



## Court Judgement Report ROI Q4 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 insolvency. A significant proportion of CJs represent actions to recover unpaid trade debts.

### 2008 Overall Breakdown

The table below shows the total number, value, and average Values of CJs in each quarter of 2008.

	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 to date in 2009 as well as the total value of these CJs. Whilst the number and Value of CJs in quarter 4 has decreased from quarter 3, the average value of CJs has increased.

	2009				
	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Totals
<b>Count</b>	286	364	499	381	<b>1531</b>
<b>Value</b>	8,706,531	9,158,091	9,472,910	9,066,294	<b>36,403,826</b>
<b>Average CJ Value</b>	30,442	25,160	18,984	23,796	<b>23,778</b>

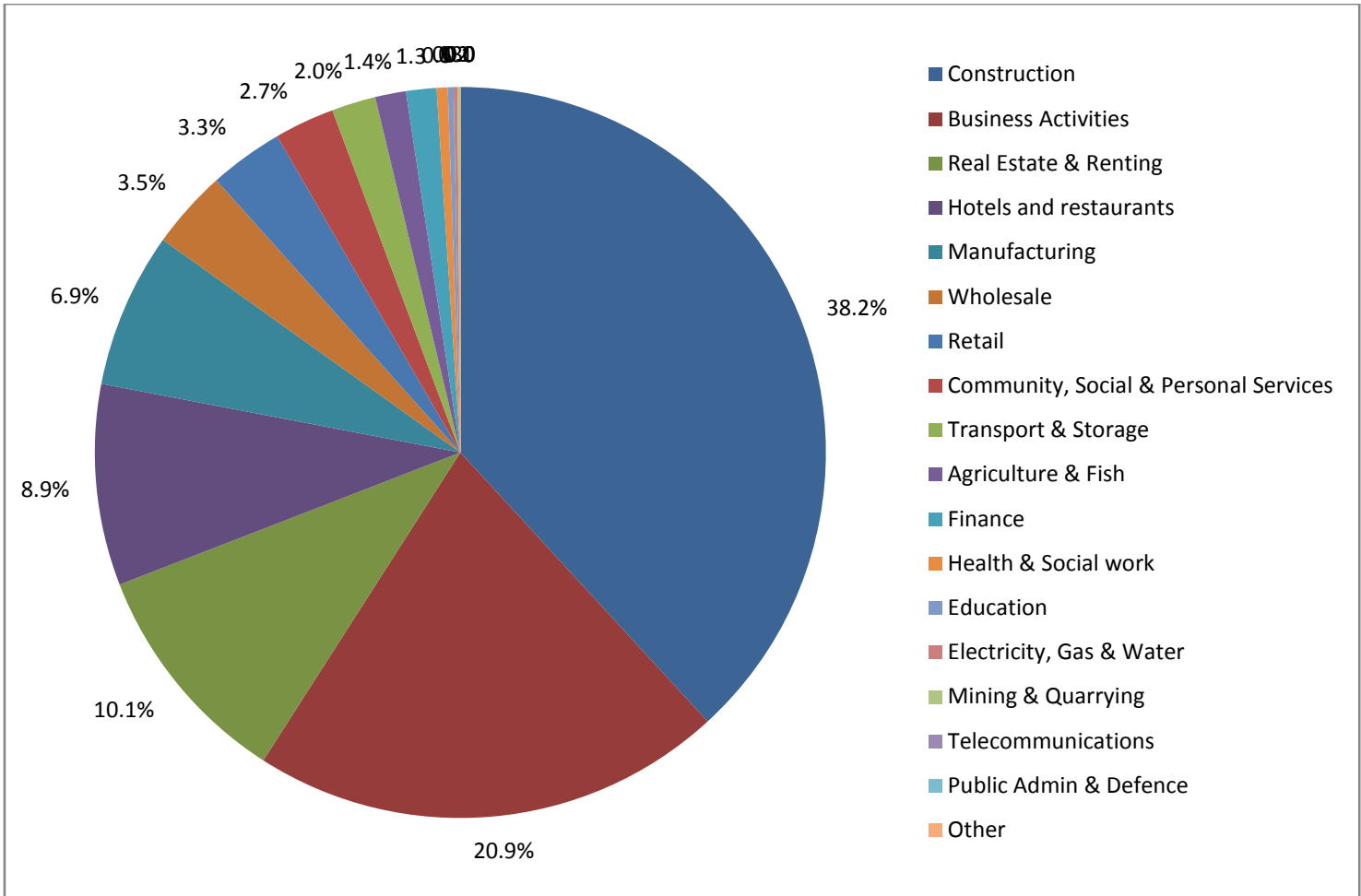
## Q4 2008 V Q4 2009

In the table below we take a look at the number and value of CJs in Quarter 4 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 4 2009 compared to Quarter 4 2008, the actual number of CJs decreased.

	Q4 2008	Q4 2009
<b>Count</b>	539	382
<b>Value (£)</b>	7,368,623	9,066,294
<b>Average CJ Value (£)</b>	13,671	23,734

### Breakdown by Industry Sector

The graph below shows the percentage of overall CJs per industry sector. We can see that the Construction Sector has the largest number of Court Judgments followed by 'Business Activities' and 'Real Estate & Renting'.



The table below shows a breakdown of CJs by Industry Sector for Quarter 4 2009 and compare this to the same period in 2008. This highlights that 10 out of the 18 Industry Sectors saw an increase in the Value of Court Judgments in Quarter 4 2009 compared to Quarter 4 2008.

	Q4 2008		Q4 2009	
	Count	Value	Count	Value
Agriculture & Fish	7	70,722	2	123,519
Business Activities	77	1039,149	56	1,893,300
Community, Social & Personal Services	16	98,858	17	241,268
Construction	164	3,155,311	139	3,460,893
Education			1	22,855
Electricity, Gas & Water	1	21,757	1	15,719
Finance	4	25,686	4	121,513
Health & Social work			2	44,457
Hotels and restaurants	51	601,100	38	805,763
Manufacturing	60	545,350	23	623,281
Mining & Quarrying	4	20,279	1	9,774
Public Admin & Defence				
Real Estate & Renting	46	552,123	33	912,208
Retail	38	308,824	25	296,170
Telecommunications	2	16,291	1	1,482
Transport & Storage	23	381,380	16	178,088
Wholesale	46	531,793	22	316,004
Other				
	539	7,368,623	381	9,066,294

The table below shows a breakdown of CJs, Value and Number, by Industry Sector since the start of 2009. Further analysis of these figures show that there were consistent increases in the value of CJs throughout 2009 in the Finance industry, whilst Telecommunications saw consistent decreases. The rest of the industries fluctuated per quarter.

	Q1 2009		Q2 2009		Q3 2009		Q4 2009	
	Count	Value	Count	Value	Count	Value	Count	Value
Agriculture & Fish	1	38,716	4	74,671	3	15,578	2	123,519
Business Activities	33	1,493,322	46	526,735	80	1,113,828.60	56	1,893,300
Comm, Social & Personal Services	8	221,541	9	293,822	13	229,051	17	241,268
Construction	93	1,775,323	118	2,656,979	180	3,521,896	139	3,460,893
Education			1	4,112	1	2,047	1	22,855
Electricity, Gas & Water	1	55,183	1	4,516	1	699	1	15,719
Finance	3	42,189	5	52,424	3	65,556	4	121,513
Health & Social work	3	83,916			4	195,520	2	44,457
Hotels and restaurants	30	307,113	37	369,582	35	1,439,864	38	805,763
Manufacturing	27	1,008,204	41	2,642,826	44	796,904	23	623,281
Mining & Quarrying	2	13,307	1	23,966	2	39,941	1	9,774
Public Admin & Defence								
Real Estate & Renting	21	687,413	22	864,386	25	301,702	33	912,208
Retail	21	521,950	21	379,645	36	427,017	25	296,170
Telecommunications	5	1,478,833	4	491,854	1	3,156	1	1,482
Transport & Storage	14	425,090	15	324,394	23	363,535	16	178,088
Wholesale	24	554,431	28	249,398	29	287,892	22	316,004
Other			11	198,781	19	668,724		
	<b>286</b>	<b>8,706,531</b>	<b>364</b>	<b>9,158,091</b>	<b>499</b>	<b>9,472,910</b>	<b>381</b>	<b>9,066,294</b>

The table below gives a summary of the total value and overall percentage of CJ's per industry sector in 2009. Construction companies accounted for majority of all judgments with 31% and reaching €11.4million. Manufacturing and Business Activities were level followers with just under 14% at €5million each.

	<b>Total Value</b>	<b>% of Total</b>
Construction	11,415,091	31.36
Manufacturing	5,071,215	13.93
Business Activities	5,027,186	13.81
Hotels and restaurants	2,922,322	8.03
Real Estate & Renting	2,765,709	7.60
Telecommunications	1,975,325	5.43
Retail	1,624,782	4.46
Wholesale	1,407,725	3.87
Transport & Storage	1,291,107	3.55
Community, Social & Personal Services	985,682	2.71
Other	867,505	2.38
Health & Social work	323,893	0.89
Finance	281,682	0.77
Agriculture & Fish	252,484	0.69
Mining & Quarrying	86,988	0.24
Electricity, Gas & Water	76,117	0.21
Education	29,014	0.08
Public Admin & Defence	0	0.00
	<b>36,403,826</b>	<b>100.00</b>

### **Breakdown by Province & County**

If we break this down by province we can see which Province came under the most pressure in Quarter 4 2009.

<b>Province</b>	<b>Q4 2009</b>		
	<b>Count</b>	<b>Value</b>	<b>Average CJ Value</b>
Ulster	22	610,623	27,756
Connacht	59	1,769,577	29,993
Leinster	210	5,007,356	23,845
Munster	90	1,678,738	18,653
	381	9,066,294	23,796

## Breakdown by County

The table below shows the percentage of overall CJs per county in quarter 4 2009. We can see that Dublin Companies account for the biggest percentage of all CJs followed by Cork and then Galway. Companies in Louth, Leitrim, Carlow, Kerry, Kilkenny and Longford were the lowest offenders with less than 1% each.

	%
DUBLIN	30.6%
CORK	9.6%
GALWAY	7.5%
SLIGO	6.8%
WEXFORD	5.3%
KILDARE	5.1%
MEATH	5.0%
DONEGAL	3.8%
LAOIS	2.7%
TIPPERARY	2.7%
LIMERICK	2.6%
MAYO	2.4%
ROSCOMMON	1.9%
MONAGHAN	1.9%
WESTMEATH	1.8%
WATERFORD	1.8%
OFFALY	1.3%
WICKLOW	1.2%
CLARE	1.1%
CAVAN	1.0%
LOUTH	0.9%
LEITRIM	0.9%
CARLOW	0.7%
KERRY	0.7%
KILKENNY	0.5%
LONGFORD	0.1%

We can also break this down further by showing the number and value of CJs per county in quarter 4 2009. This is outlined in the table below.

	Q4 2009	
	Count	Value
DUBLIN	97	2,777,004
CARLOW	3	62,321
KILDARE	21	459,543
KILKENNY	4	47,697
LAOIS	7	240,859
LONGFORD	2	5,618
LOUTH	6	82,710
MEATH	15	454,984
OFFALY	6	119,885
WESTMEATH	10	165,979
WEXFORD	30	480,507
WICKLOW	9	110,249

	Count	Value
CLARE	6	98,122
CORK	40	874,650
KERRY	12	62,099
LIMERICK	13	234,862
TIPPERARY	9	242,768
WATERFORD	10	166,237

	Count	Value
GALWAY	33	683,123
LEITRIM	2	80,761
MAYO	7	219,919
ROSCOMMON	7	173,409
SLIGO	10	612365

	Count	Value
CAVAN	10	91,155
DONEGAL	7	346,475
MONAGHAN	5	172,993

## CJs Q4 2008 V Q4 2009

In the table below we take a look at the value of CJs per County in Quarter 4 of 2009 and compare this to the same period in 2008. This table shows that the value of Judgments has increased in 14 out of the 26 counties. We can see that Munster decreased the value of their CJs during this period, whilst Connacht experienced the biggest increase.

	Q4 2008 Value	Q4 2009 Value	Difference %
DUBLIN	2044,597	2,777,004	+ 36%
CARLOW	520,345	62,321	-88%
KILDARE	765,828	459,543	-40%
KILKENNY	83,363	47,697	-43%
LAOIS	156,159	240,859	+ 54%
LONGFORD	65,616	5,618	-91%
LOUTH	144,519	82,710	-43%
MEATH	279,845	454,984	+ 63%
OFFALY	89,199	119,885	+ 34%
WESTMEATH	257,025	165,979	-35%
WEXFORD	96,148	480,507	+400%
WICKLOW	135,809	110,249	-19%
	<b>4,638,453</b>	<b>5,007,356</b>	<b>+8%</b>

CLARE	168,608	98,122	-42%
CORK	1,027,643	874,650	-15%
KERRY	111,210	62,099	-34%
LIMERICK	643,255	234,862	-63%
TIPPERARY	91,634	242,768	+165%
WATERFORD	48,105	166,237	+246%
	<b>2,090,455</b>	<b>1,678,738</b>	<b>-20%</b>

GALWAY	167,216	683,123	+309%
LEITRIM	3,561	80,761	+2168%
MAYO	68,202	219,919	+223%
ROSCOMMON	31,851	173,409	+444%
SLIGO	9,006	612,365	+6700%
	<b>279,836</b>	<b>1,769,577</b>	<b>+532%</b>

CAVAN	143,848	91,155	-37%
DONEGAL	150,893	346,475	+130%
MONAGHAN	65,138	172,993	+166%
	<b>35,9879</b>	<b>610,623</b>	<b>+70%</b>

We can also look at the number and value of Court Judgments per county for each quarter of 2009. Analysis of these figures shows that there were consistent increases in the value of CJs throughout 2009 in Laois, Clare & Galway. However, Longford saw consistent decreases. The rest of the counties fluctuated per quarter.

	Q1 2009		Q2 2009		Q3 2009		Q4 2009	
	Count	Value	Count	Value	Count	Value	Count	Value
DUBLIN	95	3,437,282	120	4,364,333	135	2,464,470	97	2,777,004
CARLOW	6	71,159	3	11,517	4	26,541	3	62,321
KILDARE	18	294,995	24	215,613	23	195,723	21	459,543
KILKENNY	4	18,567	5	194,830	5	100,183	4	47,697
LAOIS	3	36,715	4	36,732	5	38,774	7	240,859
LONGFORD			4	112,981	2	100,121	2	5,618
LOUTH	8	178,283	9	387,012	15	95,278	6	82,710
MEATH	18	348,137	12	153,275	15	134,062	15	454,984
OFFALY	2	23,789	4	128,884	5	144,102	6	119,885
WESTMEATH	8	56,633	7	58,297	15	531,400	10	165,979
WEXFORD	16	171,905	8	175,474	14	1,199,353	30	480,507
WICKLOW	5	424,990	14	57,345	16	204,085	9	110,249
	<b>183</b>	<b>5,062,455</b>	<b>215</b>	<b>5,896,293</b>	<b>254</b>	<b>5,234,092</b>	<b>210</b>	<b>5,007,356</b>

CLARE	3	13,602	7	37,662	7	94,575	6	98,122
CORK	33	1,287,146	30	846,147	86	1,604,352	40	874,650
KERRY	8	193,529	9	95,815	20	360,512	12	62,099
LIMERICK	9	1,172,813	19	623,472	21	207,827	13	234,862
TIPPERARY	2	48,155	7	277,328	12	164,534	9	242,768
WATERFORD	3	116,065	10	159,859	9	377,483	10	166,237
	<b>58</b>	<b>2,831,310</b>	<b>82</b>	<b>2,040,283</b>	<b>155</b>	<b>2,809,284</b>	<b>90</b>	<b>1,678,738</b>

GALWAY	13	77,837	16	232,049	29	427,901	33	683,123
LEITRIM	2	94,226	1	6,275	6	214,797	2	80,761
MAYO	3	56,402	4	83,145	6	69,264	7	219,919
ROSCOMMON	4	17,244	9	195,398	10	223,139	7	173,409
SLIGO	3	30,660	8	142,510	7	57,358	10	612,365
	<b>25</b>	<b>276,369</b>	<b>38</b>	<b>659,377</b>	<b>58</b>	<b>992,459</b>	<b>59</b>	<b>1,769,577</b>

CAVAN	10	409,539	7	238,871	11	96,270	10	91,155
DONEGAL	9	71,675	14	153,600	13	82,034	7	346,475
MONAGHAN	1	55,183	9	169,667	8	258,771	5	172,993
	<b>20</b>	<b>536,397</b>	<b>30</b>	<b>562,138</b>	<b>32</b>	<b>437,075</b>	<b>22</b>	<b>610,623</b>

The following table provides a summary of the total value and overall percentage of CJ's per county in 2009. Dublin companies accounted for majority of all judgments with 36% and reaching €13million. This was followed by companies based in Cork with 13% and €4.6 million. Companies based in Kilkenny, Clare, Longford, Carlow and Laois were the lowest offenders in 2009 with less than 1% of the total value each.

	<b>Total Value</b>	<b>% of Total</b>
DUBLIN	13,043,089	35.83
CORK	4,612,295	12.67
LIMERICK	2,238,974	6.15
WEXFORD	2,027,239	5.57
GALWAY	1,420,910	3.90
KILDARE	1,165,874	3.20
MEATH	1,090,458	3.00
SLIGO	842,898	2.32
CAVAN	835,835	2.30
WATERFORD	819,644	2.25
WESTMEATH	812,309	2.23
WICKLOW	796,669	2.19
LOUTH	743,283	2.04
TIPPERARY	732,785	2.01
KERRY	711,955	1.96
DONEGAL	653,784	1.80
MONAGHAN	656,614	1.80
ROSCOMMON	609,190	1.67
MAYO	428,730	1.18
OFFALY	416,660	1.15
LEITRIM	396,059	1.09
KILKENNY	361,277	0.99
CLARE	243,961	0.67
LONGFORD	218,720	0.60
CARLOW	171,538	0.47
LAOIS	353,080	0.07

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