Scottish Insolvency Statistics
April to June 2018 (2018-19 Q1)

Personal and corporate insolvencies

Personal insolvencies
- 3,208 personal insolvencies in 2018-19 Q1 (\(12\%\) since 2017-18 Q1)

PTDs and bankruptcies
- 61% of personal insolvencies were PTDs
- 39% were bankruptcies in 2018-19 Q1

Corporate insolvencies
- 245 total corporate insolvencies in 2018-19 Q1 (\(23\%\) since 2017-18 Q1)

Key terms
- Personal insolvencies includes PTDs and bankruptcies.
- Types of bankruptcy include debtor applications, creditor and trust deed petitions.
- Protected trust deeds (PTDs) are a form of insolvency that transfers a debtor’s estate to a trustee.
- Debt Arrangement Scheme is a Scottish Government debt management plan that allows a debtor to repay their debts through a Debt Payment Programme (DPP).

Bankruptcies

Bankruptcies
- 1,236 bankruptcies awarded in 2018-19 Q1 (\(6.5\%\) since 2017-18 Q1)

Of which
- 913 debtor applications awarded in 2018-19 Q1 (\(5.2\%\) since 2017-18 Q1)
- 322 creditor petitions awarded in 2018-19 Q1 (\(10\%\) since 2017-18 Q1)

Key terms
- Of which: debtors discharged in 2018-19 Q1
- Of which: trustees discharged in 2018-19 Q1
- Of which: 84% of bankruptcies where AIB appointed trustee in 2018-19 Q1

Protected trust deeds

PTDs registered
- 1,972 PTDs registered in 2018-19 Q1 (\(27\%\) since 2017-18 Q1)

Key terms
- 973 debtors discharged in 2018-19 Q1
- 1,705 trustees discharged in 2018-19 Q1
- Since 2015-16 Q1 more PTDs registered than bankruptcy awards

Debt Arrangement Scheme

DAS DPPs approved
- 648 DAS DPPs approved in 2018-19 Q1 (\(8.5\%\) since 2017-18 Q1)

Key terms
- 469 DAS DPPs completed in 2018-19 Q1
- £9.5 million repaid through DAS in 2018-19 Q1
- 12,351 DAS live cases at the end of 2018-19 Q1

The quarterly statistical release is available here: www.aib.gov.uk/about-aib/statistics-data/quarterly-reports