

Registry Trust
Limited

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ACCURACY
INTEGRITY
TRANSPARENCY
NON PROFIT

Registry Trust Limited

Public Statistics
March 2016

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Introduction

This report contains statistics on records received by Registry Trust Limited and added to the registers which it maintains. For England and Wales this is the statutory public Register of Judgments, Orders and Fines. For Scotland, Northern Ireland, Jersey, the Republic of Ireland and the Isle of Man these are registers separately maintained by agreement with the authorities in those jurisdictions.

The commentary below provides an overview of the key results followed by graphs and statistics of the latest results.

Annex A: Data sources contains an explanation of the data sources and a brief description of the types of data supplied by that source.

Annex B: Explanatory notes contains further information about the registers, the records held on them and the publication of the statistics.

Annex C: Contacts contains contact details for feedback, questions or requests for further information about this report.

Background

Established by Parliament in 1852, the Registry of County Court Judgments was part of the Lord Chancellor's Department holding details of money judgments registered by the County Courts of England & Wales during the preceding six years.

In January 1986, Registry Trust Ltd (RTL) was set up as a not-for-profit company to maintain this statutory public Register under contract to the Lord Chancellor.

In 1993, the Register was extended to cover details of administration orders registered by the county courts and in 1998 details of Child Support Agency liability orders granted in the magistrates' courts were included.

On 6th April 2006, the Register of Judgments, Orders and Fines superseded the Register of County Court Judgments and RTL continued to be contracted to the Lord Chancellor to maintain this Register.

In April 2009 the Register was once more extended to include tribunal awards.

Since the 1990's RTL has reached agreement with authorities in other jurisdictions of the British Isles to maintain similar registers. This enables equivalent data to be available and managed for throughout the region as it is for England and Wales, a service which is vital to financial services.

Commentary

These statistics reflect the types of activities within the courts which lead to the addition of entries to the register.

The data in this report reflects the records received during the previous fifteen months and the analysis is made 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 the periods.

Where there are factors known to have influenced the volume or value of the statistics in this report these are commented on within this section.

England & Wales

The number of debt judgments against consumers in England and Wales rose slightly during the first quarter of 2016, according to Registry Trust.

There were 220,832 county court judgments (CCJs) against consumers in England and Wales during Q1 2016, a 5 percent rise on the first quarter of 2015. Though this is the third consecutive year in which the number of judgments has risen, the rate of increase is much lower than the 21 percent rise from Q1 2014 to Q1 2015 and the 38 percent increase the year before that.

The average value of a CCJ fell for the seventh year in a row, dropping 17 percent to £1,793.

Meanwhile, the number of judgments against consumers in the high court fell sharply from 71 in Q1 2015 to 47 in Q1 2016, a 34 percent fall and the lowest quarter for over a decade. The total value fell 36 percent to £37m across the same period, a figure reflected in the four percent fall in the average value of a high court judgment to £797,653.

The total value of debt judgments against consumers in all courts in England and Wales during Q1 2016 was £433m.

"These look encouraging figures for the economy and for personal debt," said Registry Trust chairman Malcolm Hurlston CBE. "The increasing market presence of debt buyers may well account for the slight increase. They choose the judgment route at a lower debt level, so a small rise in judgment numbers may well reflect a small fall in people with debt problems. For borrowers and lenders alike better registration of problem debt through judgments makes future lending more accurate."

The number and total value of county court judgments (CCJs) issued against businesses in England and Wales fell sharply during the first quarter of 2016 to its lowest level since before the financial crisis,

according to figures released today by Registry Trust.

There were 21,860 CCJs recorded against business in England and Wales during the first three months of 2016, a 17 percent fall on the same period the previous year and the lowest first quarter since the financial crisis high of 71,867 judgments in Q1 2009.

Similarly, the total value of CCJs against businesses in England and Wales fell 11 percent from £87m in Q1 2015 to £78m in Q1 2016, the lowest Q1 result since the crash.

But the average value of a business CCJ in the first quarter of the year increased six percent to £3,554.

However, generally smaller businesses which were not incorporated, fared much worse with numbers rising rather than falling.

The number of high court judgments (HCJs) against businesses fell 47 percent to just 16, the lowest since before the financial crisis. The total value fell slightly by two percent to £16.5m, while the average value of a HCJ rose 85 percent to just over £1m.

"There is a stark difference this quarter between the performance of companies and smaller enterprises," said Registry Trust chairman Malcolm Hurlston CBE. "It will be easier to interpret this information when the VAT Register information is made available."

Scotland

Figures released today by Registry Trust show that the number of debt judgments recorded against consumers in the Scottish courts increased during the first quarter of the year, reversing trends seen in recent years.

The 5,066 judgments registered against consumers in Scotland during the first three months of 2016 was five percent higher than the same period last year.

Introducing the statistics, Registry Trust chairman Malcolm Hurlston CBE said: "The five percent increase compared with the first quarter of last year is not significant in itself. More significant is the reversal of the benign trend. We shall need to watch carefully what happens in the second quarter."

The number and value of debt judgments against businesses in Scotland fell sharply during the first quarter of the year, according to figures released today by Registry Trust.

There were only 875 judgments against businesses in Scotland in Q1 2016, 42 percent lower than the same period in the previous year. The total value of judgments was £4m, a year on year fall of 16 percent. This contrasts with the surprise hike in judgments during the first three months of 2015.

There was some divergence in the performance of incorporated and unincorporated businesses since

the decrease in the number and value of corporate judgments was greater. The number of judgments against incorporated businesses fell by 47 percent to 337, compared with the 36 percent decrease for non-corporates to 538. Similarly, the total value of judgments against corporates fell 25 percent to £1.6m, which contrast with the eight percent decrease against non-corporates to £2.5m.

“The first quarter of 2016 brought good news for businesses in Scotland, great and small,” said Registry Trust chairman Malcolm Hurlston CBE. “But not too much can be read into the results of one quarter in isolation.”

Northern Ireland

The total value of small claims debt judgments in Northern Ireland fell during the first quarter of the year to its lowest level since before the financial crash, despite a modest rise in the number of such judgments, according to figures released today by Registry Trust.

The total number of default and small claims judgments saw a year on year increase of five percent to 1,977 during the first three months of 2016. However, the total value fell two percent to £3.7m, the lowest first quarter result since before Q1 2008.

Meanwhile, there were 36 judgments in the high court, down 22 percent on Q1 2015 and the lowest since before Q1 2012. The total value of high court judgments also decreased to the lowest level since before the first quarter of 2012, falling by 34 percent to £3.8m.

The average value of a small claims judgment was £1,885, while a high court judgment was £106,603.

“The fall in the average value of judgments may be a result of the greater market presence of debt buyers,” said Registry Trust chairman Malcolm Hurlston CBE. “Because of their business model they are more likely to pursue smaller sums. This is good news in the end for both borrowers and lenders as it helps ensure that credit gets into the right hands in future.”

Republic of Ireland

The overall number of debt judgments recorded in the Four Courts during the first quarter of the year has fallen to its lowest level since before the 2008 financial crisis, but the figures released today by Registry Trust also show that judgments against businesses are on the rise.

There were 295 judgments registered against businesses in Q1 2016, an increase of 24 percent on the same period last year. The trend is the same among both incorporated and generally smaller unincorporated businesses, with 158 and 137 judgments respectively.

The value of first quarter judgments against businesses totalled €25m, a rise of 118 percent on Q1 2015. This is owing to a surge in the value of judgments against unincorporated organisations.

The average value of a business judgment rose by 78 percent to €85,978, its highest level since before the start of 2008.

Meanwhile, the number of judgments recorded against consumers fell to 554, a 35 percent decrease on Q1 2015. While the total value of consumer judgments fell by 22 percent to €78.5m, the average value rose by 20 percent to €141,731.

The figures are based only on judgments registered at the request and cost of creditors at the Four Courts in Dublin and therefore provide only a partial picture of unmanaged debt judgments in the country. By comparison, in the much smaller economy of Northern Ireland, where judgments from all courts are registered, there were 2,013 judgments in the first quarter of the year.

"The first quarter of 2016 carried a warning for businesses of all sizes: they are proving less able to handle their debts," said Registry Trust chairman Malcolm Hurlston. "Consumers on the other hand are being more cautious, perhaps because credit has been harder to get."

Jersey

There were 26 percent fewer debt judgments recorded in Jersey during the first three months of the year compared with the same period in 2015, according to figures released today by Registry Trust.

There were 504 judgments recorded in Q1 2016, the lowest first quarter result since before 2008.

The total value of judgments stood at £2.8m, a substantial fall of 85 percent from the unusually high total of £18m in the first quarter of 2015.

The fall in the total number and value of judgments was due to the decreases in judgments recorded against consumers. While the number of consumer judgments fell 33 percent to 411, judgments against businesses rose 22 percent to 93. Similarly, whereas the value of consumer judgments fell almost 100 percent to £477,500, judgments against incorporated and unincorporated organisations rose 30 percent to £2.3m.

"There is a surprising divergence between the experiences of consumers and business in the first half of 2016," said Registry Trust chairman Malcolm Hurlston CBE. "This can happen when lending has been more available to one than the other, but we shall need more than a quarters experience to draw conclusions."

Graphs and statistics

The following section contains graphs and tables for the following jurisdictions and data types:

England and Wales.....	county court judgments
England and Wales.....	high court judgments
England and Wales.....	administration orders
England and Wales.....	finances
England and Wales.....	tribunal awards
Scotland.....	small claims and summary cause decrees
Scotland.....	ordinary cause decrees
Northern Ireland.....	default and small claims judgments
Northern Ireland.....	high court judgments
Republic of Ireland.....	registered judgments
Jersey.....	petty and royal court judgments
Isle of Man.....	default judgments
All jurisdictions.....	volumes of register search requests

(See Annex A for further information about the data sources.)

Each set of information in this section contains data covering the previous fifteen months.

Consumer data is shown in blue and uses the left hand axis while commercial data is shown in orange and uses the right hand axis, where there are two axes.

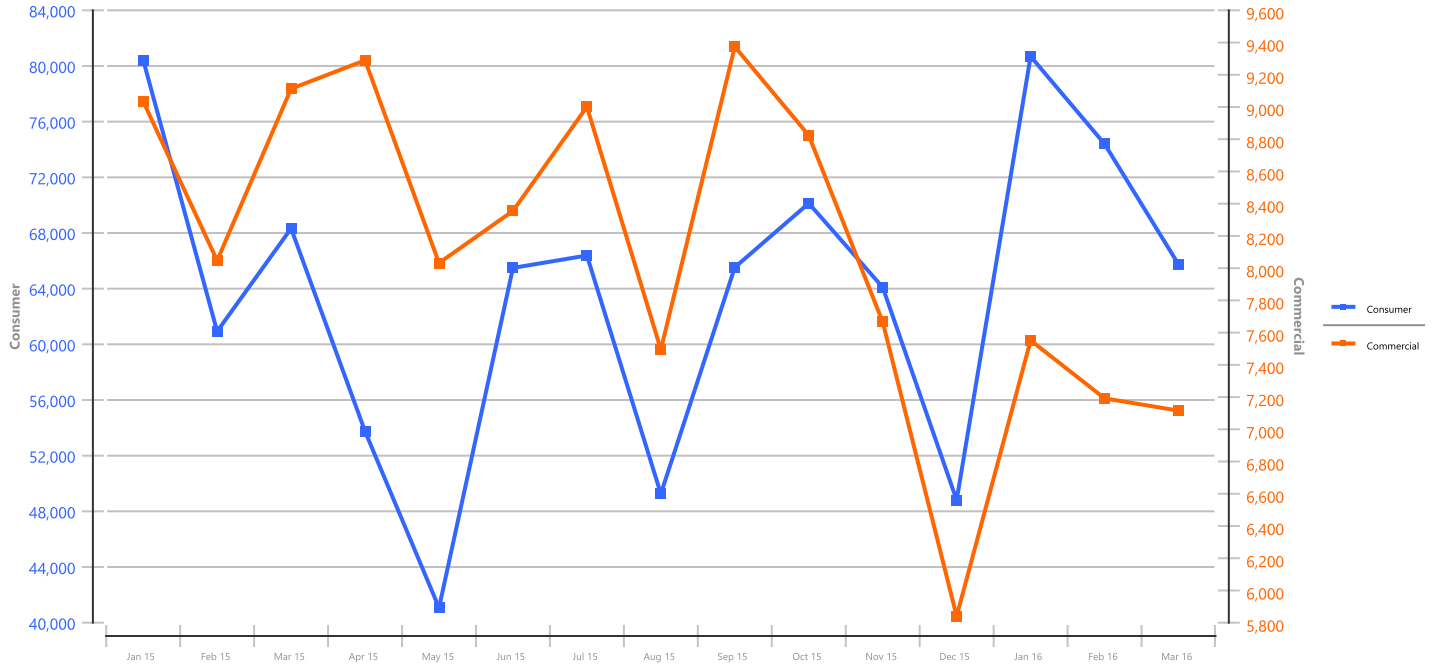
(See Annex B for further explanation of the terms consumer and commercial.)

Each set of information shows the following:

- The total number of records for that category by month.
- The total value of all the records in that category by month.
- The average value of the records in that category by month.
- The value distribution for all records received during the last fifteen months for that category of data.

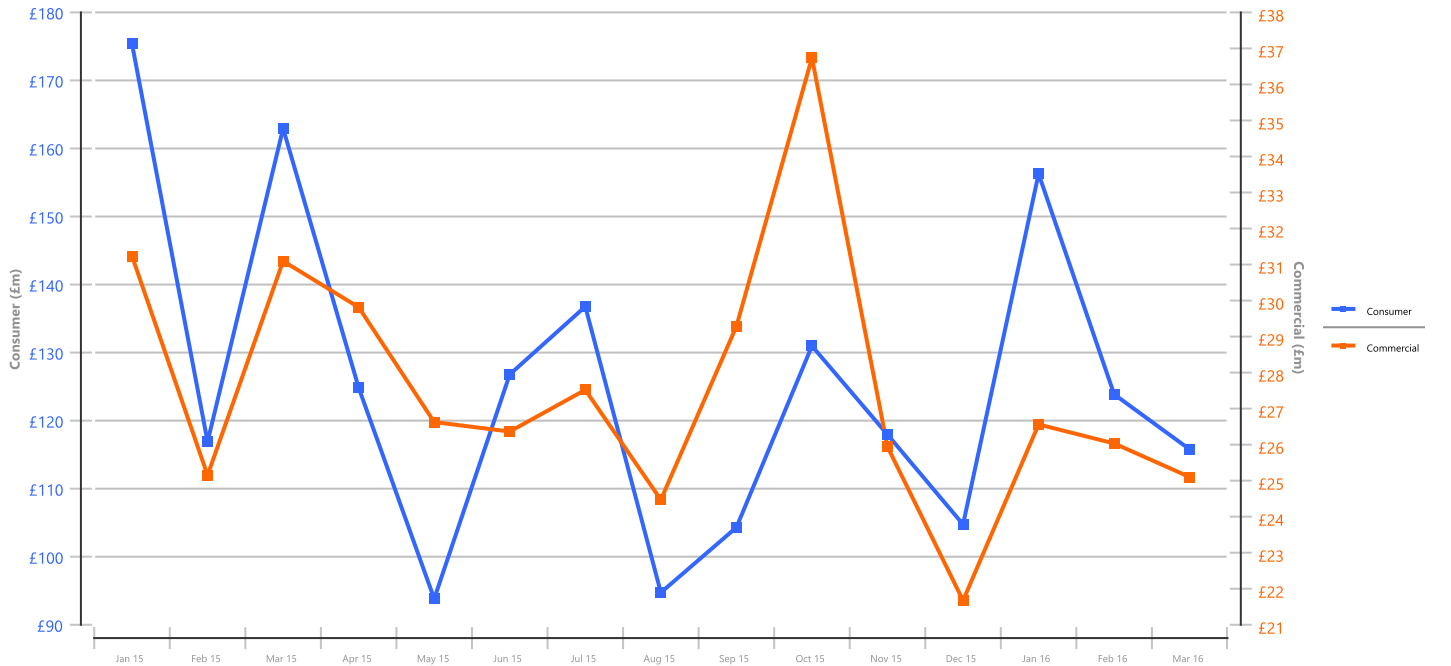
England and Wales County Court Judgments

Consumer & Commercial Judgments by Volume



	Jan 15	Feb 15	Mar 15	Apr 15	May 15	Jun 15	Jul 15	Aug 15	Sep 15	Oct 15	Nov 15	Dec 15	Jan 16	Feb 16	Mar 16
Consumer	80,424	60,928	68,327	53,747	41,071	65,492	66,382	49,262	65,531	70,135	64,100	48,806	80,691	74,398	65,743
Commercial	9,035	8,047	9,113	9,290	8,032	8,355	9,001	7,495	9,374	8,824	7,666	5,840	7,552	7,192	7,116

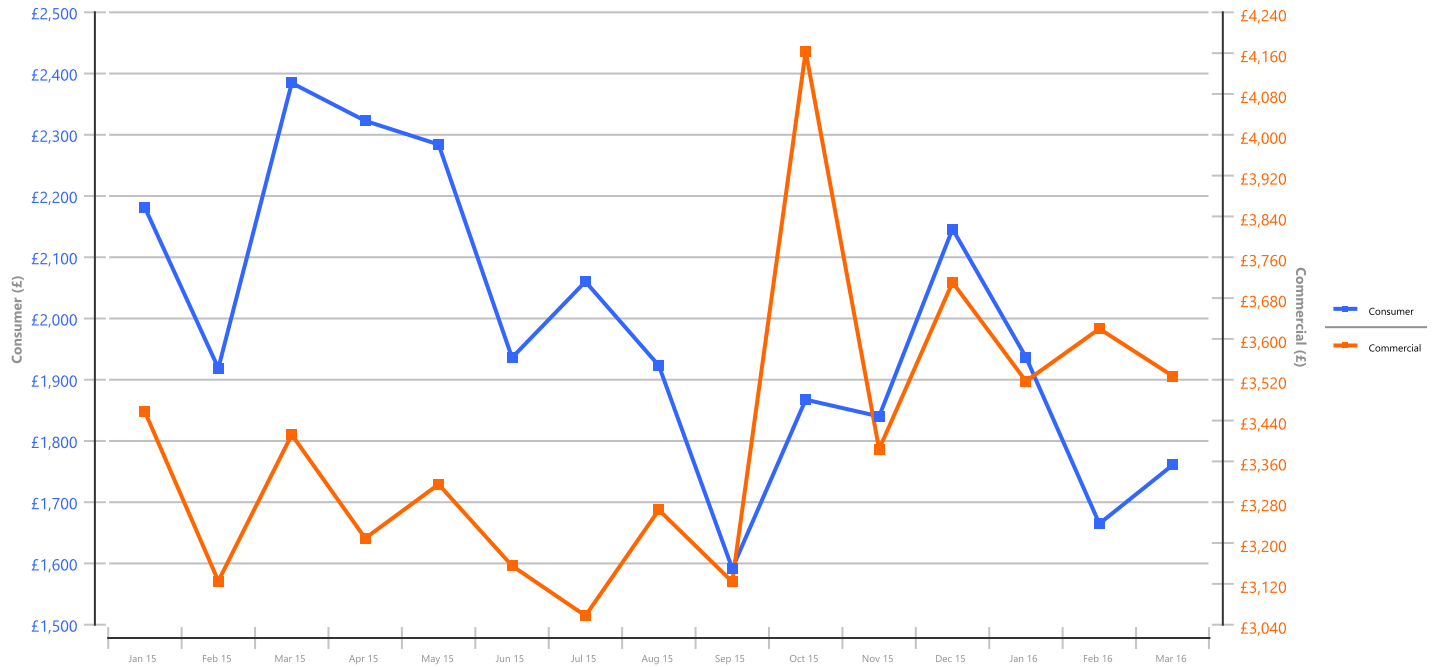
Consumer & Commercial Judgments by Total Value



	Jan 15	Feb 15	Mar 15	Apr 15	May 15	Jun 15	Jul 15	Aug 15	Sep 15	Oct 15	Nov 15	Dec 15	Jan 16	Feb 16	Mar 16
Consumer (£)	175,398,984	116,909,806	162,932,788	124,841,675	93,812,754	126,794,574	136,762,333	94,731,509	104,305,520	130,975,234	117,952,056	104,743,286	156,279,875	123,868,731	115,769,173
Commercial (£)	31,234,176	25,151,094	31,096,367	29,814,503	26,626,883	26,363,545	27,520,880	24,469,826	29,284,615	36,739,327	25,941,201	21,671,577	26,561,174	26,033,939	25,099,745

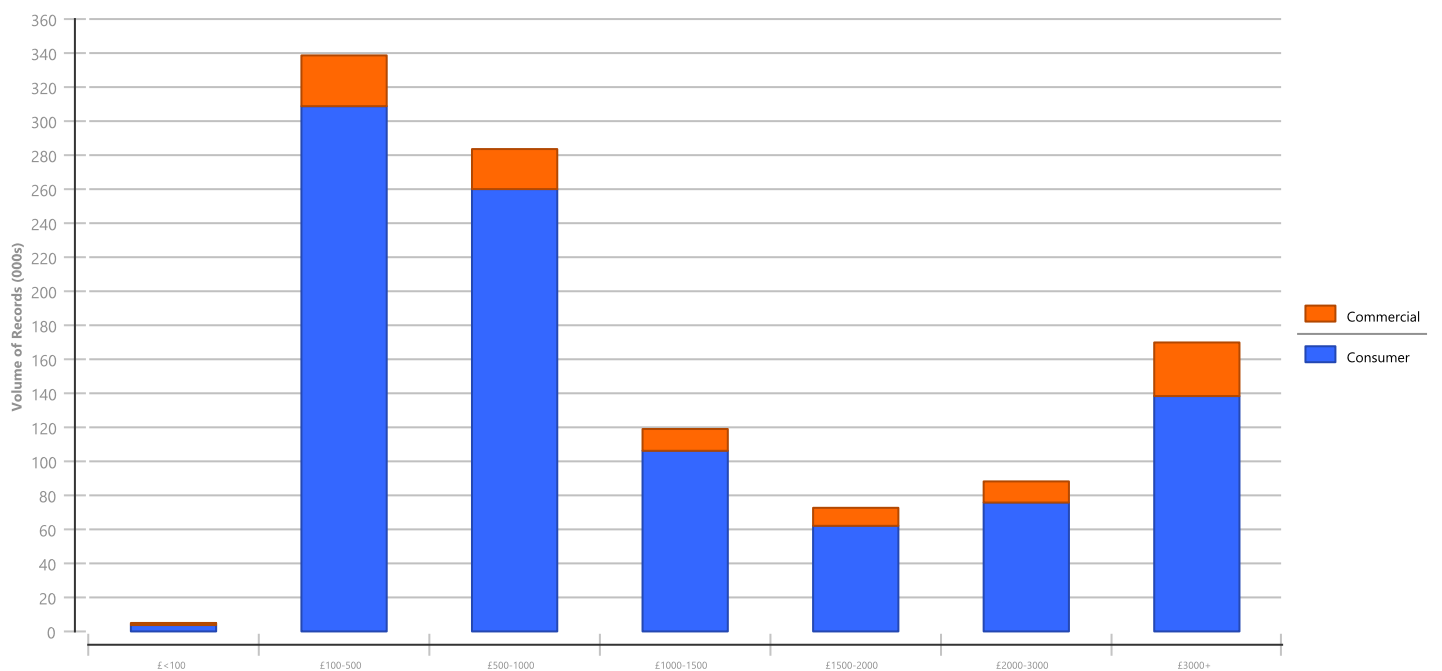
England and Wales County Court Judgments

Consumer & Commercial Judgments by Average Value



	Jan 2015	Feb 2015	Mar 2015	Apr 2015	May 2015	Jun 2015	Jul 2015	Aug 2015	Sep 2015	Oct 2015	Nov 2015	Dec 2015	Jan 2016	Feb 2016	Mar 2016
Consumer (£)	2,180	1,918	2,384	2,322	2,284	1,936	2,060	1,923	1,591	1,867	1,840	2,146	1,936	1,664	1,760
Commercial (£)	3,457	3,125	3,412	3,209	3,315	3,155	3,057	3,264	3,124	4,163	3,383	3,710	3,517	3,619	3,527

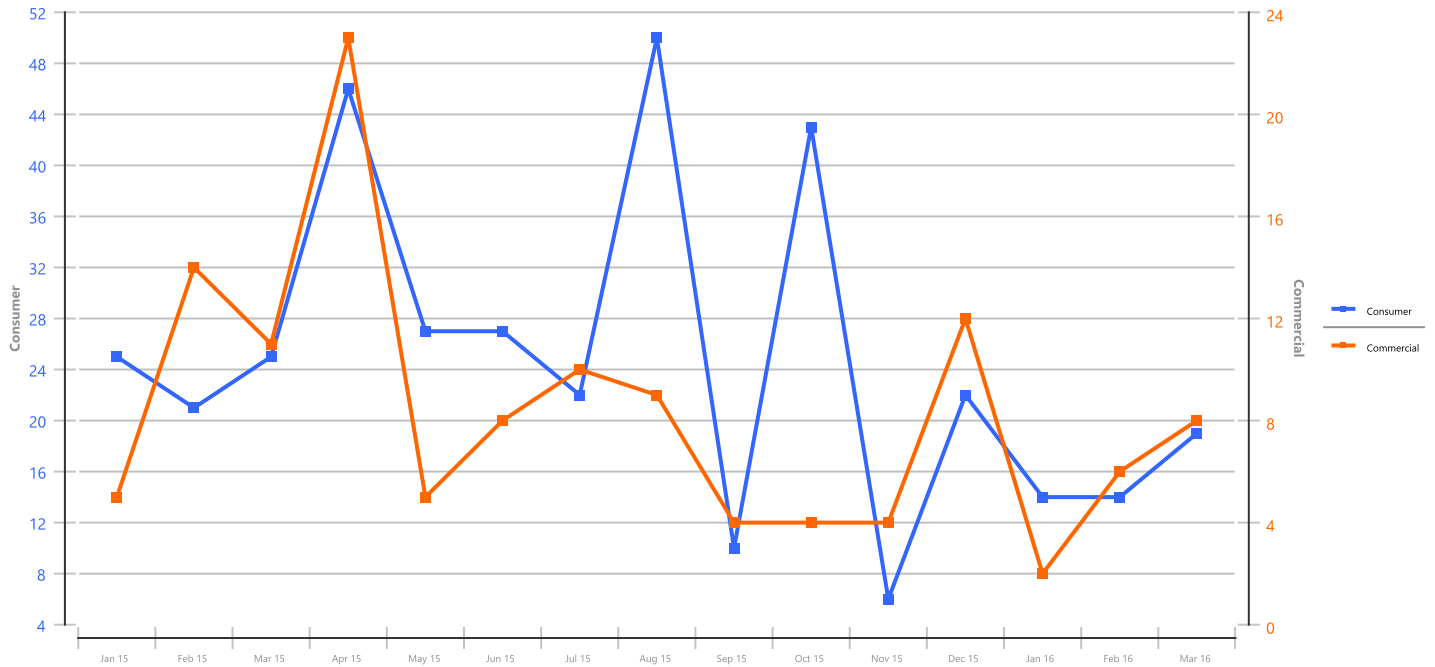
Judgment Value Distribution (last 15 months)



	£<100	£100-500	£500-1000	£1000-1500	£1500-2000	£2000-3000	£3000+
Consumer	3,765	308,784	260,044	106,202	62,091	75,784	138,367
Commercial	1,220	29,854	23,523	12,810	10,591	12,417	31,517

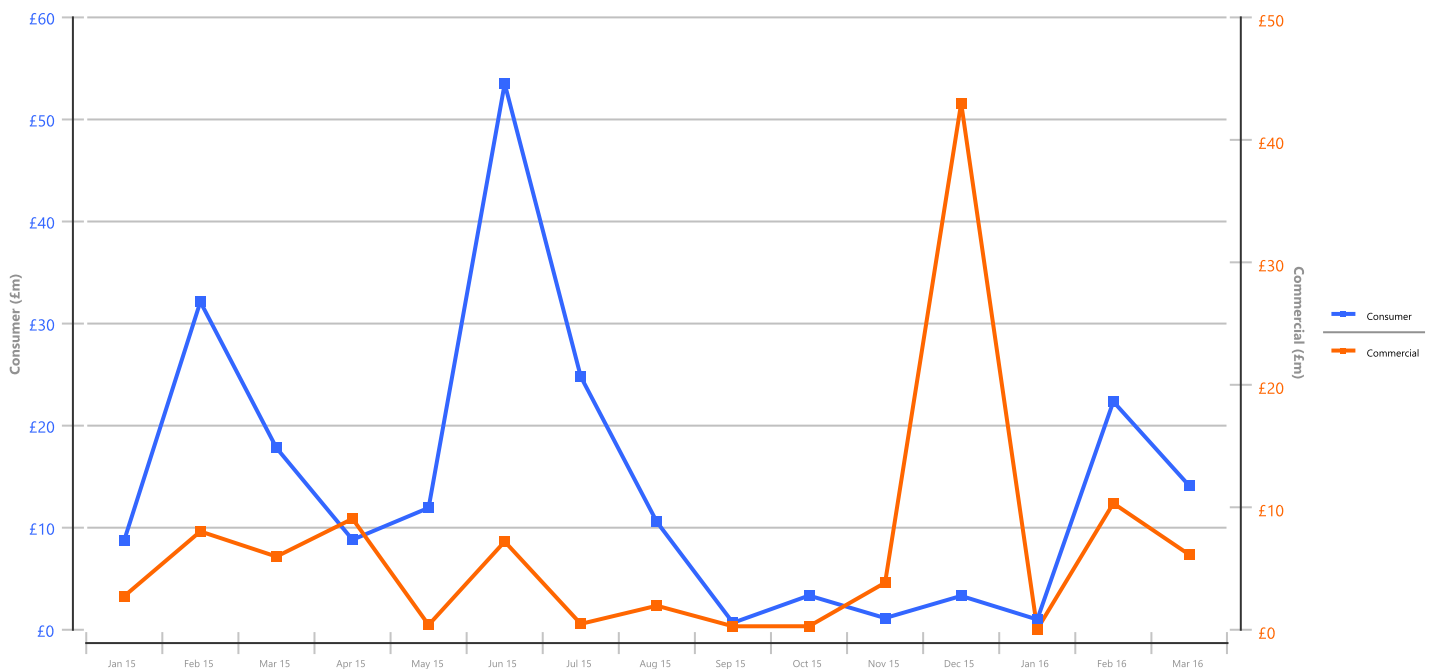
England and Wales High Court Judgments

Consumer & Commercial Judgments by Volume



	Jan 15	Feb 15	Mar 15	Apr 15	May 15	Jun 15	Jul 15	Aug 15	Sep 15	Oct 15	Nov 15	Dec 15	Jan 16	Feb 16	Mar 16
Consumer	25	21	25	46	27	27	22	50	10	43	6	22	14	14	19
Commercial	5	14	11	23	5	8	10	9	4	4	4	12	2	6	8

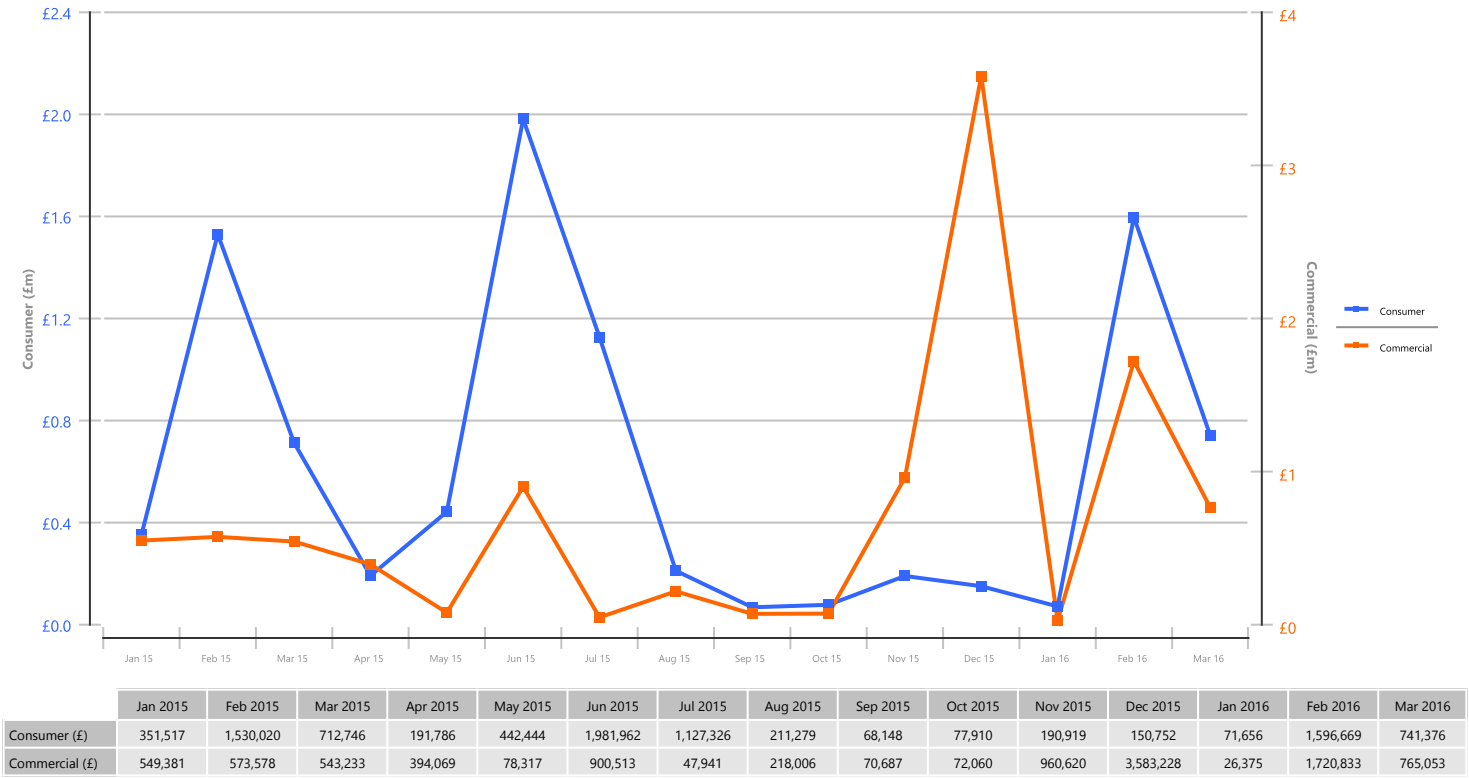
Consumer & Commercial Judgments by Total Value



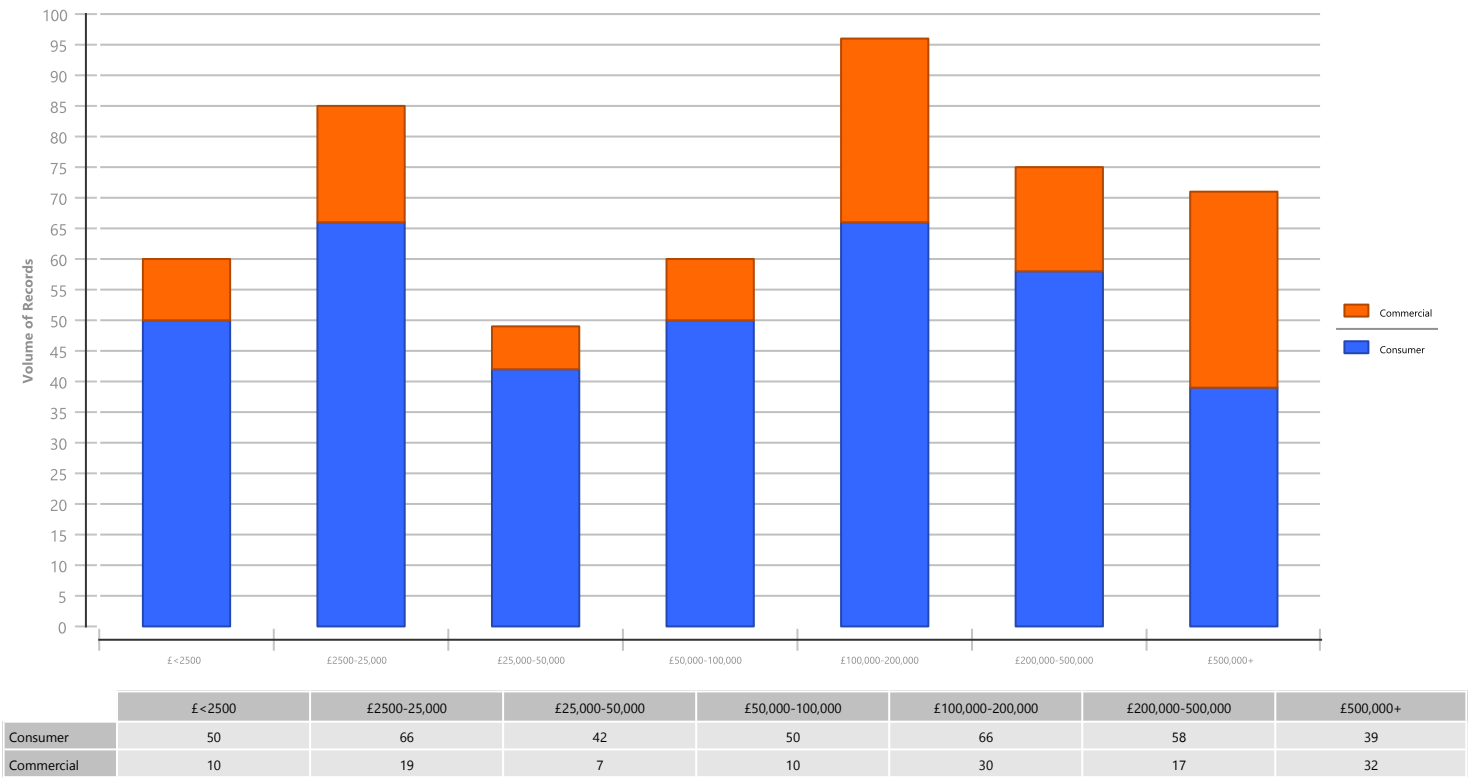
	Jan 15	Feb 15	Mar 15	Apr 15	May 15	Jun 15	Jul 15	Aug 15	Sep 15	Oct 15	Nov 15	Dec 15	Jan 16	Feb 16	Mar 16
Consumer (£)	8,787,918	32,130,425	17,818,657	8,822,172	11,946,000	53,512,973	24,801,180	10,563,960	681,478	3,350,122	1,145,513	3,316,541	1,003,187	22,353,367	14,086,136
Commercial (£)	2,746,903	8,030,089	5,975,561	9,063,596	391,584	7,204,107	479,414	1,962,057	282,747	288,238	3,842,479	42,998,740	52,749	10,324,996	6,120,425

England and Wales High Court Judgments

Consumer & Commercial Judgments by Average Value

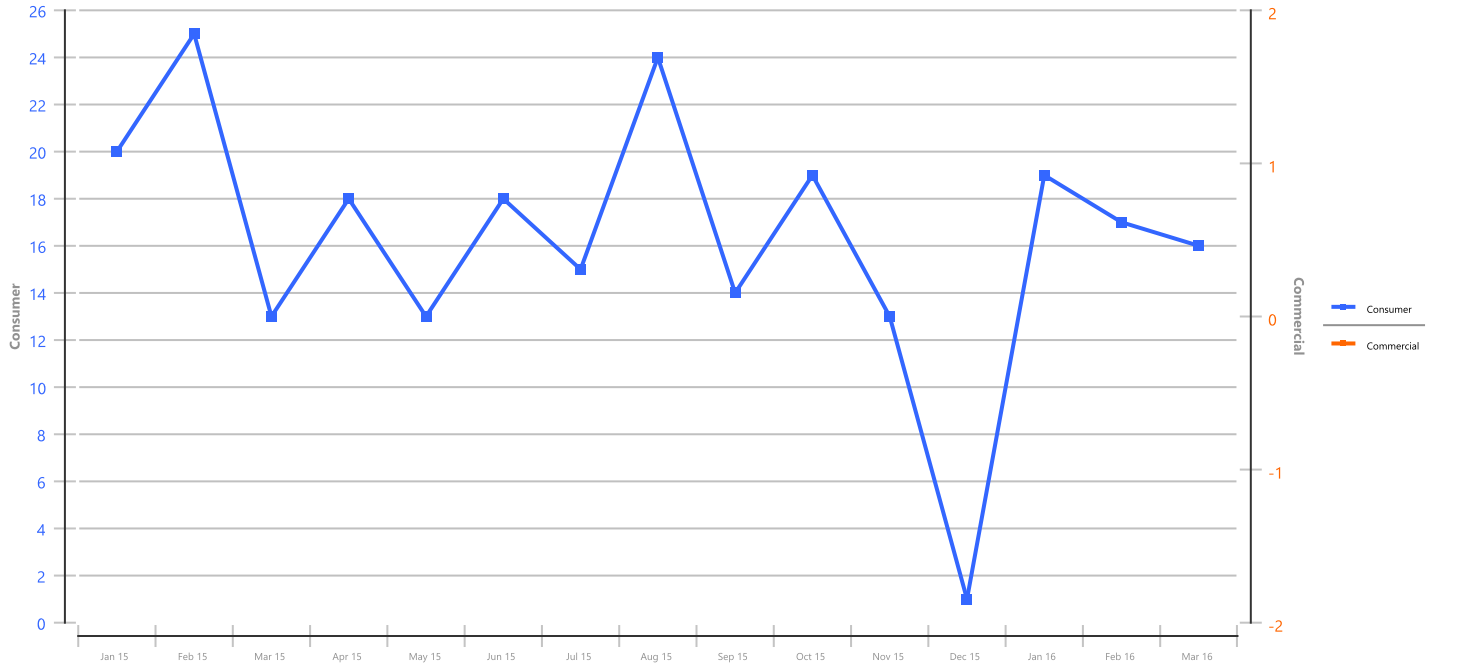


Judgment Value Distribution (last 15 months)

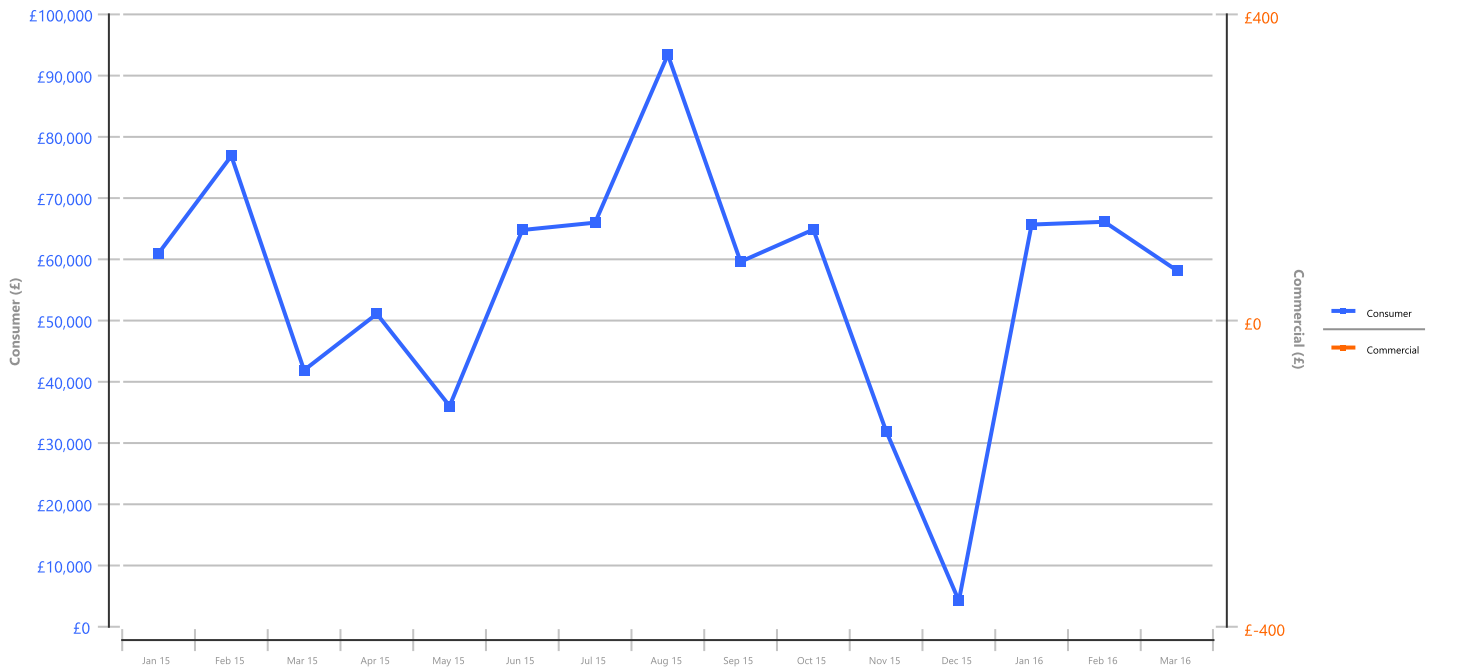


England and Wales Administration Orders

Consumer & Commercial Orders by Volume



Consumer & Commercial Orders by Total Value



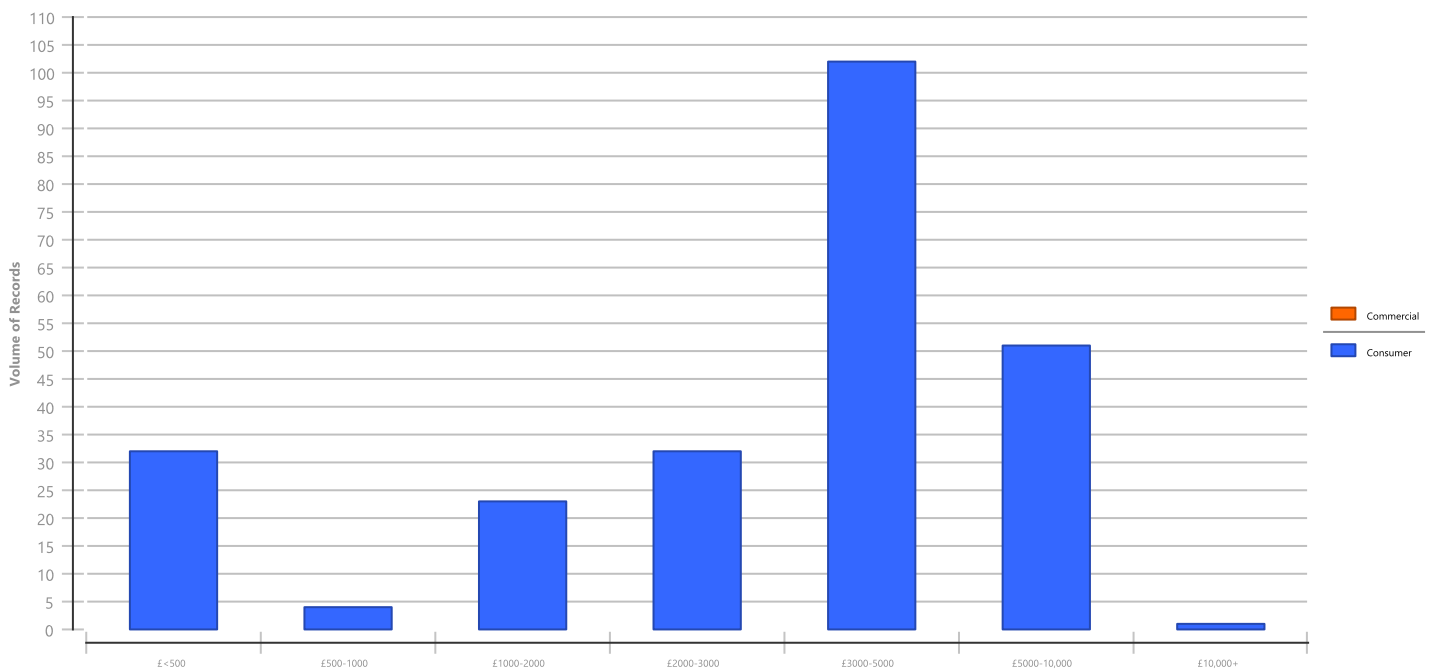
England and Wales Administration Orders

Consumer & Commercial Orders by Average Value



	Jan 2015	Feb 2015	Mar 2015	Apr 2015	May 2015	Jun 2015	Jul 2015	Aug 2015	Sep 2015	Oct 2015	Nov 2015	Dec 2015	Jan 2016	Feb 2016	Mar 2016
Consumer (£)	3,050	3,075	3,223	2,839	2,773	3,600	4,399	3,892	4,258	3,414	2,458	4,246	3,457	3,890	3,635
Commercial (£)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

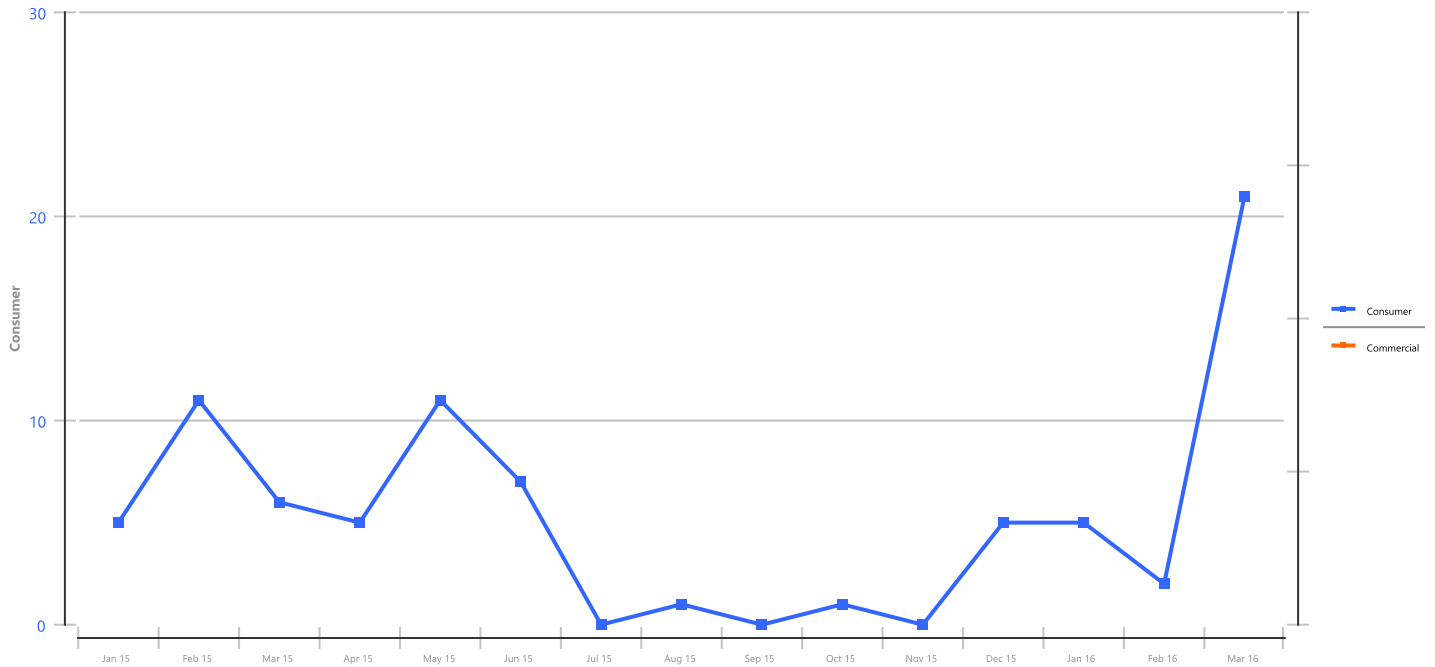
Order Value Distribution (last 15 months)



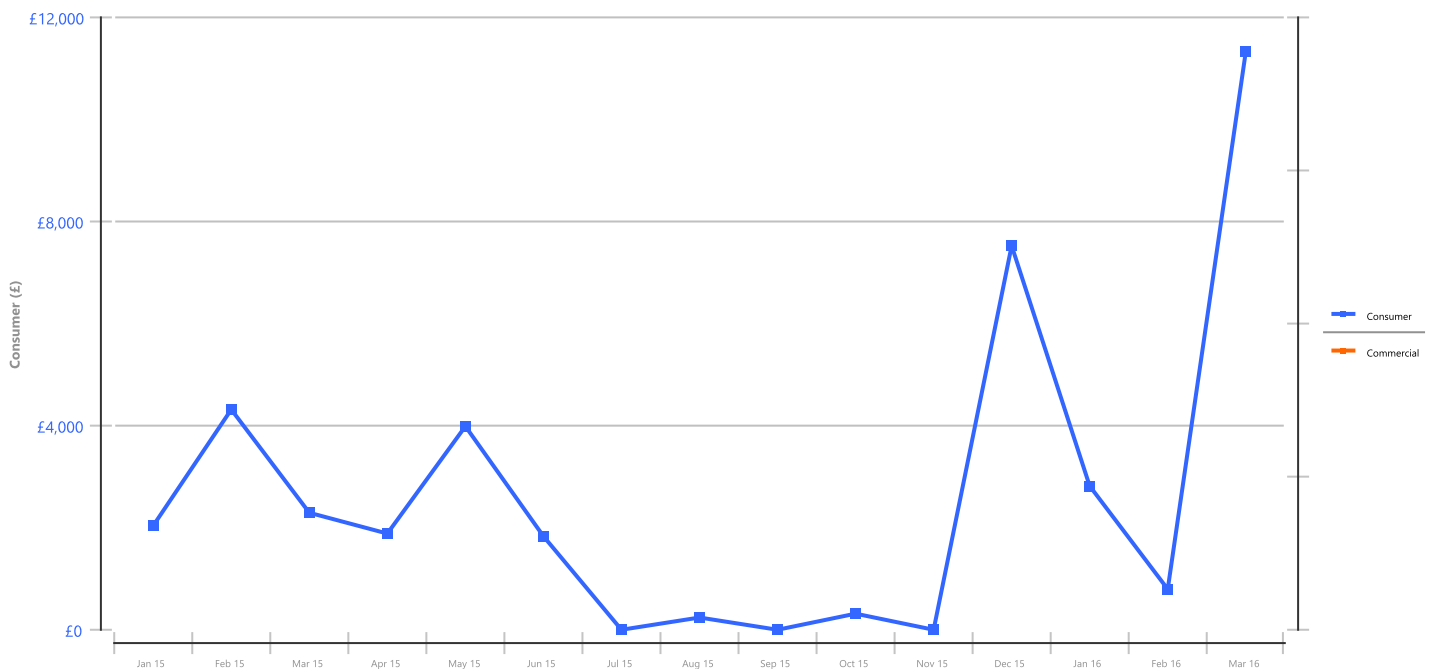
	£<500	£500-1000	£1000-2000	£2000-3000	£3000-5000	£5000-10,000	£10,000+
Consumer	32	4	23	32	102	51	1
Commercial	0	0	0	0	0	0	0

England and Wales Fine Defaults

Consumer & Commercial Fines by Volume

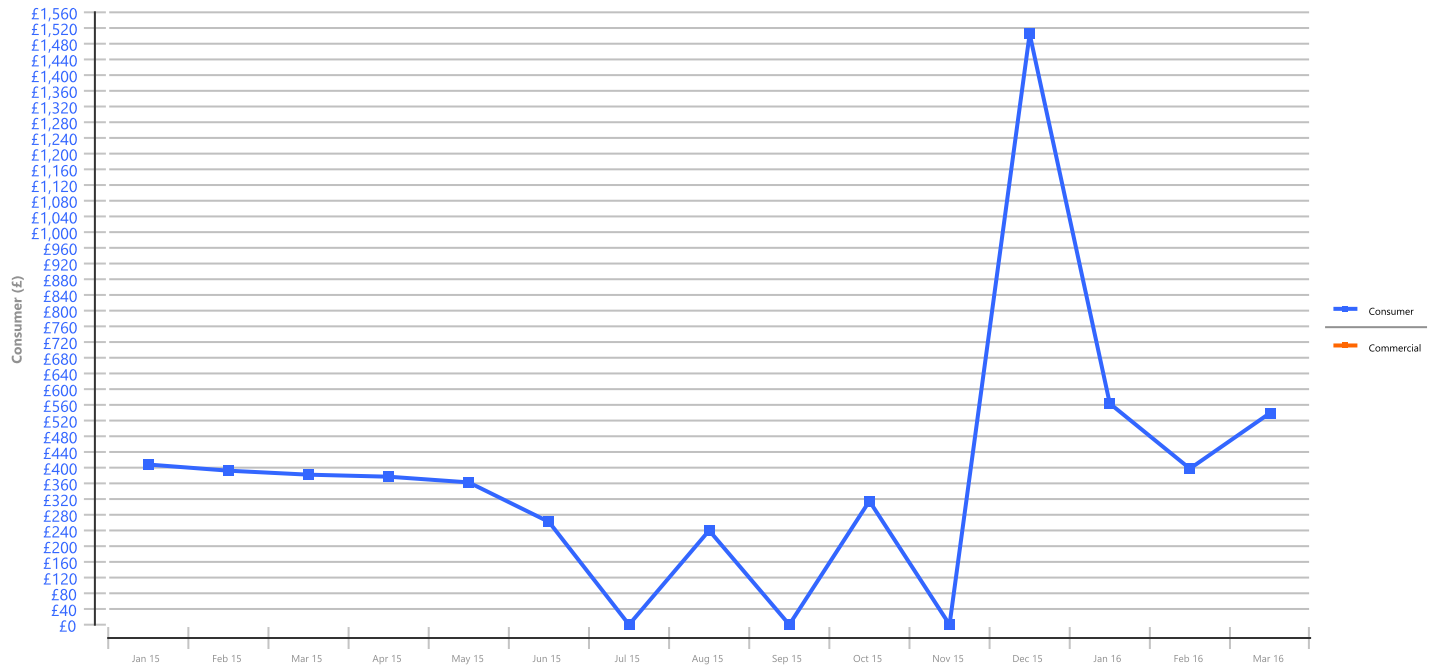


Consumer & Commercial Fines by Total Value

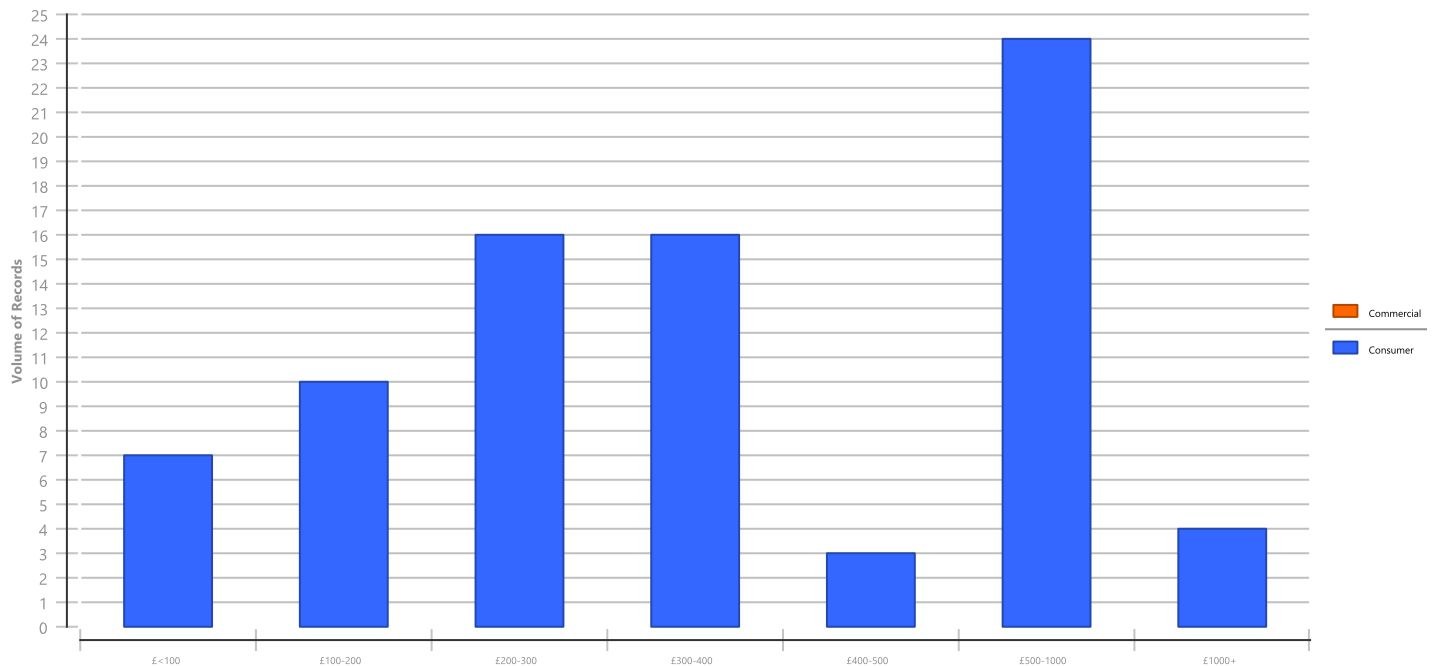


England and Wales Fine Defaults

Consumer & Commercial Fines by Average Value



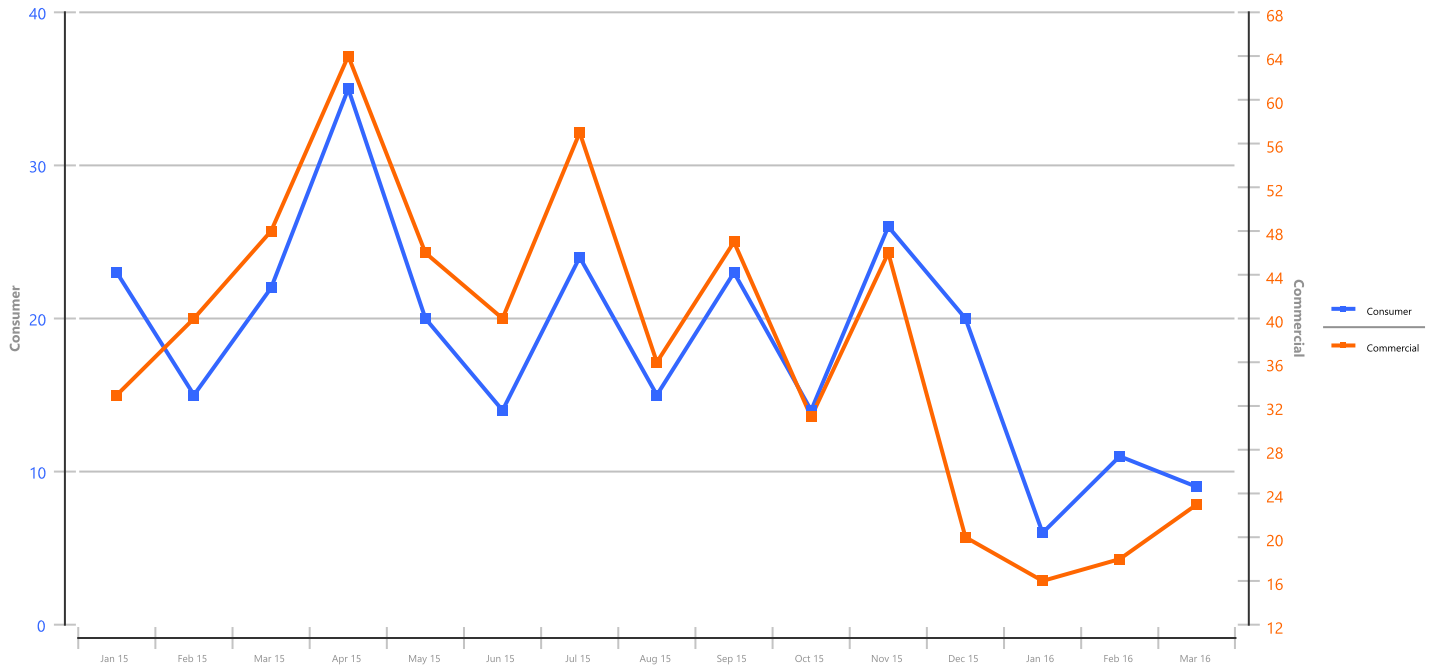
Fine Value Distribution (last 15 months)



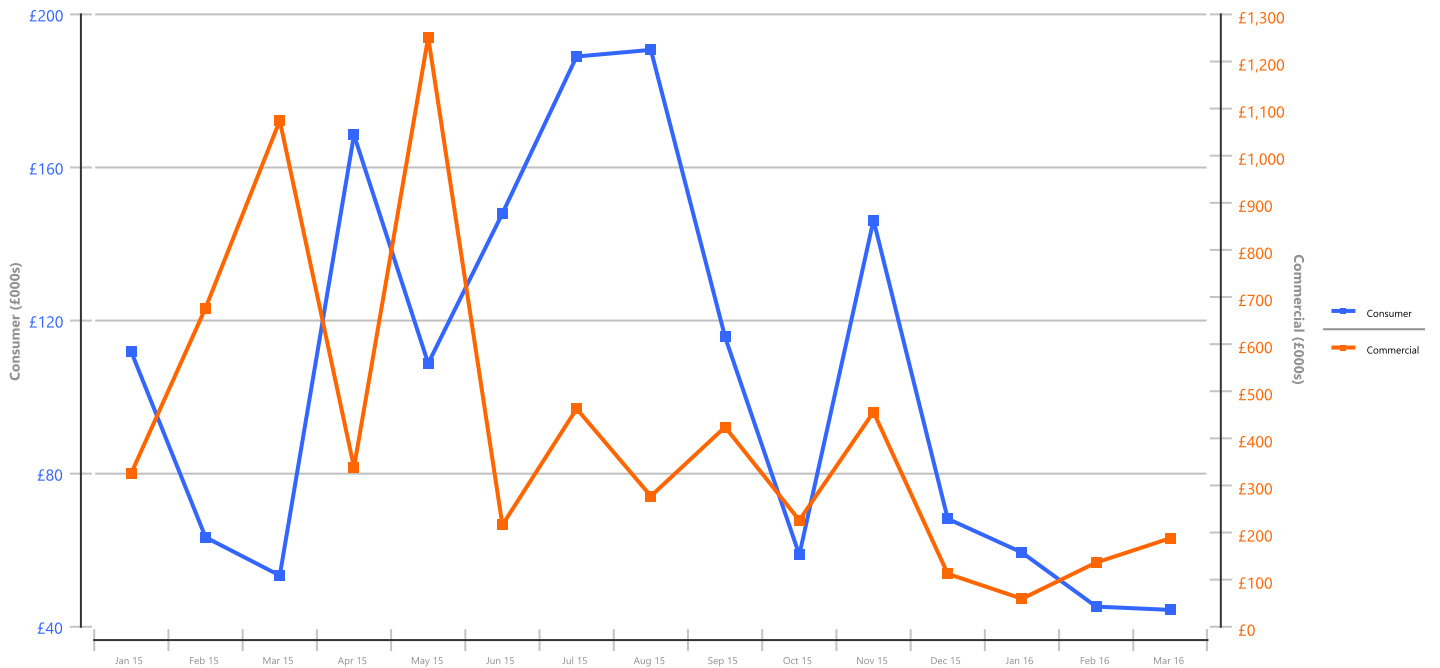
	£<100	£100-200	£200-300	£300-400	£400-500	£500-1000	£1000+
Consumer	7	10	16	16	3	24	4
Commercial	0	0	0	0	0	0	0

England and Wales Tribunal Awards

Consumer & Commercial Awards by Volume

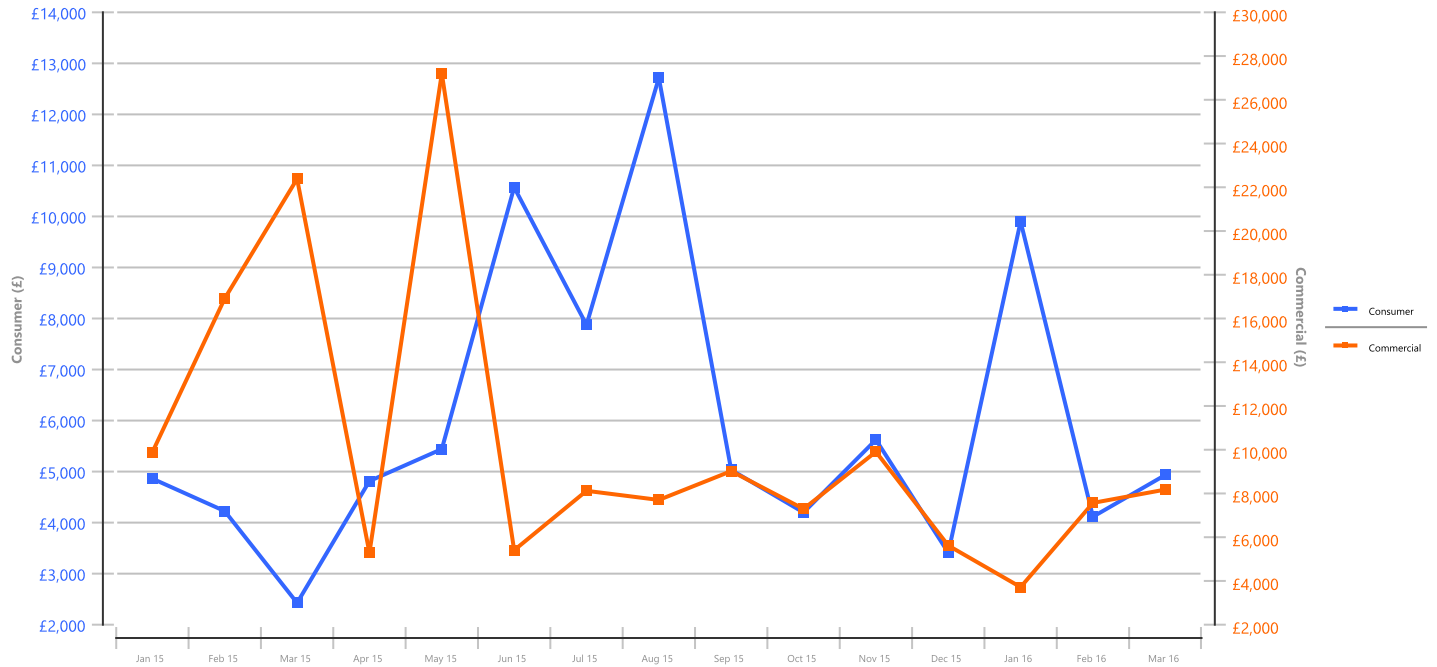


Consumer & Commercial Awards by Total Value

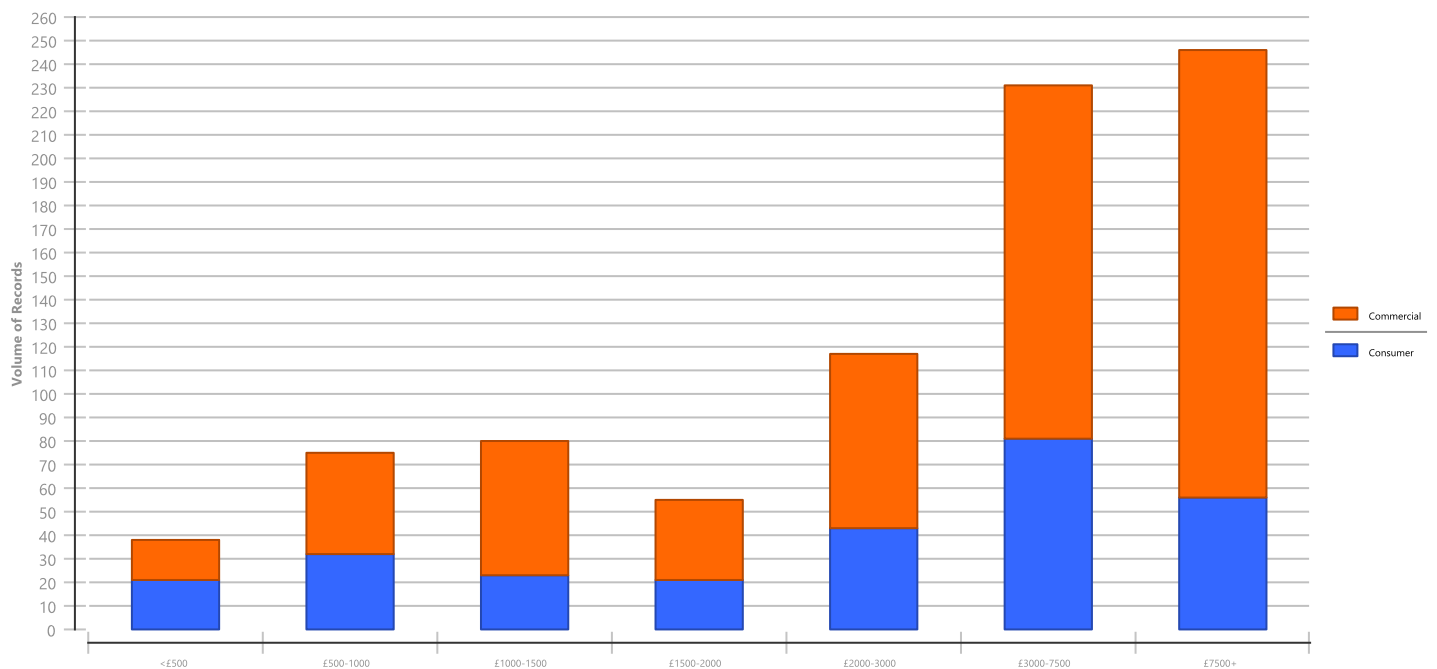


England and Wales Tribunal Awards

Consumer & Commercial Awards by Average Value

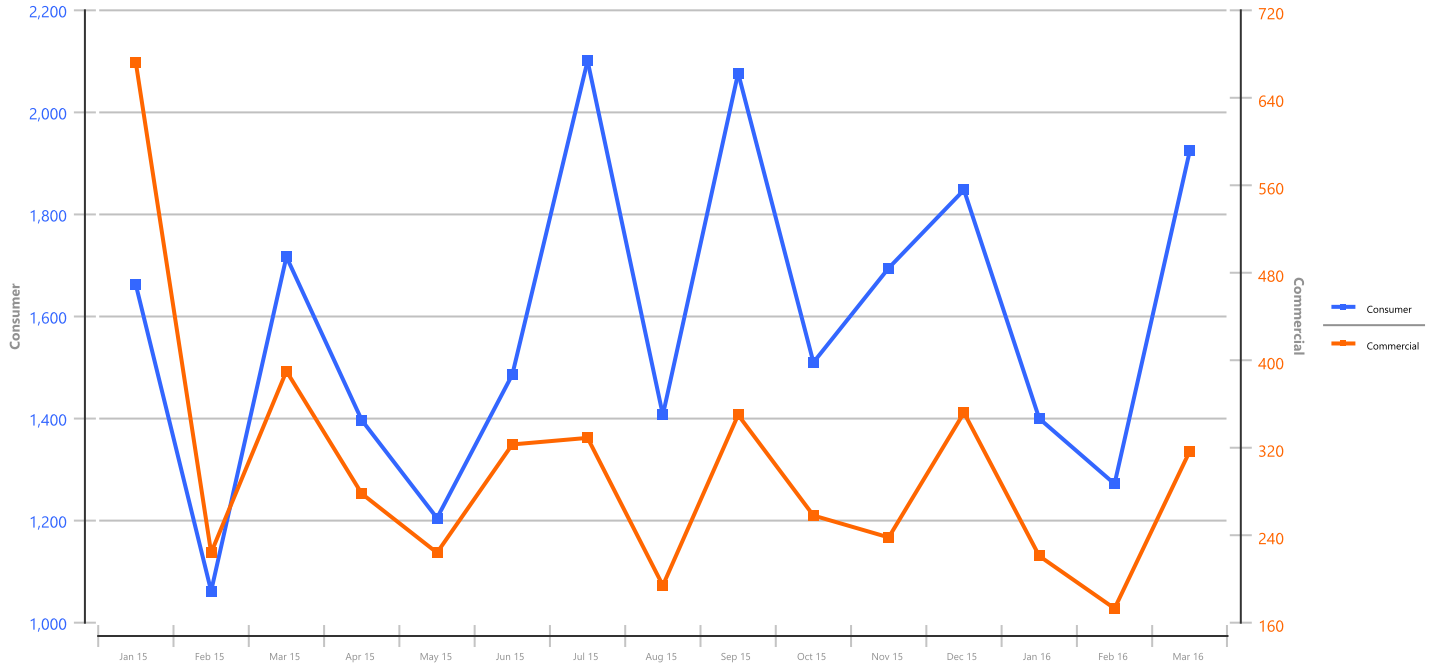


Award Value Distribution (last 15 months)

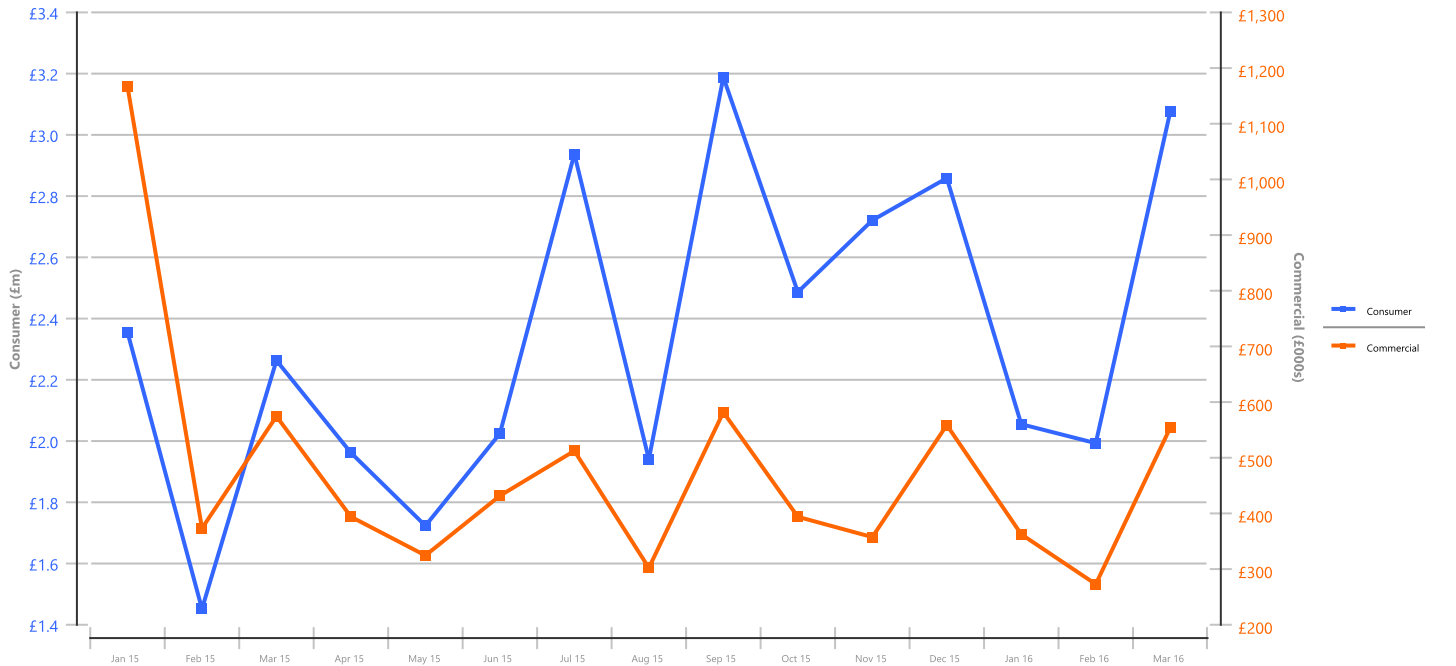


Scotland Small Claims & Summary Decrees

Consumer & Commercial Decrees by Volume

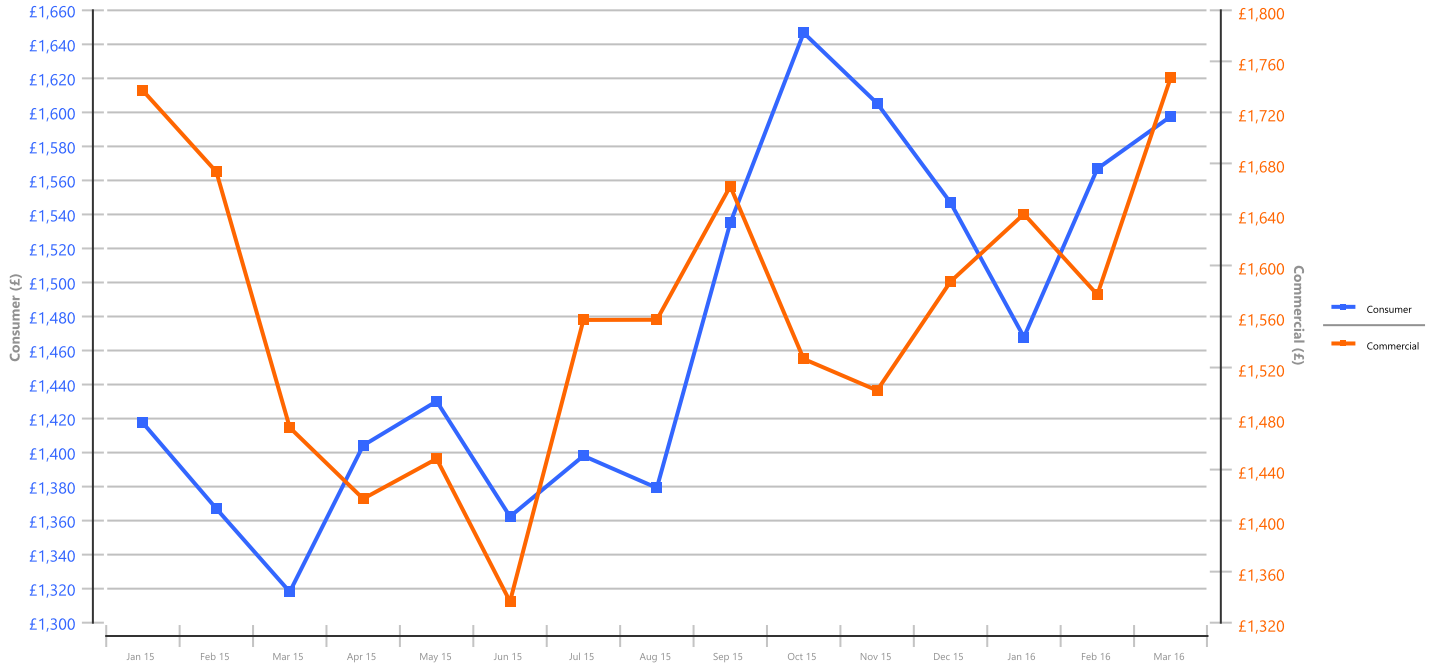


Consumer & Commercial Decrees by Total Value



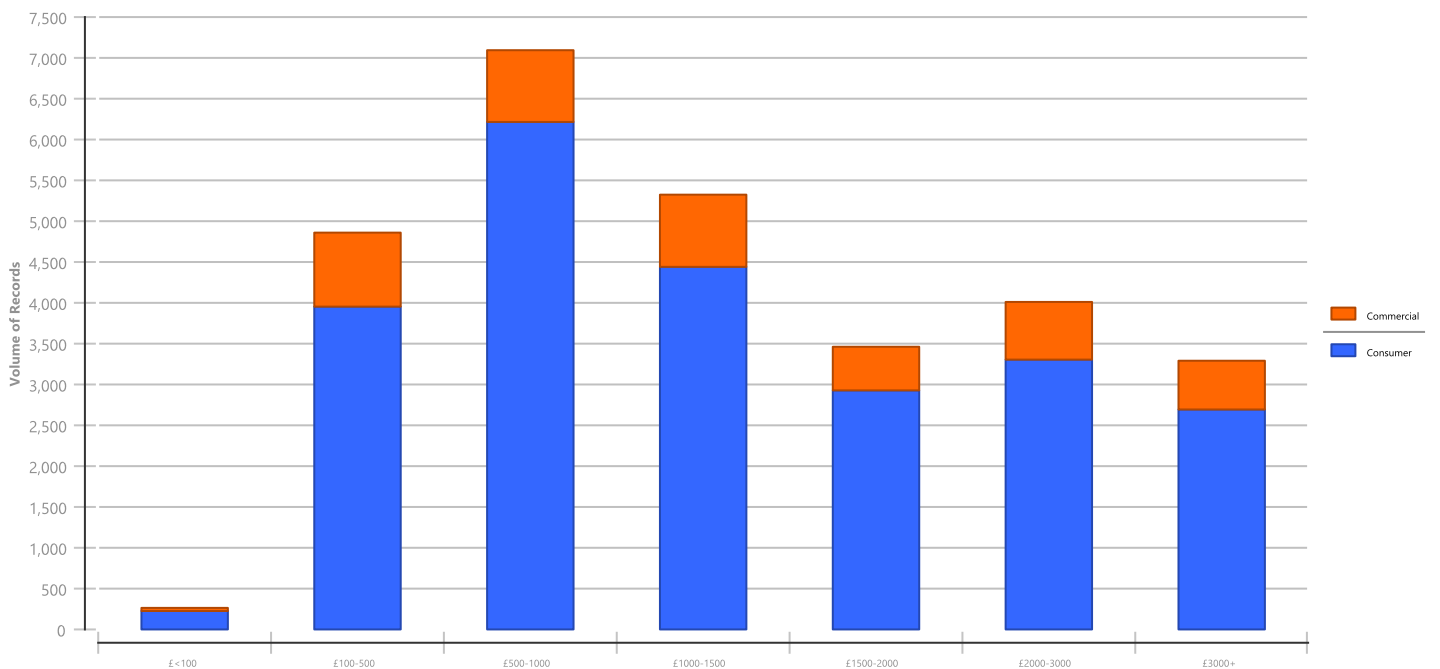
Scotland Small Claims & Summary Decrees

Consumer & Commercial Decrees by Average Value



	Jan 2015	Feb 2015	Mar 2015	Apr 2015	May 2015	Jun 2015	Jul 2015	Aug 2015	Sep 2015	Oct 2015	Nov 2015	Dec 2015	Jan 2016	Feb 2016	Mar 2016
Consumer (£)	1,417	1,367	1,318	1,404	1,430	1,362	1,398	1,379	1,535	1,647	1,605	1,547	1,468	1,567	1,598
Commercial (£)	1,737	1,673	1,473	1,417	1,448	1,337	1,557	1,557	1,662	1,527	1,502	1,587	1,640	1,577	1,747

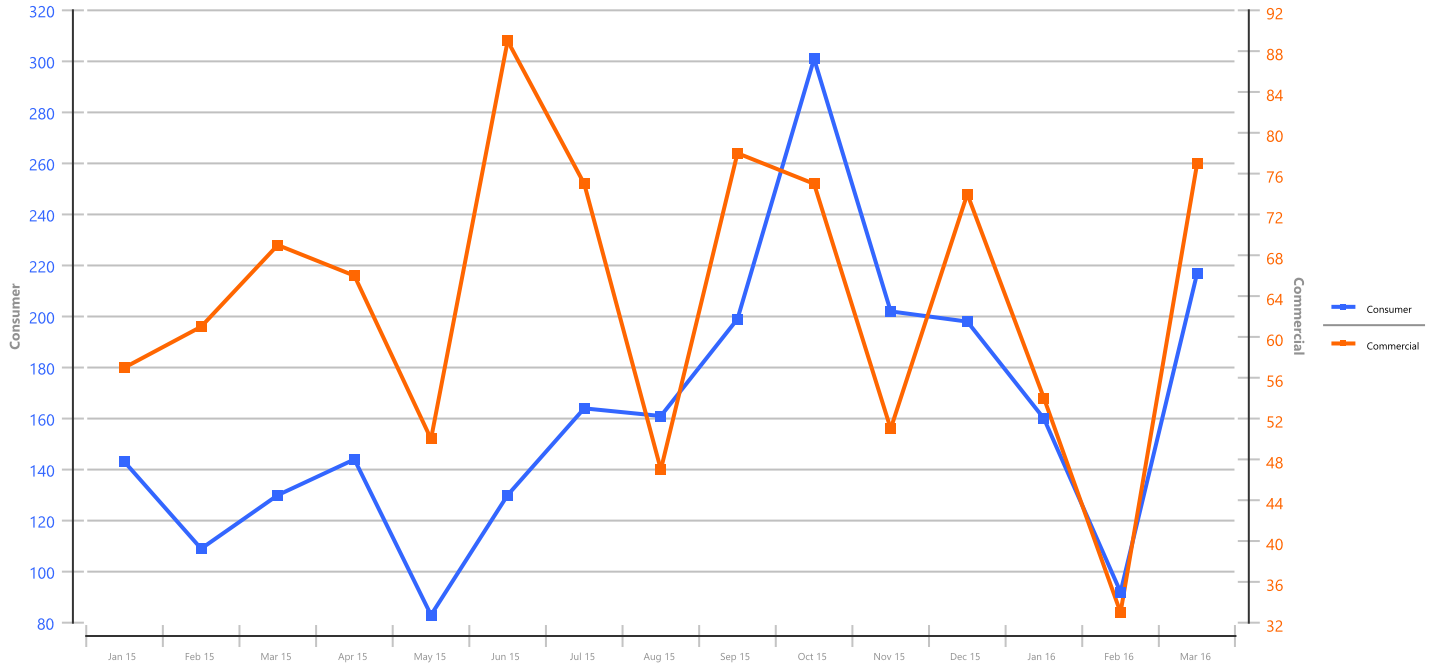
Decree Value Distribution (last 15 months)



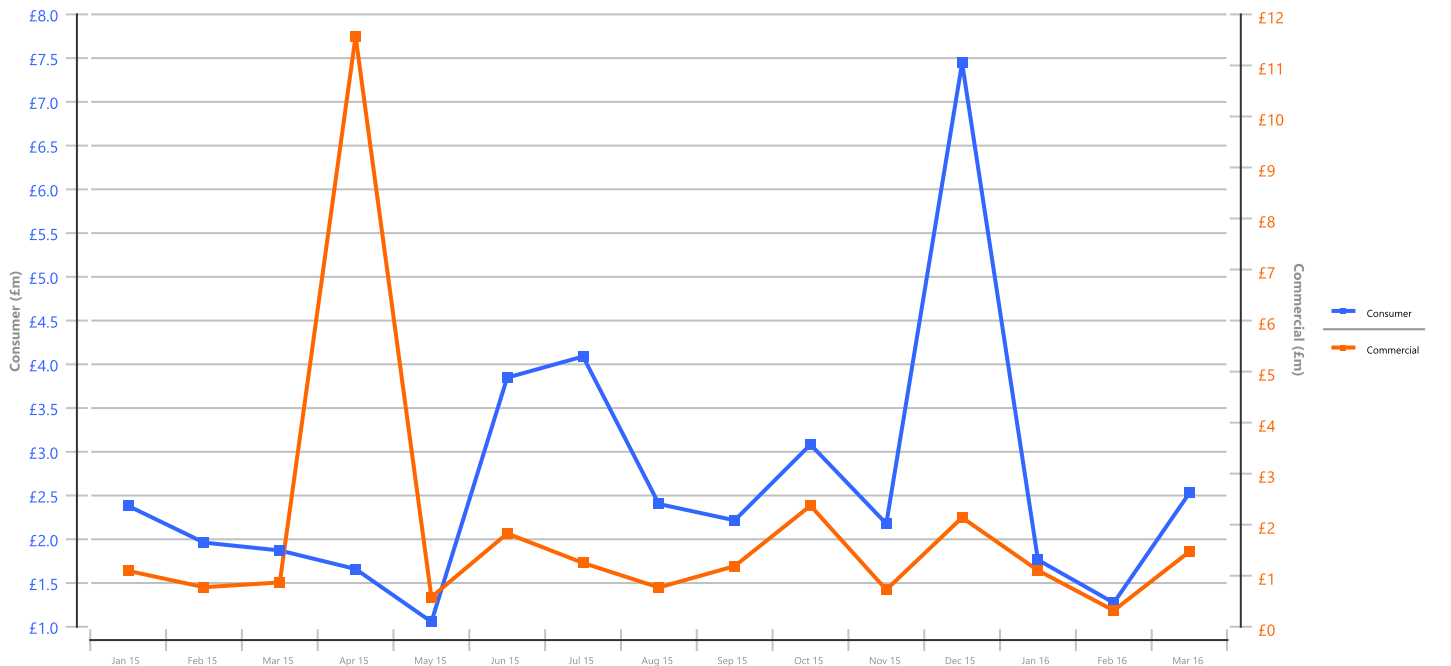
	£<100	£100-500	£500-1000	£1000-1500	£1500-2000	£2000-3000	£3000+
Consumer	226	3,954	6,216	4,441	2,928	3,305	2,694
Commercial	38	906	878	884	534	706	597

Scotland Ordinary Cause Decrees

Consumer & Commercial Decrees by Volume

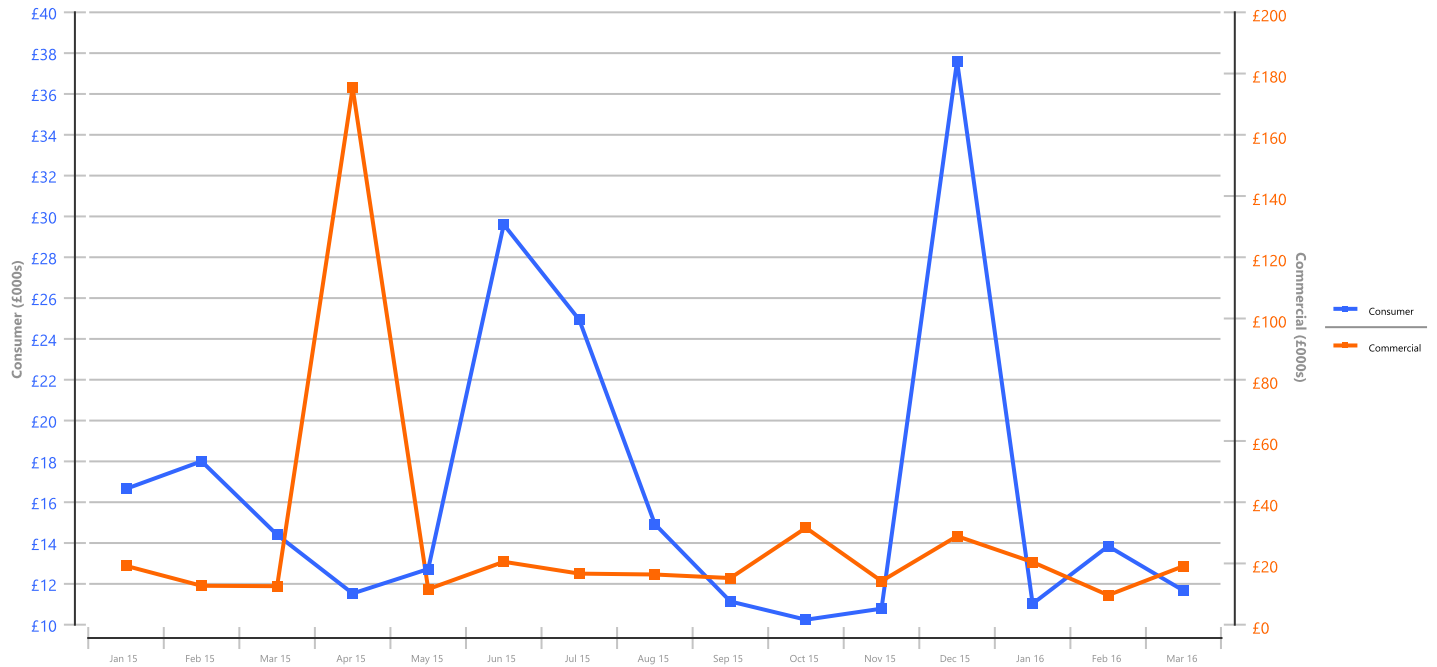


Consumer & Commercial Decrees by Total Value



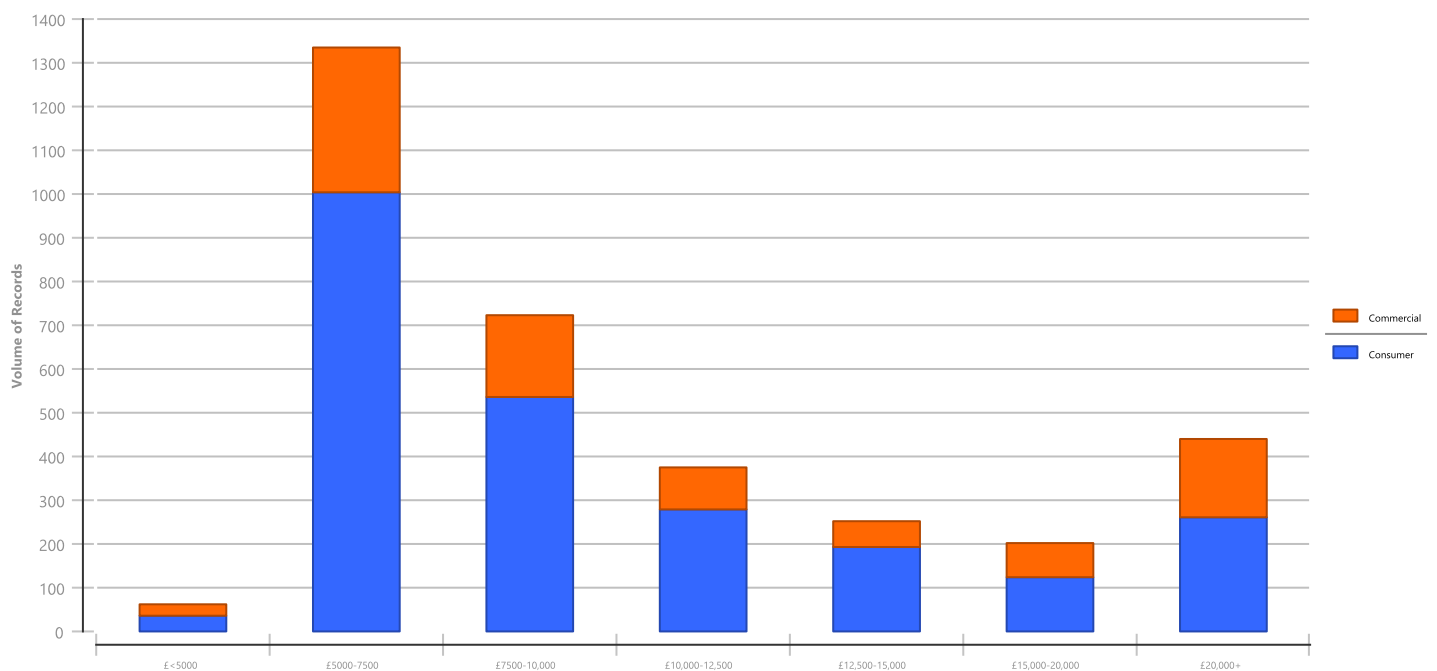
Scotland Ordinary Cause Decrees

Consumer & Commercial Decrees by Average Value



	Jan 2015	Feb 2015	Mar 2015	Apr 2015	May 2015	Jun 2015	Jul 2015	Aug 2015	Sep 2015	Oct 2015	Nov 2015	Dec 2015	Jan 2016	Feb 2016	Mar 2016
Consumer (£)	16,655	18,005	14,402	11,529	12,726	29,603	24,934	14,928	11,137	10,242	10,785	37,606	11,028	13,846	11,662
Commercial (£)	19,210	12,707	12,583	175,299	11,609	20,540	16,674	16,387	15,233	31,639	14,226	28,914	20,449	9,639	19,149

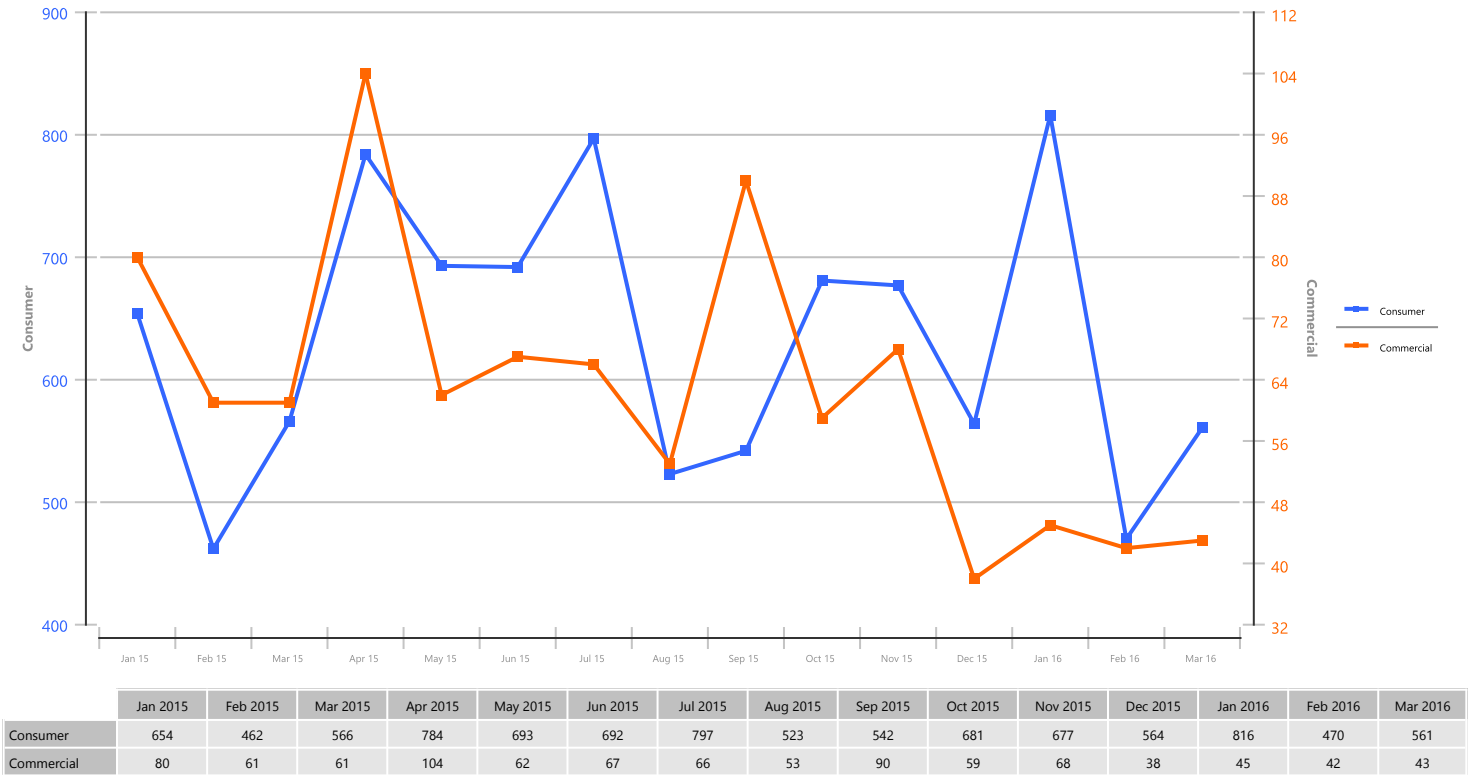
Decree Value Distribution (last 15 months)



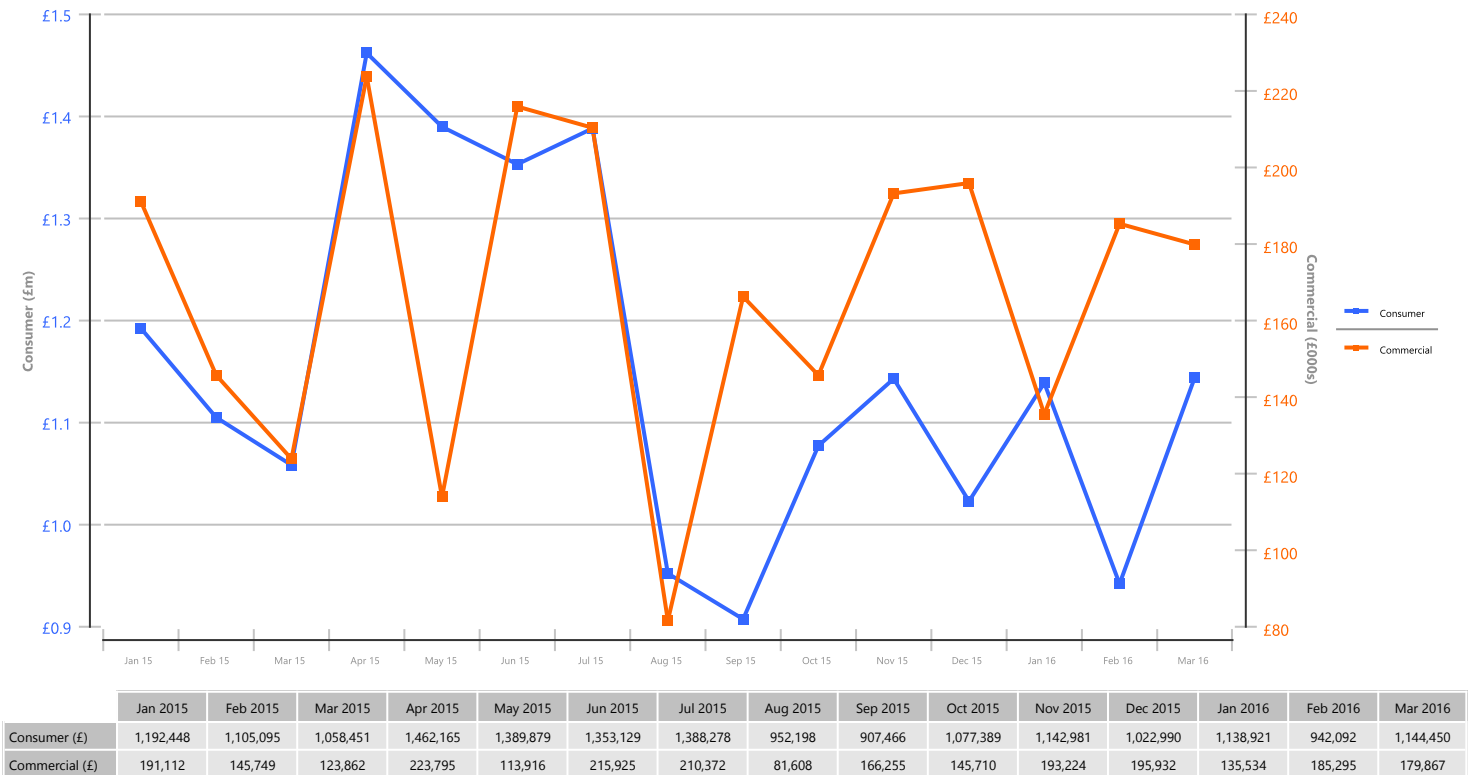
	£ < 5000	£5000-7500	£7500-10,000	£10,000-12,500	£12,500-15,000	£15,000-20,000	£20,000+
Consumer	36	1004	536	279	193	124	261
Commercial	26	331	187	96	59	78	179

Northern Ireland Default & Small Claims Judgments

Consumer & Commercial Judgments by Volume

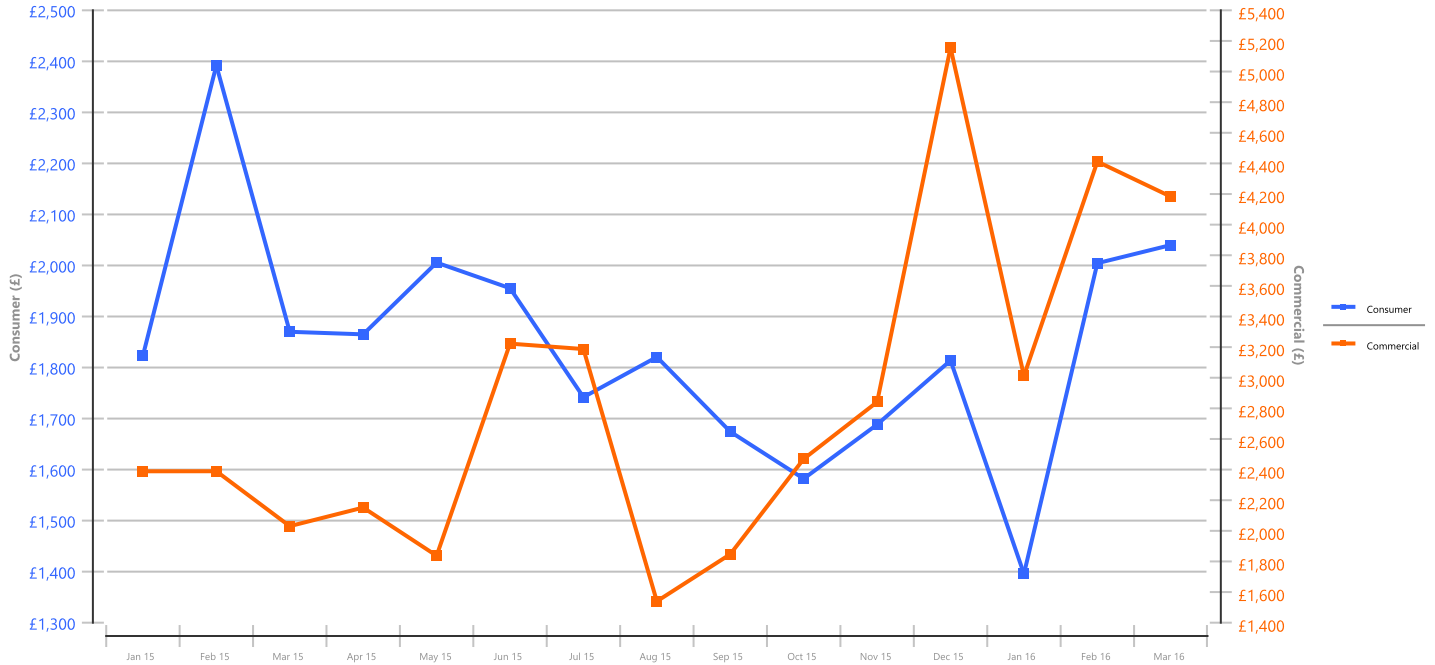


Consumer & Commercial Judgments by Total Value



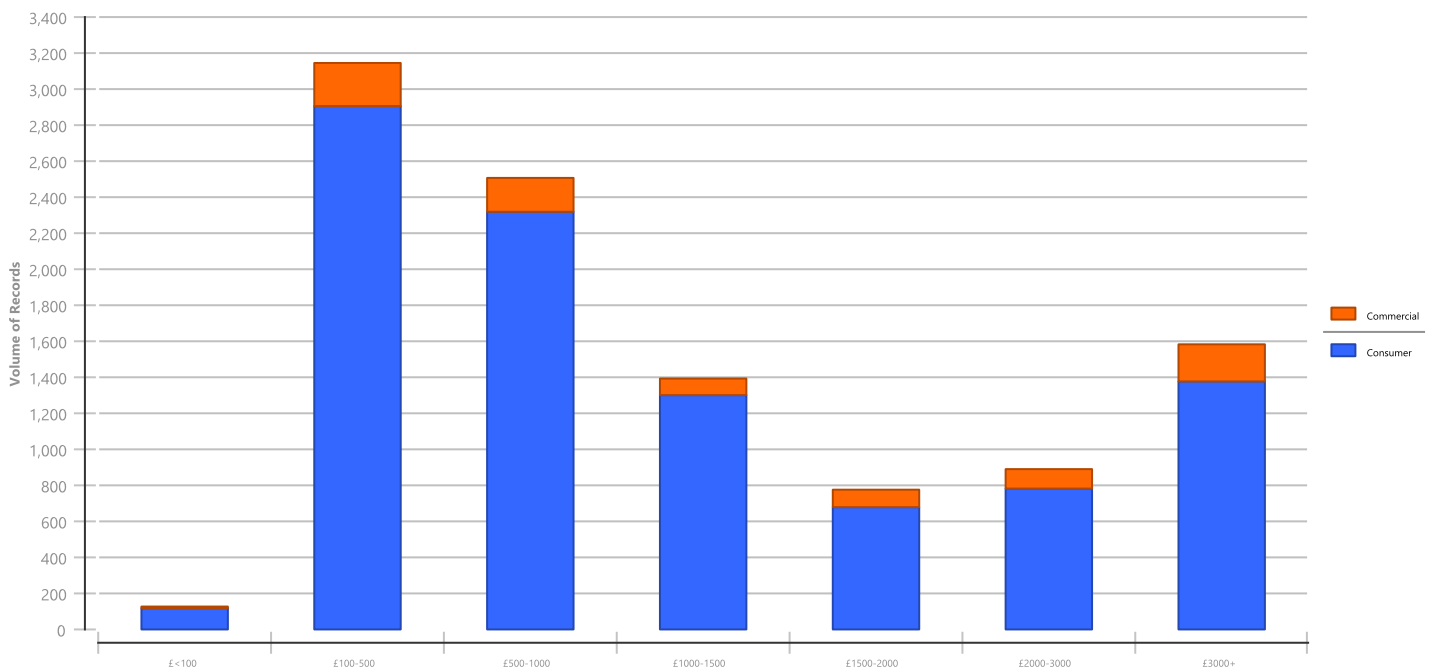
Northern Ireland Default & Small Claims Judgments

Consumer & Commercial Judgments by Average Value



	Jan 2015	Feb 2015	Mar 2015	Apr 2015	May 2015	Jun 2015	Jul 2015	Aug 2015	Sep 2015	Oct 2015	Nov 2015	Dec 2015	Jan 2016	Feb 2016	Mar 2016
Consumer (£)	1,823	2,392	1,870	1,865	2,006	1,955	1,742	1,821	1,674	1,582	1,688	1,814	1,396	2,004	2,040
Commercial (£)	2,389	2,389	2,031	2,152	1,837	3,223	3,187	1,540	1,847	2,470	2,842	5,156	3,012	4,412	4,183

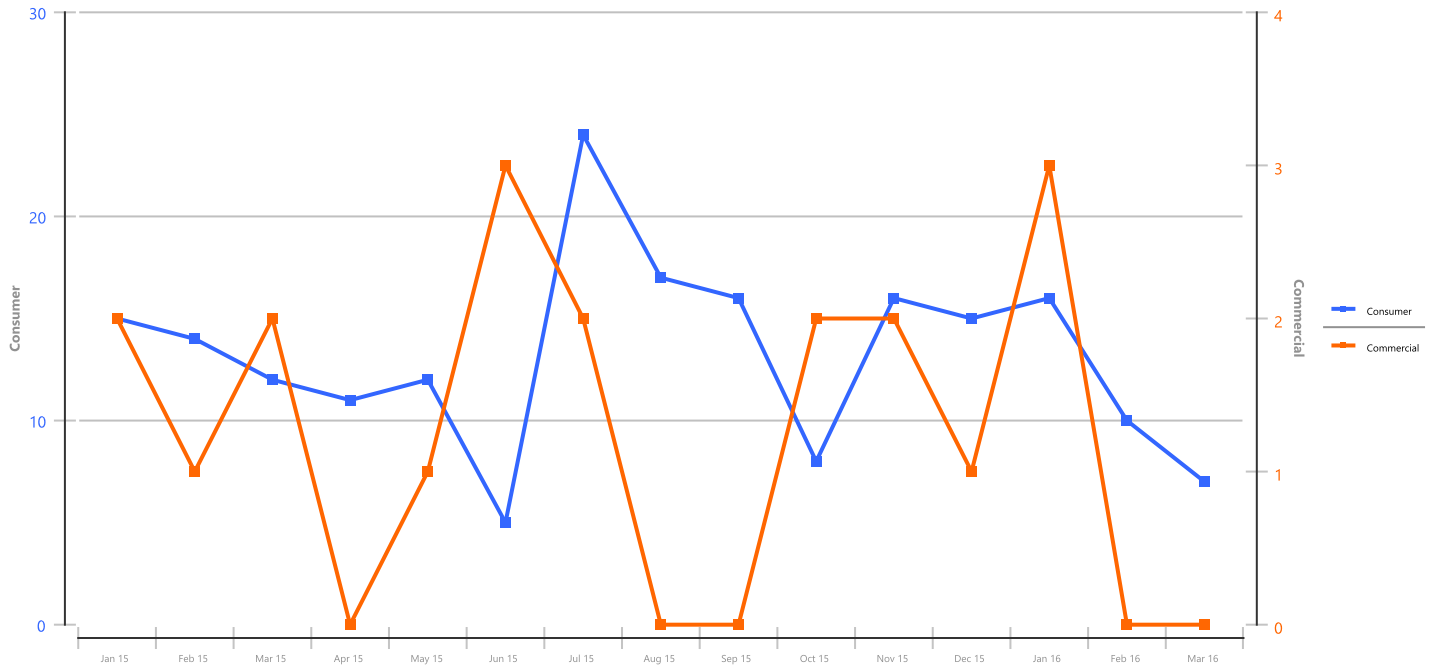
Judgment Value Distribution (last 15 months)



	£<100	£100-500	£500-1000	£1000-1500	£1500-2000	£2000-3000	£3000+
Consumer	118	2906	2319	1301	679	782	1377
Commercial	9	239	188	92	97	108	206

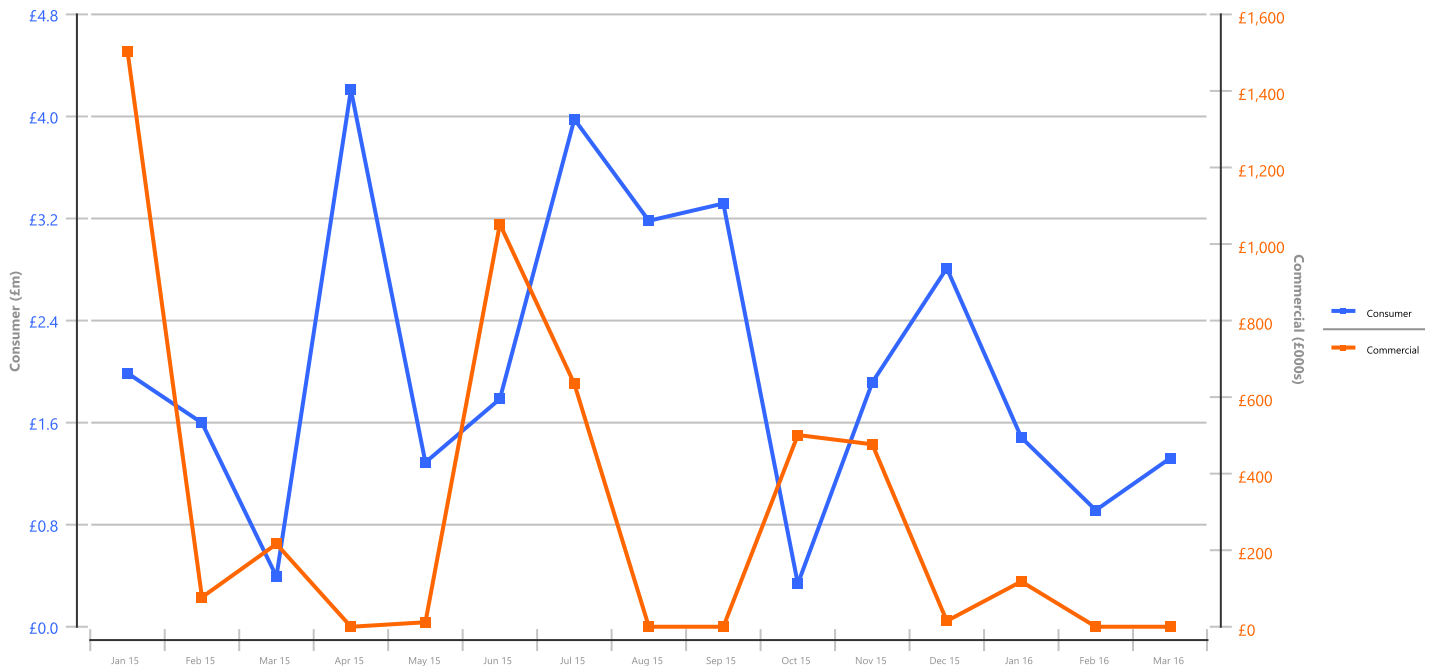
Northern Ireland High Court Judgments

Consumer & Commercial Judgments by Volume



	Jan 15	Feb 15	Mar 15	Apr 15	May 15	Jun 15	Jul 15	Aug 15	Sep 15	Oct 15	Nov 15	Dec 15	Jan 16	Feb 16	Mar 16
Consumer	15	14	12	11	12	5	24	17	16	8	16	15	16	10	7
Commercial	2	1	2	0	1	3	2	0	0	2	2	1	3	0	0

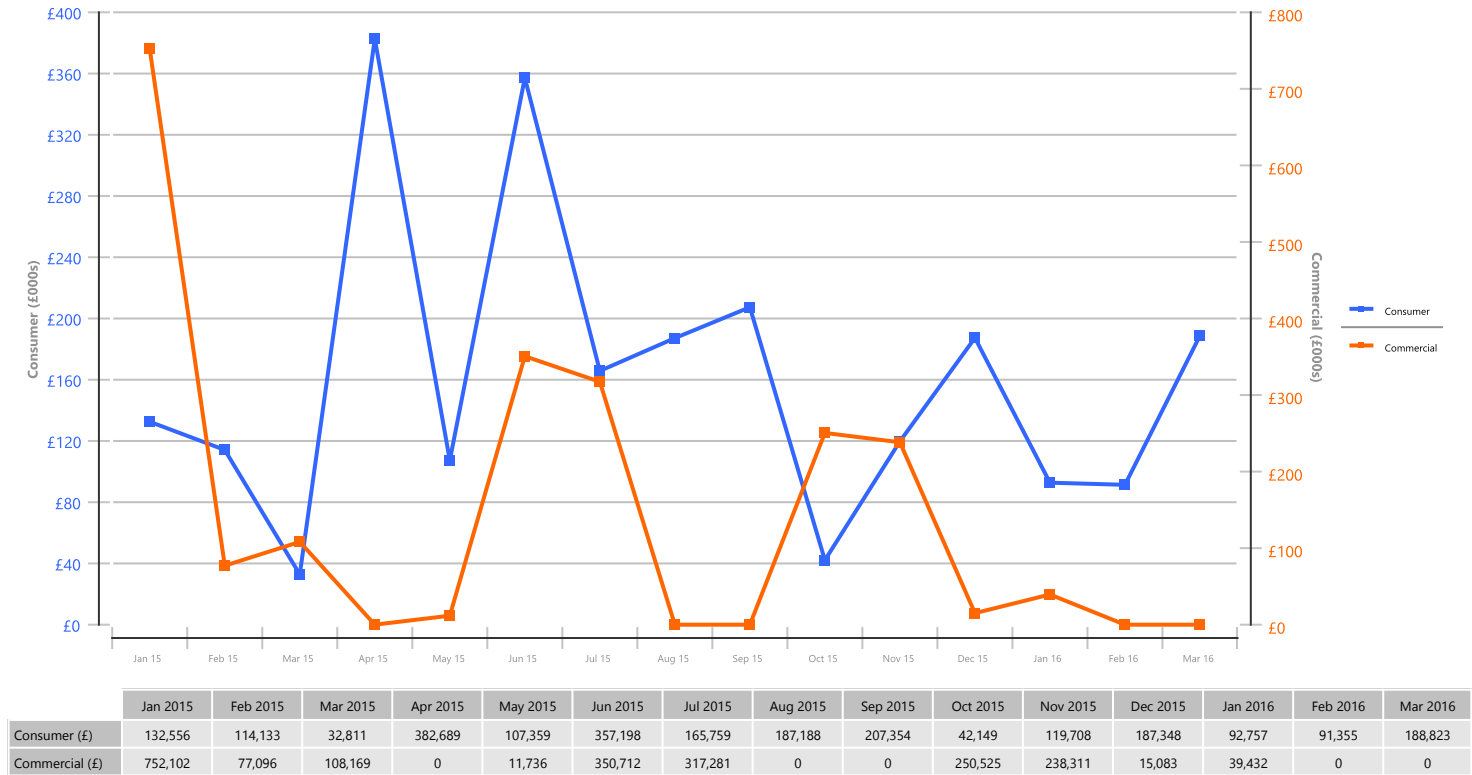
Consumer & Commercial Judgments by Total Value



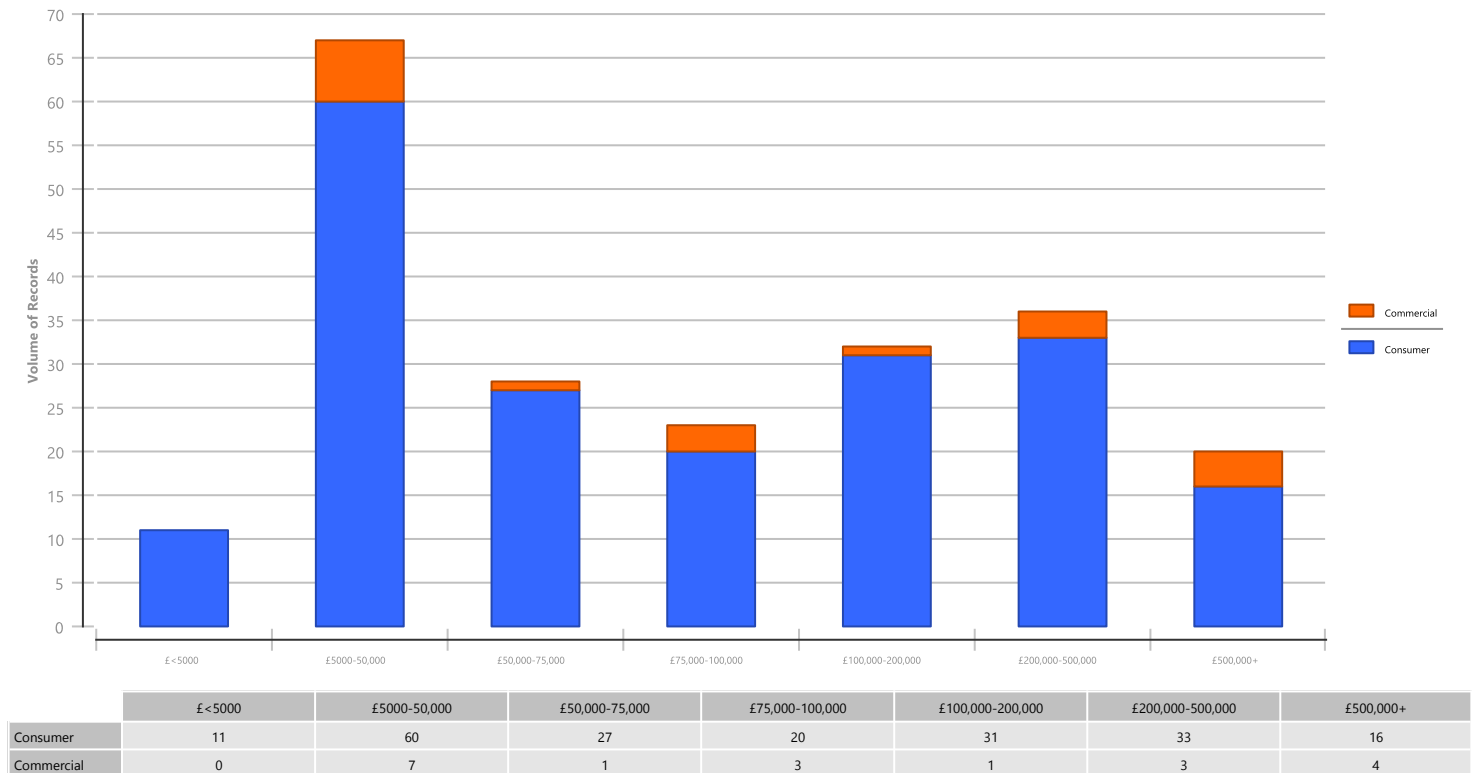
	Jan 15	Feb 15	Mar 15	Apr 15	May 15	Jun 15	Jul 15	Aug 15	Sep 15	Oct 15	Nov 15	Dec 15	Jan 16	Feb 16	Mar 16
Consumer (£)	1,988,339	1,597,856	393,731	4,209,580	1,288,308	1,785,991	3,978,213	3,182,189	3,317,658	337,191	1,915,324	2,810,218	1,484,112	913,546	1,321,762
Commercial (£)	1,504,204	77,096	216,338	0	11,736	1,052,137	634,561	0	0	501,049	476,621	15,083	118,297	0	0

Northern Ireland High Court Judgments

Consumer & Commercial Judgments by Average Value

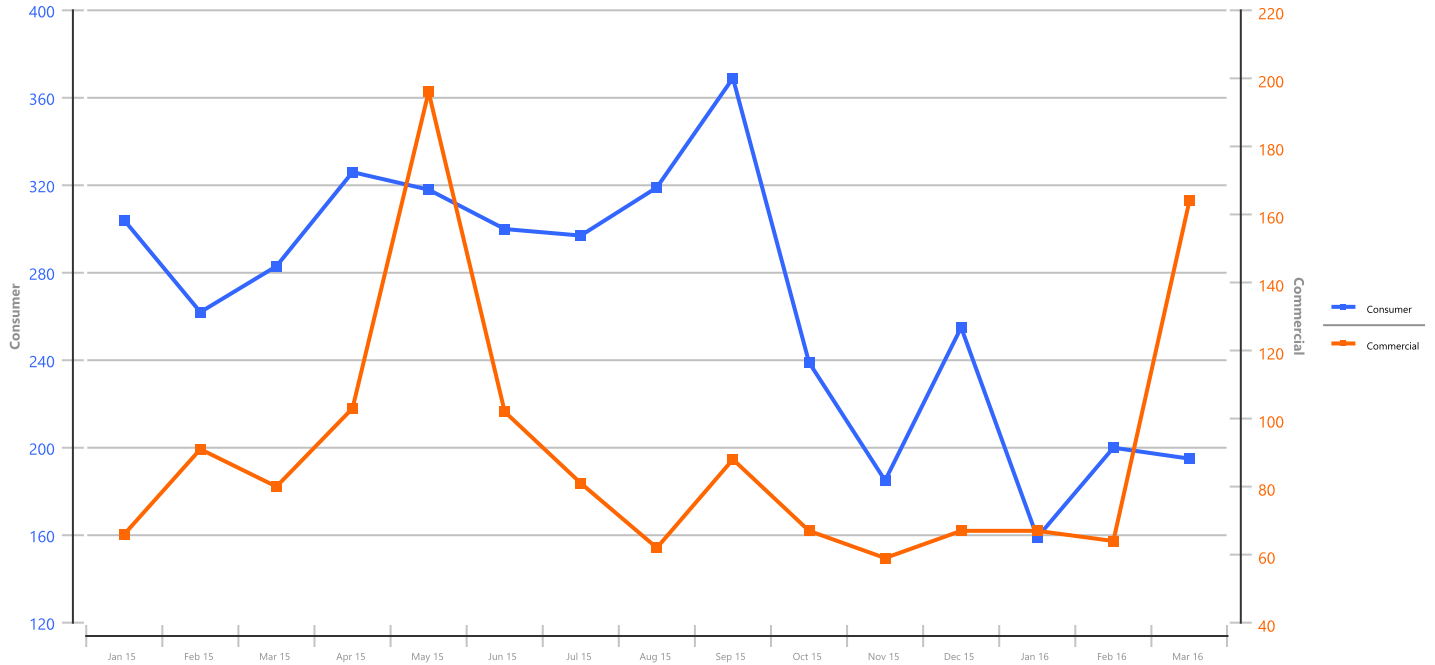


Judgment Value Distribution (last 15 months)



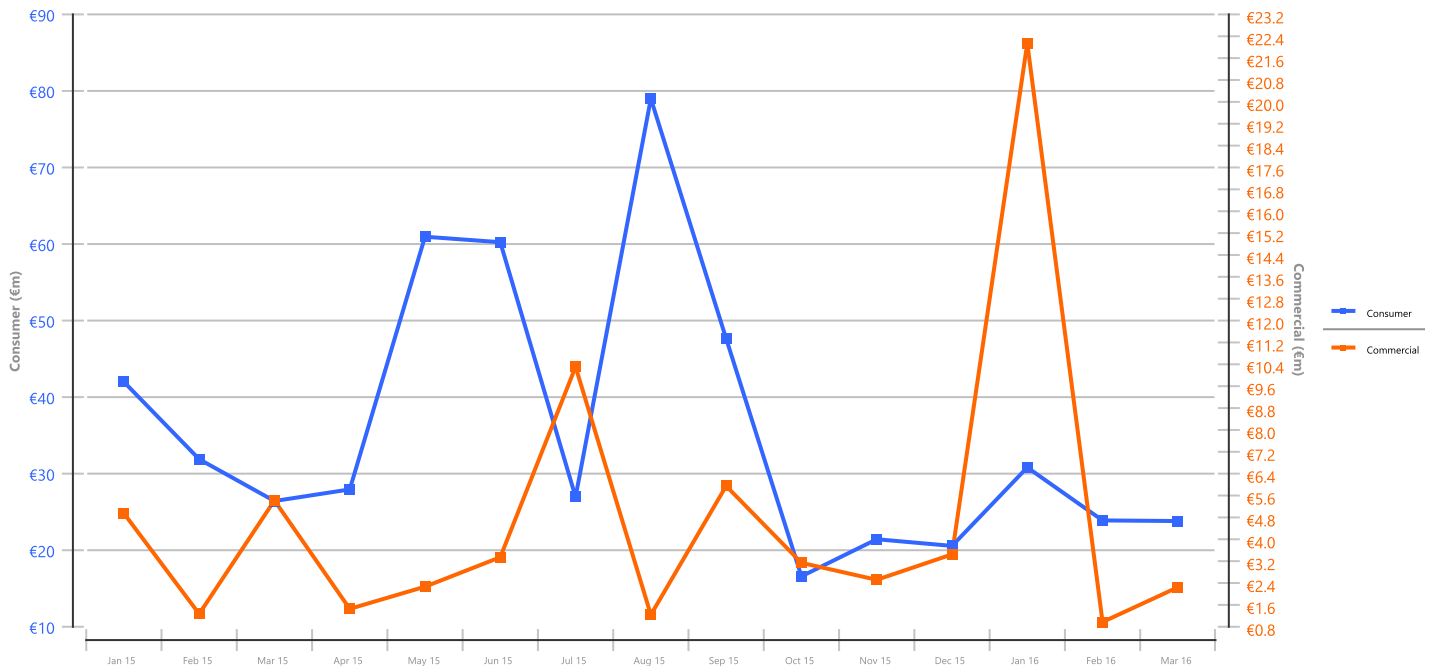
Republic of Ireland Registered Judgments

Consumer & Commercial Judgments by Volume



	Jan 15	Feb 15	Mar 15	Apr 15	May 15	Jun 15	Jul 15	Aug 15	Sep 15	Oct 15	Nov 15	Dec 15	Jan 16	Feb 16	Mar 16
Consumer	304	262	283	326	318	300	297	319	369	239	185	255	159	200	195
Commercial	66	91	80	103	196	102	81	62	88	67	59	67	67	64	164

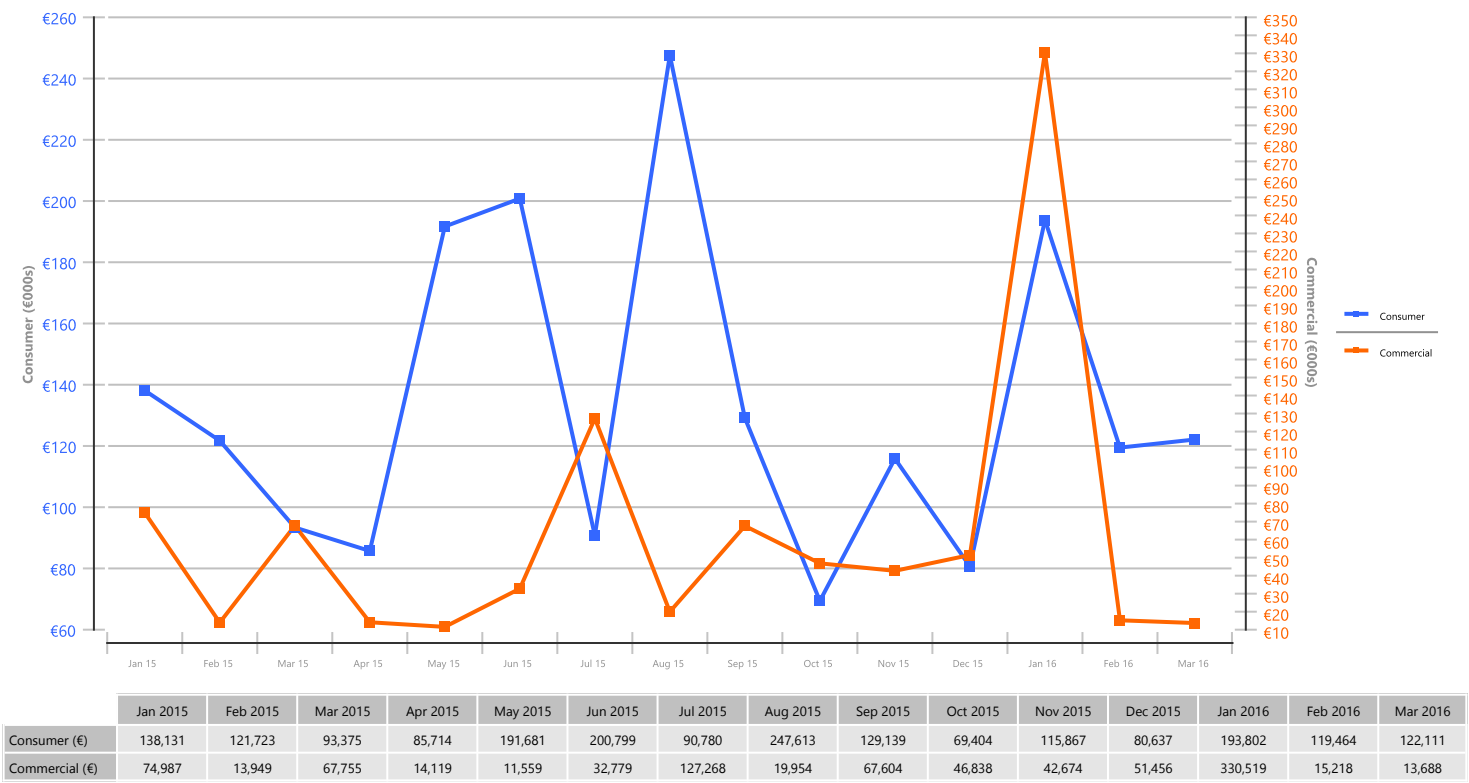
Consumer & Commercial Judgments by Total Value



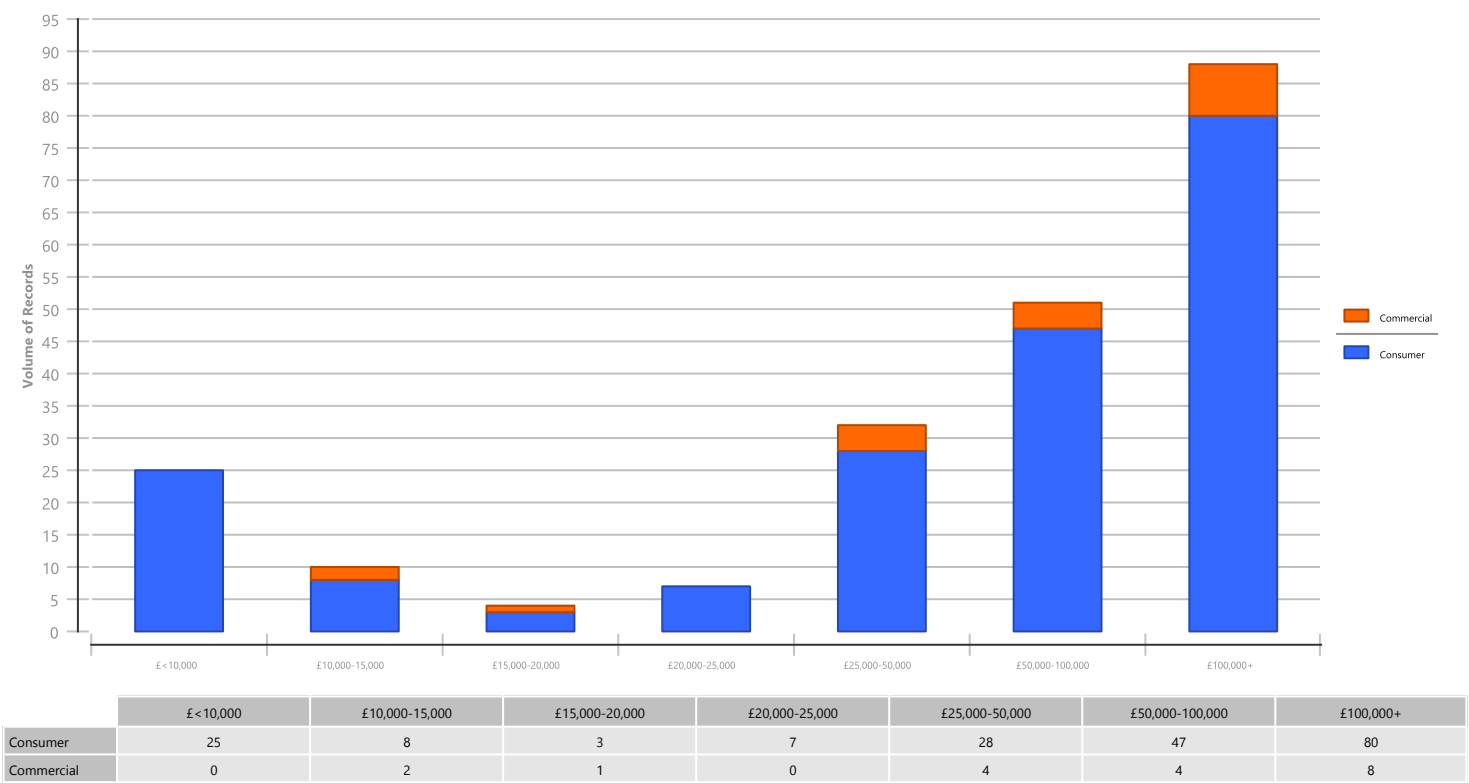
	Jan 15	Feb 15	Mar 15	Apr 15	May 15	Jun 15	Jul 15	Aug 15	Sep 15	Oct 15	Nov 15	Dec 15	Jan 16	Feb 16	Mar 16
Consumer (€)	41,991,855	31,891,302	26,425,222	27,942,770	60,954,491	60,239,809	26,961,525	78,988,407	47,652,262	16,587,590	21,435,455	20,562,494	30,814,584	23,892,822	23,811,664
Commercial (€)	4,949,112	1,269,326	5,420,437	1,454,288	2,265,618	3,343,496	10,308,680	1,237,127	5,949,161	3,138,133	2,517,752	3,447,534	22,144,770	973,970	2,244,789

Republic of Ireland Registered Judgments

Consumer & Commercial Judgments by Average Value

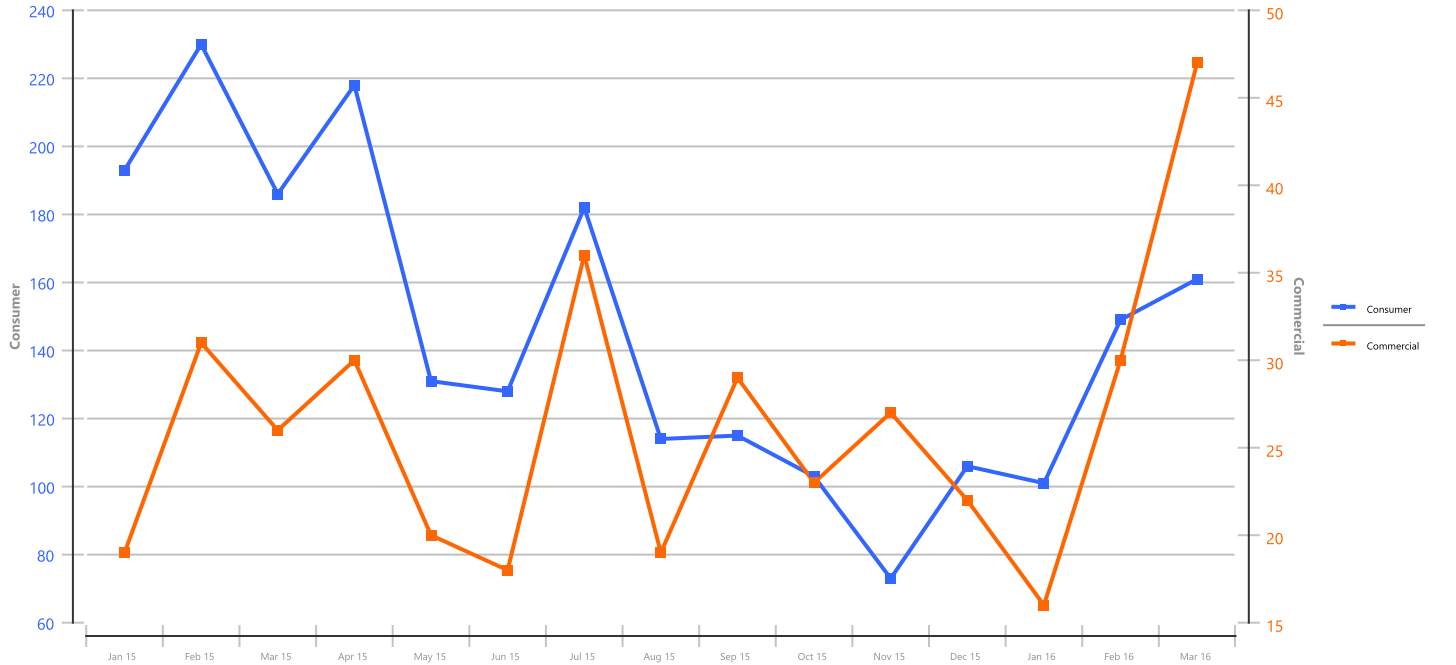


Judgment Value Distribution (last 15 months)



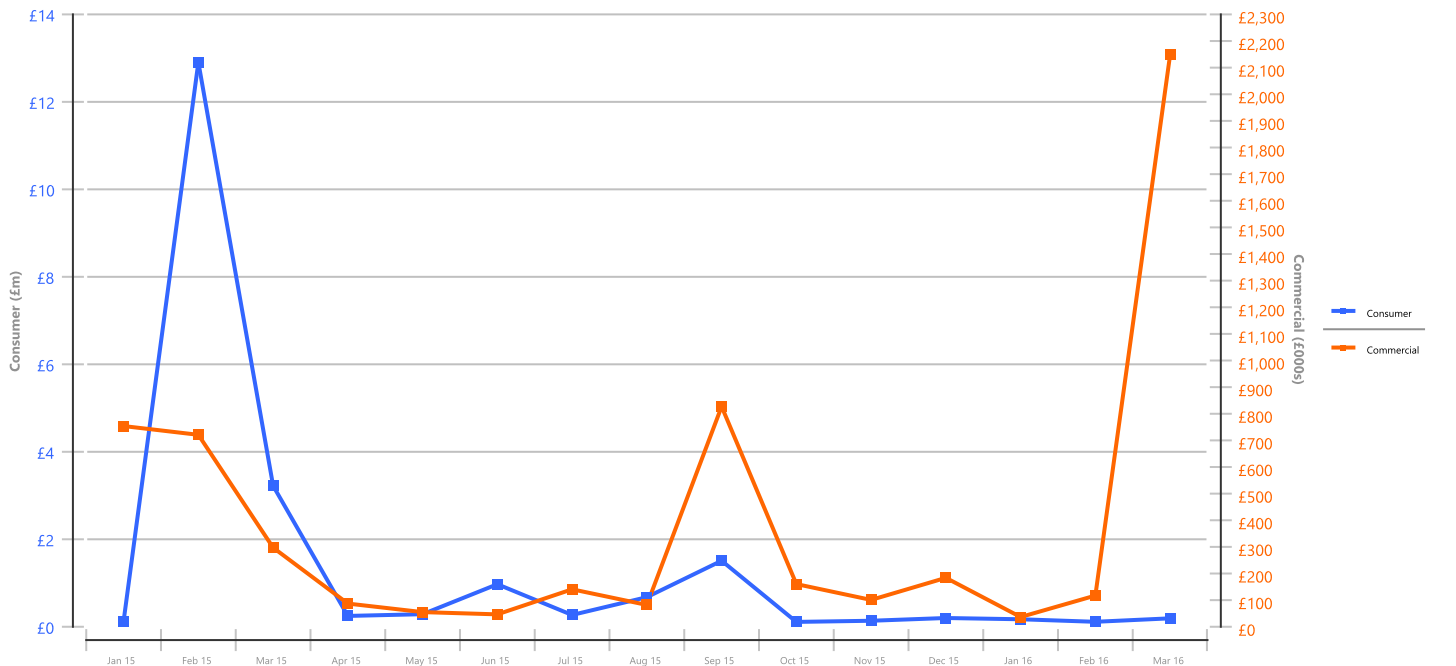
Jersey Petty & Royal Court Judgments

Consumer & Commercial Judgments by Volume



	Jan 15	Feb 15	Mar 15	Apr 15	May 15	Jun 15	Jul 15	Aug 15	Sep 15	Oct 15	Nov 15	Dec 15	Jan 16	Feb 16	Mar 16
Consumer	193	230	186	218	131	128	182	114	115	103	73	106	101	149	161
Commercial	19	31	26	30	20	18	36	19	29	23	27	22	16	30	47

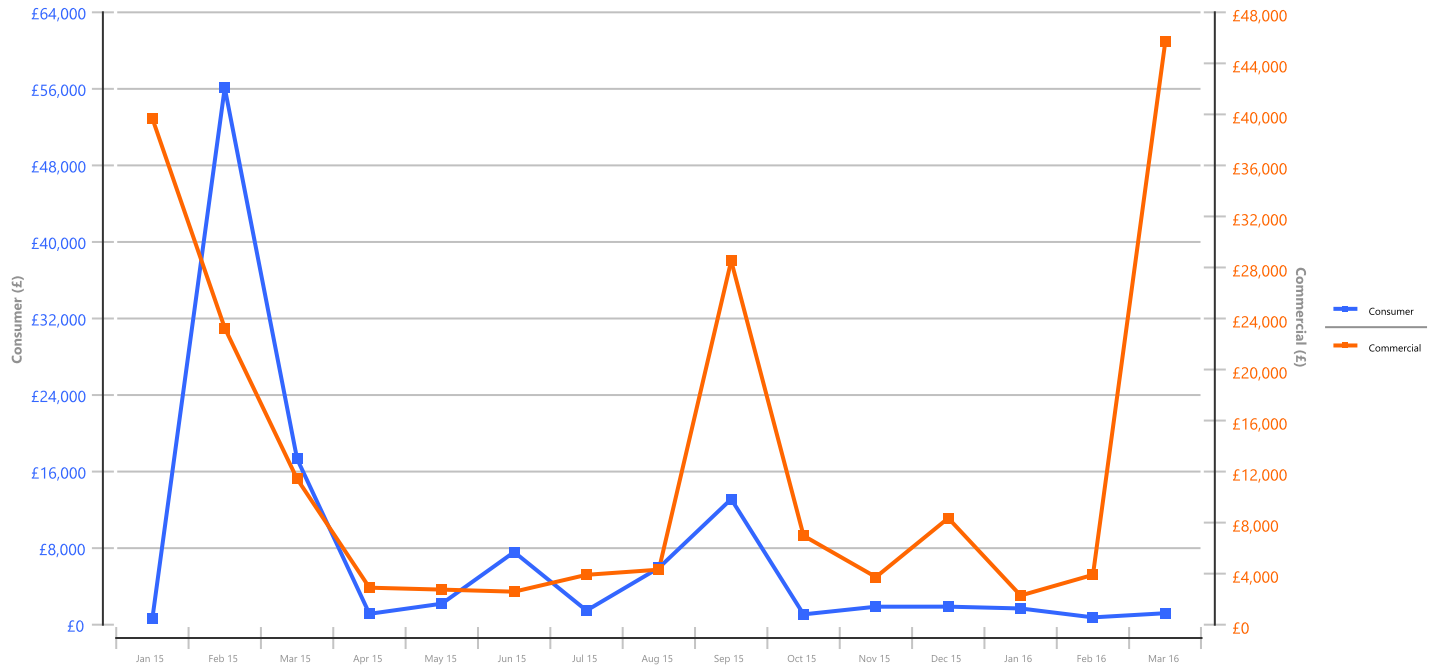
Consumer & Commercial Judgments by Total Value



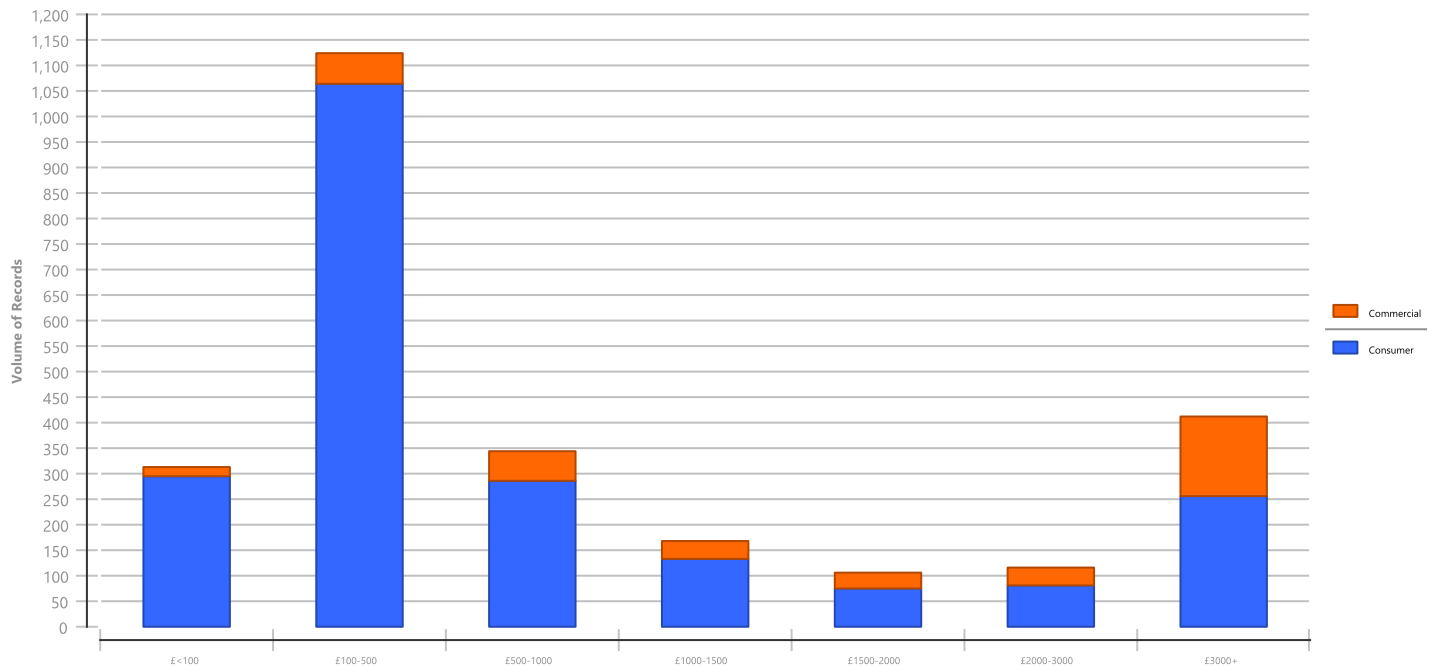
	Jan 15	Feb 15	Mar 15	Apr 15	May 15	Jun 15	Jul 15	Aug 15	Sep 15	Oct 15	Nov 15	Dec 15	Jan 16	Feb 16	Mar 16
Consumer (£)	129,991	12,904,882	3,222,888	247,301	287,276	972,192	269,240	676,639	1,509,550	111,002	137,057	199,765	171,044	113,658	192,795
Commercial (£)	753,803	720,910	297,167	87,023	54,977	46,566	140,698	81,930	827,134	160,336	100,802	183,799	36,579	117,151	2,148,151

Jersey Petty & Royal Court Judgments

Consumer & Commercial Judgments by Average Value



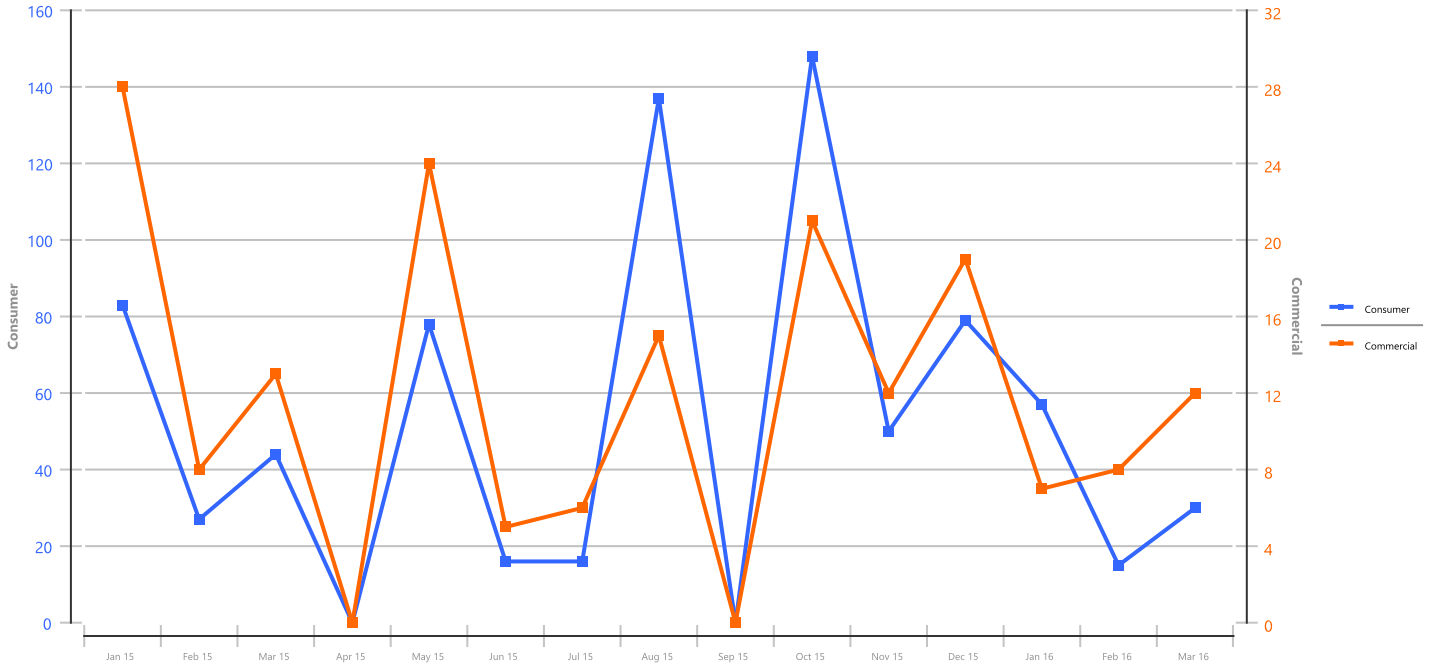
Judgment Value Distribution (last 15 months)



	£<100	£100-500	£500-1000	£1000-1500	£1500-2000	£2000-3000	£3000+
Consumer	295	1064	286	133	75	81	256
Commercial	18	60	58	35	31	35	156

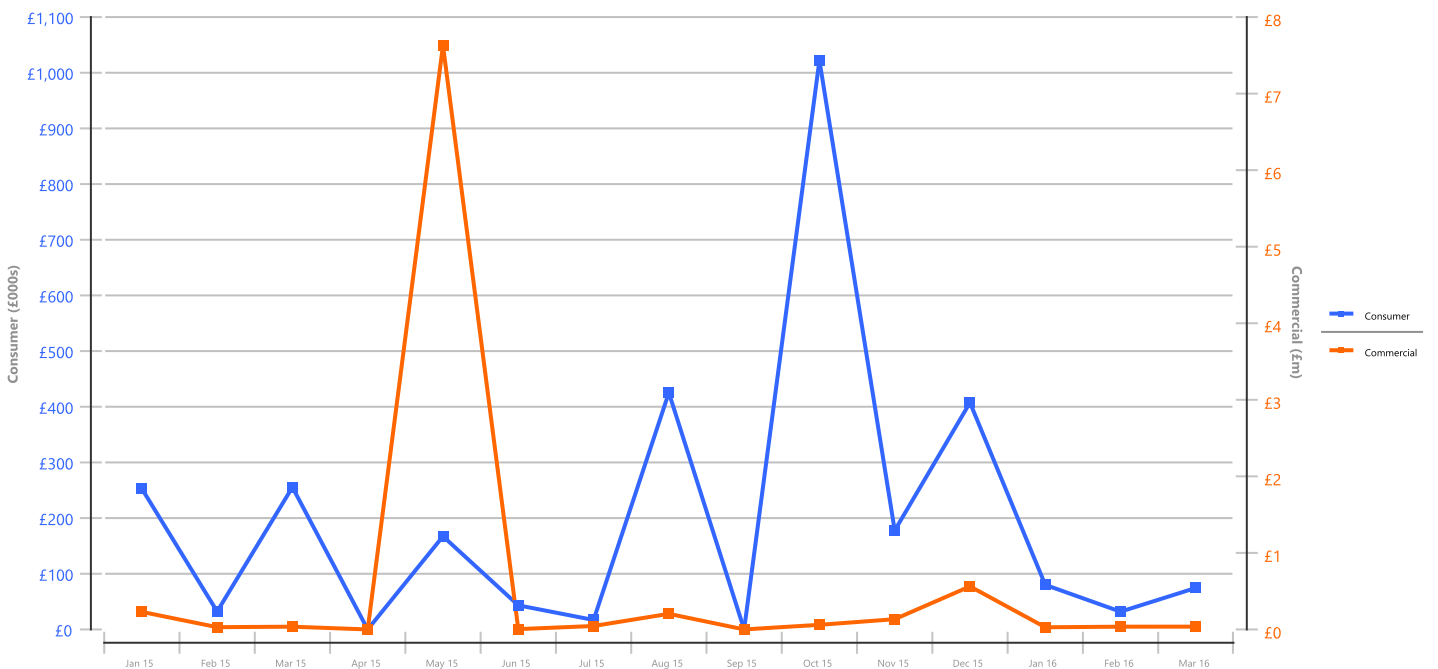
Isle of Man Default Judgments

Consumer & Commercial Judgments by Volume



	Jan 15	Feb 15	Mar 15	Apr 15	May 15	Jun 15	Jul 15	Aug 15	Sep 15	Oct 15	Nov 15	Dec 15	Jan 16	Feb 16	Mar 16
Consumer	83	27	44	0	78	16	16	137	0	148	50	79	57	15	30
Commercial	28	8	13	0	24	5	6	15	0	21	12	19	7	8	12

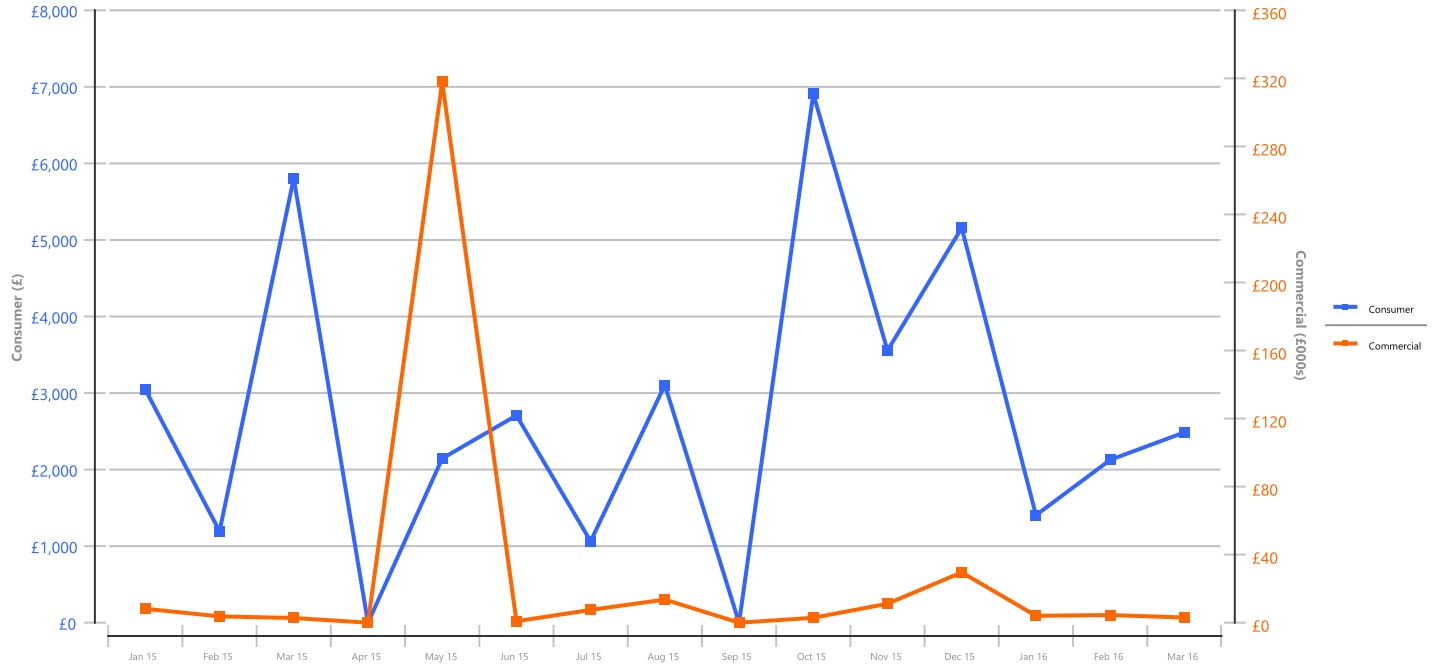
Consumer & Commercial Judgments by Total Value



	Jan 15	Feb 15	Mar 15	Apr 15	May 15	Jun 15	Jul 15	Aug 15	Sep 15	Oct 15	Nov 15	Dec 15	Jan 16	Feb 16	Mar 16
Consumer (£)	252,767	32,255	255,475	0	167,290	43,323	17,019	425,308	0	1,022,334	177,768	407,420	80,068	31,901	74,574
Commercial (£)	229,177	29,536	35,813	0	7,630,624	4,275	44,989	203,740	0	60,132	133,702	562,259	28,272	35,824	36,502

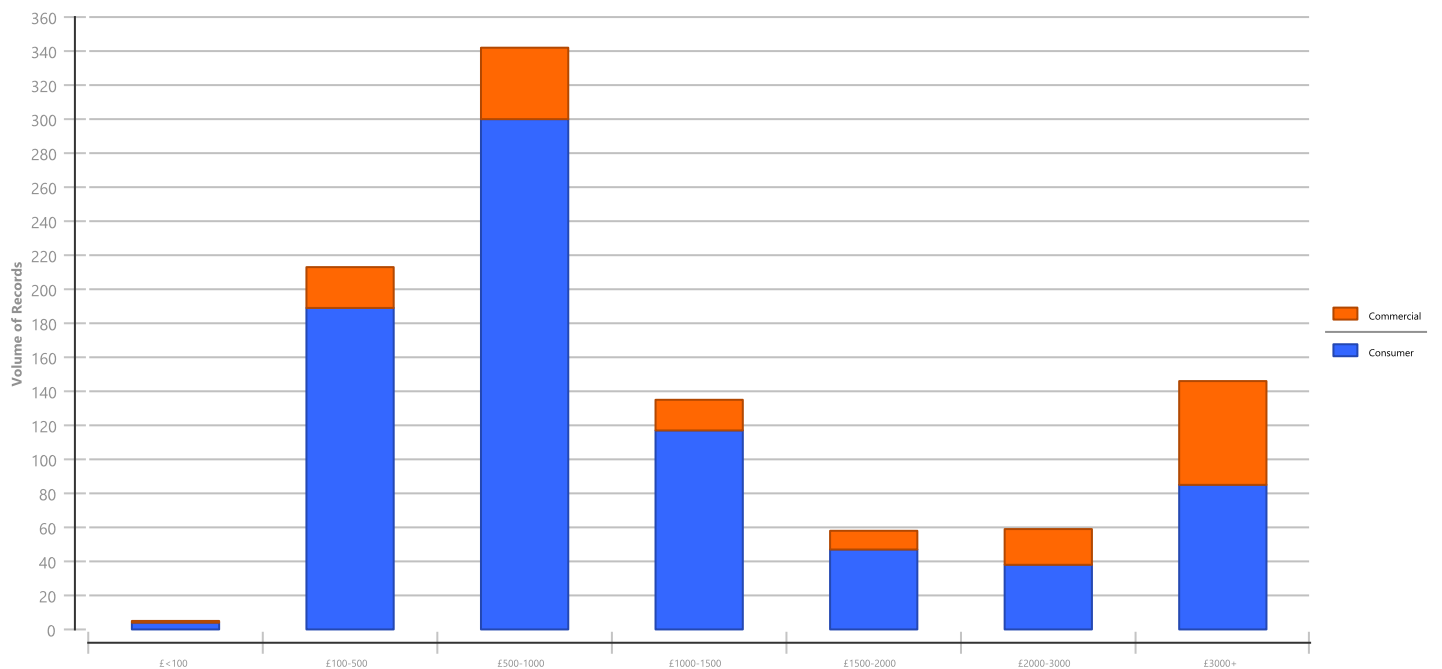
Isle of Man Default Judgments

Consumer & Commercial Judgments by Average Value



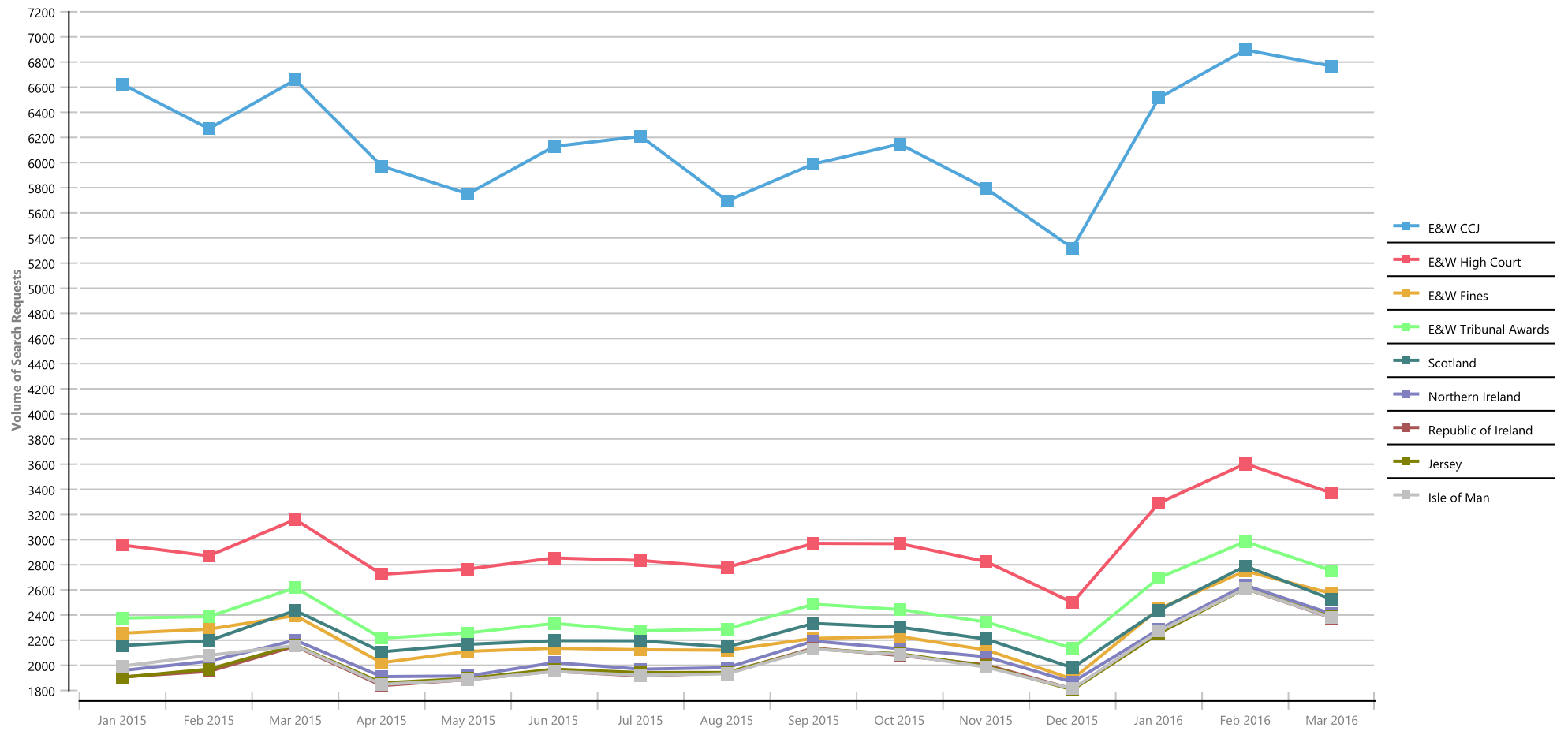
	Jan 2015	Feb 2015	Mar 2015	Apr 2015	May 2015	Jun 2015	Jul 2015	Aug 2015	Sep 2015	Oct 2015	Nov 2015	Dec 2015	Jan 2016	Feb 2016	Mar 2016
Consumer (£)	252,767	32,255	255,475	0	167,290	43,323	17,019	425,308	0	1,022,334	177,768	407,420	80,068	31,901	74,574
Commercial (£)	229,177	29,536	35,813	0	7,630,624	4,275	44,989	203,740	0	60,132	133,702	562,259	28,272	35,824	36,502

Judgment Value Distribution (last 15 months)



	£<100	£100-500	£500-1000	£1000-1500	£1500-2000	£2000-3000	£3000+
Consumer	4	189	300	117	47	38	85
Commercial	1	24	42	18	11	21	61

Register Search Requests by Jurisdiction



	Jan 2015	Feb 2015	Mar 2015	Apr 2015	May 2015	Jun 2015	Jul 2015	Aug 2015	Sep 2015	Oct 2015	Nov 2015	Dec 2015	Jan 2016	Feb 2016	Mar 2016
County Court Judgments	6,623	6,269	6,658	5,972	5,751	6,129	6,209	5,696	5,989	6,147	5,793	5,320	6,514	6,896	6,768
High Court Judgments	2,956	2,871	3,160	2,724	2,766	2,854	2,834	2,779	2,970	2,968	2,825	2,499	3,291	3,604	3,371
Fine Defaults	2,256	2,287	2,396	2,020	2,111	2,136	2,124	2,120	2,214	2,229	2,122	1,890	2,450	2,750	2,571
Tribunal Awards	2,376	2,387	2,617	2,215	2,258	2,333	2,274	2,289	2,486	2,444	2,345	2,135	2,696	2,984	2,754
Scotland	2,157	2,196	2,436	2,107	2,167	2,196	2,195	2,146	2,333	2,303	2,209	1,980	2,438	2,789	2,526
Northern Ireland	1,959	2,032	2,200	1,910	1,915	2,021	1,969	1,981	2,193	2,132	2,068	1,866	2,286	2,636	2,410
Republic of Ireland	1,908	1,951	2,152	1,839	1,886	1,953	1,916	1,939	2,137	2,078	2,003	1,812	2,265	2,611	2,377
Jersey	1,905	1,969	2,161	1,860	1,895	1,969	1,942	1,943	2,130	2,091	1,995	1,805	2,255	2,611	2,385
Isle of Man	1,994	2,079	2,157	1,848	1,885	1,951	1,921	1,932	2,130	2,086	1,985	1,813	2,271	2,611	2,379

Annex A: Data sources

This annex gives brief explanations of the data types and sources for the statistics contained in this report.

1. England and Wales

Since 6th April 2006 all entries previously contained in the Register of County Court Judgments became part of The Register of Judgments, Orders and Fines under the 2005 Regulations by the same name. These Regulations require courts in England and Wales to supply details of qualifying cases to the Registrar for inclusion on the Register.

a) County Court Judgments

Subject to the exemptions contained in the Regulations, monetary judgments processed within the County Court Money Claims Centre, the County Court Business Centre or by a regional hearing centre are sent to the Registrar to be registered.

Judgments are registered immediately where no defence has been entered and the judgment is granted by default. When a case has been defended, registration occurs where payment is by instalment order or where action is taken to enforce payment of the debt.

b) Administration Orders

An administration order empowers the court to take over the administration of an individual's debts where these do not exceed £5,000 and while an agreed regular amount is repaid. It combines a debtor's debts under certain conditions enabling the debtor to make regular payments to the court which are then distributed to the various creditors.

Any debtor against whom at least one county court or high court judgment is registered can make an application to the court for an administration order. If granted this provides protection from further action by creditors in respect of any debts listed under the order.

Creditors not included in the order cannot pursue their debts separately through the courts, if they try their debts are automatically added to the order.

c) Child Support Agency Liability Orders

These orders normally relate to self-employed individuals where no attachment of earnings order can be made.

Where it is believed that the individual could be contributing, the CSA takes out a liability order in a magistrates' court and, if the debtor is not willing to pay, the debt may be registered. The Registrar is notified by one of the six CSA Offices in the UK; Plymouth, Birkenhead, Dudley, Hastings, Falkirk and Belfast.

d) High Court Judgments

High court judgments are registered when they relate to monetary judgments made in the Chancery Division, the Queen's Bench Division, the Admiralty and Commercial courts and the Costs Office for England & Wales.

All default judgments are registered while defended cases, and county court judgments transferred to the high court for enforcement, are registered upon enforcement.

In the Admiralty and Commercial court, where judgment has been registered in a foreign currency, the registration will be converted to £GBP at the exchange rate applicable on the judgment date.

e) Magistrates Courts Fines

Defaulted fines relating to individuals and businesses convicted in magistrates or crown courts in England & Wales have been added to the Register since 6th April 2006.

A magistrates court may register a defaulted fine following an offender's failure to respond to a Further Steps Notice issued by the relevant court.

Registration will include all outstanding monies owed on the fine(s) including costs, compensation and victim surcharge.

f) Enforced Tribunal Awards

Since 1st April 2009, details of enforced monetary tribunal awards relating to individuals, companies or businesses have been added to the Register. Details of an award are only added to the Register once steps have been taken in the high court or county court to enforce the award. The Register will then show the amount of the debt.

2. Scotland

Details of undefended monetary decrees entered in the various sheriff's courts are collected under an agreement with the Scottish Court service.

a) Small Claims and Summary Cause Decrees

The small claims procedure is a procedure used where the value of the claim is up to (and including) £3,000. It is used for resolving minor disputes (mainly relating to debts and consumer issues).

The summary cause procedure is one which, if it relates to the payment of money, is used where the value of the claim is over £3,000 and up to (and including) £5,000. It is mainly used for disputes involving rent arrears, delivery of goods and debts.

b) Ordinary Cause Decrees

Since 1st January 2010, details of ordinary cause decrees have been added to the register. The ordinary cause procedure is mainly used in cases relating to divorce or dissolution of a civil partnership, children, property and claims for recovery of debt or damages exceeding £5,000.

3. Northern Ireland

Details of monetary judgments in the Northern Ireland courts are collected under an agreement with the Northern Ireland Court Service.

a) Default Judgments

The Northern Ireland register contains details of all undefended default and small claims money judgments registered in the individual county courts or at the civil processing centre.

b) High Court Judgments

This register contains details of high court money judgments from the Queens' Bench Division.

4. Republic of Ireland

Details of monetary judgments in the Republic of Ireland are collected under an arrangement with the Four Courts in Dublin.

a) Registered Judgments

These include judgments from the district and circuit courts which to aid enforcement the creditor has registered with the Central Office of the High Court at the Four Courts.

Registration itself does not directly enforce a judgment but it publicises the existence of an unmanaged debt. Creditors are obliged to give prior notification to the defendant of the intention to register the debt.

5. Jersey

Details of monetary judgments in the Jersey Petty Debts Court and the Royal Courts are collected by agreement with the Judicial Greffe.

a) Petty Debts Judgments

Parties to cases brought to the Petty Debts Court are first encouraged to meet informally or use a mediator to settle the dispute outside the court room. The Petty Debts Court normally handle cases up to £10,000.

b) Royal Court Judgments

The Royal Court hears more complex cases and those with a value over £10,000.

6. Isle of Man

Details of monetary judgments in the Isle of Man are collected by agreement with the Chief Registrar of the General Registry at the Isle of Man Courts of Justice.

a) Default Judgments

These are cases where no defence has been entered and the judgment has been granted by default.

Annex B: Explanatory notes

1. All records remain on the registers for six years from the date of the court order, with the exception of England and Wales defaulted fines which remain on the register for five years.
2. Records may be updated while on the register to show when the debt has been fully repaid. Details of part payments or on-going payments are not received and are not reflected on the registers.
3. Records are only removed from the registers when entered in error or where the debt has been repaid within one month of the date of the court order. Where repayments are made after more than one month the record is shown as satisfied but remains on the register for the rest of its term (see point 1 above).
4. All data received by RTL is subject to various checks and validations before the data is processed and added to the registers. These measures include verification at both file level and record level. Data must be received in an agreed format, through an authorised and secure channel and according to a delivery schedule.
5. RTL takes all reasonable steps to validate the data which it receives, clarifying records with the courts where this is appropriate. The role of RTL does not replace the authority of the courts. Entries added to the registers convey the decisions of the courts and not RTL and reflect the records held at the courts.
6. For the purposes of these statistics the terms consumer and commercial are defined as follows. Consumer records are those where RTL has identified the defendant as a private individual. Commercial records are those defendants identified as corporate or non-corporate entities, i.e. Ltd/Plc or variants, LLP, trading styles or sole traders.
7. These statistics will be published at the following frequencies: January, April, July, and October. Each July a half yearly summary will be published in a similar format with an annual summary published each January.

Annex C: Contacts

Press enquiries on the contents of this report should be directed to the Registry Trust Limited press office:

Tel: 0207 239 4971 (07779 291088 out of hours).

General enquiries about the statistics available from Registry Trust Limited should be directed to info@registry-trust.org.uk.