



## Court Judgement Report 2008 / 2009

This report provides an overview of the number and value of 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 as well as Quarter 1 & 2 2009. This highlights a huge increase in the value of CJs being lodged against companies.

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

### 2009 Overall Breakdown

We can also show the total number of CJs in the first and second Quarter of 2009 as well as the total value of these CJs. Whilst the number of CJs in quarter 2 has increased compared to the number in quarter 1, the average value of CJs has decreased.

	Quarter 1	Quarter 2
<b>Count</b>	286	364
<b>Value</b>	8,706,531	9,158,091
<b>Average CJ Value</b>	30,442	25,160

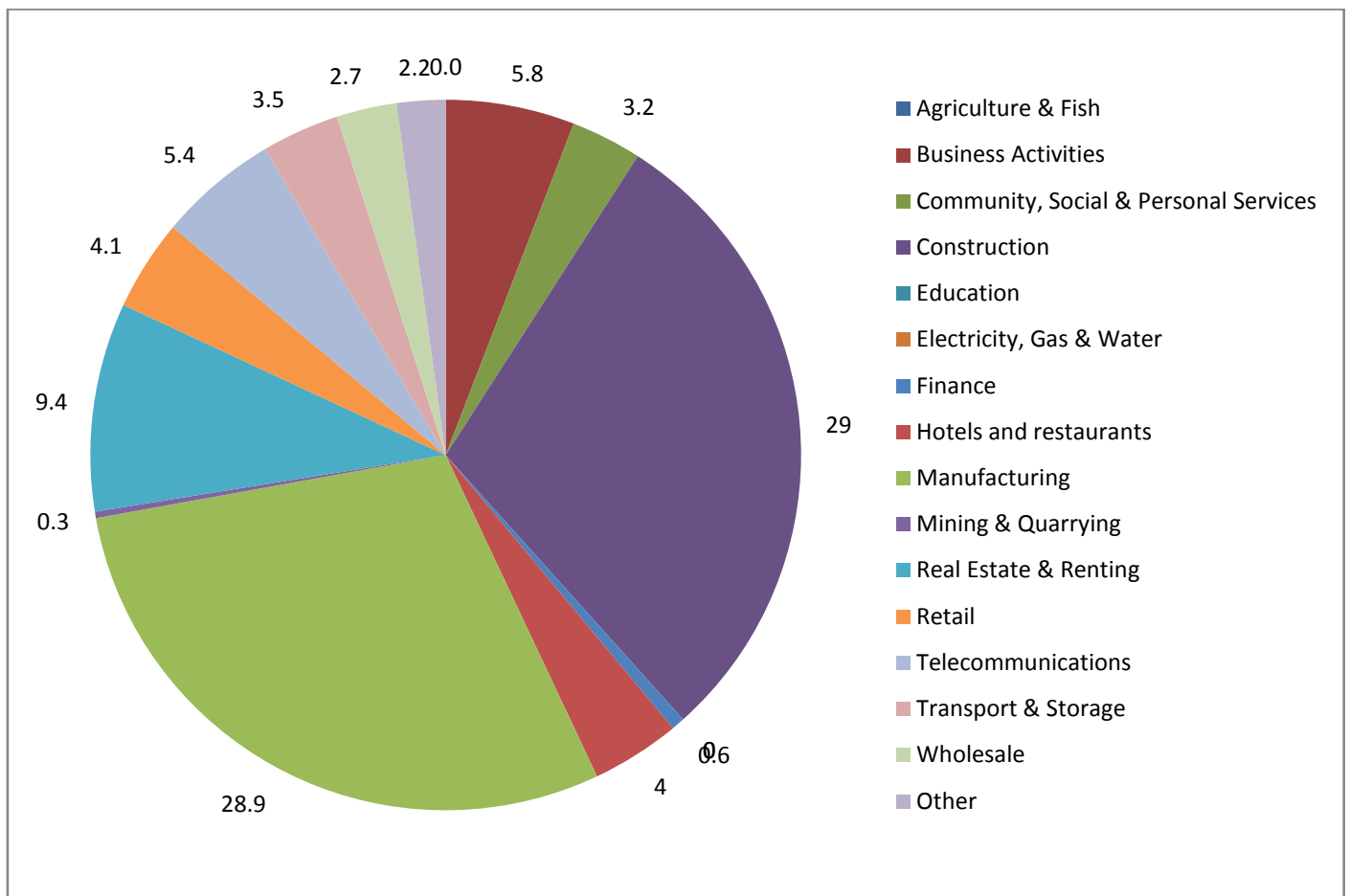
## Q2 2008 V Q2 2009

In the table below we take a look at the number and value of CJs in Quarter 2 of 2008 and compare this to the same period in 2009. This shows that whilst there was an increase in the value of CJs in Quarter 2 2009 compared to Quarter 2 2008, the actual number of CJs decreased.

	Q2 2008	Q2 2009
<b>Count</b>	486	364
<b>Value (£)</b>	5,272,762	9,158,091
<b>Average CJ Value (£)</b>	10,849	25,160

### Breakdown by Industry Sector

We can also show a breakdown of CJs by Industry Sector for Quarter 2 2009 highlighting which industries are more at risk than others.



	<b>Q2 2008</b>	<b>Q2 2009</b>	<b>Difference</b>
Agriculture & Fish	231,693	74,671	-68%
Business Activities	706,921	526,735	-25%
Community, Social & Personal Services	81,758	293,822	259%
Construction	1,867,673	2,656,979	42%
Education	13,572	4,112	-70%
Electricity, Gas & Water	0	4,516	
Finance	1,131	52,424	4,535%
Health & Social work	24,777	0	
Hotels and restaurants	419,065	369,582	-12%
Manufacturing	338,794	2,642,826	680%
Mining & Quarrying	22,222	23,966	8%
Public Admin & Defence	5,218	0	
Real Estate & Renting	583,332	864,386	48%
Retail	385,358	379,645	-1%
Telecommunications	31,958	491,854	1,439%
Transport & Storage	219,661	324,394	48%
Wholesale	339,629	249,398	-27%
Other	0	198,781	
	<b>5,272,762</b>	<b>9,158,091</b>	<b>74%</b>

## Breakdown by County

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

	Count	Value
CAVAN	7	238,871
DONEGAL	14	153,600
MONAGHAN	9	169,667
	<b>30</b>	<b>562,138</b>

	Count	Value
GALWAY	16	232,049
LEITRIM	1	6,275
MAYO	4	83145
ROSCOMMON	9	195398
SLIGO	8	142510
	<b>38</b>	<b>659,377</b>

	Count	Value
DUBLIN	120	4,364,333
CARLOW	3	11,517
KILDARE	24	215,613
KILKENNY	5	194,830
LAOIS	4	36,732
LONGFORD	4	112,981
LOUTH	9	387,012
MEATH	12	153,275
OFFALY	4	128,884
WESTMEATH	7	58,297
WEXFORD	8	175,474
WICKLOW	14	57,345
	<b>215</b>	<b>5,896,293</b>

	Count	Value
CLARE	7	37,662
CORK	30	846,147
KERRY	9	95,815
LIMERICK	19	623,472
TIPPERARY	7	277,328
WATERFORD	10	159,859
	<b>82</b>	<b>2040283</b>

The table below shows the percentage of overall CJs per county. We can see that Dublin accounts for the majority of all CJs followed by Cork and then Limerick.

	%
DUBLIN	47.7
CORK	9.2
LIMERICK	6.8
LOUTH	4.2
TIPPERARY	3
CAVAN	2.6
GALWAY	2.5
KILDARE	2.4
ROSCOMMON	2.1
KILKENNY	2.1
MONAGHAN	1.9
WEXFORD	1.9
DONEGAL	1.7
MEATH	1.7
WATERFORD	1.7
SLIGO	1.6
OFFALY	1.4
LONGFORD	1.2
KERRY	1
MAYO	0.9
WESTMEATH	0.6
WICKLOW	0.6
LAOIS	0.4
CLARE	0.4
LEITRIM	0.1
CARLOW	0.1
	100%

## **CJs Q2 2008 V Q2 2009**

In the table below we take a look at the value of CJs per County in Quarter 2 of 2009 and compare this to the same period in 2008.

	Q2 2008	Q2 2009	% Difference
CAVAN	79,206	238,871	202%
DONEGAL	47,516	153,600	223%
MONAGHAN	49,176	169,667	245%
	<b>175,898</b>	<b>562,138</b>	<b>220%</b>

GALWAY	597,490	232,049	- 39%
LEITRIM	33,451	6,275	- 19%
MAYO	61,099	83,145	36%
ROSCOMMON	348,133	195,398	- 56%
SLIGO	104,917	142,510	36%
	<b>1,145,090</b>	<b>659,377</b>	<b>- 42%</b>

DUBLIN	912,783	4,364,333	378%
CARLOW	47,772	11,517	- 24%
KILDARE	183,165	215,613	18%
KILKENNY	83,417	194,830	134%
LAOIS	100,499	36,732	-37%
LONGFORD	130,202	112,981	87%
LOUTH	232,918	387,012	66%
MEATH	305,408	153,275	-50%
OFFALY	82,417	128,884	56%
WESTMEATH	199,747	58,297	-29%
WEXFORD	111,088	175,474	58%
WICKLOW	181,347	57,345	-32%
	<b>2,570,763</b>	<b>5,905,239</b>	<b>129%</b>

CLARE	114,057	37,662	-33%
CORK	602,676	846,147	40%
KERRY	215,604	95,815	-44%
LIMERICK	191,308	623,472	226%
TIPPERARY	99,905	277,328	178%
WATERFORD	157,461	159,859	2%
	<b>1,381,011</b>	<b>2,040,283</b>	<b>48%</b>

**For further information, please contact Sinead at ICC Information on 01 240 5834 or email [sdaly@iccinformation.ie](mailto:sdaly@iccinformation.ie)**