

# Q4 2025 Statistics Book

January 2026



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# INTRODUCTION

**Registry Trust Ltd** was established in 1985 to maintain the only official statutory **Register of Judgments, Orders, and Fines** for England & Wales on behalf of the Ministry of Justice, and maintains similar Registers for Scotland, Northern Ireland, Republic of Ireland, Isle of Man, and Jersey by agreement with the relevant authorities.



Promote responsible lending and borrowing

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



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

As a not-for-profit company which doesn't cost the government or tax-payer any money, we provide a trusted and impartial source of credit information and place no interpretation on the content of the Register; we simply ensure that the records published are as accurate and up to date as possible. Our mission is to use and share this **public data for public good** to promote responsible lending and borrowing, inform discussions on economy and empower consumers and enable good business decisions.



Enable better data-driven decisions

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

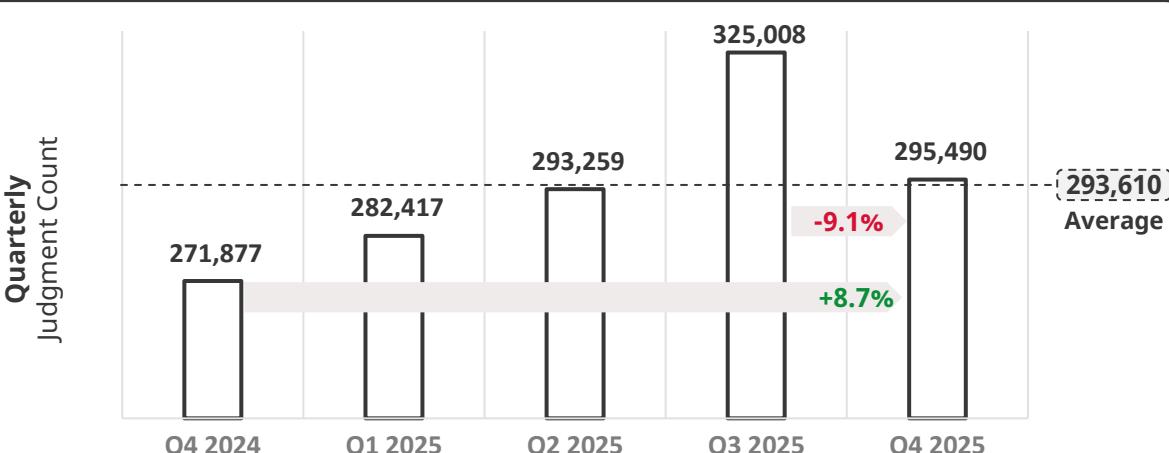
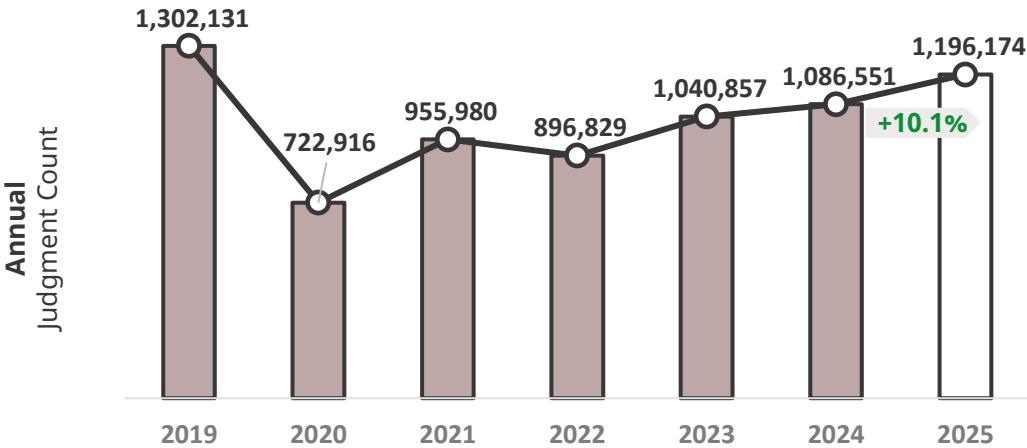
# Summary

Q4 2025 saw a high inflow, yet the Register fell slightly.	<b>295,490</b> new judgments were added in Q4 2025, but deletions and cancellations outweighed additions, leaving the Register down <b>0.4%</b> to <b>5,376,235</b> records
Consumer judgments remained elevated year-on-year.	<b>257,699</b> consumer judgments were recorded in Q4 2025 and sat just above the five-quarter average (251,365).
Commercial judgments eased from earlier peaks.	Q4 2025 saw <b>37,791</b> commercial judgments, below the five-quarter average (42,245).
Small-value debts make up a large share of unpaid judgments.	In England & Wales, about <b>4.1 million</b> consumer judgments remain unsatisfied; <b>39%</b> are for amounts below £500.

# New Judgments by Quarter

**295,490** new consumer and commercial judgments were registered in Q4 2025, **9.1%** less than the previous quarter and **8.7%** more than Q4 2024.

Across the last five quarters, new consumer and commercial judgments averaged **293,610**. Q3 2025's spike faded in Q4 2025, but the quarter stayed just above that average.

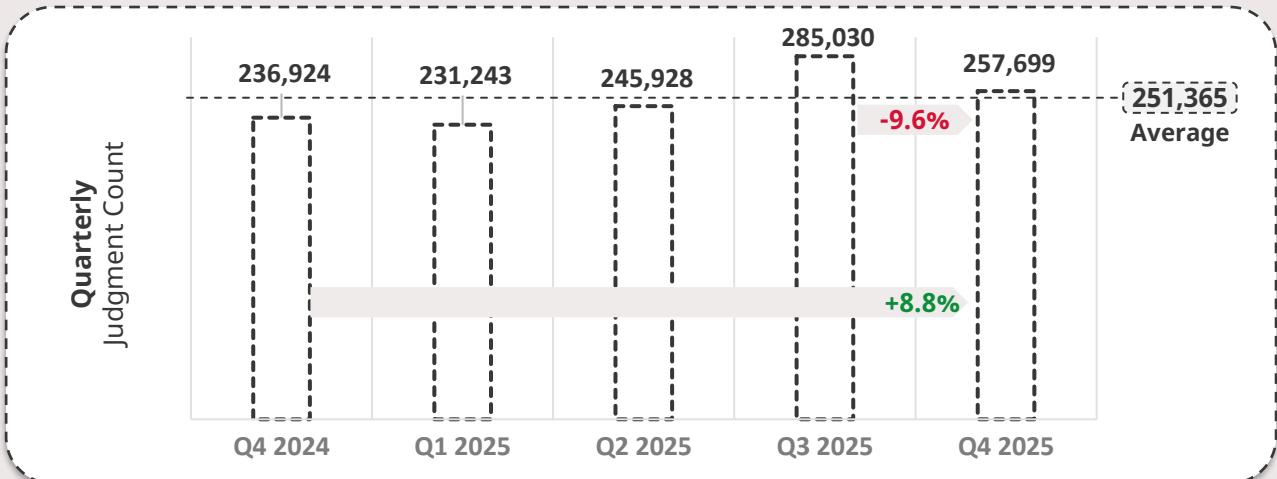
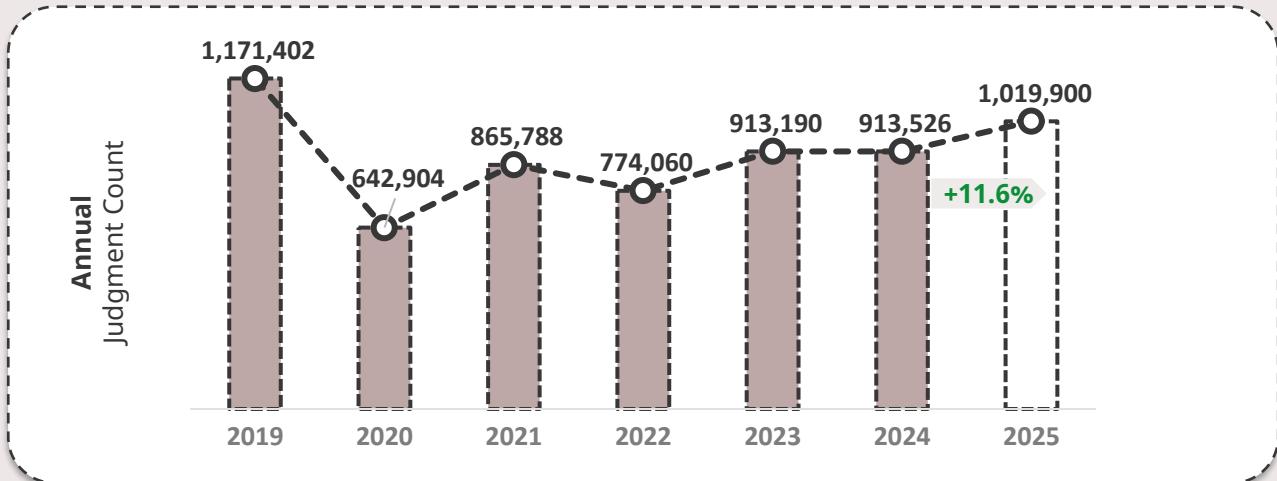


# New Consumer Judgments

**257,699** new consumer judgments were registered in Q4 2025, **9.6%** less than the previous quarter and **8.8%** more than Q4 2024.

Across the last five quarters, new consumer judgments averaged 251,365. Q3 2025's spike faded in Q4 2025, but the quarter stayed slightly above that average.

Total new consumer judgments rose by **11.6%** in 2025 compared to 2024, surpassing 1 million to reach **1,019,900**.

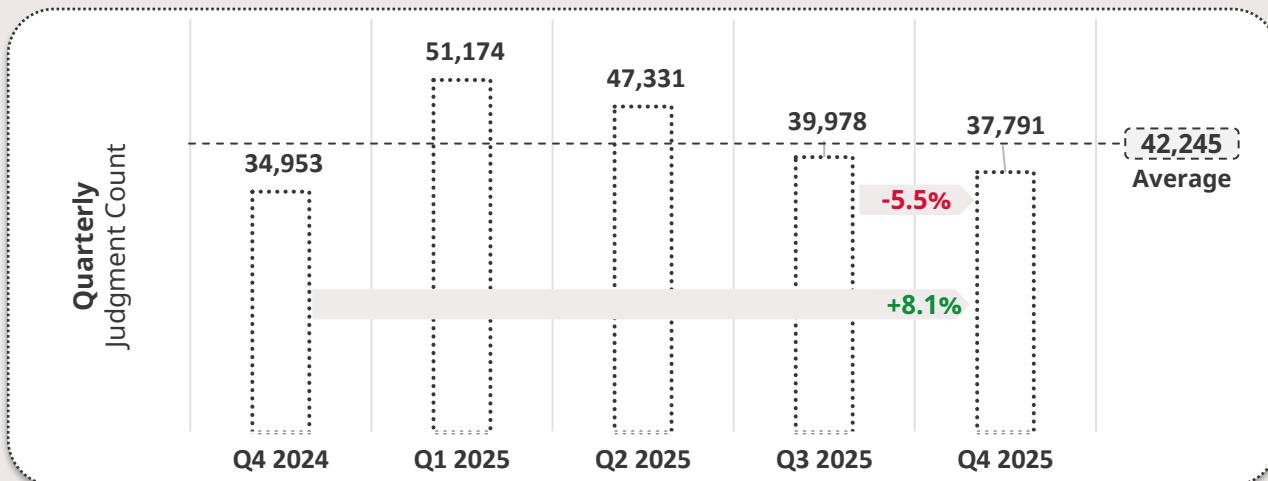
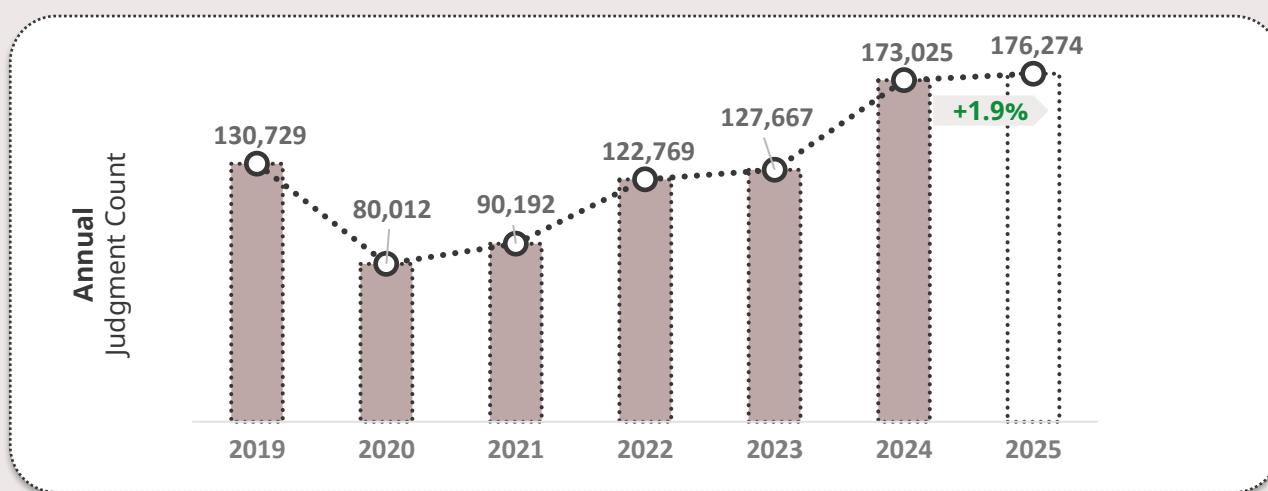


# New Commercial Judgments

37,791 new commercial judgments were recorded in Q4 2025 — down by **5.5%** from the previous quarter and up by **8.1%** from Q4 2024.

Across the last five quarters, new commercial judgments averaged **42,245**. Volumes eased from a Q1 2025 peak, with Q4 2025 ending below that average.

Total new commercial judgments rose by **1.9%** in 2025 from 2024, reaching **176,274**.



# Change in the Total Register Q3 to Q4 2025

There were **5,376,235** judgments on the Register at the end of Q4 2025. This is a fall of **0.4%** since the end of Q3 2025, when there were **5,399,049** judgments on the Register.

From 1<sup>st</sup> October 2025 to 1<sup>st</sup> January 2026, **295,490** new judgments were recorded on the Register, accounting for **5.5%** of judgments.

**289,342** judgments have been deleted from the Register as the six-year threshold has been exceeded - this represents **5.4%**.

**28,962** judgments were cancelled, further reducing the number on the Register by **0.5%**.

## Change in the Total Register

Q3 2025

5,399,049

Q4 2025

5,376,235

-0.4%

Q3 2025

5,399,049

New

+5.5%

295,490

28,962

-0.5%

Cancelled

289,342

-5.4%

Deleted

Q4 2025

5,376,235

\*This diagram depicts the change in the Register from 1<sup>st</sup> October 2025 to 1<sup>st</sup> January 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.

# State of the Register at the end of Q4 2025

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

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

**88.2%** of records on the Register are **unsatisfied** judgments and **11.8%** are **satisfied** judgments.

| 01 Jan 2020

Q4 2025 REGISTER

| 01 Jan 2026

Total Number of Judgments



**5.4mn**

5,376,235

**4.7mn** 88.2%

**0.6mn** 11.8%

Total Value of Judgments

**£13.0bn**

£12,950,422,316

**£12.0bn** 93.0%

**£0.9bn** 7.0%

Unsatisfied Judgments

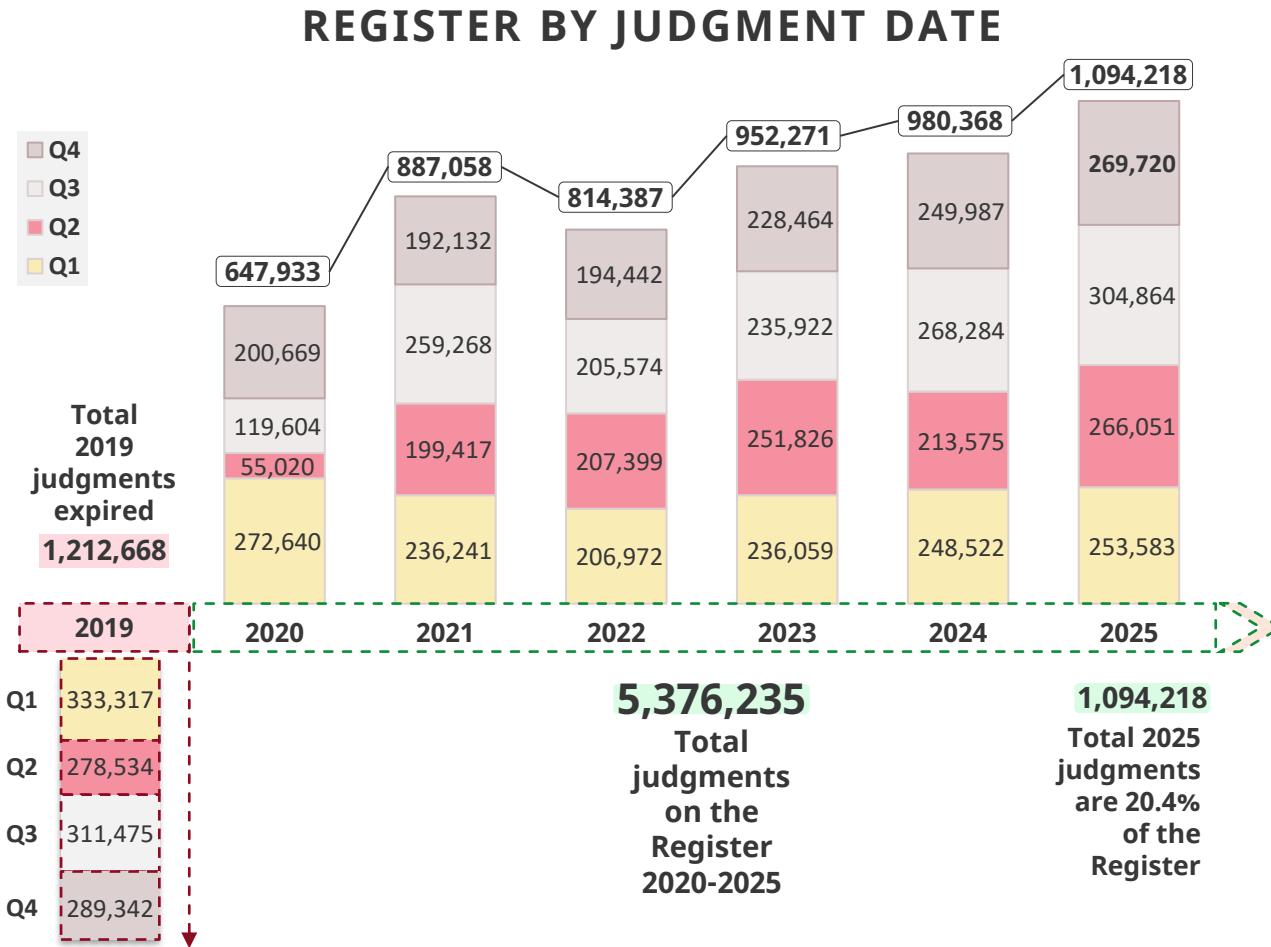
Satisfied Judgments

# Register by Judgment Date

Out of **5.4 million** judgments on the Register, **1,094,218 (20.4%)** have 2025 as the judgment year.

**269,720** judgments fall into Q4 2025 based on the judgment date.

Judgments that met the **six-year** cut-off prior to 1<sup>st</sup> January 2026 had already been removed from the Register – **1,212,668** records from 2019 in total.

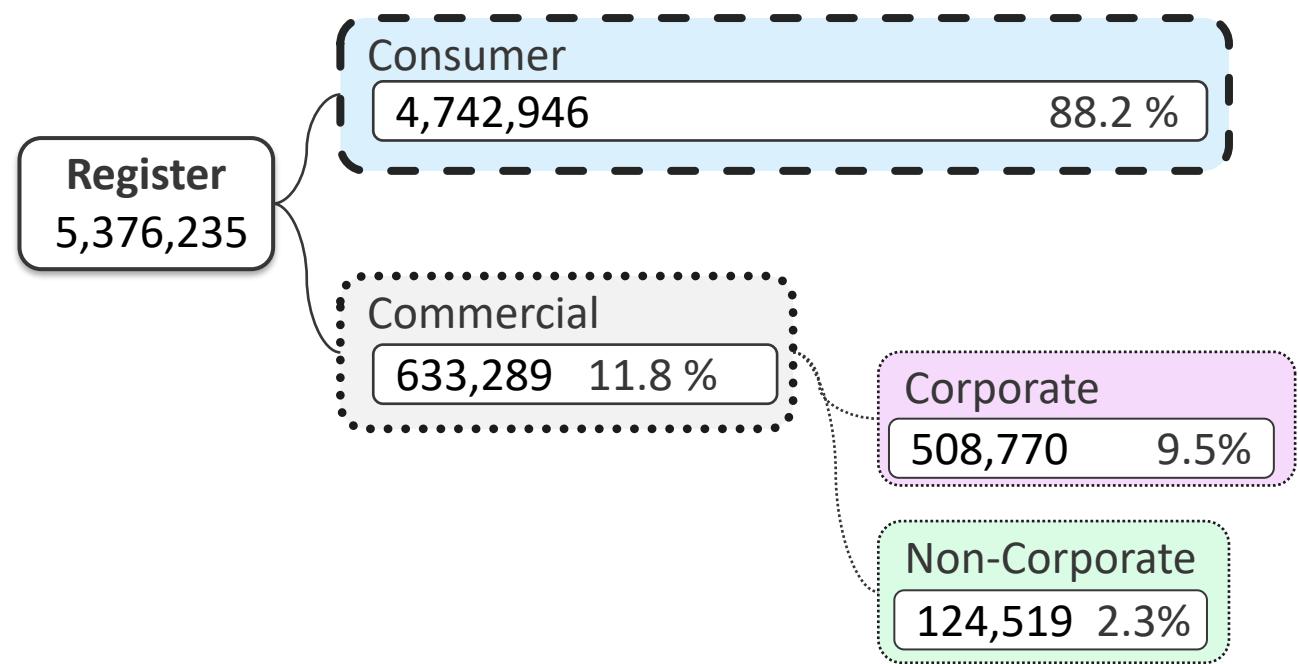


# Commercial and Consumer Judgments

**88.2%** of the records on the Register are consumer judgments and **11.8%** are commercial judgments.

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

Corporate judgments make up **9.5%** of the Register and non-corporate judgments **2.3%**.



# Jurisdictions

This publication covers statistics from the following six jurisdictions:

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

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

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

## England and Wales

**97.2 % 5,227,457**

## Scotland

**1.9 % 102,775**

## Northern Ireland

**0.5 % 25,155**

## Republic of Ireland

**0.3 % 13,621**

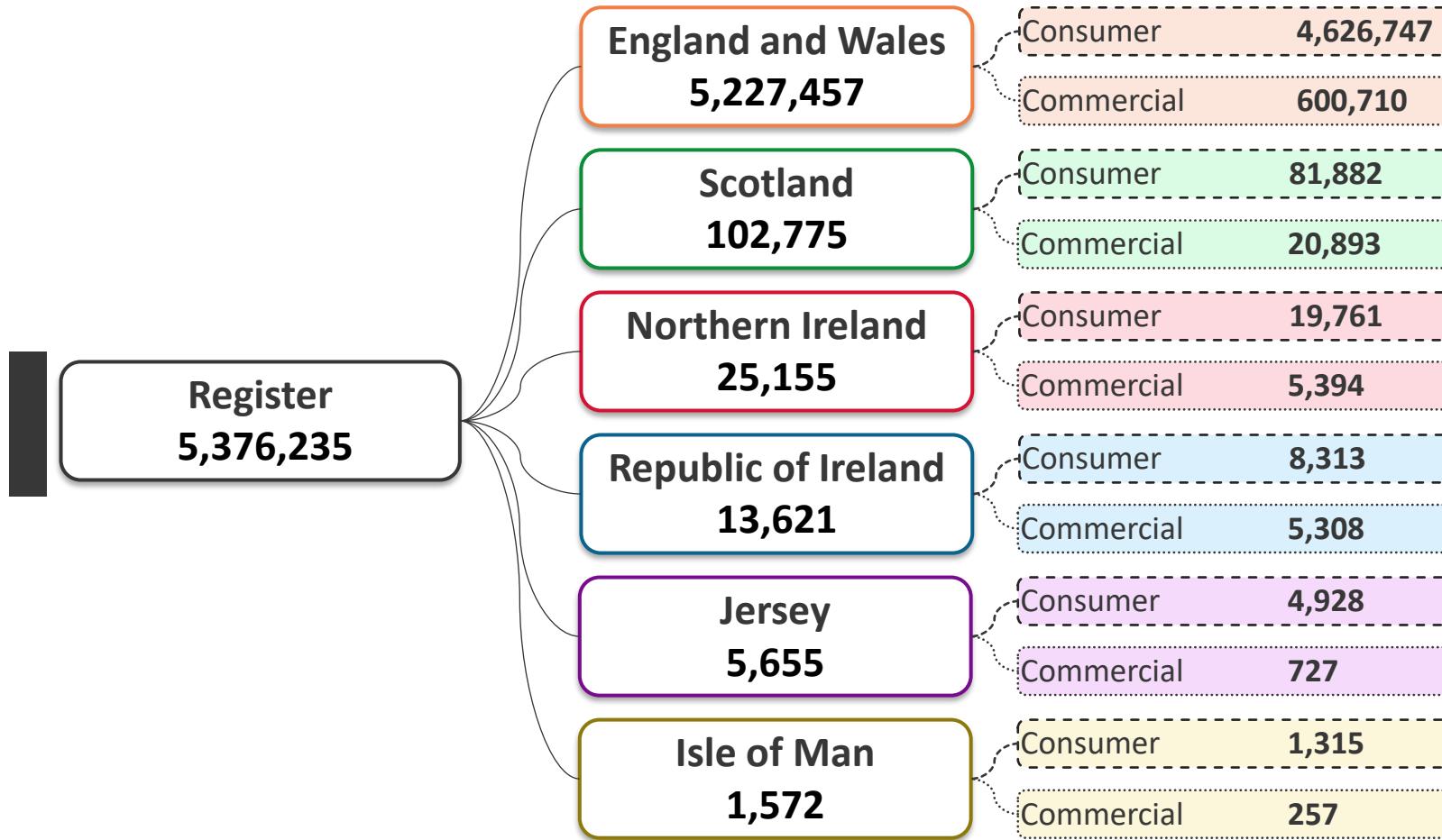
## Jersey

**0.1 % 5,655**

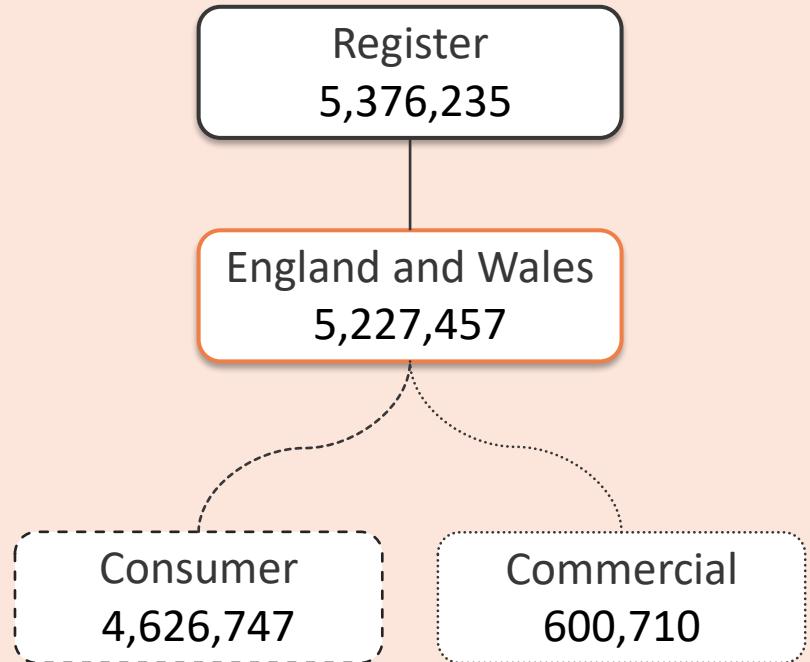
## Isle of Man

**0.0 % 1,572**



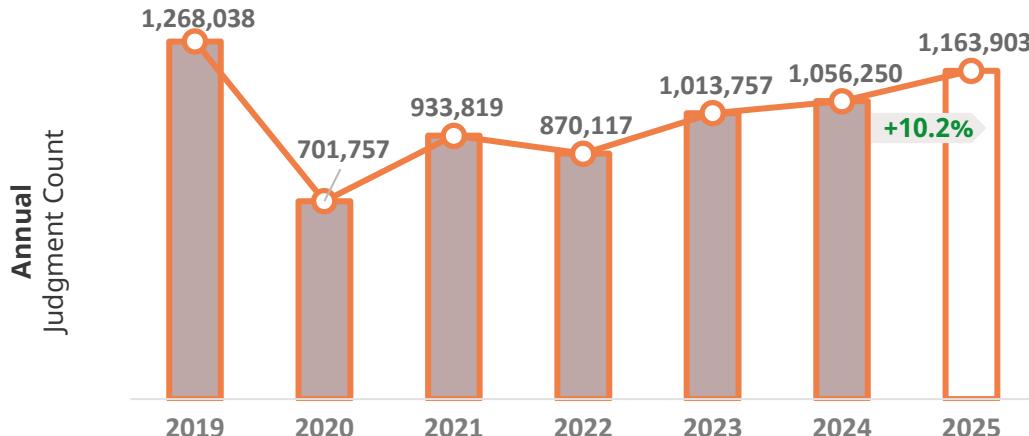


# ENGLAND & WALES

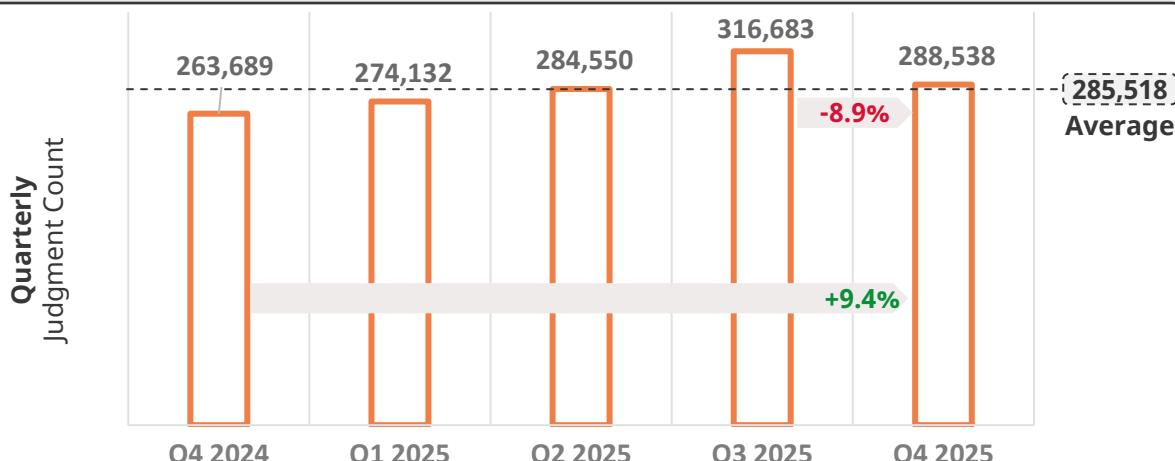


# England and Wales: New Judgments

**288,538** new consumer and commercial judgments were registered in **England and Wales** in Q4 2025, which is an **8.9%** decrease from the previous quarter and a **9.4%** increase from Q4 2024.



Across the last five quarters, new consumer and commercial judgments in England and Wales averaged **285,518**. Q3 2025's spike faded in Q4 2025, but the quarter stayed just above that average.

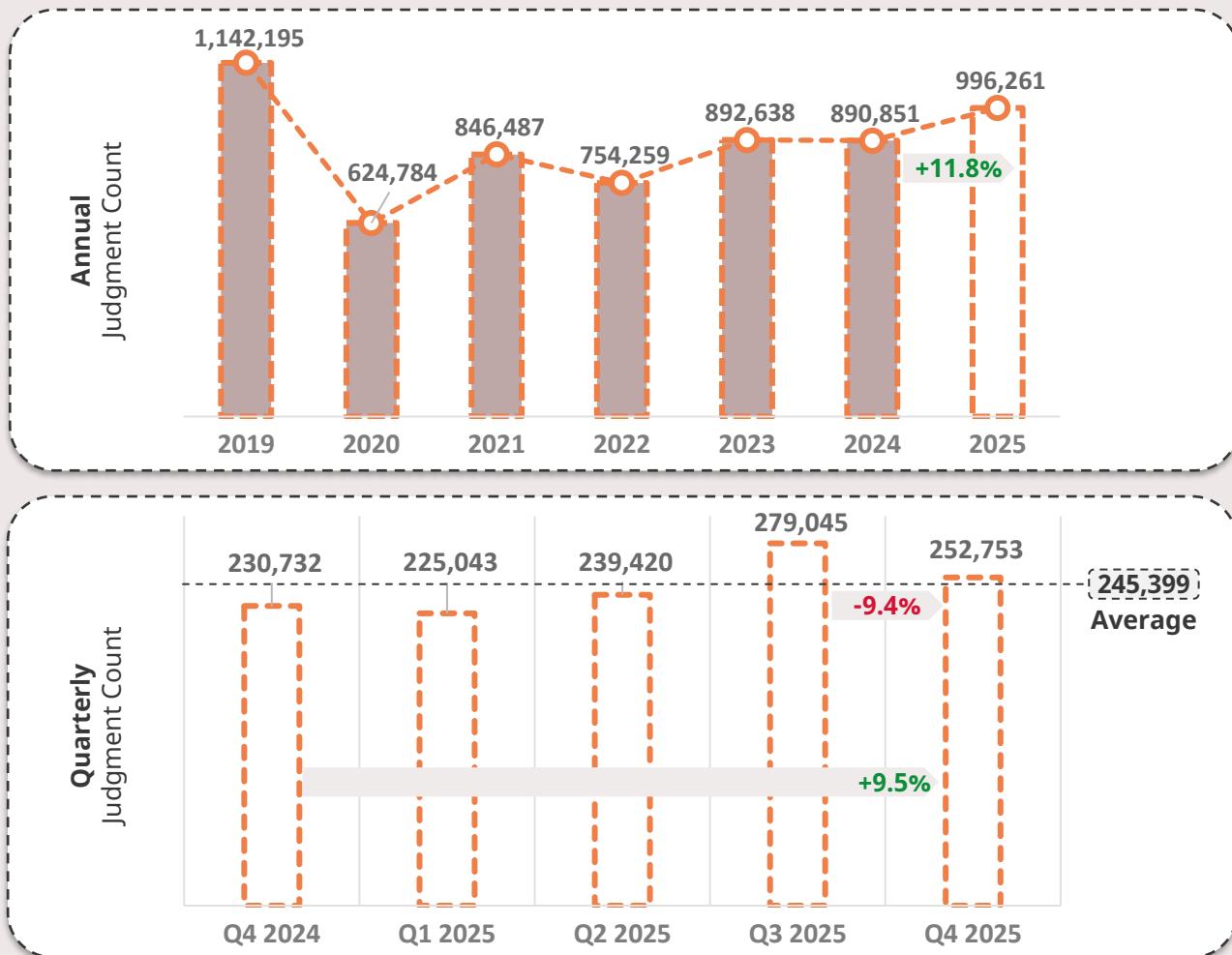


# England and Wales: New Consumer Judgments

252,753 new consumer judgments were registered in **England and Wales** in Q4 2025, a **9.4%** decrease from the previous quarter and a **9.5%** increase from Q4 2024.

Across the last five quarters, new consumer judgments in England and Wales averaged **245,399**. Q3 2025's spike faded in Q4 2025, but the quarter stayed slightly above that average.

Total new consumer judgments in England and Wales rose by **11.8%** in 2025 compared to 2024, reaching almost 1 million (**996,261**).



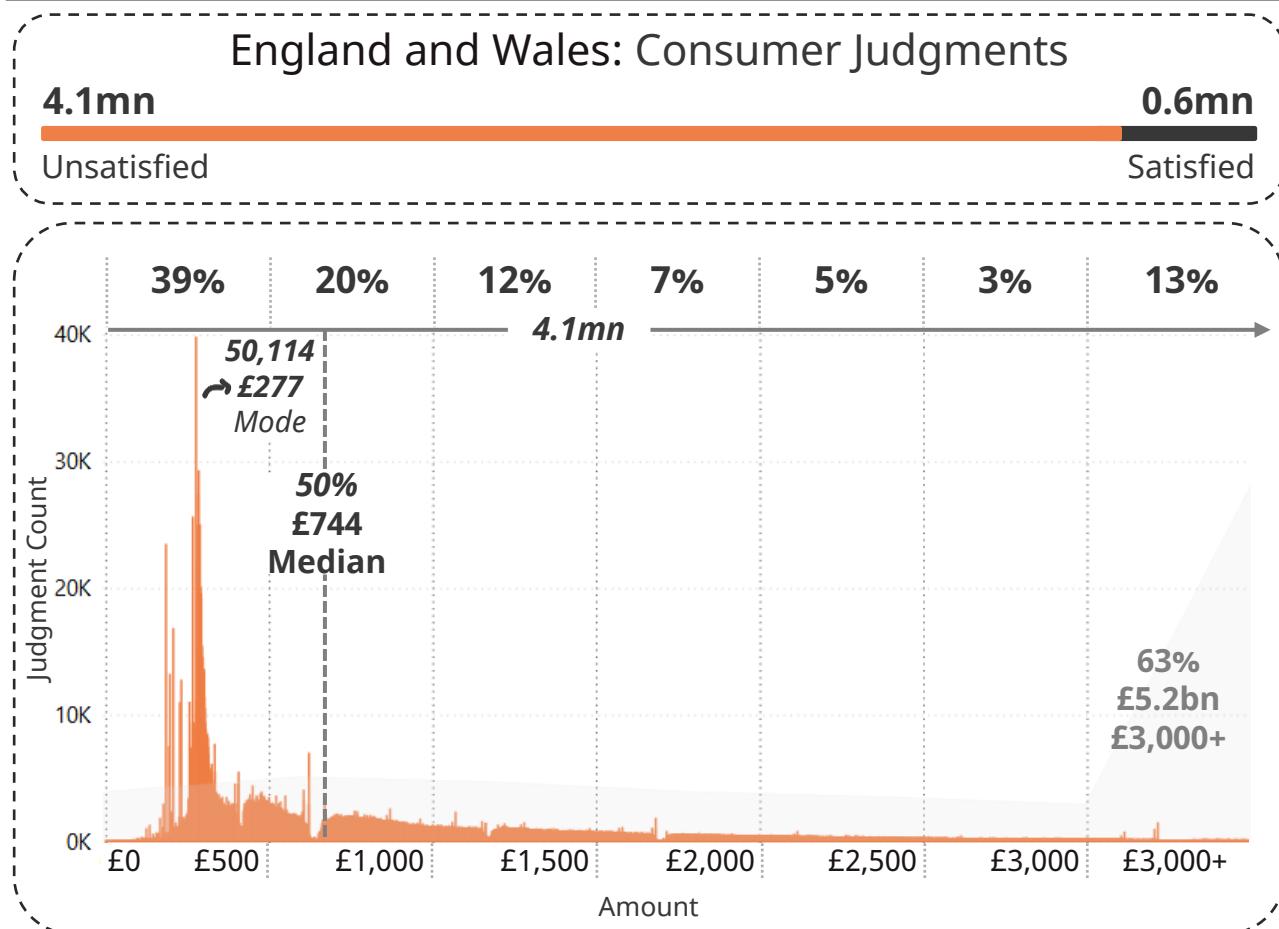
# Value of Unsatisfied Consumer Judgments

£277 is the most frequent consumer judgment amount in England and Wales, with 50,114 unsatisfied consumer judgments at this figure.

The top ten most frequently occurring amounts (£277, £284, £285, £283, £282, £289, £267, £286, £292, £293) represent 7.6% of the total of unsatisfied consumer judgments in England and Wales.

50% of unsatisfied consumer judgments for England and Wales are below the median amount of £744.

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

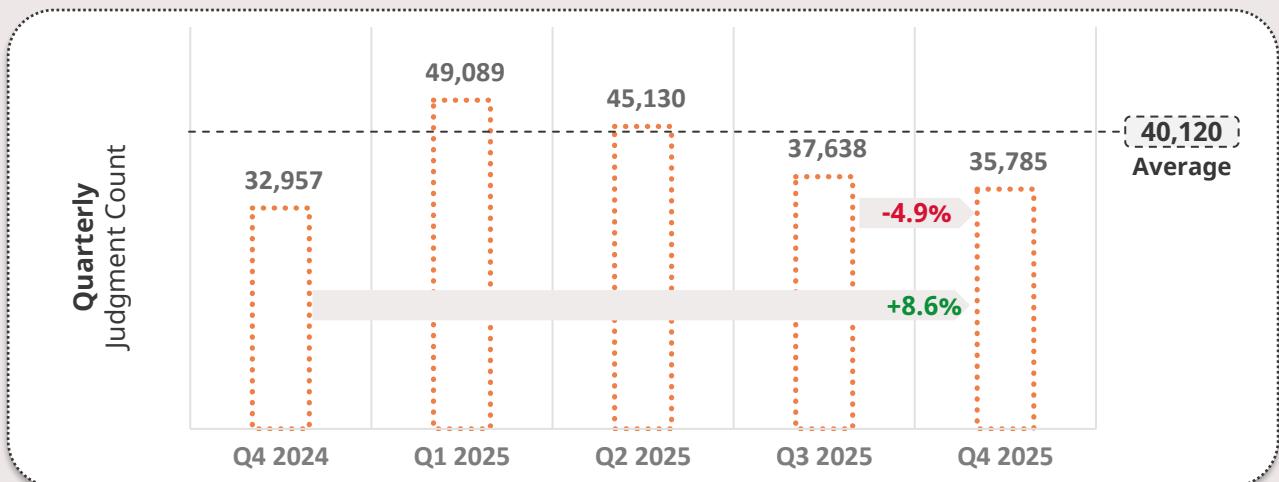
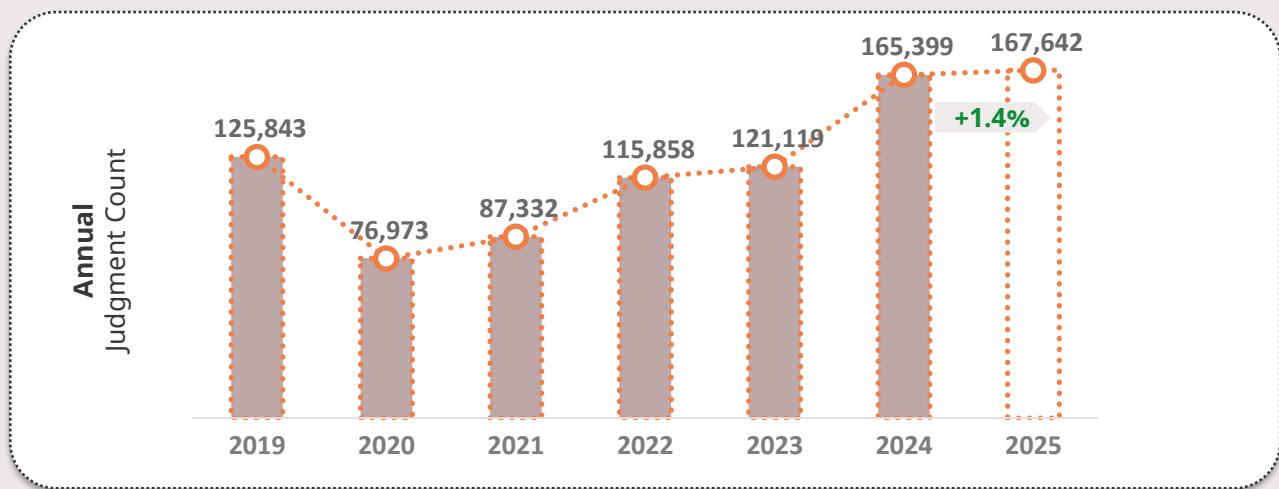


## England and Wales: New Commercial Judgments

35,785 new commercial judgments have been added to the Register in Q4 2025 in **England and Wales**, which is a **4.9%** decrease from the previous quarter and an **8.6%** increase from Q4 2024.

Across the last five quarters, new commercial judgments in England and Wales averaged **40,120**. Volumes eased from a Q1 2025 peak, with Q4 2025 ending below that average.

Total new commercial judgments in England and Wales rose by **1.4%** in 2025 from 2024, reaching **167,642**.

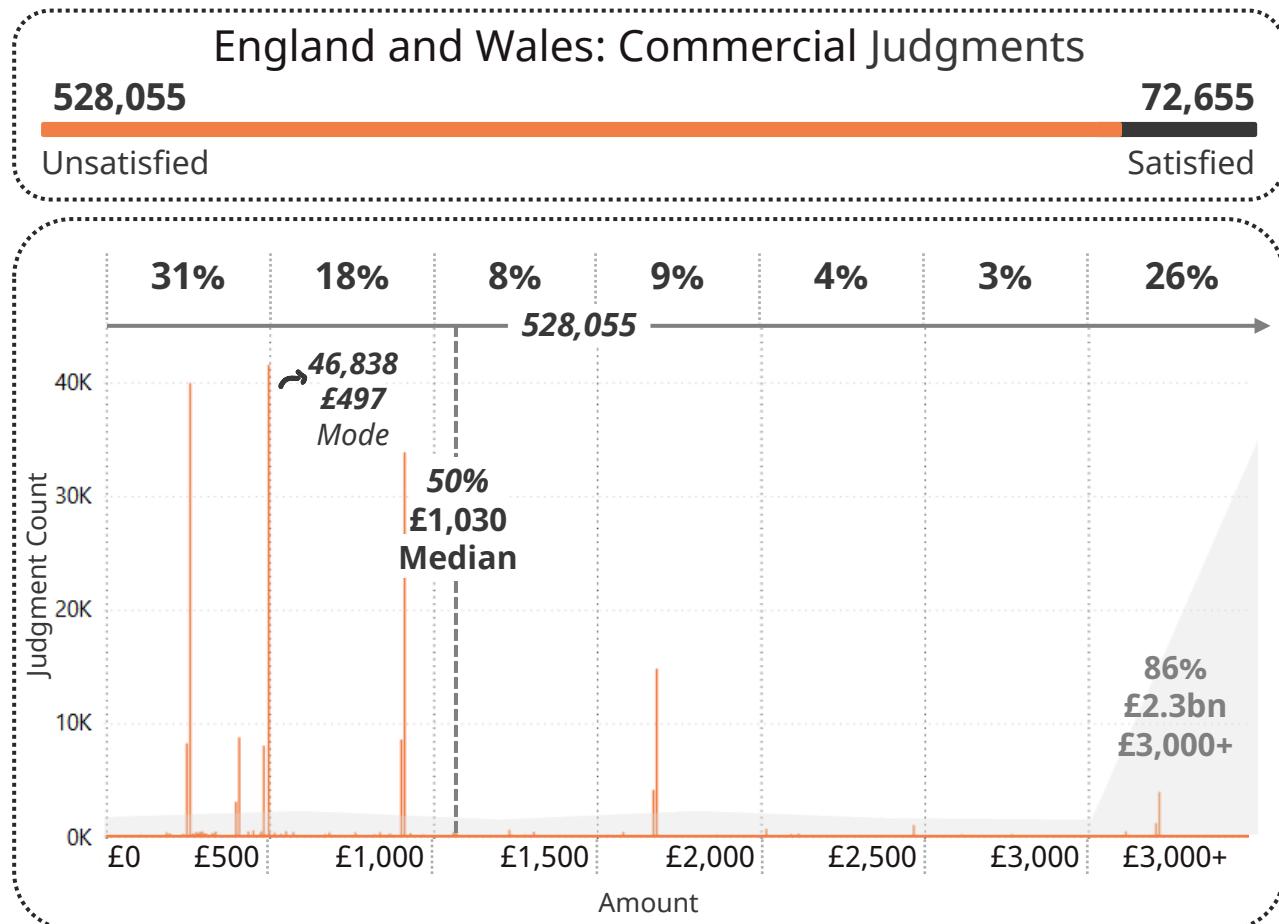


# England and Wales: Commercial Judgments Value

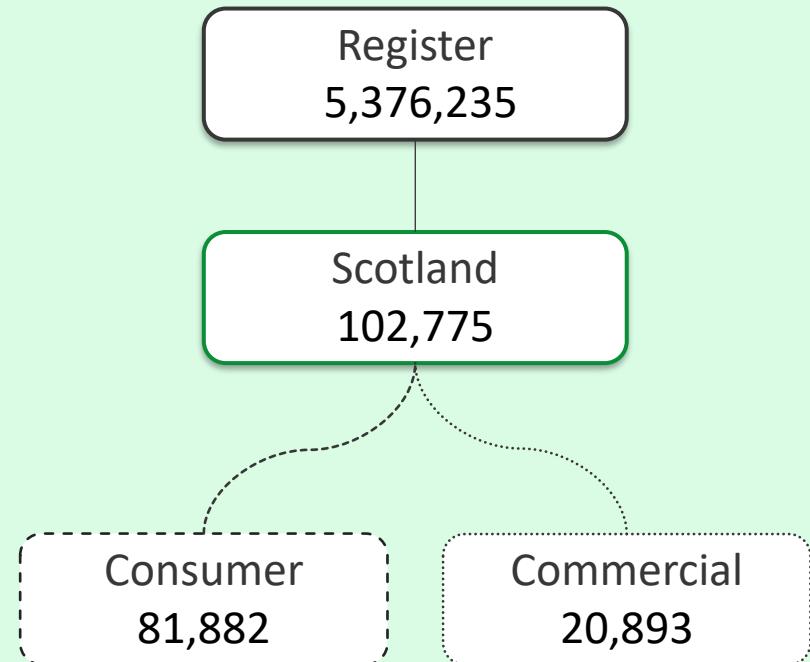
**£497** is the most frequent unsatisfied commercial judgment amount in England and Wales with **46,838** judgments. It is **9%** of the total number of unsatisfied commercial judgments for England and Wales.

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

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



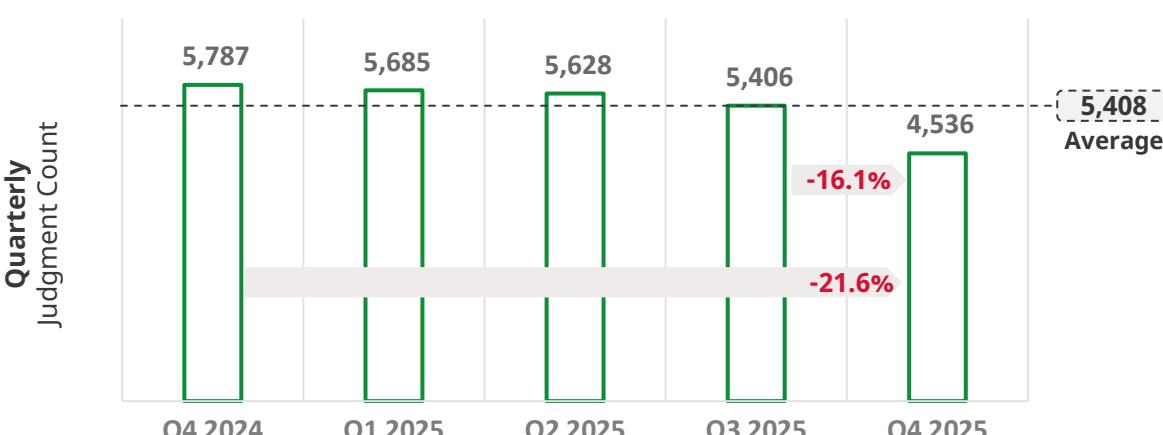
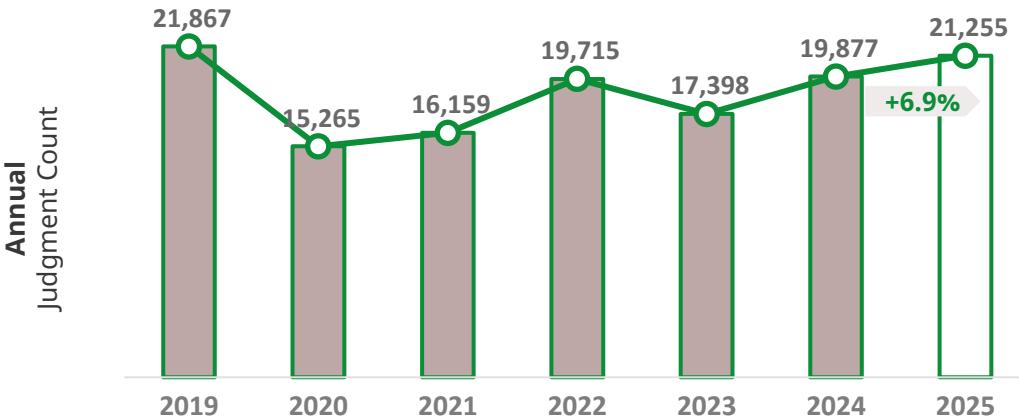
# IScotland



# Scotland: New Judgments

4,536 new judgments were registered in **Scotland** in Q4 2025, which is a **16.1%** decrease from the previous quarter and a **21.6%** decrease from Q4 2024.

Across the last five quarters, new judgments in Scotland averaged **5,408**. Volumes eased through 2025, with Q4 2025 (4,536) landing well below that average.

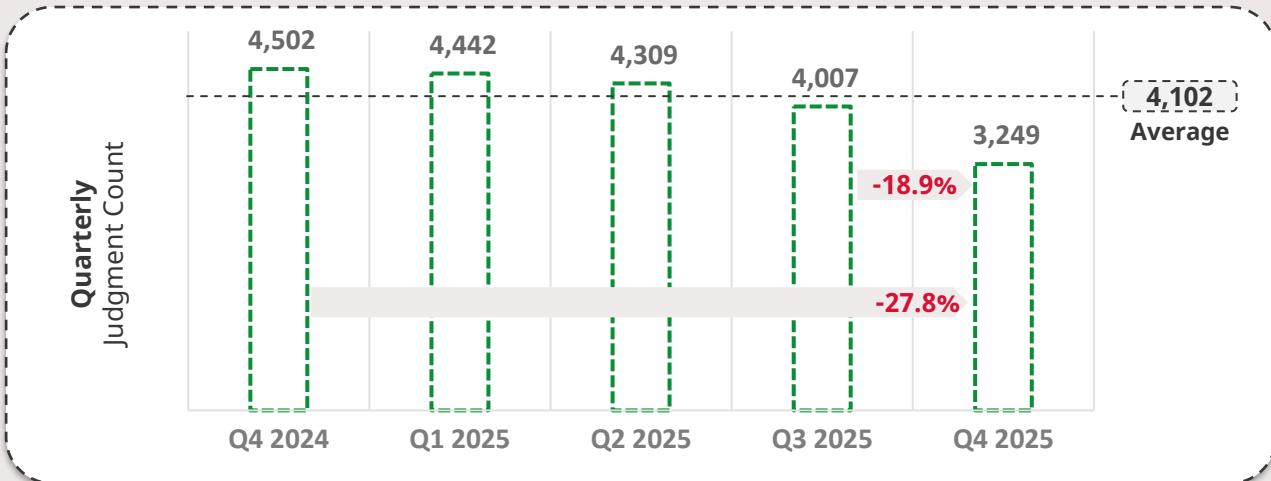
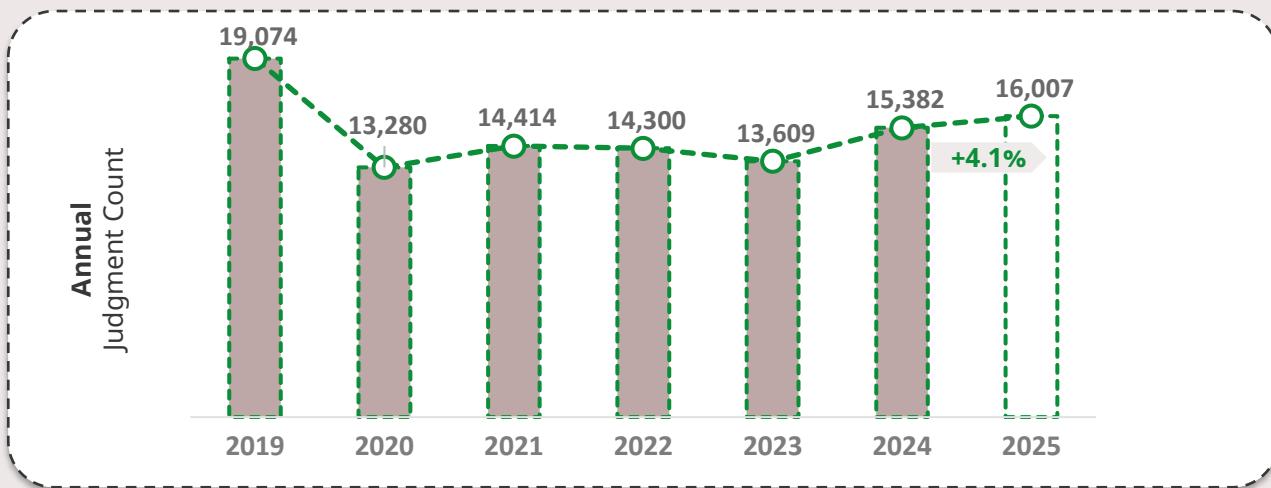


# Scotland: New Consumer Judgments

**3,249** new consumer judgments were registered in **Scotland** in Q4 2025, which is a **18.9%** decrease from the previous quarter and **27.8%** less than in Q4 2024.

Across the last five quarters, new consumer judgments in Scotland averaged **4,102**. Activity trended down, with Q4 2025 finishing well below the average.

Total new consumer judgments in Scotland rose by **4.1%** in 2025 compared to 2024, reaching **16,007**.



## Value of Unsatisfied Consumer Judgments

**£5,000** is the most frequent judgment amount in Scotland with **1,448** unsatisfied consumer judgments at this figure.

The top five most frequently occurring amounts (£5000, £299, £160, £600, £500) represent **4.2%** of the total of unsatisfied consumer judgments in Scotland.

50% of unsatisfied consumer judgments for Scotland are below the median amount of **£1,706**.

**29%** of the unsatisfied consumer judgments in Scotland are for amounts greater than **£3,000**. These add up to **£191.4 million**, **72%** of the value of unsatisfied consumer judgments in Scotland.

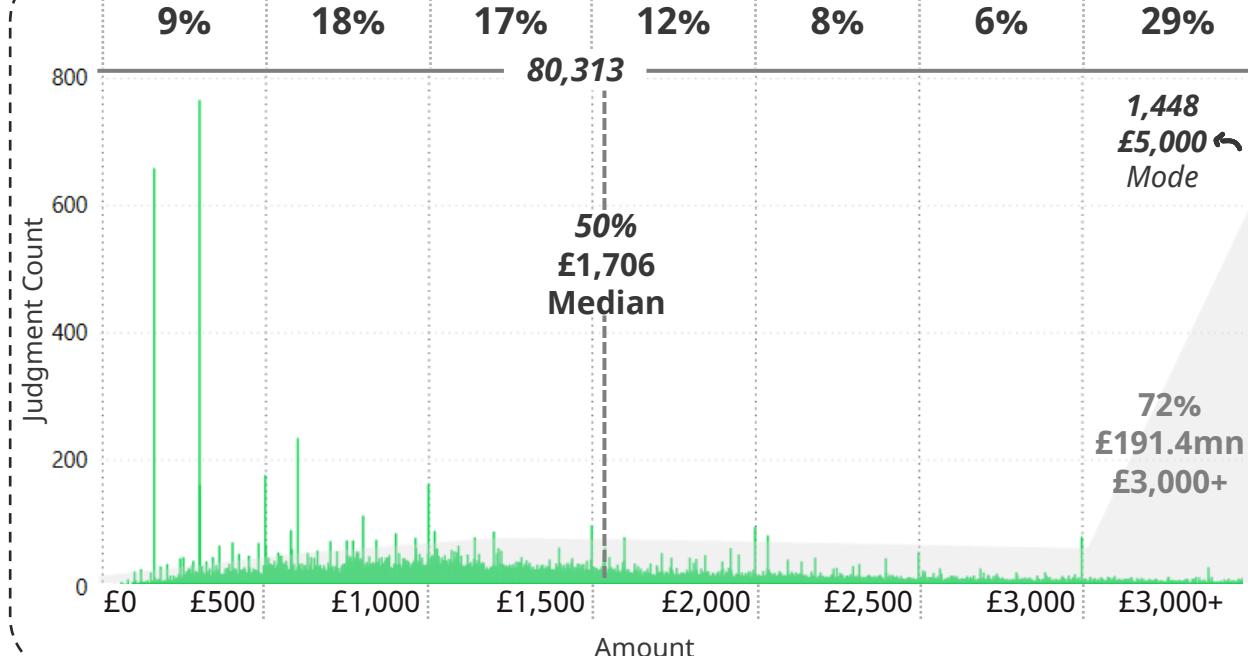
### Scotland: Consumer Judgments

**80,313**

Unsatisfied

**1,569**

Satisfied

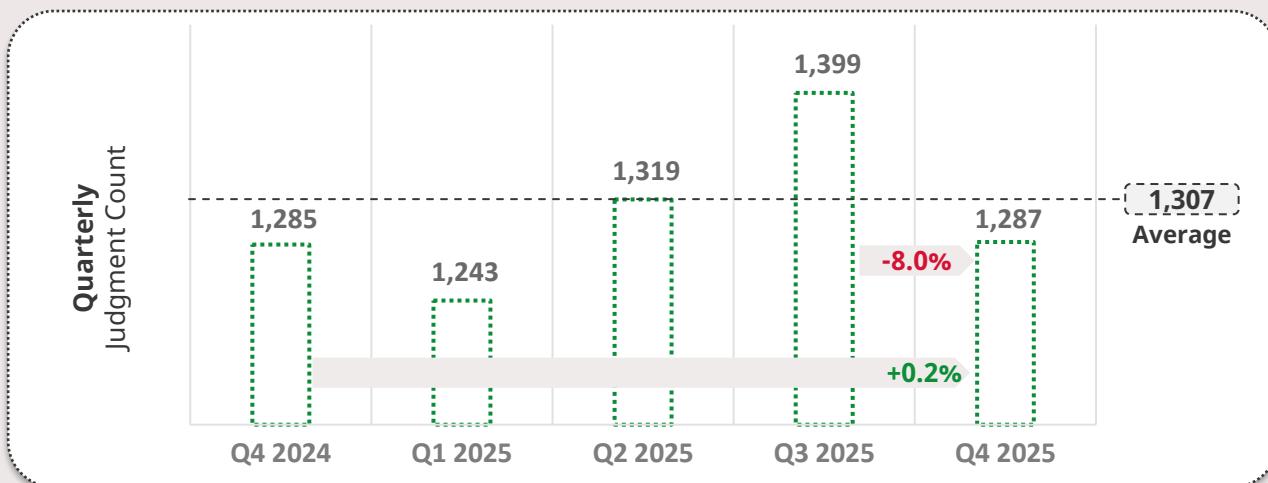
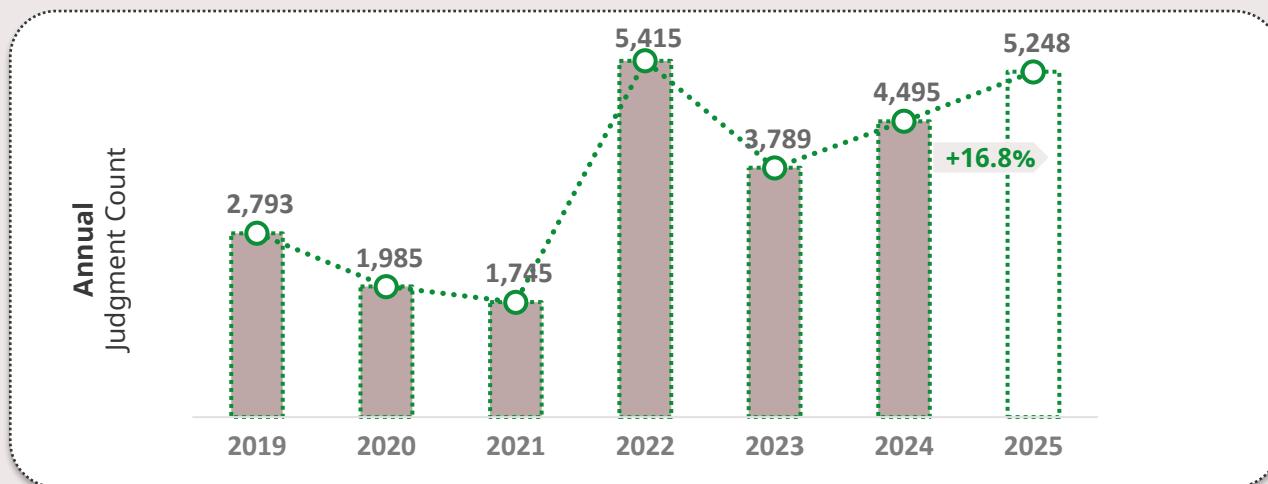


# Scotland: New Commercial Judgments

**1,287** new commercial judgments were registered in Scotland in Q4 2025, which is an **8.0%** decrease from the previous quarter and almost the same value as Q4 2024.

Across the last five quarters, new commercial judgments in Scotland averaged **1,307**. After a Q3 uptick, Q4 2025 edged slightly below the average.

Total new commercial judgments in Scotland rose by **16.8%** in 2025 from 2024, reaching **5,248**.



# Scotland: Commercial Judgments Value

The most frequent judgment amount is £375, with 2,660 judgments at this figure. This represents 13% of the total of unsatisfied commercial judgments for Scotland.

The top five amounts (£375, £150, £750, £1,500, £300) make up 43% of total unsatisfied commercial judgments for Scotland, indicating a significant concentration around these specific values.

29% of the unsatisfied commercial judgments in Scotland are for amounts greater than £3,000. This adds up to £74.1 million, 85% of the value of unsatisfied commercial judgments in Scotland.

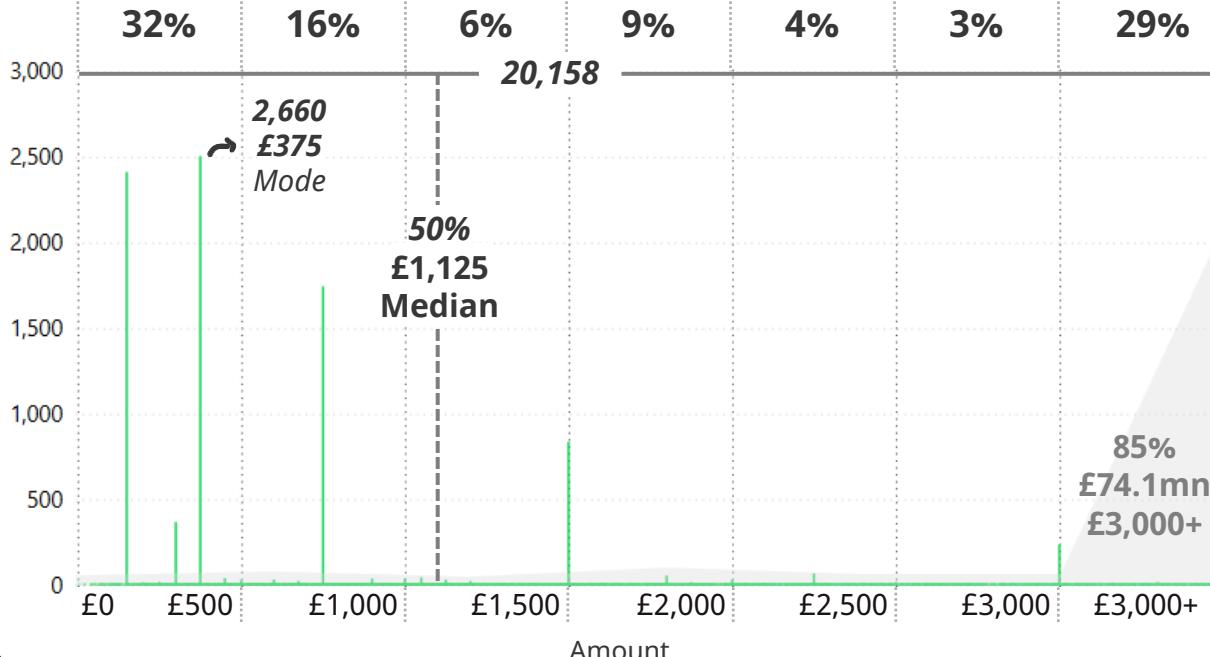
## Scotland: Commercial Judgments

20,158

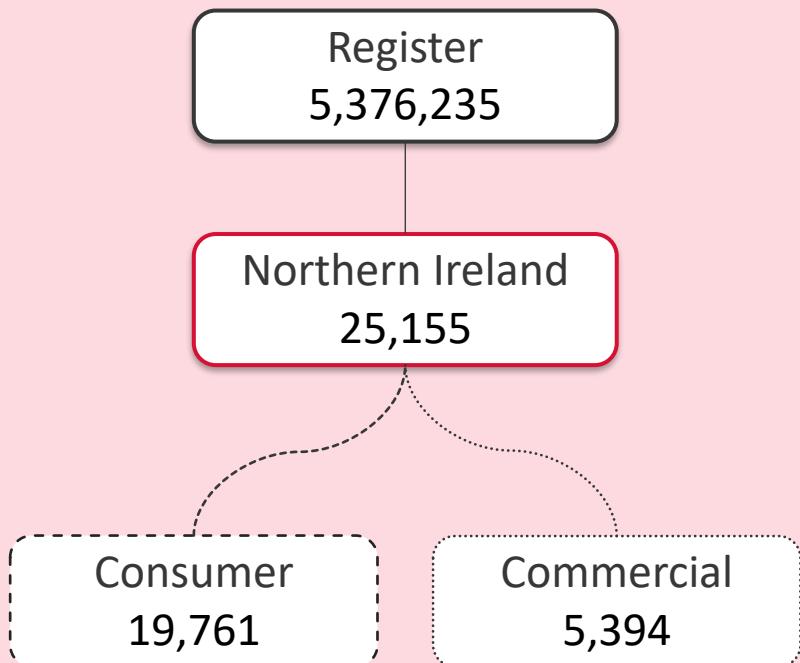
Unsatisfied

735

Satisfied



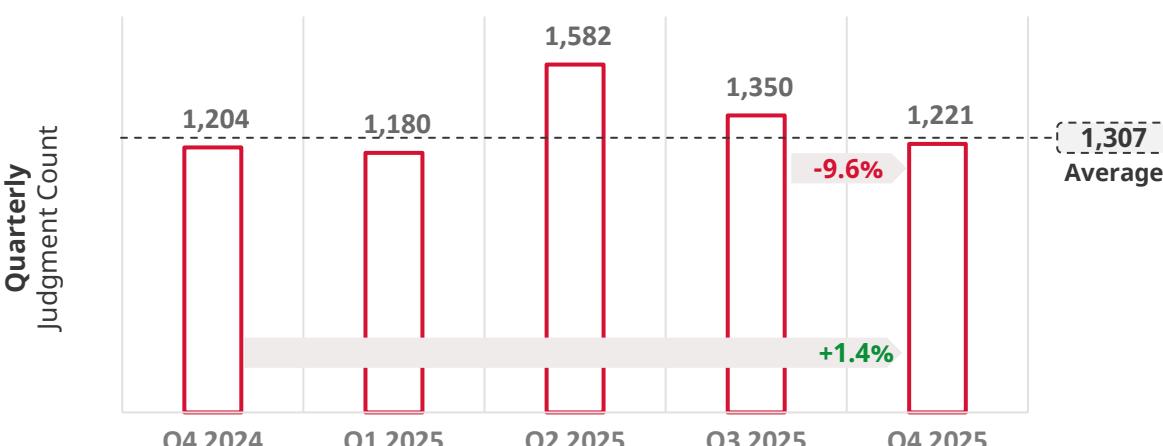
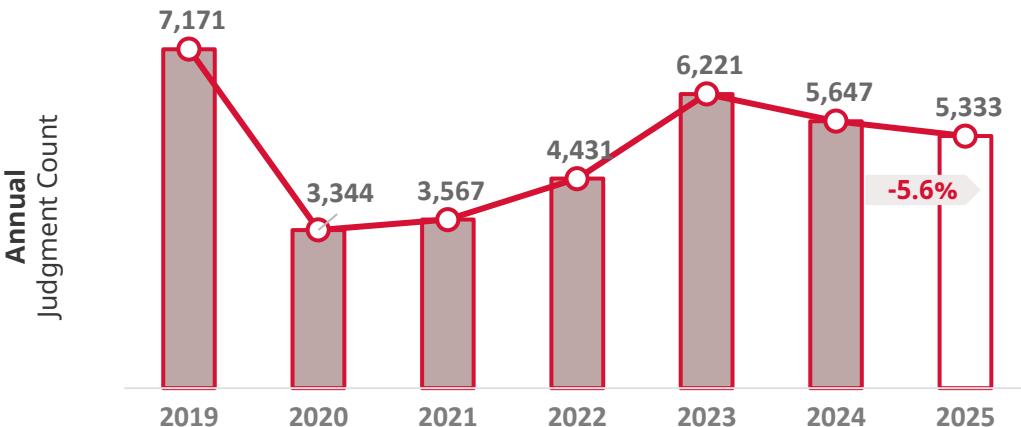
# NORTHERN IRELAND



## Northern Ireland: New Judgments

1,221 new consumer and commercial judgments were registered in **Northern Ireland** in Q4 2025, which is a **9.6%** decrease from the previous quarter and an increase of **1.4%** from Q4 2024.

Across the last five quarters, new consumer and commercial judgments in Northern Ireland averaged **1,307**. After a Q2 2025 spike, volumes eased, with Q4 (**1,221**) finishing below the average.

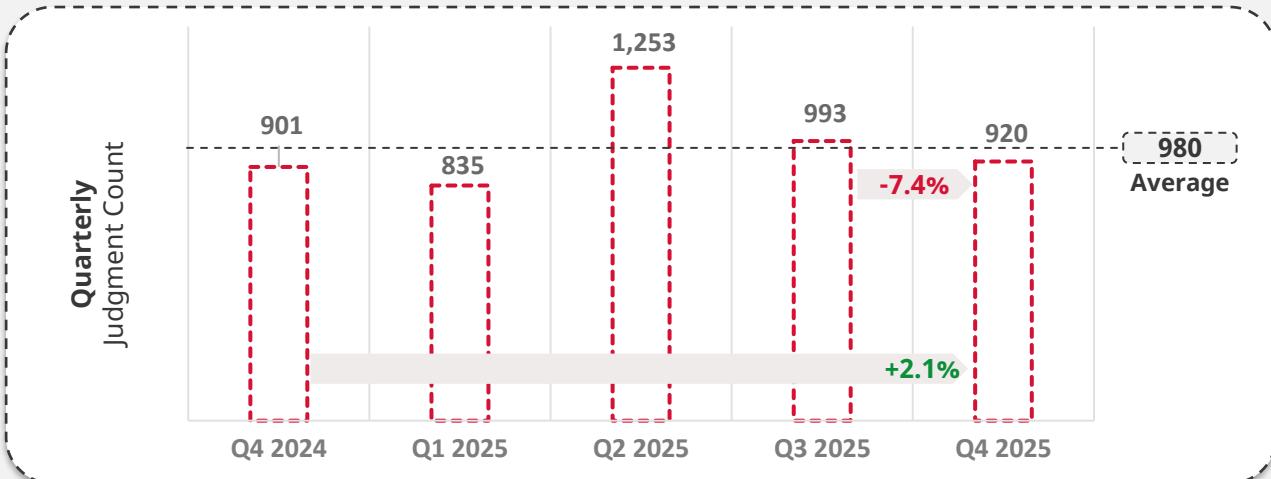
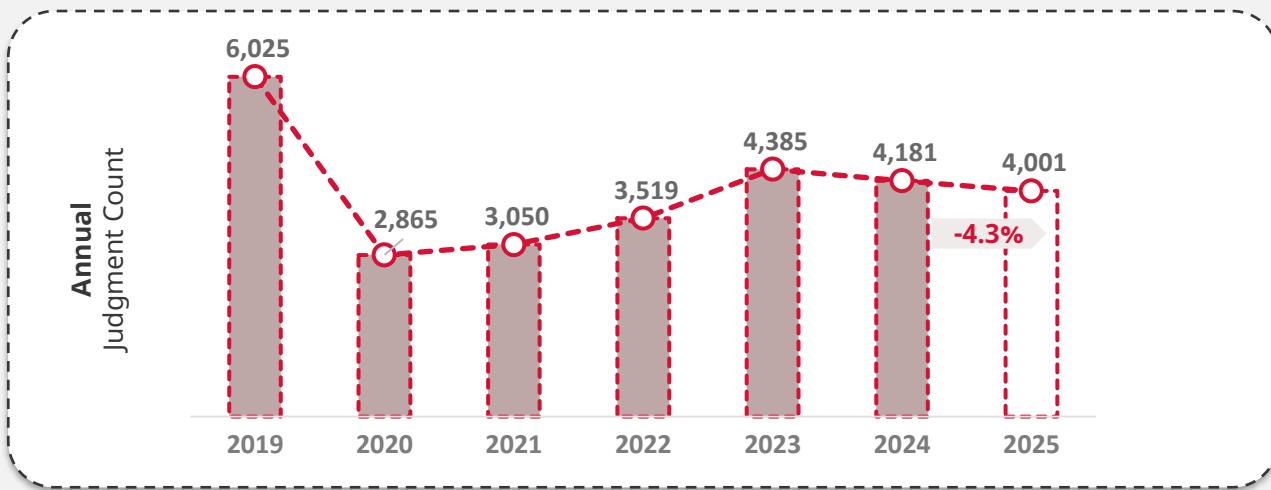


# Northern Ireland: New Consumer Judgments

920 new consumer judgments were registered in **Northern Ireland** in Q4 2025, which is a **7.4%** decrease from the previous quarter and an increase of **2.1%** from Q4 2024.

Across the last five quarters, new consumer judgments in Northern Ireland averaged **980**. Following a Q2 2025 peak, activity cooled, and Q4 2025 (**920**) ended below the average.

Total new consumer judgments in Northern Ireland declined by **4.3%** in 2025 compared to 2024, reaching **4,001**.



## Value of Unsatisfied Consumer Judgments

£3,130 is the most frequent unsatisfied judgment amount in Northern Ireland with 239 unsatisfied consumer judgments at this figure.

50% of unsatisfied consumer judgments for Northern Ireland are below the median amount of £1,179.

25% of the unsatisfied consumer judgments in Northern Ireland have amounts greater than £3,000. These add up to £58.6 million, 80% of the value of unsatisfied consumer judgments in Northern Ireland.

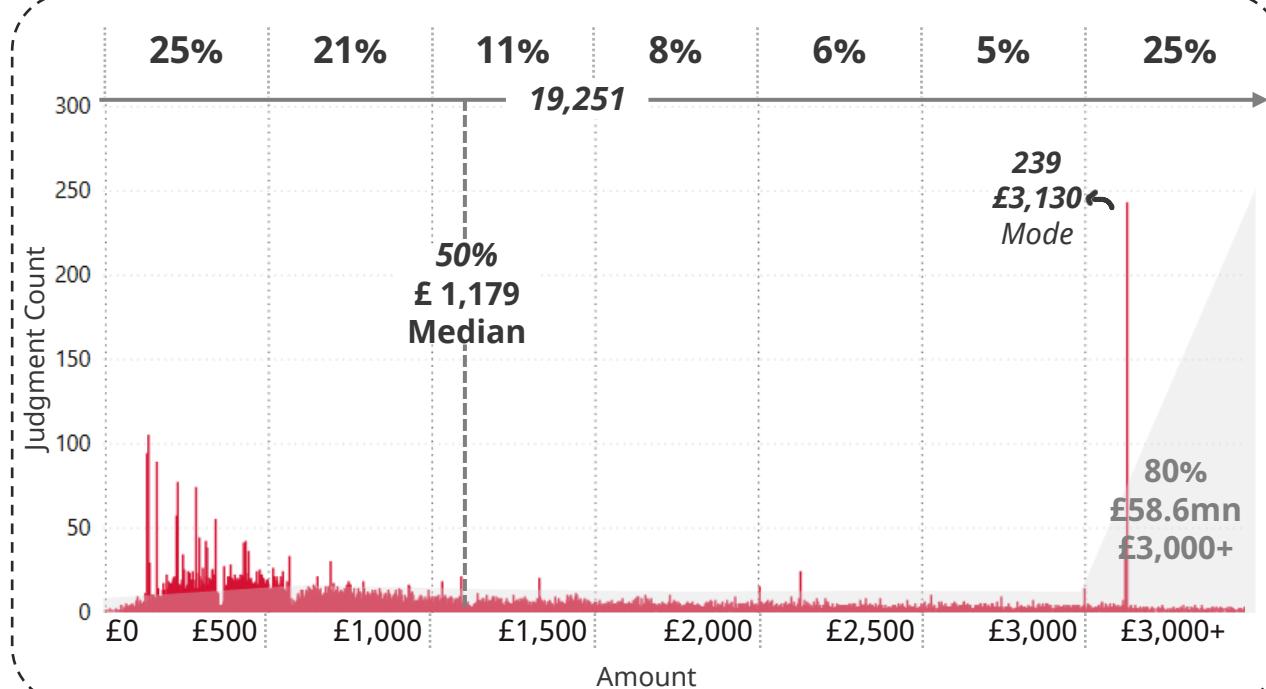
### Northern Ireland: Consumer Judgments

19,251

Unsatisfied

510

Satisfied

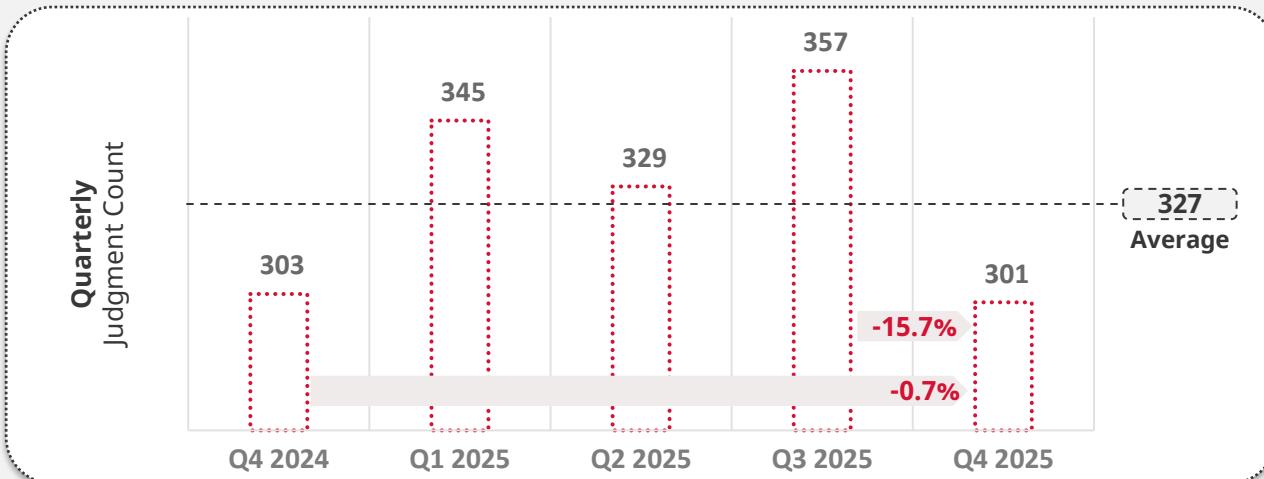
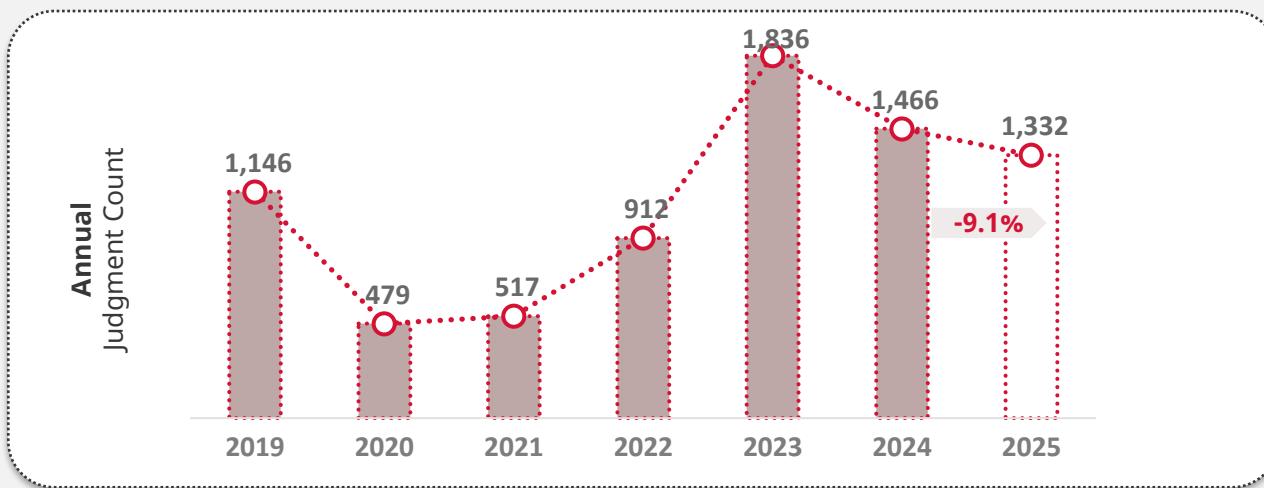


# Northern Ireland: New Commercial Judgments

301 new commercial judgments were registered in **Northern Ireland** in Q4 2025, a **15.7%** decrease from the previous quarter and a decrease of **0.7%** from Q4 2024.

Across the last five quarters, new commercial judgments in Northern Ireland averaged **327**. After a Q3 2025 uptick, Q4 2025 (**301**) edged below the average.

Total new commercial judgments in Northern Ireland declined by **9.1%** in 2025 compared to 2024, reaching **1,332**.



## Northern Ireland: Commercial Judgments Value

The distribution of **5,284** unsatisfied commercial judgments in Northern Ireland is notably concentrated. A small set of judgment amounts (£189, £440, £841, £1,630, £193) accounts for **23.0%** of the unsatisfied commercial judgments in Northern Ireland, highlighting a heavily skewed pattern in this relatively small data set.

50% of unsatisfied commercial judgments for Northern Ireland are below the median amount of **£869**.

**23%** of unsatisfied commercial judgments in Northern Ireland have amounts greater than £3,000. These add up to **£19.7 million**, **84%** of the value of unsatisfied commercial judgments in Northern Ireland.

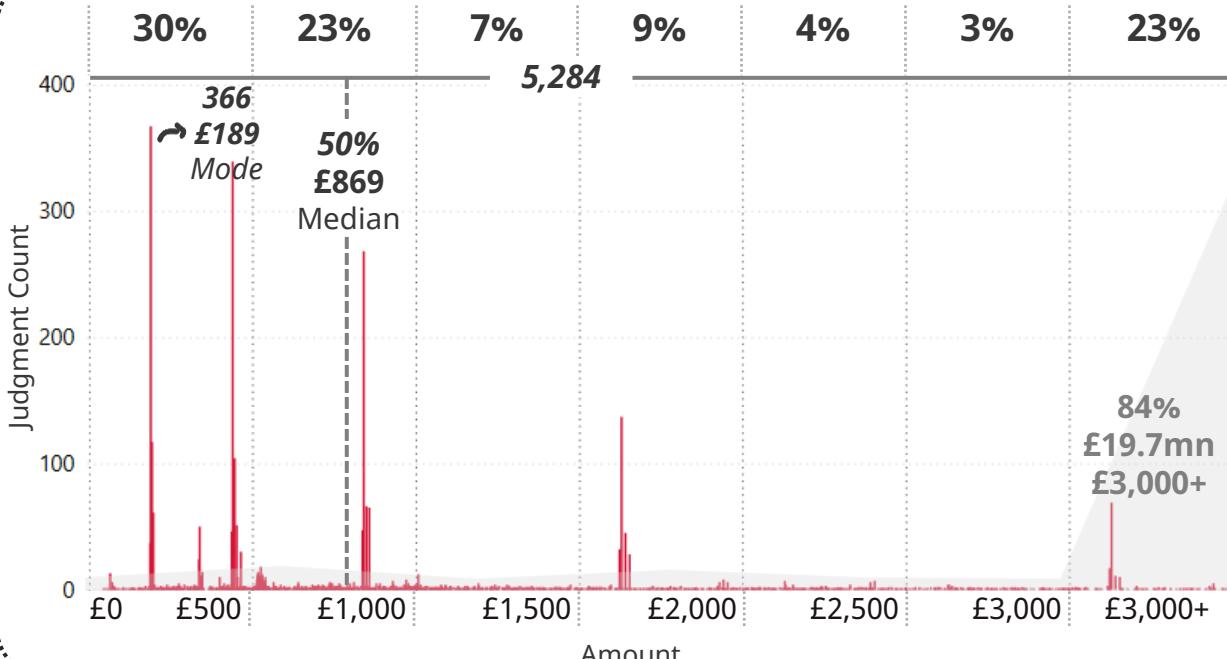
### Northern Ireland: Commercial Judgments

**5,284**

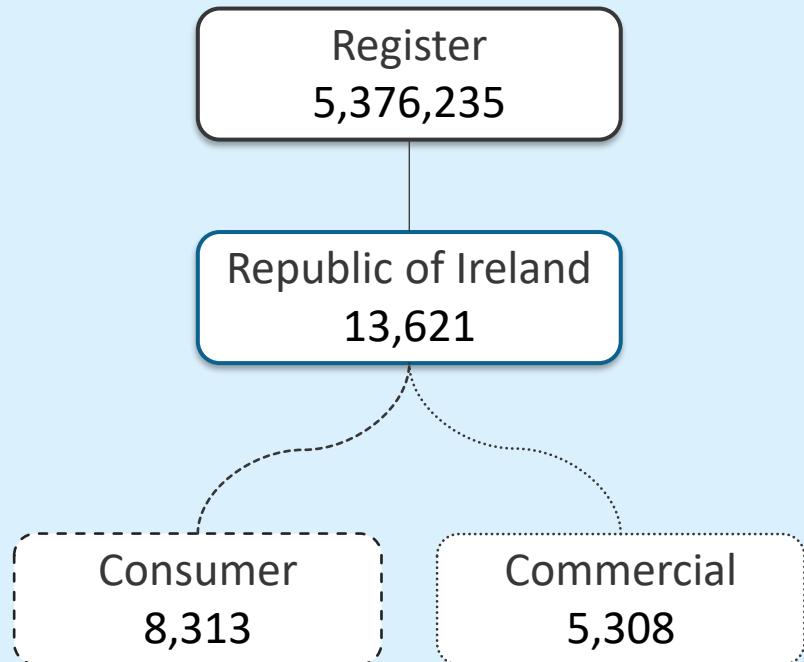
Unsatisfied

**110**

Satisfied



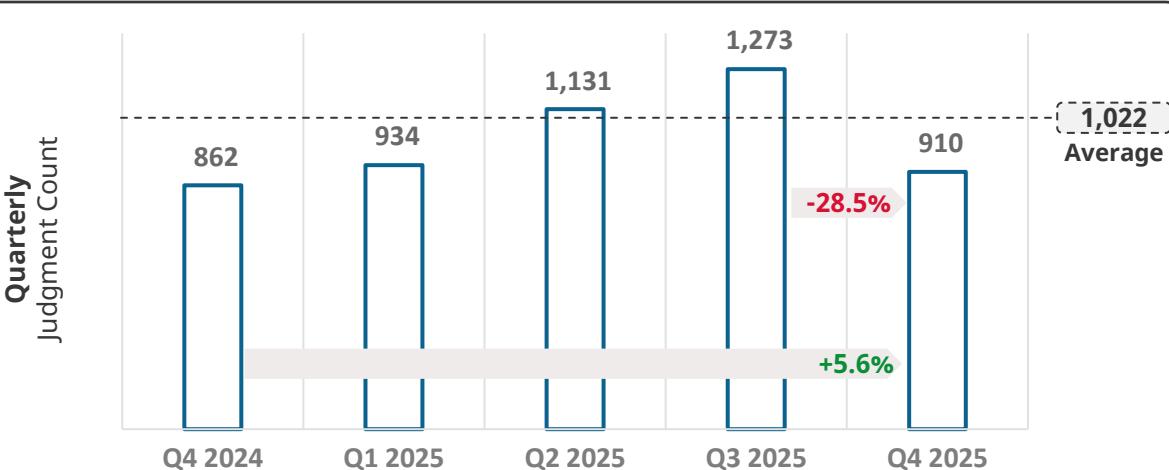
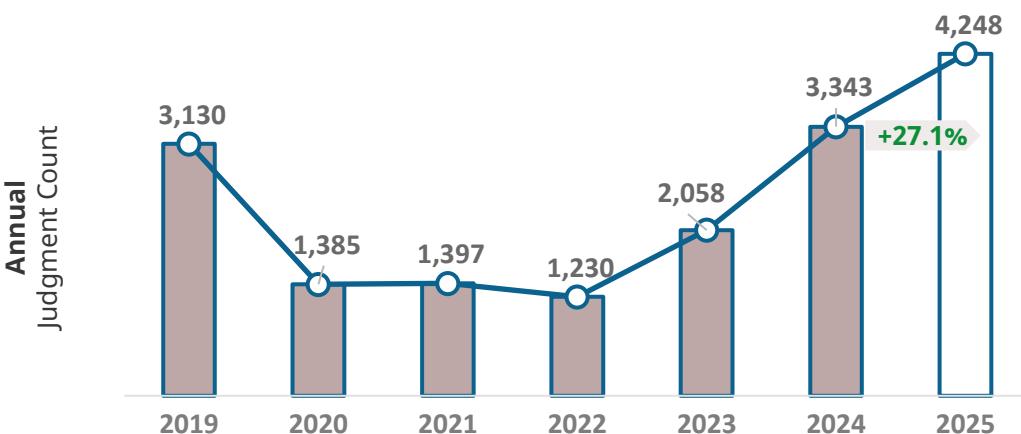
# REPUBLIC OF IRELAND



# Republic of Ireland: New Judgments

910 new judgments were registered in the **Republic of Ireland** in Q4 2025, a **28.5%** decrease from the previous quarter and an increase of **5.6%** from Q4 2024.

Across the last five quarters, new judgments averaged **1,022**. After a Q3 2025 peak, volumes eased, with Q4 2025 (**910**) finishing below the average.

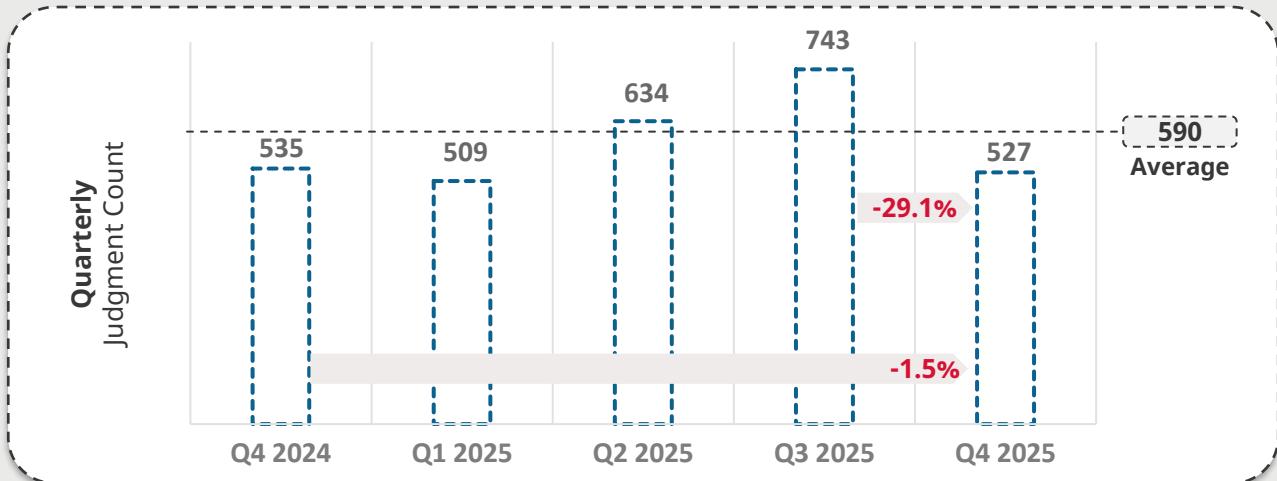


# Republic of Ireland: New Consumer Judgments

527 new consumer judgments were registered in the **Republic of Ireland** in Q4 2025, a **29.1%** decrease from the previous quarter and a decrease of **1.5%** from Q4 2024.

Across the last five quarters, new consumer judgments in the Republic of Ireland averaged **590**. Following a Q3 2025 high, Q4 2025 (**527**) ended below the average.

Total new consumer judgments in the Republic of Ireland increased by **25.0%** in 2025 compared to 2024, reaching **2,413**.



# Value of Unsatisfied Consumer Judgments

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

**76%** of the unsatisfied consumer judgments in the Republic of Ireland are for amounts greater than €3,000. However, they add up to **99%** of the value of the total of unsatisfied consumer judgments.

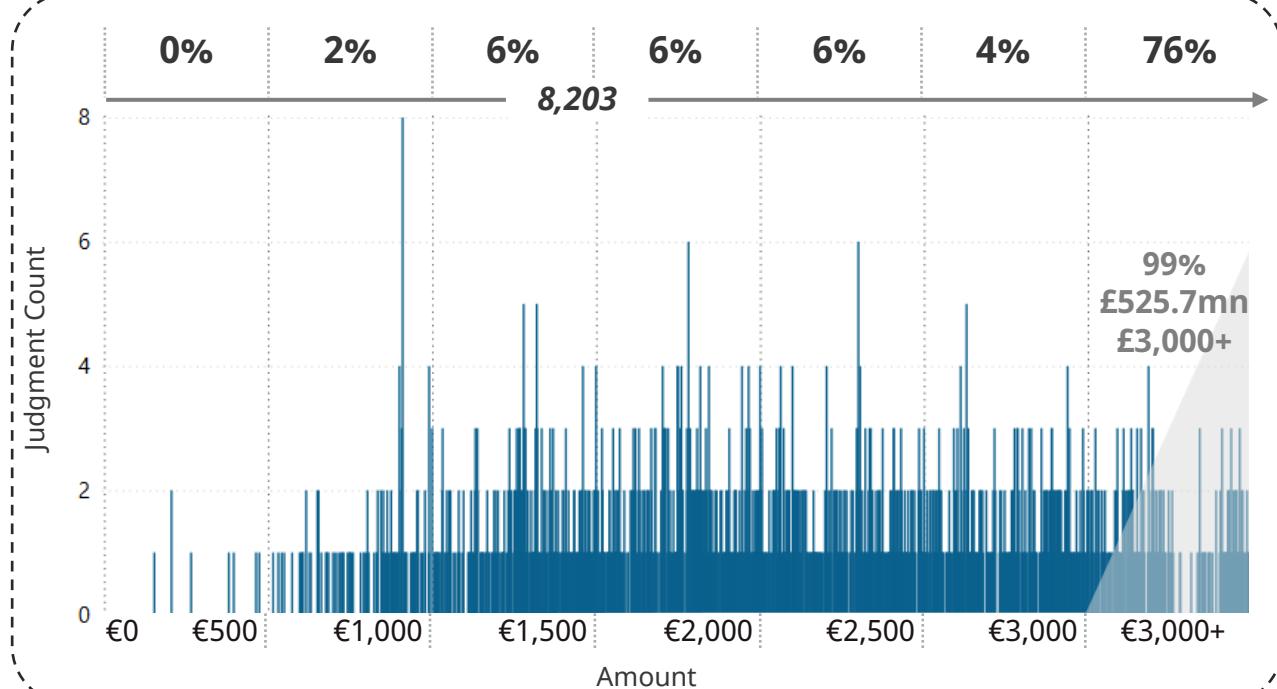
## Republic of Ireland: Consumer Judgments

8,203

Unsatisfied

110

Satisfied

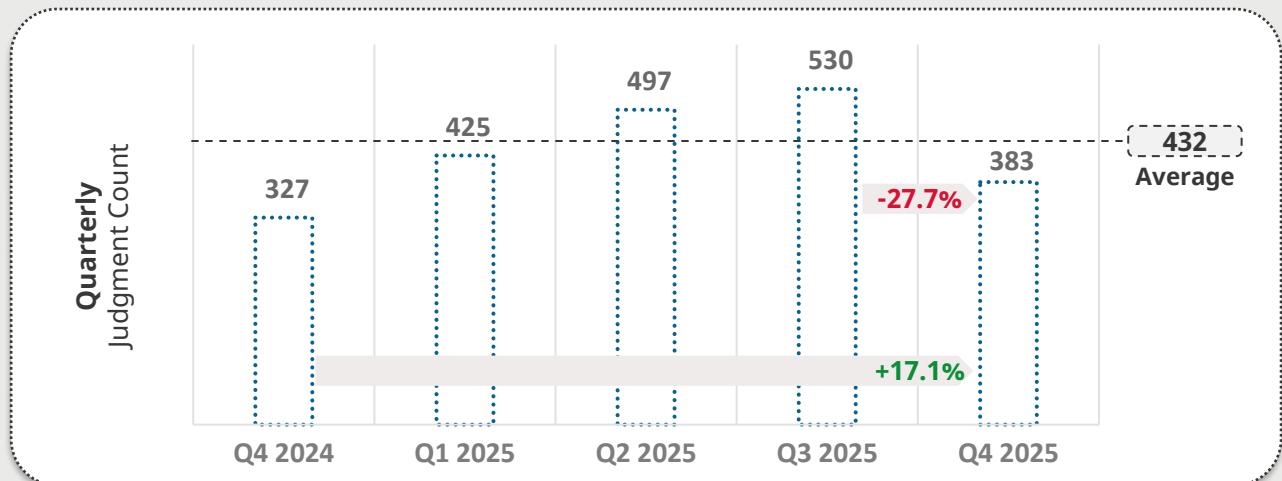
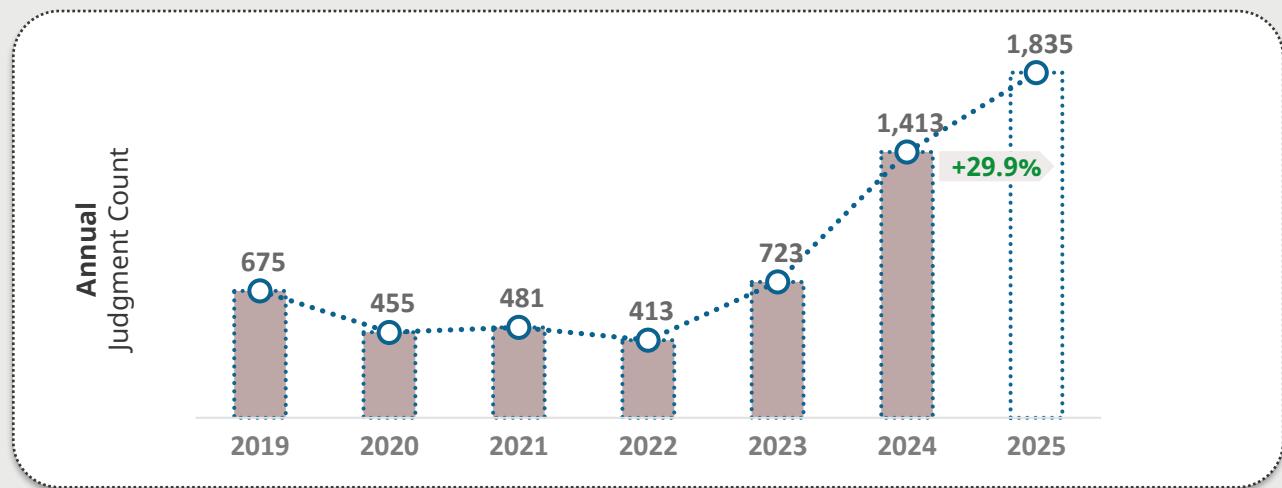


# Republic of Ireland: New Commercial Judgments

383 new commercial judgments were registered in the **Republic of Ireland** in Q4 2025, a **27.7%** decrease from the previous quarter and an increase of **17.1%** from Q4 2024.

Across the last five quarters, new commercial judgments in the Republic of Ireland averaged **432**. Activity cooled after Q3 2025, with Q4 2025 (**383**) below the average.

Total new commercial judgments in the Republic of Ireland increased by **29.9%** in 2025 compared to 2024, reaching **1,835**.



# Republic of Ireland: Commercial Judgments

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

**75%** of the unsatisfied commercial judgments in the Republic of Ireland are for amounts greater than €3,000. However, they add up to **98%** of the value of the total number of unsatisfied commercial judgments.

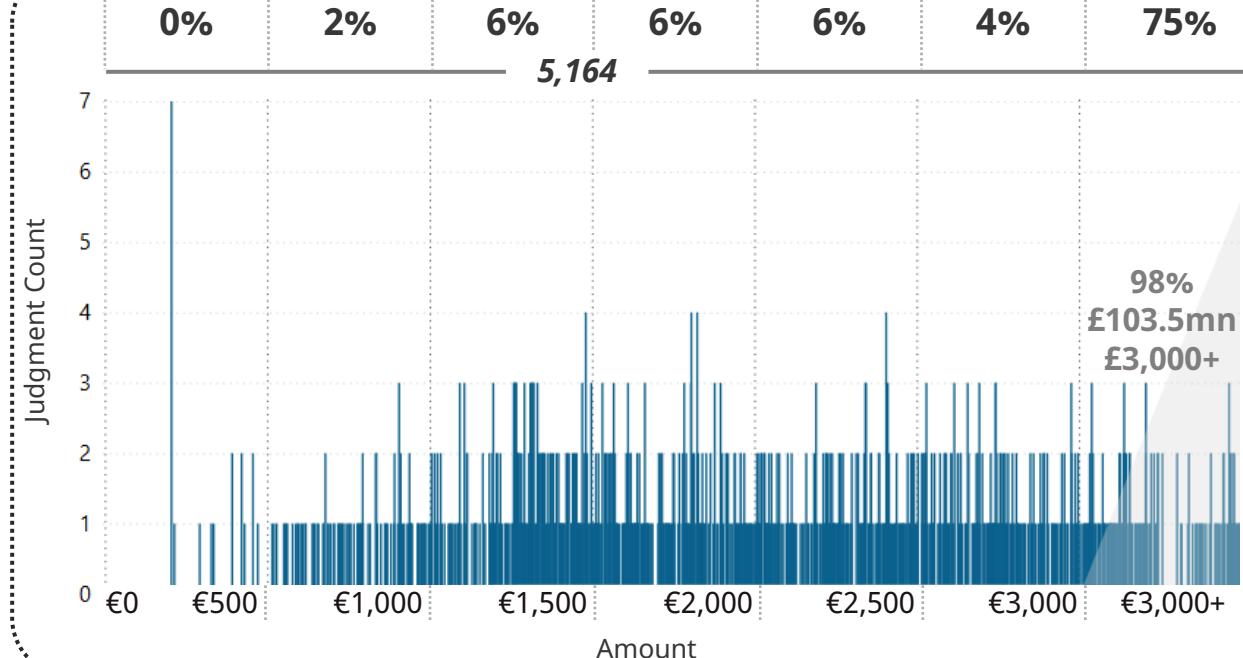
## Republic of Ireland: Commercial Judgments

5,164

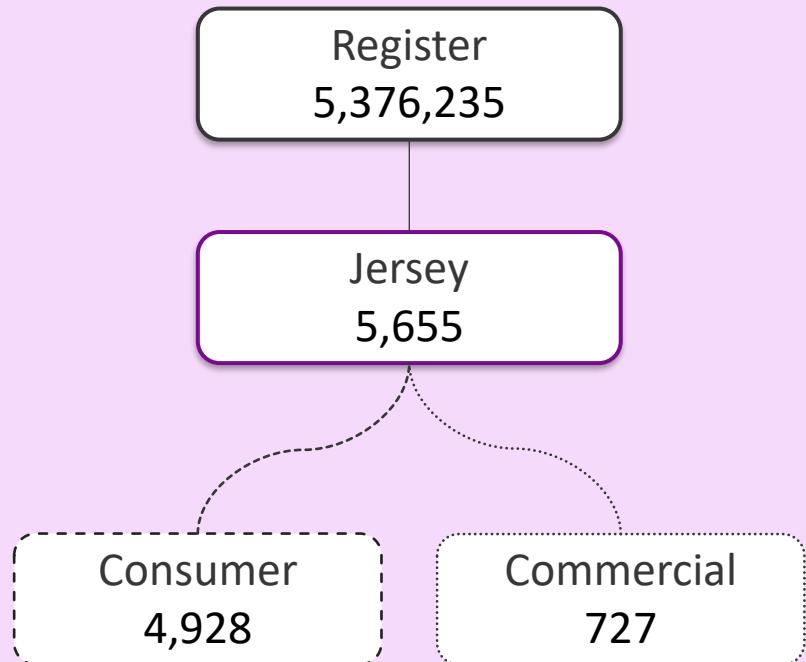
Unsatisfied

144

Satisfied



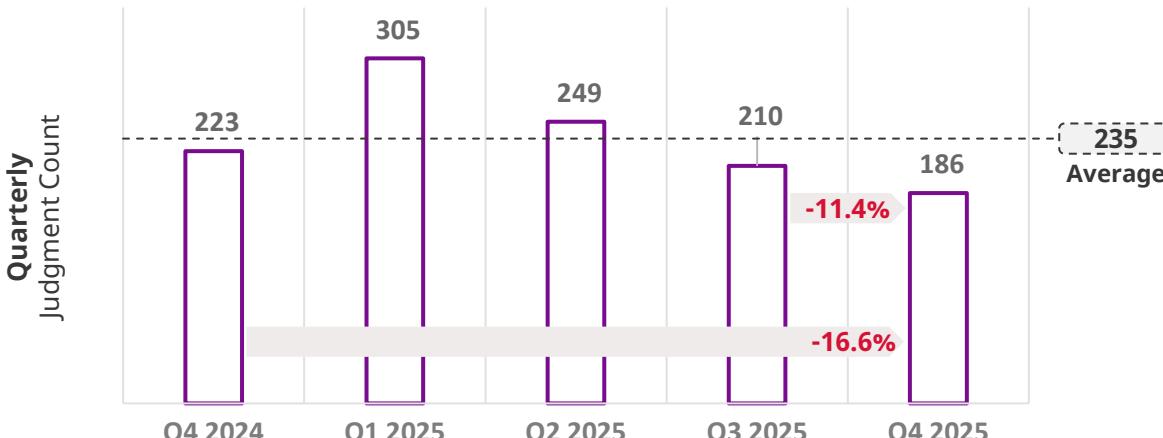
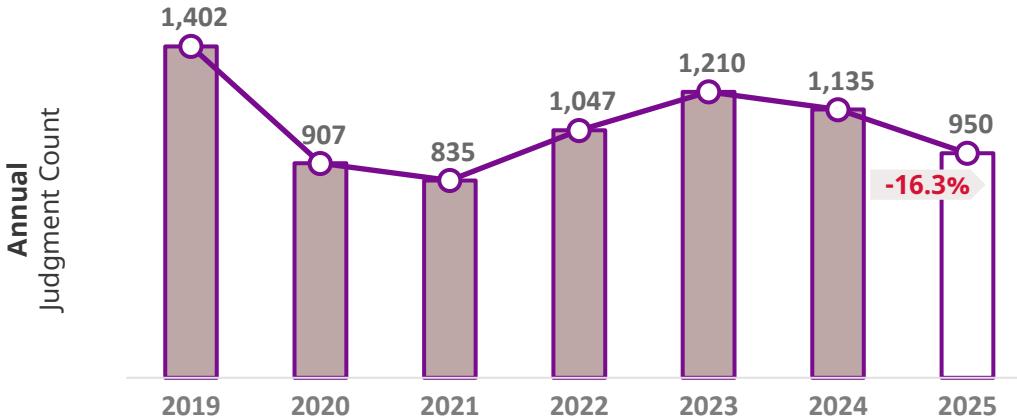
# JERSEY



# Jersey: New Judgments

186 new judgments were registered in Jersey in Q4 2025, a **11.4%** decrease from the previous quarter and a decrease of **16.6%** from Q4 2024.

Across the last five quarters, new judgments in Jersey averaged **235**. After a Q1 2025 peak, volumes eased, with Q4 2025 (**186**) finishing below that average.

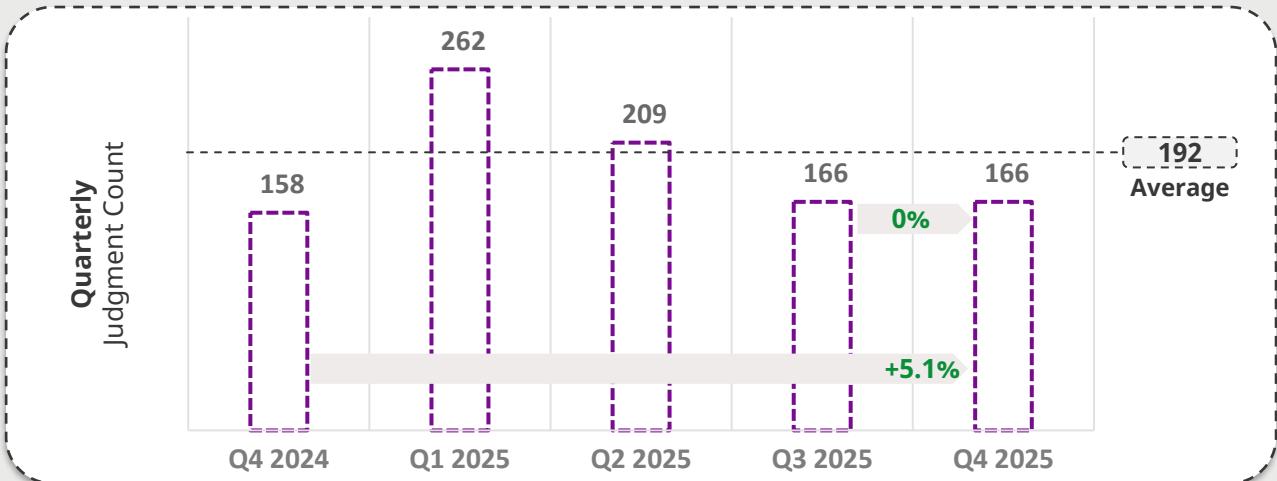
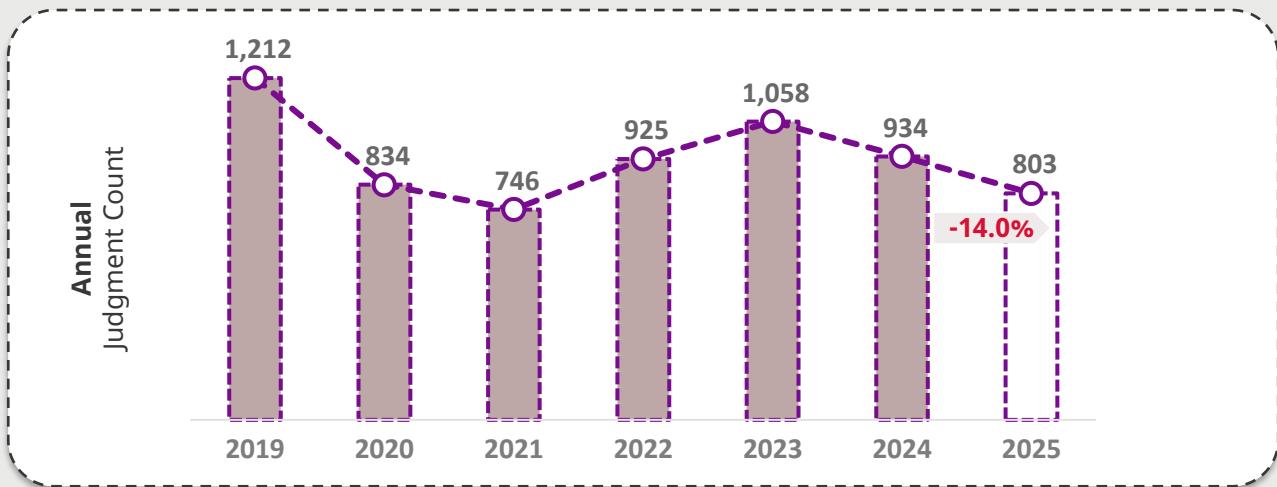


# Jersey: New Consumer Judgments

166 new consumer judgments were registered in Jersey in Q4 2025, the same number as the previous quarter and an increase of 5.1% from Q4 2024.

Across the last five quarters, new consumer judgments in Jersey averaged 192. Following a Q1 2025 surge, activity softened, and Q4 2025 (166) ended below the average.

Total new consumer judgments in Jersey decreased by 14.0% in 2025 compared to 2024, reaching 803.



# Value of Unsatisfied Consumer Judgments

£185 is the most frequent judgment amount in Jersey, with 36 unsatisfied consumer judgments associated with it.

The £265 median amount splits the unsatisfied consumer judgments in Jersey in two equal parts.

3,041 (62%) unsatisfied consumer judgments in Jersey are below £500.

15% of the unsatisfied consumer judgments in Jersey have amounts greater than £3,000. These add up to £12.1 million, 86% of the value of unsatisfied consumer judgments in Jersey.

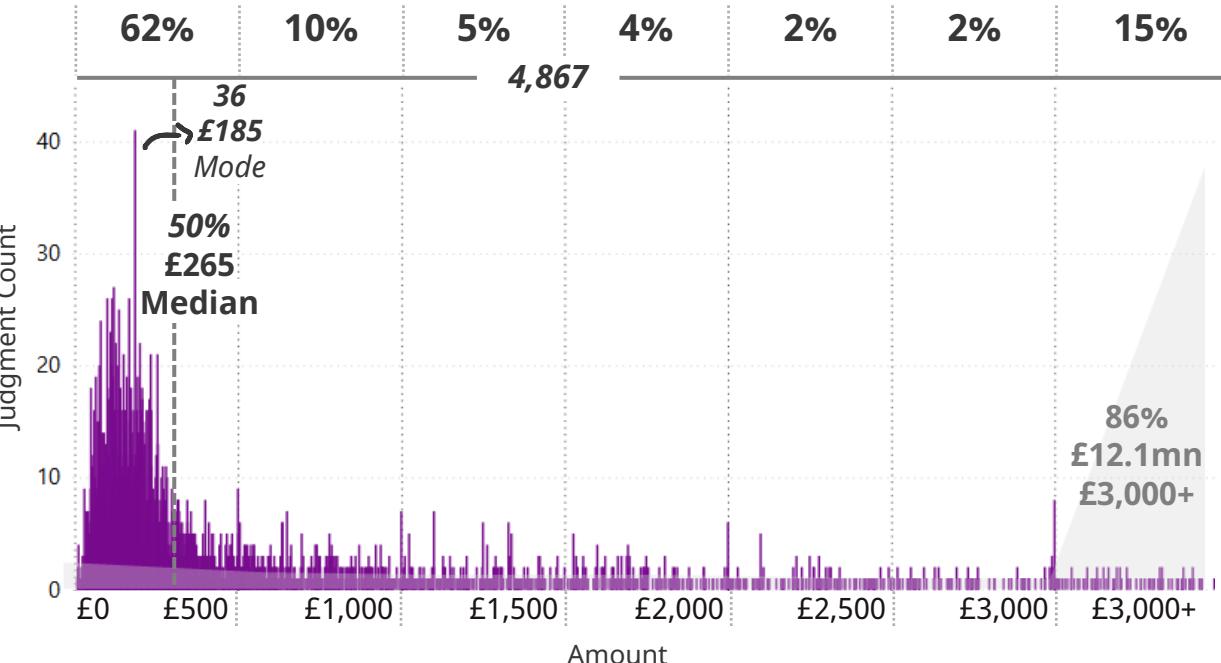
## Jersey: Consumer Judgments

4,867

Unsatisfied

61

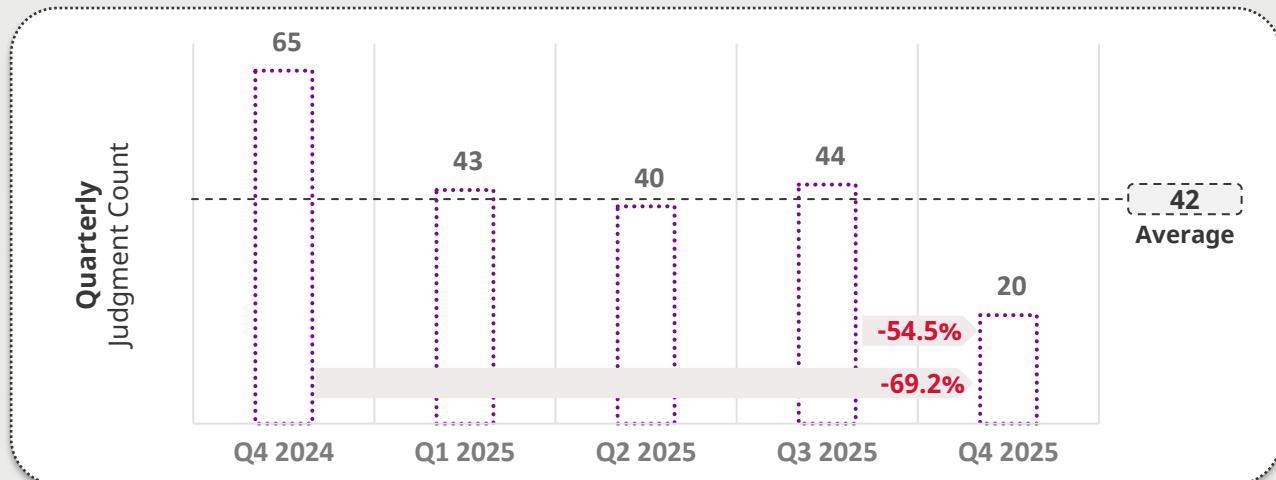
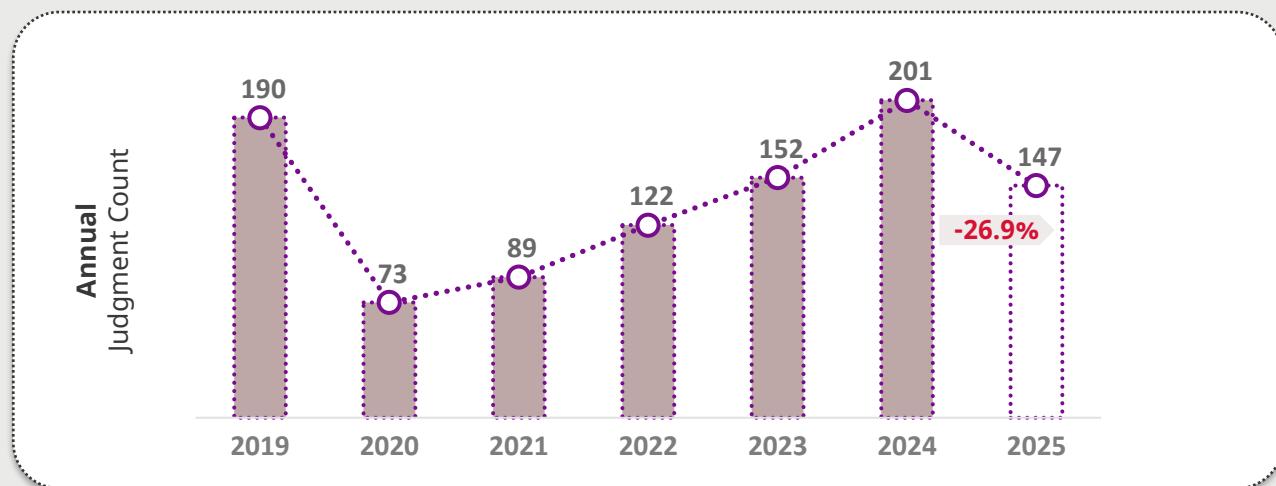
Satisfied



# Jersey: New Commercial Judgments

20 new commercial judgments were registered in Jersey in Q4 2025.

Across the last five quarters, new commercial judgments in Jersey averaged 42. Volumes drifted lower over 2025, with Q4 2025 (20) well below the average.



# Jersey: Commercial Judgments Value

With only **726** occurrences, the dataset of unsatisfied commercial judgments in Jersey is too limited to establish any meaningful distribution.

50% of unsatisfied commercial judgments for Jersey are below the median amount of £3,187.

Judgments with amounts exceeding £3,000 comprise **51%** of the number of unsatisfied commercial judgments for Jersey but represent **95%** of the value of unsatisfied commercial judgments, adding up to **£7.9 million**.

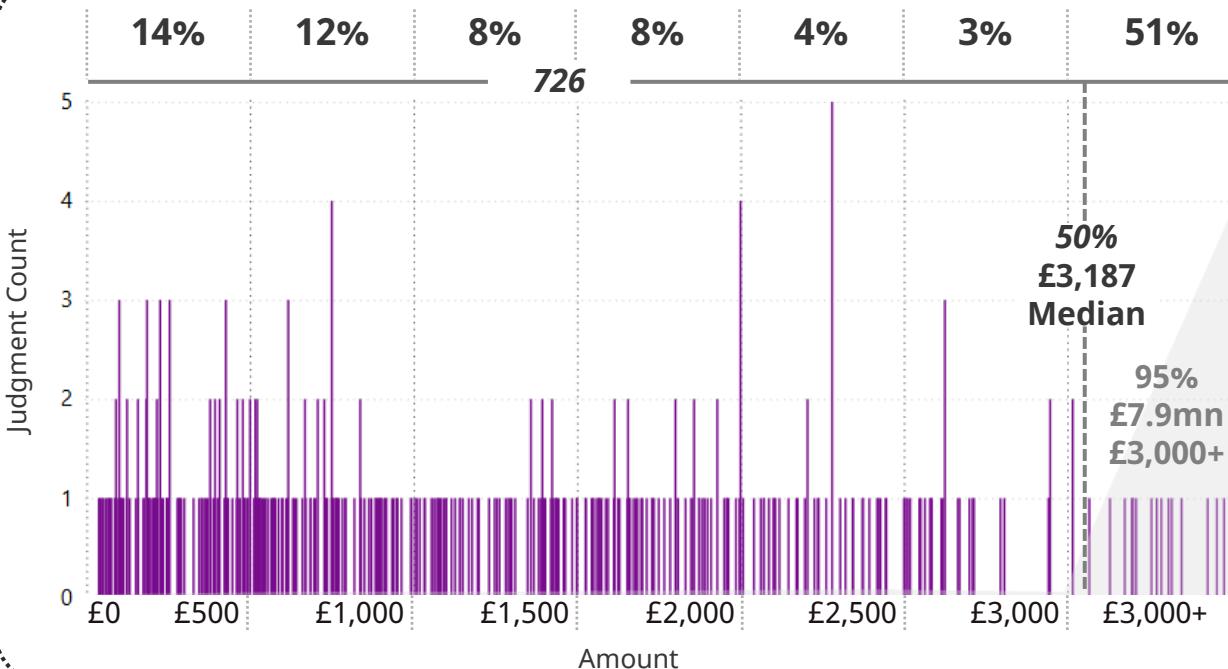
## Jersey: Commercial Judgments

726

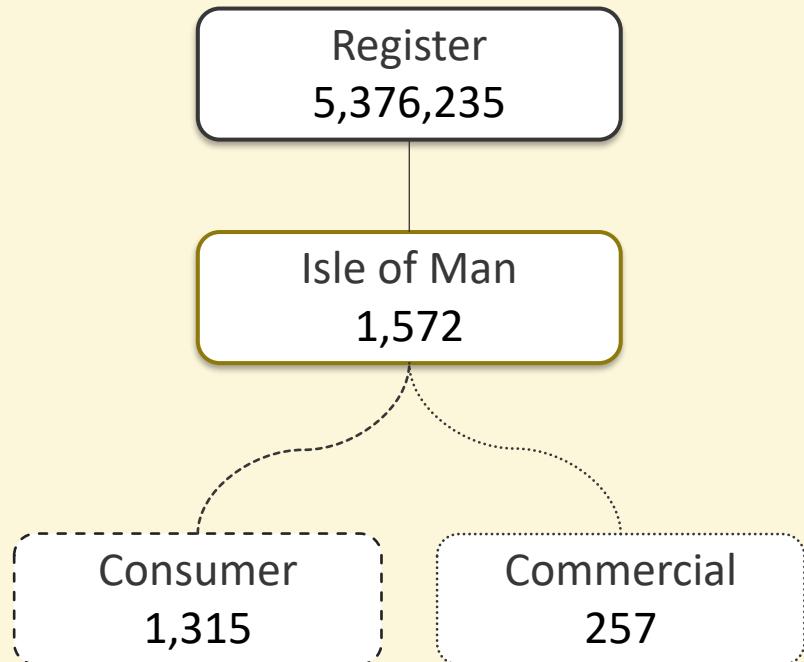
## Unsatisfied

1

## Satisfied



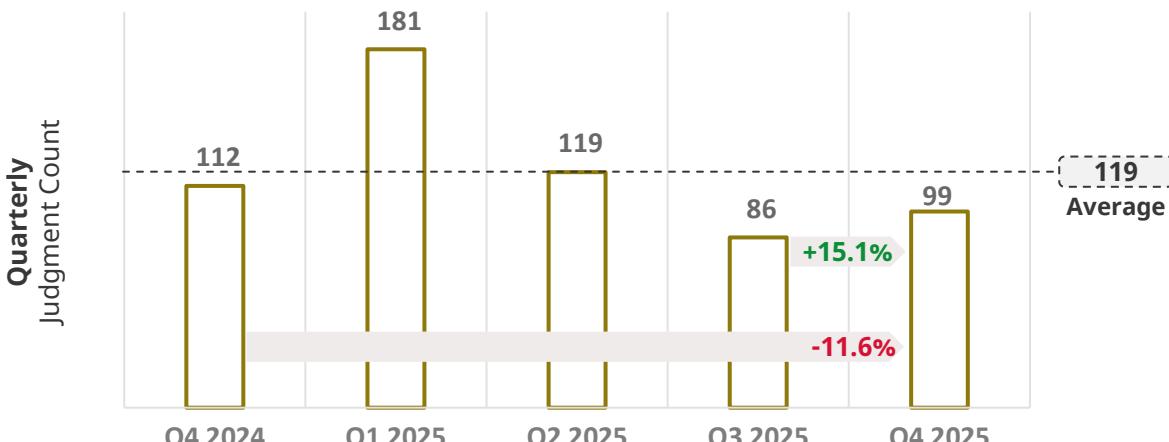
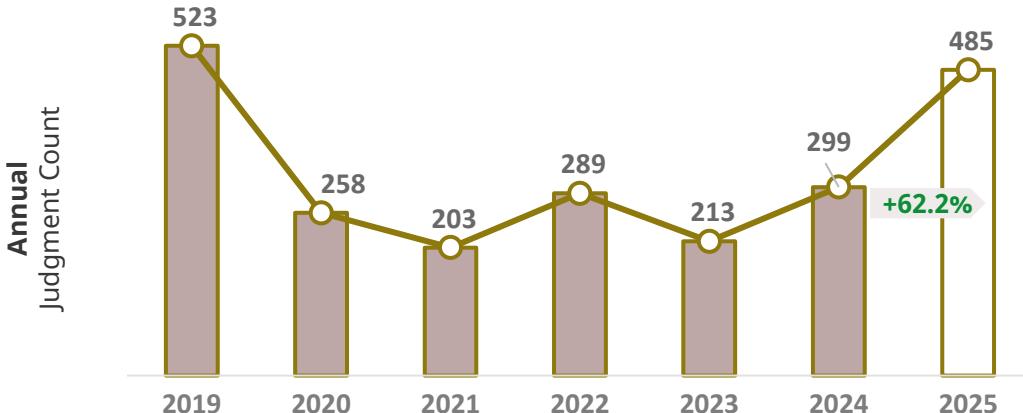
# ISLE OF MAN



# Isle of Man: New Judgments

99 new judgments were registered in the Isle of Man in Q4 2025, a **15.1%** increase from the previous quarter and a decrease of **11.6%** from Q4 2024.

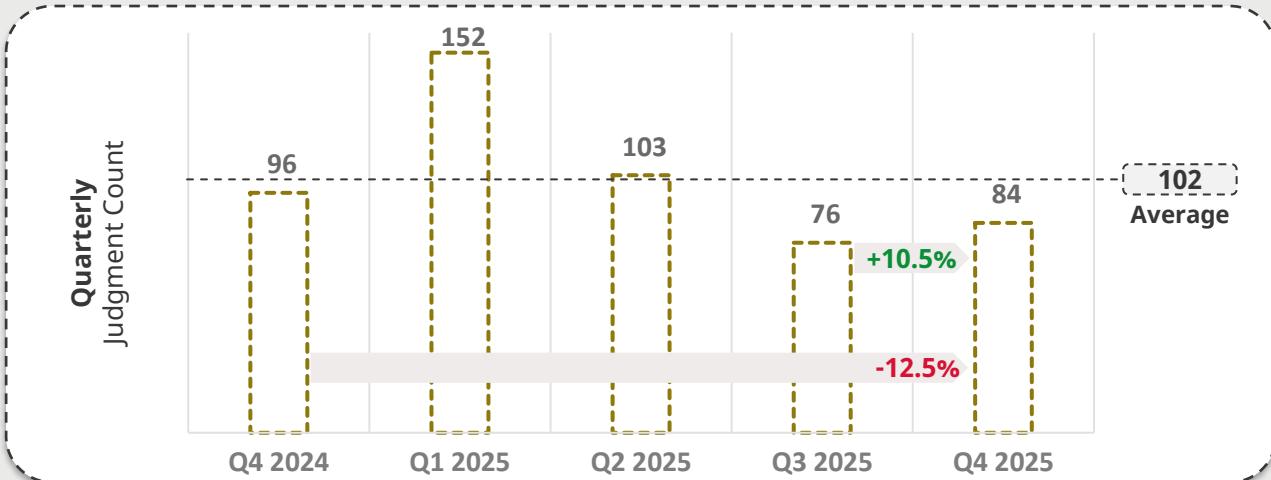
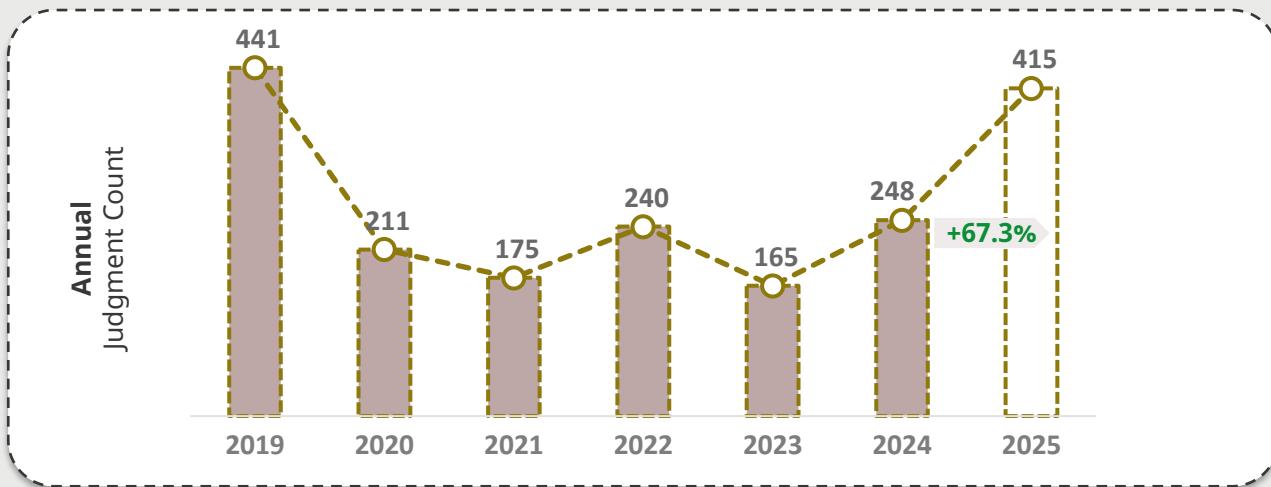
Across the last five quarters, new judgments in the Isle of Man averaged **119**. After a Q1 2025 peak, volumes eased, with Q4 2025 (99) finishing below that average.



# Isle of Man: New Consumer Judgments

84 new consumer judgments were registered in the Isle of Man in Q4 2025, a **10.5%** increase from the previous quarter and a decrease of **12.5%** from Q4 2024.

Across the last five quarters, new consumer judgments in the Isle of Man averaged **102**. Following a Q1 2025 high, Q4 2025 (84) ended below the average.



# Isle of Man: Value of Unsatisfied Consumer Judgments

The £1,575 median amount splits the unsatisfied consumer judgments in the Isle of Man in two equal parts.

28% of the unsatisfied consumer judgments in the Isle of Man have amounts greater than £3,000. These add up to **£8.4 million**, 91% of the value of unsatisfied consumer judgments.

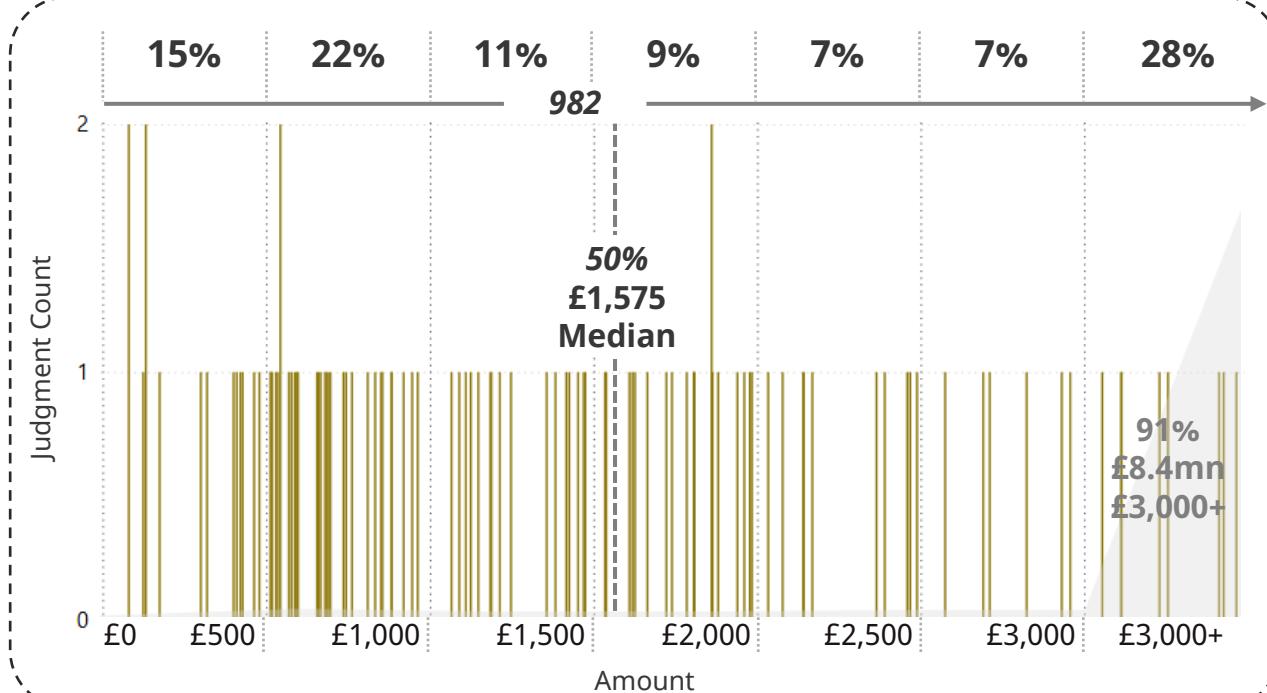
## Isle of Man: Consumer Judgments

982

Unsatisfied

333

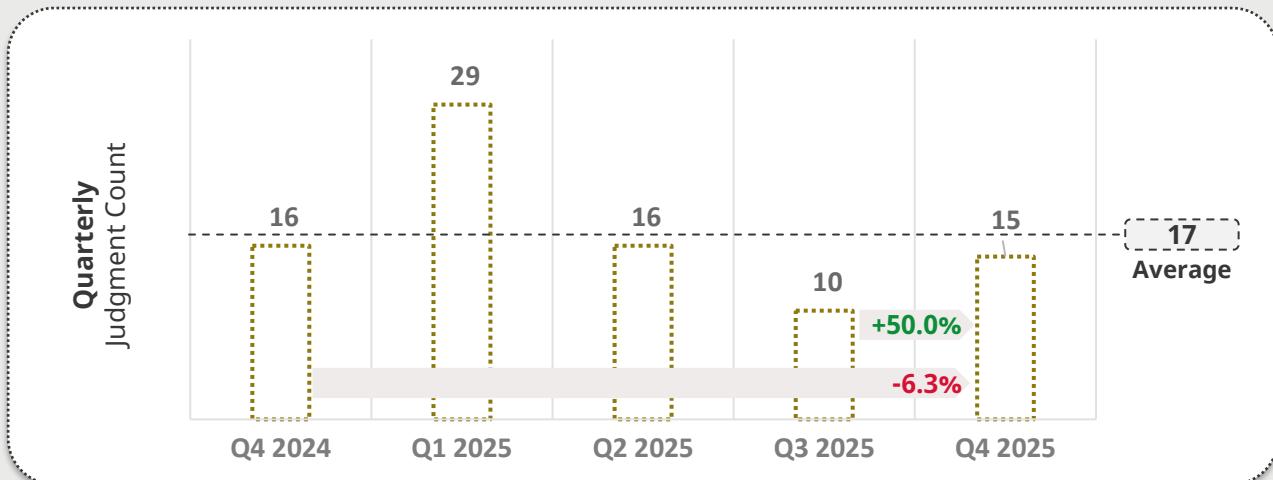
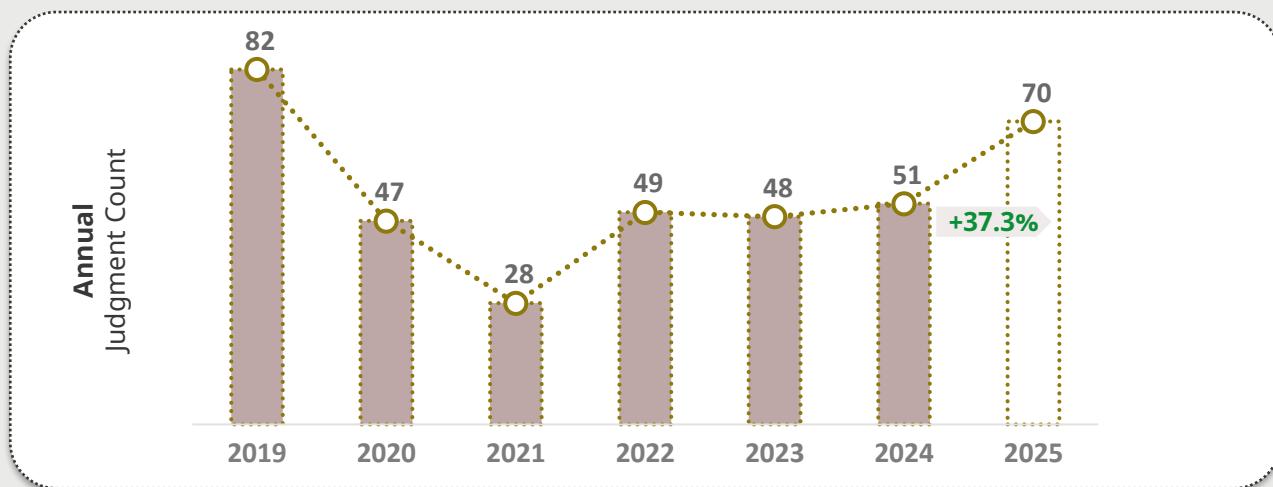
Satisfied



# Isle of Man: New Commercial Judgments

15 new commercial judgments have been added to the Register in the Isle of Man in Q4 2025.

Across the last five quarters, new commercial judgments in the Isle of Man averaged **17**. After a Q1 2025 peak, Q4 2025 (**15**) was slightly below the average.



# Isle of Man: Commercial Judgments Value

With only **190** occurrences, the dataset of unsatisfied commercial judgments in the Isle of Man is too limited to establish any meaningful distribution.

**50%** of unsatisfied commercial judgments for the Isle of Man are below the median amount of **£3,485**.

Judgment amounts exceeding £3,000 account for **55%** of the number of unsatisfied commercial judgments in the Isle of Man, yet they constitute **99%** of the value of unsatisfied commercial judgments.

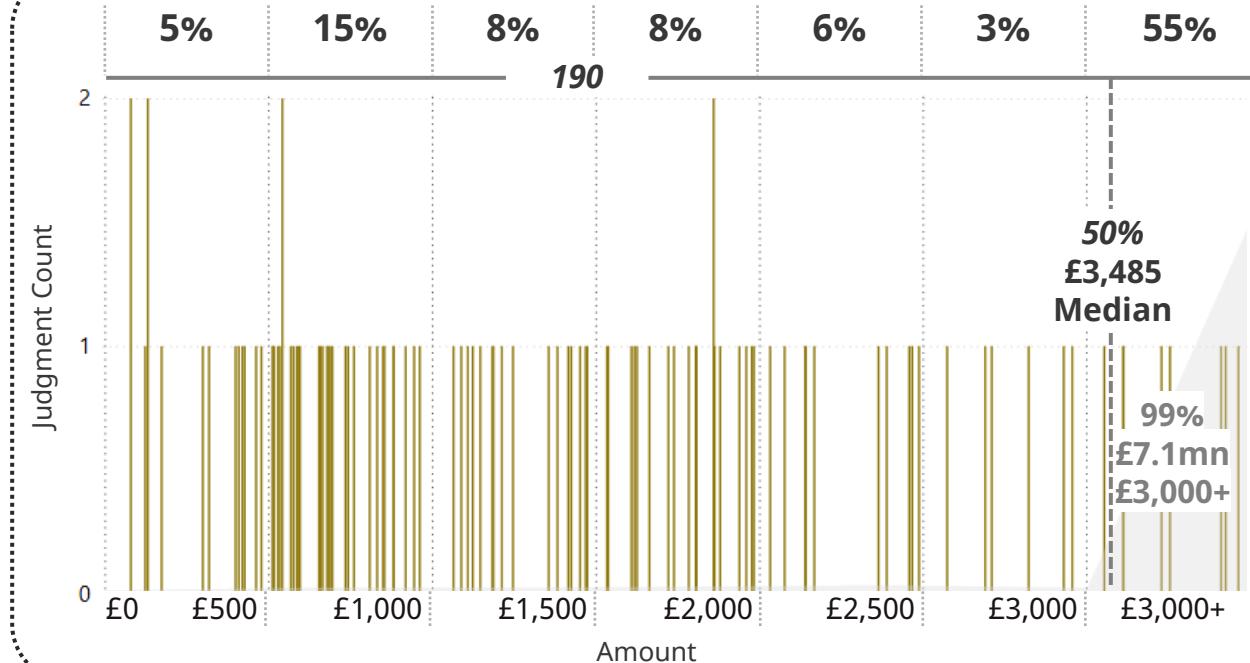
## Isle of Man: Commercial Judgments

**190**

Unsatisfied

**67**

Satisfied



# Glossary

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

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

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

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

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

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

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

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

**Jurisdiction** - Registry Trust manages monetary judgment data for jurisdictions across the United Kingdom and Ireland. Specifically, the jurisdictions supported are England & Wales, Scotland, Northern Ireland, Ireland, Guernsey, Jersey, and the Isle of Man.

**Consumer Judgment** - Monetary judgments awarded against an individual.

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

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

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

# Data Analyst Comments

- The report uses data from the Register observed on 1<sup>st</sup> January 2026, prior to 11AM. The Register maintains records for a period of six years. As of 1<sup>st</sup> January 2026, it contains judgment data with judgment dates spanning from 1<sup>st</sup> January 2020 to 1<sup>st</sup> January 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 December 30, 2025 (€1 = £0.8728).

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