



Court Judgement Report 2008 / 2009

This report provides an overview of the number and value of County Court Judgements (CJs) against companies for the recovery of unpaid debt. CJs against companies are a useful barometer of corporate financial health and a leading indicator of insolvencies. A significant proportion of CJs represent actions to recover unpaid trade debts.

2008 Overall Breakdown

Below shows the total number of CJs as well as the total value of these CJs in 2008. This highlights a huge increase in the value of CJs being lodged against companies.

	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Totals
Count	369	486	671	539	2065
Value	4,446,472	5,272,762	6,559,918	7,368,623	23,647,775
Average CJ Value	12,050	10,849	9776	13,671	11,452

Breakdown by Industry Sector

If we break this down by Industry sector we can see which industries are coming under more pressure.

	Quarter 1		Quarter 2		Quarter 3		Quarter 4	
	Count	Value (€)	Count	Value (€)	Count	Value (€)	Count	Value (€)
Agriculture & Fish	3	61,053	4	231,693	5	35,808	7	70,722
Business Activities	57	338,315	63	706,921	99	1,066,816	77	1,039,149
Community, Social & Personal	18	173,803	11	81,758	14	52,826	16	98,858
Construction	106	1,582,206	166	1,867,673	193	2,222,244	164	3,155,311
Education	0	0	2	13,572	1	790	0	0
Electricity, Gas & Water	0	0	0	0	1	1,301	1	21,757
Finance	1	29,557	1	1,131	3	45,822	4	25,686
Health & Social work	2	6,428	3	24,777	15	128,370	0	0
Hotels and restaurants	35	618,391	47	419,065	80	483,160	51	601,100
Manufacturing	36	285,383	47	338,794	74	517,253	60	545,350
Mining & Quarrying	3	18,220	2	22,222	1	9,950	4	20,279
Public Admin & Defence			1	5,218	3	8,452	0	0
Real Estate & Renting	34	377,284	43	583,332	64	703,791	46	552,123
Retail	20	173,920	34	385,358	51	850,660	38	308,824
Telecommunications	2	11,810	5	31,958	3	33,602	2	16,291
Transport & Storage	13	119,935	16	219,661	27	167,638	23	381,380
Wholesale	39	650,167	41	339,629	37	231,435	46	531,793
	369	4,446,472	486	5,272,762	671	6,559,918	539	7,368,623

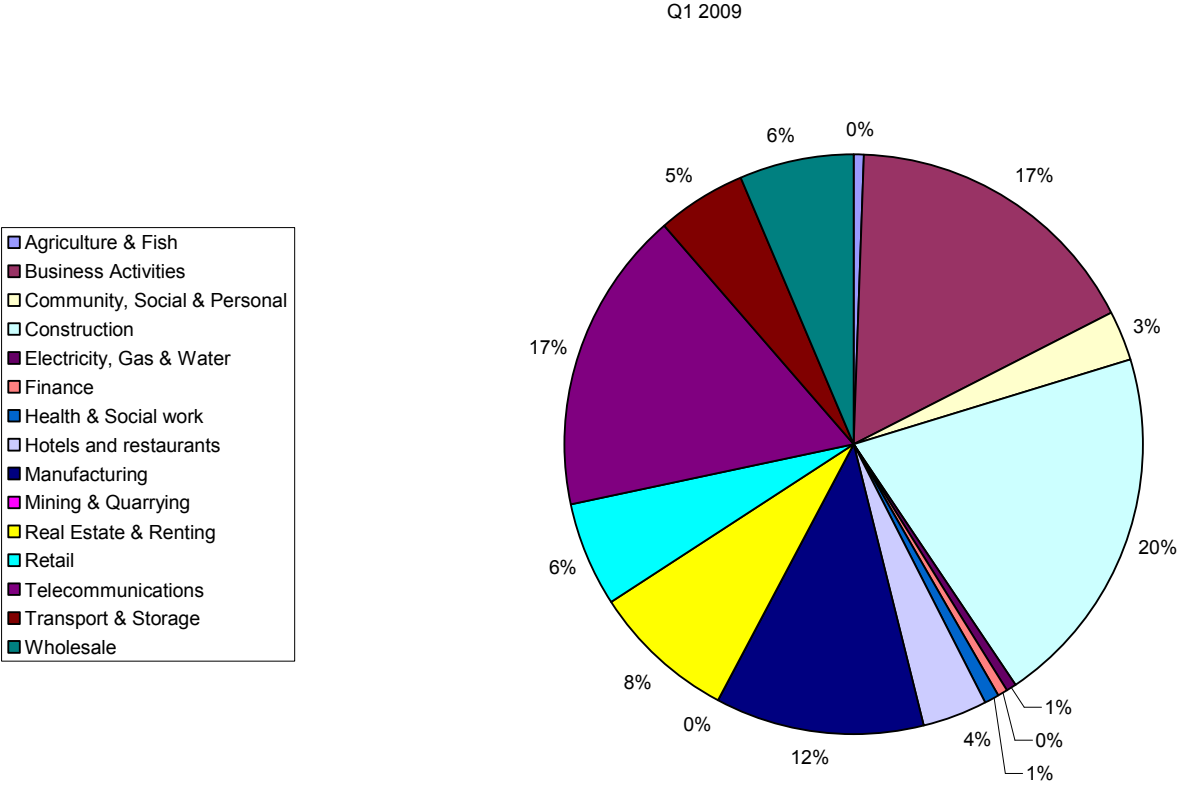
2009 Overall Breakdown

We can also show the total number of CJs in the first Quarter of 2009 as well as the total value of these CJs.

	Quarter 1
Count	286
Value	8,706,531
Average CJ Value	30,442

Breakdown by Industry Sector

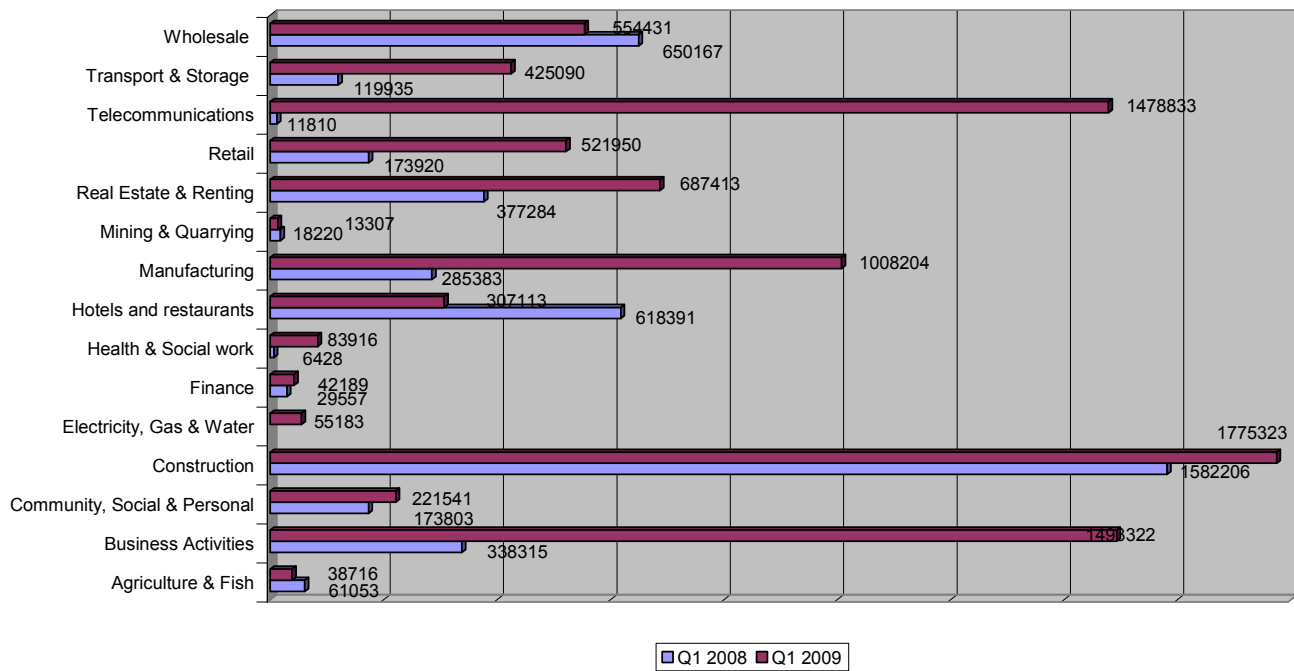
We can also show a breakdown of CJs by Industry Sector for Quarter 1 2009 highlighting which industries are more at risk than others.



CJs Q1 2008 V Q1 2009

In the table below we take a look at the Value of CJs in Quarter 1 of 2008 and compare this to the same period in 2009.

	Q1 2008	Q1 2009	% Difference
Agriculture & Fish	61,053	38,716	63%
Business Activities	338,315	1,493,322	441%
Community, Social & Personal	173,803	221,541	127%
Construction	1,582,206	1,775,323	112%
Electricity, Gas & Water	0	55,183	
Finance	29,557	42,189	143%
Health & Social work	6,428	83,916	1305%
Hotels and restaurants	618,391	307,113	50%
Manufacturing	285,383	1,008,204	353%
Mining & Quarrying	18,220	13,307	73%
Real Estate & Renting	377,284	687,413	182%
Retail	173,920	521,950	300%
Telecommunications	11,810	1,478,833	12522%
Transport & Storage	119,935	425,090	354%
Wholesale	650,167	554,431	85%
Total	4,446,472	8,706,531	196%



Breakdown by County

If we break this down by County we can see which counties are coming under more pressure than others.

	Q1 2008		Q2 2008		Q3 2008		Q4 2008	
	Count	Value	Count	Value	Count	Value	Count	Value
GALWAY	26	478,505	36	597,490	15	232,148	17	167,216
LEITRIM	2	17,840	4	33,451	3	64,601	1	3,561
MAYO	13	165,362	8	61,099	11	133,221	4	68,202
ROSCOMMON	5	19,836	11	348,133	17	444,464	5	31,851
SLIGO	8	43,772	9	104,917	12	197,686	4	9,006
	54	725,315	68	1145,090	58	1,072,120	31	279,836

DUBLIN	62	1,206,225	98	912,783	231	1,354,149	158	2,044,597
CARLOW	9	93,361	4	47,772	7	85,497	16	520,345
KILDARE	29	201,295	29	183,165	44	413,427	54	765,828
KILKENNY	5	25,695	8	83,417	7	82,640	12	83,363
LAOIS	7	66,245	7	100,499	4	44,301	15	156,159
LONGFORD	4	77,292	8	130,202	4	32,640	4	65,616
LOUTH	10	105,722	15	232,918	16	110,741	11	144,519
MEATH	22	209,144	30	305,408	39	439,896	45	279,845
OFFALY	4	55,851	8	82,417	7	120,543	8	89,199
WESTMEATH	18	154,924	20	199,747	16	365,746	18	257,025
WEXFORD	17	186,528	17	111,088	27	196,872	15	96,148
WICKLOW	6	162,989	19	181,347	20	116,852	19	135,809
	193	2,545,271	263	2570,763	422	3,363,304	375	4,638,453

CLARE	6	18,173	12	114,057	13	96,371	7	168,608
CORK	35	218,743	61	602,676	74	904,896	56	1,027,643
KERRY	15	96,630	16	215,604	13	90,100	10	111,210
LIMERICK	31	293,227	20	191,308	33	493,307	16	643,255
TIPPERARY	12	304,753	10	99,905	18	173,434	9	91,634
WATERFORD	8	48,768	16	157,461	11	106,879	10	48,105
	107	980,294	135	1,381,011	162	1,864,987	108	2,090,455

CAVAN	4	78,959	6	79,206	7	86,788	7	143,848
DONEGAL	6	12,126	10	47,516	9	34,171	14	150,893
MONAGHAN	6	104,507	4	49,176	12	138,548	4	65,138
	16	195,592	20	175,898	28	259,507	25	359,879

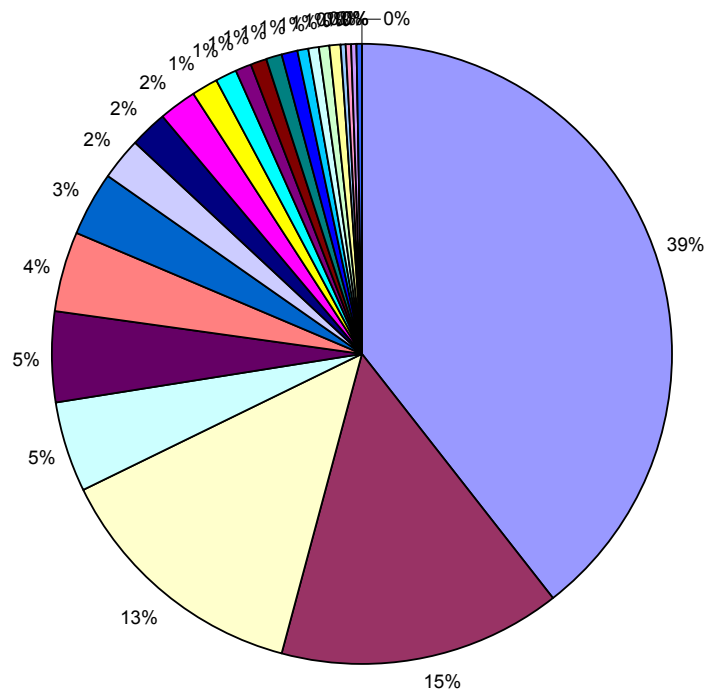
CJs Q1 2008 V Q1 2009

In the table below we take a look at the value of CJs per County in Quarter 1 of 2008 and compare this to the same period in 2009.

	Q1 2008	Q1 2009	% Difference
GALWAY	478505	77837	16%
LEITRIM	17840	94226	528%
MAYO	165362	56402	34%
ROSCOMMON	19836	17244	87%
SLIGO	43772	30660	70%
	725315	276369	38%
DUBLIN	1206225	3437282	285%
CARLOW	93361	71159	76%
KILDARE	201295	294995	147%
KILKENNY	25695	18567	72%
LAOIS	66245	36715	55%
LONGFORD	77292		0%
LOUTH	105722	178283	169%
MEATH	209144	348137	166%
OFFALY	55851	23789	43%
WESTMEATH	154924	56633	37%
WEXFORD	186528	171905	92%
WICKLOW	162989	424990	261%
	2545271	5062455	199%
CLARE	18173	13602	75%
CORK	218743	1287146	588%
KERRY	96630	193529	200%
LIMERICK	293227	1172813	400%
TIPPERARY	304753	48155	16%
WATERFORD	48768	116065	238%
	980294	2831310	289%
CAVAN	78959	409539	519%
DONEGAL	12126	71675	591%
MONAGHAN	104507	55183	53%
	195592	536397	274%

Q1 2009 Breakdown by County

In the table below we take a look at the value of CJs per County in Quarter 1 of 2009



Northern Ireland County Breakdown

Below shows the total number and value of CJs in Northern Ireland Since the start of 2008. It should be noted that all values shown for Northern Ireland are in £ Sterling.

	2008				2009
	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Quarter 1
Value	128	173	182	230	250
Count	396608	5879	2752492	673017	795337
Average CJ	3099	34	15124	2926	3181

We can also break this down by County to see which County is coming under most pressure from CJs.

	Q1 2008		Q2 2008		Q3 2008		Q4 2008		Q1 2009	
	Count	Value	Count	Value	Count	Value	Count	Value	Count	Value
ANTRIM	58	182278	81	317842	75	2301328	98	295956	98	295956
ARMAGH	9	3581	6	17279	11	35047	22	40702	22	40702
DERRY	16	60190	16	47728	20	97039	21	36758	21	36758
DOWN	29	110702	31	63046	34	107409	47	143468	47	143468
FERMANAGH	2	2909	13	27305	6	30917	8	12392	8	123468
TYRONE	14	36948	26	114724	36	180752	34	143741	34	143741
	128	396608	173	587924	182	2752492	230	673017	230	784093

We can also take a look at the value of CJs per County in Quarter 1 of 2008 and compare this to the same period in 2009.

	Q1 2008	Q1 2009	% Difference
ANTRIM	182278	295956	162%
ARMAGH	3581	40702	1137%
DERRY	60190	36758	61%
DOWN	110702	143468	130%
FERMANAGH	2909	123468	4244%
TYRONE	36948	143741	389%
	396608	784093	198%

FURTHER ANALYSIS & BREAKDOWN BY INDUSTRY SECTOR & COUNTY AVAILABLE ON REQUEST – CALL 1 800 677 677 OR EMAIL SALES@CCINFORMATION.IE