

Risk and Insolvency Report

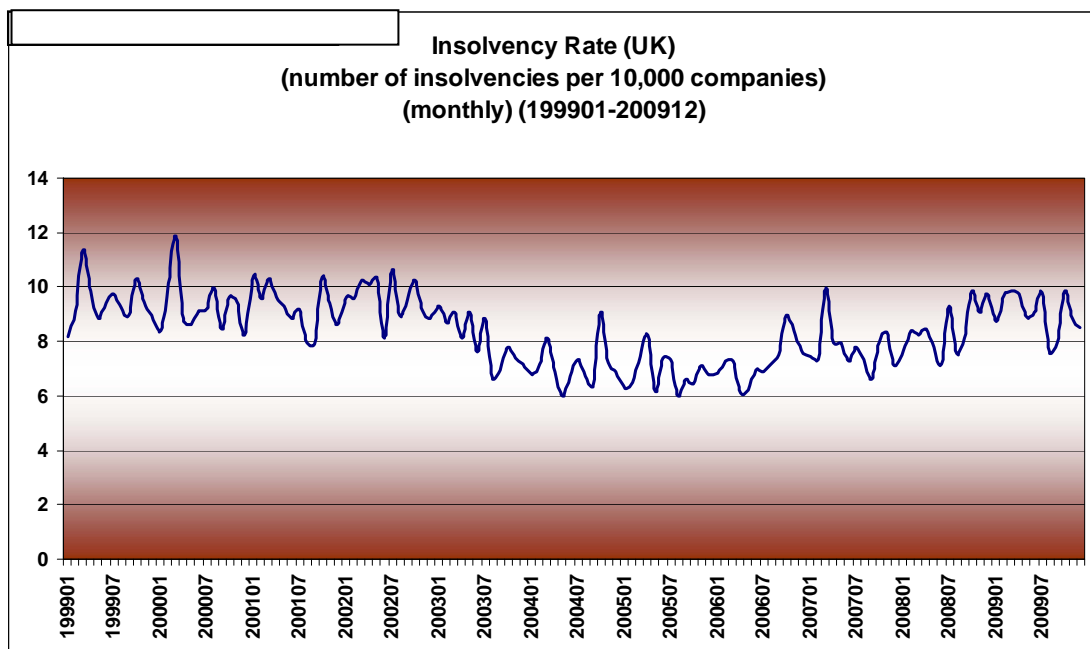
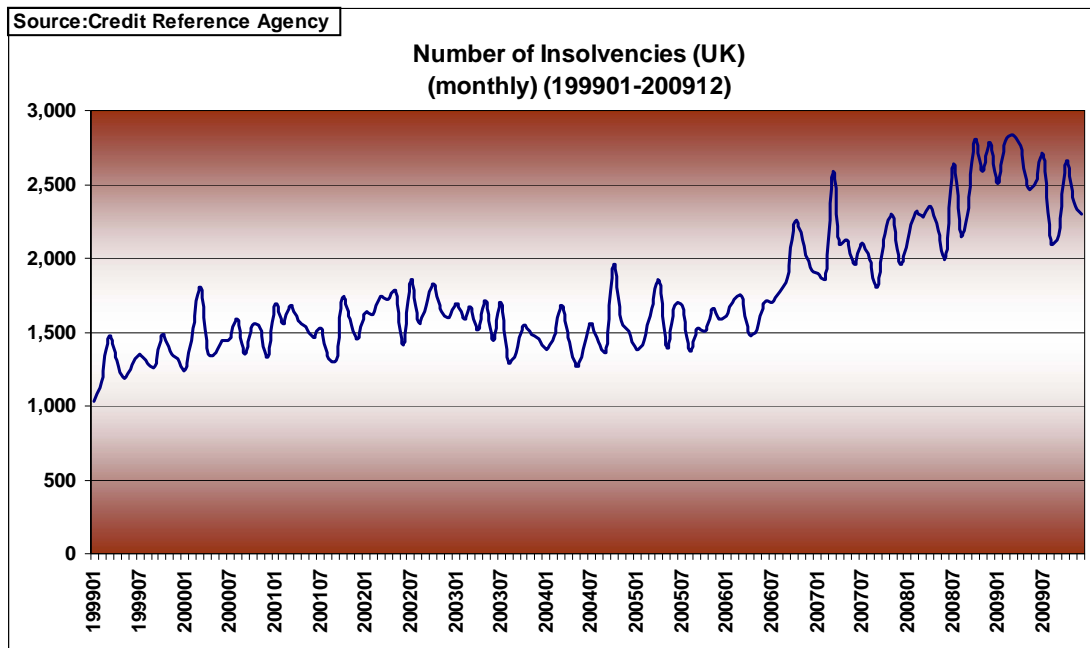
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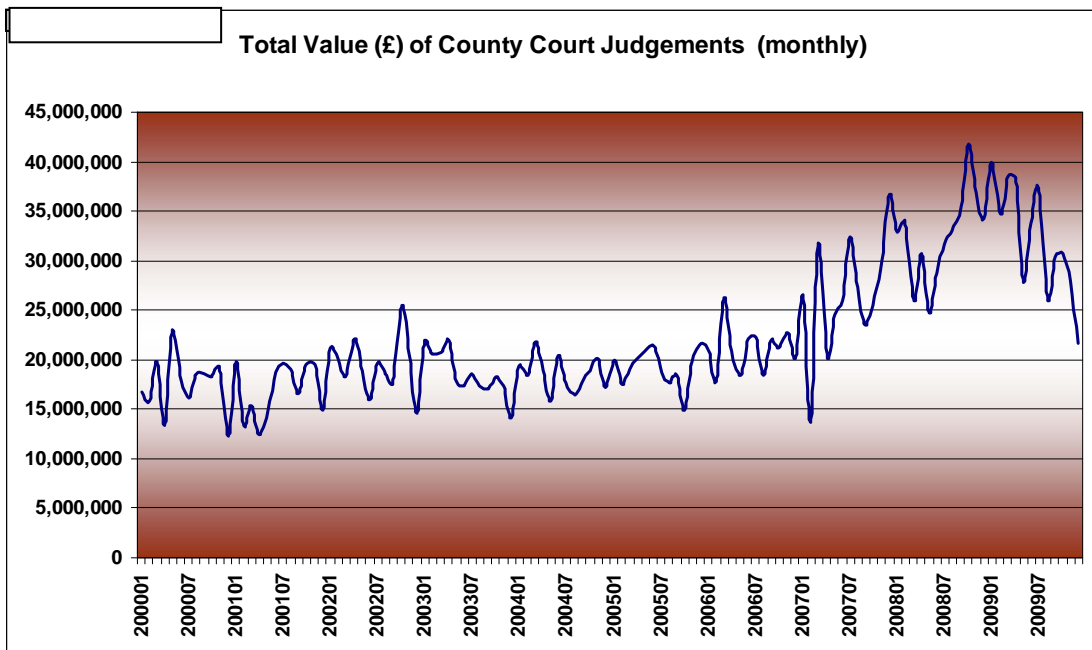
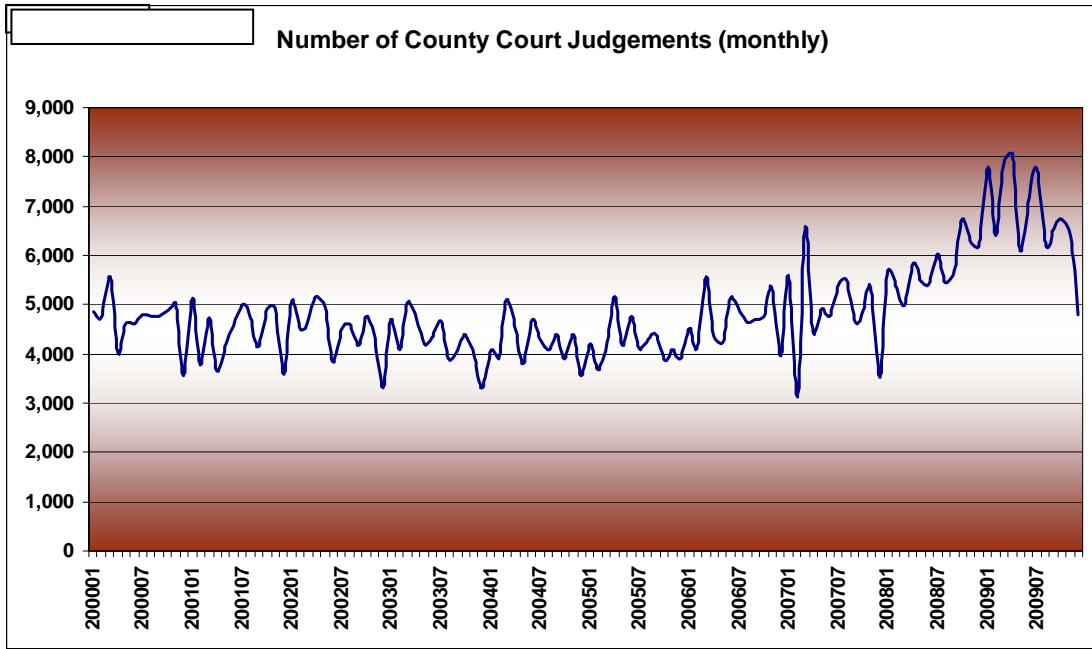
Monthly Trends in Corporate
Insolvencies in the UK: By Sector and
Region



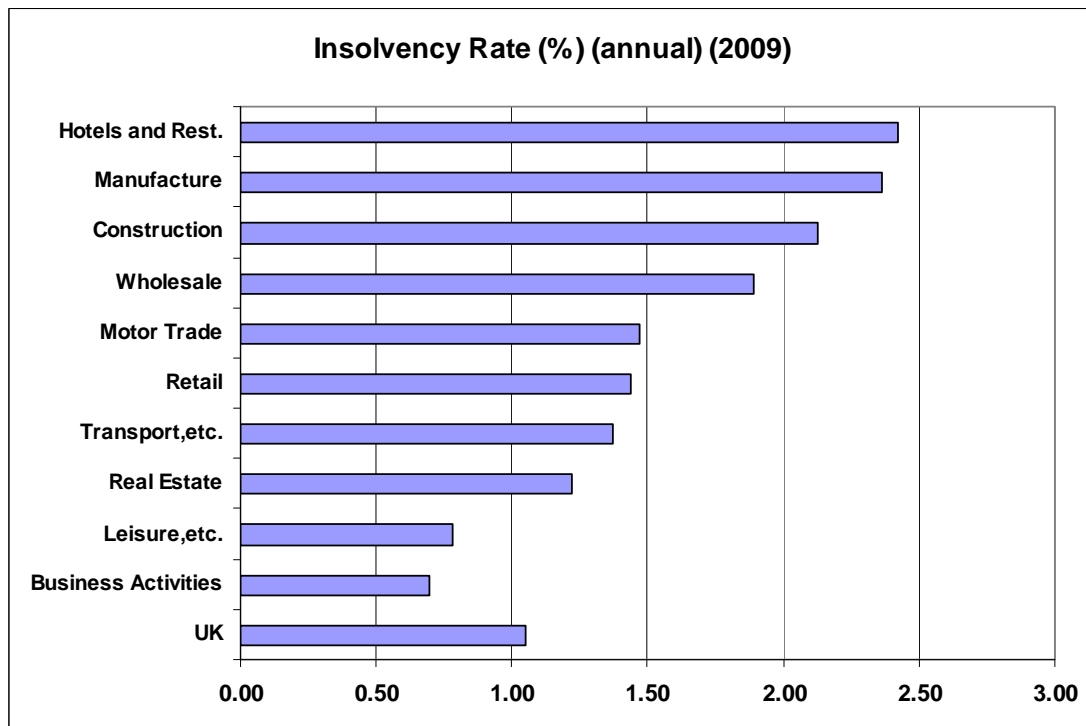
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1. UK RISK AND INSOLVENCY TRENDS





2. INDUSTRIAL BREAKDOWN

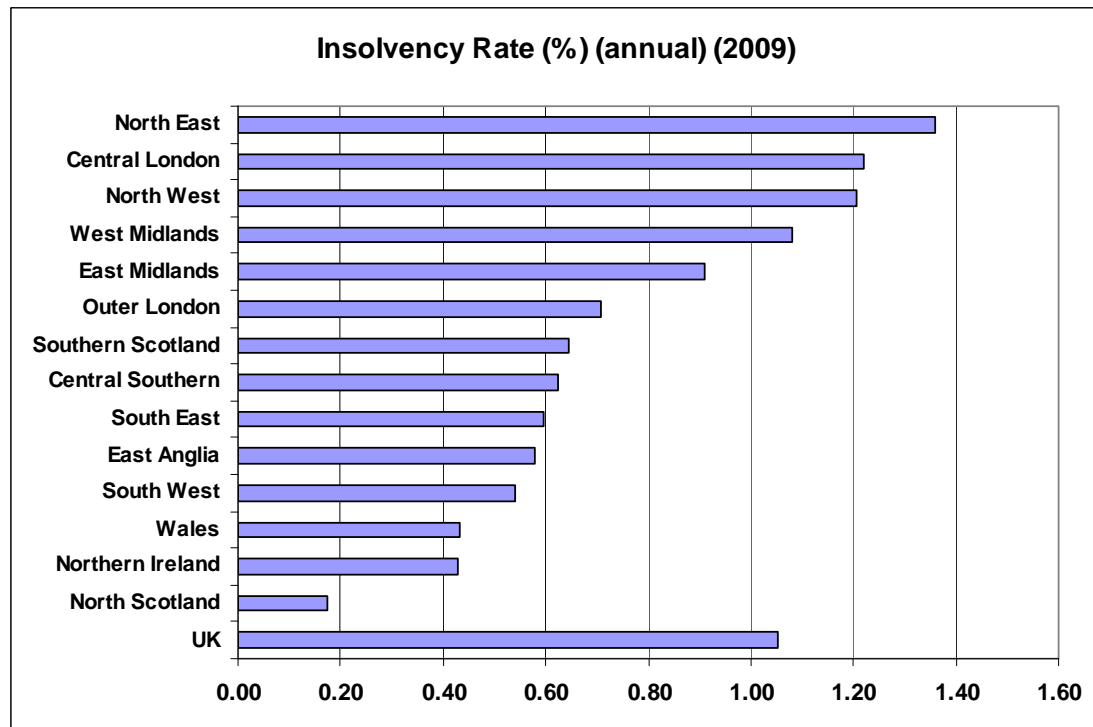


	Number of Corporate Insolvencies					
	2008	2009	Change (%)	2009 (Q1-Q2)	2009 (Q3-Q4)	Change (%)
UK	28,504	30,179	5.88	15,883	14,296	-9.99
Manufacture	2,625	3,089	17.68	1,659	1,430	-13.80
Construction	3,867	4,641	20.02	2,514	2,127	-15.39
Motor Trade	595	572	-3.87	296	276	-6.76
Wholesale	1,667	1,815	8.88	974	841	-13.66
Retail	1,534	1,550	1.04	910	640	-29.67
Hotels and Rest.	1,282	1,556	21.37	815	741	-9.08
Transport, etc.	1,102	1,112	0.91	562	550	-2.14
Real Estate	2,227	2,253	1.17	1,217	1,036	-14.87
Business Activities	7,631	8,142	6.70	4,104	4,038	-1.61
Leisure, etc.	1,183	1,227	3.72	649	578	-10.94

	Insolvency Rate (%) (annual)					
	2008	2009	Change (%)	2009	2009	Change (%)
				(Q1-Q2)	(Q3-Q4)	
UK	1.03	1.05	1.89	1.11	1.04	-6.51
Manufacture	2.01	2.37	17.42	2.54	2.28	-10.41
Construction	1.85	2.13	15.10	2.31	2.03	-12.07
Motor Trade	1.57	1.47	-6.03	1.52	1.48	-3.09
Wholesale	1.75	1.89	8.26	2.03	1.82	-10.26
Retail	1.48	1.44	-2.44	1.69	1.24	-26.90
Hotels and Rest.	2.08	2.42	16.40	2.54	2.40	-5.51
Transport,etc.	1.39	1.37	-1.57	1.39	1.41	1.71
Real Estate	1.22	1.22	-0.20	1.32	1.17	-11.53
Business Activities	0.67	0.70	3.57	0.70	0.72	2.26
Leisure,etc.	0.79	0.78	-0.43	0.83	0.77	-7.44

	Number of County Court Judgments					
	2008	2009	Change (%)	2009	2009	Change (%)
				(Q1-Q2)	(Q3-Q4)	
UK	69,100	81,755	18.31	43,360	38,395	-11.45
Manufacture	5,395	6,802	26.08	3,740	3,062	-18.13
Construction	11,537	14,712	27.52	8,056	6,656	-17.38
Motor Trade	1,456	1,787	22.73	938	849	-9.49
Wholesale	3,516	4,040	14.90	2,122	1,918	-9.61
Retail	4,603	4,883	6.08	2,688	2,195	-18.34
Hotels and Rest.	3,160	3,759	18.96	2,050	1,709	-16.63
Transport,etc.	3,167	3,165	-0.06	1,656	1,509	-8.88
Real Estate	4,460	5,450	22.20	2,932	2,518	-14.12
Business Activities	17,445	20,608	18.13	10,639	9,969	-6.30
Leisure,etc.	2,965	3,359	13.29	1,762	1,597	-9.36

3. REGIONAL BREAKDOWN



	Number of Insolvencies					
	2008	2009	Change (%)	2009 (Q1-Q2)	2009 (Q3-Q4)	Change (%)
UK	28,504	30,179	5.88	15,883	14,296	-9.99
North Scotland	213	181	-15.02	84	97	15.48
Southern Scotland	1185	1115	-5.91	544	571	4.96
Northern Ireland	317	406	28.08	202	204	0.99
North East	3624	3920	8.17	2111	1809	-14.31
North West	3637	3885	6.82	2055	1830	-10.95
Wales	584	546	-6.51	303	243	-19.80
West Midlands	2471	2900	17.36	1536	1364	-11.20
East Midlands	1448	1644	13.54	844	800	-5.21
Central Southern	2,196	2,279	3.78	1,183	1,096	-7.35
South West	856	933	9.00	481	452	-6.03
East Anglia	1085	1173	8.11	618	555	-10.19
South East	1115	1138	2.06	609	529	-13.14
Outer London	2345	2655	13.22	1497	1158	-22.65
Central London	5985	6270	4.76	3220	3050	-5.28

	Insolvency Rate (%) (annual)					
	2008	2009	Change (%)	2009 (Q1-Q2)	2009 (Q3-Q4)	Change (%)
UK	1.03	1.05	1.89	1.11	1.04	-6.51
North Scotland	0.21	0.17	-16.62	0.16	0.19	15.47
Northern Ireland	0.34	0.43	26.20	0.43	0.43	0.29
Wales	0.48	0.43	-10.29	0.48	0.39	-19.04
South West	0.52	0.54	4.67	0.56	0.53	-4.57
East Anglia	0.56	0.58	3.98	0.61	0.55	-9.02
South East	0.60	0.60	-0.05	0.64	0.56	-11.46
Central Southern	0.61	0.63	2.81	0.65	0.65	-0.05
Southern Scotland	0.71	0.64	-9.08	0.63	0.65	4.01
Outer London	0.66	0.71	7.39	0.80	0.64	-19.83
East Midlands	0.83	0.91	9.03	0.93	0.90	-3.44
West Midlands	0.97	1.08	11.99	1.15	1.05	-8.25
North West	1.15	1.21	4.61	1.28	1.17	-8.36
Central London	1.24	1.22	-1.48	1.25	1.24	-1.39
North East	1.30	1.36	4.63	1.46	1.30	-11.51

	Number of County Court Judgments					
	2008	2009	Change (%)	2009 (Q1-Q2)	2009 (Q3-Q4)	Change (%)
UK	69,100	81,755	18.31	43,360	38,395	-11.45
North Scotland	510	697	36.67	415	282	-32.05
Southern Scotland	2436	3441	41.26	2013	1428	-29.06
Northern Ireland	659	848	28.68	359	489	36.21
North East	7443	8667	16.44	4820	3847	-20.19
North West	8588	9830	14.46	5209	4621	-11.29
Wales	2256	2610	15.69	1375	1235	-10.18
West Midlands	6528	7507	15.00	4122	3385	-17.88
East Midlands	3489	4461	27.86	2405	2056	-14.51
Central Southern	5712	6544	14.57	3485	3059	-12.22
South West	2698	3258	20.76	1728	1530	-11.46
East Anglia	3468	4379	26.27	2272	2107	-7.26
South East	3198	3804	18.95	2033	1771	-12.89
Outer London	7699	9105	18.26	4582	4523	-1.29
Central London	11520	13235	14.89	6928	6307	-8.96