2025 Annual Statistics Book

February 2026







www.registry-trust.org.uk/

Summary

- Judgment volumes continued to rise in 2025, with 1.20 million new judgments registered, up 10.1% year-on-year, reaching the highest annual total since 2019.
- The second half of the year saw activity intensify, with 325,000 new judgments recorded in Q3 - the third highest quarterly total in seven years; July 2025 was the second-busiest month on record.
- The total value of judgments reached £2.9bn in 2025. The distribution became more right-skewed, with a decline in median value towards £500, reflecting growth driven by small-value judgments alongside a persistent high-value tail.
- England and Wales accounted for 97% of new judgments, with consumer and commercial activity highly concentrated in major population and business centres, particularly London and the North West.
- Commercial cancellation rates continued to decline, falling to around 16.9% by 2024, while consumer cancellation rates increased, reaching approximately 8.3% in 2024, indicating differing early-resolution dynamics across sectors.

2025 in Numbers

1,196,174 Year

299,044 Quarter

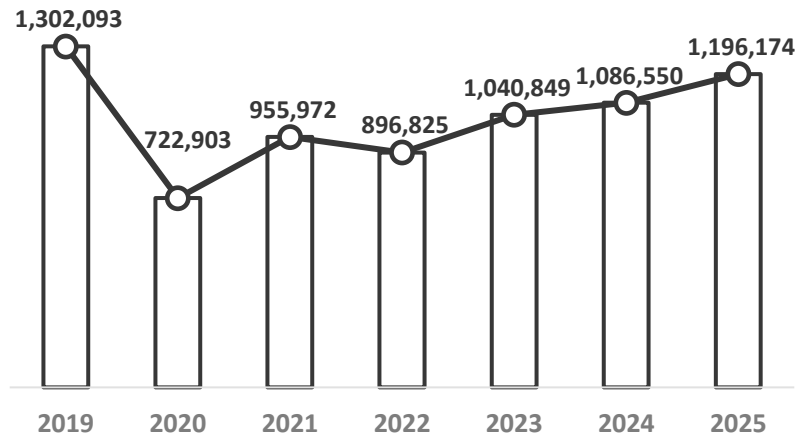
99,681 Month

4,728 Working day

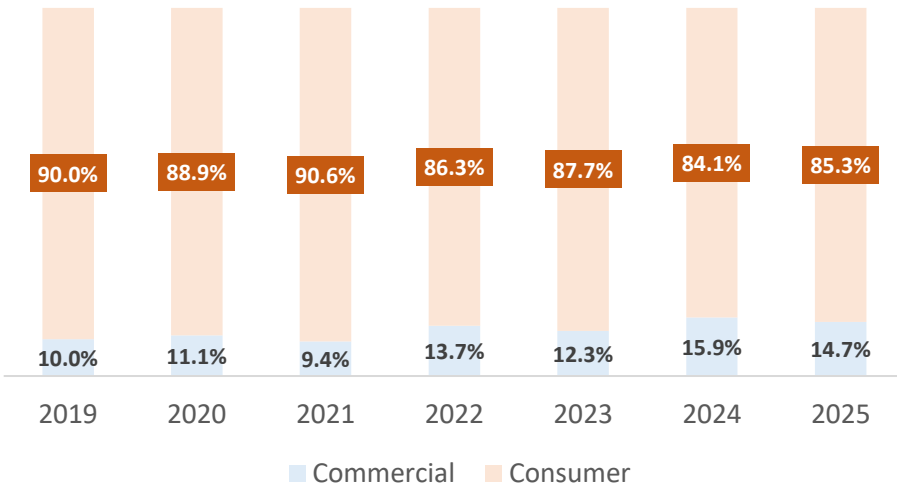
3,277 Day

£2,880,126,103 Value

New Judgments by Year

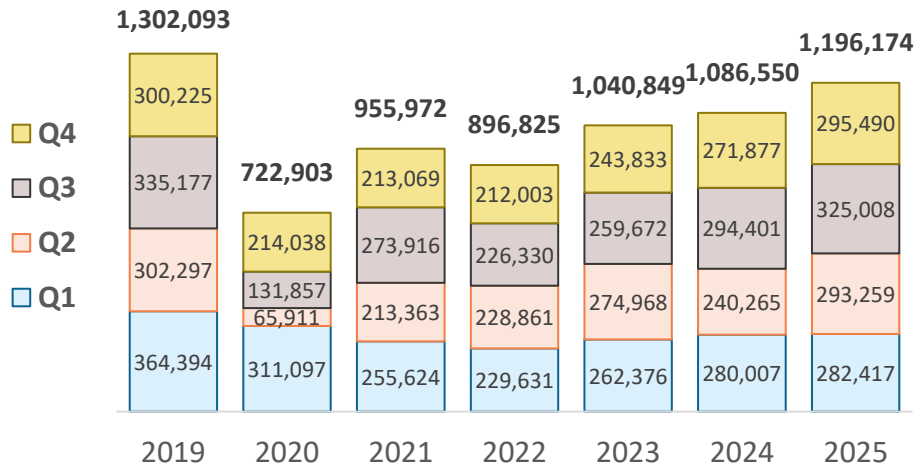


1,196,174 new consumer and commercial judgments were recorded in 2025 - around 300,000 quarterly, 100,000 monthly, and 3,300 daily.

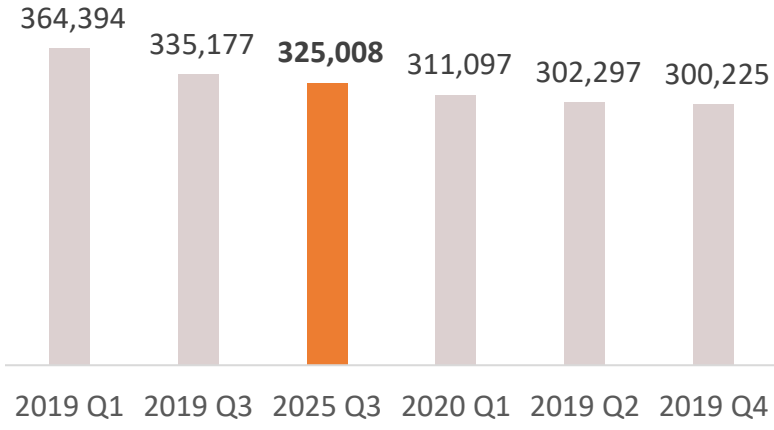


14.7% of judgments in 2025 were commercial compared to only 10% in 2019. The share of commercial judgments has been steadily rising since 2021 but dropped slightly in 2025.

New Judgments by Quarter

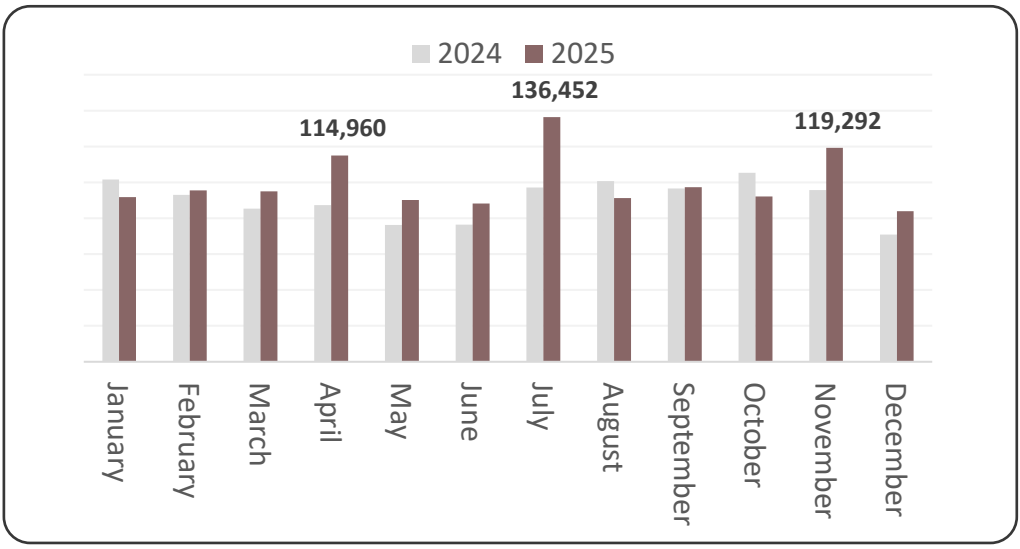


The period between Q1 2019 and Q1 2020 saw sustained high numbers of quarterly judgment registrations, consistently topping 300,000. Quarterly numbers dropped off during Covid but started to pick up again in 2023 with new judgments once again exceeding 300,000 in Q3 2025, the first time since the pandemic.

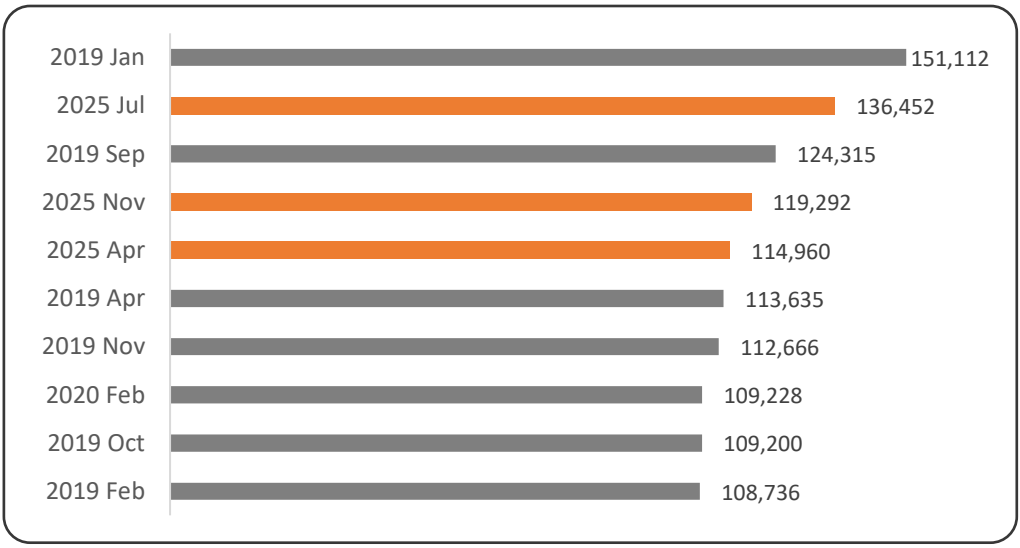


325,008 new judgments were registered in Q3 2025, making it the third-highest quarter in the past seven years.

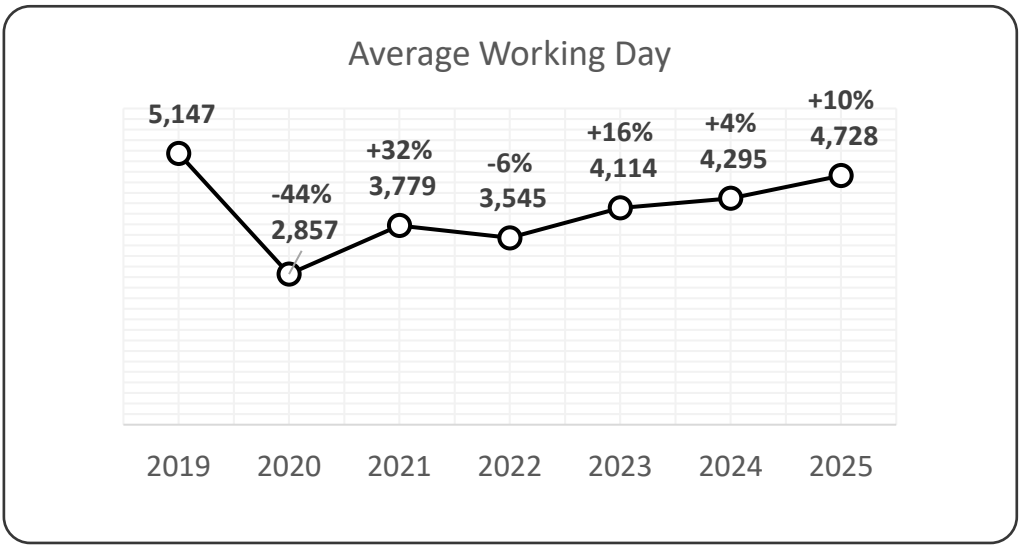
New Judgments by Month



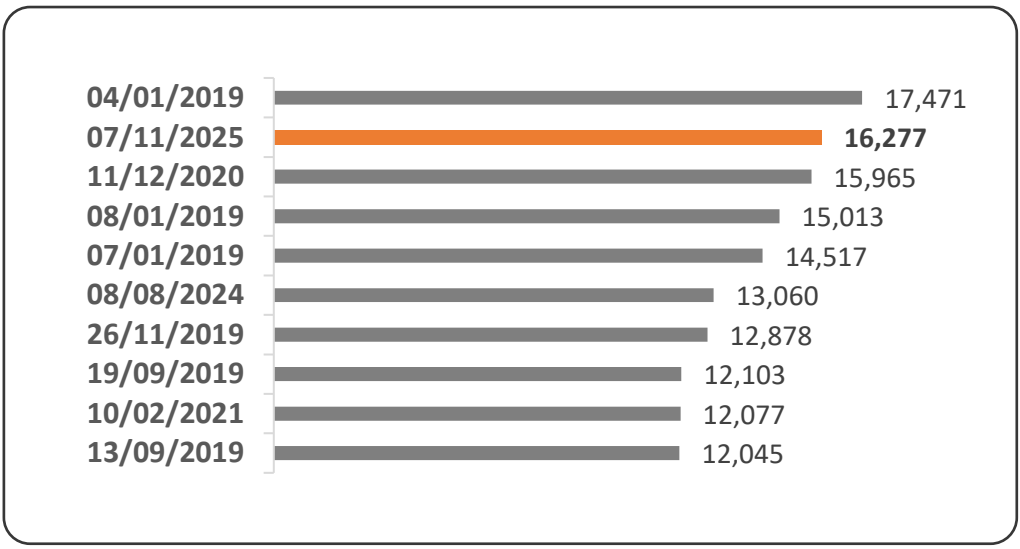
There were 136,452 new judgments recorded in July 2025, the second-highest monthly total in the past seven years.



New Judgments by Day

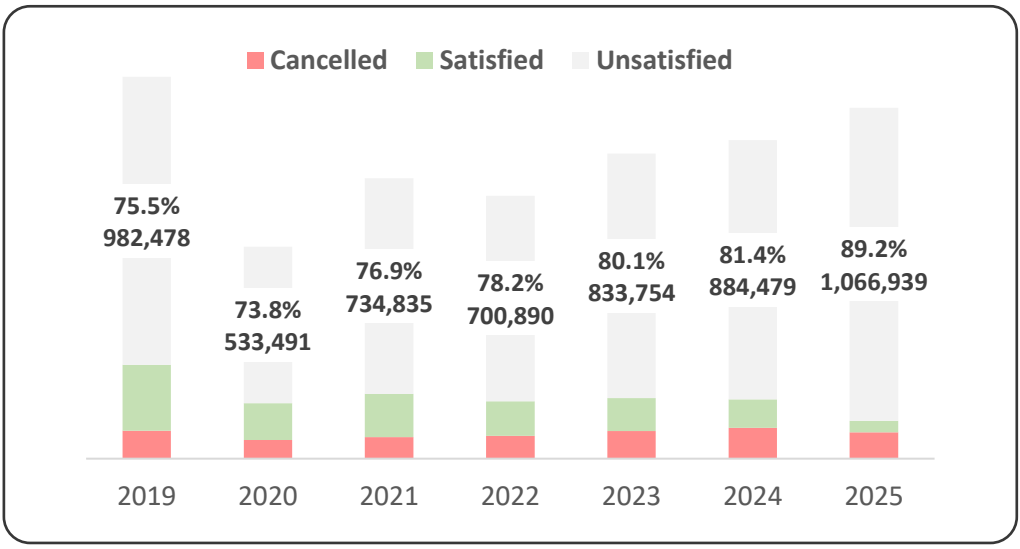


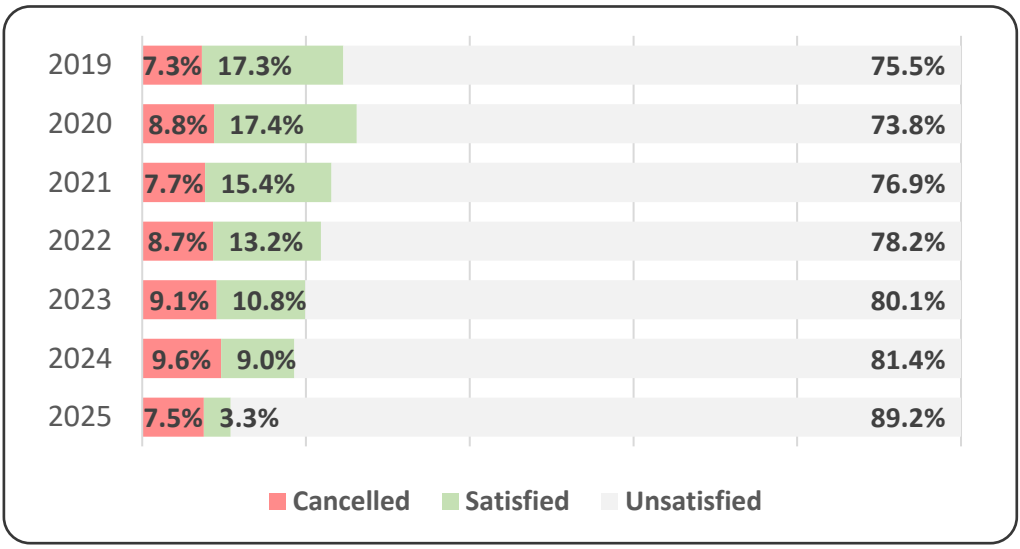
In 2025, Registry Trust Ltd. recorded on average 4,728 judgments per working day, a 10% increase compared with 2024.



With 16,277 judgments recorded, 7th November 2025 was the second busiest day in the last seven years.

Judgment Status

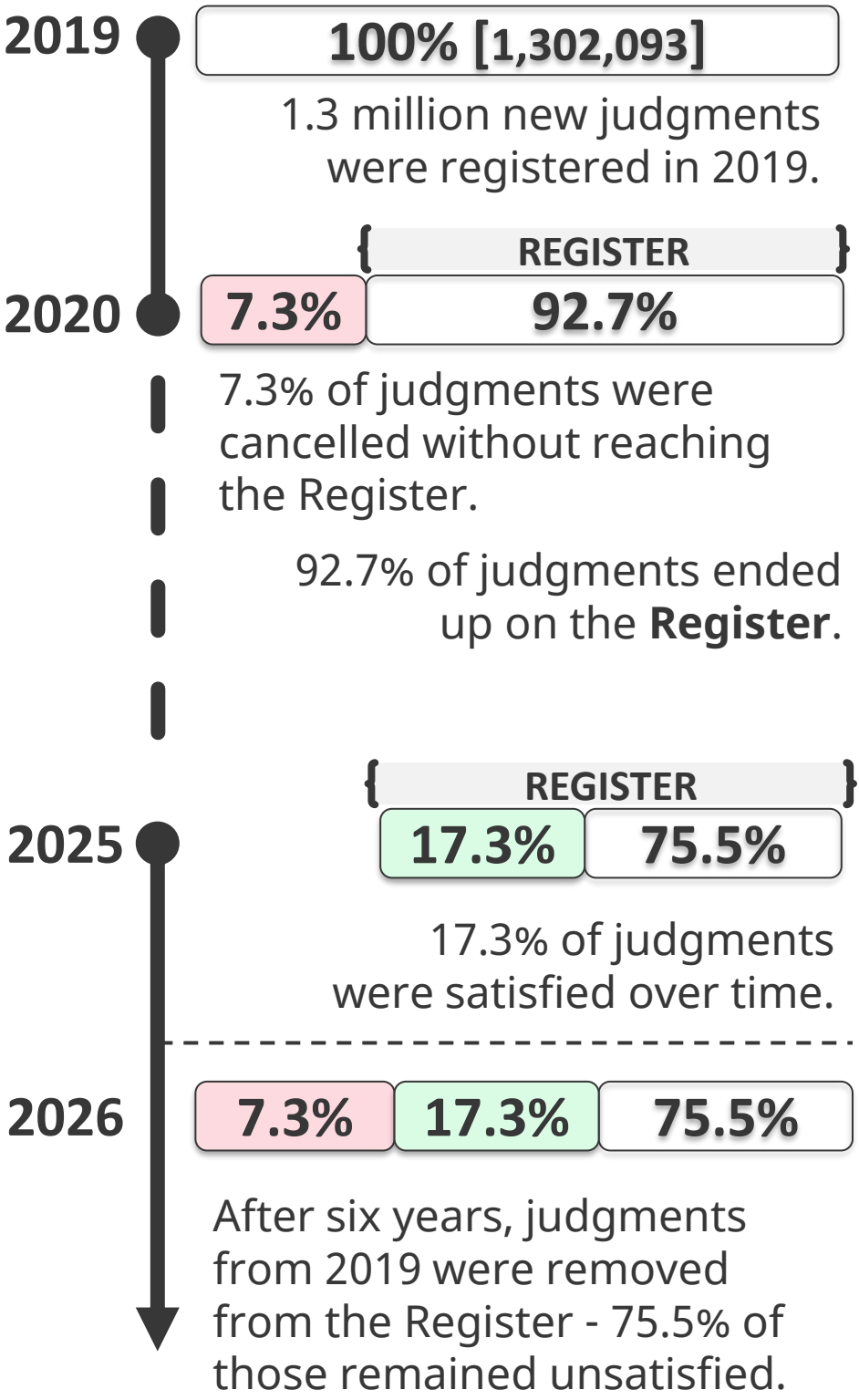




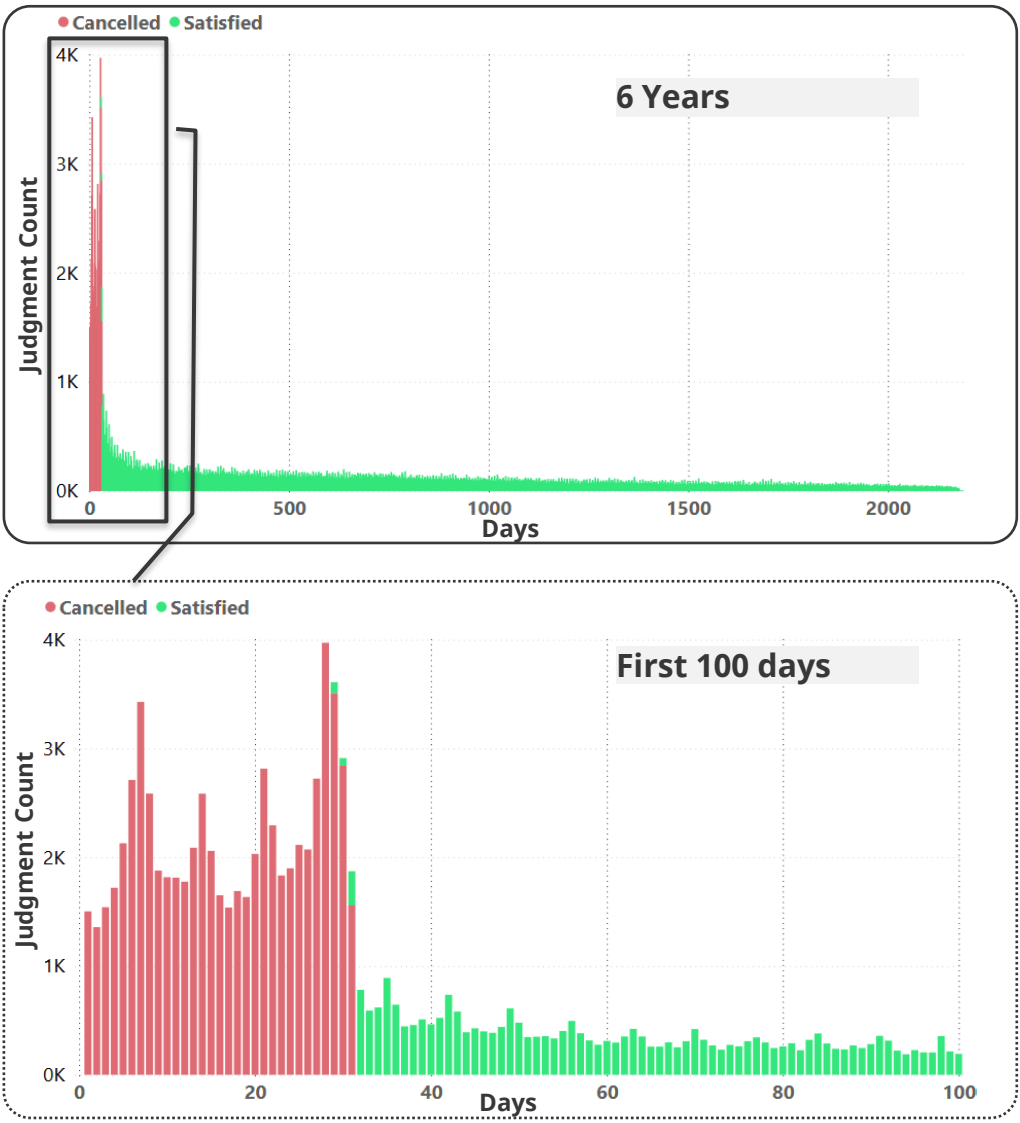
At first glance, cancellation rates in 2025 appear lower. However, it is important to note that this is a question of timing rather than any change in behaviour as those judgments issued towards the end of the year are still covered by the permitted one-month cancellation period. As a result, 2024 provides the most complete view of cancellation activity, while 2025 figures remain provisional.

A judgment can be satisfied at any time in its six-year lifespan. For this reason, satisfaction rates appear lower in more recent years. For the current period, 2019 is the only fully matured cohort.

2019 Lifecycle of Judgments



2019 Satisfied and Cancelled

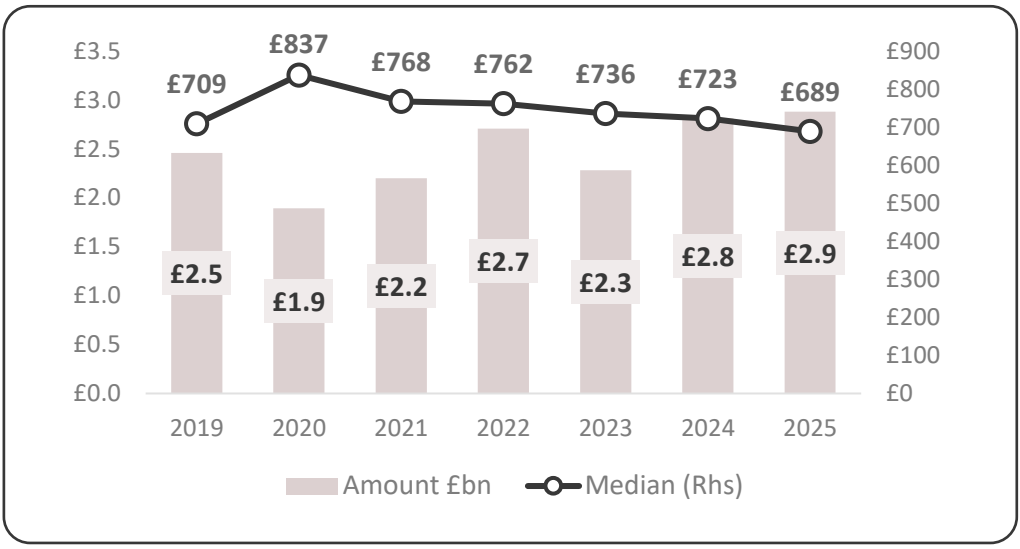


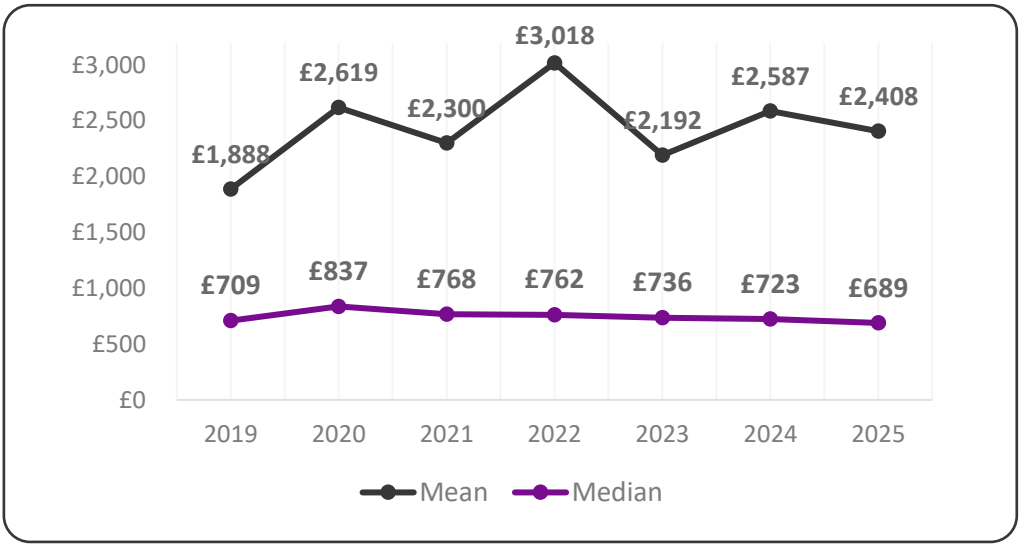
2019 provides us with a fully matured judgments cohort and is therefore worth examining in some detail. On average, judgments registered in 2019 were cancelled within 17 days, with a distinct peak within seven days and then within 28 days of the judgment date.

It took on average 776 days for judgments registered in 2019 to be subsequently satisfied.

We can see that for judgments registered in 2019, there was an immediate spike in cancellations and a more gradual pattern for satisfactions, tapering off as the six years pass until the judgment is ultimately removed from the Register.

Value of Judgments



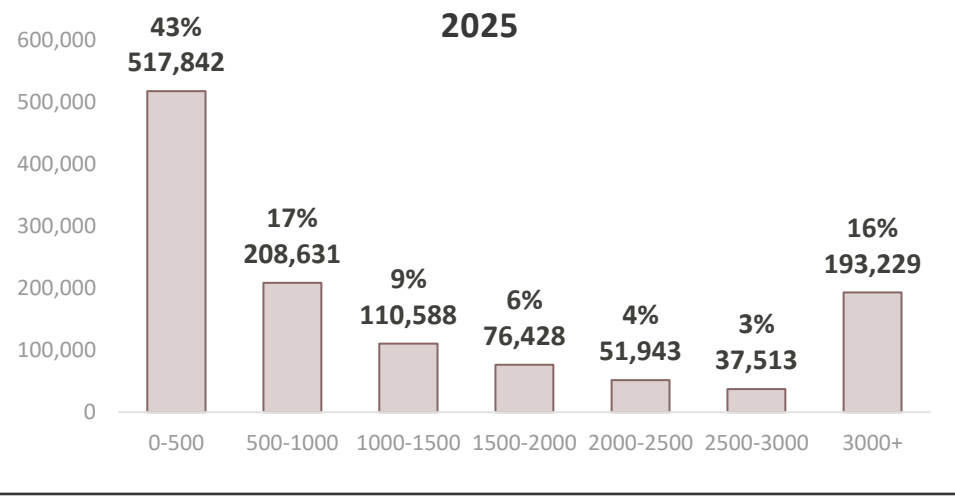


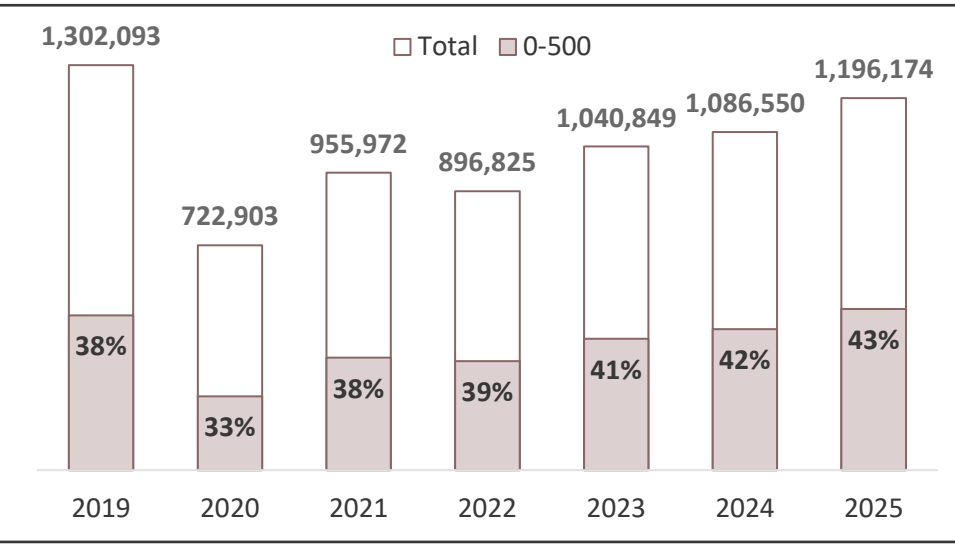
The graphs above focus on the value of judgments and show that from 2020 onward:

- Median declines every year
- Mean stays high and volatile
- Growth in small-value judgments
- Persistence of very large judgments and
- Shrinking middle-value judgments

Judgments are growing in volume, but the value of the typical transaction is shrinking.

2025 Judgment Value Distribution





Judgments with a value below £500 have been steadily increasing since 2020, reaching 43% of all judgments in 2025.

2025 Jurisdictions

England and Wales	97.3%	1,163,903
Scotland	1.8%	21,255
Northern Ireland	0.4%	5,333
Republic of Ireland	0.4%	4,248
Jersey	0.1%	950
Isle of Man	0.0%	485

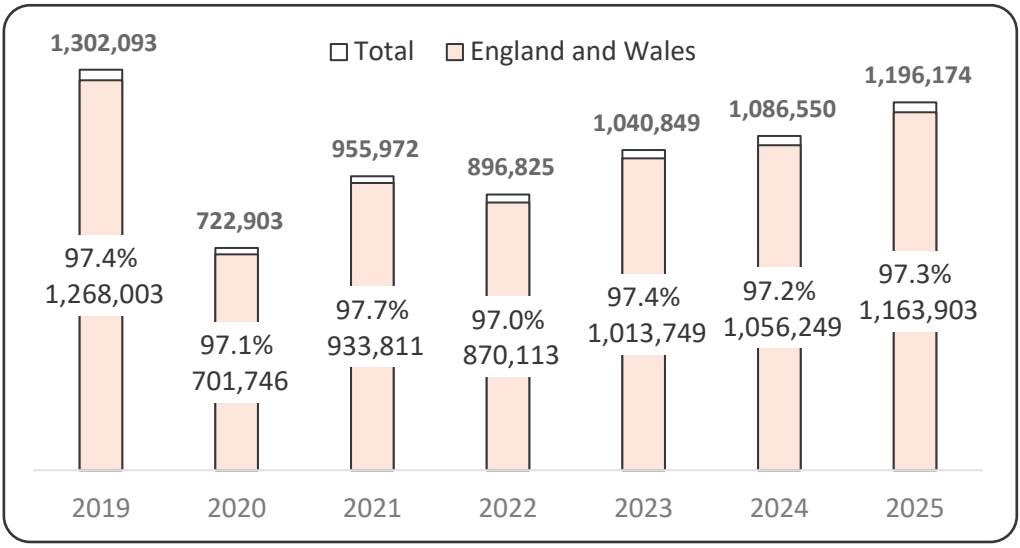


This publication covers statistics from the following six jurisdictions:

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

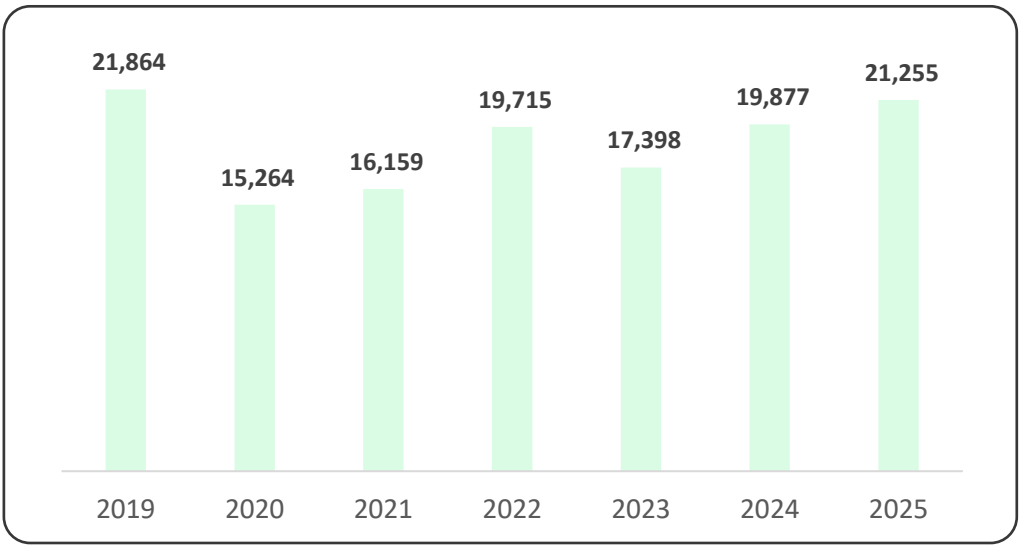
In 2025, 97.3% of new judgments were assigned to England and Wales, making this by far the largest component of the overall dataset.

England and Wales



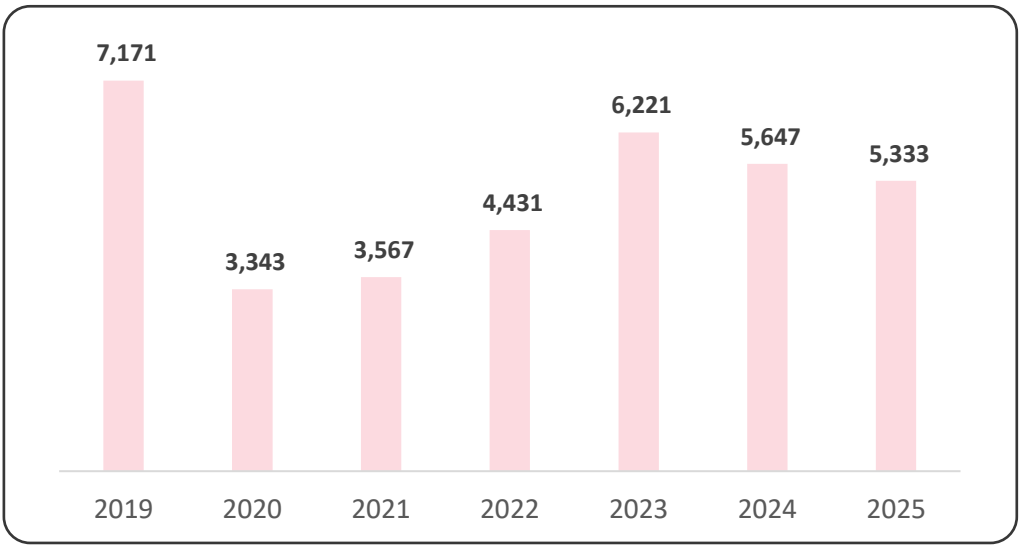
In 2025, the number of new judgments registered in England and Wales increased to 1,163,903, up 10.2% year-on-year from 2024. This increase reinforces the numerical dominance on the Register of England and Wales judgments.

Scotland



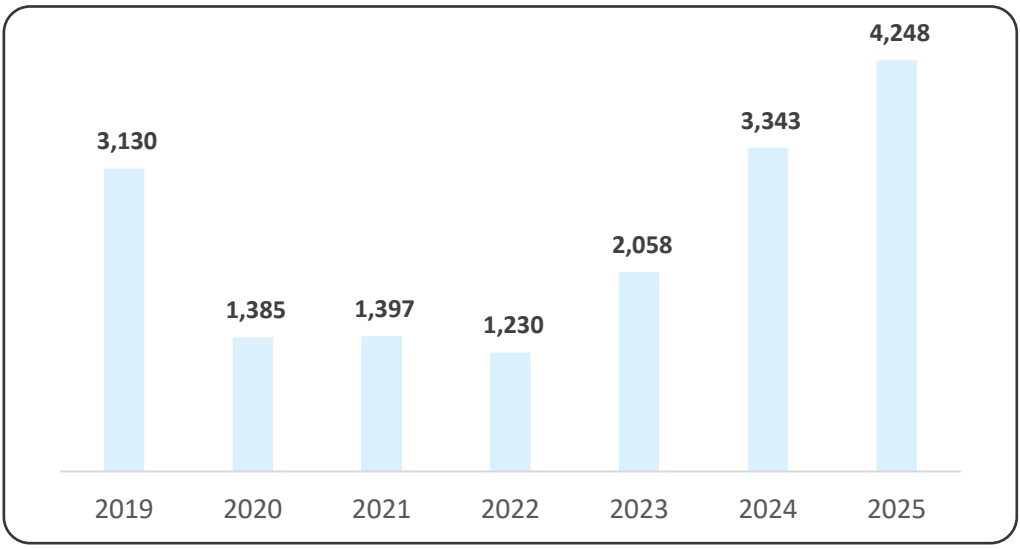
Judgments in Scotland rose to 21,255 in 2025, a 6.9% increase from 2024, continuing a steady post-pandemic recovery and reaching the highest level observed since 2019.

Northern Ireland



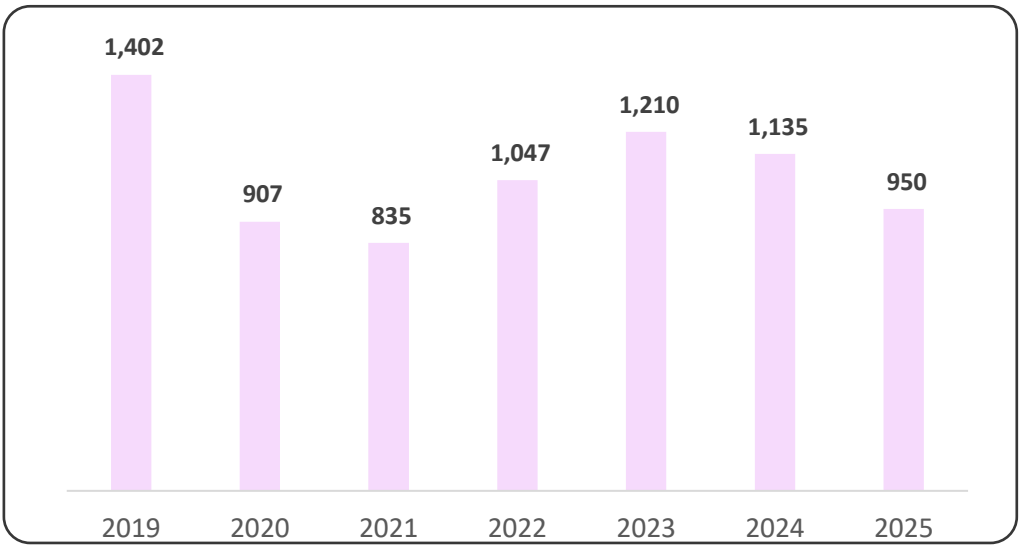
Judgment volumes in Northern Ireland eased slightly in 2025 to 5,333, a 5.6% decrease from 2024.

Republic of Ireland



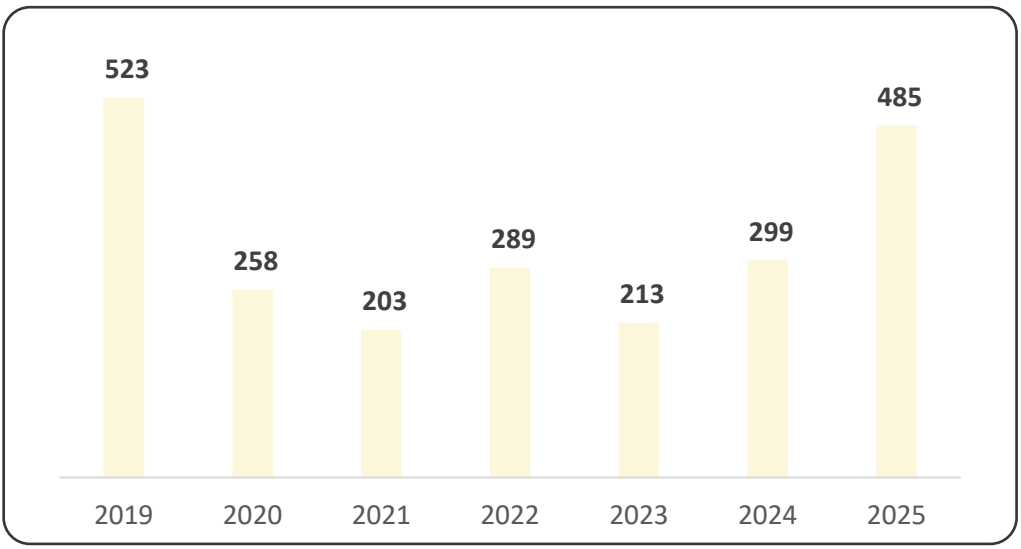
Judgments in the Republic of Ireland more than tripled between 2022 and 2025. In 2025, volumes reached 4,248, up by 27% from 2024.

Jersey



Judgment volumes in Jersey fell to 950 in 2025, a 16.3% decrease from 2024, reversing the more-or-less upward trend seen since 2021.

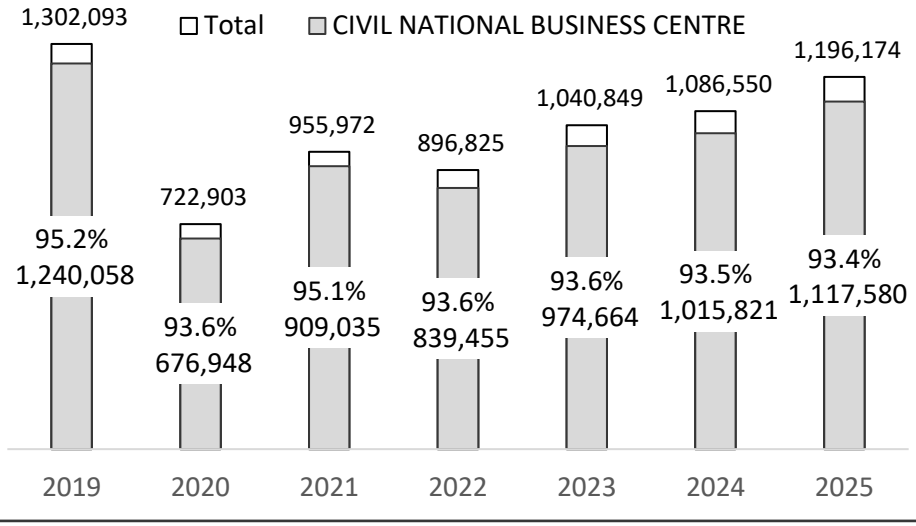
Isle of Man



Judgments in the Isle of Man increased sharply to 485 in 2025, up 62.2% year-on-year, marking the highest level in the recent period although numbers remain low in absolute terms.

Courts

	2025
CIVIL NATIONAL BUSINESS CENTRE	**93.4%, 1,117,580**
THE COUNTY COURT ONLINE	**3.6%, 43,655**
GLASGOW	**0.4%, 5,191**
ROYAL COURTS OF JUSTICE	**0.4%, 4,246**
EDINBURGH	**0.2%, 1,891**
HAMILTON	**0.2%, 1,915**
JERSEY	**0.1%, 950**
KILMARNOCK	**0.1%, 939**
DUNDEE	**0.1%, 949**
*Other	**1.6%, 18,858**



In 2025, 1,117,580 new judgments (93.4%) were registered by the Civil National Business Centre, making it the largest bulk data provider.

**Other - other courts across all jurisdictions.*

CONSUMER

2025 Judgments
1,196,174

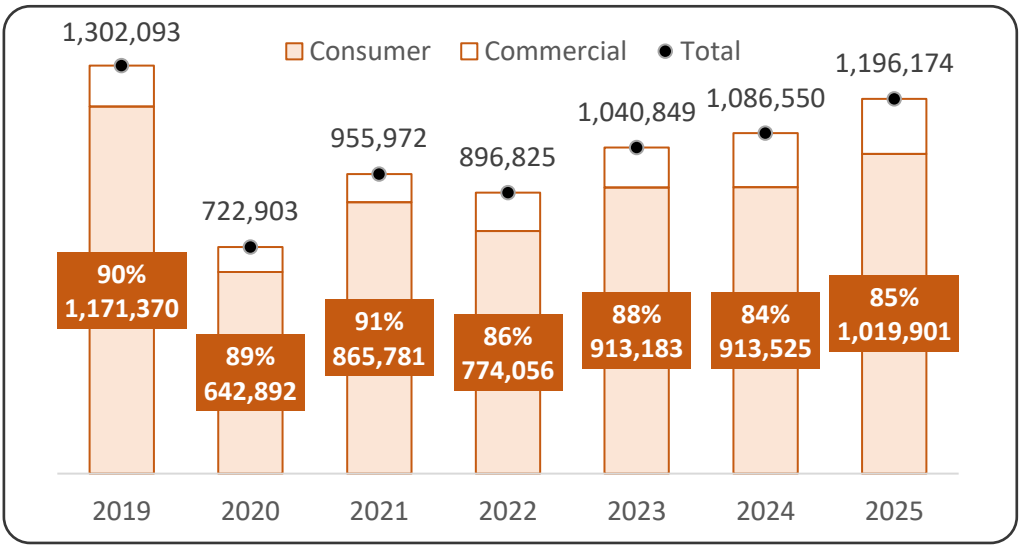
Consumer
1,019,901

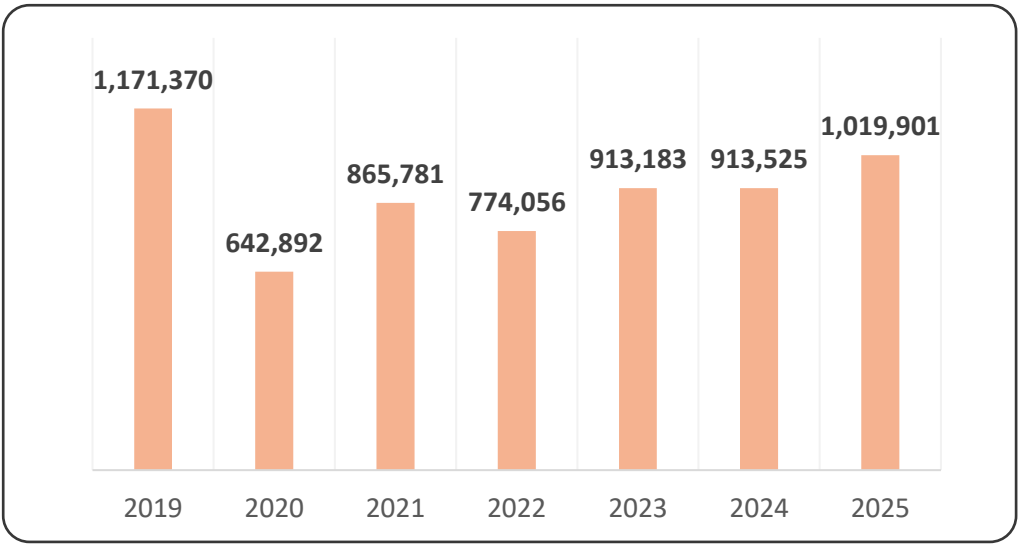
85%

Commercial
176,273

15%

Consumer Judgments by Year

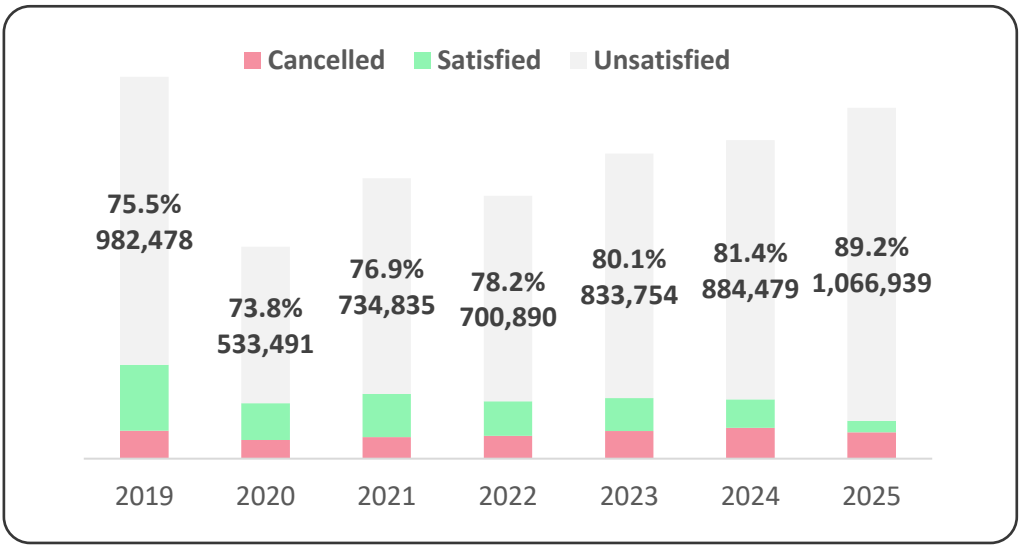




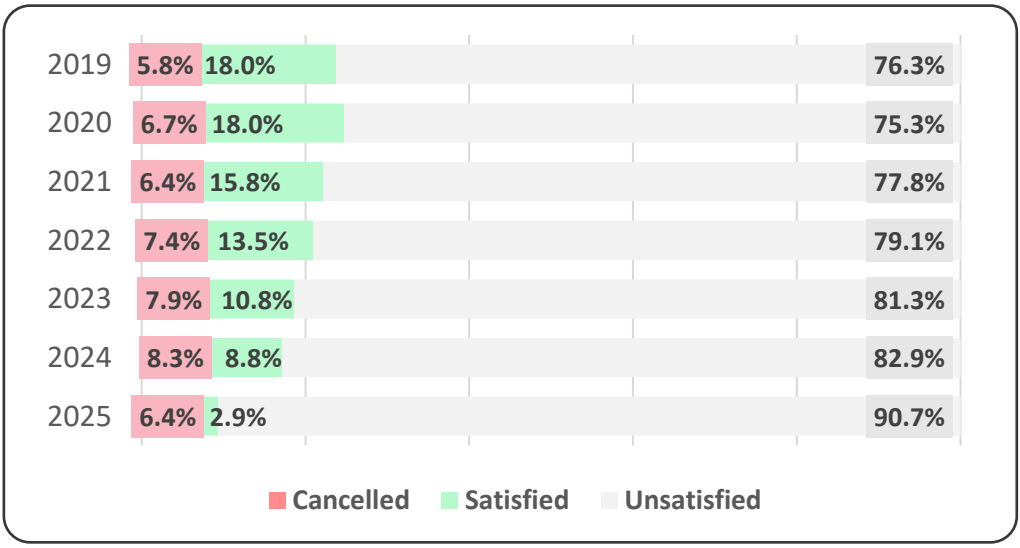
Consumer judgments accounted for 85% of all judgments in 2025, with consumer volumes continuing to drive overall growth despite faster proportional increases in commercial cases in recent years.

The number of new consumer judgments increased to 1,019,901 in 2025, up 11.6% from 2024, continuing the strong post-pandemic recovery and reaching the highest level since 2019.

Consumer: Judgment Status

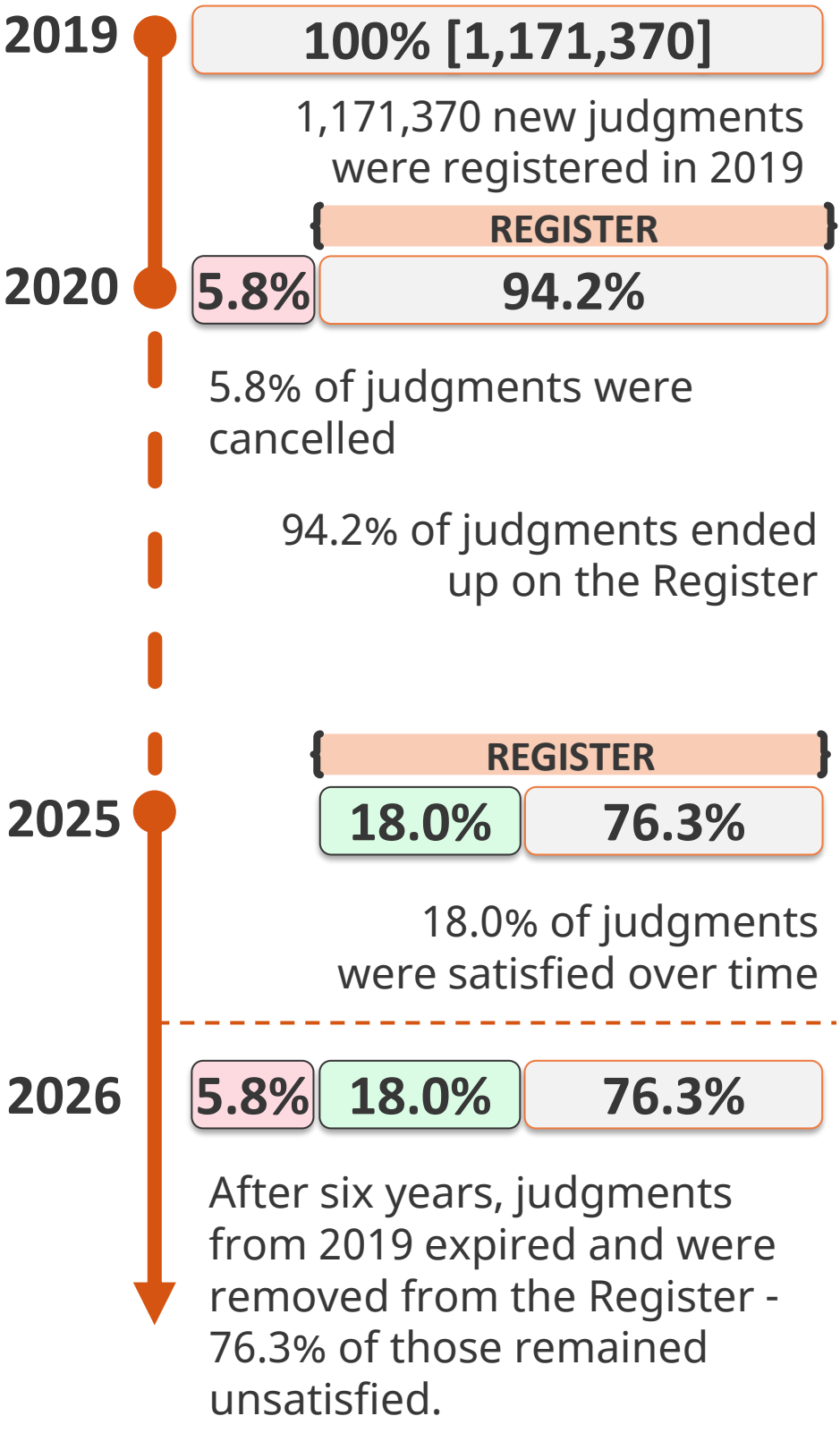


By 2024, consumer cancellation rates increased to 8.3%, up from 7.9% in 2023 and 6.4% in 2021, indicating a gradual rise in early resolution compared with pre-pandemic levels.

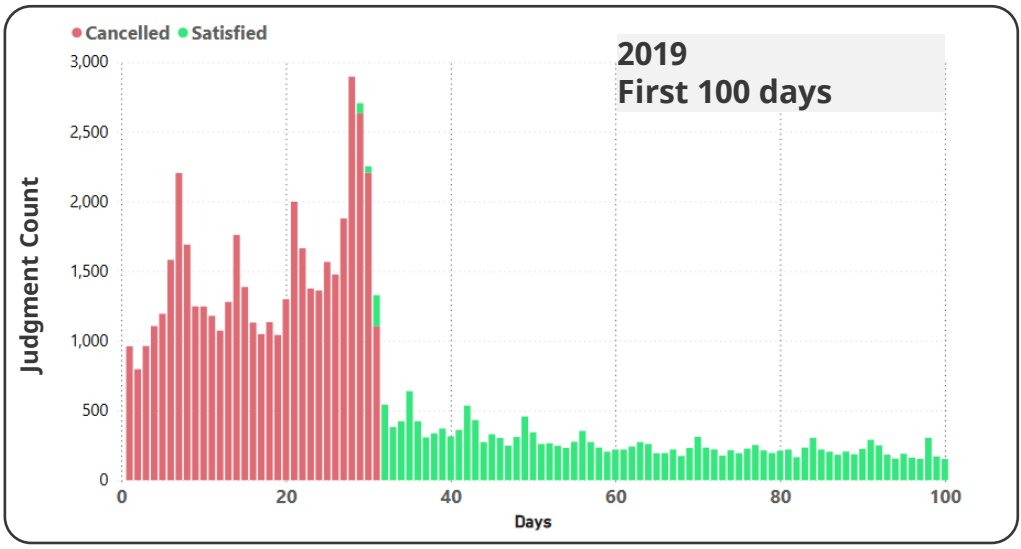


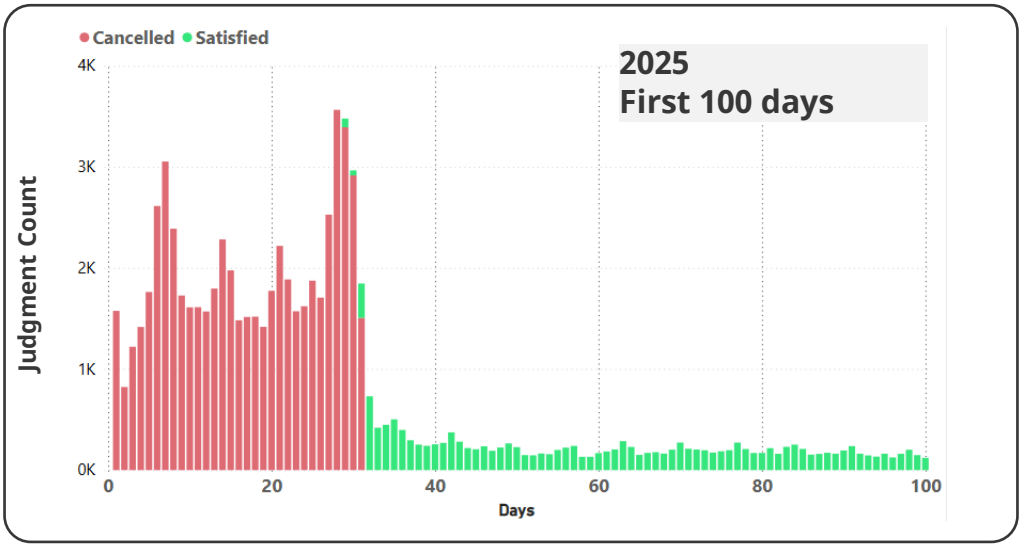
For 2019, 18.0% of consumer judgments were satisfied and 76.3% remained unsatisfied.

2019 Consumer Judgments Lifecycle



2019 Satisfied and Cancelled





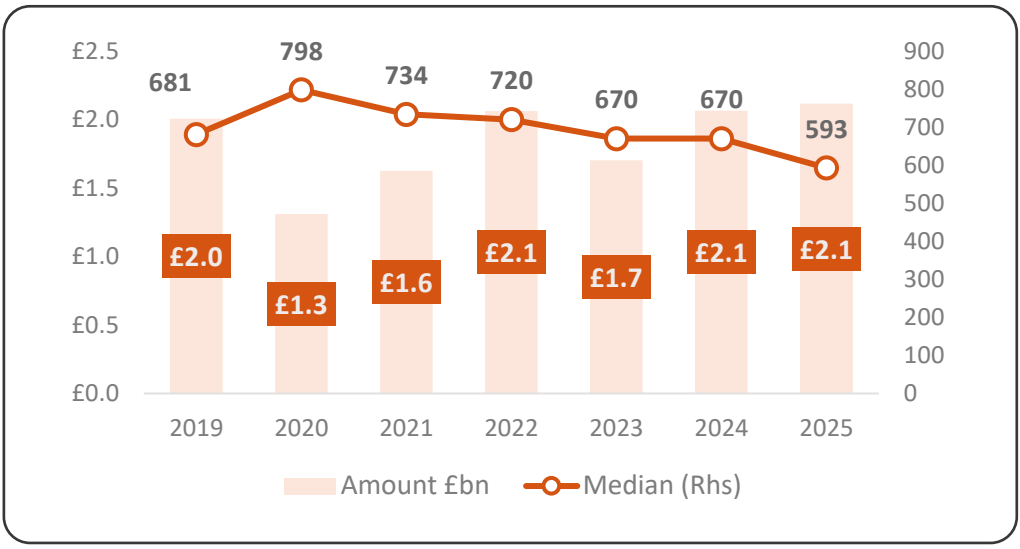
The peak time for a consumer judgment cancellation in 2025 was 28 days after registration. Whilst 2019 saw a similar pattern, numbers were higher in 2025.

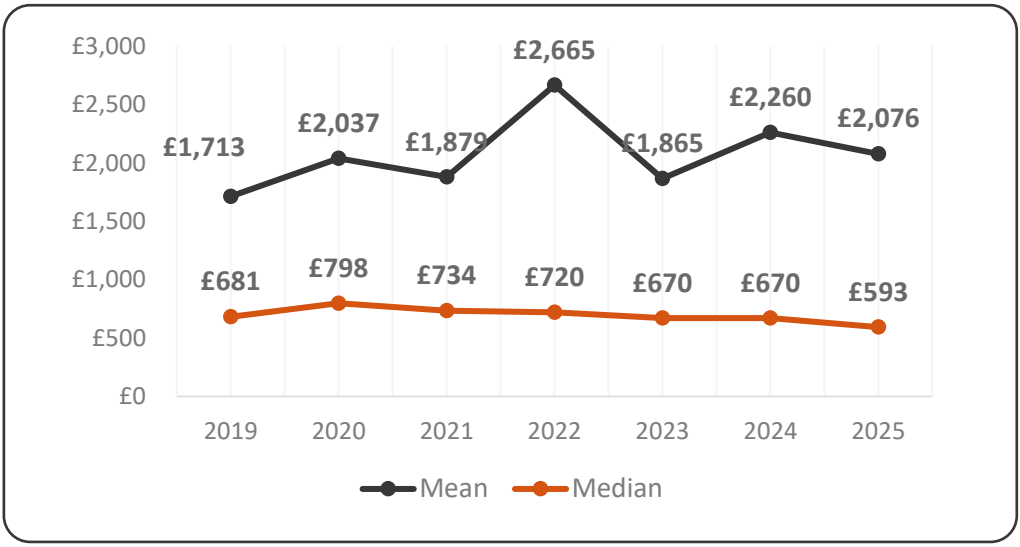
Consumer judgments in 2025 were cancelled on average in 17 days.

Half of satisfied consumer judgments from 2019 were satisfied within 702 days.

Both measures indicate that consumers put less effort into or are less able to resolve judgments early.

Value of Consumer Judgments



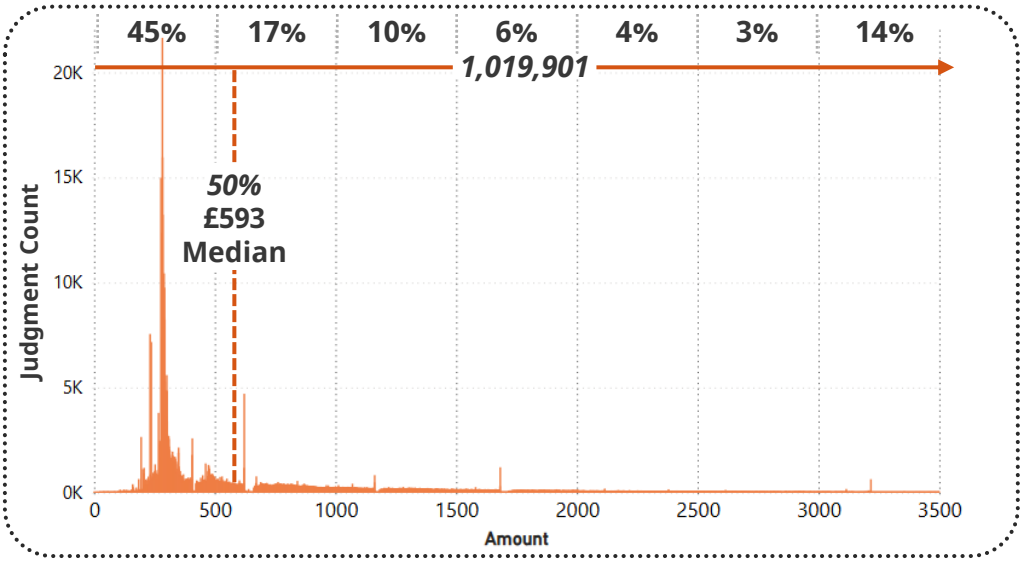


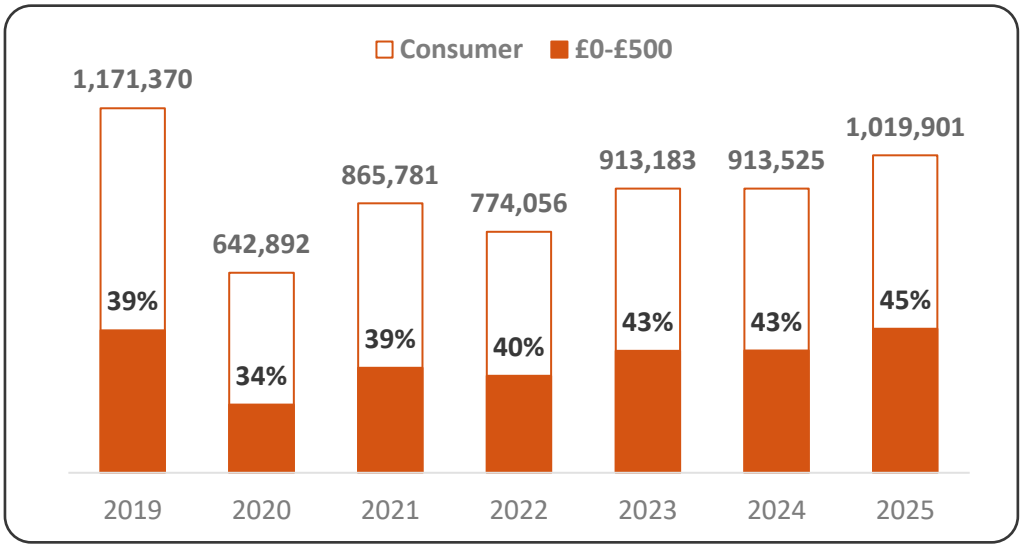
Total judgment value increased to £2.12bn in 2025, up 2.5% year-on-year, while the median value fell to £593 (-11.5%), indicating continued growth driven by volume rather than higher typical judgment sizes.

The mean value declined to £2,076 in 2025 (-8.1%), while the median continued to fall, reinforcing the shift toward smaller-value judgments dominating new activity.

Median value is steadily dropping, indicating an increase in small-value judgments.

Value of Consumer Judgments



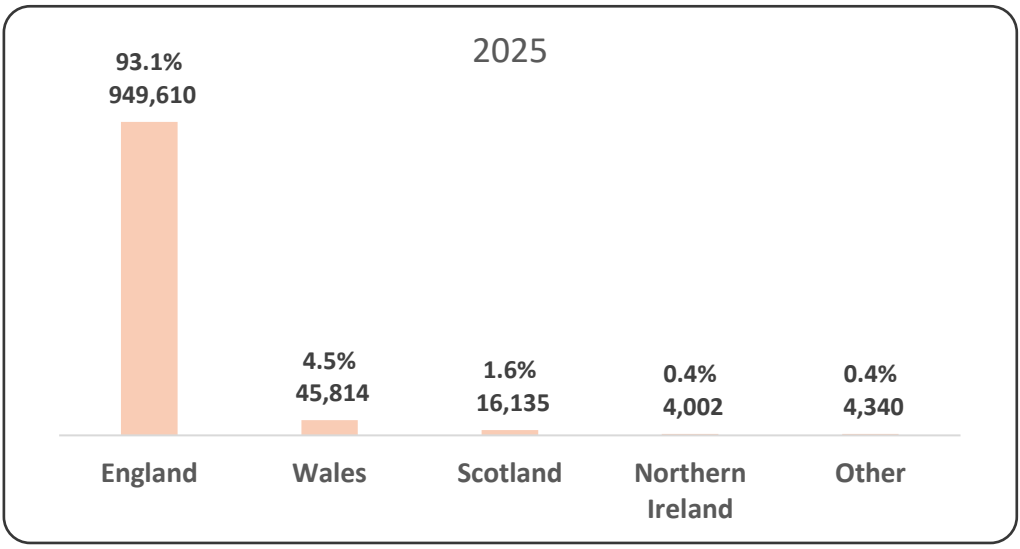


The median consumer judgment in 2025 was £593. Judgments below **£500** made up 45% of the total of judgments.

The distribution reveals a pronounced concentration of consumer judgments at around £280, creating a sharp peak in the graph that far exceeds the levels observed at other values.

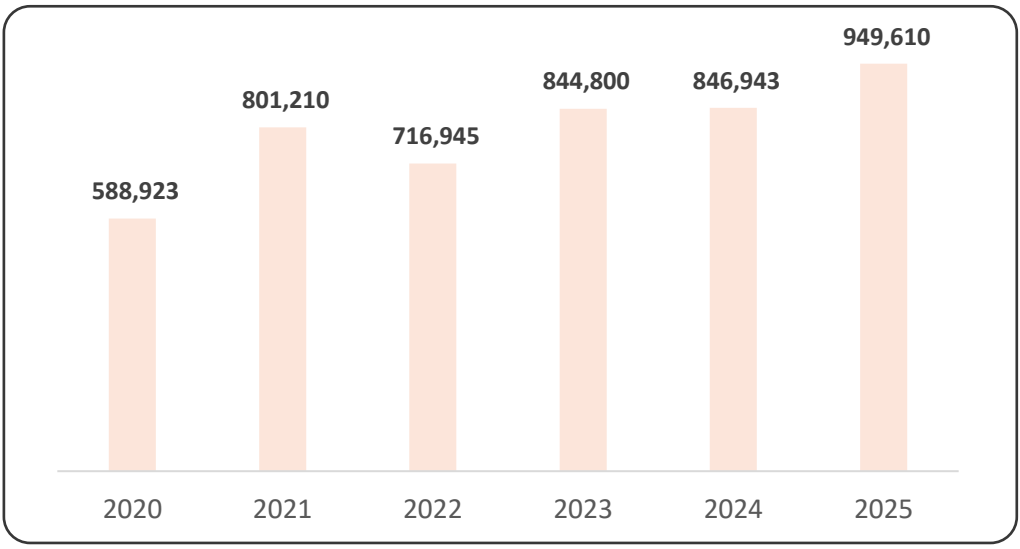
Consumer: Countries

Consumer Judgments: 2025



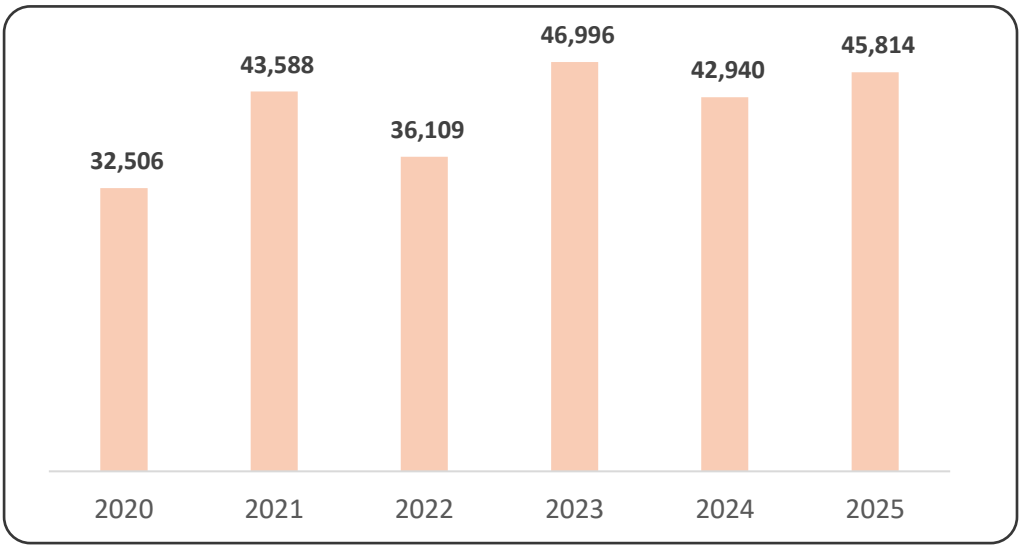
In 2025, England accounted for 949,610 consumer judgments (93%), while Wales recorded 45,814 (4.5%), Scotland 16,135 (1.6%), and Northern Ireland 4,002 (0.4%), highlighting the strong geographic concentration of consumer judgments in England.

Consumer: England



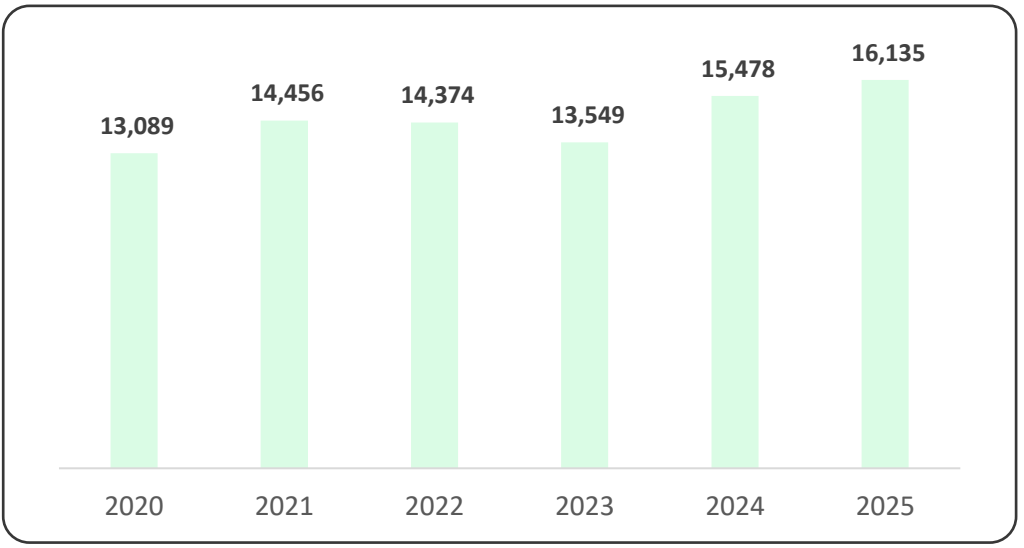
Consumer judgments in England rose to 949,610 in 2025, an increase of 12.1% year-on-year, marking the highest level in the series and confirming strong growth following the plateau seen in 2023–2024.

Consumer: Wales



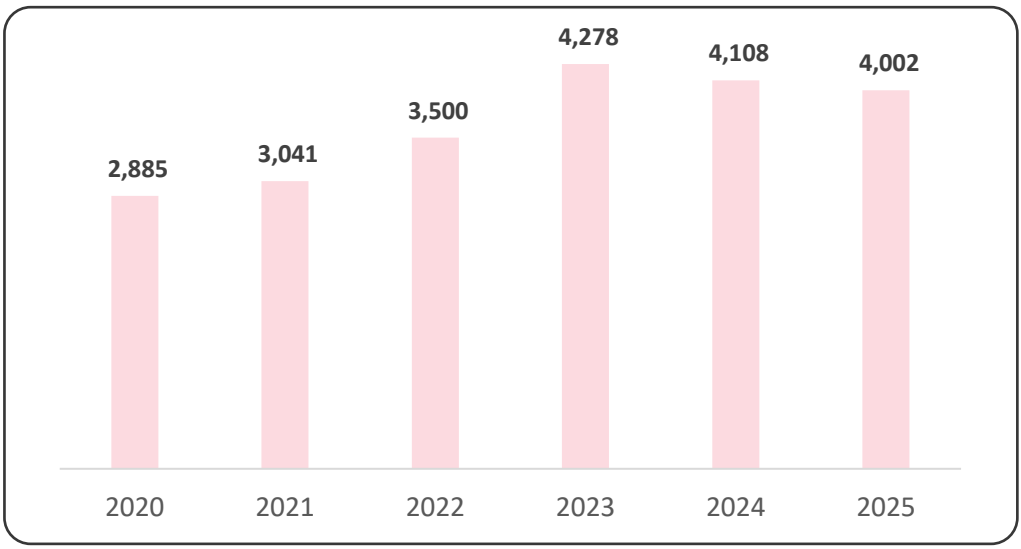
Judgment volumes in Wales increased to 45,814 in 2025, up 6.7% from 2024, continuing the upward trend observed since 2022.

Consumer: Scotland



Consumer judgments in Scotland increased to 16,135 in 2025, up 4.2% year-on-year, continuing a gradual upward trend and reaching the highest level since 2020.

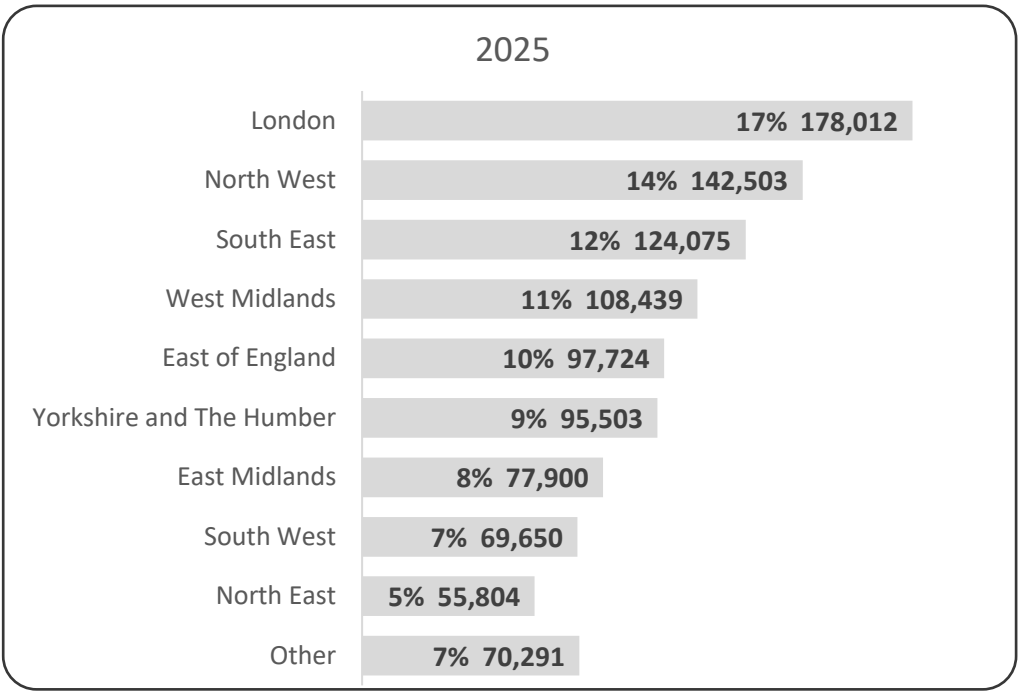
Consumer: Northern Ireland



Consumer judgments in Northern Ireland edged down to 4,002 in 2025, a 2.6% decrease from 2024, indicating broadly stable volumes following recent post-pandemic growth.

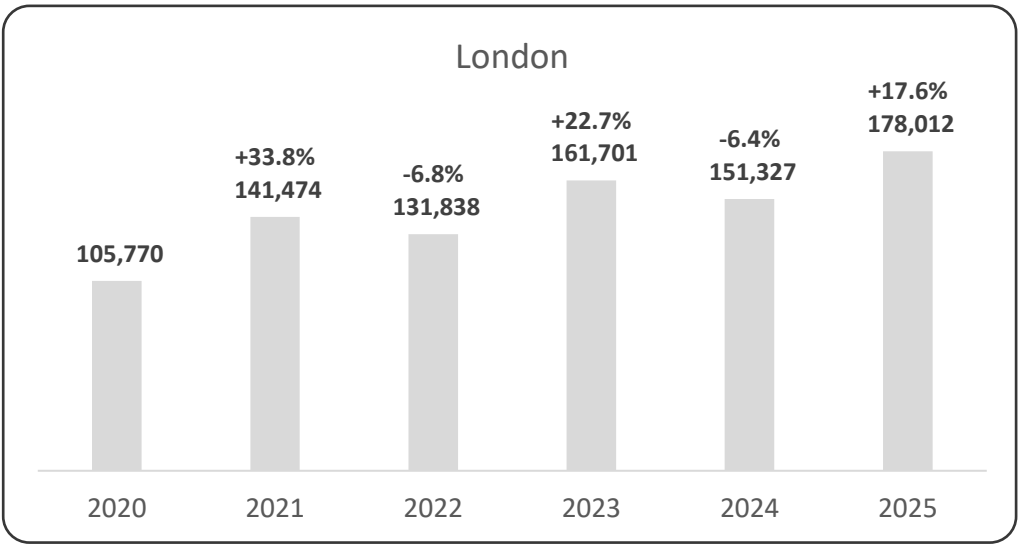
Consumer: England: Regions

New Consumer Judgments 2025



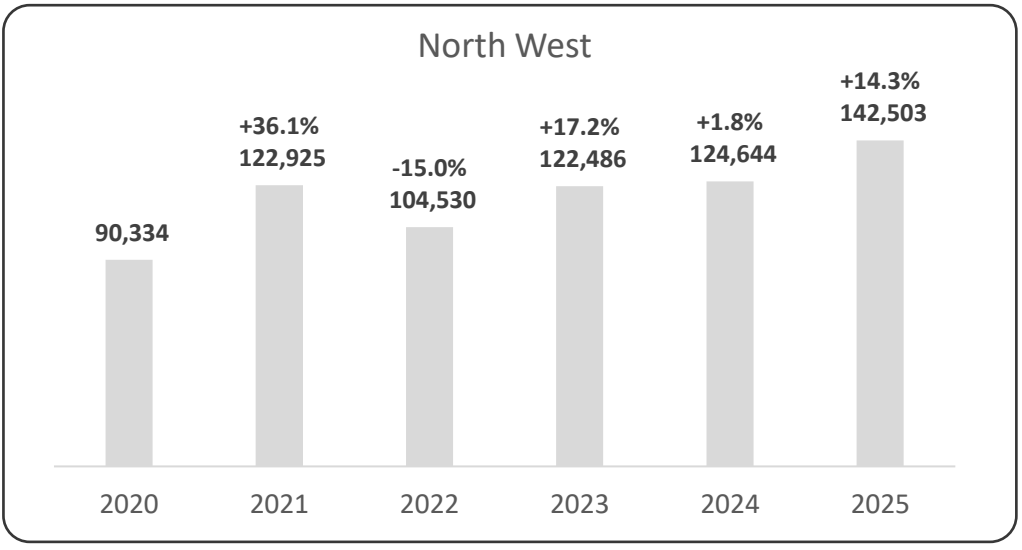
In 2025, London accounted for 17% of all consumer judgments (178,012 cases), the largest regional share. The North West (142,503) and South East (124,075) followed, highlighting a strong concentration of consumer judgment activity in major population and economic centres.

Consumer: London



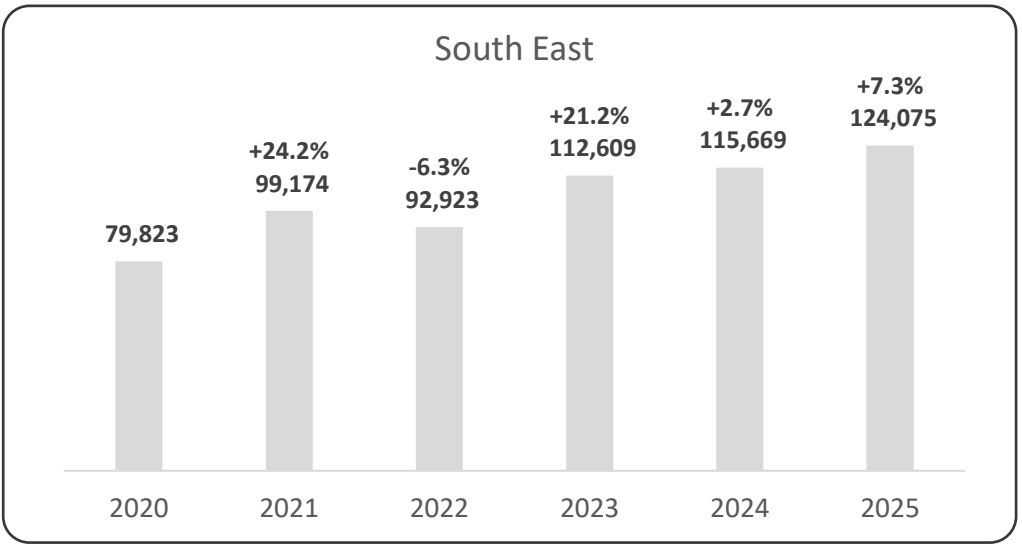
London recorded 178,012 consumer judgments in 2025, a 17.6% year-on-year increase, accounting for the largest regional contribution to consumer judgments.

Consumer: North West



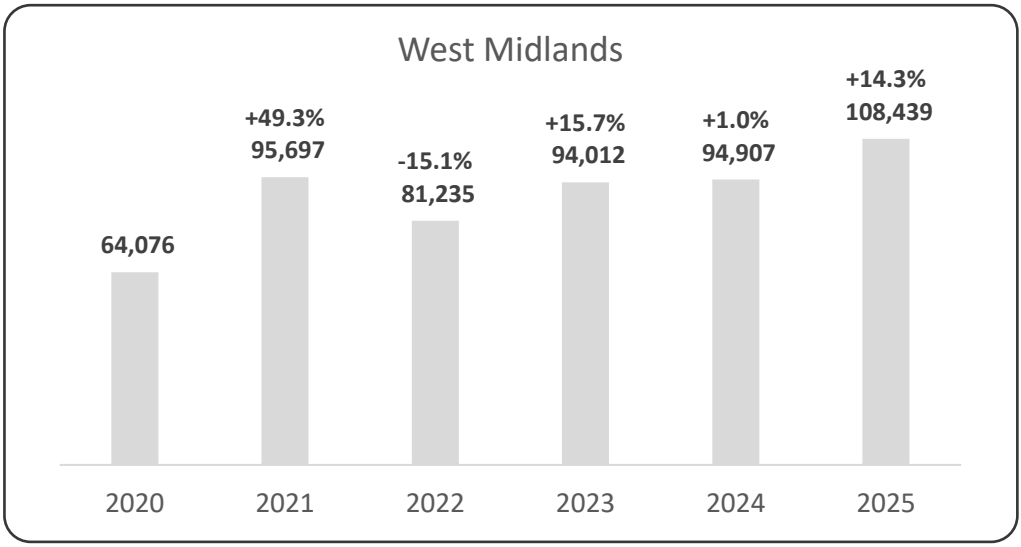
Consumer judgments in the North West rose to 142,503 in 2025, up 14.3% from 2024, reaching the highest level in the period.

Consumer: South East



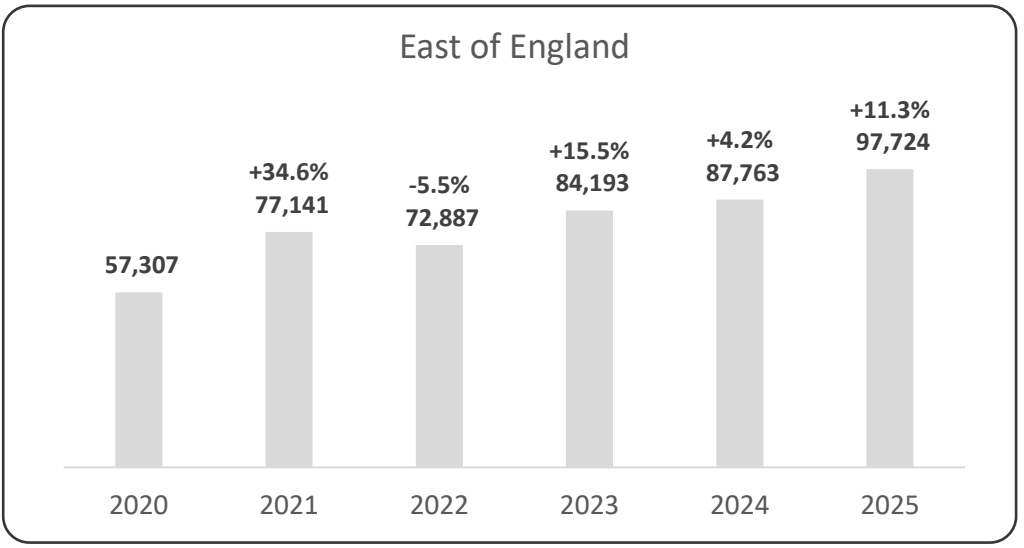
Judgments in the South East increased to 124,075 in 2025, up 7.3% year-on-year, continuing steady growth and reaching a new post-pandemic high.

Consumer: West Midlands



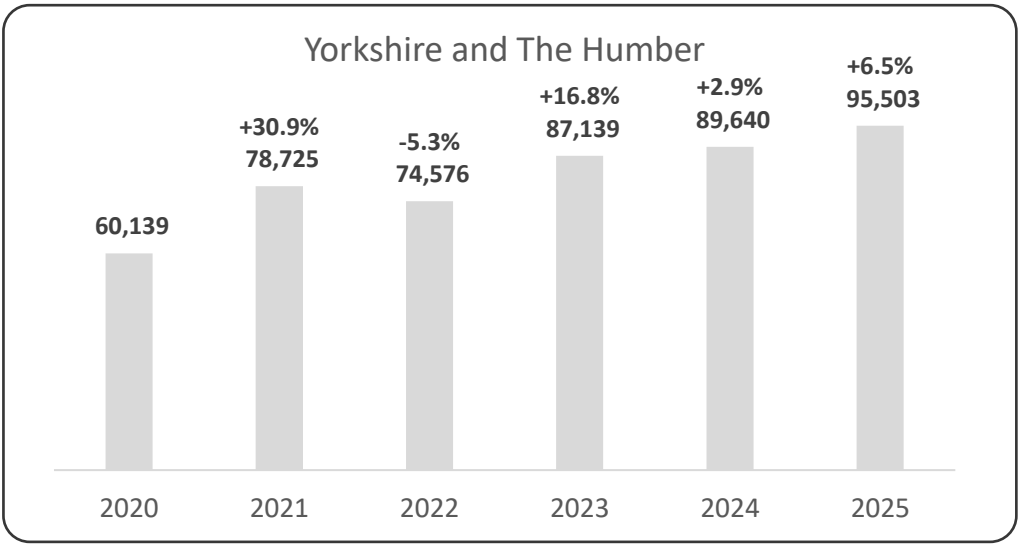
Consumer judgments in the West Midlands rose to 108,439 in 2025, a 14.3% increase from 2024, marking a strong acceleration and the highest level observed in the period.

Consumer: East of England



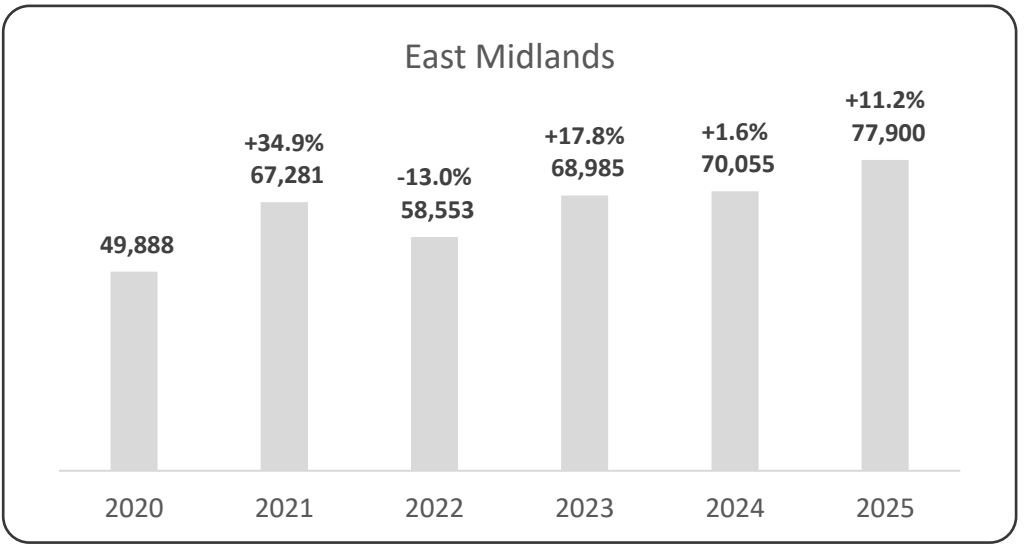
Judgment volumes grew to 97,724 in 2025, an 11.4% increase from 2024, marking one of the stronger regional growth rates in the latest year.

Consumer: Yorkshire and The Humber



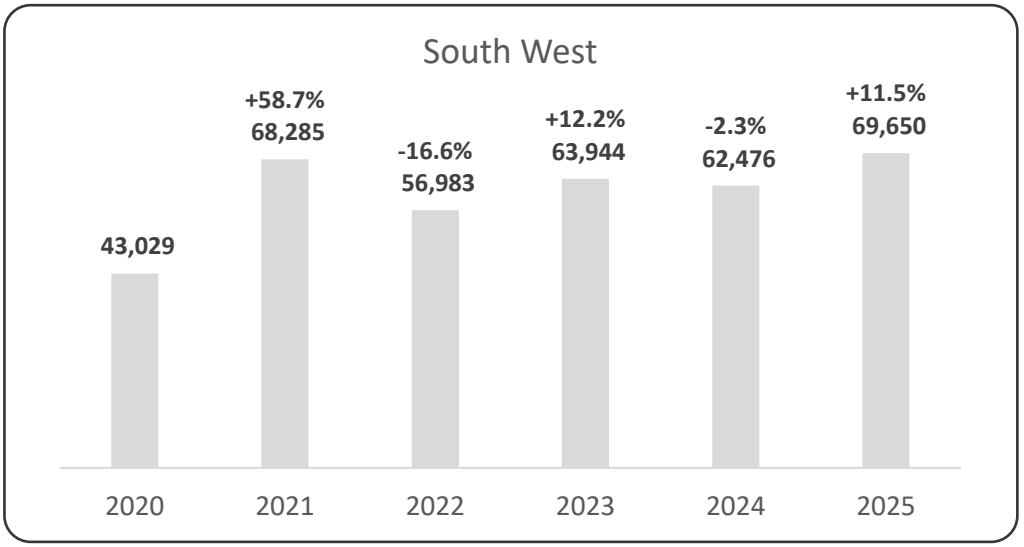
Consumer judgments increased to 95,503 in 2025, up 6.5% year-on-year from 2024, continuing a steady post-pandemic rise.

Consumer: East Midlands



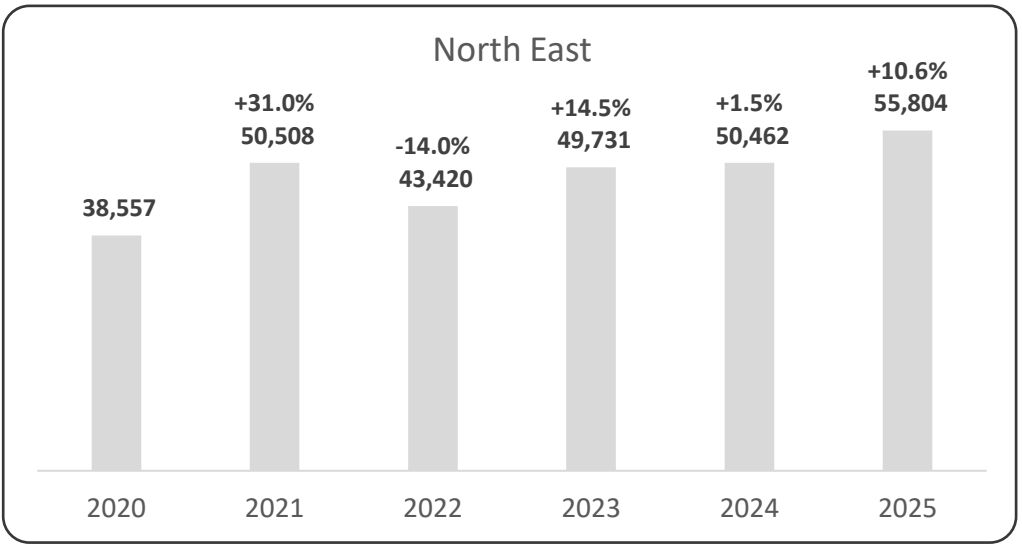
Consumer judgments in the East Midlands increased to 77,900 in 2025, up 11.2% year-on-year, continuing steady post-pandemic growth.

Consumer: South West



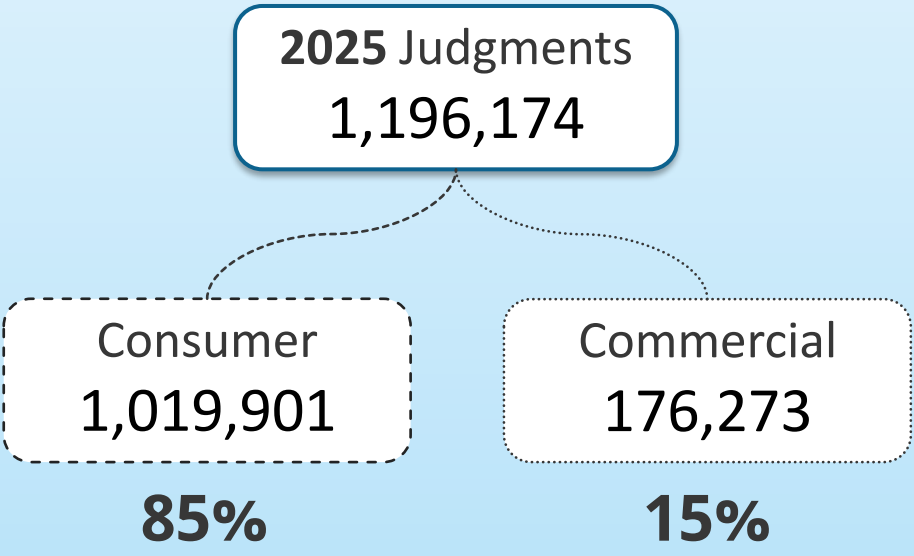
Judgment volumes in the South West rose to 69,650 in 2025, an 11.5% increase from 2024, reaching the highest level observed in the period.

Consumer: North East

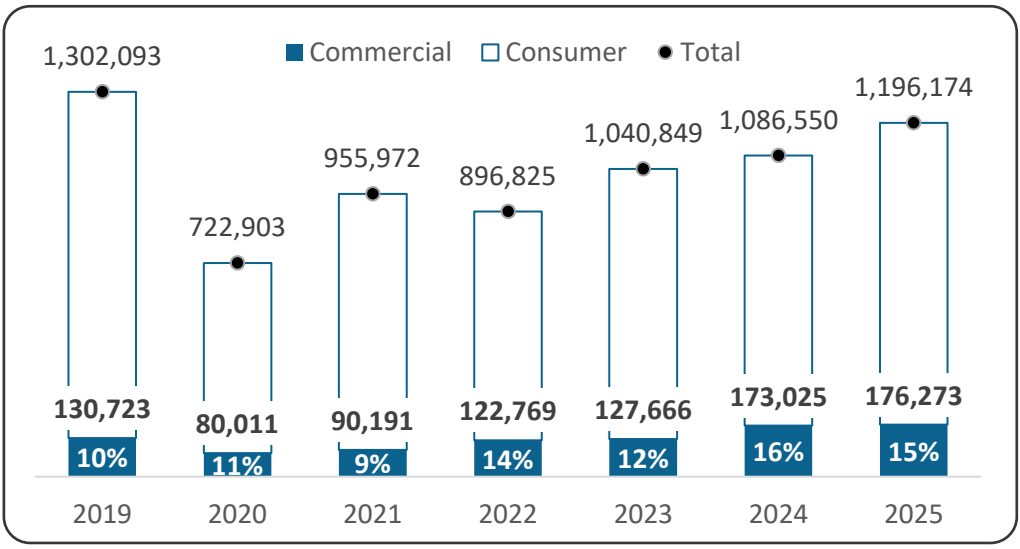


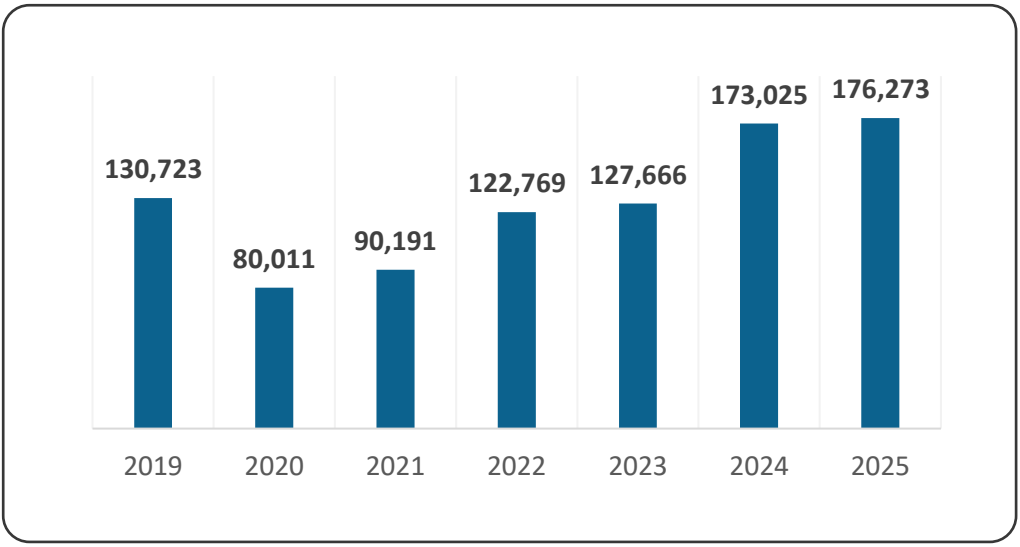
Consumer judgment volumes in the North East increased to 55,804 in 2025, up 10.6% year-on-year from 2024, continuing the post-pandemic upward trend and reaching the highest level observed in the series.

COMMERCIAL


2025 Judgments
1,196,174
Consumer
1,019,901
Commercial
176,273
85%
15%

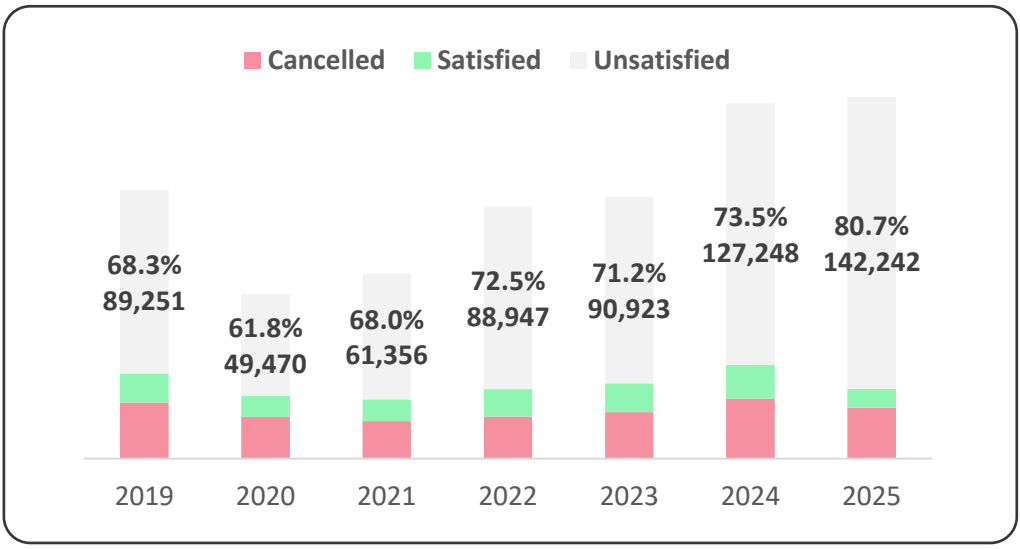
Commercial Judgments by Year



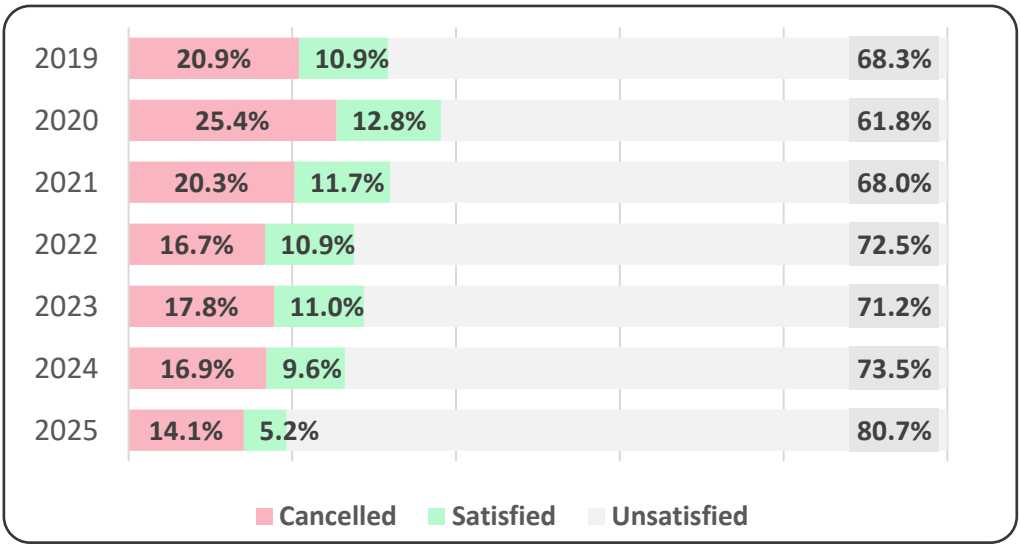


The number of new commercial judgments increased to 176,273 in 2025, up 1.9% from 2024. This marks a continued, though slowing, rate of growth when compared with the sharp increase seen in the earlier post-pandemic years. Despite the faster proportional growth of commercial judgments in 2025, consumer judgments continue to account for 85% of cases.

Commercial: Judgment Status

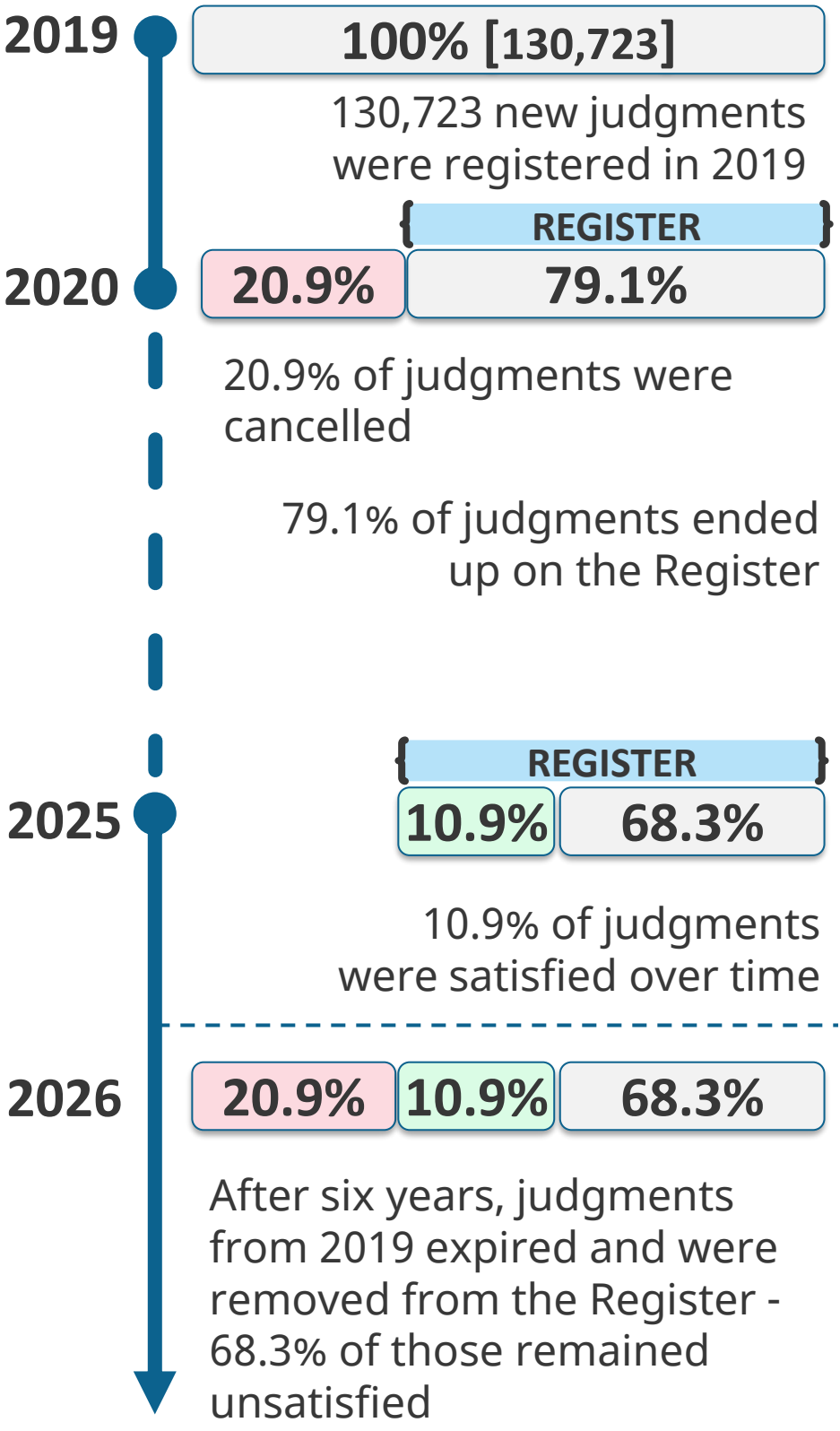


Commercial cancellation rates peaked in 2020 and have declined steadily since, falling to 16.9% in 2024, indicating reduced early annulments among newly registered judgments in recent years.

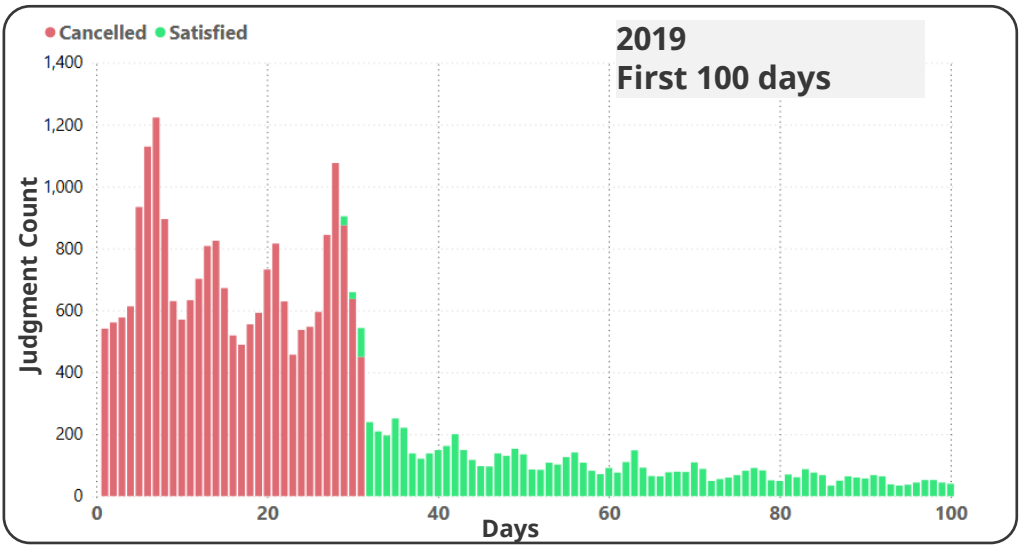


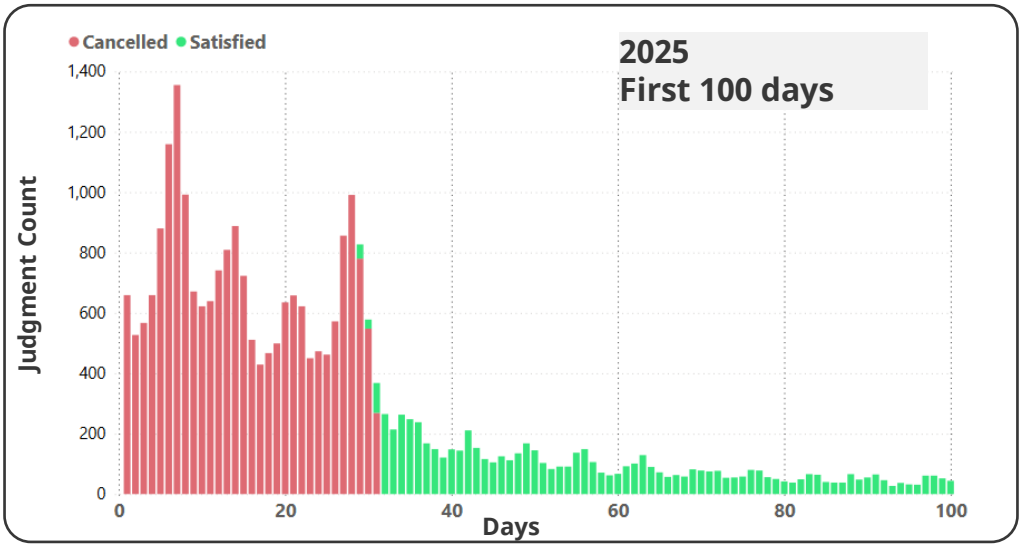
For the fully matured 2019 cohort, 10.9% of commercial judgments were satisfied, while 68.3% remained unsatisfied after six years, showing that the majority of commercial judgments are never resolved within the Register lifecycle.

2019 Commercial Judgments Lifecycle



2019 Satisfied and Cancelled





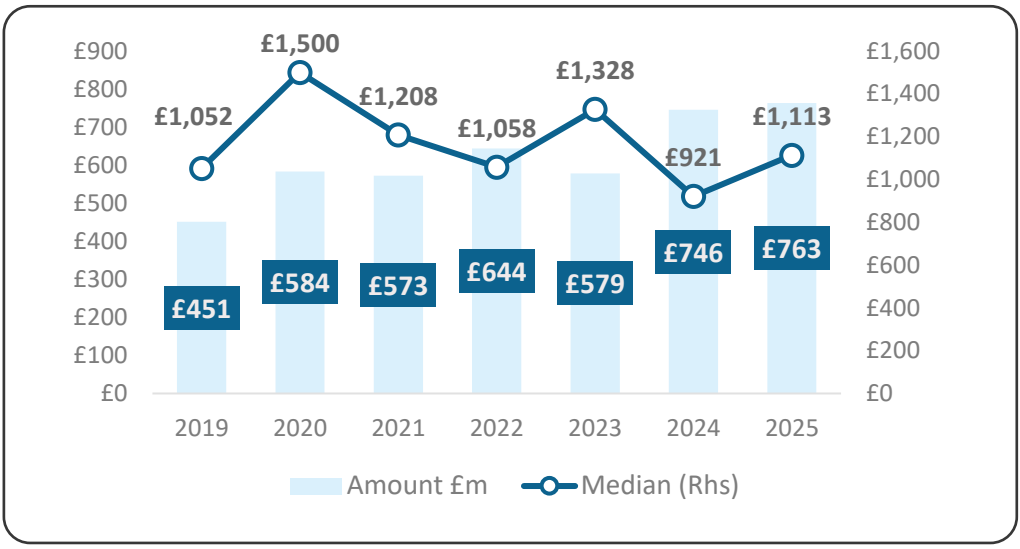
Commercial judgments have cancellation peaks on day seven after the judgment day. This is more pronounced in 2025 than it was in 2019.

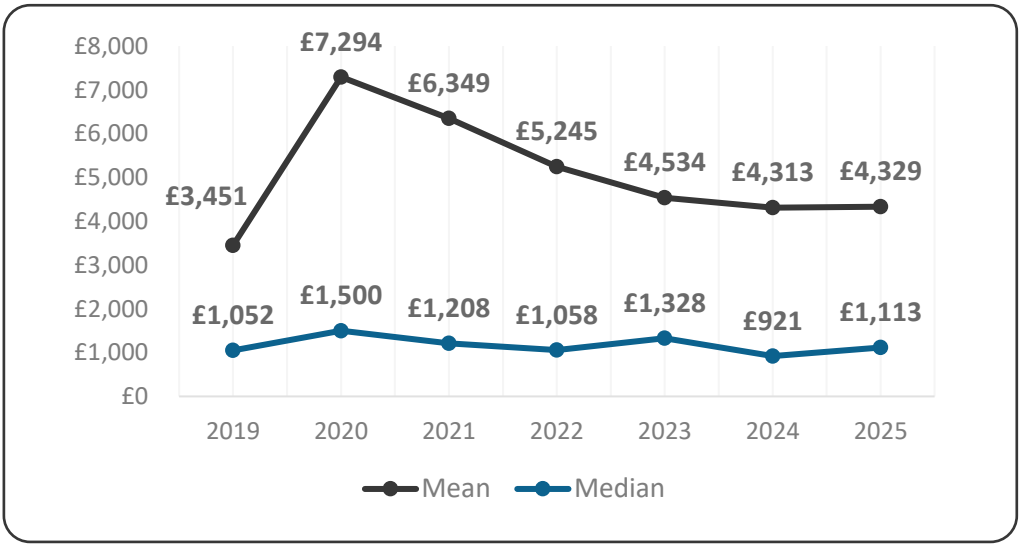
Cancellations of commercial judgments happen, on average, within 15 days of the judgment occurring.

Half of the commercial judgments from 2019 were satisfied within first 106 days.

Both measures indicate that commercial entities put more effort into early resolution of judgments or find early resolution easier.

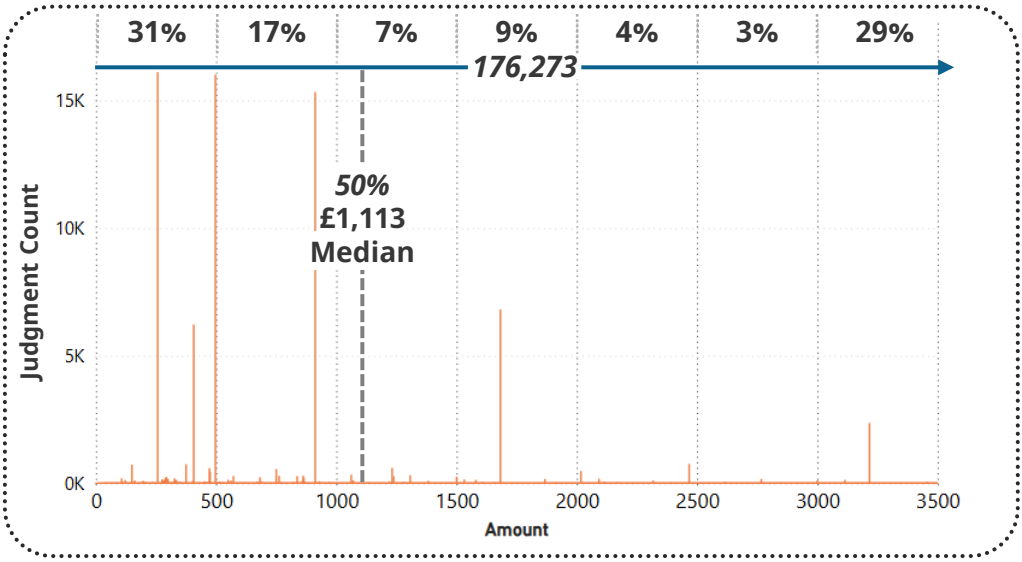
Value of Commercial Judgments

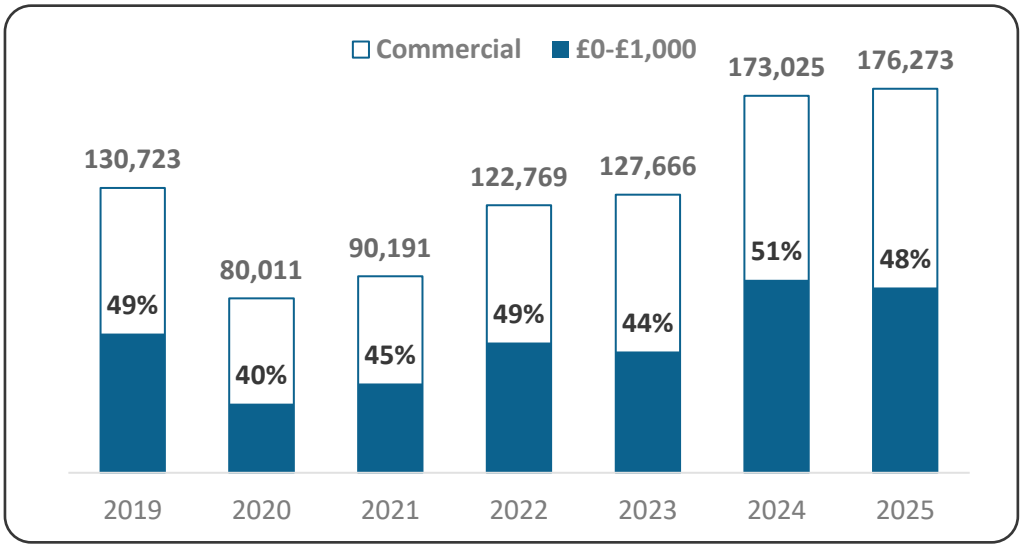




Annual commercial judgment activity shows a clear upward trajectory in overall value. The median judgment value remains relatively stable, fluctuating within a narrow band between £921 and £1,500. This stability indicates that the typical case size has not materially shifted, and the core distribution of commercial judgments remains consistent year to year. Occasional high-value cases skew the average but do not reflect broader market behaviour.

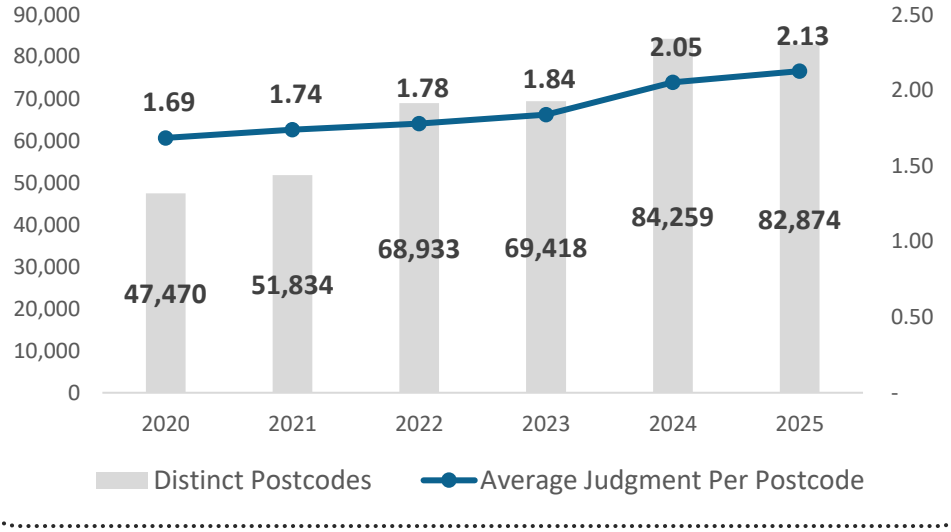
Value of Commercial Judgments

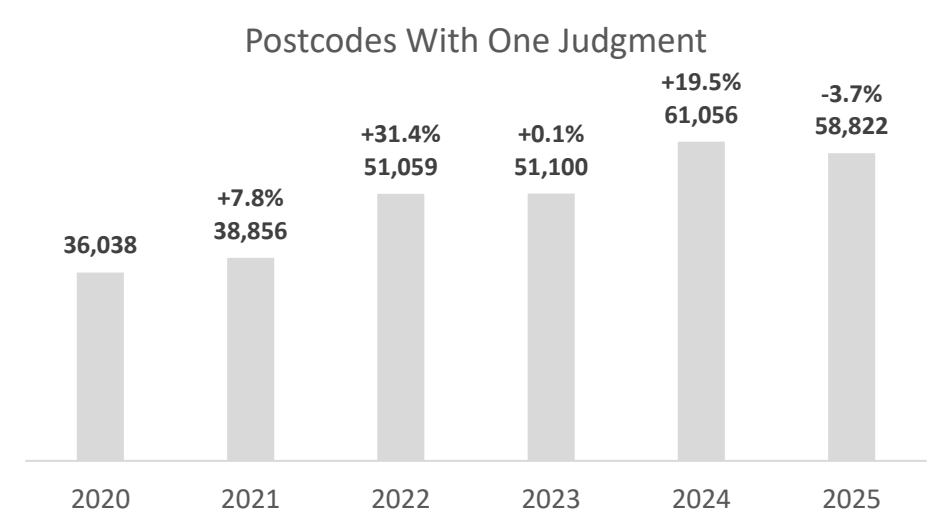




The median commercial judgment in 2025 was £1,115. Judgments below £1,000 made up 48% of total judgments. It is evident from the graph above that commercial values are dominated by a few high frequency amounts such as £297, £497, and £912.

Commercial: Distinct Postcodes



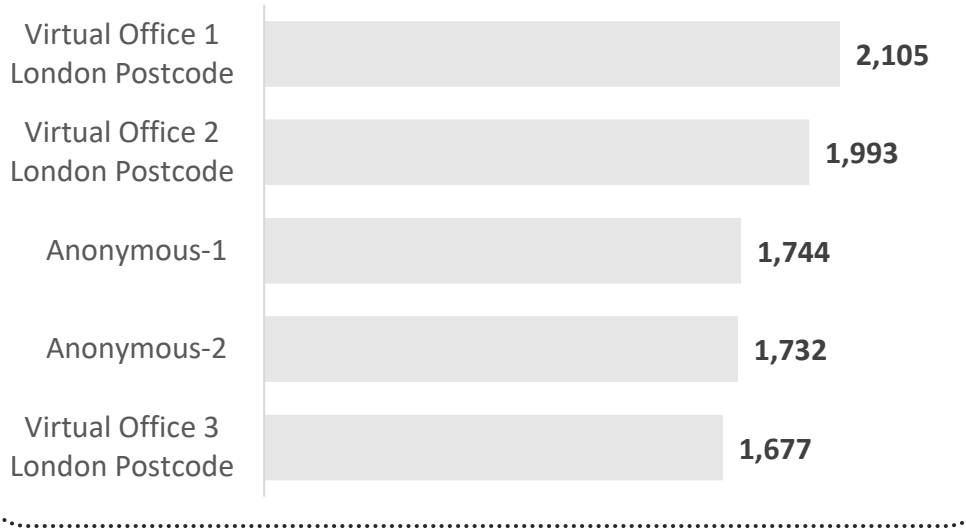


The number of unique postcodes involved in commercial judgments is expanding. However, commercial judgments are increasing at a faster rate than postcode coverage, which means repeat judgments within the same areas are becoming more common.

The proportion of postcodes with only a single commercial judgment has been increasing but declined slightly in 2025.

We use full unit postcodes (e.g., EC1M 6EB). UK has ~1.7m unit postcodes; charts include only postcodes present in the judgments database.
A high count of single-judgment postcodes signals broad geographic dispersion, not just hotspots.

Commercial Postcodes 2025



On the other side of the spectrum, there are postcodes with hundreds of commercial judgments. Virtual offices dominate this landscape. However, high volumes reflect registered office concentration rather than necessarily local economic distress.

Postcodes with hundreds of commercial judgments are typically virtual offices or multi-tenant buildings. High judgment counts reflect registered office concentration rather than local distress.
We'll use "Virtual Office London 1/2/3" and "Anonymous 1/2" to balance clarity with commercial sensitivity.

Data Analyst Comments

i. The report uses data from the Register observed on 5th January 2026, prior to 11AM.

ii. 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.

iii. The flow of judgments is determined based on the date they are entered (inserted) 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 2026 could have a judgment date from as far back as 2020. While a judgment inserted in the Register in 2026 is categorised under that year, its actual judgment date may fall in 2020.

iv. 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. This includes judgments satisfied within the same calendar month and any other adjustments involving the addition or removal of records.

v. 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.

vi. 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 December 30, 2025 (€1 = £0.8731).

vii. Term working days refers to the assumption that there are 253 working days in a year.

viii. Lifecycle charts track a single judgment year (e.g., 2019) at later checkpoints (e.g., 2020, 2025). When we show “2019 in 2020”, we report the status of the 2019 cohort as observed in 2020 - not the literal moment each judgment entered the Register. Most judgments reach the Register within about a month unless cancelled.

ix. “First 100 days” is a readability window to show the early surge (e.g., Day-7 and Day-28 cancellation peaks). Without it, the six-year scale compresses important patterns.

x. 2025 cancellation rates are provisional because late-2025 judgments can cancel within one month of the judgment date, and some were still in that window when the data for this report was extracted (5 Jan 2026).

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.

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