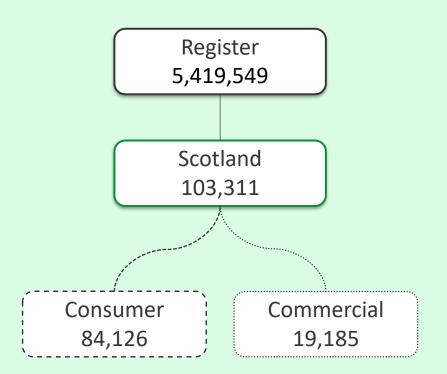
The top five judgment amounts (£497, £257, £912, £1,682, £902) make up **26.0%** of the number of the unsatisfied commercial judgments for England and Wales, indicating a significant concentration around these specific values.

26.0% of the unsatisfied commercial judgments in England and Wales are for amounts greater than £3,000. This adds up to £2.2 billion, 86.0% of the value of unsatisfied commercial judgments in England and Wales.





SCOTLAND



Scotland: New Judgments

5,685 new judgments were registered in **Scotland** in Q1 2025, which is a **1.8%** decrease from the previous quarter and an increase of **47.4%** from the Q1 2024.

19,877 new judgments have been added to the Register in **Scotland** in 2024, **14.2%** more than the previous year.



Scotland: New Consumer Judgments

4,442 new consumer judgments were registered in **Scotland** in Q1 2025, which is a **1.3%** decrease from the previous quarter and **43.5%** more than in Q1 2024.

15,382 new consumer judgments were registered in **Scotland** in 2024, **13.0%** more than the previous year.



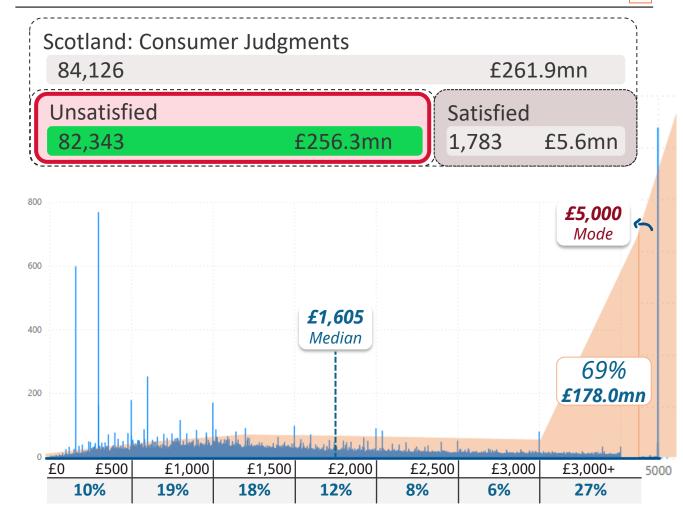
Value of Unsatisfied Consumer Judgments

£5,000 is the most frequent judgment amount in Scotland with **1,285** unsatisfied consumer judgments at this figure.

The top five most frequently occurring amounts (£5000, £299, £160, £600, £500) represent **3.7%** of total unsatisfied consumer judgments in Scotland.

50% of unsatisfied consumer judgments for Scotland are below the median amount of £1,605.

27.0% of the unsatisfied consumer judgments in Scotland are for amounts greater than £3,000. These add up to £178.0 million, 69.0% of the value of the unsatisfied consumer judgments in Scotland.



Scotland: New Commercial Judgments

1,243 new commercial judgments were registered in Scotland in Q1 2025, which is a **3.3%** decrease from the previous quarter and a **62.9%** increase from Q1 2024.

4,495 new commercial judgments have been registered in Scotland in 2024, **18.6%** more than the previous year.

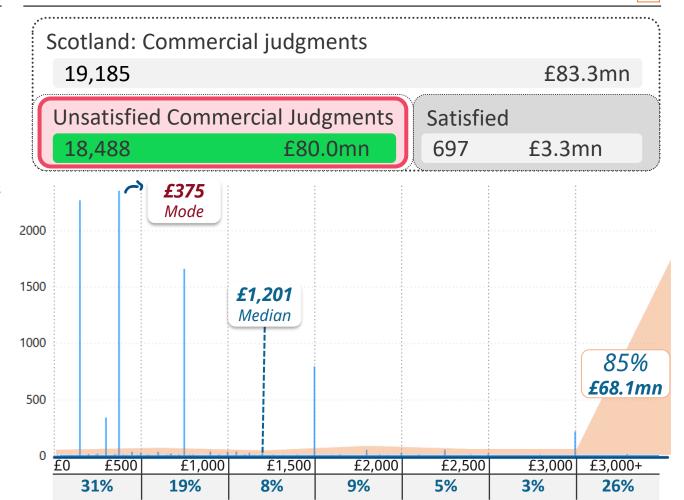


Scotland: Commercial Judgments Value

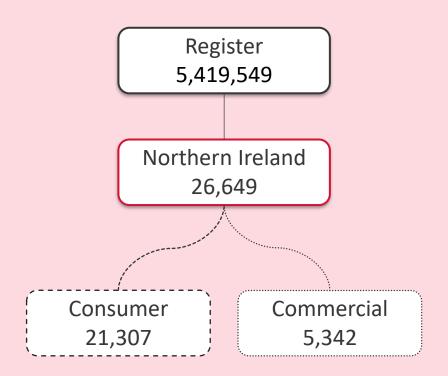
The most frequent judgment amount is £375, with 2,351 judgments at this figure. This represents 13% of total unsatisfied commercial judgments for Scotland (18,488).

The top five amounts (£375, £150, £750, £1,500, £300) make up **40.0%** of total unsatisfied commercial judgments for Scotland, indicating a significant concentration around these specific values.

85.0% (**68.1 million**) of **£80.0** million total value of unsatisfied commercial judgments for Scotland range unevenly from **£3,000** to **£1.5 million**.



NORTHERN IRELAND

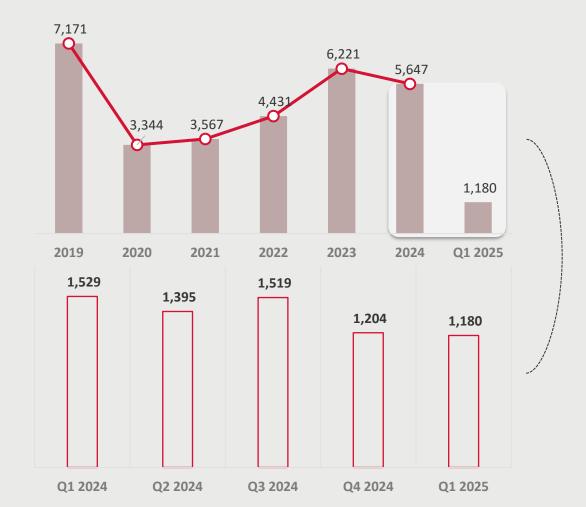


Northern Ireland: New Judgments

1,180 new judgments were registered in Northern Ireland in Q1 2025, which is a **2.0%** decrease from the previous quarter and a decrease of **22.8%** from Q1 2024.

5,647 new judgments were registered in Northern Ireland in 2024, **9.2%** less than the previous year.

Based on the current trends, it is reasonable to assume that the total number of judgments in Northern Ireland will decline and there will be even fewer new judgments this year than in 2024.



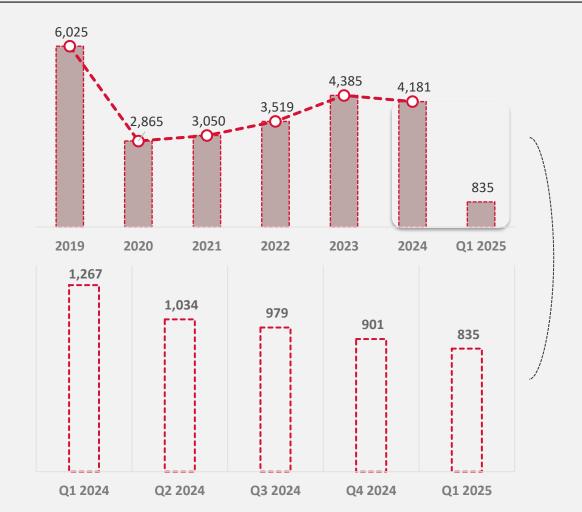
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Northern Ireland: New Consumer Judgments

835 new consumer judgments were registered in Northern Ireland in Q1 2025, which is a **7.3%** decrease from the previous quarter and a decrease of **34.1%** from Q1 2024.

4,181 new consumer judgments have been registered in Northern Ireland in 2024, **4.7%** less than the previous year.

Based on current trends, it is likely that the number of consumer judgments in Northern Ireland will continue to fall in 2025.



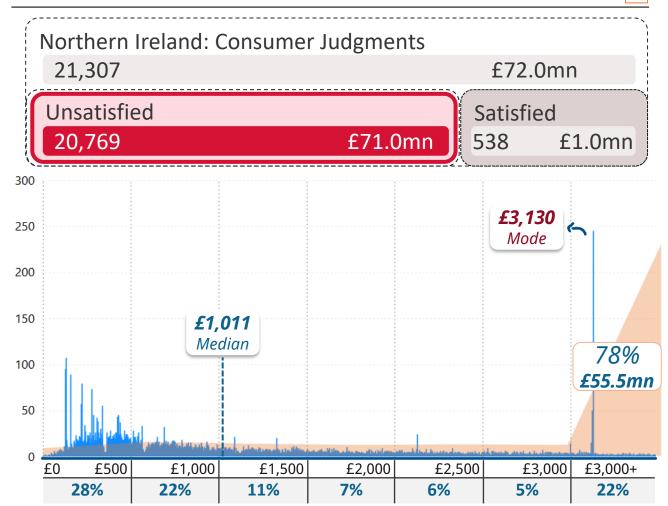
Value of Unsatisfied Consumer Judgments

£3,130 is the most frequent judgment amount in Northern Ireland with 245 unsatisfied consumer judgments at this figure.

The top five most frequently occurring amounts (£3,130, £133, £129, £159, £223) add up to **3.0%** of total unsatisfied consumer judgments in Northern Ireland.

50% of unsatisfied consumer judgments for Northern Ireland are below the median amount of £1,011.

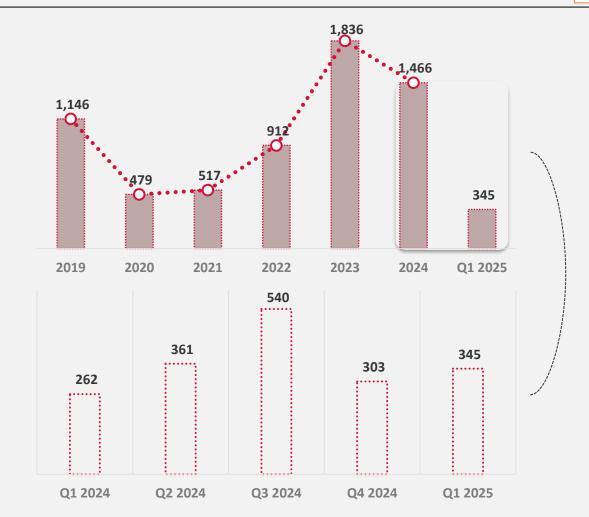
22.0% of the unsatisfied consumer judgments in Northern Ireland have amounts greater than **£3,000**. These add up to **£55.5** million, **78.0%** of the value of the unsatisfied consumer judgments in Northern Ireland.



Northern Ireland: New Commercial Judgments

345 new commercial judgments were registered in Northern Ireland in Q1 2025, a **13.9%** increase from the previous quarter and an increase of **31.7%** from Q1 2024.

1,466 new commercial judgments have been registered in Northern Ireland in 2024, **20.2%** less than the previous year.



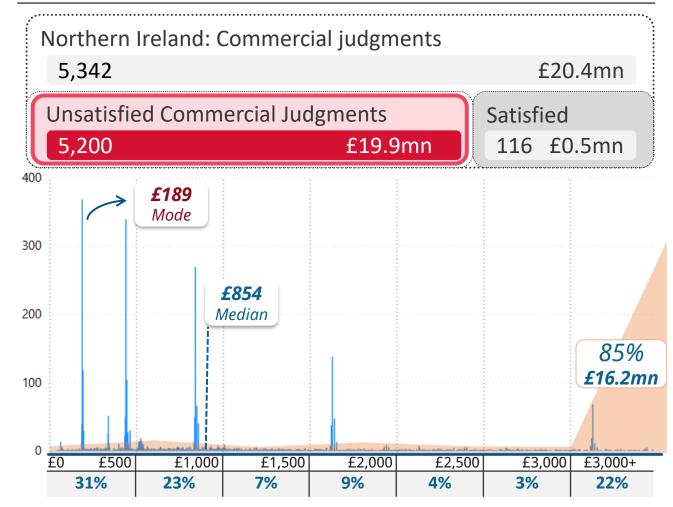


Northern Ireland: Commercial Judgments Value

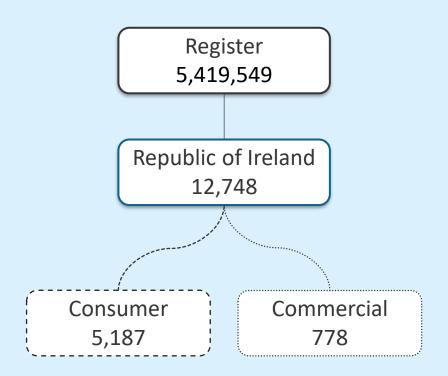
The distribution of **5,200** unsatisfied commercial judgments in Northern Ireland is notably concentrated. A small set of judgment amounts (£189, £440, £841, £1,630, £193) accounts for **24.0%** of unsatisfied commercial judgments in Northern Ireland, highlighting a heavily skewed pattern in this relatively small data set.

50% of unsatisfied commercial judgments for Northern Ireland are below the median amount of £854.

22.0% of the unsatisfied commercial judgments in Northern Ireland have amounts greater than £3,000. These add up to £16.2 million, 85.0% of the value of the unsatisfied commercial judgments in Northern Ireland.



REPUBLIC OF IRELAND

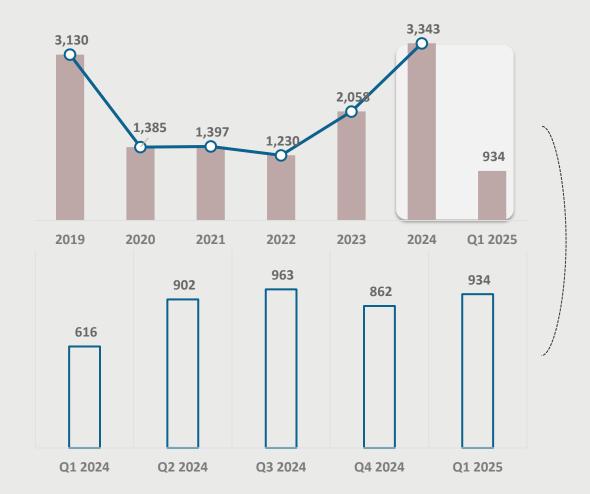


Republic of Ireland: New Judgments

934 new judgments were registered in Republic of Ireland in Q1 2025, an **8.4%** increase from the previous quarter and an increase of **51.6%** from Q1 2024.

3,343 new judgments have been registered in Republic of Ireland in 2024, **62.4%** more than the previous year.

If the growth seen in Q1 2025 continues, it is reasonable to assume that 2025 will have higher numbers of new judgments than 2024.



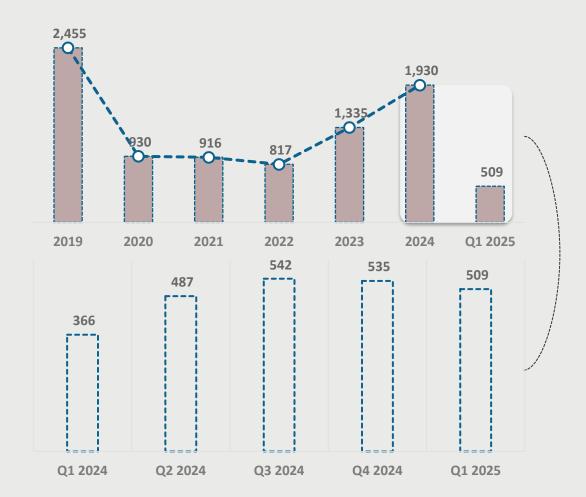
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Republic of Ireland: New Consumer Judgments

509 new consumer judgments were registered in the Republic of Ireland in Q1 2025, a **4.9%** decrease from the previous quarter and an increase of **39.1%** from Q1 2024.

1,930 new judgments have been registered in the Republic of Ireland in 2024, **44.6%** more than the previous year.

With current trends, it is reasonable to assume that consumer judgments are on the rise in the Republic of Ireland for 2025.



€1,000

2%

€500

0%

€0

€1,500

6%

€2,000

6%

€2,500

5%

99%

£329.7mn

€3,000+

77%

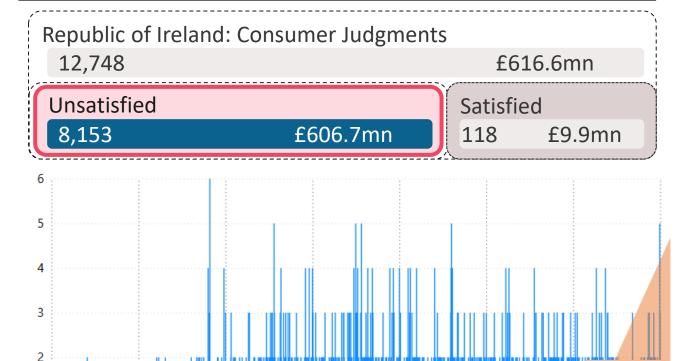
€3,000

4%

Value of Unsatisfied Consumer Judgments

Consumer judgment amounts in the **Republic of Ireland** are denominated in euro and GBP. Totals are converted to GBP; however, the distribution shows only amounts denominated in Euro.

77.0% of the unsatisfied consumer judgments in the Republic of Ireland are for amounts greater than €3,000. However, they add up to **99.0%** of the value of the total of unsatisfied consumer judgments.



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Republic of Ireland: New Commercial Judgments

425 new commercial judgments were registered in the Republic of Ireland in Q1 2025, a **30.0%** increase from the previous quarter and an increase of **70.0%** from Q1 2024.

1,413 new judgments have been registered in the Republic of Ireland in 2024, **95.4%** more than the previous year.

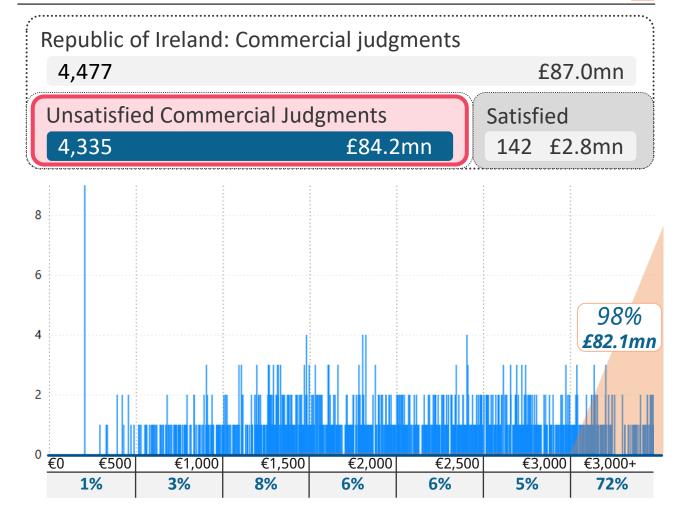
If current trends continue, it is reasonable to assume that commercial judgments are rising sharply in the Republic of Ireland and there will be even more new judgments in 2025 than there were in 2024.



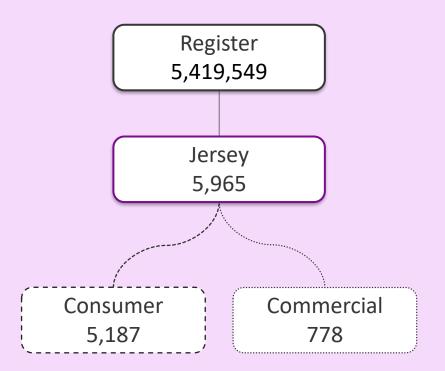
Republic of Ireland: Commercial Judgments

Commercial judgment amounts in the Republic of Ireland are denominated in euro. Totals are converted to GBP; however, the distribution shows only amounts denominated in euro.

72.0% of the unsatisfied commercial judgments in the Republic of Ireland are for amounts greater than €3,000. However, they add up to **98.0%** of the value of the total number of unsatisfied commercial judgments.



JERSEY



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Jersey: New Judgments

305 new judgments were registered in Jersey in Q1 2025, a **36.8%** increase from the previous quarter and a decrease of **11.8%** from Q1 2024.

1,135 new judgments werenadded to the Register in Jersey in 2024, **6.2%** less than the previous year.

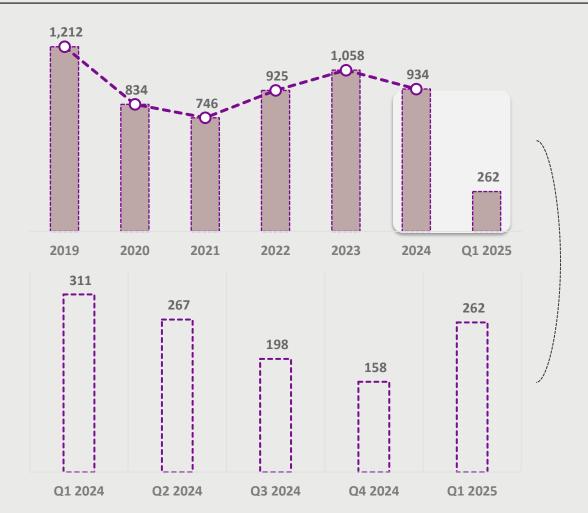


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Jersey: New Consumer Judgments

262 new consumer judgments were registered in Jersey in Q1 2025, a **65.8%** increase from the previous quarter and a decrease of **15.8%** from Q1 2024.

934 new consumer judgments have been added to the Register in Jersey in 2024, **11.7%** lower than the previous year.



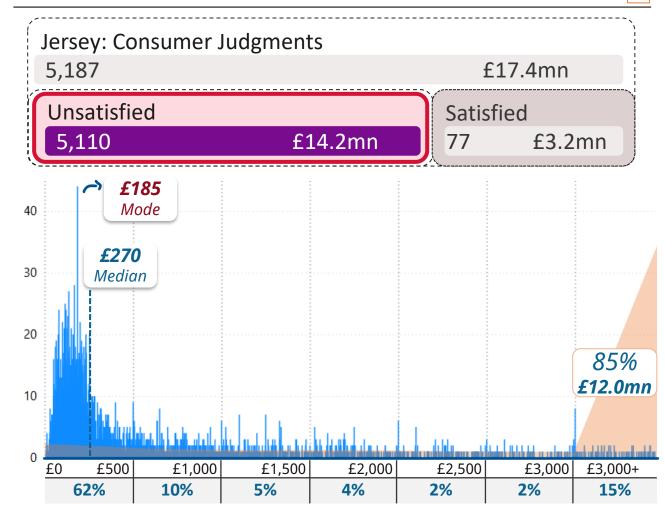
Value of Unsatisfied Consumer Judgments

£185 is the most frequent judgment amount in Jersey with 41 unsatisfied consumer judgments associated with it.

The **£270** median amount splits the unsatisfied consumer judgments in Jersey in two equal parts.

3,162 (**62.0%**) unsatisfied consumer judgments in Jersey are below **£500**.

15.0% of the unsatisfied consumer judgments in Jersey have amounts greater than £3,000. These add up to £12.0 million, 85.0% of the value of the unsatisfied consumer judgments in Jersey.



Jersey: New Commercial Judgments

43 new commercial judgments were registered in Jersey in Q1 2025, a **33.8%** decrease from the previous quarter and an increase of **22.9%** from Q1 2024.

201 new commercial judgments have been added to the Register in Jersey in 2024, **32.2%** more than the previous year.

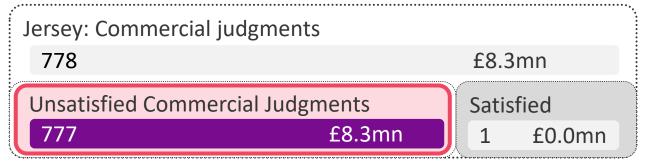


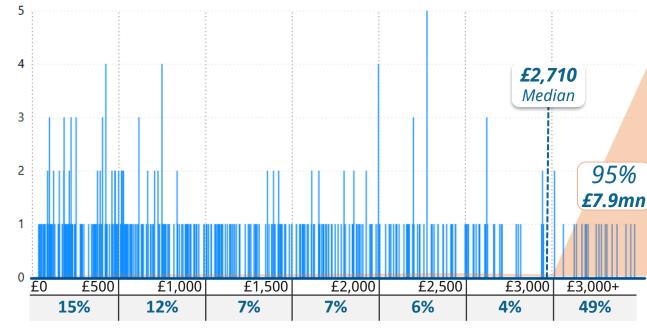
Jersey: Commercial Judgments Value

With only **777** occurrences, the dataset of unsatisfied commercial judgments in Jersey is too limited to establish any meaningful distribution.

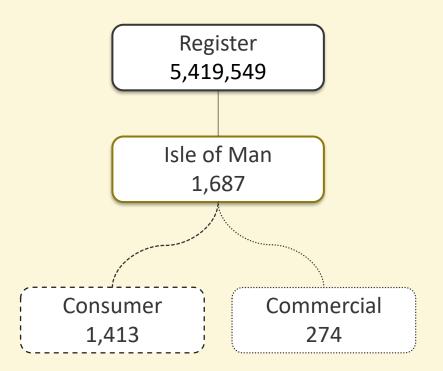
50% of unsatisfied commercial judgments for Jersey are below the median amount of £2,710.

Judgments with amounts exceeding £3,000 comprise **49.0%** of the number of the unsatisfied commercial judgments for Jersey but represent **95.0%** of the value of the unsatisfied commercial judgments for Jersey adding up to **£7.9 million**.





ISLE OF MAN



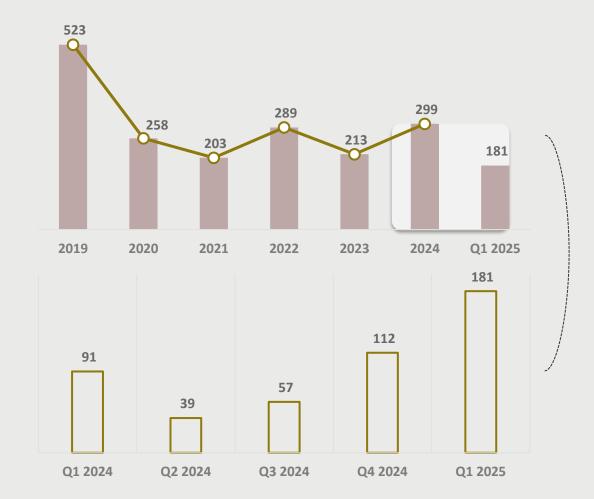
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Isle of Man: New Judgments

181 new judgments were registered in the Isle of Man in Q1 2025, a **61.6%** increase from the previous quarter and an increase of **98.9%** from Q1 2024.

299 new judgments have been added to the Register in the Isle of Man in 2024, **40.4%** more than the previous year.

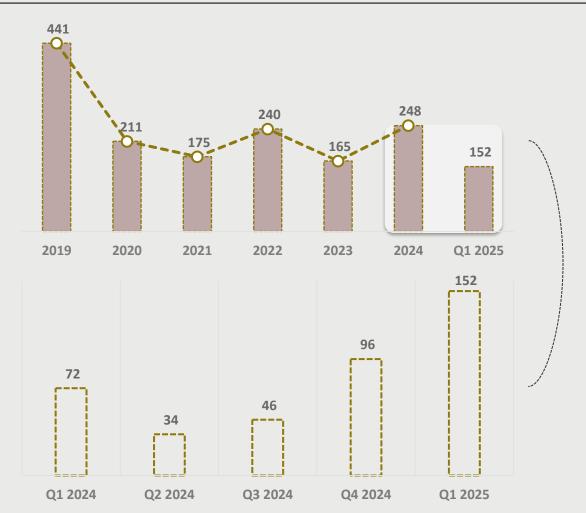
The number of Q1 2025 new judgments in the Isle of Man has already reached **60.5%** of the total for the year 2024, suggesting that 2025 will see a sharp increase in judgments.



Isle of Man: New Consumer Judgments

152 new consumer judgments were registered in the Isle of Man in Q1 2025, a **58.3%** increase from the previous quarter and an increase of **111.1%** from Q1 2024.

248 new consumer judgments have been added to the Register in the Isle of Man in 2024, **50.3%** more than the previous year.



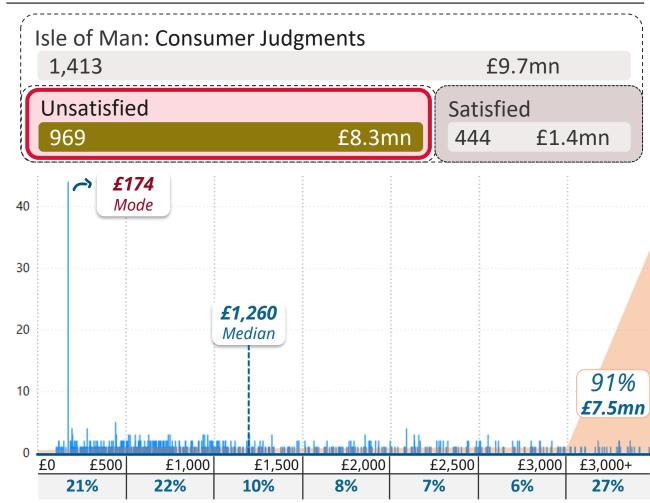
Isle of Man: Value of Unsatisfied Consumer Judgments

£174 is the most frequent judgment amount in the Isle of Man with 44 unsatisfied consumer judgments associated with it.

The £1,260 median amount splits the unsatisfied consumer judgments in the Isle of Man in two equal parts.

Amounts above the median value are spread out unevenly, reaching almost £1.0 million.

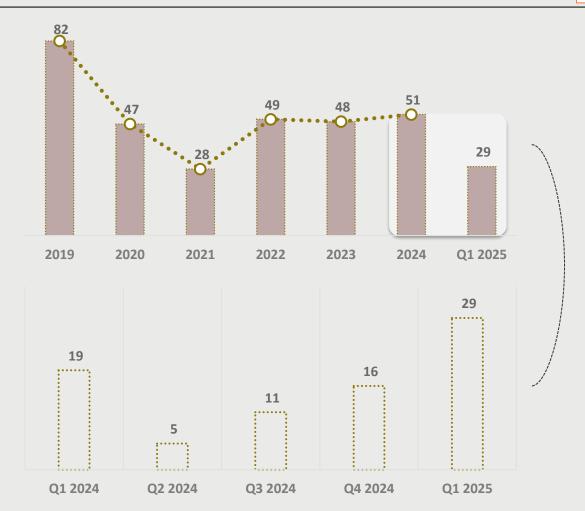
27.0% of the unsatisfied consumer judgments in the Isle of Man have amounts greater than £3000. These add up to £7.5 million, 91.0% of the value of the unsatisfied consumer judgments of £8.3 million.



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Isle of Man: New Commercial Judgments

29 new commercial judgments have been added to the Register in the Isle of Man in Q1 2025.

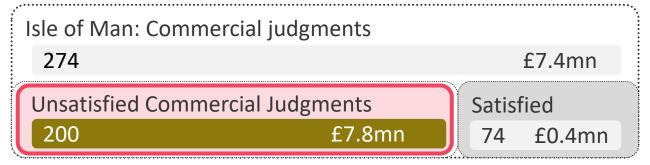


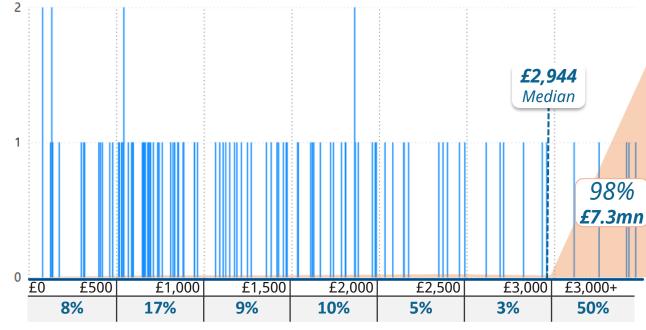
Isle of Man: Commercial Judgments Value

With only **200** occurrences, the dataset of unsatisfied commercial judgments in the Isle of Man is too limited to establish any meaningful distribution.

50.0% of unsatisfied commercial judgments for the Isle of Man are below the median amount of **£2,944**.

Judgment amounts exceeding £3,000 account for **50.0%** of the number of unsatisfied commercial judgments in the Isle of Man, yet they constitute **98.0%** of the value of the unsatisfied commercial judgments in the Isle of Man.





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Glossary

Judgment – A monetary award determined by a civil court, typically resulting from legal disputes or claims. The structure and specific details of judgments can vary depending on the jurisdiction.

New Judgment – A judgment recorded in the Register for the first time during the specified period.

Judgment Date – The date designated to a judgment by the court, reflecting when the judgment was issued. This is distinct from the date on which the judgment is first recorded in the Register.

Register - A record that contains all registered judgments within the six-year retention period.

Satisfaction - The fulfilment of a debt or court order, demonstrated by evidence that it has been fully paid.

Cancellation - The termination of a debt or court order by the court, typically due to satisfaction within the same calendar month or other specified reasons.

Unsatisfied Judgment - A court-ordered debt or payment obligation that remains unpaid by the debtor and is recorded in the Register under the unsatisfied judgment status.

Satisfied Judgment - A court-ordered debt or payment obligation that has been fully paid by the debtor, with supporting evidence provided. It is recorded in the Register under the satisfied judgment status.

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.

Consumer Judgment – Monetary judgments awarded against an individual.

Commercial Judgment – Monetary judgments awarded against non-personal entities.

Corporate Judgment – Monetary judgments awarded specifically against incorporated businesses, such as limited companies.

Non-Corporate Judgment – Monetary judgments awarded specifically against unincorporated businesses, such as sole traders and partnerships

Data Analyst Comments

- The report uses data from the Register version observed on 3 April 3 2025, prior to 11AM. The Register maintains records for a period of six years. As of 3 April 2025, it contains judgment data with judgment dates spanning 3 April 2019 to 3 April 2025.
- Judgment dates are assigned by the court, distinct from the date the judgment is recorded in the Register. A judgment date is always on or before the date of its insertion in the Register. Judgments are removed from the Register if their judgment date exceeds the six-year retention period.
- The flow of judgments is determined based on the date they are entered into the Register. New judgments registered during the specified timeframe may have judgment dates within the past six-year period. For instance, a judgment entered in 2025 could have a judgment date from as far back as 2019. While a judgment inserted in the Register in 2025 is categorised under that year, its actual judgment date may fall in 2019.
- Beyond the routine addition of new judgments and the automatic deletion of records after the six-year retention period, there are additional reasons why judgments can move in and out of the Register. For simplicity, all other movements are categorised under the 'cancelled' category. This includes judgments satisfied within the same calendar month and any other adjustments involving the addition or removal of records.
- For clarity, some numeric values in this report have been rounded. Additionally, certain judgment amounts in the Republic of Ireland are denominated in euro. In these cases, totals have been converted to GBP using the exchange rate of April 3, 2025 (€1 = £0.8444).

Data Analysis Team

<u>DataAnalysis@registry-trust.org.uk</u>



Customer Services 020 7380 0133 info@registry-trust.org.uk Sales & Marketing 020 7391 7282 business@registry-trust.org.uk Media/Press 020 7391 7287 press@registry-trust.org.uk

