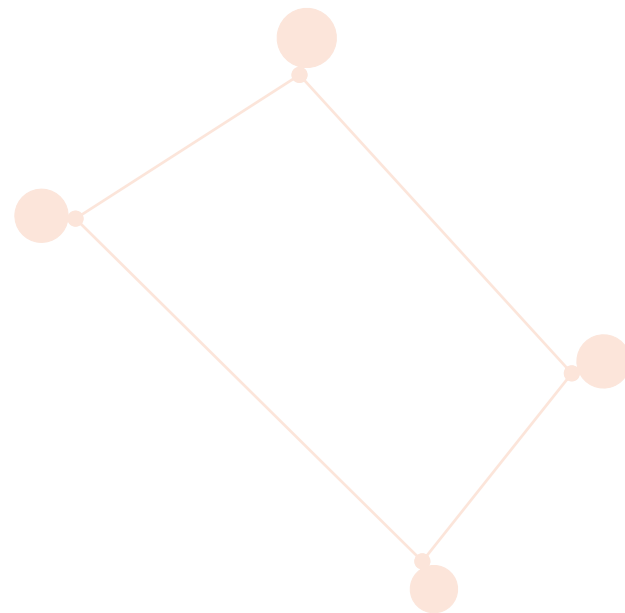


Q3 2026 Quarterly Statistics Book

Public Data for Public Good

October 2026

 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



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



Enable better data-driven decisions

Our 'live' data on monetary judgments (including CCJs) supports millions of lending and credit decisions in the British Isles & Ireland every year and can be used to identify trends, including the current economic and social realities for those in the most vulnerable situations. It even creates usable credit metrics through the absence of a judgment record.

As a not-for-profit company which doesn't cost the government or taxpayer 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 the economy, empower consumers and enable good business decisions.

Methodologically, the data in this report reflect records received over the previous 6 years. Analysis is undertaken each quarter and published in these reports. Seasonal variations affecting the workload of the courts and differing economic conditions may have an impact on the statistics and the variations between periods. Where there are factors known to have influenced the volume or value of the statistics in this report these are commented on.

Summary

362,770 total new judgments were added to the Register in Q3 2026; the number of records on the Register increased to **5,882,681**, a rise of **3.7%** since the end of Q2 2026.

England and Wales contributed **97.8%** of total new judgments in Q3 2026; **354,751** total new judgments were registered in England and Wales in Q3 2026 with the total value of **£761mn**. Consumer judgments continued to drive activity, accounting for nearly **89%** of total new cases in England and Wales.

315,250 new consumer judgments were recorded in England and Wales in Q3 2026, **2.1%** fewer than the previous quarter and **13.0%** more than Q3 2025. Consumer judgments in England and Wales remain heavily skewed toward lower-value judgments, with **45%** below **£500**.

39,501 new commercial judgments were recorded in England and Wales in Q3 2026, **2.7%** fewer than the previous quarter and **4.9%** more than Q3 2025.

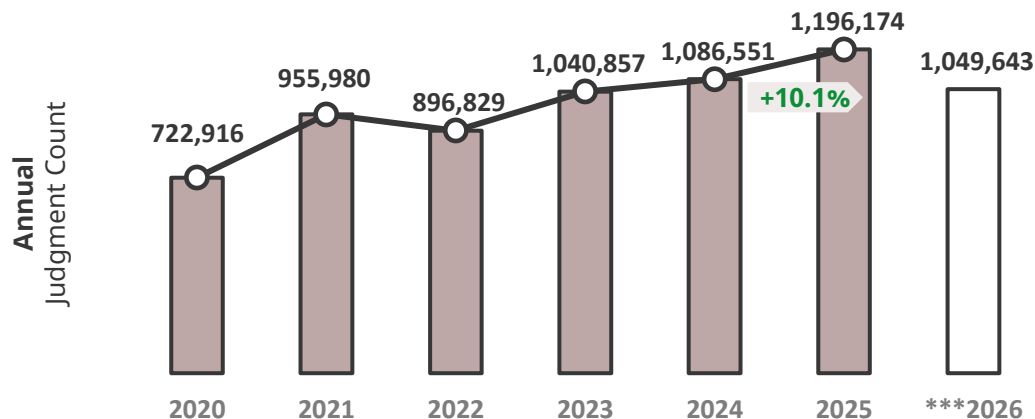
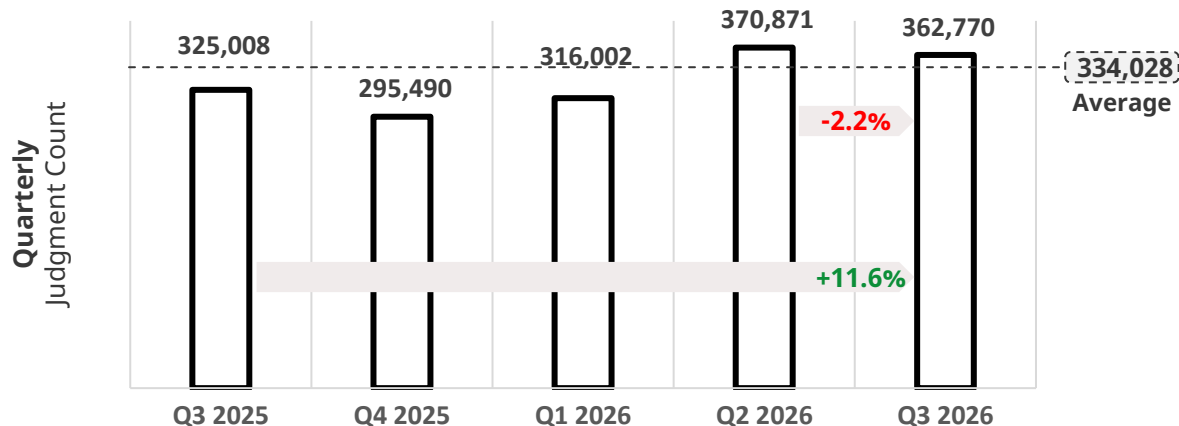


New Judgments Flow in Q3 2026

New Judgments

362,770 new consumer and commercial judgments were registered in Q3 2026, **2.2%** fewer than the previous quarter and **11.6%** more than Q3 2025.

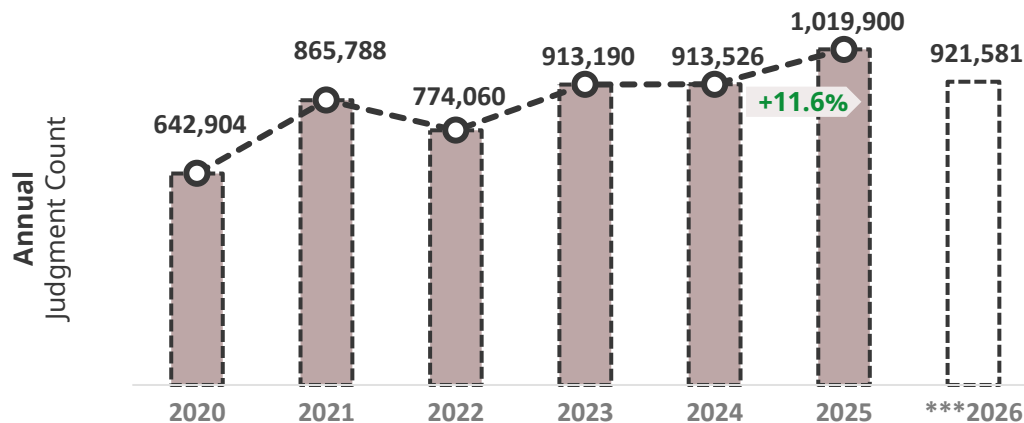
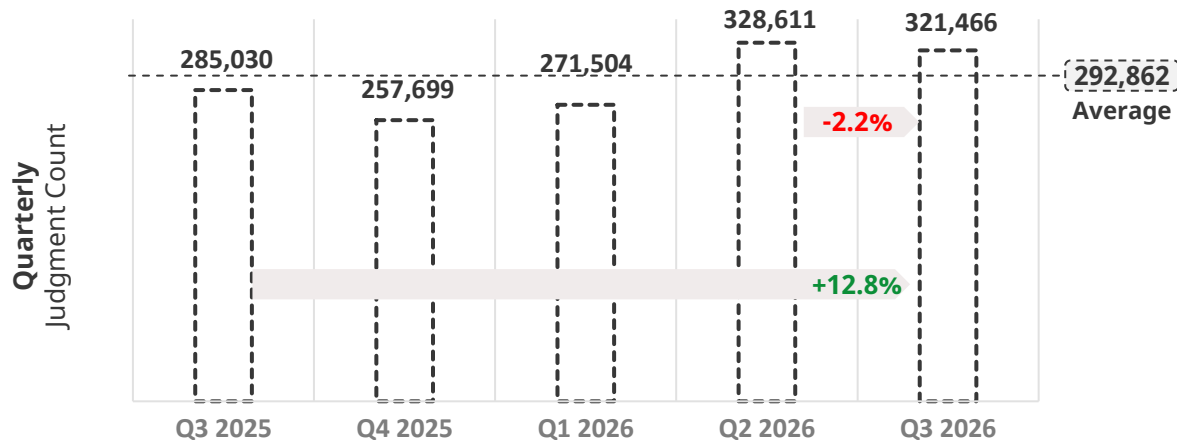
Across the last five quarters, new consumer and commercial judgments averaged **334,028**.



New Consumer Judgments

321,466 new consumer judgments were registered in Q3 2026, **2.2%** fewer than the previous quarter and **12.8%** more than Q3 2025.

Across the last five quarters, new consumer judgments averaged **292,862**.

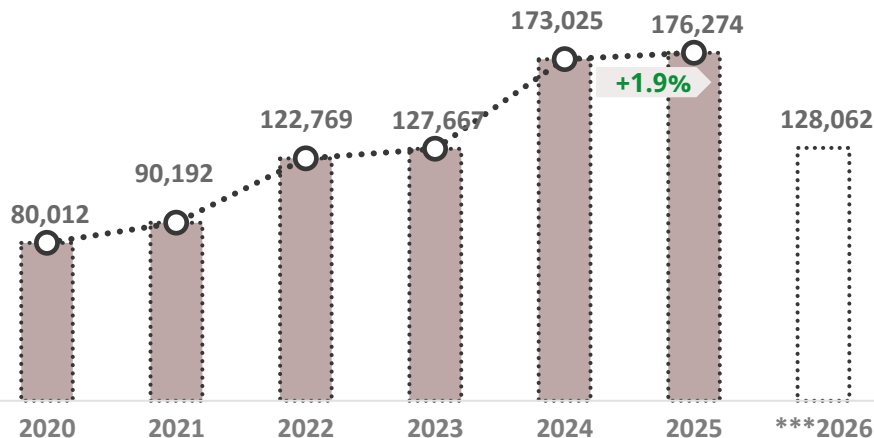


New Commercial Judgments

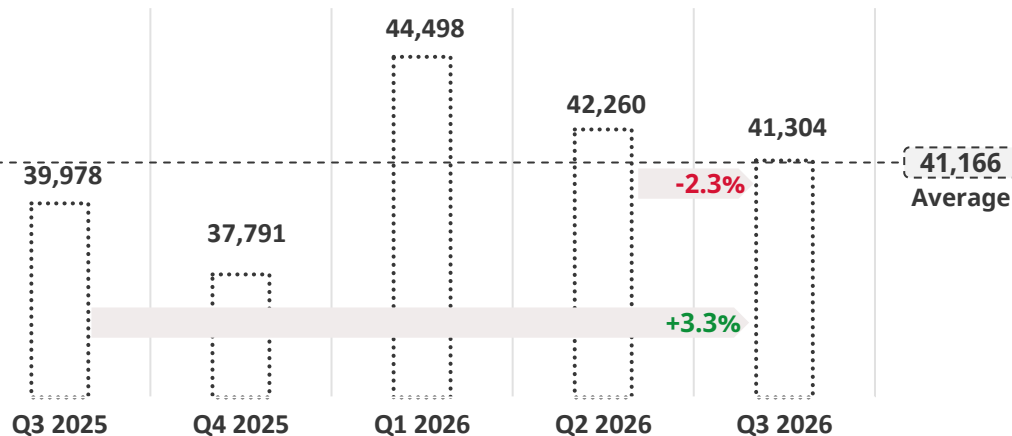
41,304 new commercial judgments were recorded in Q3 2026 - down by **2.3%** from the previous quarter and up by **3.3%** from Q3 2025.

Across the last five quarters, new commercial judgments averaged **41,166**.

Annual
Judgment Count



Quarterly
Judgment Count



Jurisdictions

This publication covers statistics from the following six jurisdictions:

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

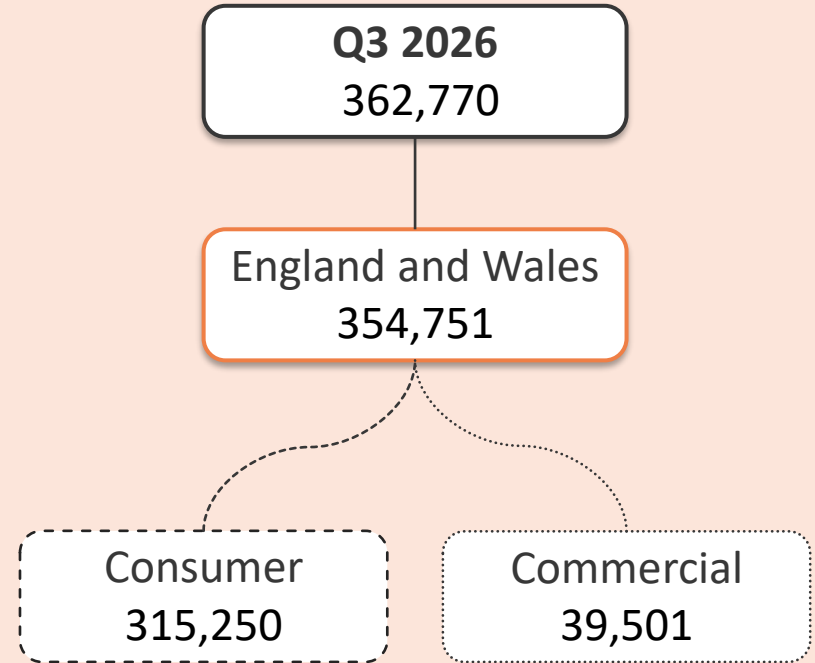
97.8% of the total **362,770** new consumer and commercial judgments in Q3 2026 were assigned to **England and Wales** and therefore make up far and away the biggest data set.

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	97.8% 354,751
Scotland	1.5% 5,323
Northern Ireland	0.4% 1,518
Republic of Ireland	0.3% 910
Jersey	0.0% 173
Isle of Man	0.03% 95



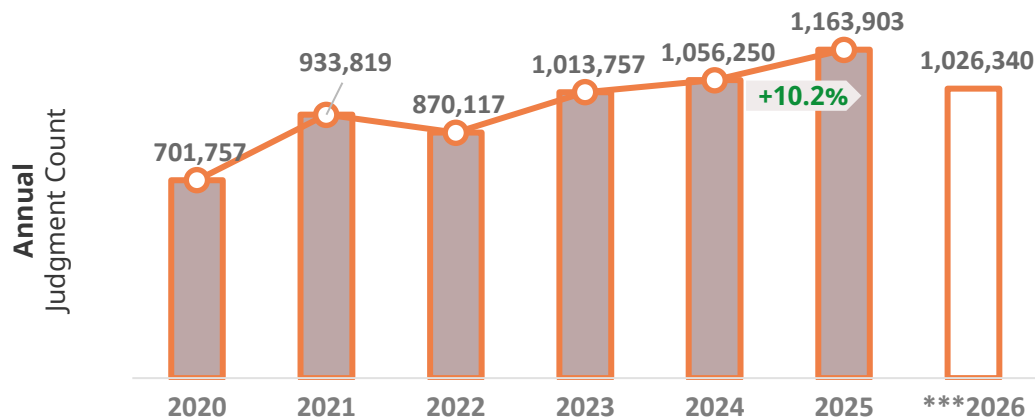
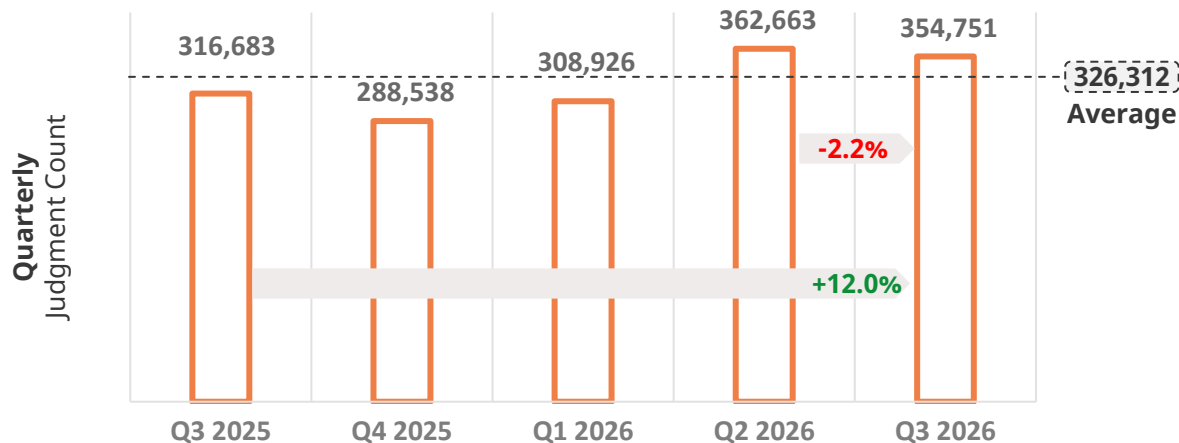
ENGLAND & WALES



England and Wales: New Judgments

354,751 new consumer and commercial judgments were registered in **England and Wales** in Q3 2026, which is a **2.2%** decrease from the previous quarter and a **12.0%** increase from Q3 2025.

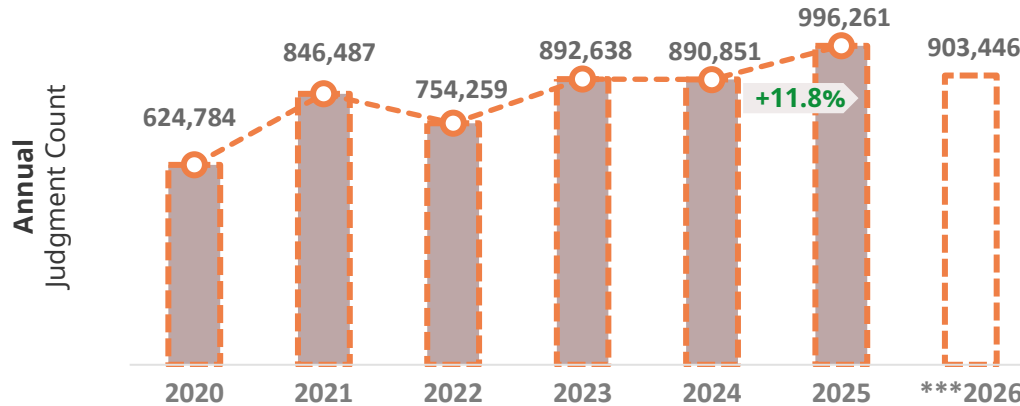
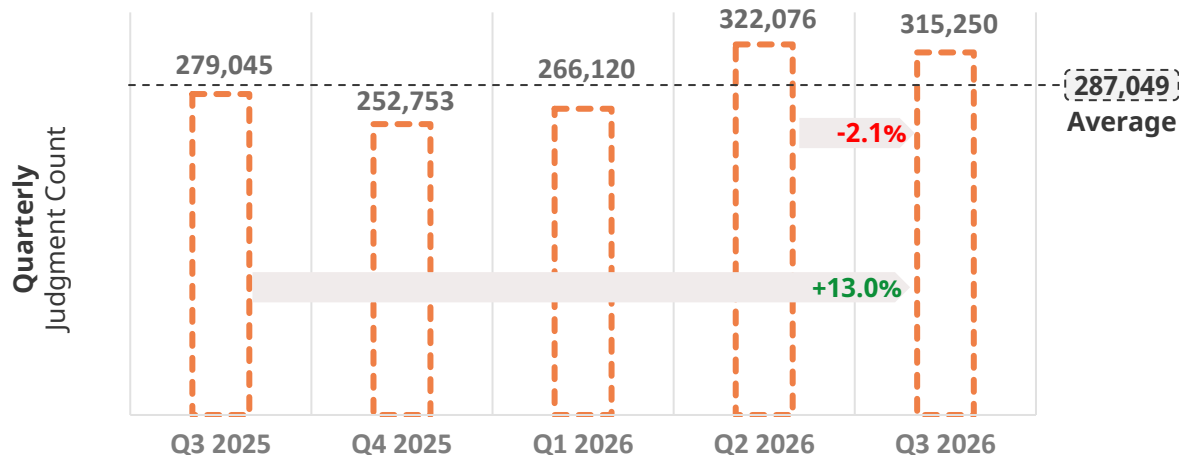
Across the last five quarters, new consumer and commercial judgments in England and Wales averaged **326,312**.



England and Wales: New Consumer Judgments

315,250 new consumer judgments were registered in **England and Wales** in Q3 2026, a **2.1%** decrease from the previous quarter and a **13.0%** increase from Q3 2025.

Across the last five quarters, new consumer judgments in England and Wales averaged **287,049**.



Value of New Consumer Judgments

315,250 new consumer judgments were registered in England and Wales in Q3 2026 with the total value of **£576,987,650**.

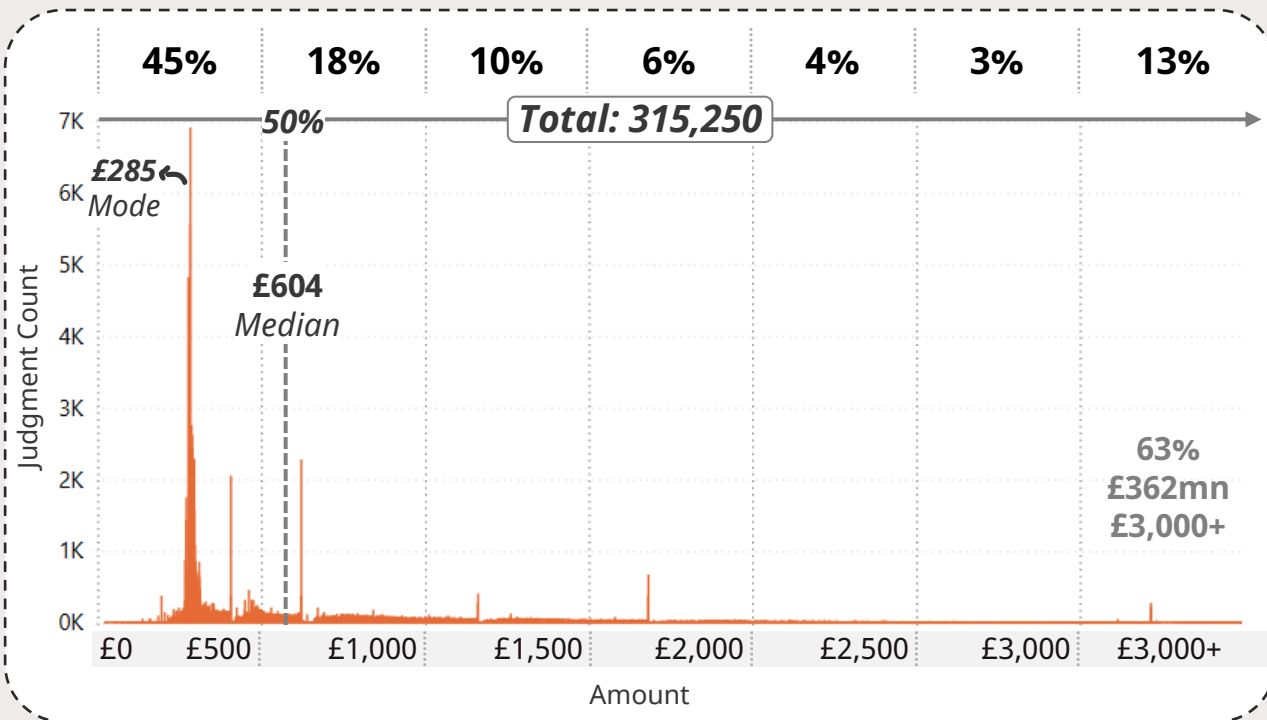
£285 is the most frequent consumer judgment amount in England and Wales, with **8,377** new consumer judgments at this figure.

45% of consumer judgments are for amounts less than **£500**.

The **median** new consumer judgment value in England and Wales is **£604**.

Only **13%** of the consumer judgments in England and Wales are for amounts greater than **£3,000**. This adds up to **£362mn**, **63%** of the value of new consumer judgments in England and Wales in Q3 2026.

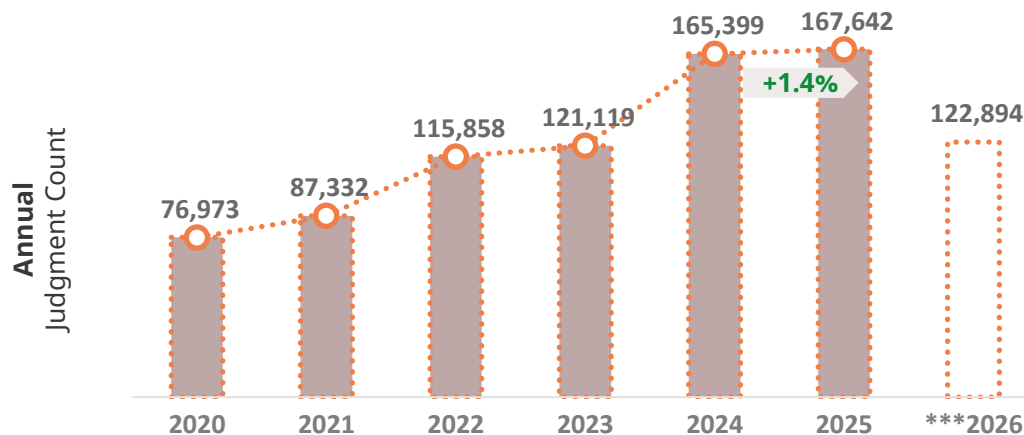
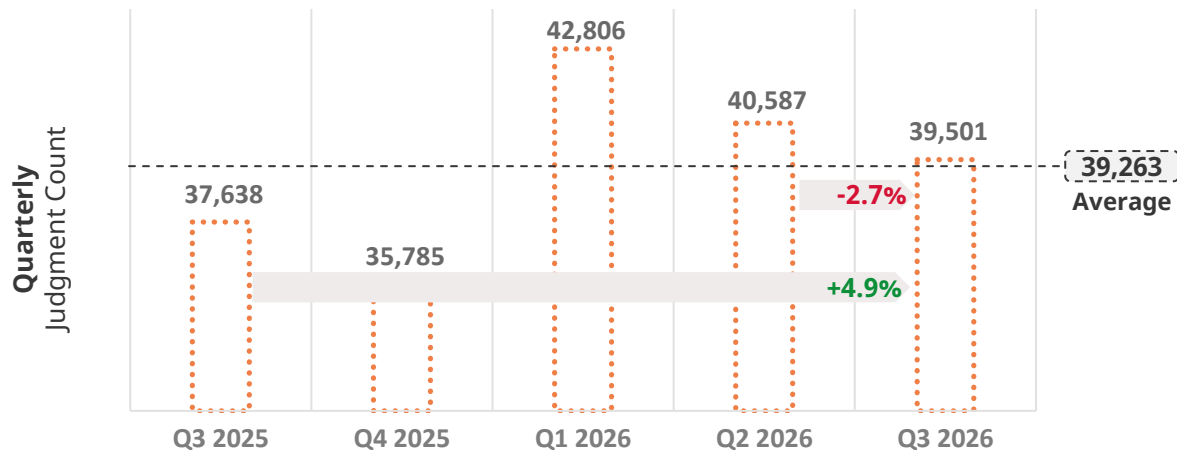
England and Wales: New Consumer Judgments



England and Wales: New Commercial Judgments

39,501 new commercial judgments have been added to the Register in Q3 2026 in **England and Wales**, which is a **2.7%** decrease from the previous quarter and a **4.9%** increase from Q3 2025.

Across the last five quarters, new commercial judgments in England and Wales averaged **39,263**.



Value of New Commercial Judgments

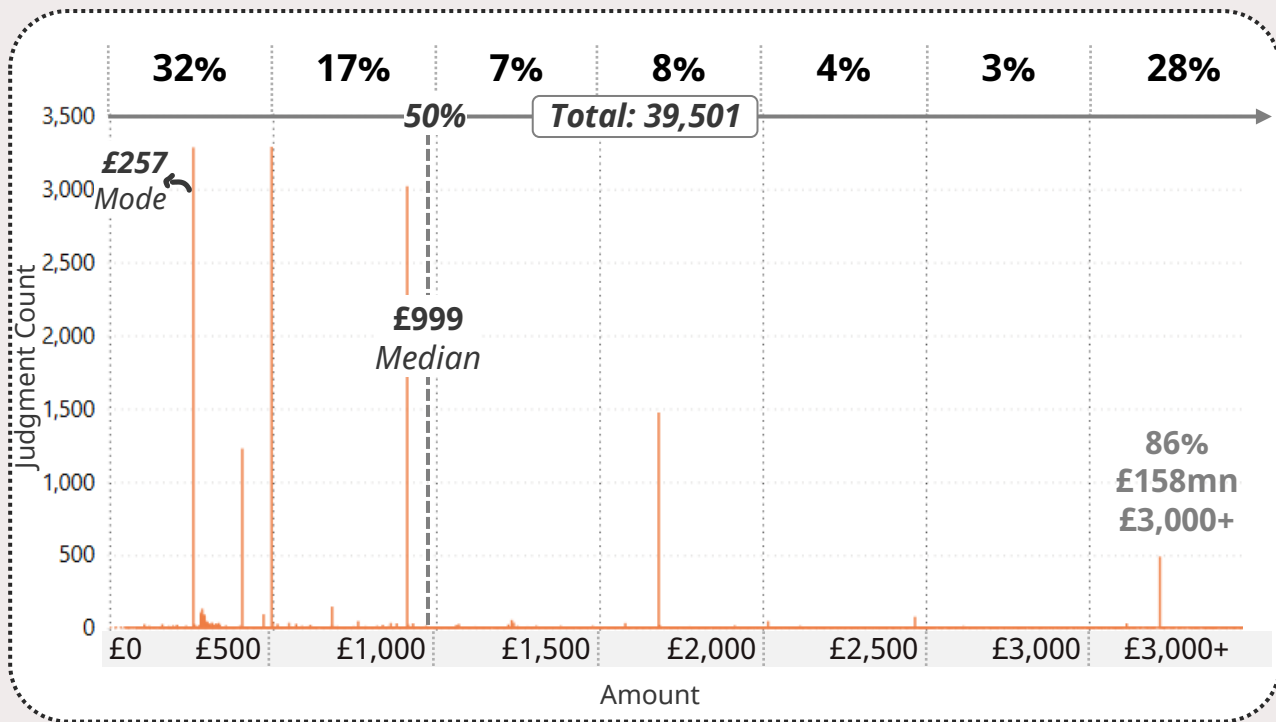
39,501 new commercial judgments are registered in England and Wales in Q3 2026 with the total value of **£184,189,802**.

£257 is the most frequent commercial judgment amount in England and Wales with **3,991** judgments at this figure.

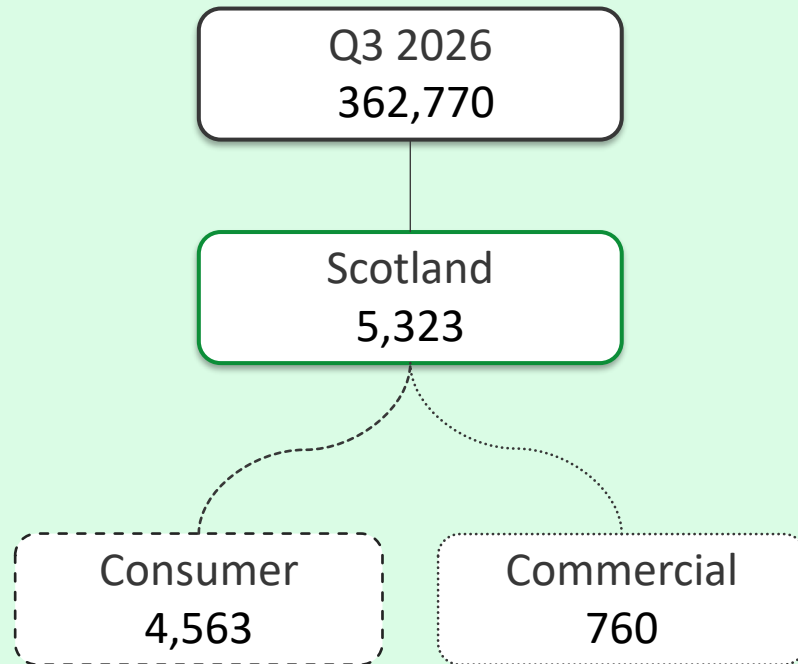
The top five judgment amounts (£257, £497, £912, £1,682, £407) make up **35%** of the number of commercial judgments for England and Wales, indicating a significant concentration around these specific values.

28% of the commercial judgments in England and Wales are for amounts greater than £3,000. This adds up to **£158mn**, **86%** of the total value of commercial judgments in England and Wales in Q3 2026.

England and Wales: Commercial Judgments



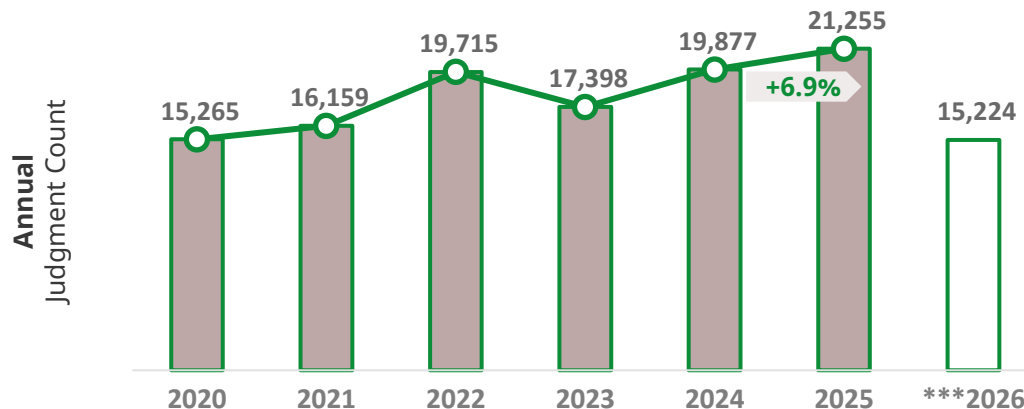
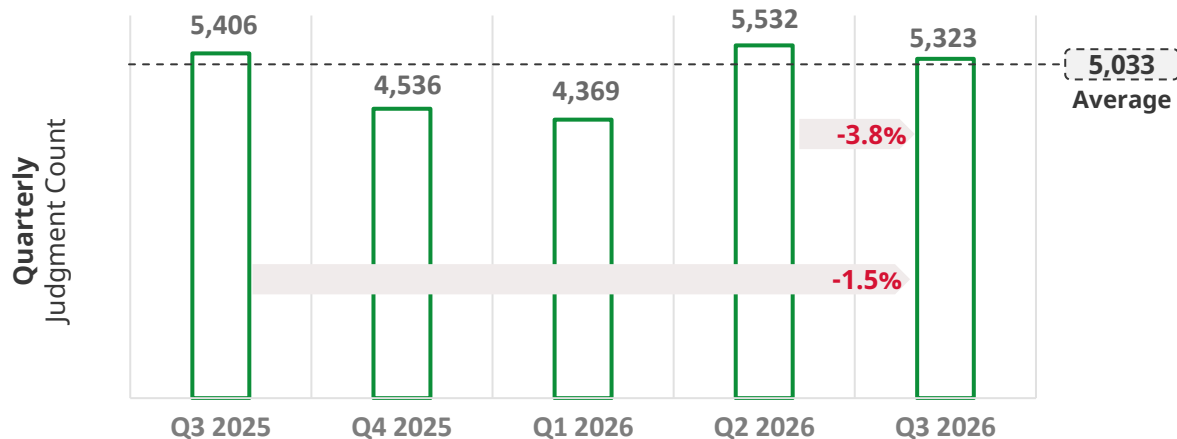
SCOTLAND



Scotland: New Judgments

5,323 new consumer and commercial judgments were registered in **Scotland** in Q3 2026, which is a **3.8%** decrease from the previous quarter and a **1.5%** decrease from Q3 2025.

Across the last five quarters, new judgments in Scotland averaged **5,033**.

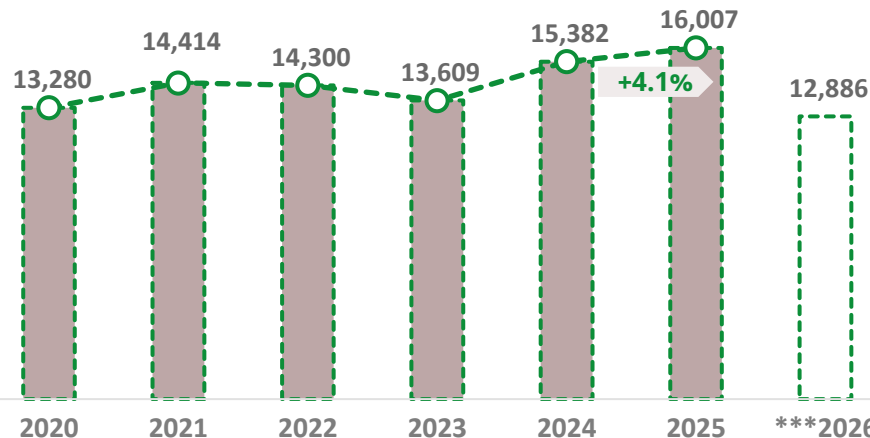


Scotland: New Consumer Judgments

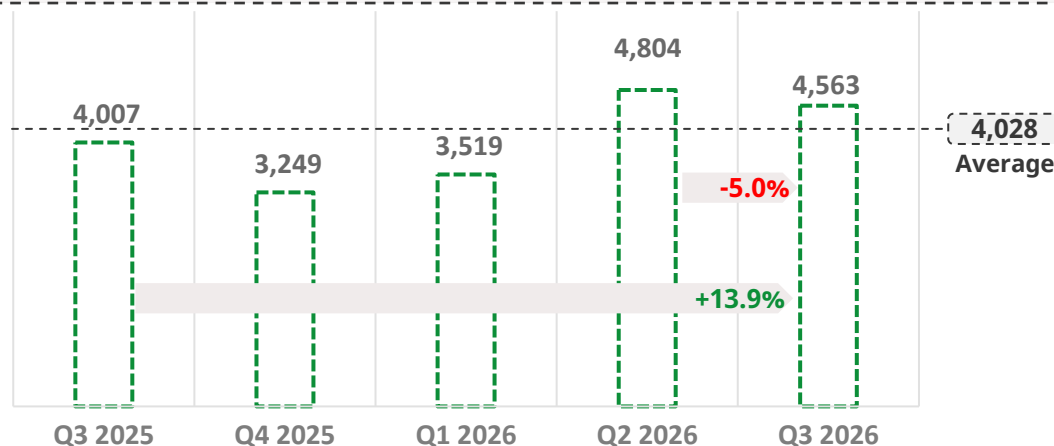
4,563 new consumer judgments were registered in **Scotland** in Q3 2026, which is a **5.0%** decrease from the previous quarter and a **13.9%** increase from Q3 2025.

Across the last five quarters, new consumer judgments in Scotland averaged **4,028**.

Annual
Judgment Count



Quarterly
Judgment Count



Value of new Consumer Judgments

4,563 new consumer judgments were registered in **Scotland** in Q3 2026 with the total value of **£19,206,568**.

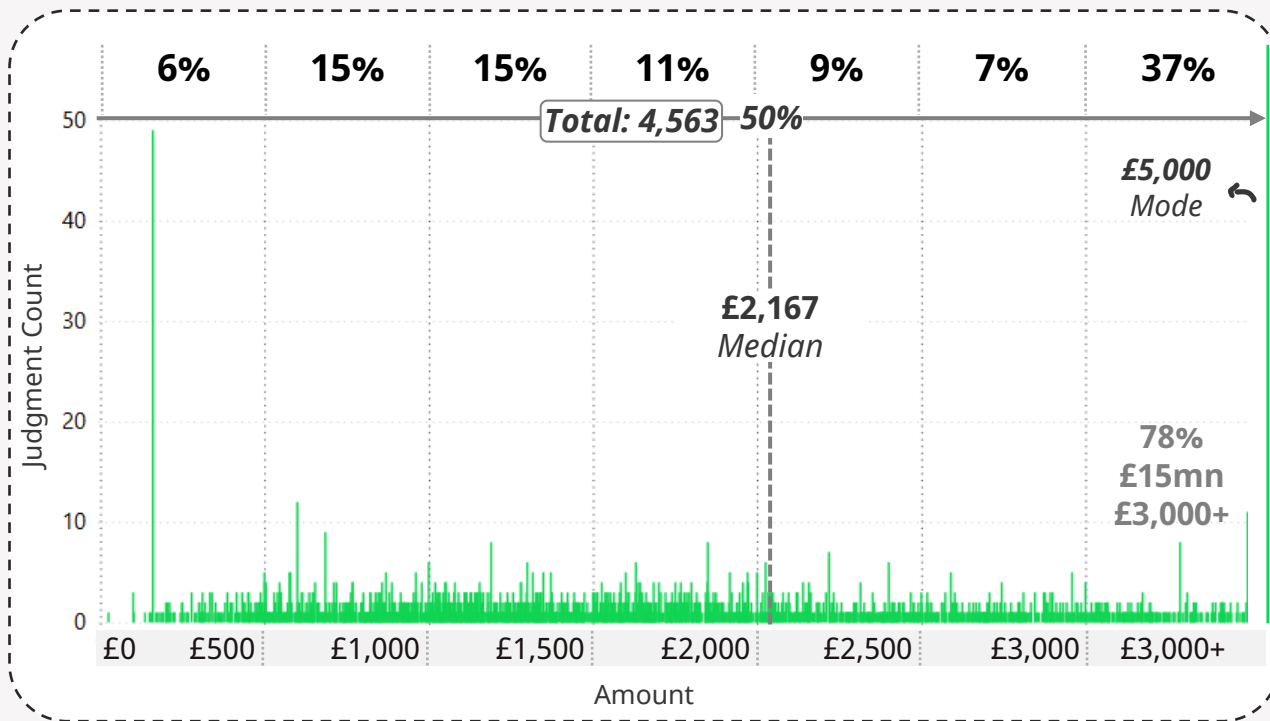
£5,000 is the most frequent judgment amount in Scotland with **110** consumer judgments at this figure.

Only **6%** of consumer judgments registered in Scotland in Q3 2026 are for the amounts below **£500**.

The median new consumer judgment value in Scotland is **£2,167**.

37% of the consumer judgments in Scotland are for amounts greater than **£3,000**. These add up to **£15mn**, **78%** of the value of new consumer judgments in Scotland in Q3 2026.

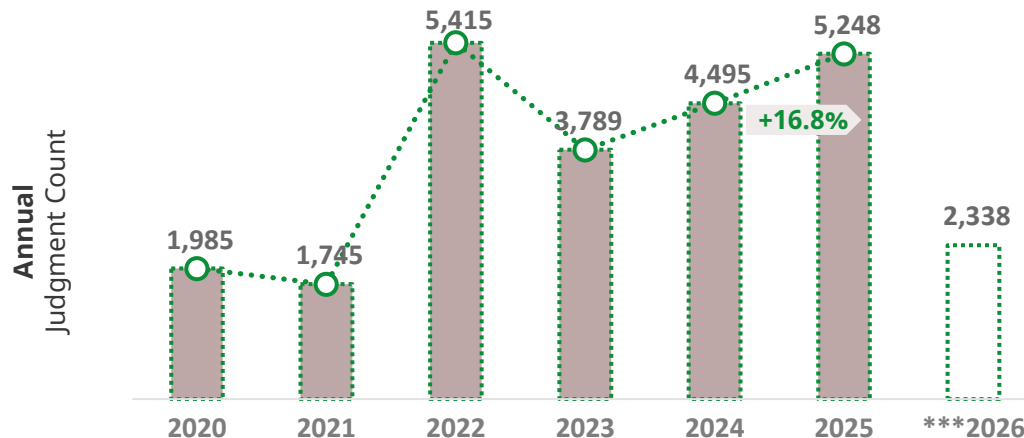
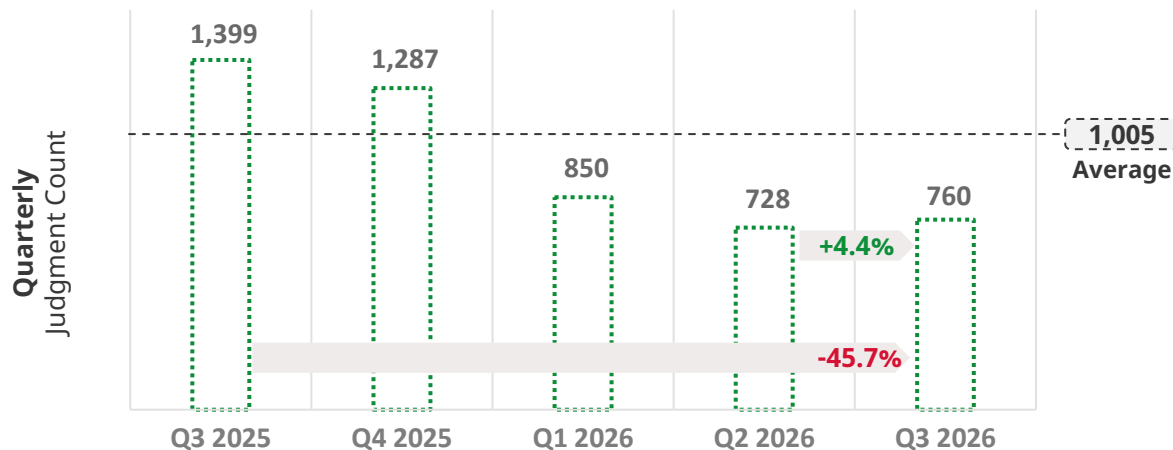
Scotland: Consumer Judgments



Scotland: New Commercial Judgments

760 new commercial judgments were registered in Scotland in Q3 2026, which is a **4.4%** increase from the previous quarter and a **45.7%** decrease from Q3 2025.

Across the last five quarters, new commercial judgments in Scotland averaged **1,005**.

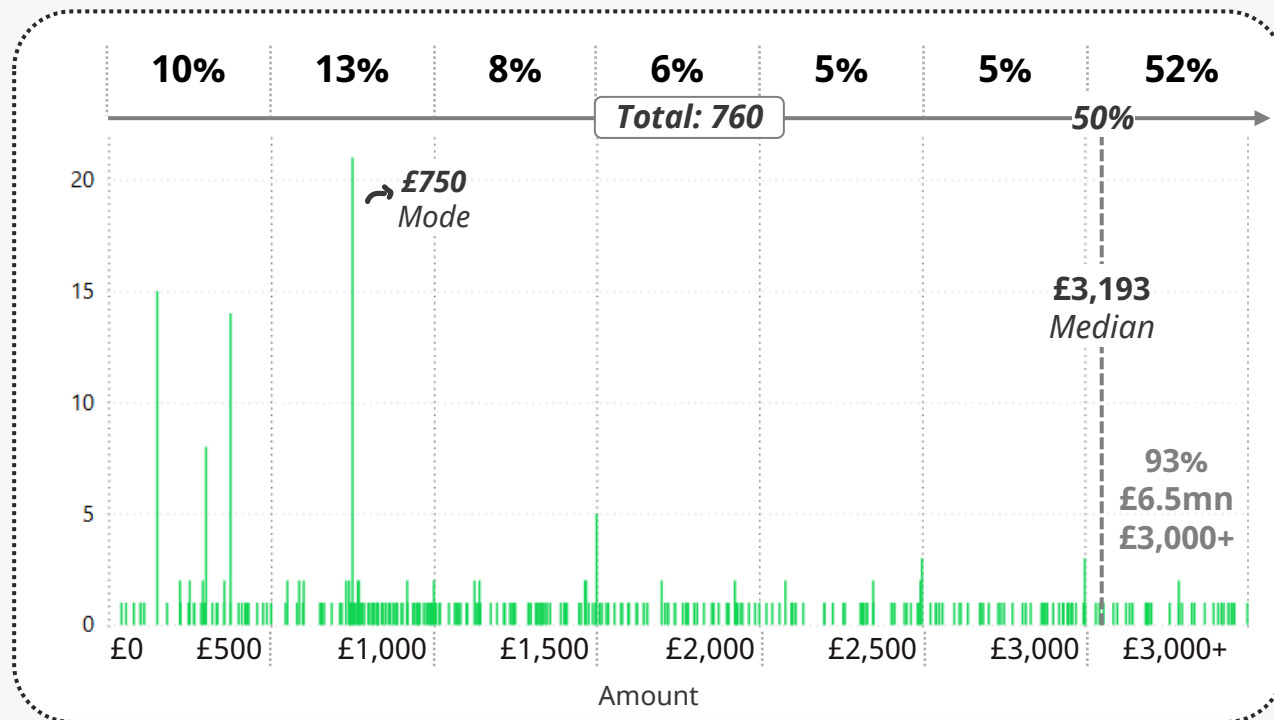


Value of new Commercial Judgments

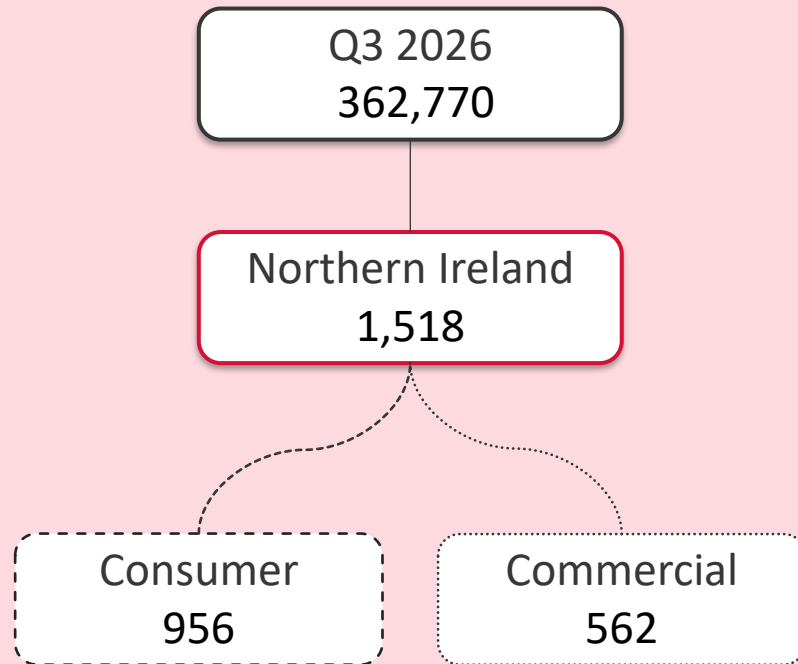
760 new commercial judgments were registered in Scotland in Q3 2026 with the total value of **£6,974,958**.

52% of the commercial judgments in Scotland are for amounts greater than £3,000. This adds up to **£6.5mn**, **93%** of the total value of new commercial judgments in Scotland in Q3 2026.

Scotland: Commercial Judgments



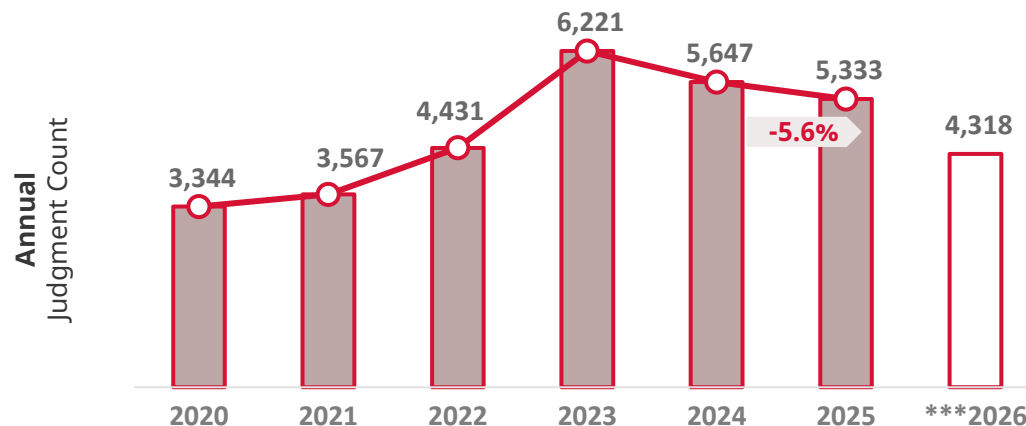
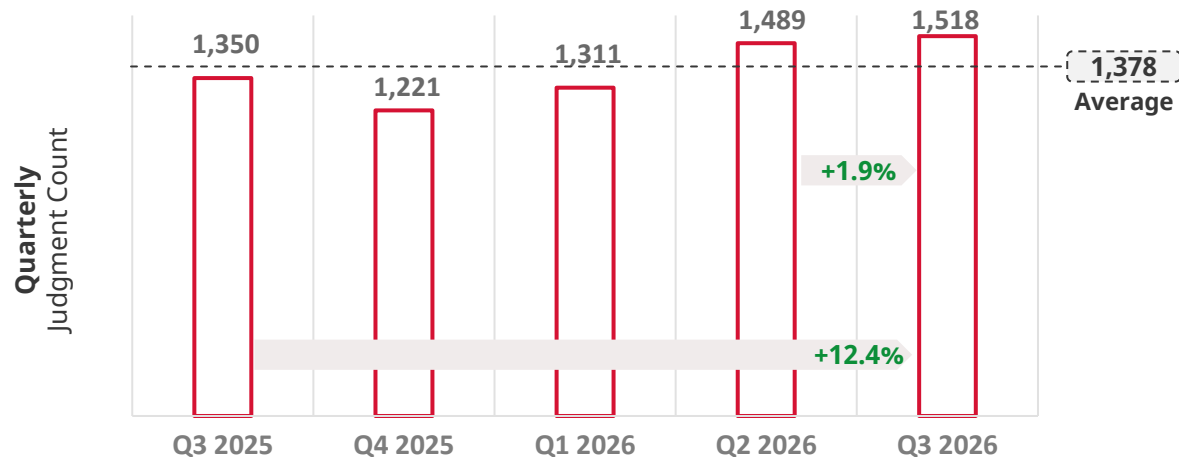
NORTHERN IRELAND



Northern Ireland: New Judgments

1,518 new consumer and commercial judgments were registered in **Northern Ireland** in Q3 2026, which is a **1.9%** increase from the previous quarter and an increase of **12.4%** from Q3 2025.

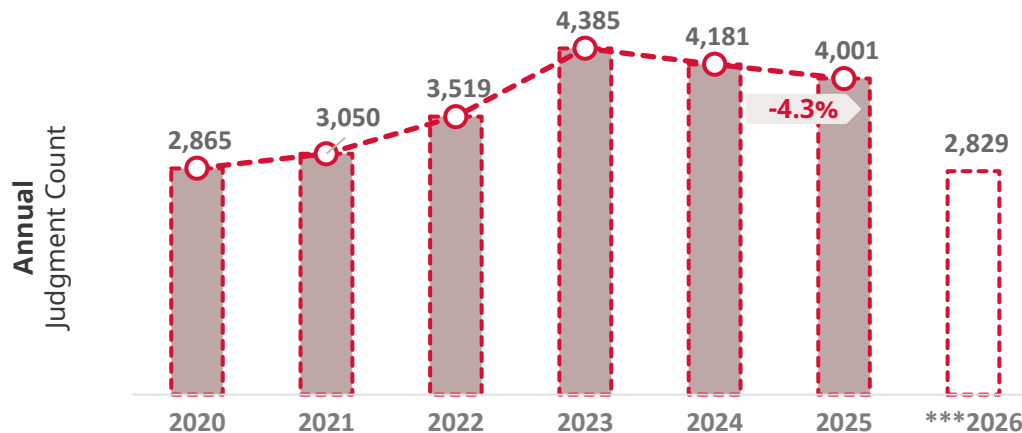
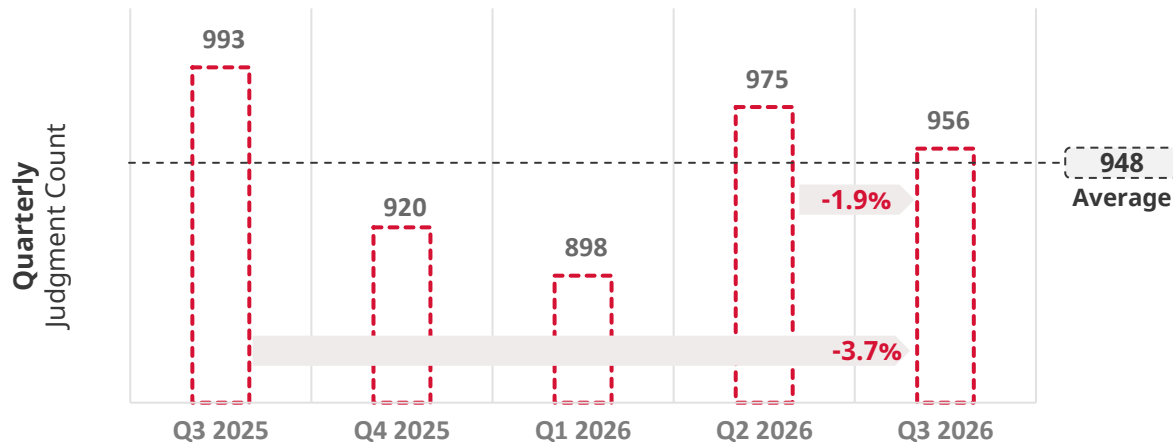
Across the last five quarters, new consumer and commercial judgments in Northern Ireland averaged **1,378**.



Northern Ireland: New Consumer Judgments

956 new consumer judgments were registered in **Northern Ireland** in Q3 2026, which is a **1.9%** decrease from the previous quarter and a decrease of **3.7%** from Q3 2025.

Across the last five quarters, new consumer judgments in Northern Ireland averaged **948**.

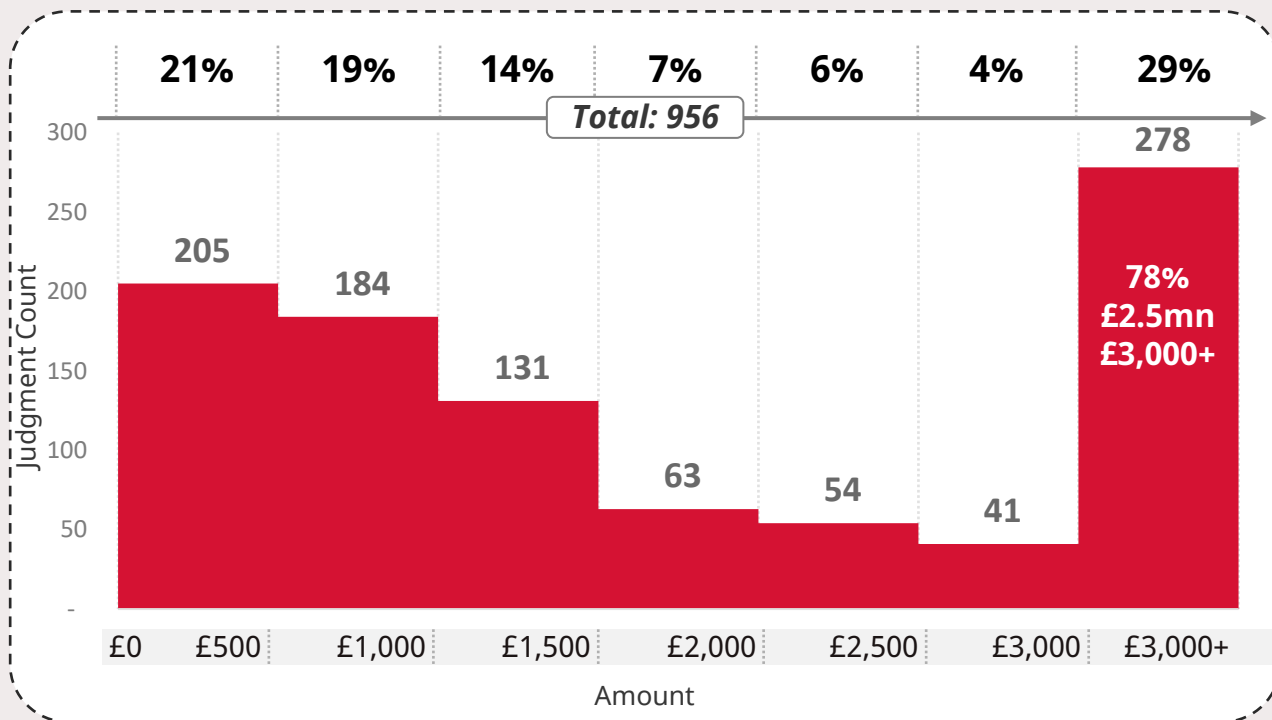


Value of Consumer Judgments

956 new consumer judgments were registered in **Northern Ireland** in Q3 2026 with the total value of **£3,240,245**.

29% of the consumer judgments in Northern Ireland have amounts greater than **£3,000**. These add up to **£2.5mn**, **78%** of the total value of new consumer judgments in Northern Ireland in Q3 2026.

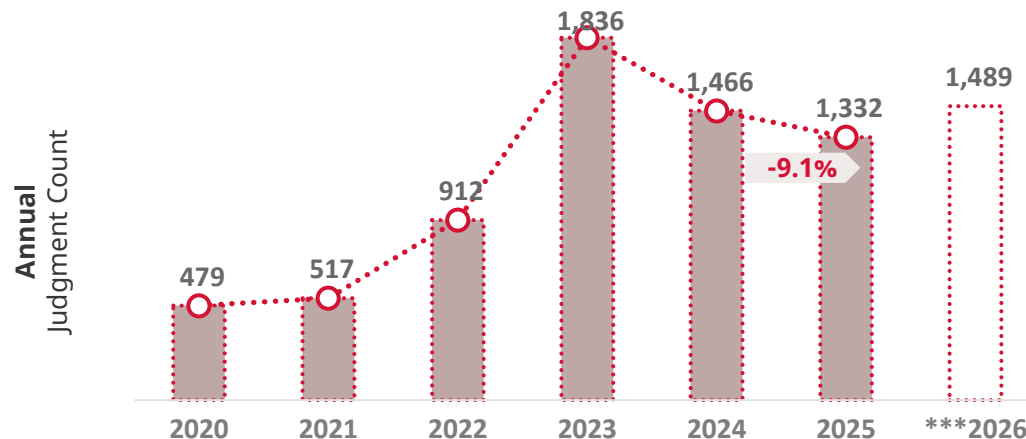
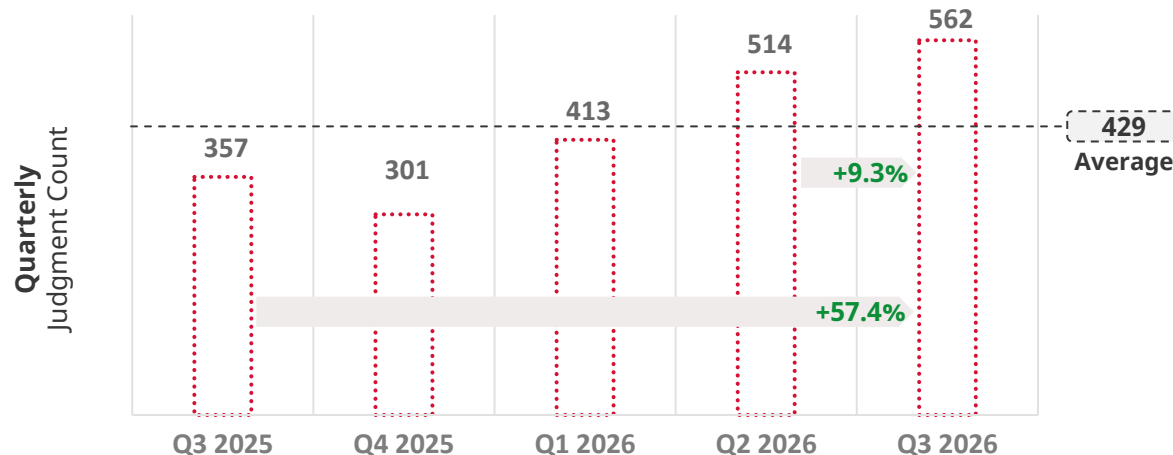
Northern Ireland: Consumer Judgments



Northern Ireland: New Commercial Judgments

562 new commercial judgments were registered in **Northern Ireland** in Q3 2026, a **9.3%** increase from the previous quarter and an increase of **57.4%** from Q3 2025.

Across the last five quarters, new commercial judgments in Northern Ireland averaged **429**.

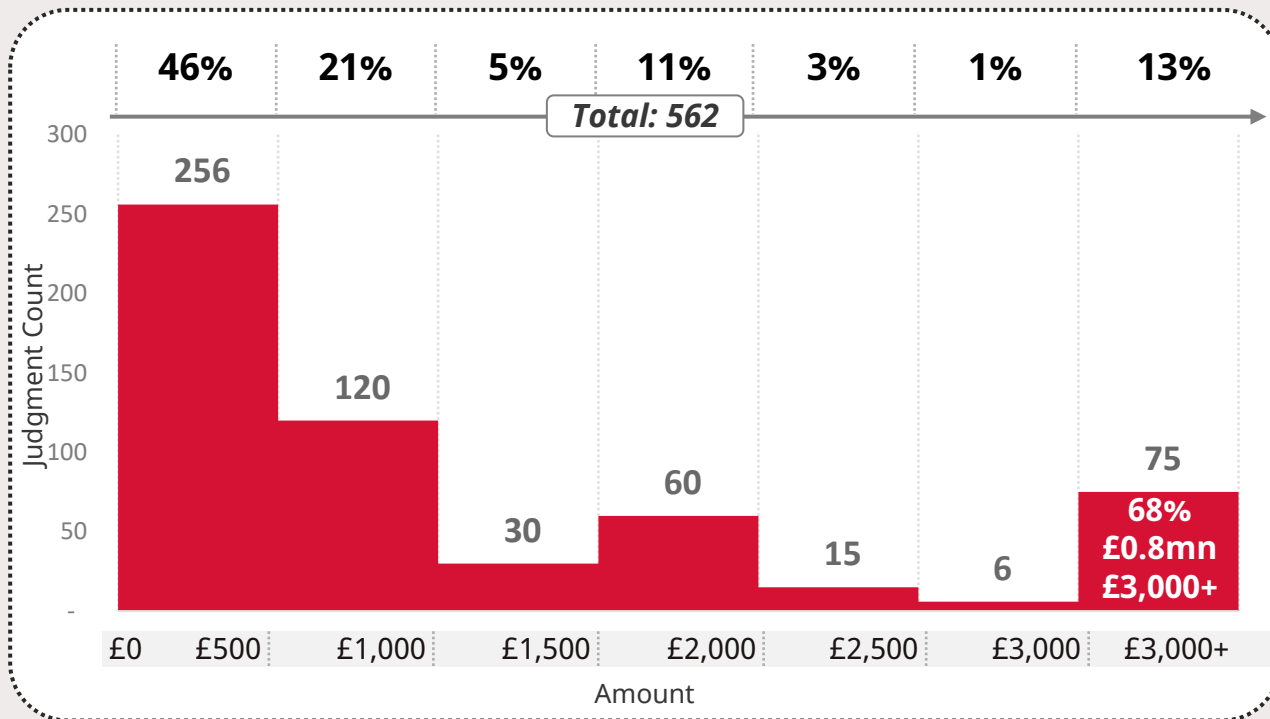


Commercial Judgments Value

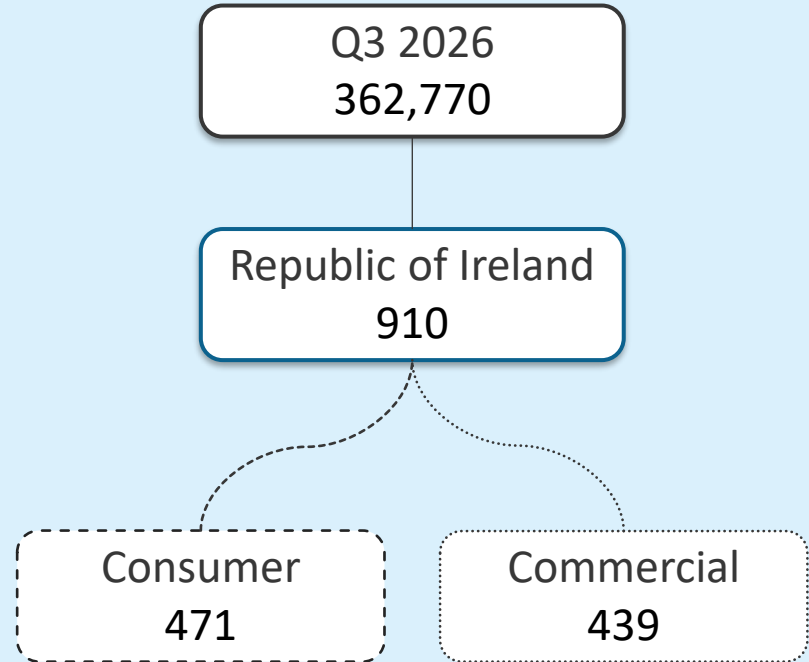
562 new commercial judgments were registered in **Northern Ireland** in Q3 2026 with the total value of **£1,145,236**.

13% of commercial judgments in Northern Ireland have amounts greater than £3,000. These add up to **£0.8mn**, **68%** of the total value of commercial judgments in Northern Ireland in Q3 2026.

Northern Ireland: Commercial Judgments



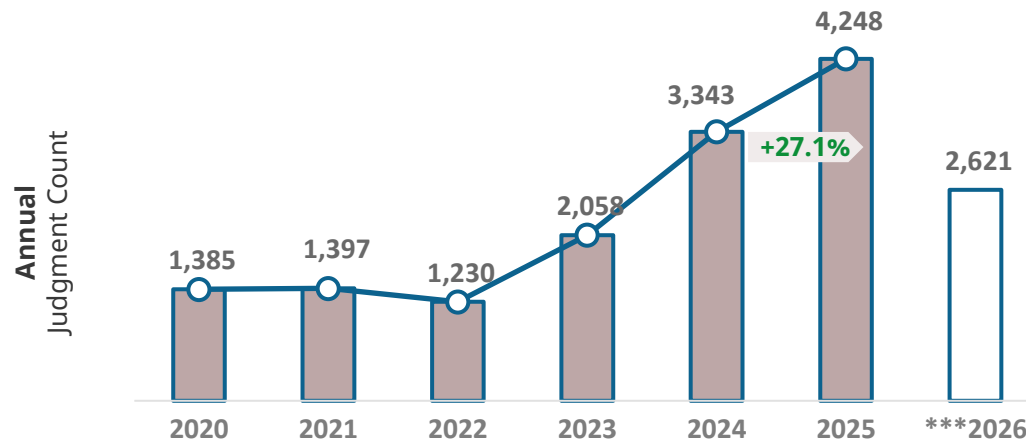
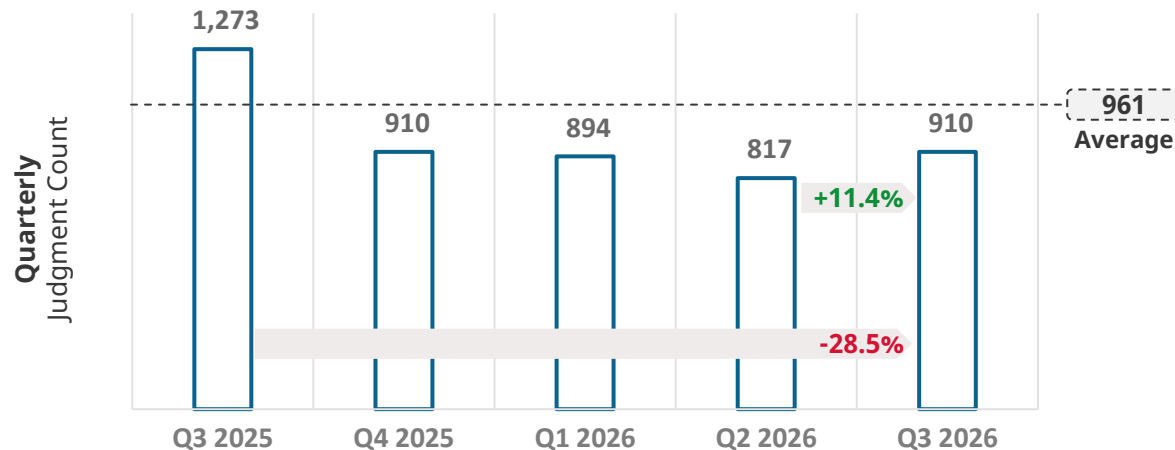
REPUBLIC OF IRELAND



Republic of Ireland: New Judgments

910 new judgments were registered in the **Republic of Ireland** in Q3 2026, an **11.4%** increase from the previous quarter and a decrease of **28.5%** from Q3 2025.

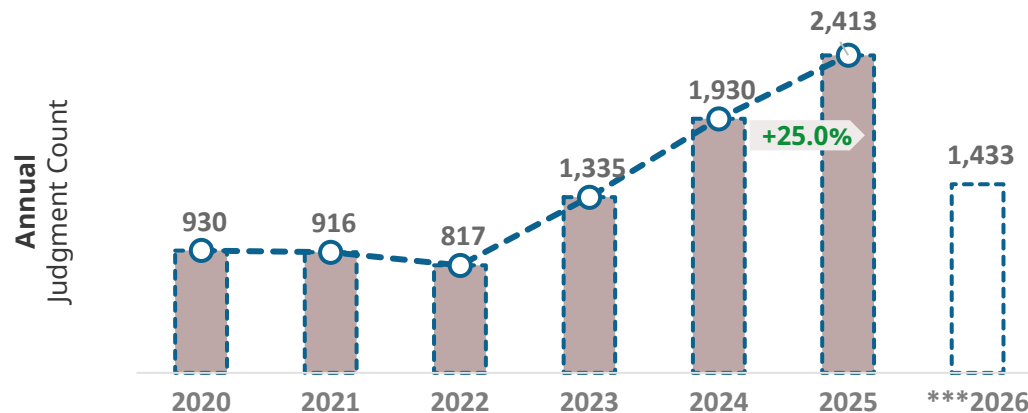
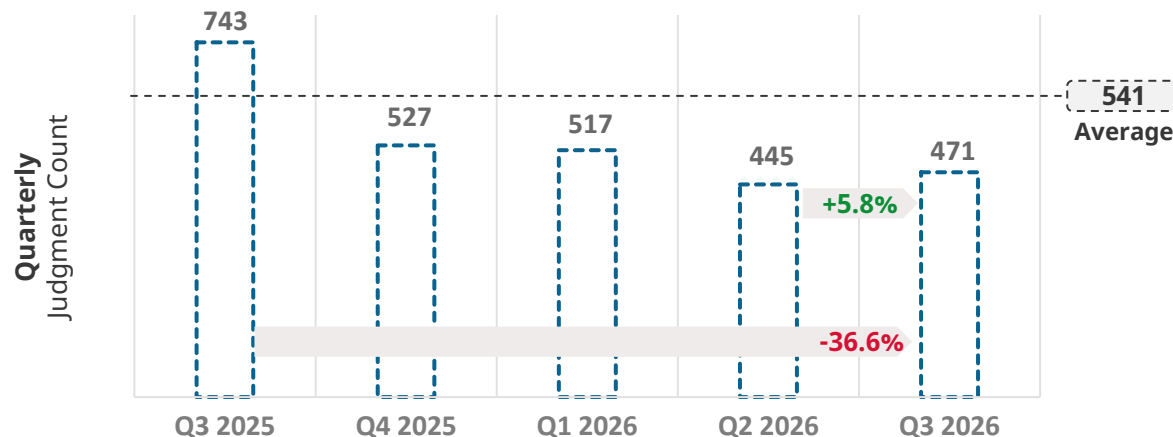
Across the last five quarters, new judgments averaged **961**.



Republic of Ireland: New Consumer Judgments

471 new consumer judgments were registered in the **Republic of Ireland** in Q3 2026, a **5.8%** increase from the previous quarter and a decrease of **36.6%** from Q3 2025.

Across the last five quarters, new consumer judgments in the Republic of Ireland averaged **541**.



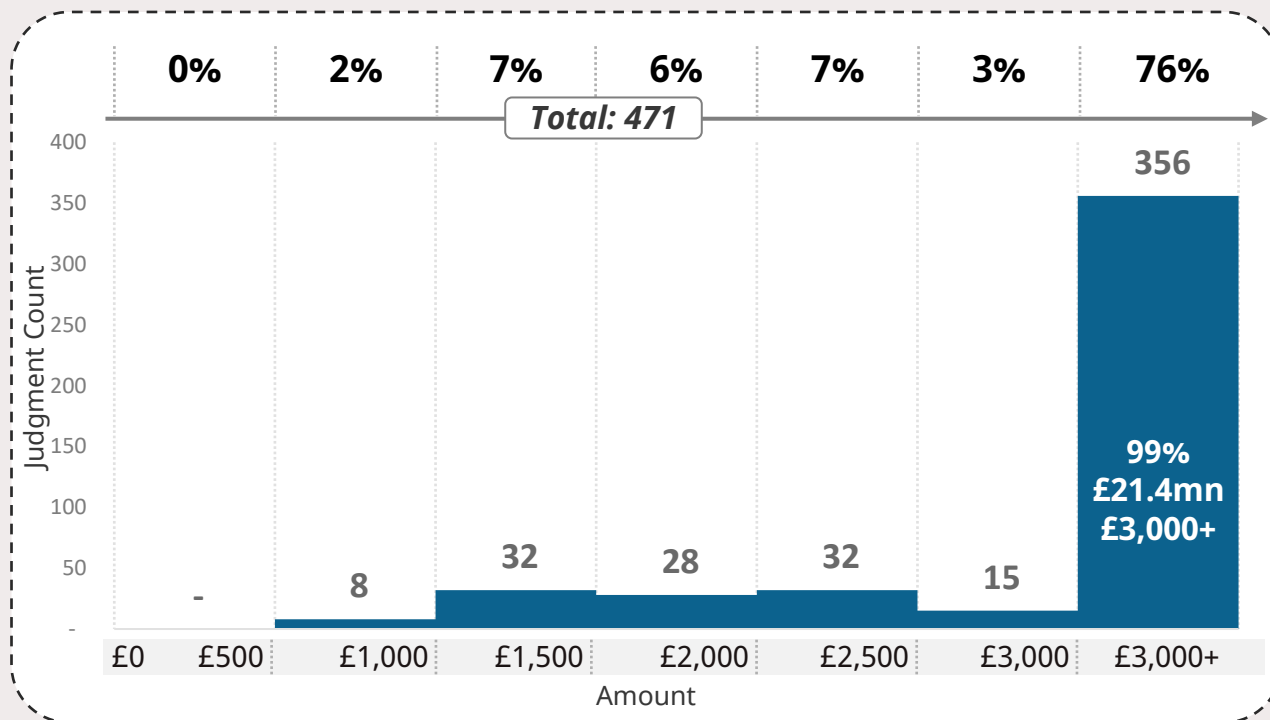
Value of Consumer Judgments

471 new consumer judgments were registered in the **Republic of Ireland** in Q3 2026 with the total value of **£21,618,246**.

Consumer judgment amounts in the **Republic of Ireland** are denominated in Euro and GBP. Value totals are converted to GBP.

76% of the 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 consumer judgments.

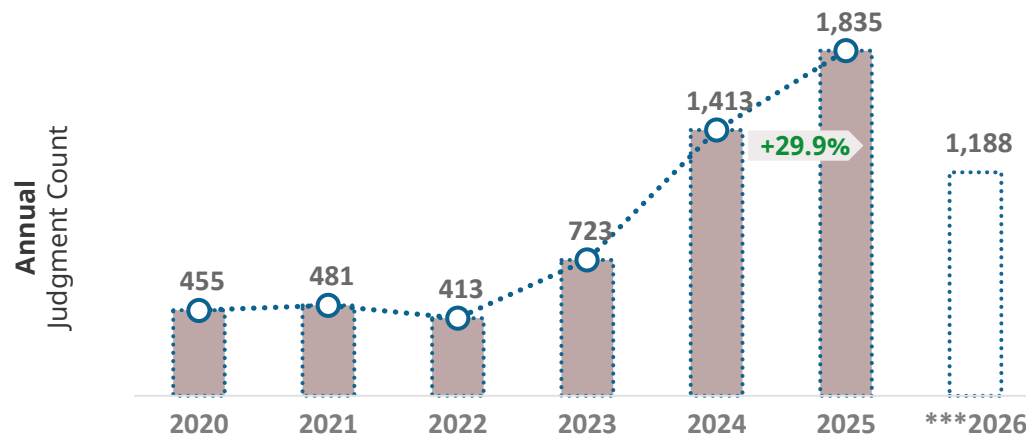
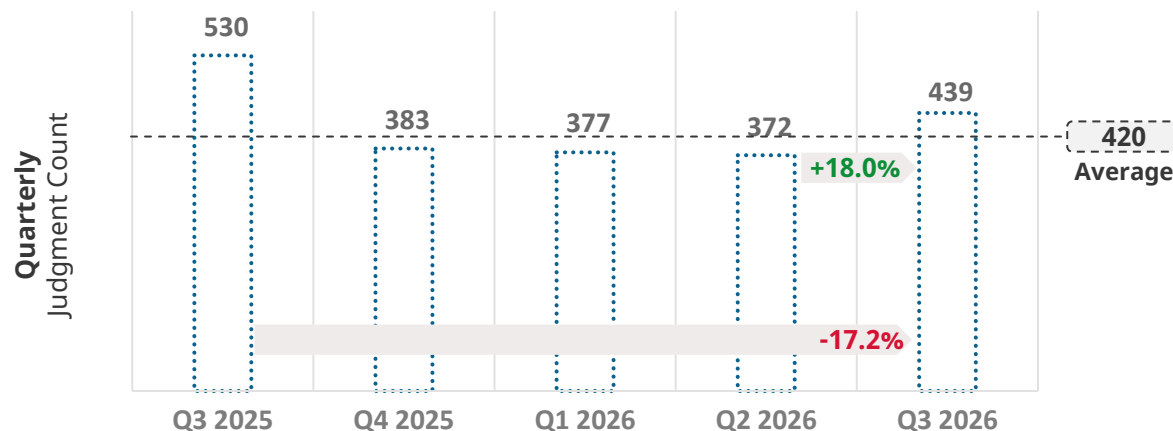
Republic of Ireland: Consumer Judgments



Republic of Ireland: New Commercial Judgments

439 new commercial judgments were registered in the **Republic of Ireland** in Q3 2026, a **18.0%** increase from the previous quarter and a decrease of **17.2%** from Q3 2025.

Across the last five quarters, new commercial judgments in the Republic of Ireland averaged **420**.



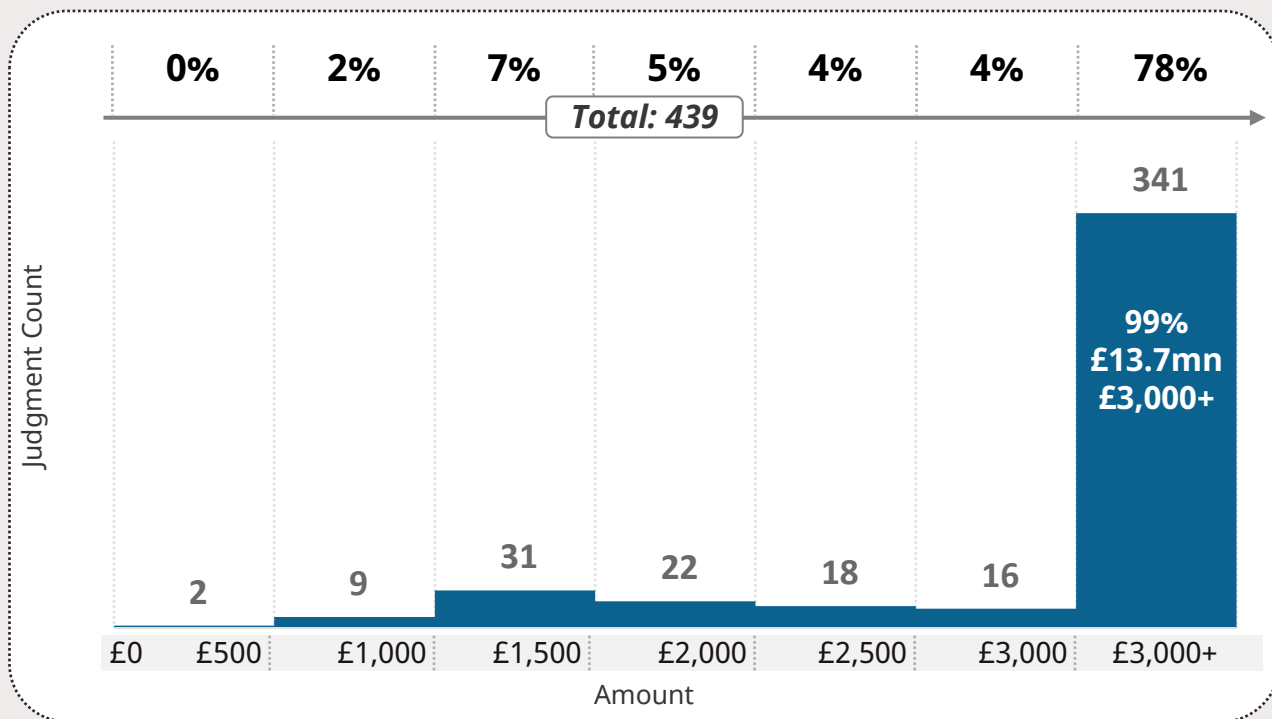
Value of Commercial Judgments

439 new commercial judgments were registered in the **Republic of Ireland** in Q3 2026 with the total value of **£13,838,335**.

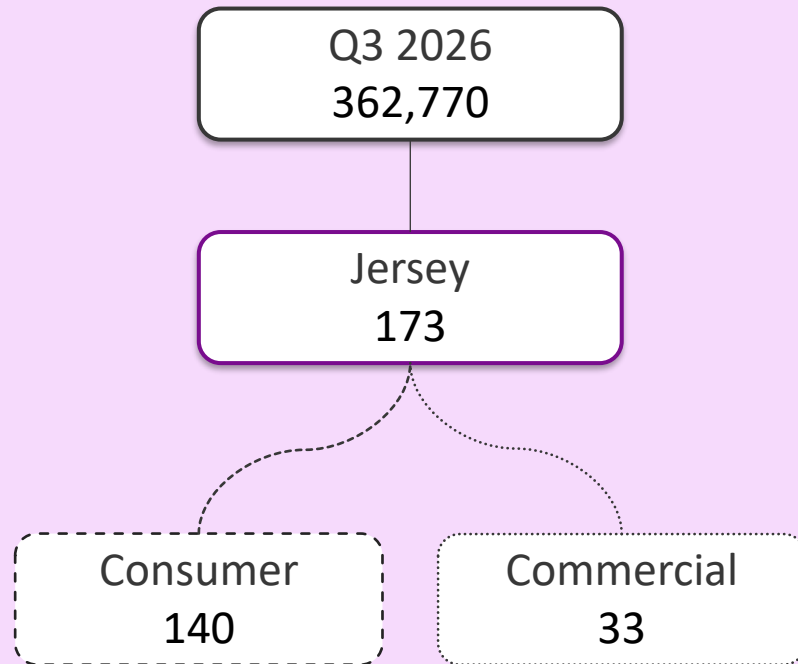
Commercial judgment amounts in the Republic of Ireland are denominated in Euro. Value totals are converted to GBP.

78% of the commercial judgments in the Republic of Ireland are for amounts greater than £3,000. However, they add up to **99%** of the total value of new commercial judgments in Q3 2026.

Republic of Ireland: Commercial Judgments



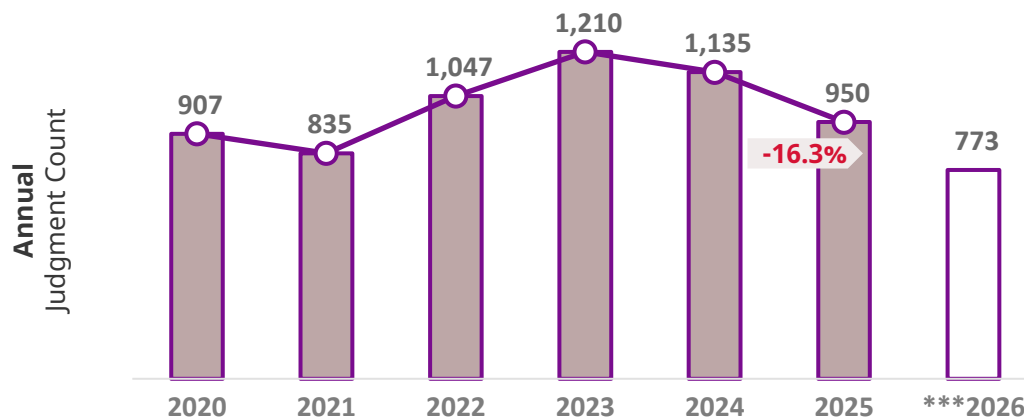
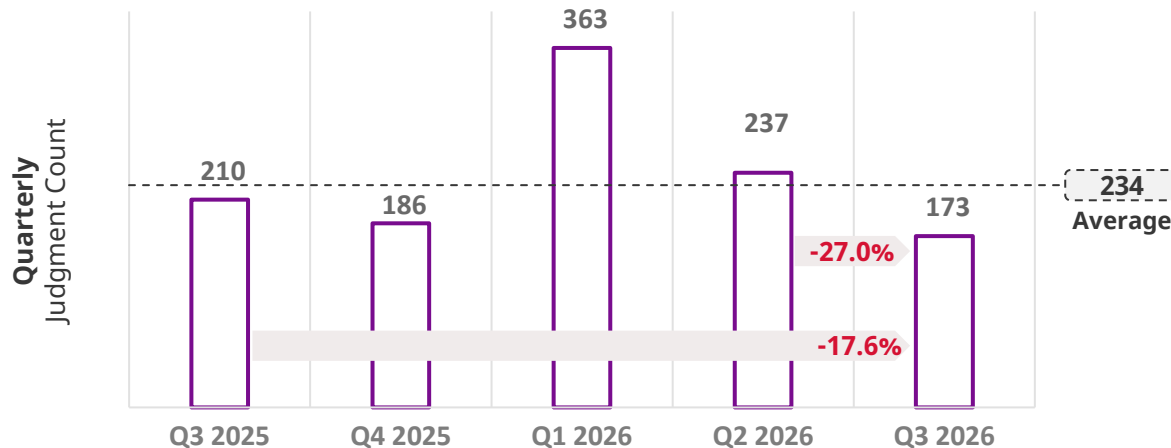
JERSEY



Jersey: New Judgments

173 new judgments were registered in **Jersey** in Q3 2026, a **27.0%** decrease from the previous quarter and a decrease of **17.6%** from Q3 2025.

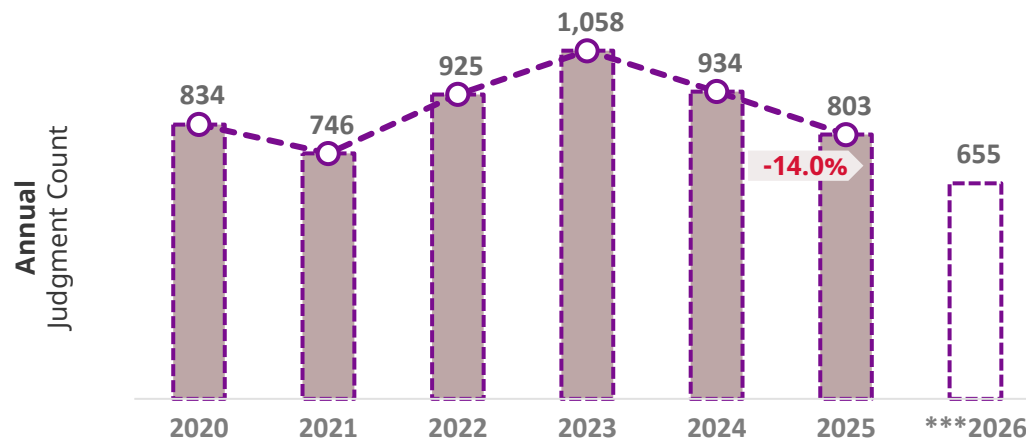
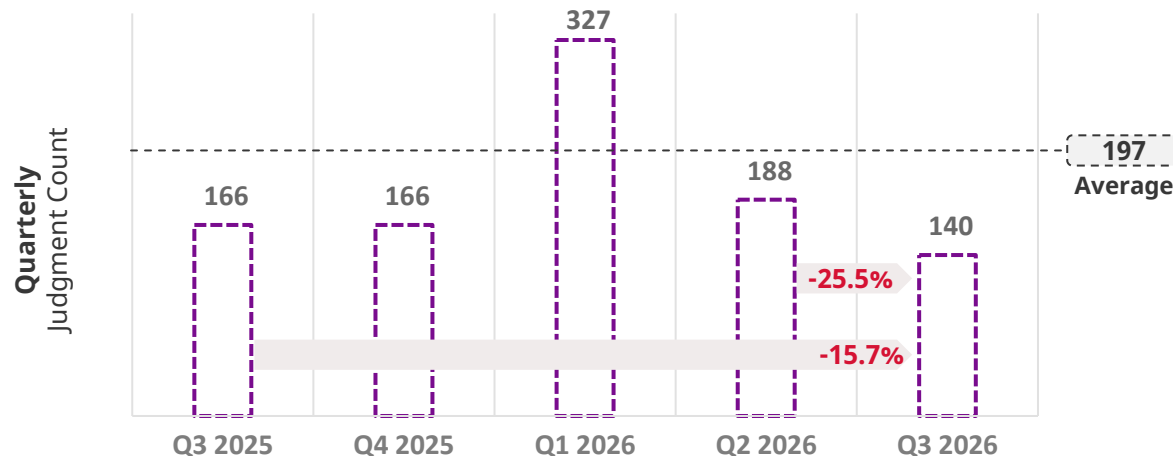
Across the last five quarters, new judgments in Jersey averaged **234**.



Jersey: New Consumer Judgments

140 new consumer judgments were registered in **Jersey** in Q3 2026, a **25.5%** decrease from the previous quarter and a decrease of **15.7%** from Q3 2025.

Across the last five quarters, new consumer judgments in Jersey averaged **197**.



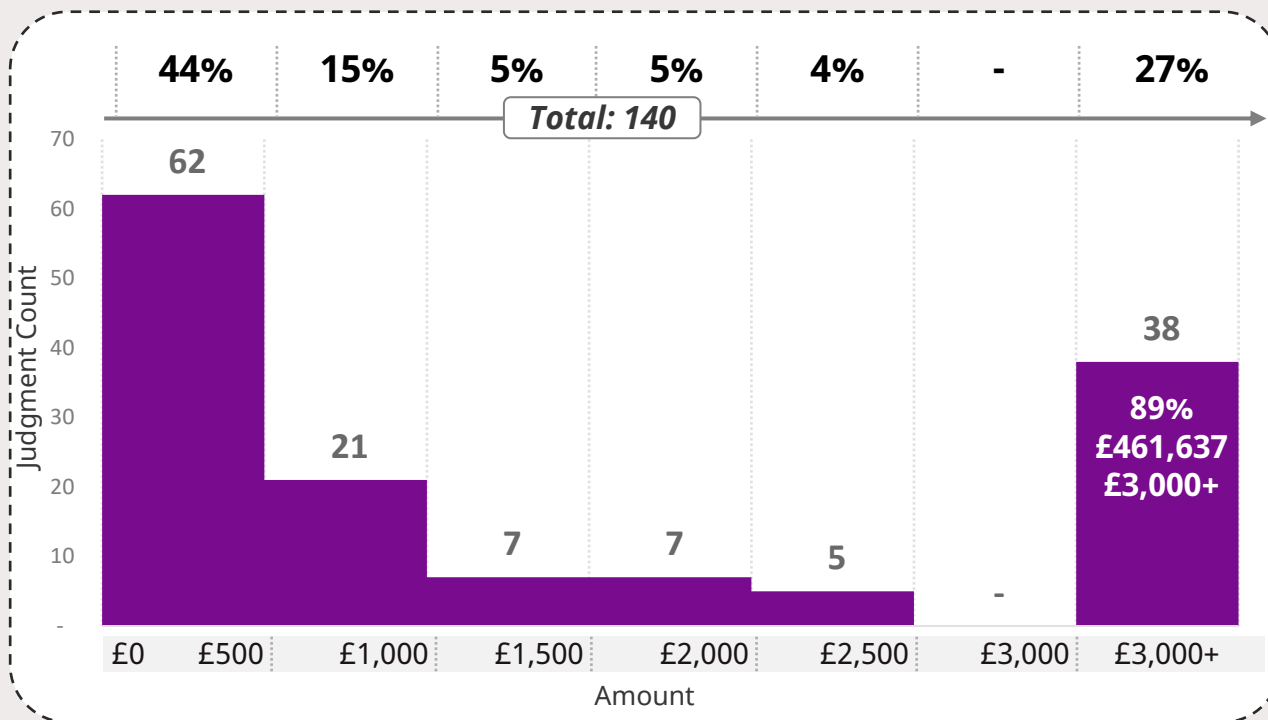
Value of Consumer Judgments

140 new consumer judgments were registered in **Jersey** in Q3 2026 with the total value of **£520,811**.

44% new consumer judgments in Jersey are below **£500**.

27% of the consumer judgments in Jersey have amounts greater than **£3,000**. These add up to **£461,637**, **89%** of the total value of new consumer judgments in Jersey in Q3 2026.

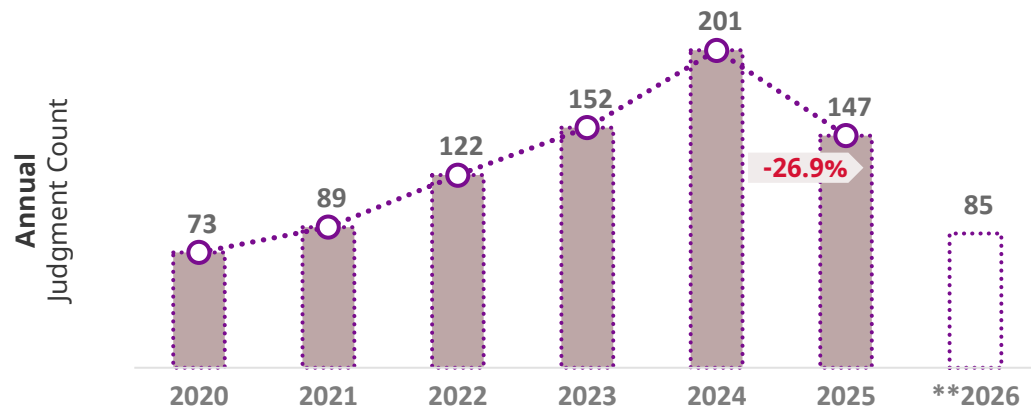
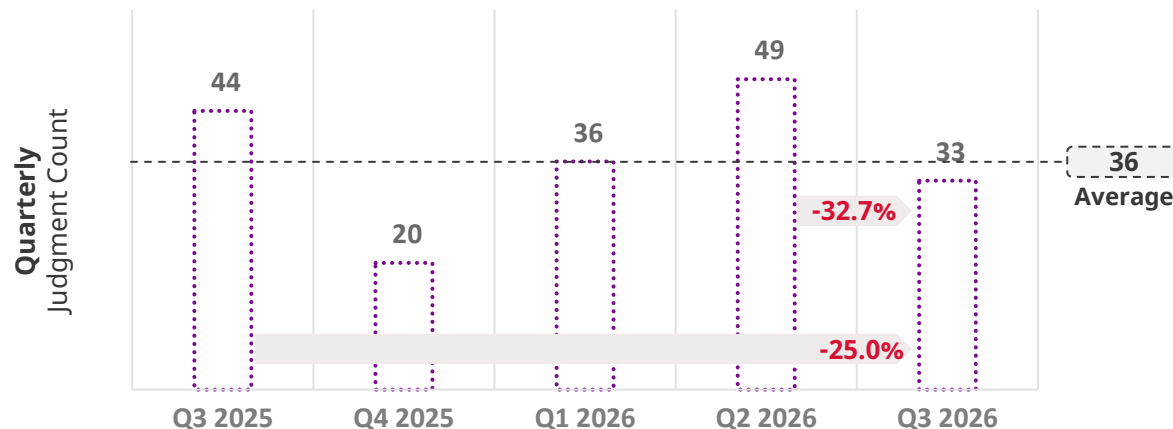
Jersey: Consumer Judgments



Jersey: New Commercial Judgments

33 new commercial judgments were registered in **Jersey** in Q3 2026.

Across the last five quarters, new commercial judgments in Jersey averaged **36**.

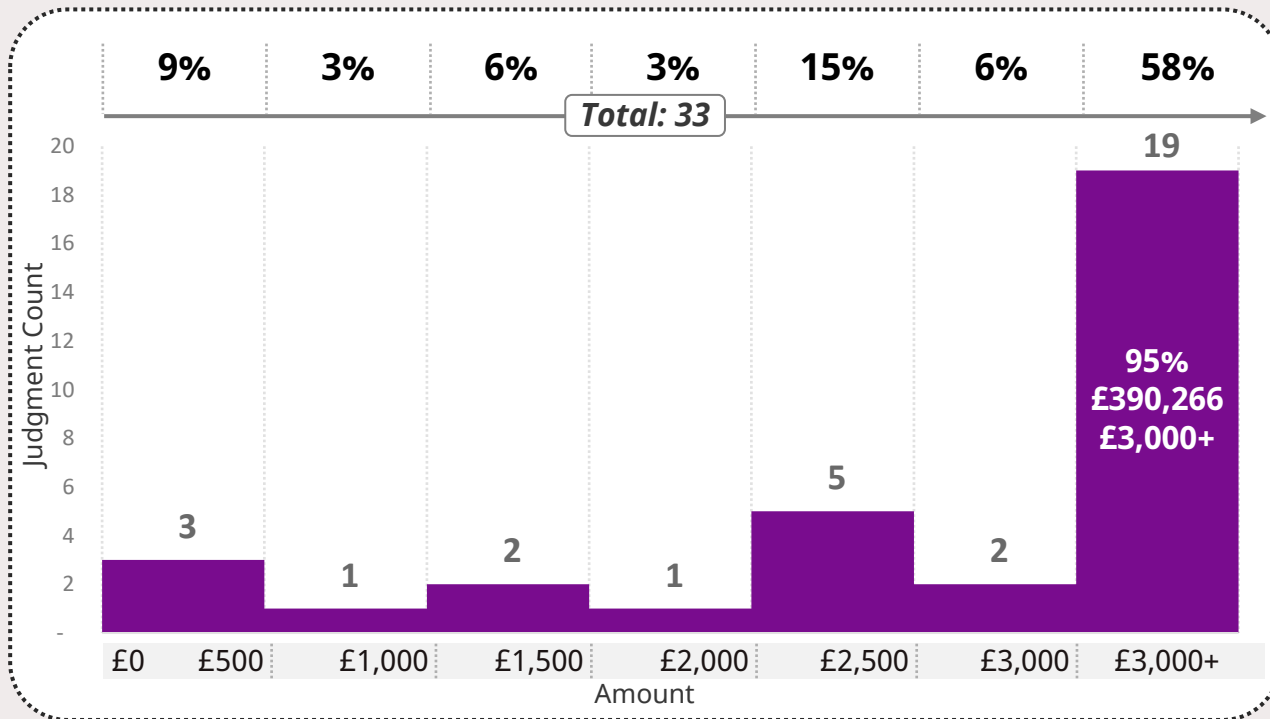


Jersey: Commercial Judgments Value

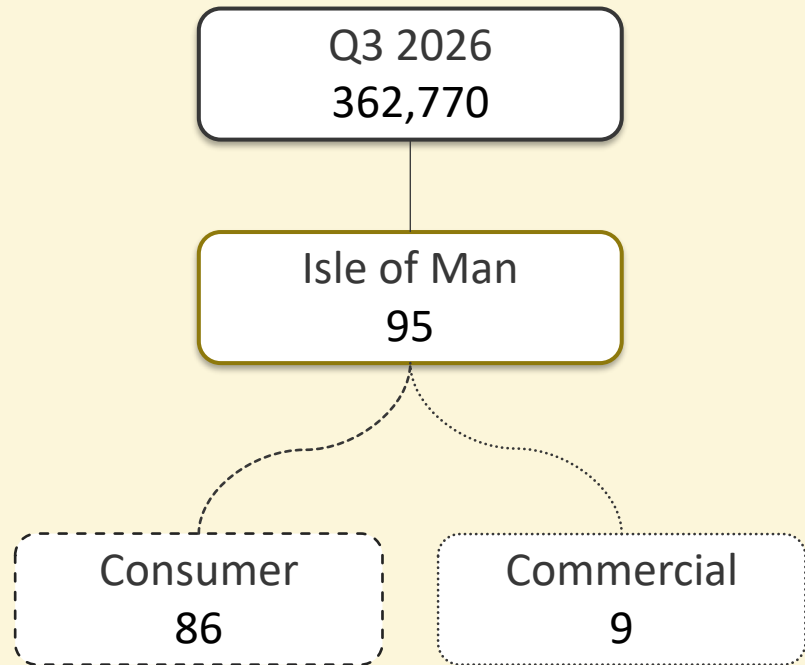
33 new commercial judgments were registered in **Jersey** in Q3 2026 with the total value of **£412,685**.

Judgments with amounts exceeding £3,000 comprise **58%** of the number of commercial judgments for Jersey and represent **95%** of the value of commercial judgments, adding up to **£390,266**.

Jersey: Commercial Judgments



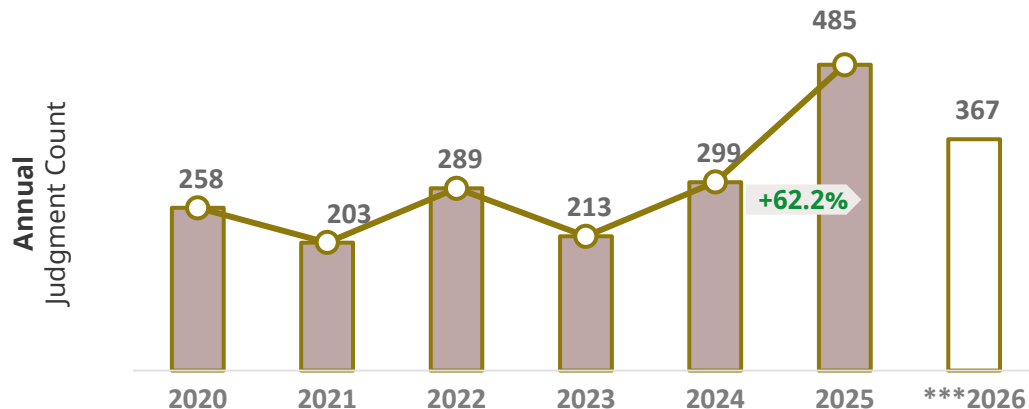
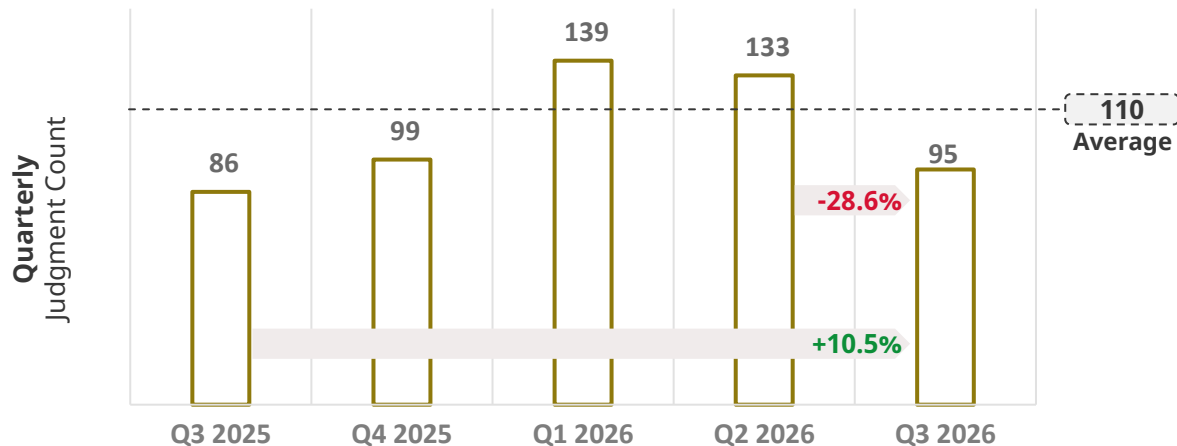
ISLE OF MAN



Isle of Man: New Judgments

95 new judgments were registered in the **Isle of Man** in Q3 2026, a **28.6%** decrease from the previous quarter and an increase of **10.5%** from Q3 2025.

Across the last five quarters, new judgments in the Isle of Man averaged **110**.

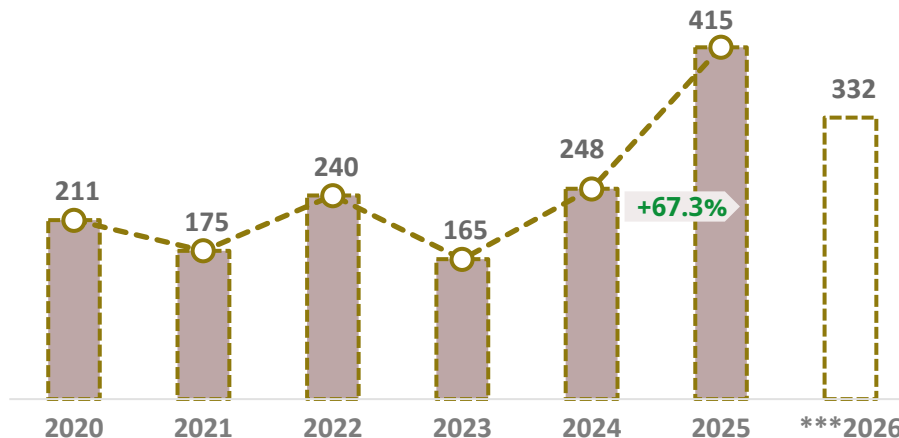


Isle of Man: New Consumer Judgments

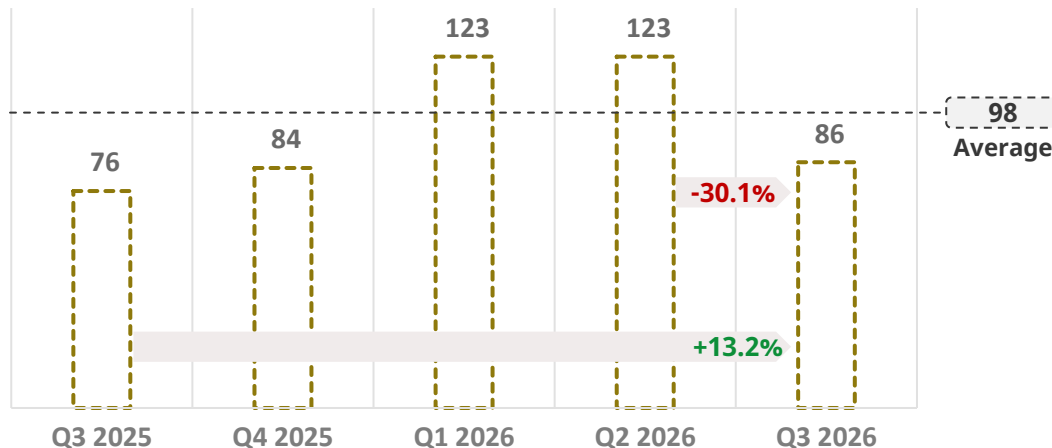
86 new consumer judgments were registered in the **Isle of Man** in Q3 2026, a **30.1%** decrease from the previous quarter and an increase of **13.2%** from Q3 2025.

Across the last five quarters, new consumer judgments in the Isle of Man averaged **98**.

Annual
Judgment Count



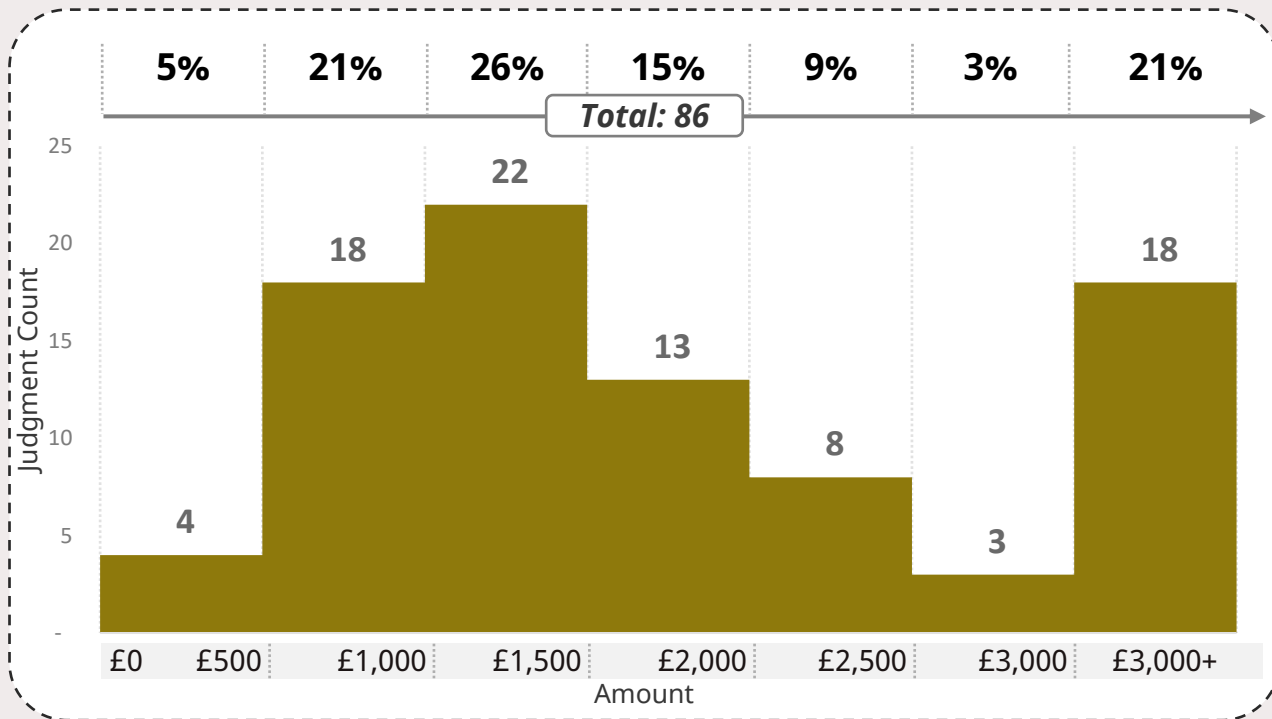
Quarterly
Judgment Count



Value of New Consumer Judgments

86 new consumer judgments were registered in the **Isle of Man** in Q3 2026 with the total value of **£281,316**.

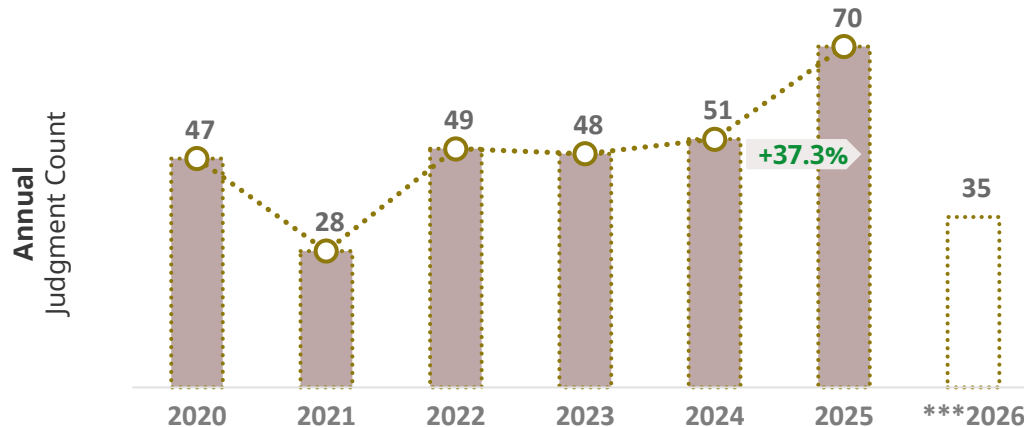
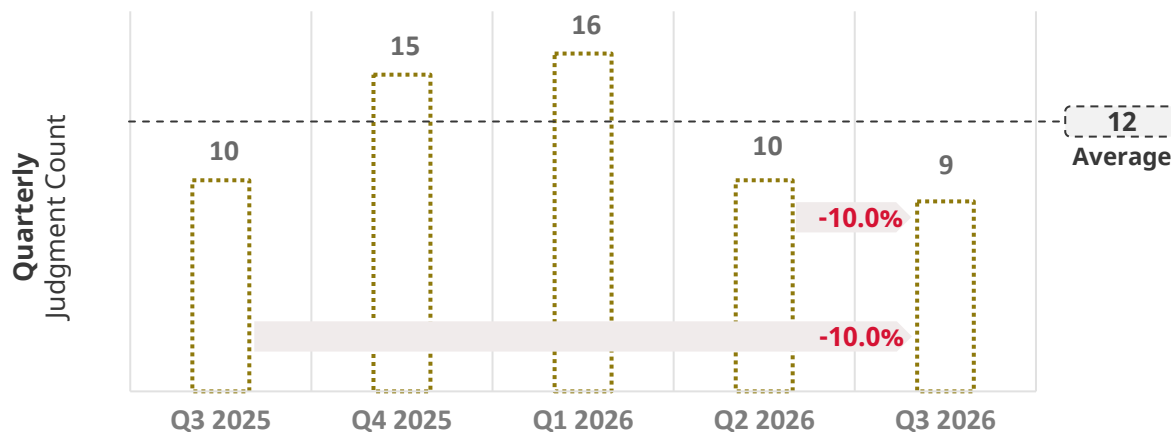
Isle of Man: New Consumer Judgments



Isle of Man: New Commercial Judgments

9 new commercial judgments have been added to the Register in the **Isle of Man** in Q3 2026.

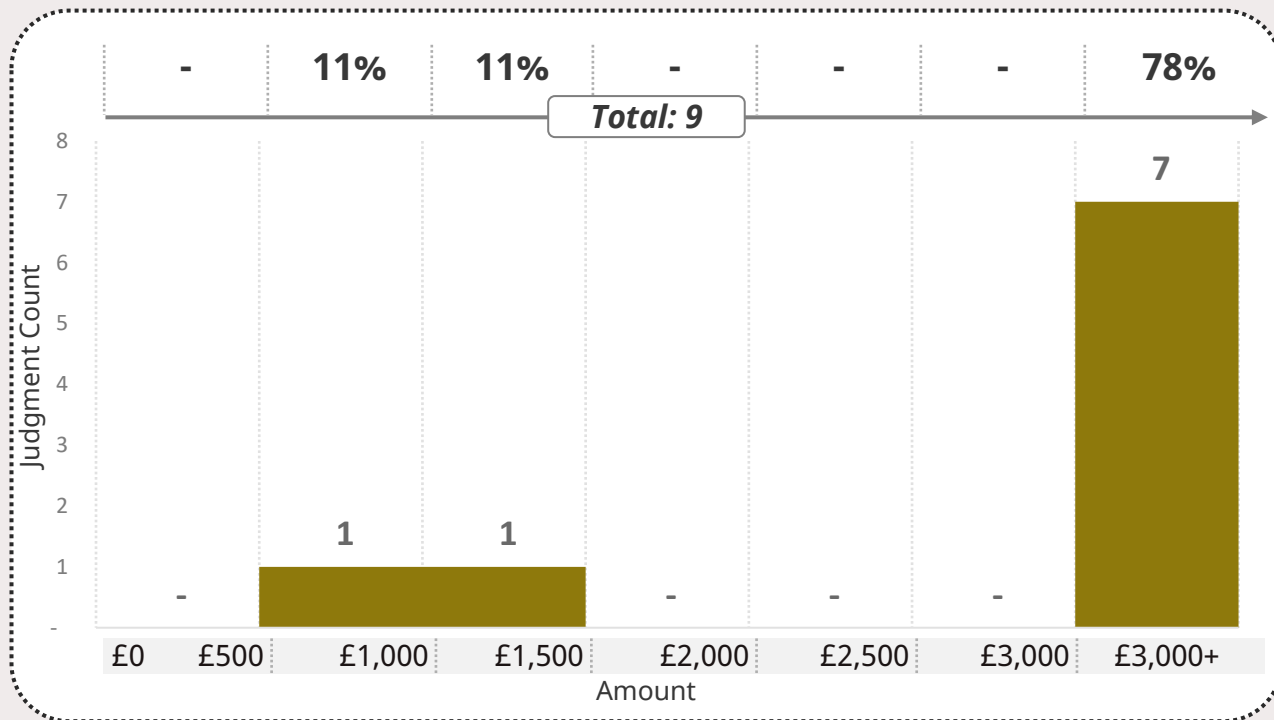
Across the last five quarters, new commercial judgments in the Isle of Man averaged **12**.



Commercial Judgments Value

9 new commercial judgments have been added to the Register in the **Isle of Man** in Q3 2026 with the total value of **£1,290,974**.

Isle of Man: Commercial Judgments



**Register
at the end of
Q3 2026**



State of the Register at the end of Q3 2026

The Register contains **5.9mn** records with a total value of **£13.9bn**.

Records are kept on the Register for **six years**. This means that an analysis made on 1st October 2026 covers judgments on the Register from 1st October 2020.

88.4% of records on the Register are **unsatisfied** judgments and **11.6%** are **satisfied** judgments.

| 01 Oct 2020

Q3 2026 REGISTER

| 01 Oct 2026

Total Number of Judgments

**5.9mn**

5,882,681

5.2mn 88.4%**0.7mn 11.6%**

Total Value of Judgments

£13.9bn

£ 13,850,494,305

£12.9bn 92.8%**£1.0bn 7.2%***Unsatisfied Judgments**Satisfied Judgments*

Change in the Register Q3 2026

There were **5,882,681** judgments on the Register at the end of Q3 2026. This is a rise of **3.7%** since the end of Q2 2026, when there were **5,672,871** judgments on the Register.

From 1st July 2026 to 1st October 2026, **362,770** new judgments were recorded on the Register, accounting for **6.4%** of judgments.

119,507 judgments have been deleted in Q3 2026 as the six-year threshold has been exceeded, reducing the Register by **2.1%**.

33,453 judgments were cancelled, further reducing the number on the Register by **0.6%**.

Change in the total Register

Q2 2026

5,672,871

Q3 2026

5,882,681

+3.7%

Q2 2026

5,672,871

New Judgments

+6.4%

362,770

119,507

-2.1%

Expired Judgments

33,453

-0.6%

Cancelled

Q3 2026

5,882,681

*This diagram depicts the change in the Register from 1st July 2026 to 1st October 2026

**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.

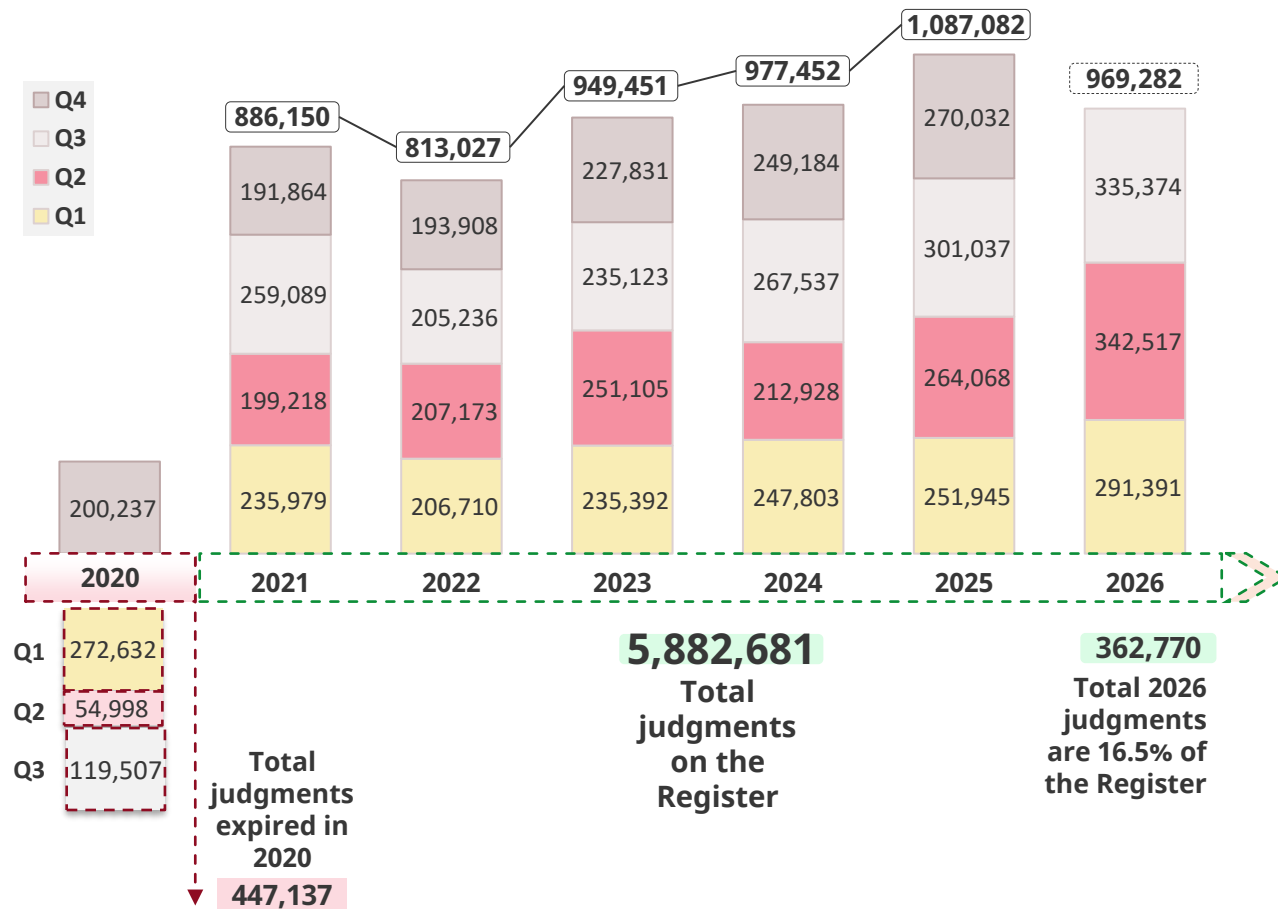
Register by Judgment Date

Out of **5.9mn** judgments on the Register, **969,282 (16.5%)** have 2026 as the judgment year.

335,374 judgments fall into Q3 2026 based on the judgment date.

Judgments that met the **six-year** cut-off prior to 1st October 2026 had already been removed from the Register – **447,137** records from 2020 in total.

REGISTER BY JUDGMENT DATE



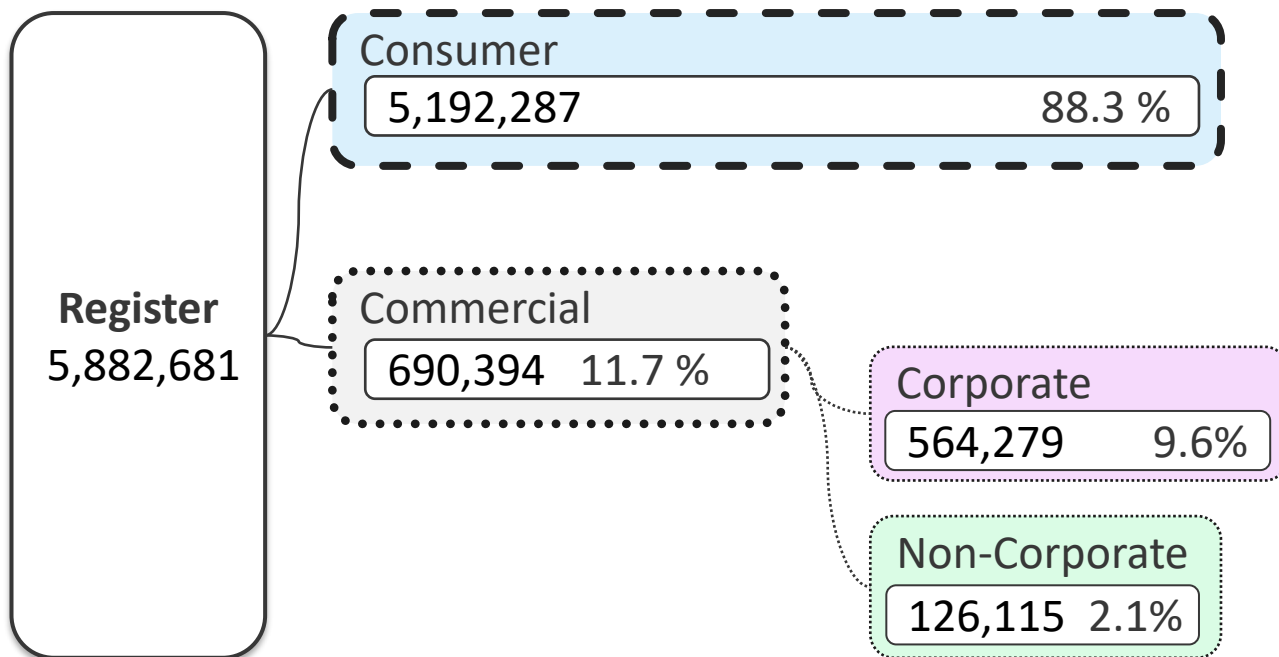
Commercial and Consumer Judgments

88.3% of the records on the Register are consumer judgments and **11.7%** are commercial judgments.

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

Corporate judgments make up **9.6%** of the Register and non-corporate judgments **2.1%**.

Of the total commercial judgments, **81.7%** are corporate and **18.3%** are non-corporate.



Value of Consumer Judgments

There are **5,192,287** consumer judgments on the Register with the total value of **£10,622,679,119**.

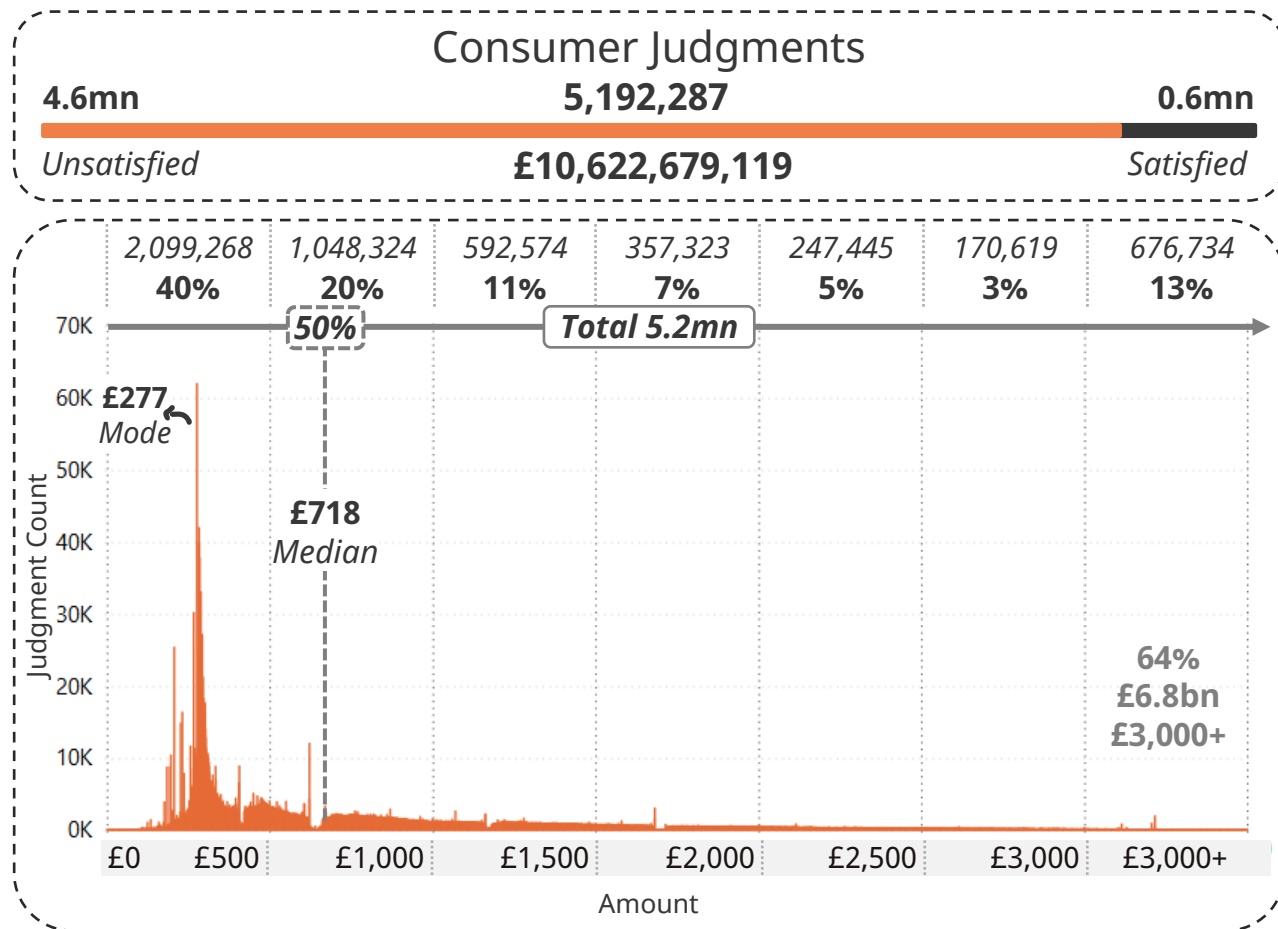
£277 is the most frequent consumer judgment amount, with **68,698** consumer judgments at this figure.

40% of consumer judgments are for the amounts less than **£500**.

The median consumer judgments value on the Register is **£718**.

87% of consumer judgments are below the amount of **£3,000**.

13% of the consumer judgments are for amounts greater than **£3,000**. This adds up to **£6.8bn**, **64%** of the value of consumer judgments.



Value of Commercial Judgments

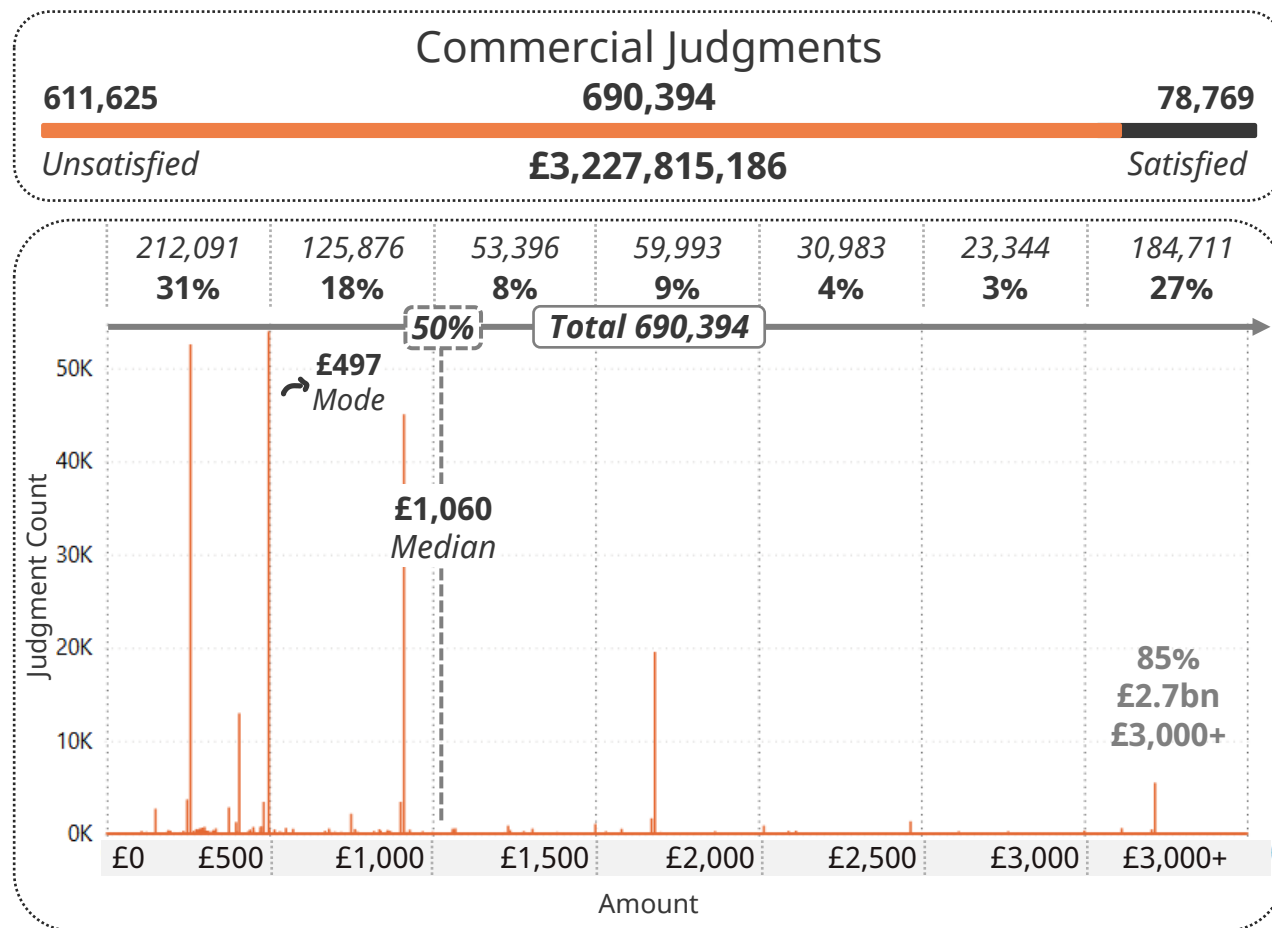
There are **690,394** commercial judgments on the Register with the total value of **£3,227,815,186**.

The top five judgment amounts (£497, £257, £912, £1,682, £407) make up **30%** of the number of commercial judgments on the Register, indicating a significant concentration around these specific values.

31% of commercial judgments are for amounts less than **£500**.

The median commercial judgments value on the Register is **£1,060**.

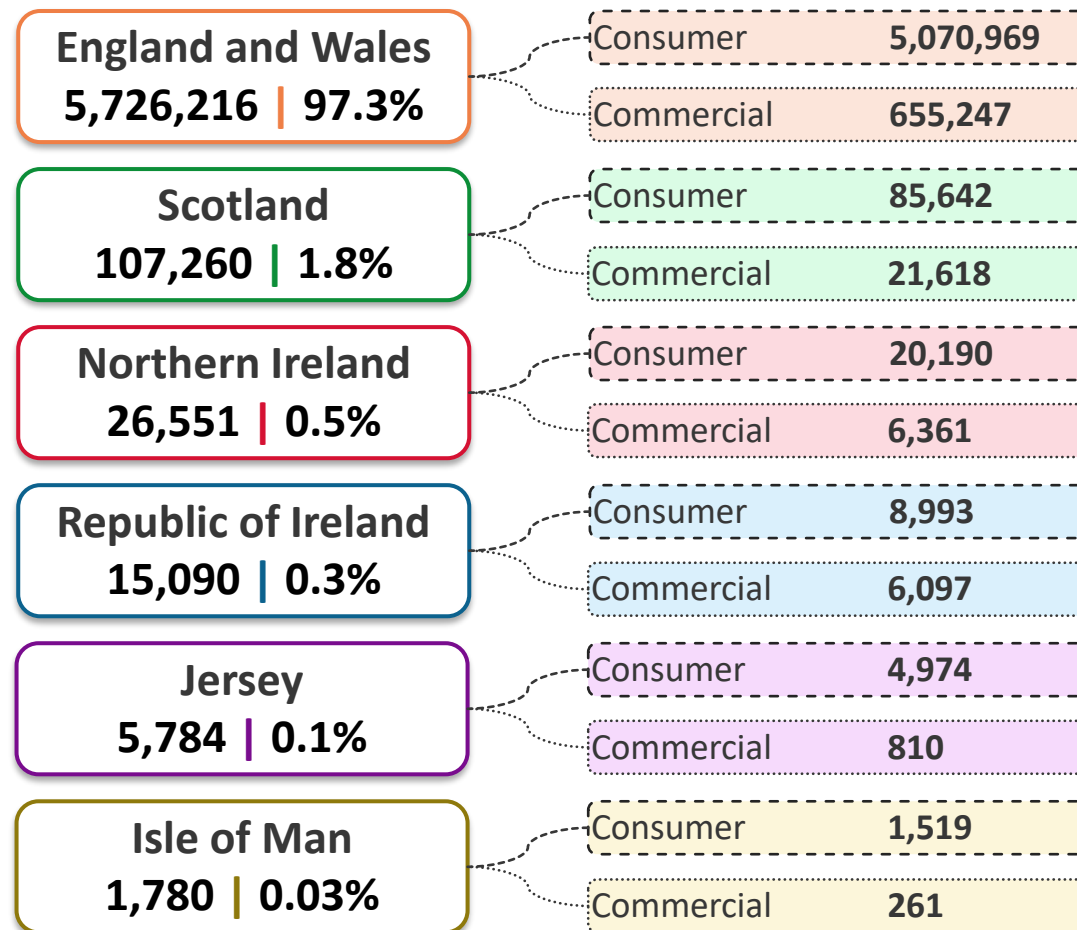
27% of the commercial judgments on the Register are for amounts greater than £3,000. This adds up to **£2.7 bn**, **85%** of the total value of commercial judgments.



Jurisdictions on the Register

97.3% of judgments on the Register were assigned to **England and Wales**.

Scotland makes the second biggest dataset with only 1.8% of judgments.



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, 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 2026, prior to 11AM. The Register maintains records for a period of six years. As of 1st October 2026, it contains judgment data with judgment dates spanning from 1st October 2020 to 1st October 2026 – exactly 6 years.
- 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 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.
- 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, 2026 (€1 = £0.8550).

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