Scottish Insolvency Statistics
January to March 2019 (2018-19 Q4)

Personal and corporate insolvencies

**Personal insolvencies**
- 3,272 personal insolvencies in 2018-19 Q4
- 29.2% since 2017-18 Q4

**PTDs and bankruptcies**
- 62.6% of personal insolvencies were PTDs in 2018-19 Q4
- 37.4% were bankruptcies in 2018-19 Q4

**Corporate insolvencies**
- 280 total corporate insolvencies in 2018-19 Q4
- 8.1% since 2017-18 Q4

**Key terms**
- Personal insolvencies includes bankruptcies and protected trust deeds (PTDs).
- Types of bankruptcy include debtor applications, creditor and trust deed petitions.
- 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**
- 1,223 bankruptcies awarded in 2018-19 Q4
- 14.4% since 2017-18 Q4

**Of which Debitr applications awarded**
- 1,012 debtor applications awarded in 2018-19 Q4
- 31.3% since 2017-18 Q4

**Of which Creditor and trust deed petitions awarded**
- 211 petitions awarded in 2018-19 Q4
- 29.2% since 2017-18 Q4

Protected trust deeds

**PTDs registered**
- 2,049 PTDs registered in 2018-19 Q4
- 40.0% since 2017-18 Q4

Debt Arrangement Scheme

**DAS Debt Payment Programmes approved**
- 597 DAS DPPs approved in 2018-19 Q4
- 22.1% since 2017-18 Q4

**Key terms**
- Debtor applications awarded
- Of which Creditor and trust deed petitions awarded
- 962 debtors discharged in 2018-19 Q4
- 1,420 trustees discharged in 2018-19 Q4
- 85.7% of bankruptcies where AiB appointed trustee in 2018-19 Q4

**Debt Arrangement Scheme**
- 413 DAS DPPs completed in 2018-19 Q4
- £9.4 million repaid through DAS in 2018-19 Q4
- 12,167 DAS live cases at the end of 2018-19 Q4