

Q3 2025 Statistics Book

October 2025



www.registry-trust.org.uk/



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

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

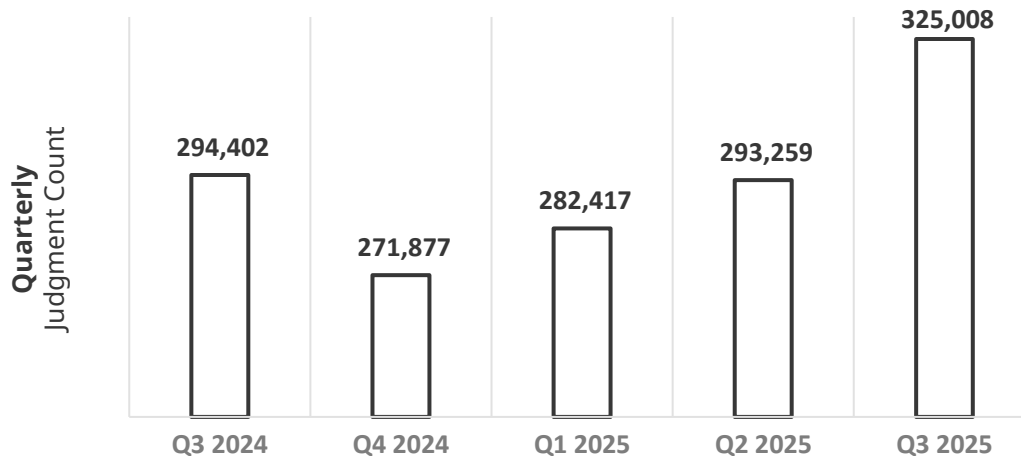
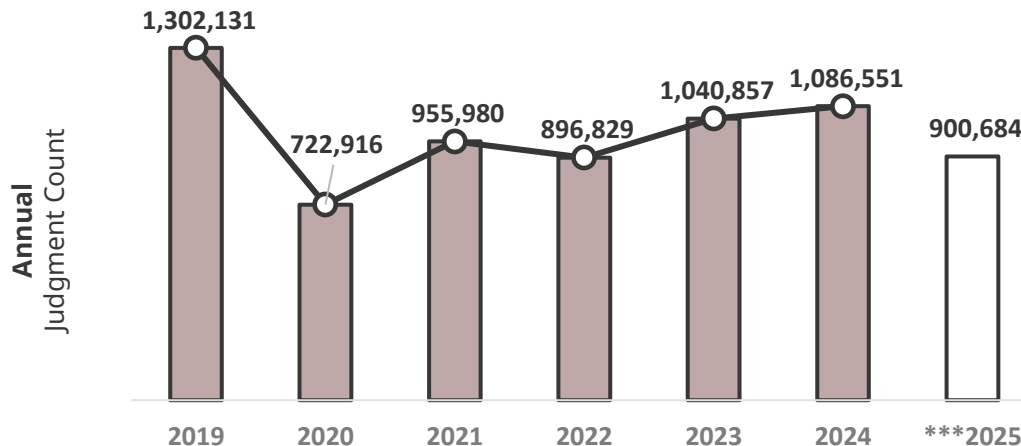
Methodologically, the data in this report reflect records received over the previous 6 years. Analysis is undertaken each quarter and published in these reports. Seasonal variations affecting the workload of the courts and differing economic conditions may have an impact on the statistics and the variations 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

Judgment values approach £13 billion total.	The Register contained 5.4 million records with a total value of £13.0 billion at the end of Q3 2025.
Consumer judgment growth has accelerated.	More than 285,000 new <i>consumer</i> judgments were registered in Q3 2025, 16% more than the previous quarter and 19% more than Q3 2024.
While annual figures rose, quarterly volumes of commercial judgments declined after a Q1 2025 peak.	Nearly 40,000 new <i>commercial</i> judgments have been added to the Register in Q3 2025, down by 16% from the previous quarter and down by 27% from Q3 2024.
Small-value debts make up a large share of unpaid judgments.	There are 4.1 million unsatisfied <i>consumer</i> judgments in <i>England and Wales</i> . 38% (1.6 million) of these judgments are for amounts below £500 .

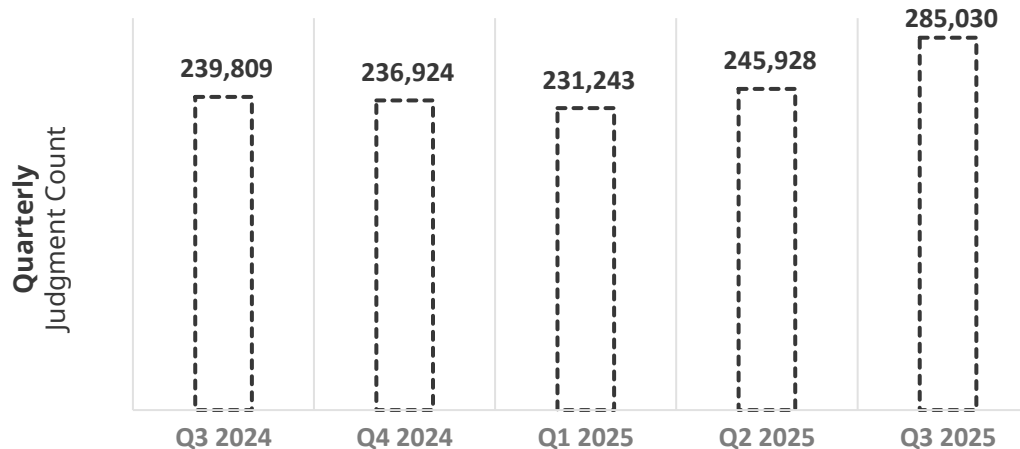
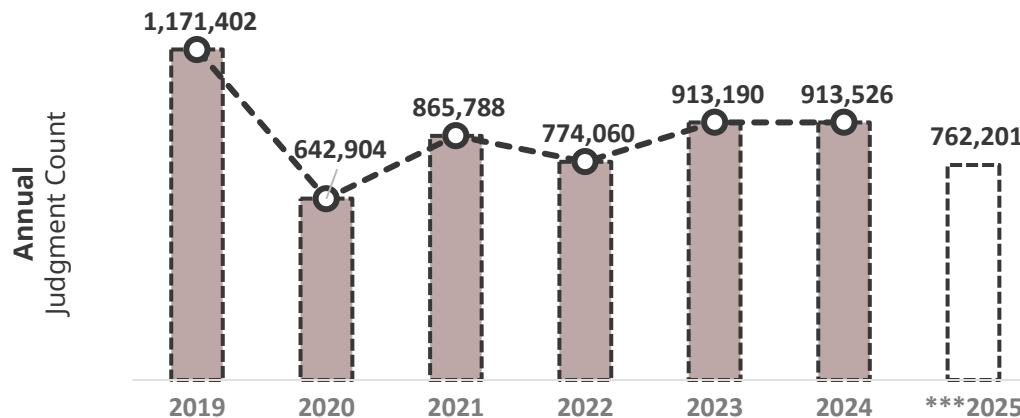
New Judgments by Quarter

325,008 new consumer and commercial judgments were registered in Q3 2025, **10.8%** more than the previous quarter and **10.4%** more than Q3 2024.



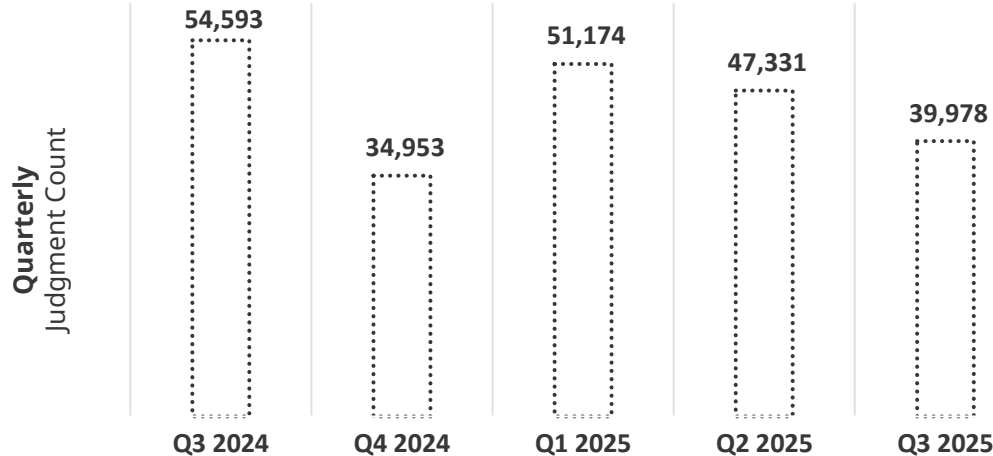
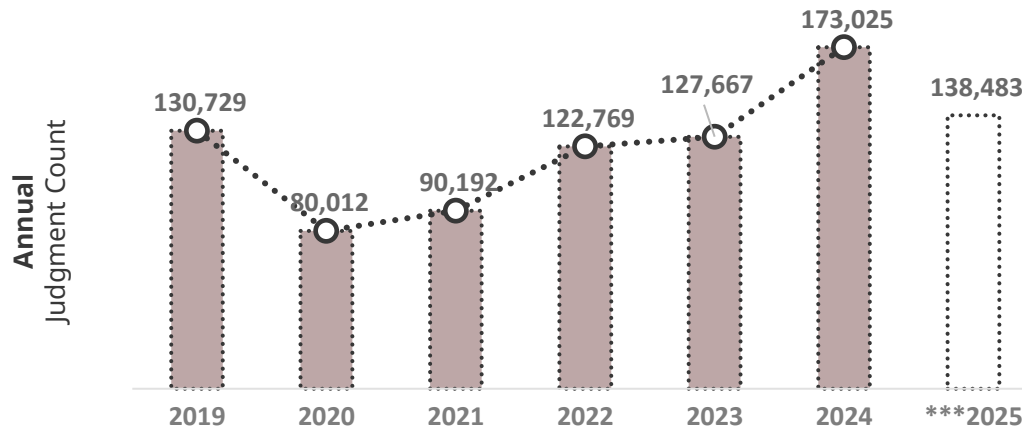
New Consumer Judgments

285,030 new consumer judgments were registered in Q3 2025, **15.9%** more than the previous quarter and **18.9%** more than Q3 2024.



New Commercial Judgments

39,978 new commercial judgments were recorded in Q3 2025 — down by **15.5%** from the previous quarter and down by **26.8%** from Q3 2024.



Change in the Total Register Q2 to Q3 2025

There were **5,399,049** judgments on the Register at the end of Q3 2025. This is a fall of **0.3%** since the end of Q2 2025, when there were **5,413,189** judgments on the Register.

From 1st July 2025 to 1st October 2025, **325,008** new judgments were recorded on the Register, accounting for **6.0%** of judgments.

330,633 judgments have been deleted from the Register as the six-year threshold has been exceeded - this represents **6.1%**.

8,515 judgments were cancelled, further reducing the number on the Register by **0.2%**.

Change in the Total Register

Q2 2025

5,413,189

Q3 2025

5,399,049

-0.3%

Q2 2025

5,413,189

New

325,008 +6.0%

-0.2%**-8,515**

Cancelled

-6.1%**-330,633**

Deleted

Q3 2025

5,399,049

*This diagram depicts the change in the Register from 1st July 2025 to 1st October 2025

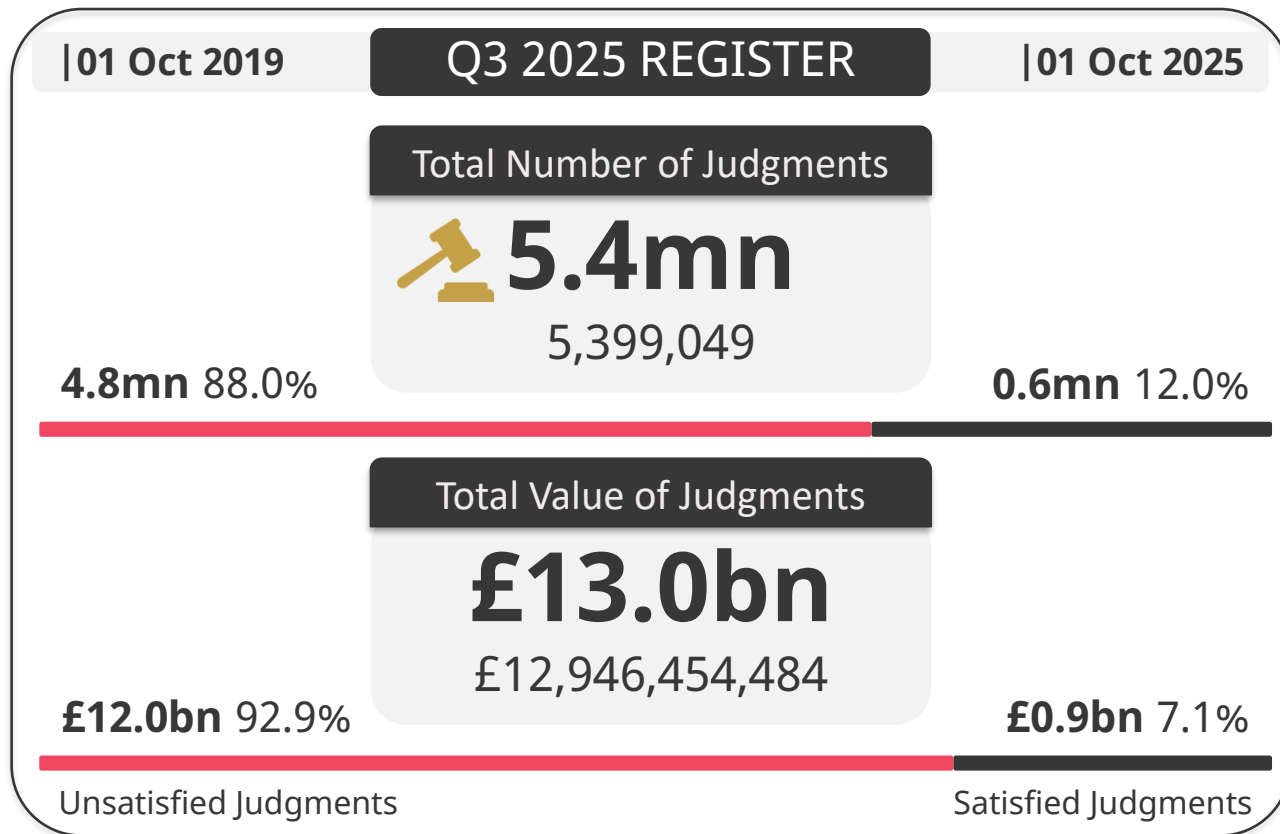
**A judgment is cancelled if it is satisfied within one calendar month of being made. Note that there are other reasons for judgments moving onto and off the Register. All movements other than new judgments or judgments that exceed six years mark are captured in this 'cancelled' category.

State of the Register

The Register contains **5.4 million** records with a total value of **£13.0 billion**.

Records are kept on the Register for **six years**. This means that an analysis made on 1st October 2025 covers judgments on the Register from 1st October 2019.

88.0% of records on the Register are **unsatisfied** judgments and **12.0%** are **satisfied** judgments.

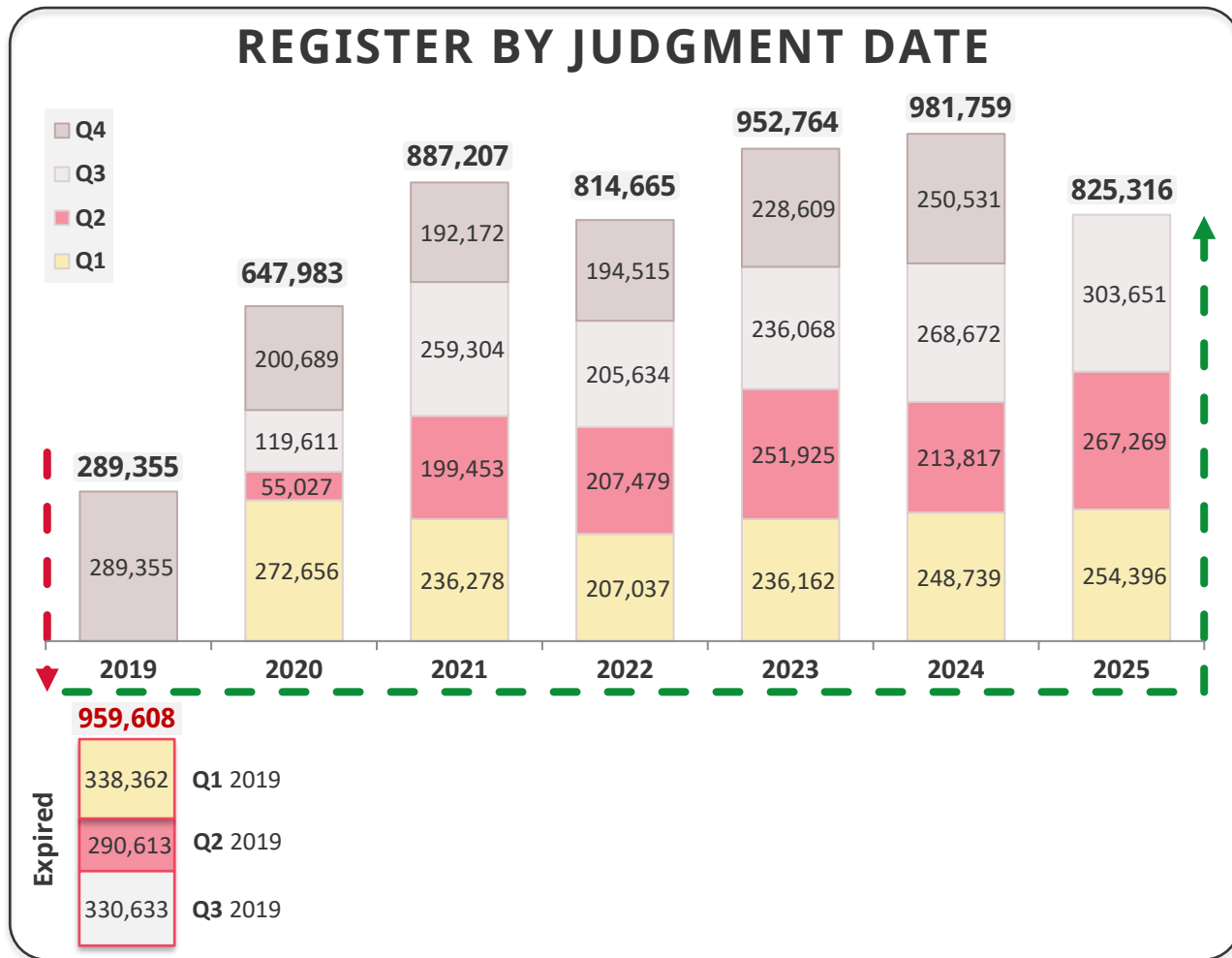


Register by Judgment Date

Out of **5.4mn** judgments on the Register, **825,316 (15.3%)** have 2025 as the judgment year.

303,651 judgments fall into Q3 2025 based on the judgment date.

Judgments that met the **six-year** cut-off prior to 1st October 2025 had already been removed from the Register – **959,608** records from 2019 in total.

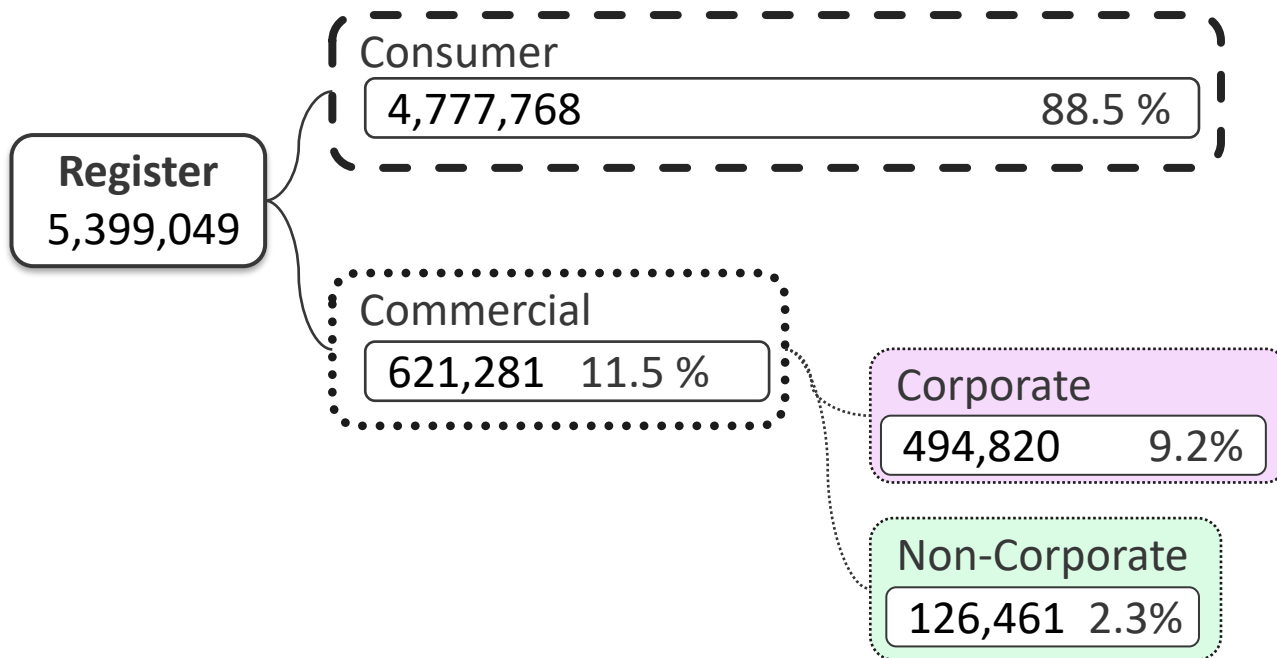


Commercial and Consumer Judgments

88.5% of the records on the Register are consumer judgments and **11.5%** are commercial judgments.

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

Corporate judgments make up **9.2%** of the Register and non-corporate judgments **2.3%**.



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.

England and Wales

5,248,618

97.2 %

Scotland

103,789 1.9 %

Northern Ireland

25,815 0.5 %

Republic of Ireland

13,499 0.3 %

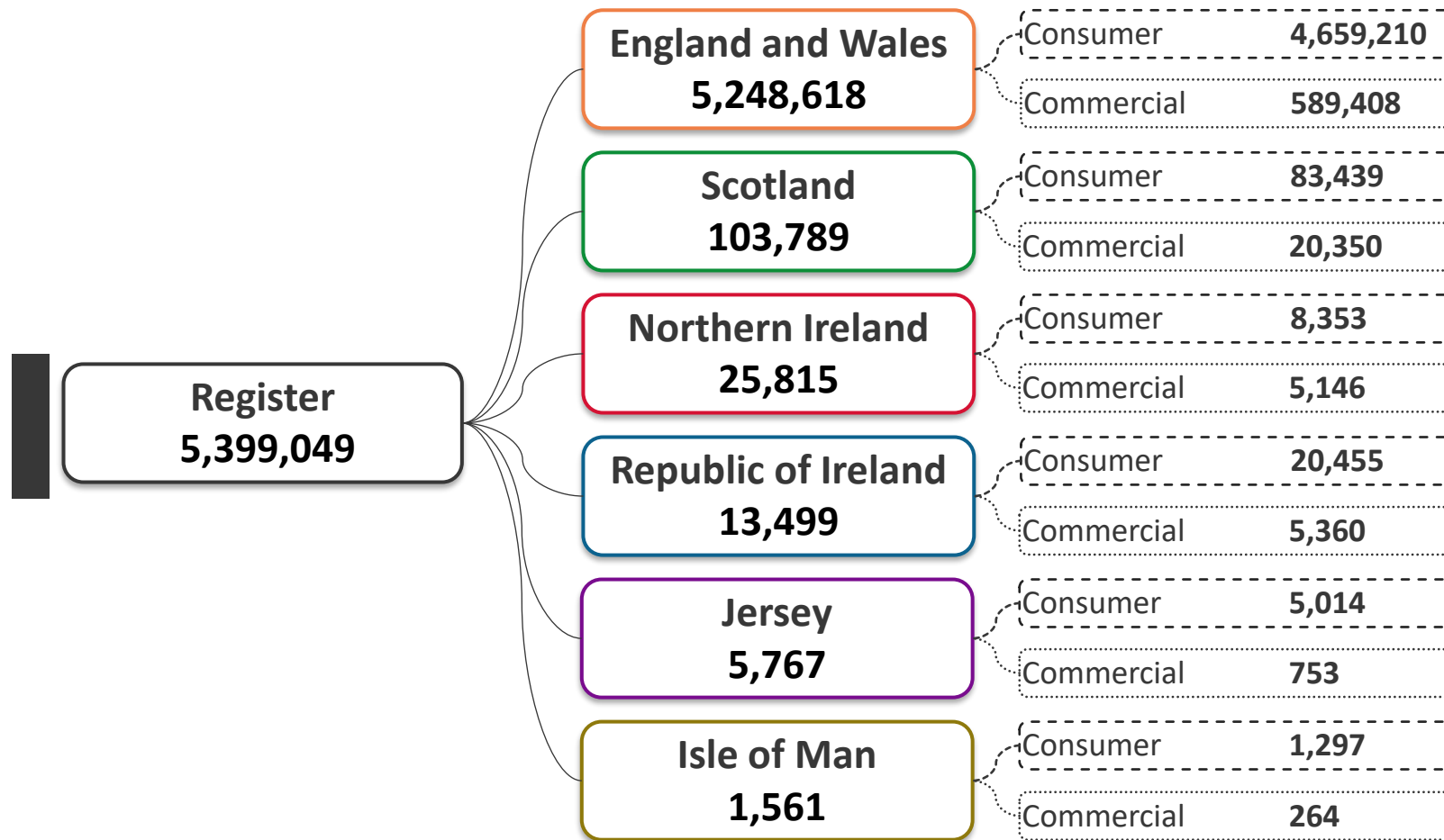
Jersey

5,767 0.1 %

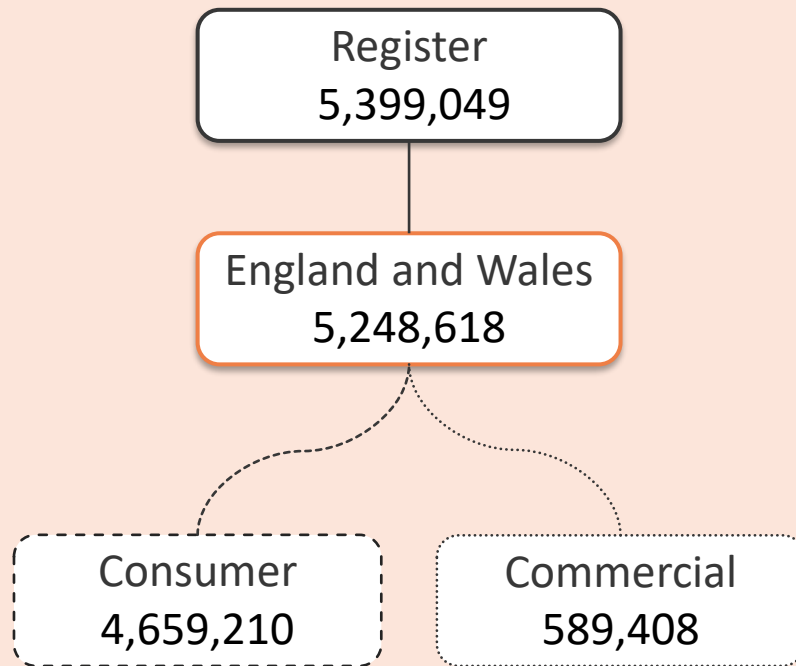
Isle of Man

1,561 0.0 %



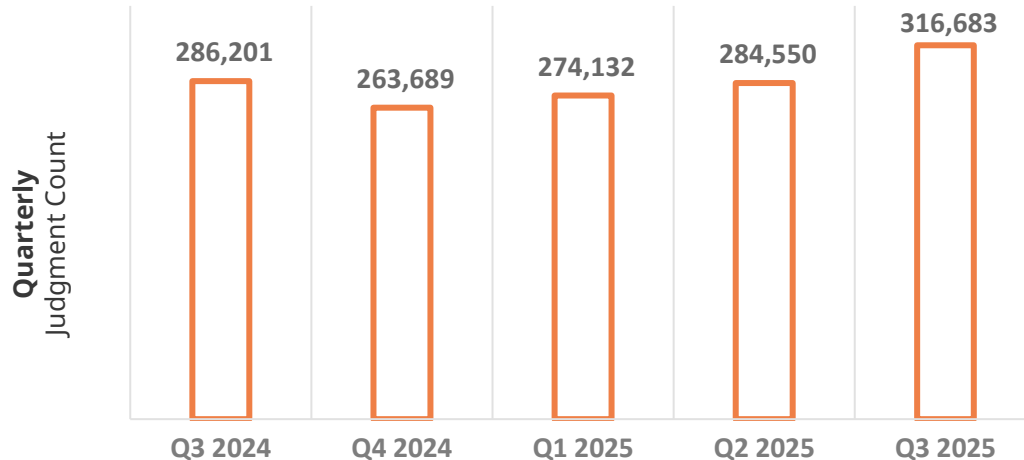
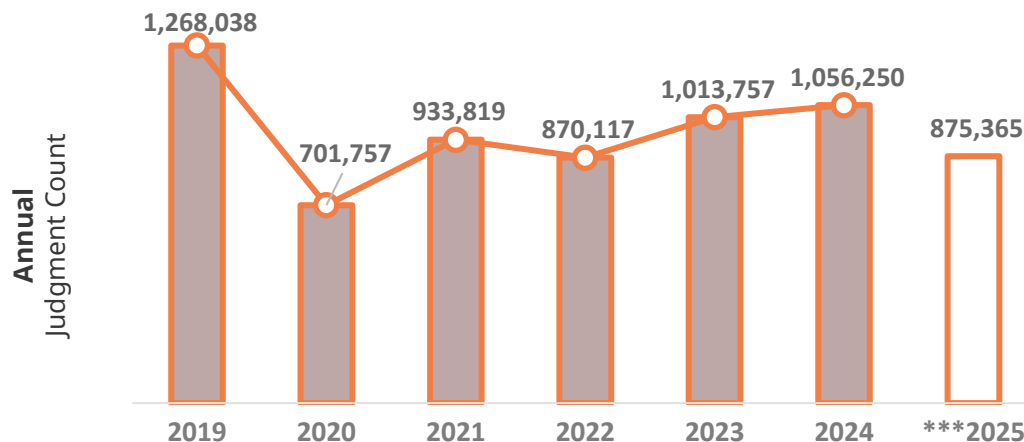


ENGLAND & WALES



England and Wales: New Judgments

316,683 new judgments were registered in **England and Wales** in Q3 2025, which is a **11.3%** increase from the previous quarter and a **10.7%** increase from Q3 2024.

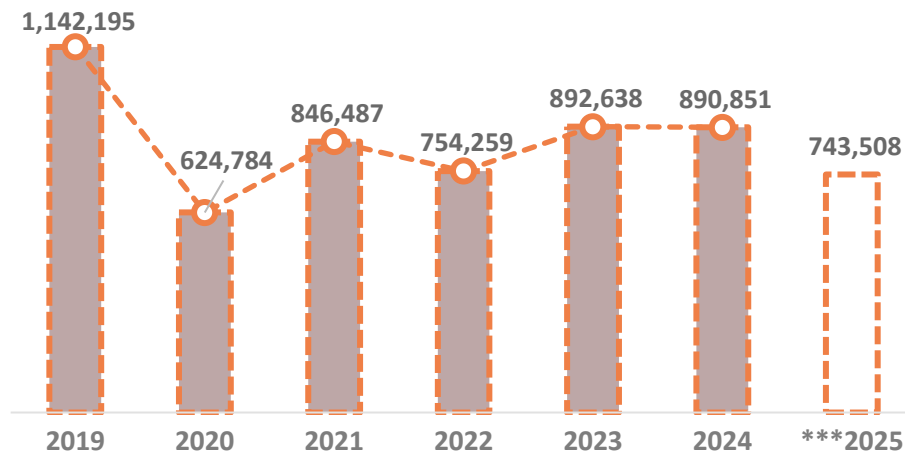


England and Wales: New Consumer Judgments

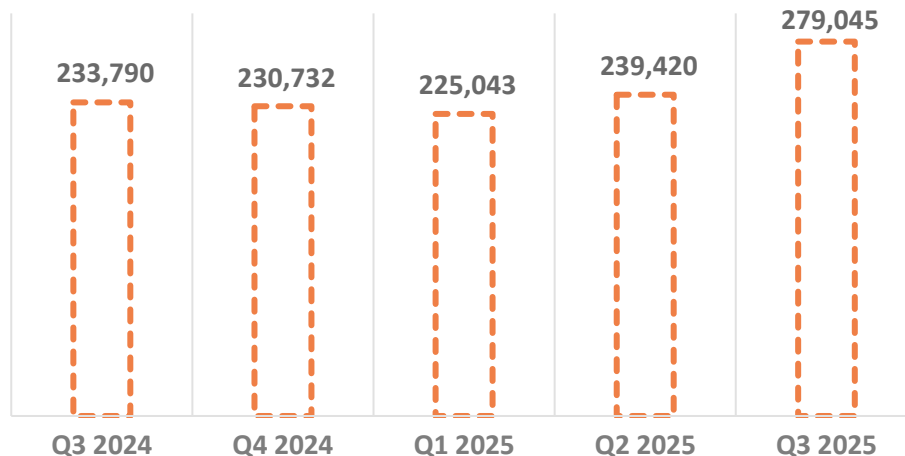
279,045 new consumer judgments were registered in **England and Wales** in Q3 2025 - **39,625** more than the previous quarter. This is a **16.6%** increase from the previous quarter and a **19.4%** increase from Q3 2024.

In the first three quarters of 2025, new consumer judgments in England and Wales have already reached the **83%** mark of 2024.

Annual
Judgment Count



Quarterly
Judgment Count



Value of Unsatisfied Consumer Judgments

£277 is the most frequent consumer judgment amount in England and Wales, with **44,675** unsatisfied consumer judgments at this figure.

The top ten most frequently occurring amounts (£277, £285, £284, £267, £282, £283, £286, £189, £207, £292) represent **6.9%** of the total of unsatisfied consumer judgments in England and Wales.

50% of unsatisfied consumer judgments for England and Wales are below the median amount of **£756**.

13% of the unsatisfied consumer judgments in England and Wales are for amounts greater than **£3,000**. This adds up to **£5.2 billion**, **63%** of the value of unsatisfied consumer judgments in England and Wales.

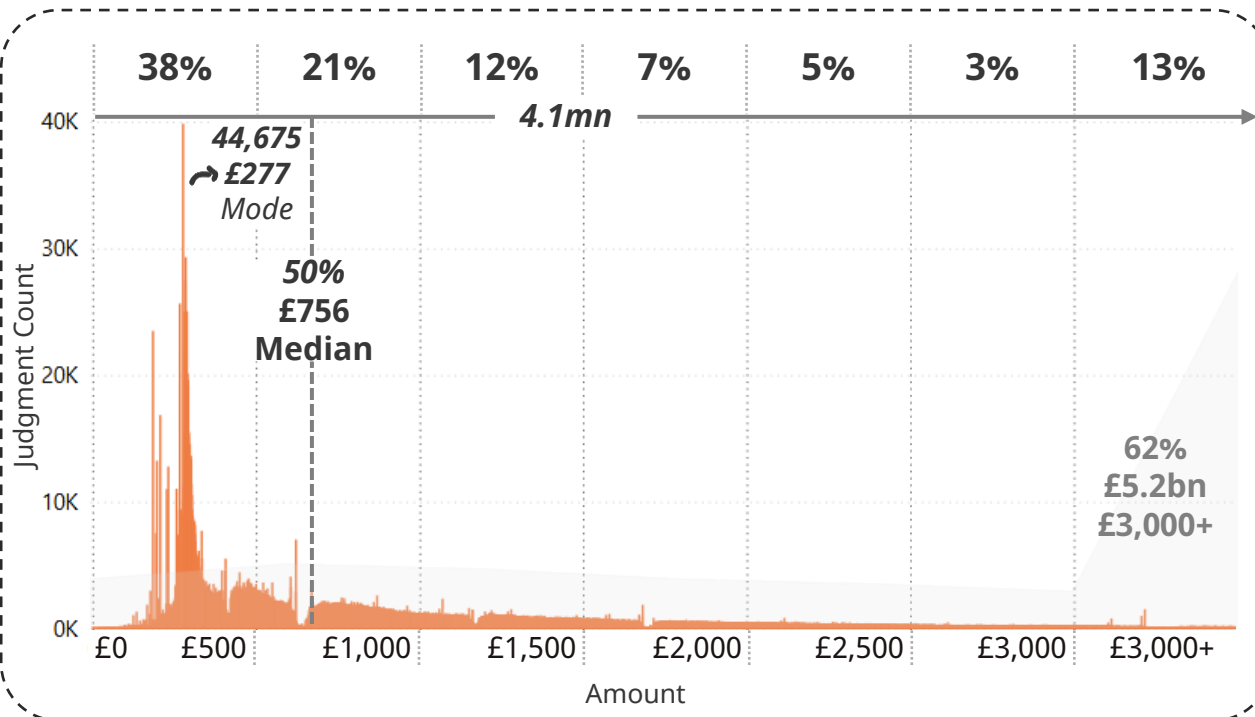
England and Wales: Consumer Judgments

4.1mn

0.6mn

Unsatisfied

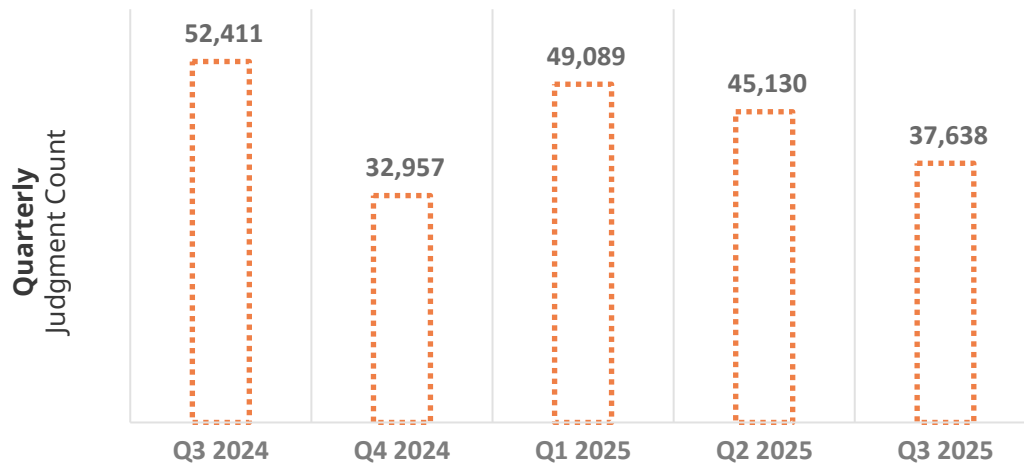
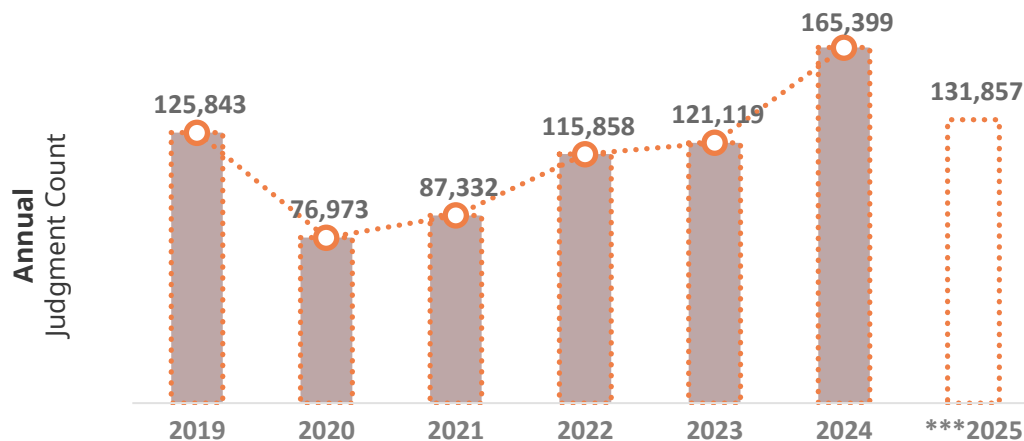
Satisfied



England and Wales: New Commercial Judgments

37,638 new commercial judgments have been added to the Register in Q3 2025 in England and Wales, which is a **16.6%** decrease from the previous quarter and a **28.2%** decrease from Q3 2024.

In the first three quarters of 2025, new commercial judgments in England and Wales have already reached the **80%** mark of 2024, which was the year with by far the most commercial judgments registered in the last 6 years. However, the growth has been slowing down for the last two quarters.

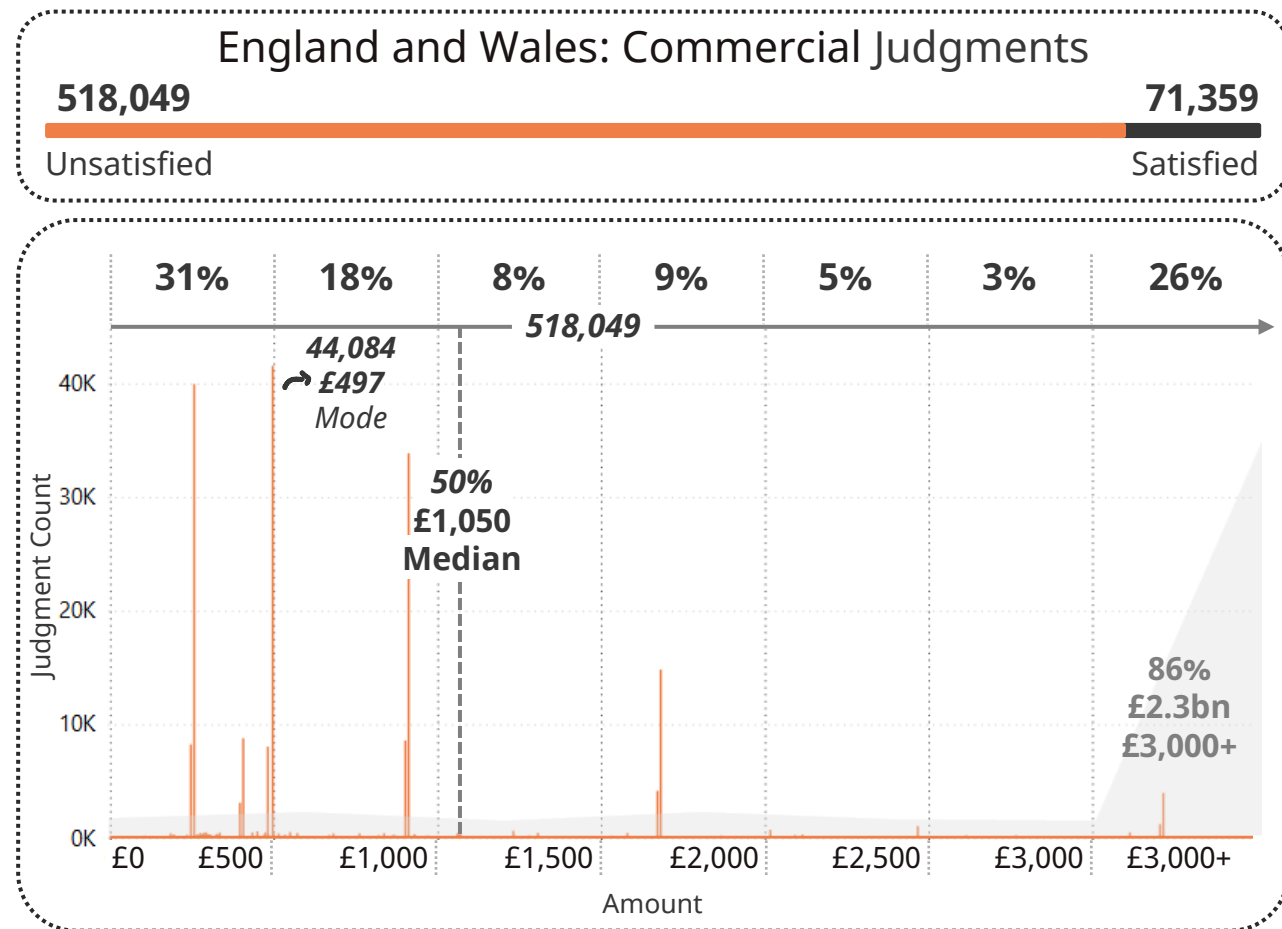


England and Wales: Commercial Judgments Value

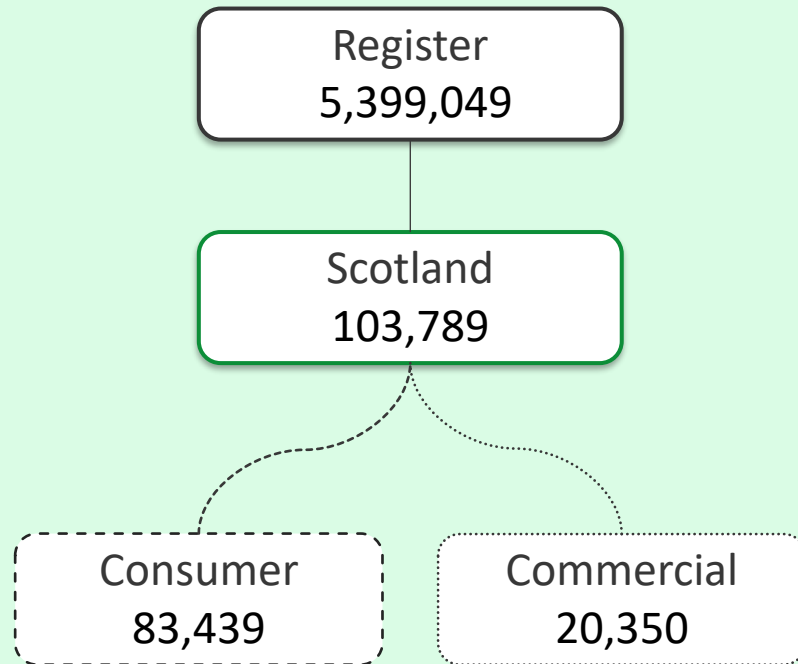
£497 is the most frequent unsatisfied commercial judgment amount in England and Wales with **44,084** judgments. It is **9%** of the total number of unsatisfied commercial judgments for England and Wales.

The top five judgment amounts (£497, £257, £912, £1,682, £407) make up **29%** of the number of unsatisfied commercial judgments for England and Wales, indicating a significant concentration around these specific values.

26% of the unsatisfied commercial judgments in England and Wales are for amounts greater than £3,000. This adds up to **£2.3 billion**, **86%** of the value of unsatisfied commercial judgments in England and Wales.

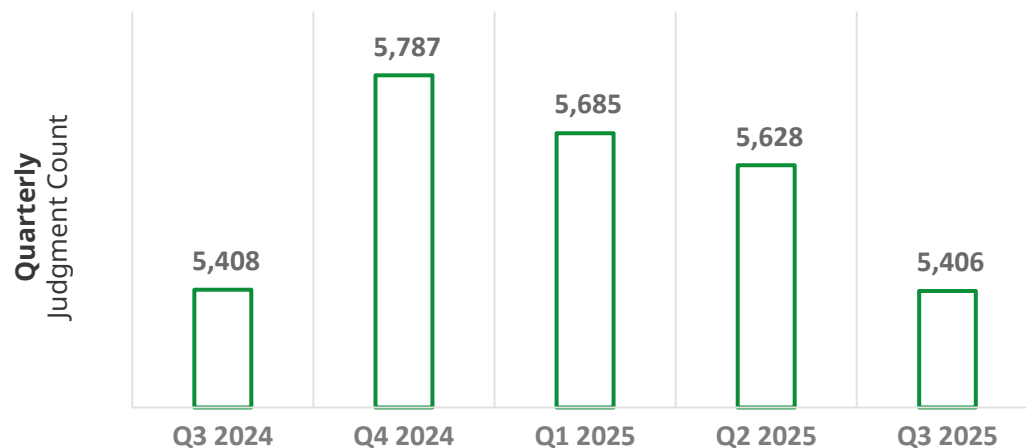
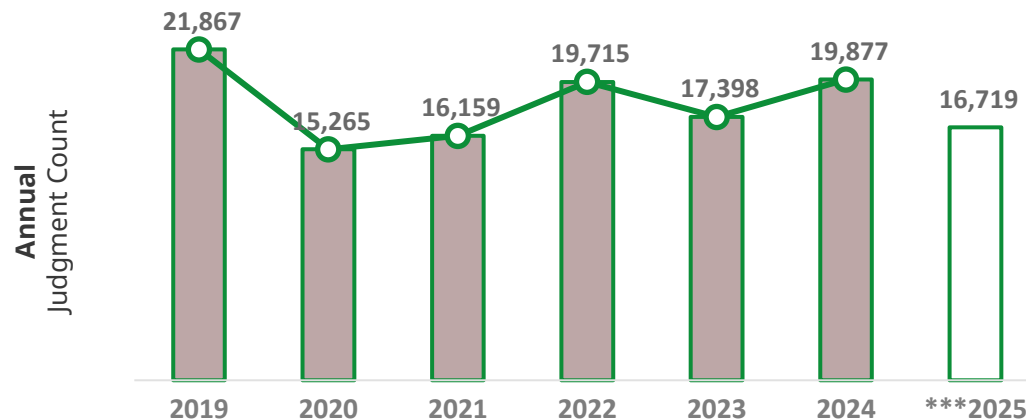


SCOTLAND



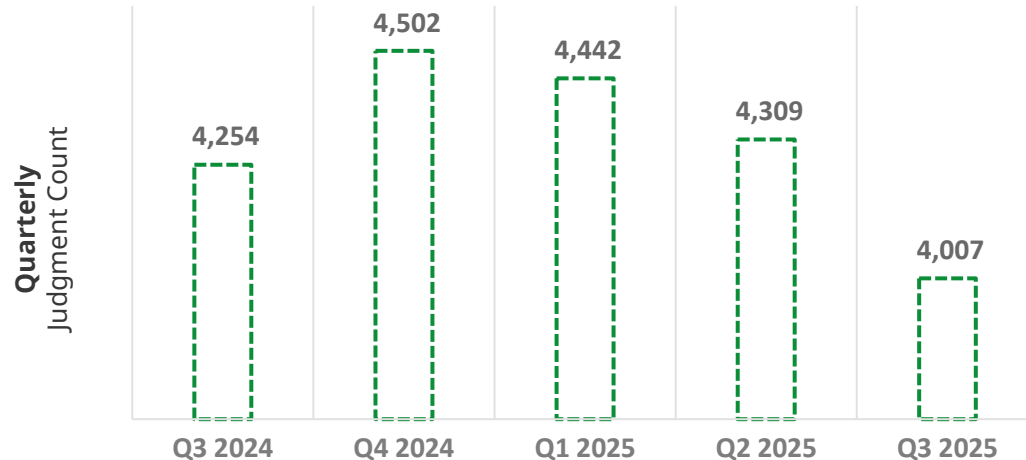
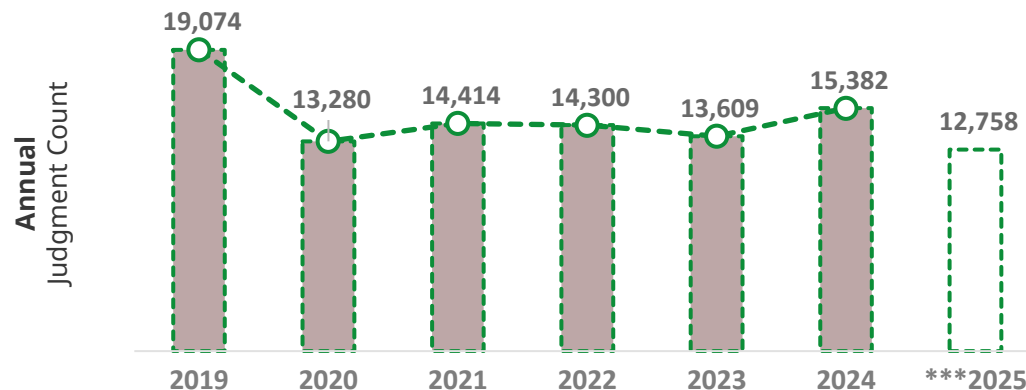
Scotland: New Judgments

5,406 new judgments were registered in **Scotland** in Q3 2025, which is a **3.9%** decrease from the previous quarter and almost the same number as in Q3 2024.



Scotland: New Consumer Judgments

4,007 new consumer judgments were registered in **Scotland** in Q3 2025, which is a **7.0%** decrease from the previous quarter and **5.8%** less than in Q3 2024.



Value of Unsatisfied Consumer Judgments

£5,000 is the most frequent judgment amount in Scotland with **1,393** unsatisfied consumer judgments at this figure.

The top five most frequently occurring amounts (£5000, £299, £160, £600, £500) represent **4.0%** of the total of unsatisfied consumer judgments in Scotland.

50% of unsatisfied consumer judgments for Scotland are below the median amount of **£1,670**.

28% of the unsatisfied consumer judgments in Scotland are for amounts greater than **£3,000**. These add up to **£188.1 million**, **71%** of the value of unsatisfied consumer judgments in Scotland.

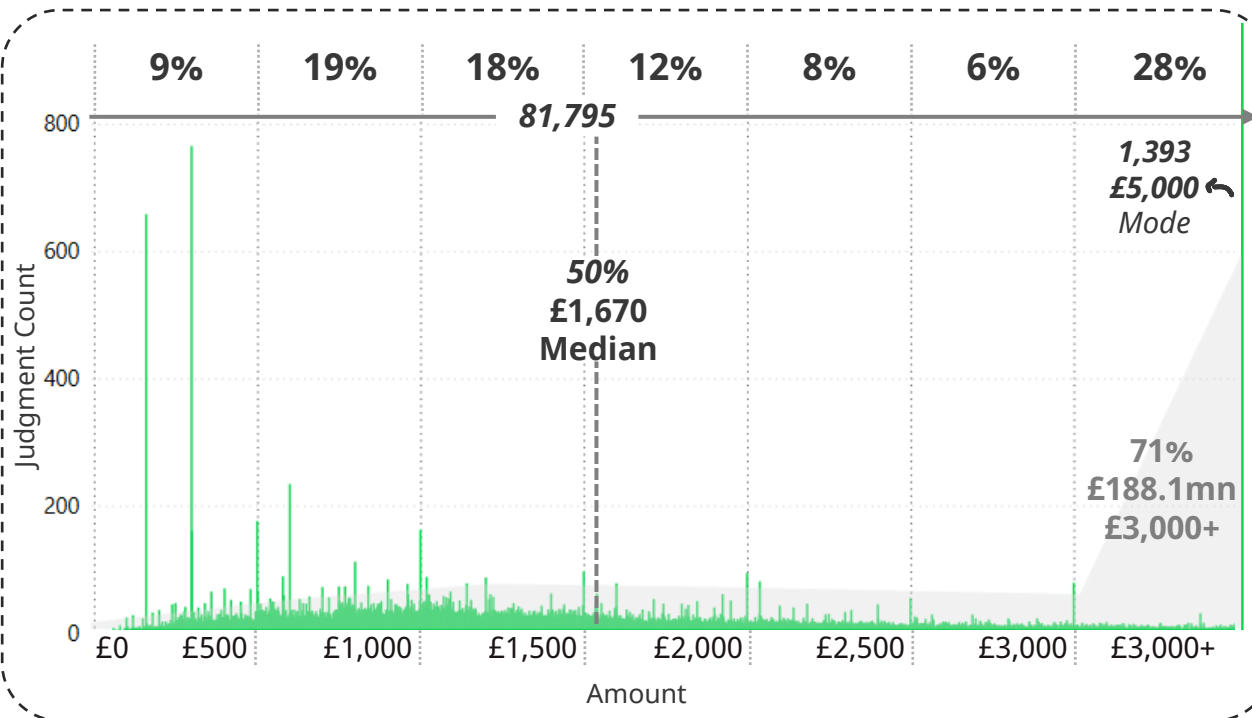
Scotland: Consumer Judgments

81,795

Unsatisfied

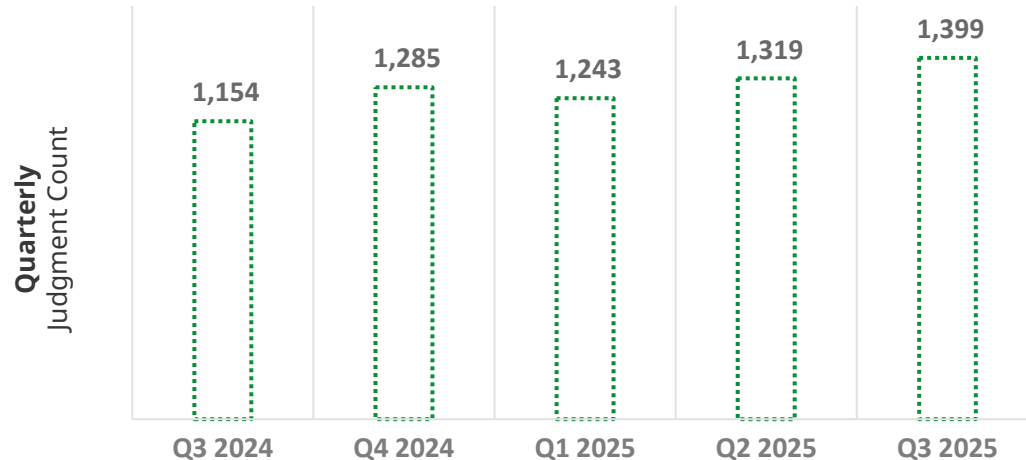
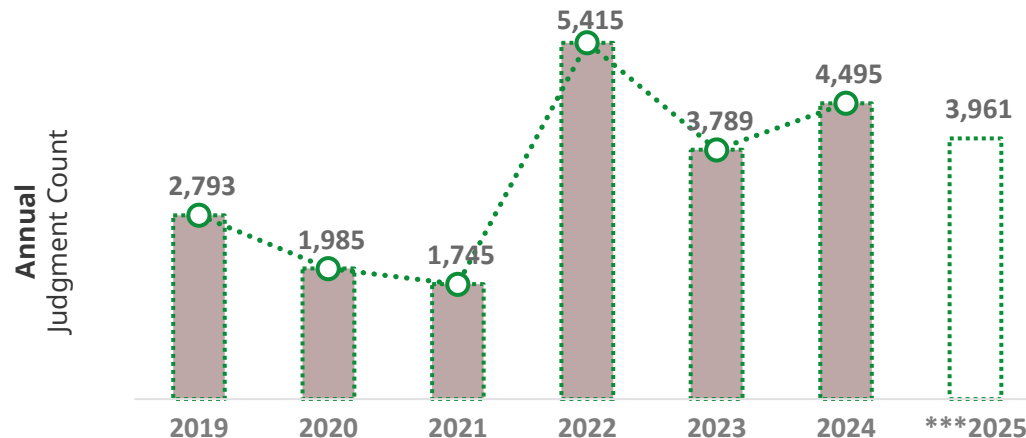
1,644

Satisfied



Scotland: New Commercial Judgments

1,399 new commercial judgments were registered in Scotland in Q3 2025, which is a **6.1%** increase from the previous quarter and a **21.2%** increase from Q3 2024.



Scotland: Commercial Judgments Value

The most frequent judgment amount is **£375**, with **2,576** judgments at this figure. This represents **13%** of the total of unsatisfied commercial judgments for Scotland.

The top five amounts (£375, £150, £750, £1,500, £300) make up **42%** of total unsatisfied commercial judgments for Scotland, indicating a significant concentration around these specific values.

29% of the unsatisfied commercial judgments in Scotland are for amounts greater than £3,000. This adds up to **£71.3 million**, **85%** of the value of unsatisfied commercial judgments in Scotland.

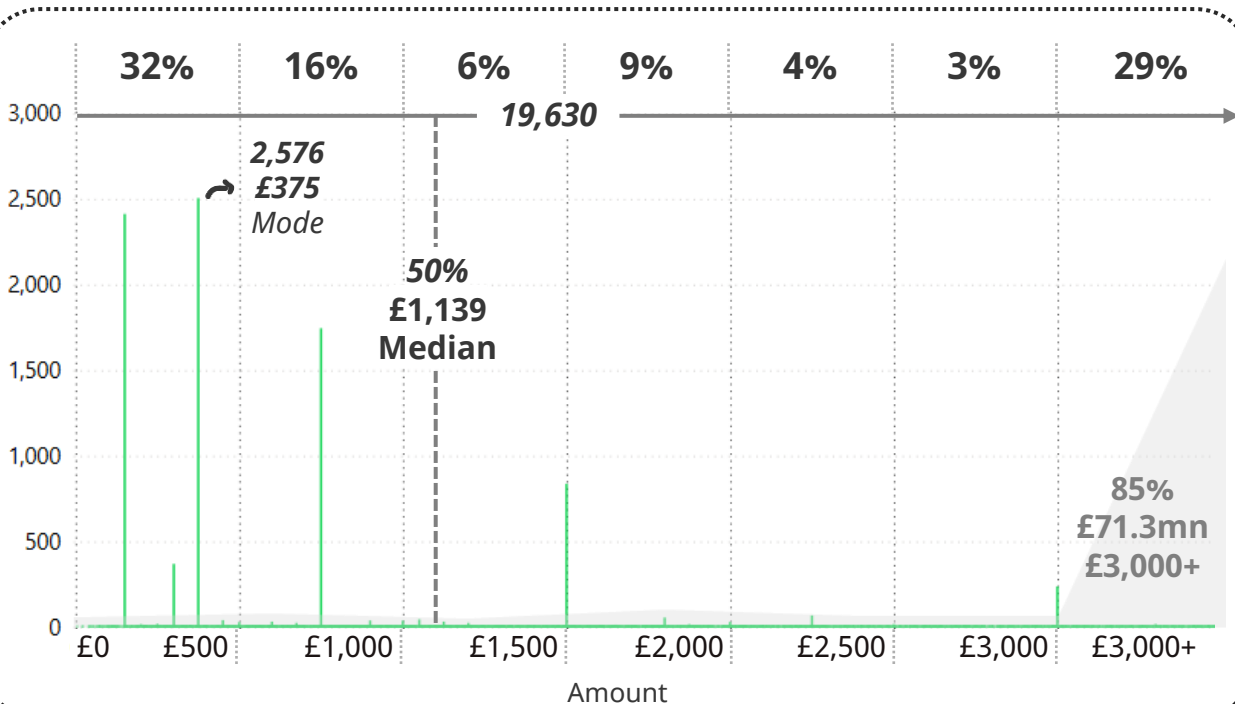
Scotland: Commercial Judgments

19,630

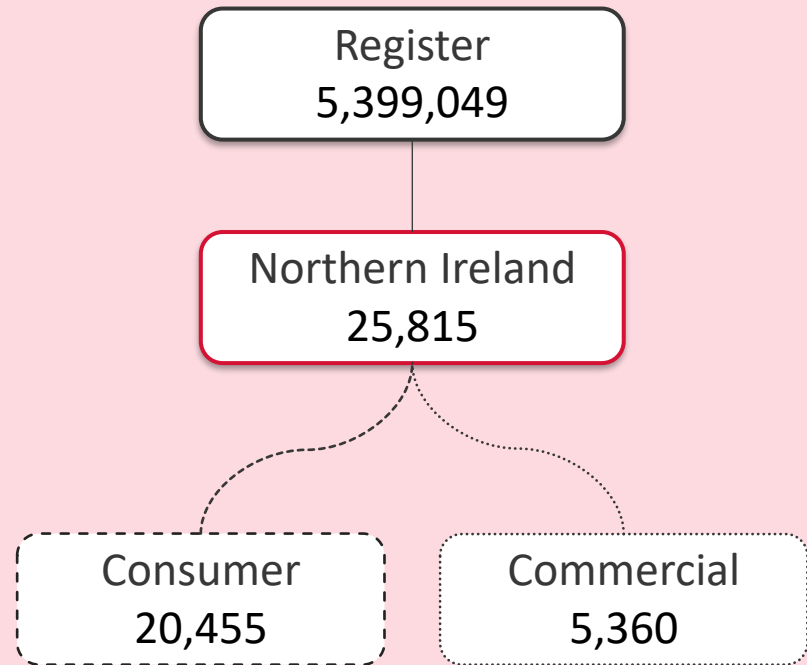
720

Unsatisfied

Satisfied

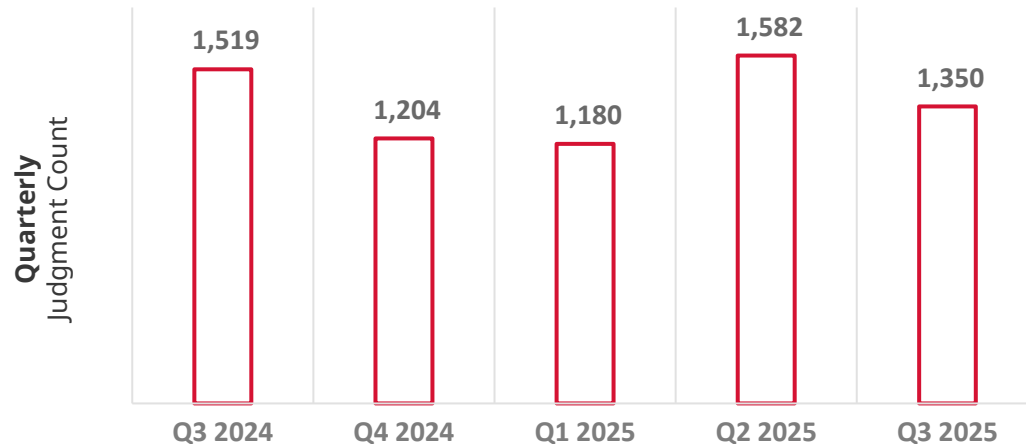
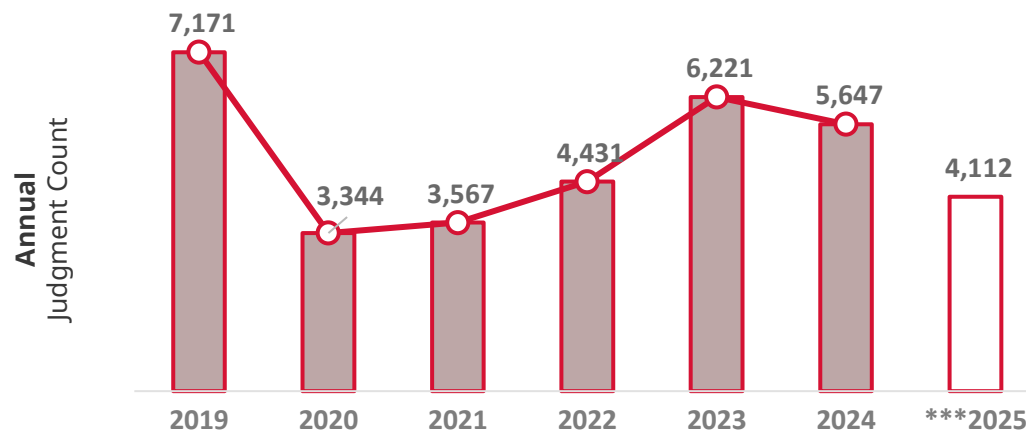


NORTHERN IRELAND



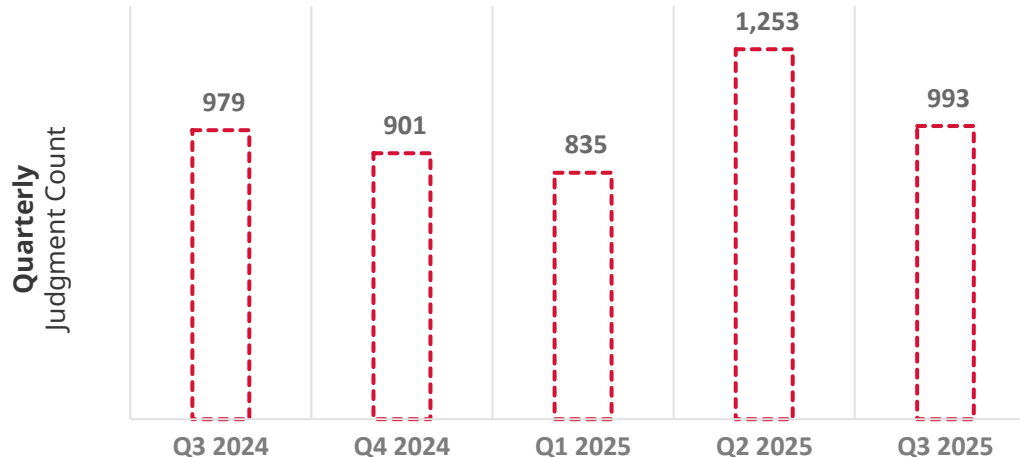
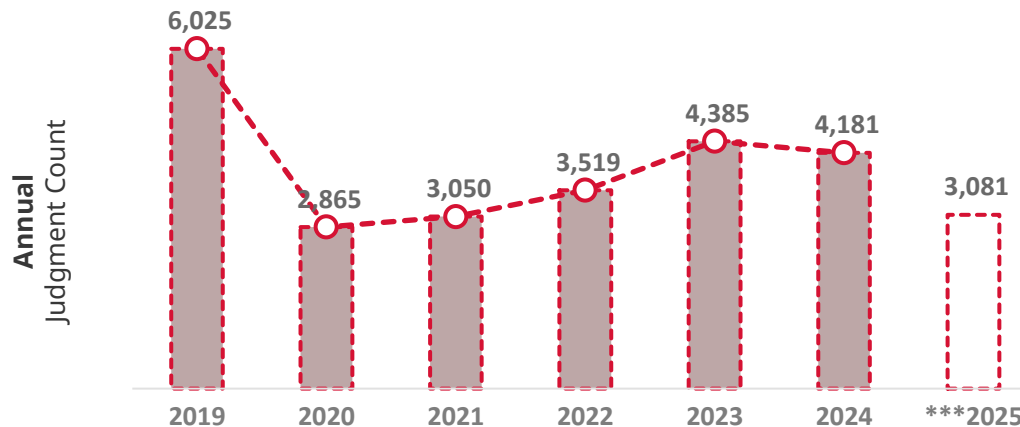
Northern Ireland: New Judgments

1,350 new judgments were registered in Northern Ireland in Q3 2025, which is a **14.7%** decrease from the previous quarter and a decrease of **11.1%** from Q3 2024.



Northern Ireland: New Consumer Judgments

993 new consumer judgments were registered in Northern Ireland in Q3 2025, which is a **20.8%** decrease from the previous quarter and an increase of **1.4%** from Q3 2024.

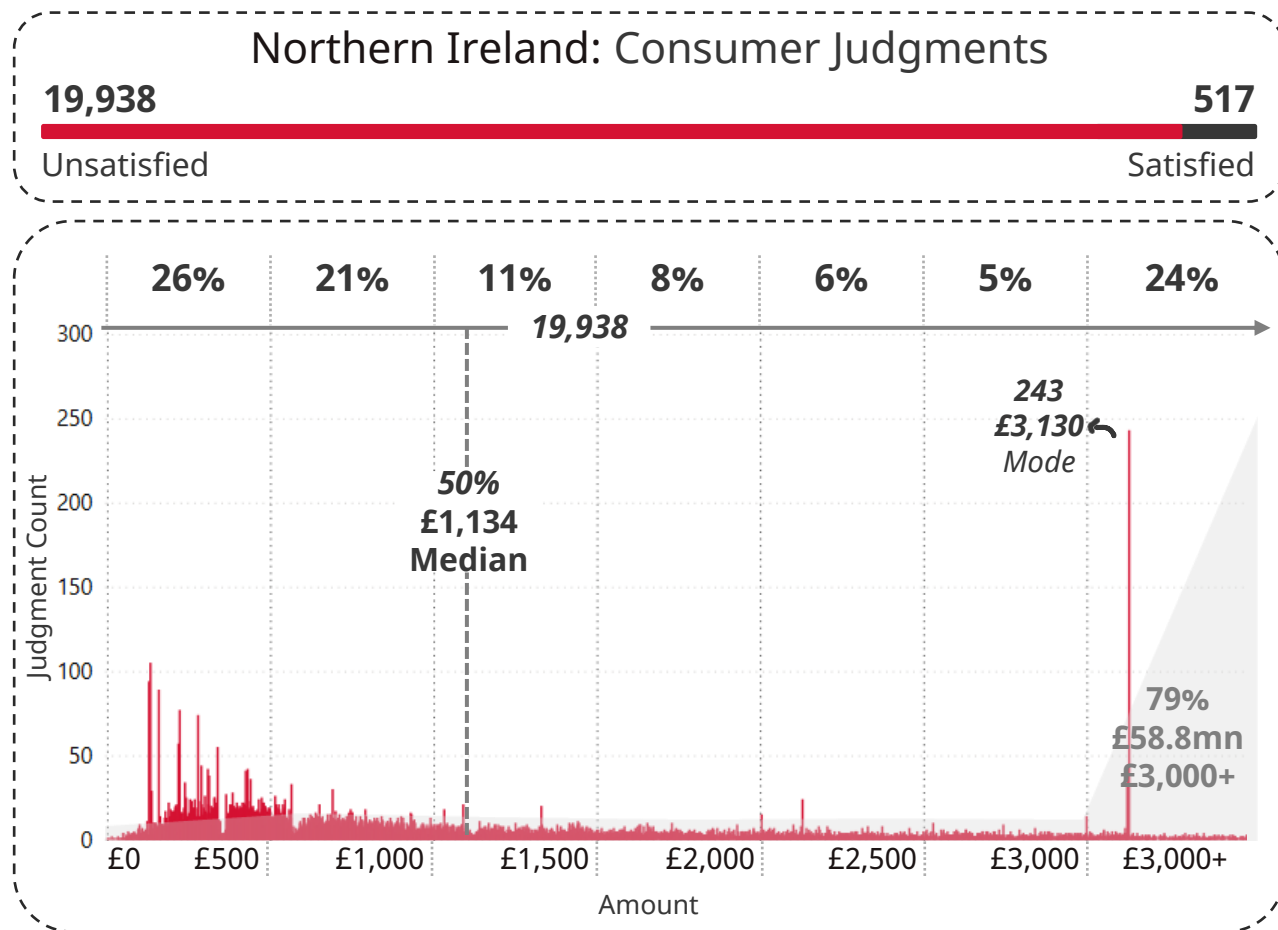


Value of Unsatisfied Consumer Judgments

£3,130 is the most frequent unsatisfied judgment amount in Northern Ireland with **243** unsatisfied consumer judgments at this figure.

50% of unsatisfied consumer judgments for Northern Ireland are below the median amount of **£1,134**.

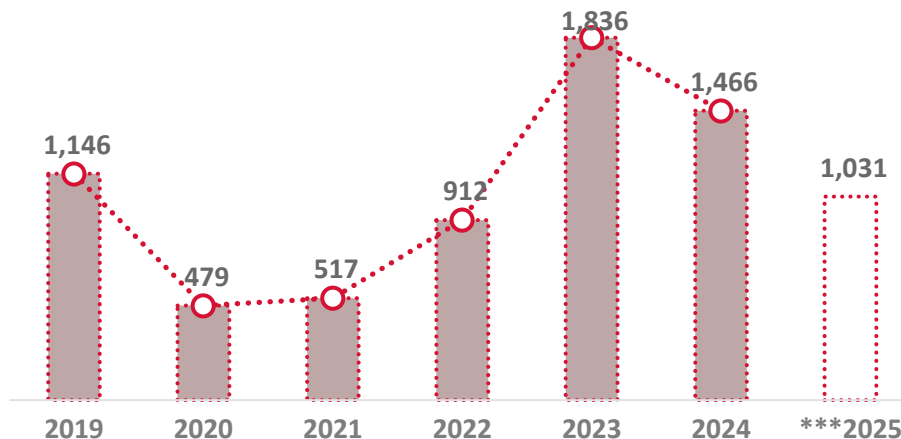
24% of the unsatisfied consumer judgments in Northern Ireland have amounts greater than **£3,000**. These add up to **£58.8** million, **79%** of the value of unsatisfied consumer judgments in Northern Ireland.



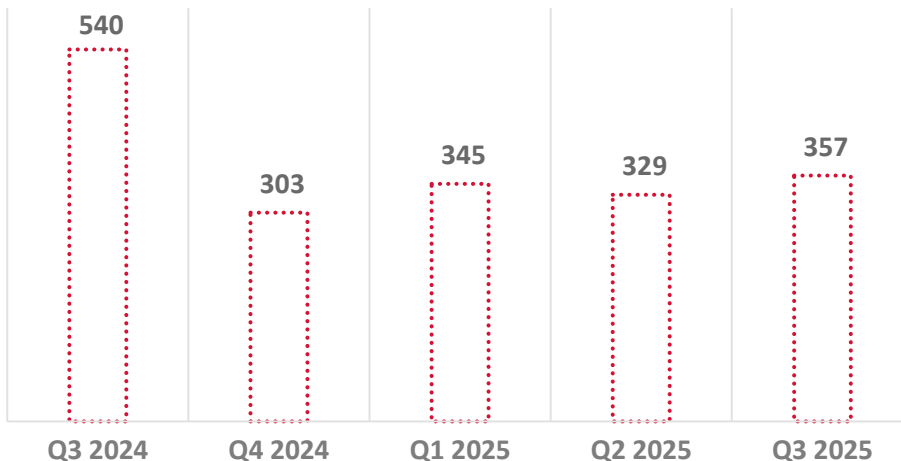
Northern Ireland: New Commercial Judgments

357 new commercial judgments were registered in Northern Ireland in Q3 2025, an **8.5%** increase from the previous quarter and a decrease of **33.9%** from Q3 2024.

Annual
Judgment Count



Quarterly
Judgment Count



Northern Ireland: Commercial Judgments Value

The distribution of **5,259** unsatisfied commercial judgments in Northern Ireland is notably concentrated. A small set of judgment amounts (£189, £440, £841, £1,630, £193) accounts for **23.0%** of the 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 **£858**.

23% of unsatisfied commercial judgments in Northern Ireland have amounts greater than £3,000. These add up to **£18.0 million**, **83%** of the value of unsatisfied commercial judgments in Northern Ireland.

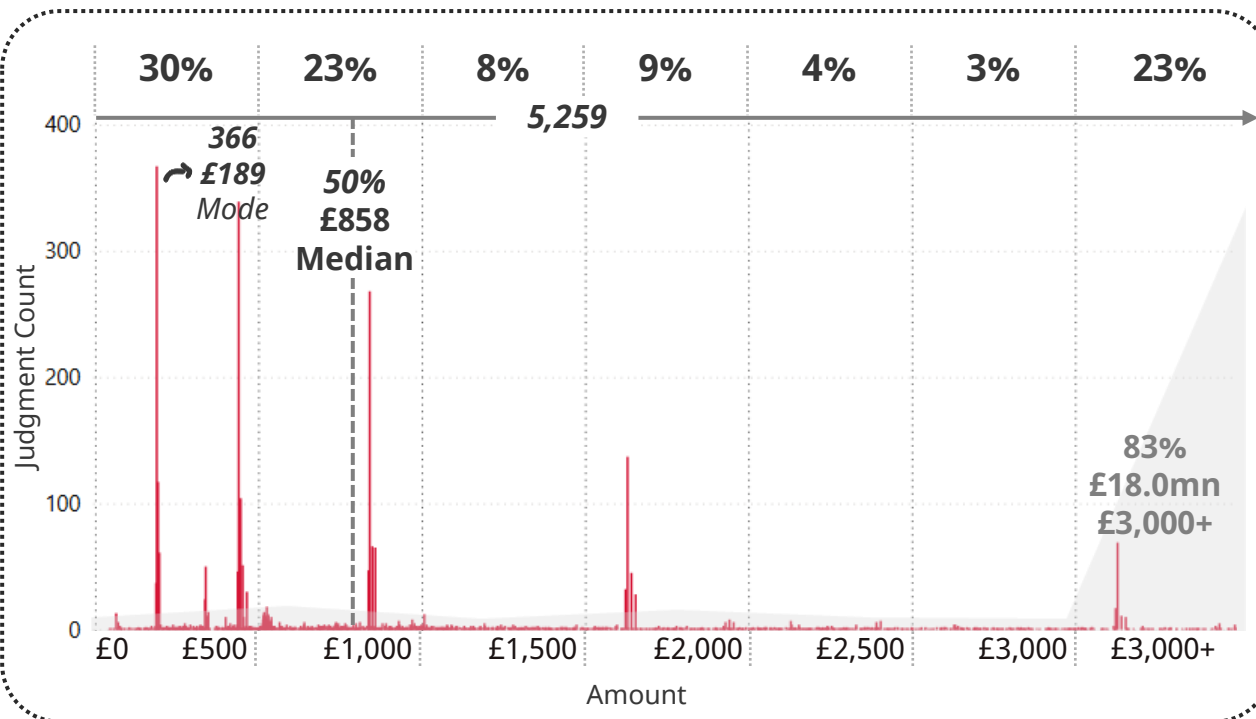
Northern Ireland: Commercial Judgments

5,259

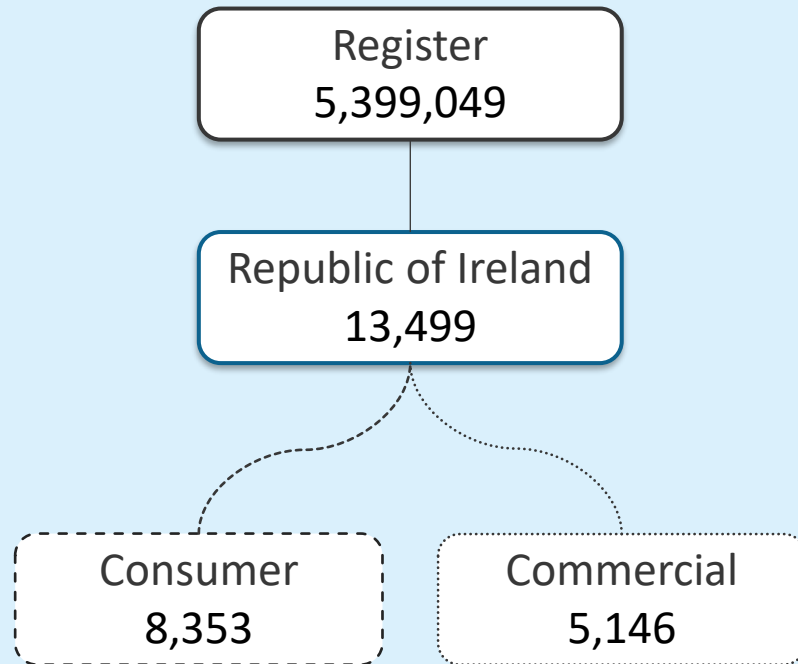
101

Unsatisfied

Satisfied

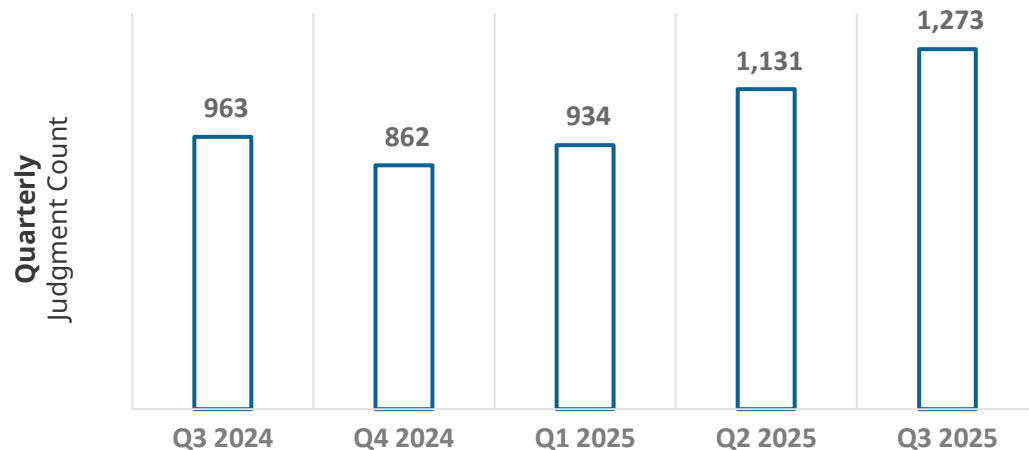
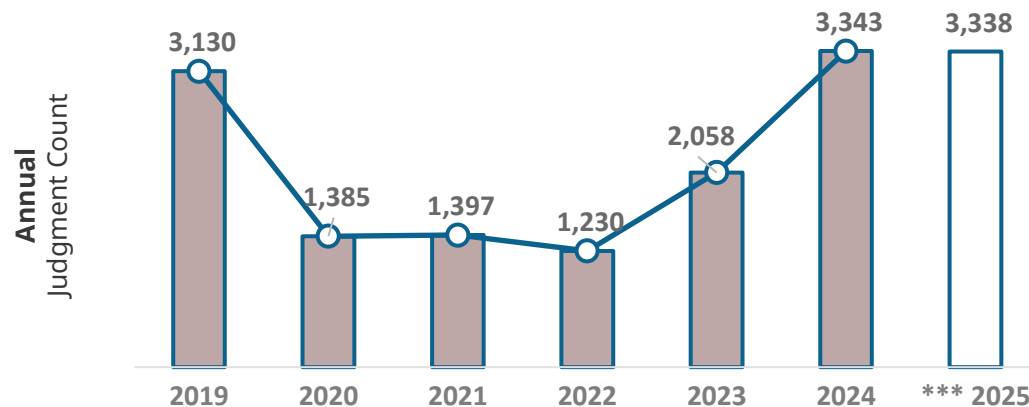


REPUBLIC OF IRELAND



Republic of Ireland: New Judgments

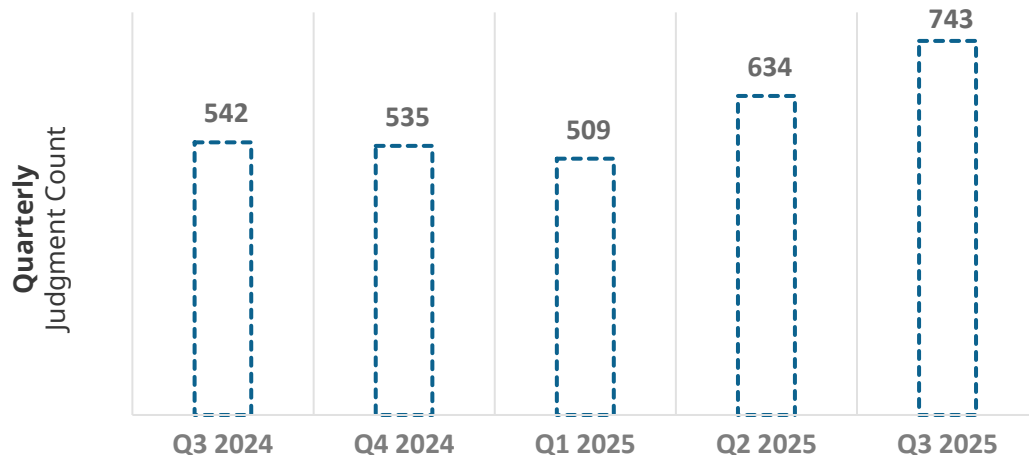
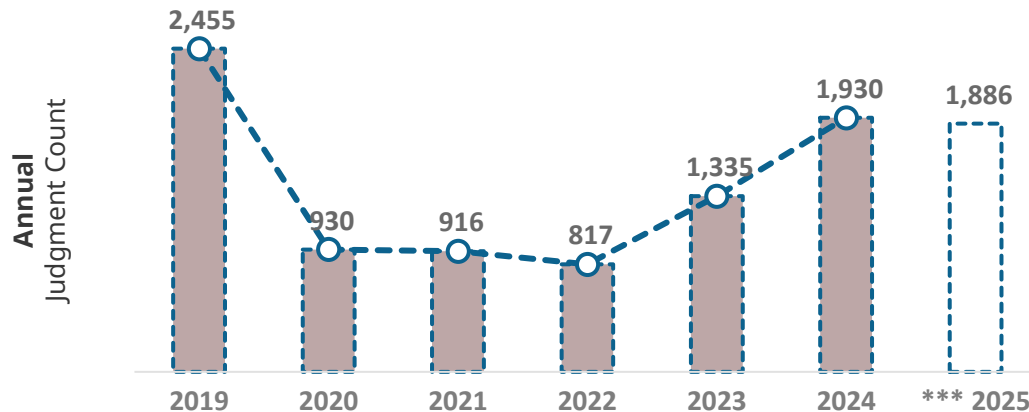
1,273 new judgments were registered in the Republic of Ireland in Q3 2025, a **12.6%** increase from the previous quarter and an increase of **32.2%** from Q3 2024.



Republic of Ireland: New Consumer Judgments

743 new consumer judgments were registered in the Republic of Ireland in Q3 2025, a **17.2%** increase from the previous quarter and an increase of **37.1%** from Q3 2024.

New consumer judgments in the Republic of Ireland have already reached **98%** of 2024 total.



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% of the unsatisfied consumer judgments in the Republic of Ireland are for amounts greater than €3,000. However, they add up to **99%** of the value of the total of unsatisfied consumer judgments.

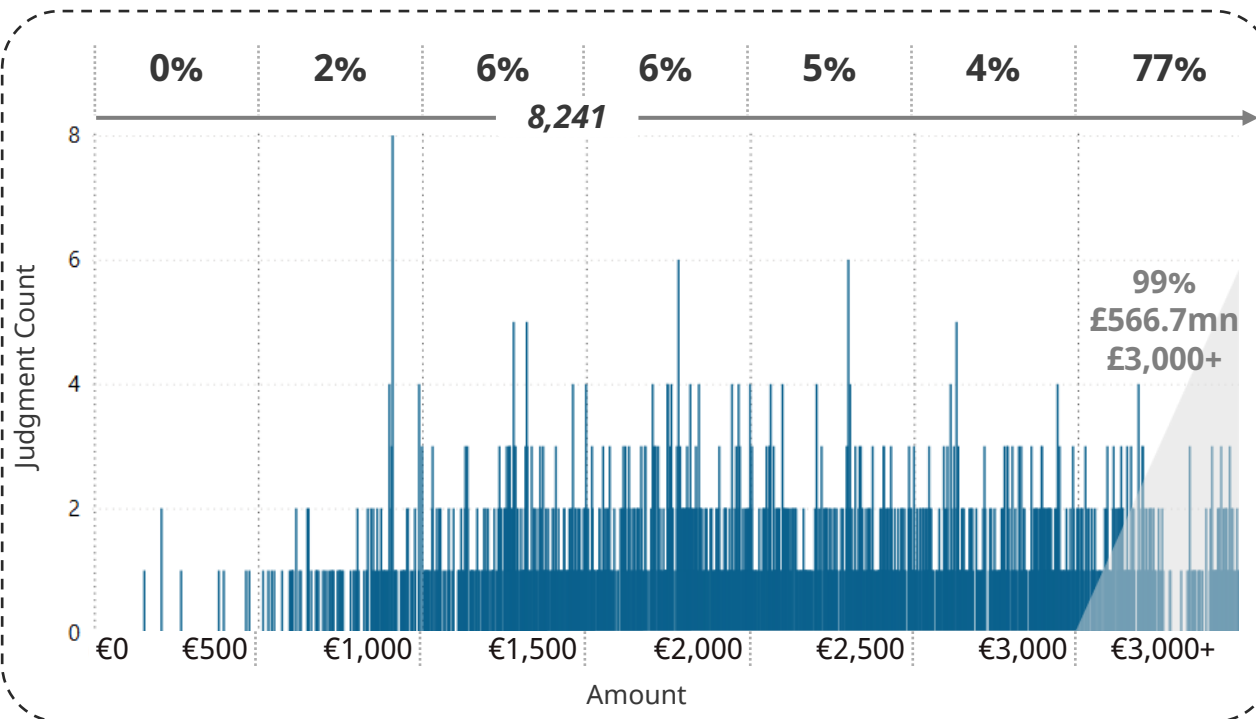
Republic of Ireland: Consumer Judgments

8,241

112

Unsatisfied

Satisfied

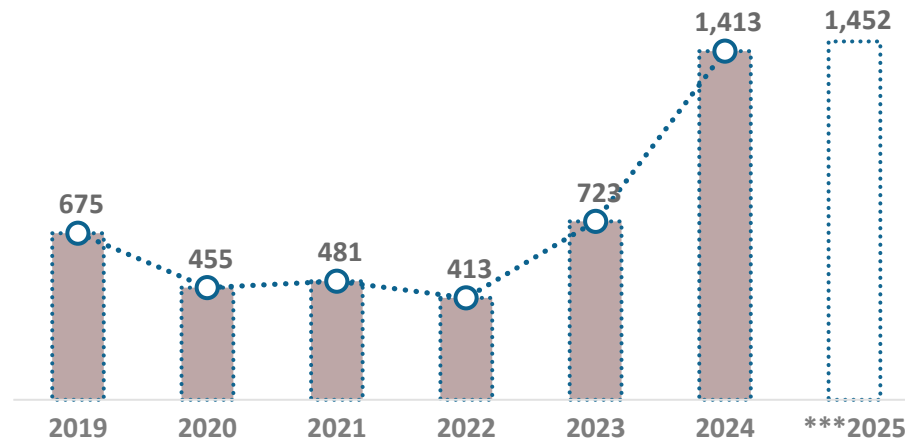


Republic of Ireland: New Commercial Judgments

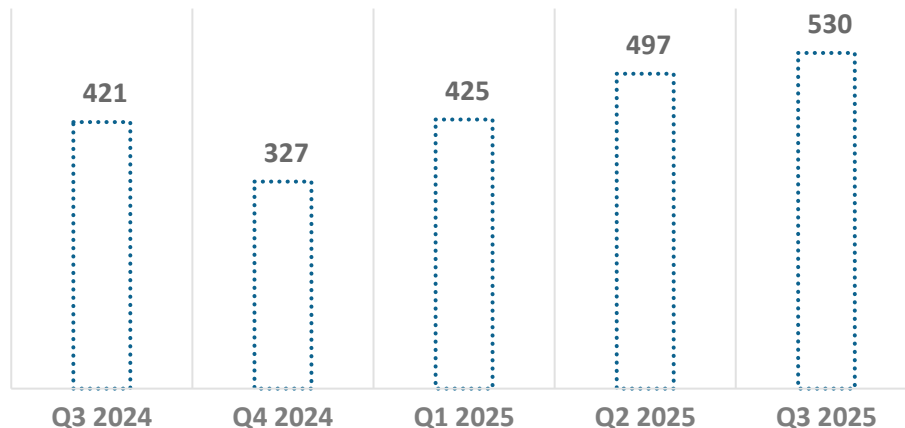
530 new commercial judgments were registered in the Republic of Ireland in Q3 2025, a **6.6%** increase from the previous quarter and an increase of **25.9%** from Q3 2024.

In the first three quarters of 2025, new commercial judgments in the Republic of Ireland have already exceeded total of 2024, which was the year with by far the most commercial judgments registered in the last six years, suggesting a continued and accelerating upward trend.

Annual
Judgment Count



Quarterly
Judgment Count



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.

73% of the unsatisfied commercial judgments in the Republic of Ireland are for amounts greater than €3,000. However, they add up to **98%** of the value of the total number of unsatisfied commercial judgments.

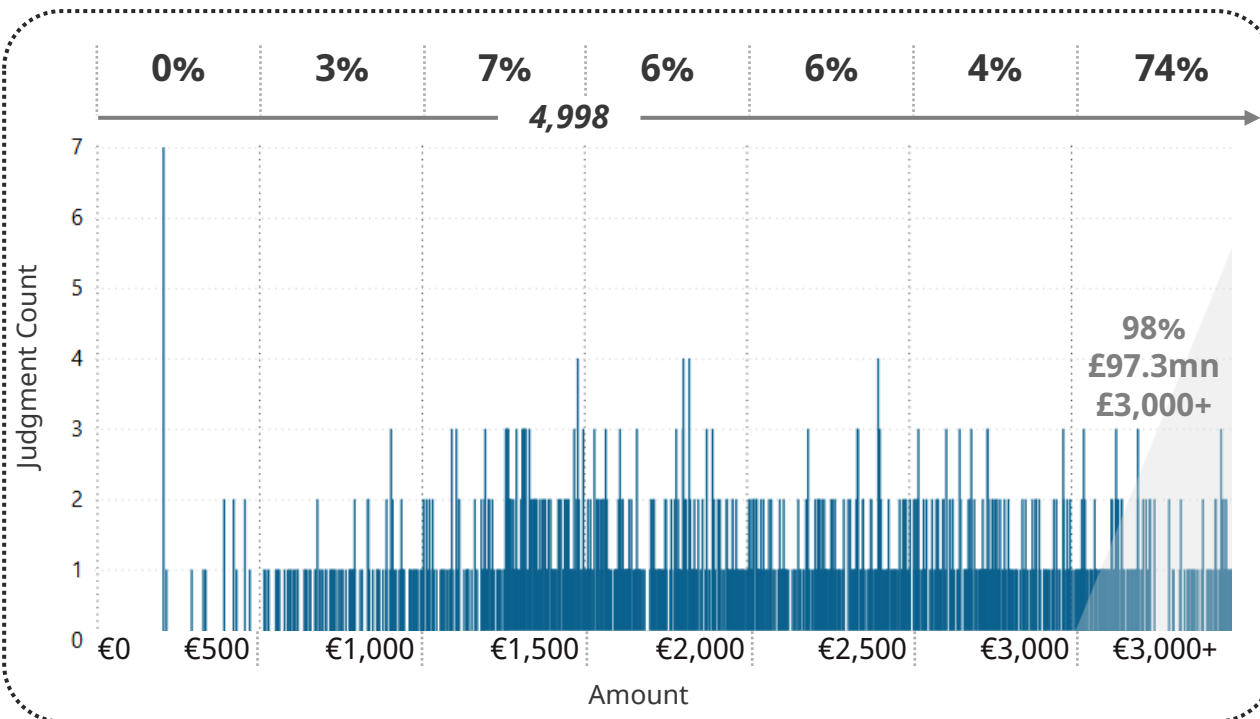
Republic of Ireland: Commercial Judgments

4,998

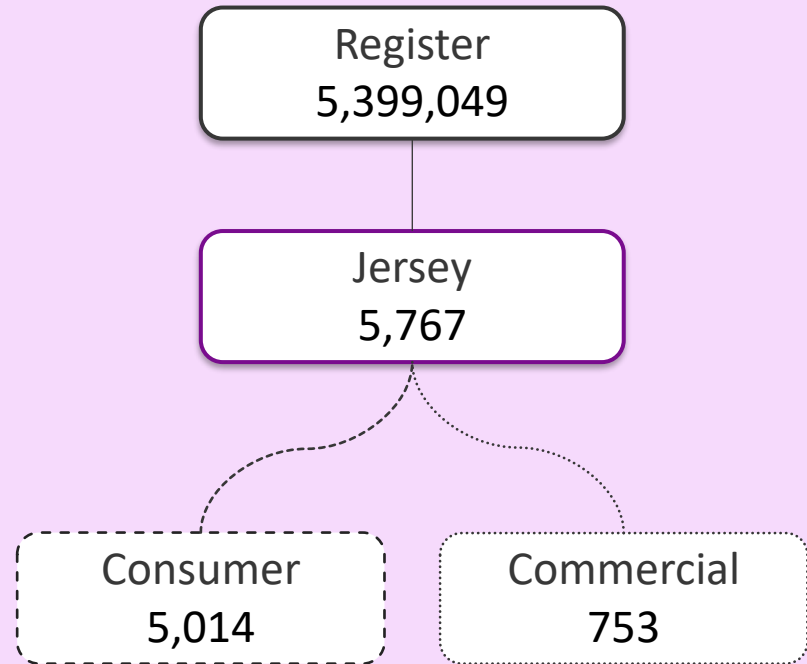
148

Unsatisfied

Satisfied

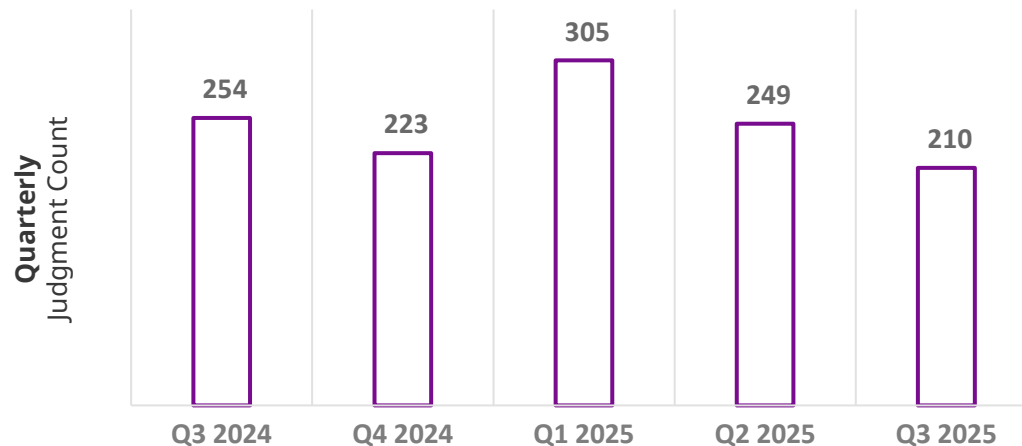
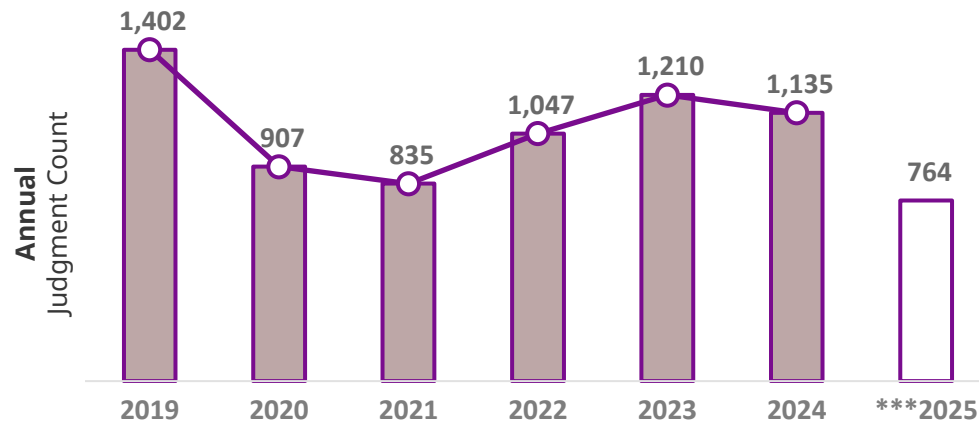


JERSEY



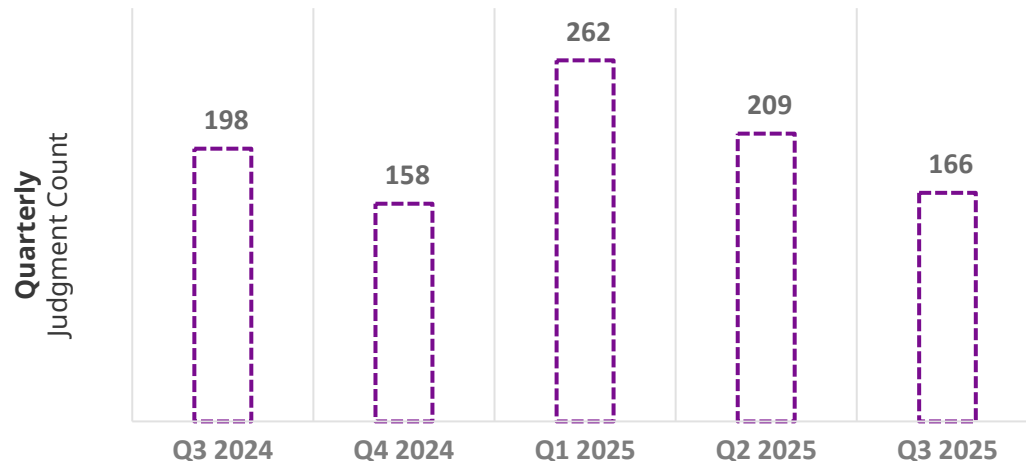
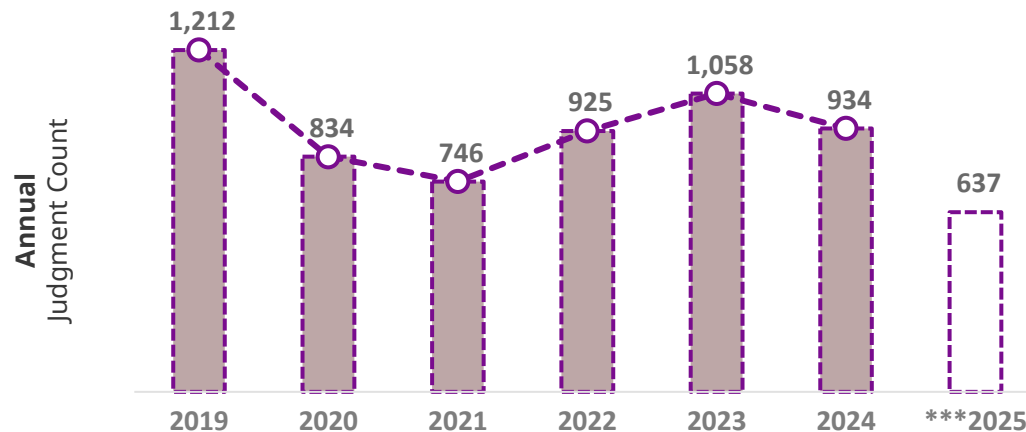
Jersey: New Judgments

210 new judgments were registered in Jersey in Q3 2025, a **15.7%** decrease from the previous quarter and a decrease of **17.3%** from Q3 2024.



Jersey: New Consumer Judgments

166 new consumer judgments were registered in Jersey in Q3 2025, a **20.6%** decrease from the previous quarter and a decrease of **16.2%** from Q3 2024.



Value of Unsatisfied Consumer Judgments

£185 is the most frequent judgment amount in Jersey, with 39 unsatisfied consumer judgments associated with it.

The **£263** median amount splits the unsatisfied consumer judgments in Jersey in two equal parts.

3,103 (63%) unsatisfied consumer judgments in Jersey are below **£500**.

15% of the unsatisfied consumer judgments in Jersey have amounts greater than **£3,000**. These add up to **£11.5 million**, **85%** of the value of unsatisfied consumer judgments in Jersey.

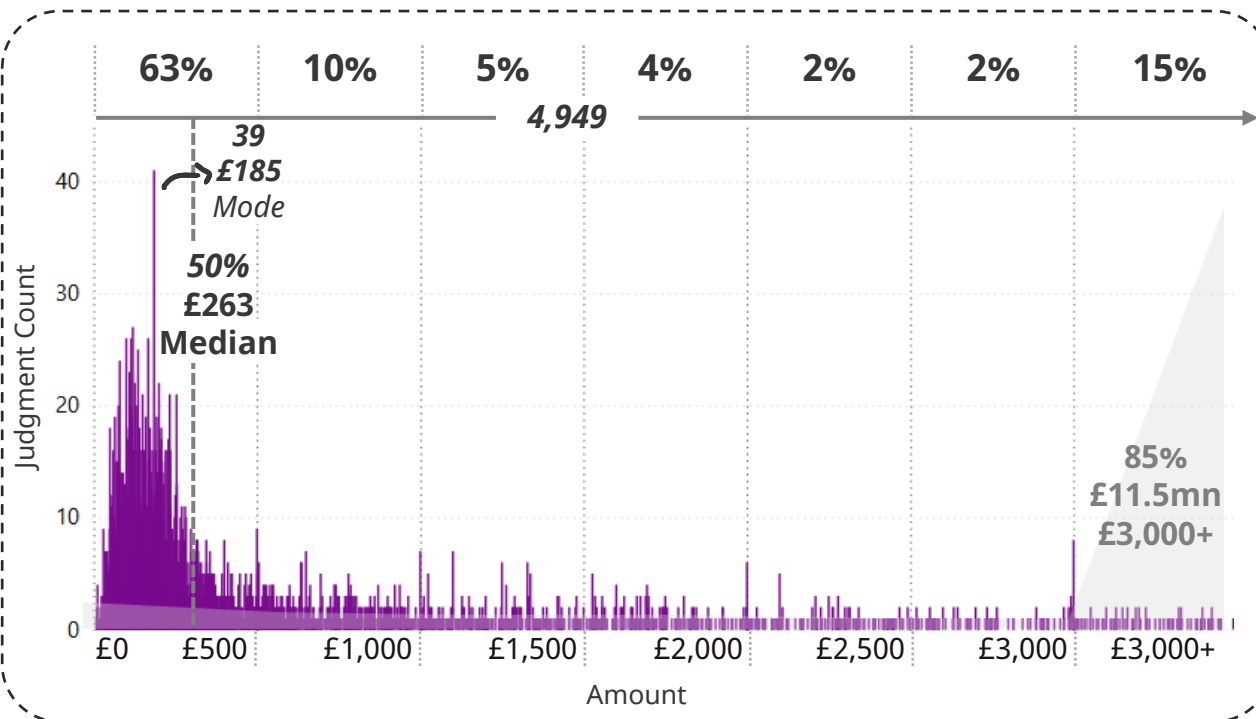
Jersey: Consumer Judgments

4,949

65

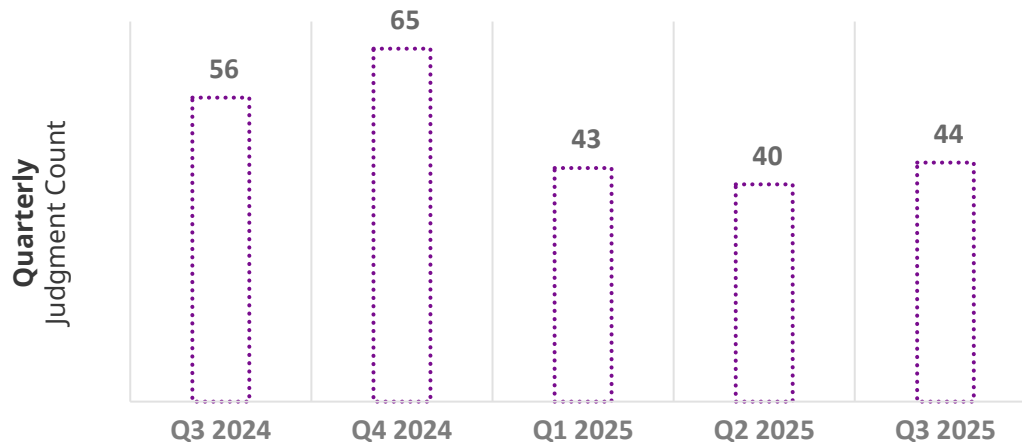
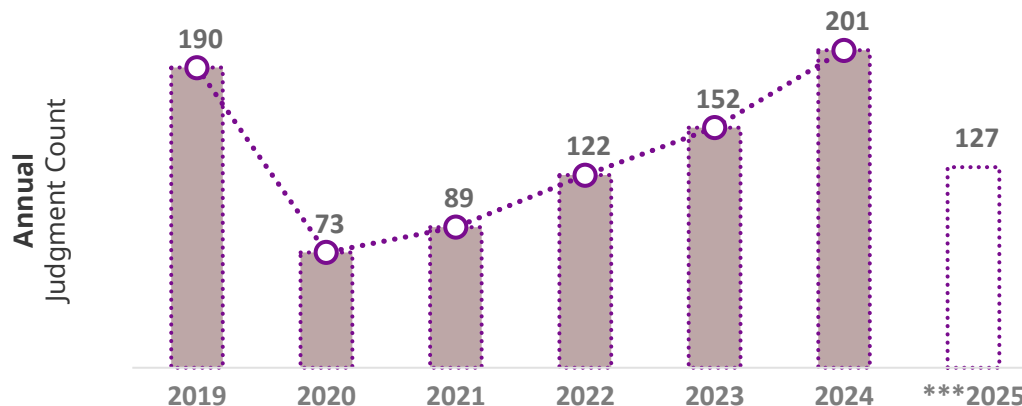
Unsatisfied

Satisfied



Jersey: New Commercial Judgments

44 new commercial judgments were registered in Jersey in Q3 2025, a **10.0%** increase from the previous quarter and a decrease of **21.4%** from Q3 2024.



Jersey: Commercial Judgments Value

With only **752** 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 **£3,298**.

Judgments with amounts exceeding £3,000 comprise **51%** of the number of unsatisfied commercial judgments for Jersey but represent **95%** of the value of unsatisfied commercial judgments, adding up to **£8.0 million**.

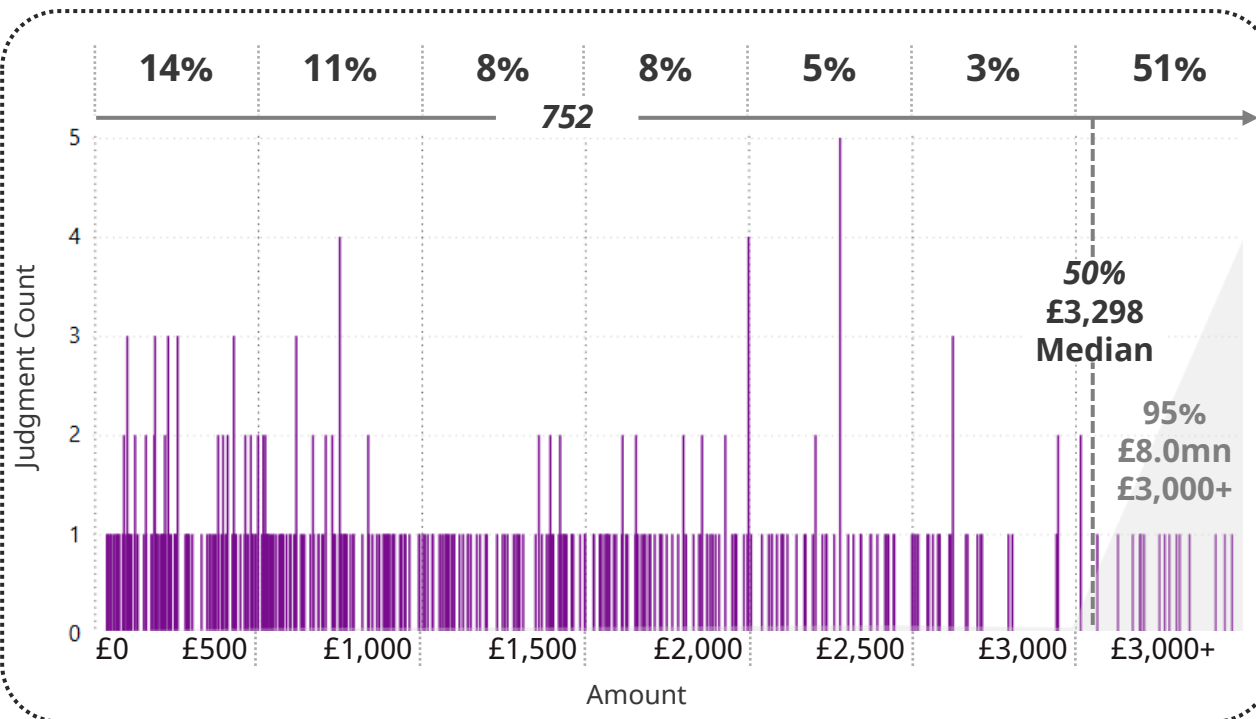
Jersey: Commercial Judgments

752

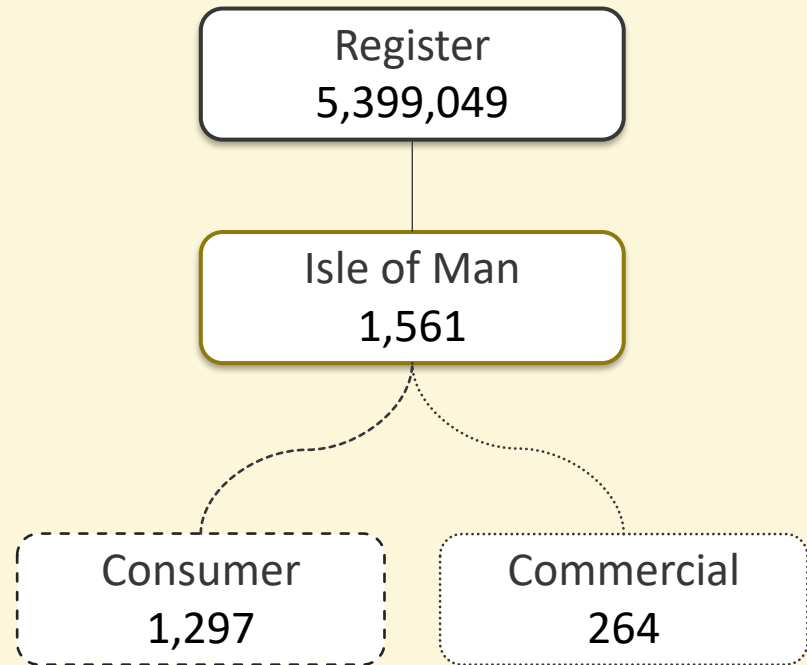
1

Unsatisfied

Satisfied

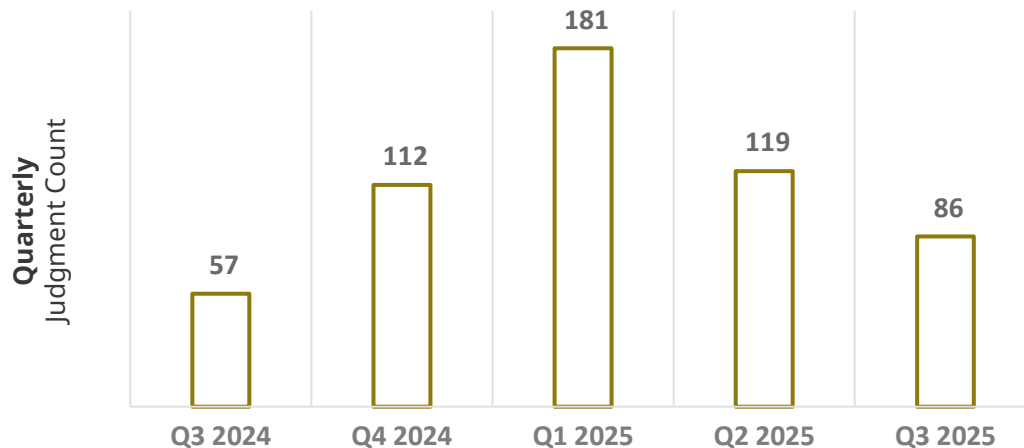
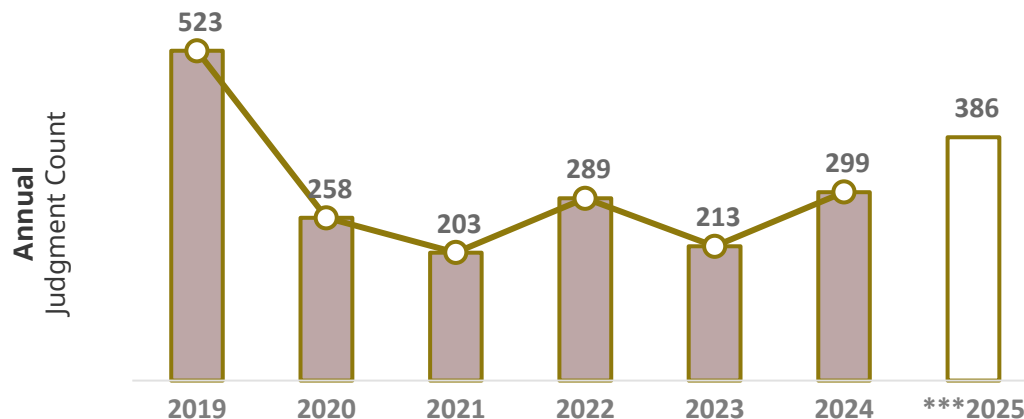


ISLE OF MAN



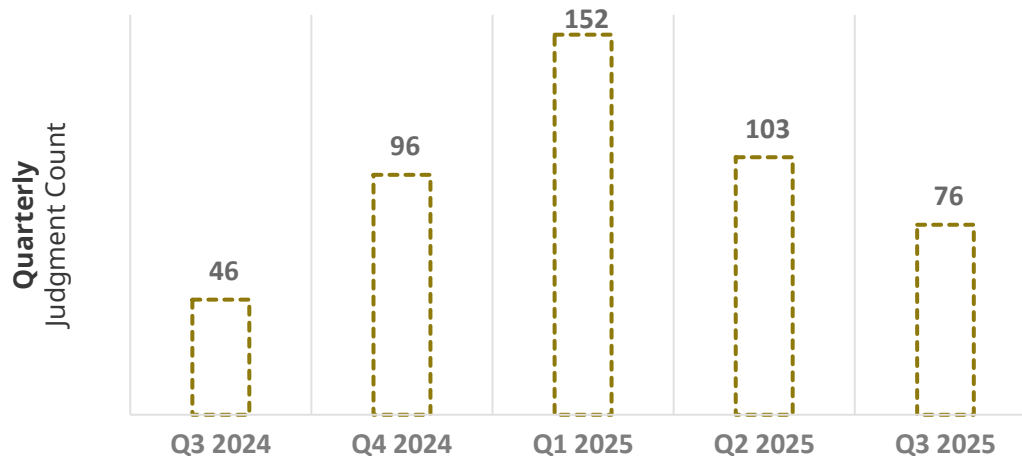
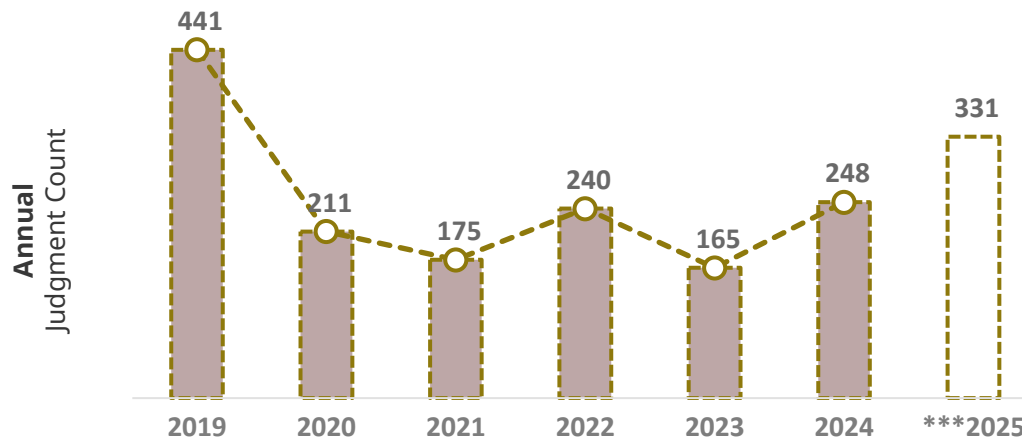
Isle of Man: New Judgments

86 new judgments were registered in the Isle of Man in Q3 2025, a **27.7%** decrease from the previous quarter and an increase of **50.9%** from Q3 2024.



Isle of Man: New Consumer Judgments

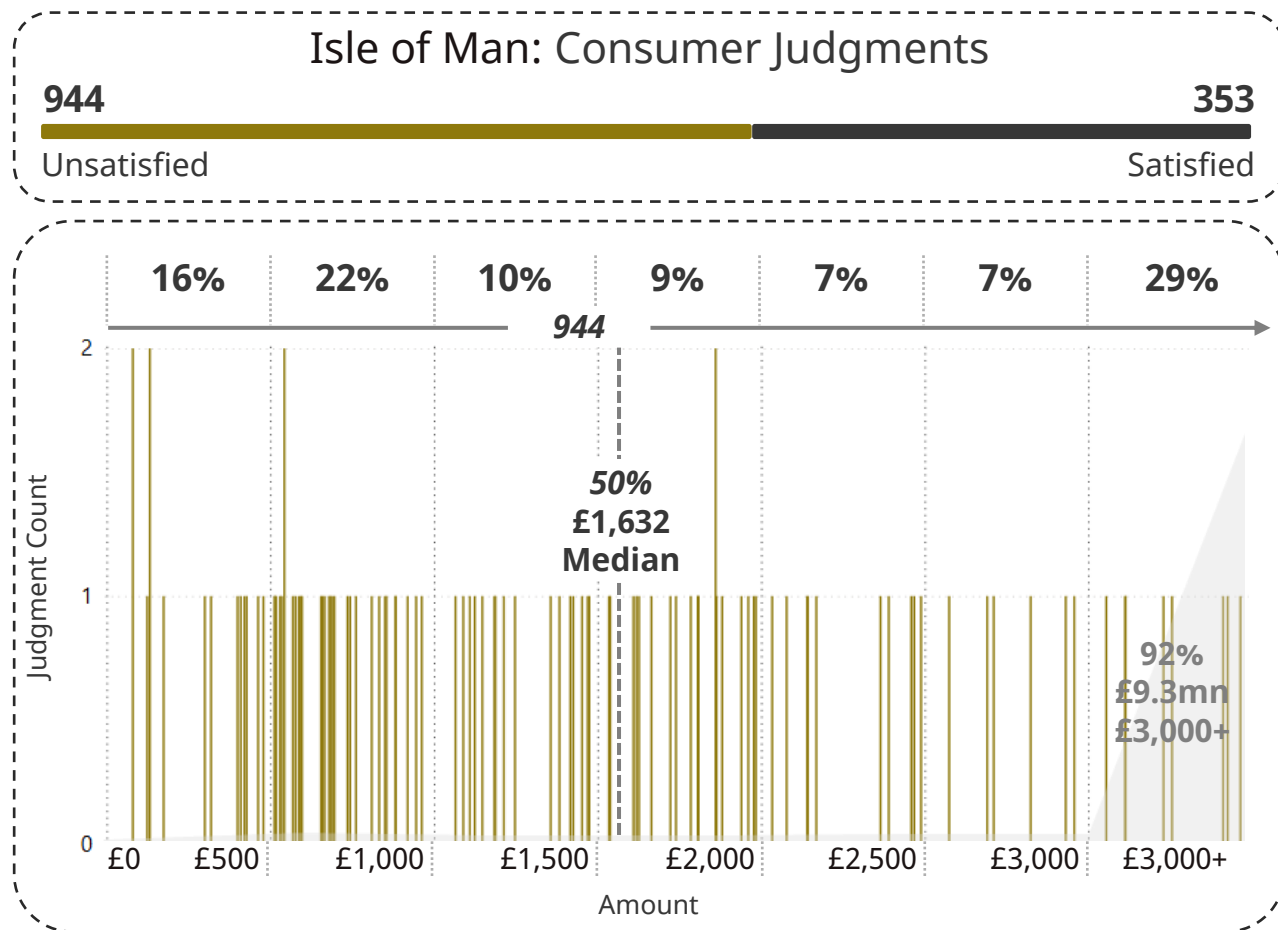
76 new consumer judgments were registered in the Isle of Man in Q3 2025, a **26.2%** decrease from the previous quarter and an increase of **65.2%** from Q3 2024.



Isle of Man: Value of Unsatisfied Consumer Judgments

The **£1,632** median amount splits the unsatisfied consumer judgments in the Isle of Man in two equal parts.

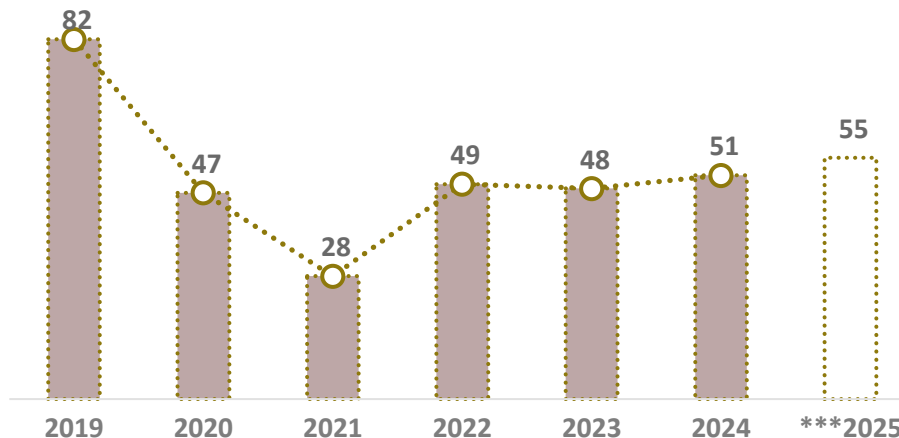
29% of the unsatisfied consumer judgments in the Isle of Man have amounts greater than £3,000. These add up to **£9.3 million**, **92%** of the value of unsatisfied consumer judgments.



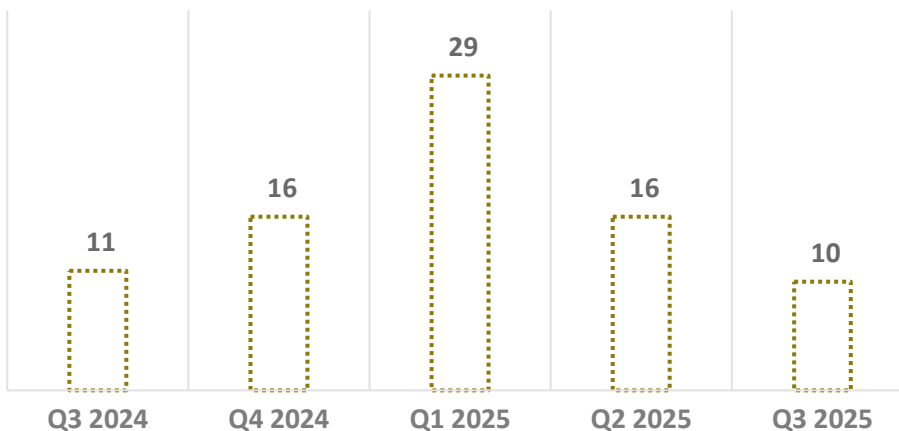
Isle of Man: New Commercial Judgments

10 new commercial judgments have been added to the Register in the Isle of Man in Q3 2025.

Annual
Judgment Count



Quarterly
Judgment Count



Isle of Man: Commercial Judgments Value

With only **189** occurrences, the dataset of unsatisfied commercial judgments in the Isle of Man is too limited to establish any meaningful distribution.

50% of unsatisfied commercial judgments for the Isle of Man are below the median amount of **£3,465**.

Judgment amounts exceeding £3,000 account for **54%** of the number of unsatisfied commercial judgments in the Isle of Man, yet they constitute **98%** of the value of unsatisfied commercial judgments.

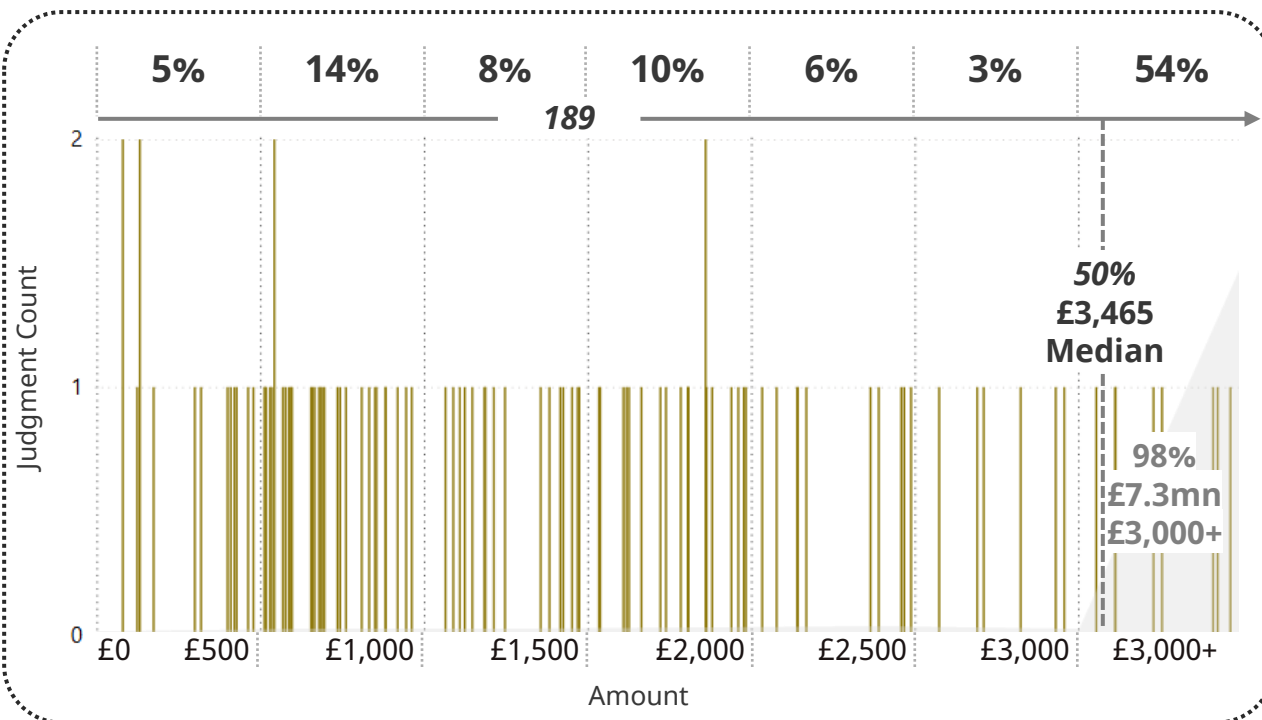
Isle of Man: Commercial Judgments

189

75

Unsatisfied

Satisfied



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 one 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 after one calendar month, 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 observed on 1st October 2025, prior to 11AM. The Register maintains records for a period of six years. As of 1st October 2025, it contains judgment data with judgment dates spanning 1st October 2019 to 1st October 2025.
- Judgment dates are assigned by the court. Official judgment dates are different from the date the judgment is recorded in the Register. An official 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 and readability, some numerical values — including percentages — have been rounded. As a result, individual figures may not sum precisely to totals due to rounding.
- Certain judgment amounts in the Republic of Ireland are denominated in euro. In these cases, totals have been converted to GBP using the daily spot exchange rates from the Bank of England database as of September 30, 2025 (€1 = £0.8728).

Data Analysis Team

DataAnalysis@registry-trust.org.uk

 www.registry-trust.org.uk/

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



Registry
Trust Ltd