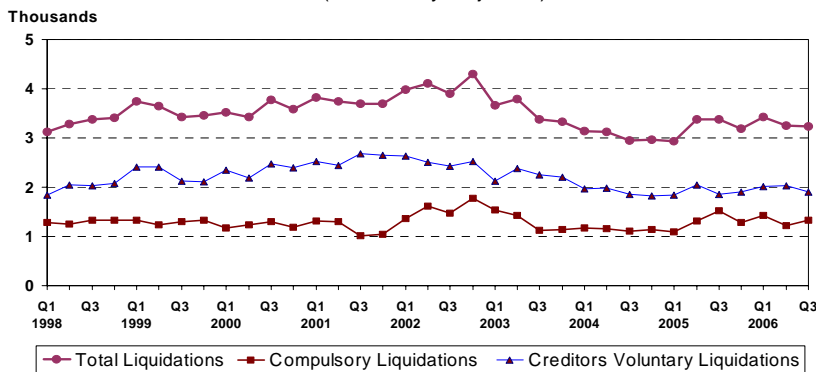


STRICTLY EMBARGOED UNTIL 9.30 AM, 3 November 2006

STATISTICS RELEASE: INSOLVENCIES IN THE THIRD QUARTER 2006

Statistics showing insolvencies in the third quarter 2006 are published today (3 November) by the Insolvency Service.

Number of Company Liquidations in England and Wales
(Seasonally Adjusted)



Source: Insolvency Service

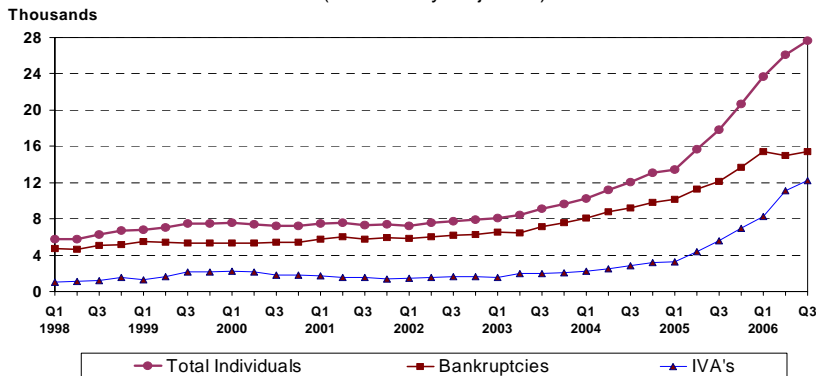
COMPANY LIQUIDATIONS

There were 3,235 liquidations in England and Wales in the third quarter of 2006 on a seasonally adjusted basis. This was a decrease of 0.4% on the previous quarter and a decrease of 4.3% on the same period a year ago.

This was made up of 1,335 compulsory liquidations, an increase of 9.7% on the previous quarter and a decrease of 12.1% on the corresponding quarter of the previous year, and 1,899 creditors voluntary liquidations, a decrease of 6.5% on the previous quarter and an increase of 2.1% on the corresponding quarter of the previous year.

0.7% of active companies went into liquidation in the twelve months ended Q3 2006, the same as the previous quarter and the corresponding quarter of 2005.

Number of Individual Insolvencies in England and Wales
(Seasonally Adjusted)



Source: Insolvency Service

INDIVIDUAL INSOLVENCIES

There were 27,644 individual insolvencies in England and Wales in the third quarter of 2006 on a seasonally adjusted basis. This was an increase of 5.7% on the previous quarter and an increase of 55.4% on the same period a year ago.

This was made up of 15,416 bankruptcies, an increase of 2.7% on the previous quarter and an increase of 26.6% on the corresponding quarter of the previous year, and 12,228 Individual Voluntary Arrangements (IVAs), an increase of 9.8% on the previous quarter and an increase of 117.9% on the corresponding quarter of the previous year.

Number of Insolvencies in England and Wales (seasonally adjusted)

		2005	2005	2006	2006	2006	<i>Percentage change</i>	
		Q3	Q4	Q1	Q2r	Q3p	<i>Q3 2006 on:</i>	
							<i>Q2 2006</i>	<i>Q3 2005</i>
Company Liquidations		3,380	3,198	3,432	3,249	3,235	-0.4	-4.3
of which:	Compulsory	1,520	1,287	1,421	1,217	1,335	9.7	-12.1
	Creditors	1,860	1,911	2,011	2,032	1,899	-6.5	2.1
	Voluntary							
Individuals		17,793	20,679	23,653	26,144	27,644	5.7	55.4
of which:	Bankruptcies	12,182	13,675	15,418	15,007	15,416	2.7	26.6
	IVAs	5,611	7,004	8,235	11,137	12,228	9.8	117.9

p = provisional, r = revised

INSOLVENCIES IN SCOTLAND AND NORTHERN IRELAND

The following tables present recent trends in insolvencies in Scotland and Northern Ireland, complementing those for England and Wales above (longer series back to 1998 are presented in the accompanying detailed tables).

Number of Insolvencies in Scotland (not seasonally adjusted)

		2005	2005	2006	2006	2006	<i>Percentage change</i>	
		Q3	Q4	Q1	Q2	Q3p	<i>Q3 2006 on:</i>	
							<i>Q2 2006</i>	<i>Q3 2005</i>
Company Liquidations		151	119	128	133	156	17.3	3.3
of which:	Compulsory	115	82	96	99	132	33.3	14.8
	Creditors	36	37	32	34	24	-29.4	-33.3
	Voluntary							
Individuals		3,593	2,961	3,111	3,544	3,601	1.6	0.2
of which:	Sequestrations	1,461	1,289	1,241	1,305	1,528	17.1	4.6
	Protected Trust Deeds	2,132	1,672	1,870	2,239	2,073	-7.4	-2.8

p = provisional

Number of Insolvencies in Northern Ireland (not seasonally adjusted)

		2005	2005	2006	2006	2006	<i>Percentage change</i>	
		Q3	Q4	Q1	Q2	Q3p	<i>Q3 2006 on:</i>	
							<i>Q2 2006</i>	<i>Q3 2005</i>
Company Liquidations		31	31	29	41	28	-31.7	-9.7
of which:	Compulsory	19	23	19	24	15	-37.5	-21.1
	Creditors	12	8	10	17	13	-23.5	8.3
	Voluntary							
Individuals		320	394	408	495	425	-14.1	32.8
of which:	Bankruptcies	193	213	245	286	241	-15.7	24.9
	IVAs	127	181	163	209	184	-12.0	44.9

p = provisional

Notes to Editors

1. The official Insolvency Statistics are the most comprehensive record of the number of corporate and individual insolvencies in England and Wales. Insolvencies in Scotland and Northern Ireland are also included, but are shown separately as they are covered by separate legislation, there are some differences in definition, and policy responsibility for them lies within the devolved administrations.

2. The statistics for England and Wales are derived from administrative records of the DTI Insolvency Service and Companies House Executive Agencies. For Scotland, the company insolvency statistics are derived from administrative records at Companies House, Scotland. Figures for individual insolvencies in Scotland are provided by the Office of the Accountant in Bankruptcy (AIB). The Northern Ireland statistics are derived from administrative records of the DETI Insolvency Service and Companies Registry.

3. Numbers of insolvencies are not directly comparable with official estimates of business stock, formations or closures. Statistics of business start-ups and closures that are directly comparable with each other have been assembled from VAT records and are published by the Department of Trade and Industry. The latest figures are those for 2005, and were issued in a DTI press notice on 24 October 2006. More detailed figures are available via the on-line database NOMIS. Additionally, analysis into the number of firms in the United Kingdom estimated the total number of businesses at the start of 2005 at 4.3 million.

4. The X11ARIMA program (developed by Statistics Canada) is used for the seasonal adjustment of the insolvency statistics for England and Wales, this being the recommended program within UK National Statistics. The data series covering Scotland and Northern Ireland do not demonstrate consistent seasonality and only the raw (unadjusted) series are presented.

5. Insolvent companies in England & Wales and Scotland are dealt with under the Insolvency Act of 1986 and, in Northern Ireland, by the Insolvency (Northern Ireland) Order 1989. They can **either** be the subject of a **compulsory liquidation** (winding-up) order obtained from the court by a creditor, shareholder or director **or** themselves pass a resolution, subject to the approval of a creditors' meeting that the company be wound up voluntarily (**creditors voluntary liquidations**, registered at Companies House/Companies Registry). In either case they are said to have been **wound-up**, and numbers are given in Tables 1, 6 and 8. A third type of winding-up, members' voluntary liquidation, is not included because it does not involve insolvency.

6. The Insolvency Act 1986 and, in Northern Ireland, the Insolvency (Northern Ireland) Order 1989 also introduced the procedures of **company administration orders** and **company voluntary arrangements (CVAs)**. The administration procedure gives a period of time during which creditors are restrained from taking action and a court appointed administrator puts forward proposals to deal with the company's financial difficulties. The CVA procedure aids business by enabling a company in financial difficulty to come to a binding agreement with its creditors. These are listed separately under Table 3 for England and Wales.

7. The Enterprise Act 2002 introduced revisions to the corporate administration procedures, replacing Part II of the Insolvency Act 1986 with Schedule B1. These include the introduction of additional entry routes into administration that do not require the making of an administration order and a streamlined process for **Administrations** whereby a company can in some circumstances be dissolved without recourse to liquidation. The

primary objective of administration (and of CVAs) is the rescue of the company as a going concern; where liquidation does result these cases will be recorded under the insolvency figures at Table 1. These provisions came into force on 15th September 2003 and **Administrations under the Enterprise Act** have been included on Table 3 from Q3 2003 (dissolution follows 3 months after a notice is filed with the Registrar of Companies, if no objections are raised by the court). On 27th March 2006 the Insolvency (Northern Ireland) Order 2005 introduced similar revisions to the corporate administration procedures in Northern Ireland, replacing Part III of the Insolvency (Northern Ireland) Order 1989 with Schedule B1.

8. **Receivership appointments** comprise **administrative receivers** appointed under the 1986 Act (and the 1989 Order for Northern Ireland) and certain other receivership appointments, for example under the Law of Property Act 1925. Due to the use of the same statutory documentation for different types of receivership, it is not possible to give a breakdown between them. The provisions of the Enterprise Act 2002 [section 250] (Insolvency [Northern Ireland] Order 2005 [Article 5]) have made some changes to the procedures for administrative receivership.

9. Individual insolvencies in England and Wales and in Northern Ireland are made up of **bankruptcy orders** and **individual voluntary arrangements (IVAs)**. Insolvent individuals in England and Wales are dealt with mainly under the Insolvency Act 1986. A bankruptcy order is made on the petition of the debtor or one or more of his creditors when the court is satisfied that there is no prospect of the debt being paid. (Figures for bankruptcy orders include orders relating to the estates of deceased debtors). There are also IVAs and deeds of arrangement (the latter under the Deeds of Arrangement Act 1914), which enable debtors to come to an agreement with their creditors. Table 2 summarises the above types of individual insolvencies (IVAs and Deeds of Arrangement are now included under a single column). Changes to bankruptcy law introduced by the Enterprise Act 2002 came into force on 1 April 2004 – the Act made no changes to the existing individual voluntary arrangement regime.

10. Insolvent individuals in Scotland (Table 6) are subject to **sequestration** (bankruptcy) or **protected trust deeds** under the Bankruptcy (Scotland) Act 1985 (as amended). This Act was amended by the Bankruptcy (Scotland) Act 1993. Protected trust deeds are voluntary arrangements in Scotland, but although they fulfil much the same role as individual voluntary arrangements, there are important differences in the way they are set up and administered. Details of both sequestrations and protected trust deeds are found on the register of insolvencies which is maintained by the Accountant in Bankruptcy. Further information about insolvency in Scotland can be found on the Accountant's website at www.aib.gov.uk.

11. Insolvent individuals in Northern Ireland are dealt with under the Insolvency (Northern Ireland) Order 1989. On 27 March 2006 the Insolvency (Northern Ireland) Order 2005 came into operation and implemented similar changes to bankruptcy procedures as the Enterprise Act 2002 introduced in England and Wales. Further information about insolvency in Northern Ireland can be found on their website at www.insolvencyservice.detini.gov.uk.

12. Under the Insolvency Act 1986 and the Insolvent Partnerships Order and, in Northern Ireland, the Insolvency (Northern Ireland) Order 1989 and the Insolvent Partnerships Order (Northern Ireland) 1995, insolvent partnerships may be wound up as an unregistered company or administered following bankruptcy orders against the partners. Insolvent Partnerships can also enter administration or a voluntary arrangement.

13. Company liquidations in England & Wales and Scotland are also presented broken down by industry. For bankruptcy orders, the self-employed are shown separately and with a similar industry breakdown. The industry breakdown for cases in England and Wales is only available one quarter in arrears of the headline series. Work is in hand to update the classification of new cases to the Standard Industrial Classification (SIC) 2003 to bring them into line with other official statistics, with a view to publishing new case statistics according to SIC2003 next year.

14. Information concerning insolvency legislation and procedure in England and Wales may be obtained from the Insolvency Service website at www.insolvency.gov.uk. Additionally, details of recent insolvency research and policy evaluation can be found at <http://www.insolvency.gov.uk/insolvencyprofessionandlegislation/insolvencylaw.htm>.

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1. COMPANY LIQUIDATIONS* IN ENGLAND AND WALES

		Not Seasonally Adjusted			Seasonally Adjusted		
Years		Total	Compulsory Liquidations	Creditors' Voluntary Liquidations	Total	Compulsory Liquidations	Creditors' Voluntary Liquidations
1998		13,203	5,216	7,987			
1999		14,280	5,209	9,071			
2000		14,317	4,925	9,392			
2001		14,972	4,675	10,297			
2002		16,306	6,231	10,075			
2003		14,184	5,234	8,950			
2004		12,192	4,584	7,608			
2005		12,893	5,233	7,660			
1998	Q1	3,265	1,333	1,932	3,123	1,289	1,834
	Q2	3,251	1,312	1,939	3,291	1,250	2,041
	Q3	3,323	1,275	2,048	3,373	1,339	2,035
	Q4	3,364	1,296	2,068	3,416	1,338	2,078
1999	Q1	3,912	1,379	2,533	3,741	1,334	2,407
	Q2	3,590	1,294	2,296	3,653	1,234	2,420
	Q3	3,376	1,240	2,136	3,428	1,303	2,125
	Q4	3,402	1,296	2,106	3,458	1,339	2,119
2000	Q1	3,637	1,210	2,427	3,522	1,178	2,344
	Q2	3,370	1,300	2,070	3,431	1,242	2,189
	Q3	3,709	1,231	2,478	3,775	1,306	2,469
	Q4	3,601	1,184	2,417	3,589	1,198	2,391
2001	Q1	3,943	1,359	2,584	3,831	1,315	2,516
	Q2	3,684	1,348	2,336	3,744	1,301	2,443
	Q3	3,640	940	2,700	3,699	1,009	2,690
	Q4	3,705	1,028	2,677	3,698	1,051	2,647
2002	Q1	4,141	1,408	2,733	3,992	1,363	2,629
	Q2	4,066	1,679	2,387	4,117	1,614	2,502
	Q3	3,808	1,390	2,418	3,899	1,477	2,422
	Q4	4,291	1,754	2,537	4,298	1,777	2,521
2003	Q1	3,797	1,585	2,212	3,672	1,543	2,129
	Q2	3,767	1,470	2,297	3,795	1,421	2,374
	Q3	3,314	1,075	2,239	3,380	1,131	2,249
	Q4	3,306	1,104	2,202	3,337	1,138	2,199
2004	Q1	3,248	1,208	2,040	3,140	1,176	1,964
	Q2	3,108	1,197	1,911	3,130	1,153	1,977
	Q3	2,900	1,061	1,839	2,959	1,110	1,850
	Q4	2,936	1,118	1,818	2,963	1,146	1,818
2005	Q1	3,010	1,101	1,909	2,940	1,103	1,837
	Q2	3,407	1,422	1,985	3,375	1,324	2,052
	Q3	3,306	1,454	1,852	3,380	1,520	1,860
	Q4	3,170	1,256	1,914	3,198	1,287	1,911
2006	Q1	3,564	1,473	2,091	3,432	1,421	2,011
	Q2	3,235	1,263	1,972	3,249 r	1,217 r	2,032 r
	Q3 p	3,172	1,286	1,886	3,235	1,335	1,899
Percentage change, latest qtr on corresponding qtr of previous year							
2006	Q3 p	-4.1	-11.6	1.8	-4.3	-12.1	2.1

* including partnerships.

p provisional.

r revised, reflecting update of seasonally adjusted figures.

2. INDIVIDUAL INSOLVENCIES IN ENGLAND AND WALES

		Not Seasonally Adjusted			Seasonally Adjusted		
Years		Total	Bankruptcy Orders	Individual Voluntary Arrangements *	Total	Bankruptcy Orders	Individual Voluntary Arrangements *
1998		24,549	19,647	4,902			
1999		28,806	21,611	7,195			
2000		29,528	21,550	7,978			
2001		29,775	23,477	6,298			
2002		30,587	24,292	6,295			
2003		35,604	28,021	7,583			
2004		46,650	35,898	10,752			
2005		67,584	47,291	20,293			
1998	Q1	5,953	4,938	1,015	5,746	4,697	1,049
	Q2	5,855	4,755	1,100	5,776	4,676	1,100
	Q3	6,380	5,113	1,267	6,306	5,075	1,231
	Q4	6,361	4,841	1,520	6,721	5,199	1,522
1999	Q1	7,025	5,799	1,226	6,785	5,511	1,275
	Q2	7,120	5,527	1,593	7,042	5,441	1,601
	Q3	7,592	5,365	2,227	7,503	5,334	2,169
	Q4	7,069	4,920	2,149	7,476	5,326	2,150
2000	Q1	7,837	5,667	2,170	7,612	5,361	2,251
	Q2	7,532	5,414	2,118	7,440	5,326	2,114
	Q3	7,316	5,451	1,865	7,200	5,393	1,808
	Q4	6,843	5,018	1,825	7,276	5,471	1,805
2001	Q1	7,750	6,078	1,672	7,480	5,741	1,739
	Q2	7,714	6,115	1,599	7,594	6,001	1,593
	Q3	7,434	5,817	1,617	7,308	5,751	1,557
	Q4	6,877	5,467	1,410	7,393	5,985	1,409
2002	Q1	7,411	6,027	1,384	7,280	5,836	1,444
	Q2	7,861	6,269	1,592	7,592	6,002	1,590
	Q3	7,892	6,249	1,643	7,772	6,177	1,595
	Q4	7,423	5,747	1,676	7,944	6,278	1,666
2003	Q1	8,426	6,912	1,514	8,117	6,547	1,570
	Q2	8,889	6,948	1,941	8,699	6,741	1,958
	Q3	9,291	7,221	2,070	9,156	7,148	2,007
	Q4	8,998	6,940	2,058	9,632	7,584	2,048
2004	Q1	10,665	8,524	2,141	10,284	8,070	2,214
	Q2	11,535	9,060	2,475	11,243	8,750	2,493
	Q3	12,227	9,315	2,912	12,070	9,245	2,825
	Q4	12,223	8,999	3,224	13,053	9,834	3,220
2005	Q1	13,190	10,188	3,002	13,467	10,175	3,292
	Q2	16,873	12,338	4,535	15,645	11,259	4,386
	Q3	18,010	12,256	5,754	17,793	12,182	5,611
	Q4	19,511	12,509	7,002	20,679	13,675	7,004
2006	Q1	23,939	16,283	7,656	23,653	15,418	8,235
	Q2	26,722	15,489	11,233	26,144 r	15,007 r	11,137 r
	Q3 p	28,083	15,418	12,665	27,644	15,416	12,228
Percentage change, latest qtr on corresponding qtr of previous year							
2006	Q3 p	55.9	25.8	120.1	55.4	26.6	117.9

* including Deeds of Arrangement

p provisional.

r revised, reflecting update of seasonally adjusted figures.

3. ADMINISTRATIONS, COMPANY VOLUNTARY ARRANGEMENTS AND RECEIVERSHIPS IN ENGLAND AND WALES REGISTERED AT COMPANIES HOUSE (not seasonally adjusted)

Year		Receivership Appointments*	Administrator Appointments**	In Administration (Enterprise Act 2002)**	Company Voluntary Arrangements
1998		1,713	338		470
1999		1,618	440		475
2000		1,595	438		557
2001		1,914	698		597
2002		1,541	643		651
2003		1,261	497	247	726
2004		864	1	1,601	597
2005		590	4	2,257	604
1998	Q1	516	85		54
	Q2	395	46		127
	Q3	443	105		153
	Q4	359	102		136
1999	Q1	419	193		106
	Q2	397	81		128
	Q3	375	64		120
	Q4	427	102		121
2000	Q1	454	89		124
	Q2	429	135		160
	Q3	355	101		121
	Q4	357	113		152
2001	Q1	649	125		132
	Q2	435	141		163
	Q3	369	146		141
	Q4	461	286		161
2002	Q1	455	176		151
	Q2	346	151		151
	Q3	377	162		181
	Q4	363	154		168
2003	Q1	315	160		178
	Q2	298	167		165
	Q3	334	154	14	171
	Q4	314	16	233	212
2004	Q1	224	1	331	176
	Q2	199	0	392	154
	Q3	203	0	421	137
	Q4	238	0	457	130
2005	Q1	114	0	489	179
	Q2	167	4	568	183
	Q3	170	0	620	130
	Q4	139	0	580	112
2006	Q1	180	0	753	124
	Q2	153	0	653	147
	Q3 p	93	0	675	157

p provisional

*Includes administrative receiverships and others, for example under the Law of Property Act 1925

** See paragraph 8 of the Press Release "Notes to Editors" for changes wef 15 September 2003 under the Enterprise Act 2002

4. COMPANY LIQUIDATIONS* IN ENGLAND AND WALES - INDUSTRIAL ANALYSIS

NOT SEASONALLY ADJUSTED

INDUSTRY	1998								2005		2006		
	1998	1999	2000	2001	2002	2003	2004	2005	Q2	Q3	Q4	Q1	Q2
<i>AGRICULTURE AND HORTICULTURE</i>	65	75	67	90	76	52	35	35	8	9	11	12	9
<i>MANUFACTURING</i>													
Food, drink and tobacco	89	67	104	71	61	69	38	43	9	12	11	9	11
Chemicals	57	35	61	37	46	30	21	34	11	12	3	8	6
Metals and engineering	594	698	683	704	739	828	630	591	149	153	142	127	135
Textiles and clothing	526	419	423	320	304	244	168	172	42	50	37	45	29
Timber and furniture	149	190	187	199	179	92	69	85	23	25	20	16	19
Paper, printing and publishing	426	387	386	484	545	376	291	253	68	59	67	81	82
Other	652	780	678	717	768	430	379	441	120	136	88	100	106
TOTAL	2,493	2,576	2,522	2,532	2,642	2,069	1,596	1,619	422	447	368	386	388
<i>CONSTRUCTION AND TRANSPORT</i>													
Construction	1,325	1,529	1,474	1,509	1,840	1,728	1,653	1,775	453	440	453	517	453
Transport and Communication	504	443	526	481	652	694	596	624	166	152	153	150	150
TOTAL	1,829	1,972	2,000	1,990	2,492	2,422	2,249	2,399	619	592	606	667	603
<i>WHOLESALE</i>													
Food, drink and tobacco	139	187	150	125	142	108	124	82	17	22	17	23	14
Motor vehicles	60	38	29	24	64	208	210	198	40	47	65	72	54
Other	364	394	391	363	512	788	486	487	141	114	114	124	121
TOTAL	563	619	570	512	718	1,104	820	767	198	183	196	219	189
<i>RETAILING</i>													
Food, drink and tobacco	186	193	200	114	132	159	121	176	47	41	46	45	51
Motor vehicles and filling stations	120	142	141	172	174	59	45	59	8	13	19	12	16
Other	847	919	853	833	902	578	548	626	160	156	150	194	178
TOTAL	1,153	1,254	1,194	1,119	1,208	796	714	861	215	210	215	251	245
<i>SERVICES</i>													
Insurance	101	118	57	28	35	48	49	60	18	16	12	13	9
Other financial & business services	1,617	1,831	1,605	1,618	3,215	3,886	3,392	3,462	931	934	822	869	800
Hotels and Catering	626	562	530	538	740	566	511	584	145	148	159	192	144
TOTAL	2,344	2,511	2,192	2,184	3,990	4,500	3,952	4,106	1,094	1,098	993	1,074	953
<i>OTHERS</i>													
	4,756	5,273	5,772	6,545	5,180	3,241	2,826	3,106	851	767	781	955	848
TOTAL	13,203	14,280	14,317	14,972	16,306	14,184	12,192	12,893	3,407	3,306	3,170	3,564	3,235

* including partnerships.

5. BANKRUPTCIES IN ENGLAND AND WALES - INDUSTRIAL ANALYSIS

NOT SEASONALLY ADJUSTED

INDUSTRY	1998	1999	2000	2001	2002	2003	2004	2005	2005 Q2	Q3	Q4	2006 Q1	Q2
SELF EMPLOYED													
<i>AGRICULTURE AND HORTICULTURE</i>	157	183	173	183	132	151	204	195	68	39	37	58	37
<i>MANUFACTURING</i>													
Food, drink and tobacco	21	17	18	10	19	14	7	15	3	4	3	3	5
Chemicals	7	4	2	2	6	2	6	2	1	0	1	0	1
Metals and engineering	378	385	306	339	257	242	376	228	62	76	38	65	81
Textiles and clothing	81	87	81	75	33	46	27	28	12	4	6	13	5
Timber and furniture	96	94	90	88	59	82	65	82	18	23	24	21	17
Paper, printing and publishing	101	112	80	75	70	58	63	67	24	15	9	16	18
Other	110	111	84	79	111	100	90	140	27	42	38	30	47
TOTAL	794	810	661	668	555	544	634	562	147	164	119	148	174
<i>CONSTRUCTION AND TRANSPORT</i>													
Construction	1,919	1,911	1,741	1,783	1,637	1,781	1,658	1,976	500	531	471	617	559
Transport and communication	1,060	1,187	1,120	1,134	1,095	1,116	1,249	1,334	391	330	316	382	366
TOTAL	2,979	3,098	2,861	2,917	2,732	2,897	2,907	3,310	891	861	787	999	925
<i>WHOLESALE</i>													
Food, drink and tobacco	53	45	49	40	48	33	28	29	2	15	10	10	9
Motor vehicles	20	22	29	20	14	15	13	12	4	0	4	3	8
Other	92	83	83	61	44	47	40	40	12	7	10	14	8
TOTAL	165	150	161	121	106	95	81	81	18	22	24	27	25
<i>RETAILING</i>													
Food, drink and tobacco	514	438	424	347	311	251	280	256	77	58	66	70	59
Motor vehicles and filling stations	238	241	237	199	138	128	136	121	33	35	31	36	29
Other	971	1,032	801	792	680	609	621	772	173	233	204	243	195
TOTAL	1,723	1,711	1,462	1,338	1,129	988	1,037	1,149	283	326	301	349	283
<i>SERVICES</i>													
Insurance	79	54	45	39	31	24	28	22	9	6	4	7	9
Other financial & business services	1,057	1,162	1,127	1,107	1,057	1,023	1,242	1,416	368	385	325	386	350
Hotels and catering	1,309	1,376	1,263	1,187	1,041	1,038	951	1,125	271	278	374	308	270
TOTAL	2,445	2,592	2,435	2,333	2,129	2,085	2,221	2,563	648	669	703	701	629
<i>OTHER</i>	2,157	2,179	2,199	2,279	2,071	2,379	2,480	2,979	780	769	737	868	825
TOTAL SELF EMPLOYED	10,420	10,723	9,952	9,839	8,854	9,139	9,564	10,839	2,835	2,850	2,708	3,150	2,898
OTHER INDIVIDUALS													
Employees	3,141	4,357	4,601	5,525	5,900	7,101	9,528	13,626	3,449	3,623	3,780	5,155	4,948
No occupation and unemployed	3,384	4,457	4,856	5,848	6,965	8,978	12,643	17,105	4,304	4,532	4,588	6,035	6,102
Directors & promoters of companies	272	330	296	328	323	420	458	503	137	97	156	117	82
Occupation unknown	2,430	1,744	1,845	1,937	2,250	2,383	3,705	5,218	1,613	1,154	1,277	1,826	1,459
TOTAL OTHER INDIVIDUALS	9,227	10,888	11,598	13,638	15,438	18,882	26,334	36,452	9,503	9,406	9,801	13,133	12,591
TOTAL BANKRUPTCIES	19,647	21,611	21,550	23,477	24,292	28,021	35,898	47,291	12,338	12,256	12,509	16,283	15,489

6. INSOLVENCIES IN SCOTLAND (not seasonally adjusted)

Years	Individuals			Companies			
	Total	Sequestrations	Protected Trust Deeds	Total	Compulsory Liquidations	Creditors' Voluntary Liquidations	
1998	4,465	3,016	1,449	566	338	228	
1999	5,339	3,195	2,144	572	364	208	
2000	5,766	2,965	2,801	583	344	239	
2001	6,827	3,048	3,779	602	378	224	
2002	8,389	3,215	5,174	788	556	232	
2003	8,780	3,328	5,452	631	436	195	
2004	9,321	3,297	6,024	621	431	190	
2005	11,846	4,965	6,881	569	420	149	
1998	Q1	1,016	702	314	150	79	71
	Q2	1,171	756	415	151	93	58
	Q3	1,172	830	342	124	82	42
	Q4	1,106	728	378	141	84	57
1999	Q1	1,213	776	437	153	83	70
	Q2	1,311	807	504	136	89	47
	Q3	1,451	842	609	144	98	46
	Q4	1,364	770	594	139	94	45
2000	Q1	1,395	751	644	136	75	61
	Q2	1,527	751	776	153	92	61
	Q3	1,391	712	679	139	85	54
	Q4	1,453	751	702	155	92	63
2001	Q1	1,503	709	794	166	102	64
	Q2	1,746	750	996	141	82	59
	Q3	1,881	839	1,042	108	75	33
	Q4	1,697	750	947	187	119	68
2002	Q1	1,858	832	1,026	240	170	70
	Q2	2,136	797	1,339	175	123	52
	Q3	2,247	834	1,413	184	139	45
	Q4	2,148	752	1,396	189	124	65
2003	Q1	2,015	799	1,216	183	133	50
	Q2	2,189	858	1,331	168	118	50
	Q3	2,367	845	1,522	154	109	45
	Q4	2,209	826	1,383	126	76	50
2004	Q1	2,154	720	1,434	153	95	58
	Q2	2,160	851	1,309	147	110	37
	Q3	2,441	923	1,518	168	113	55
	Q4	2,566	803	1,763	153	113	40
2005	Q1	2,462	908	1,554	140	103	37
	Q2	2,830	1,307	1,523	159	120	39
	Q3	3,593	1,461	2,132	151	115	36
	Q4	2,961	1,289	1,672	119	82	37
2006	Q1	3,111	1,241	1,870	128	96	32
	Q2	3,544	1,305	2,239	133	99	34
	Q3 p	3,601	1,528	2,073	156	132	24
Percentage change, latest qtr on corresponding qtr of previous year							
2006	Q3 p	0.2	4.6	-2.8	3.3	14.8	-33.3

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7. COMPANY LIQUIDATIONS IN SCOTLAND - INDUSTRIAL ANALYSIS

NOT SEASONALLY ADJUSTED

INDUSTRY	1998	1999	2000	2001	2002	2003	2004	2005	2005		2006		
									Q3	Q4	Q1	Q2	Q3p
<i>AGRICULTURE AND HORTICULTURE</i>	11	5	8	9	2	5	1	3	1	1	0	0	0
MANUFACTURING													
Food, drink and tobacco	17	4	4	5	6	6	6	4	0	0	1	0	1
Chemicals	6	1	3	6	1	0	0	0	0	0	0	0	0
Metals and engineering	28	15	28	20	24	20	14	16	4	3	0	1	5
Textiles and clothing	23	32	14	13	14	5	15	4	1	0	1	0	0
Timber and furniture	18	9	5	5	15	1	5	2	0	1	0	1	0
Paper, printing and publishing	15	14	6	9	15	13	8	6	2	3	0	2	1
Other	18	29	24	22	28	30	35	26	8	6	7	8	7
TOTAL	125	104	84	80	103	75	83	58	15	13	9	12	14
CONSTRUCTION AND TRANSPORT													
Construction	104	108	120	124	84	76	80	91	25	10	13	13	11
Transport and Communication	24	16	23	22	13	9	11	16	4	2	4	4	8
TOTAL	128	124	143	146	97	85	91	107	29	12	17	17	19
WHOLESALE													
Food, drink and tobacco	9	12	6	8	4	5	7	12	5	1	0	0	2
Motor vehicles	0	7	16	10	6	2	3	3	0	0	0	0	0
Other	20	16	25	24	17	18	20	18	4	5	2	3	1
TOTAL	29	35	47	42	27	25	30	33	9	6	2	3	3
RETAILING													
Food, drink and tobacco	1	8	5	2	8	2	6	9	2	0	0	1	0
Motor vehicles and filling stations	9	6	4	2	5	10	4	10	0	6	0	1	1
Other	18	34	33	24	27	31	28	34	8	7	12	8	14
TOTAL	28	48	42	28	40	43	38	53	10	13	12	10	15
SERVICES													
Insurance	6	7	4	8	4	11	4	7	6	1	1	1	0
Other financial & business services	60	54	44	88	79	59	116	69	24	24	17	40	32
Hotels and Catering	26	22	25	23	56	37	39	39	4	12	7	8	11
TOTAL	92	83	73	119	139	107	159	115	34	37	25	49	43
OTHERS	153	173	186	178	380	291	219	200	53	37	63	42	62
TOTAL	566	572	583	602	788	631	621	569	151	119	128	133	156

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8. INSOLVENCIES IN NORTHERN IRELAND (not seasonally adjusted)

Years	Individuals			Companies			
	Total	Bankruptcy Orders	Individual Voluntary Arrangements	Total	Compulsory Liquidations	Creditors' Voluntary Liquidations	
1998	517	394	123	..	63	..	
1999	573	401	172	..	58	..	
2000	616	349	267	..	83	..	
2001	468	292	176	..	60	..	
2002	541	334	207	102	49	53	
2003	835	517	318	142	95	47	
2004	1,115	666	449	121	76	45	
2005	1,454	821	633	138	85	53	
1998	Q1	130	99	31	..	17	..
	Q2	150	118	32	..	22	..
	Q3	108	82	26	..	12	..
	Q4	129	95	34	..	12	..
1999	Q1	147	110	37	..	16	..
	Q2	131	100	31	..	14	..
	Q3	108	68	40	..	14	..
	Q4	187	123	64	..	14	..
2000	Q1	202	104	98	..	22	..
	Q2	171	116	55	..	27	..
	Q3	110	54	56	..	15	..
	Q4	133	75	58	..	19	..
2001	Q1	137	86	51	..	16	..
	Q2	137	88	49	..	18	..
	Q3	79	37	42	..	11	..
	Q4	115	81	34	..	15	..
2002	Q1	121	74	47	24	12	12
	Q2	143	85	58	19	5	14
	Q3	121	74	47	33	17	16
	Q4	156	101	55	26	15	11
2003	Q1	146	90	56	37	30	7
	Q2	219	141	78	42	25	17
	Q3	205	109	96	29	19	10
	Q4	265	177	88	34	21	13
2004	Q1	253	155	98	35	19	16
	Q2	282	173	109	39	27	12
	Q3	286	165	121	28	20	8
	Q4	294	173	121	19	10	9
2005	Q1	302	174	128	29	15	14
	Q2	438	241	197	47	28	19
	Q3	320	193	127	31	19	12
	Q4	394	213	181	31	23	8
2006	Q1	408	245	163	29	19	10
	Q2	495	286	209	41	24	17
	Q3 p	425	241	184	28	15	13
Percentage change, latest qtr on corresponding qtr of previous year							
2006	Q3 p	32.8	24.9	44.9	-9.7	-21.1	8.3

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.. not available

9. ANNUAL RATE OF COMPANY LIQUIDATIONS (for latest 12 months) - COMPANY LIQUIDATIONS AS A PERCENTAGE OF THE NUMBER OF COMPANIES REGISTERED

		England & Wales		Scotland	
		<u>% of Active Register</u>	<u>% of Total Register</u>	<u>% of Active Register</u>	<u>% of Total Register</u>
1998	Q1	1.2	1.0	0.8	0.7
	Q2	1.2	1.0	0.8	0.7
	Q3	1.2	1.0	0.8	0.7
	Q4	1.2	1.0	0.9	0.8
1999	Q1	1.2	1.1	0.8	0.8
	Q2	1.2	1.1	0.8	0.7
	Q3	1.2	1.1	0.8	0.8
	Q4	1.2	1.0	0.8	0.7
2000	Q1	1.1	1.0	0.8	0.7
	Q2	1.1	1.0	0.8	0.7
	Q3	1.1	1.0	0.8	0.7
	Q4	1.1	1.0	0.8	0.7
2001	Q1	1.1	1.0	0.8	0.7
	Q2	1.1	1.0	0.8	0.7
	Q3	1.1	1.0	0.7	0.7
	Q4	1.1	1.0	0.8	0.7
2002	Q1	1.1	1.0	0.9	0.8
	Q2	1.1	1.0	0.9	0.8
	Q3	1.1	1.0	1.0	0.9
	Q4	1.1	1.0	1.0	0.9
2003	Q1	1.1	1.0	0.9	0.8
	Q2	1.0	0.9	0.8	0.8
	Q3	1.0	0.9	0.8	0.7
	Q4	0.9	0.8	0.7	0.6
2004	Q1	0.8	0.8	0.6	0.6
	Q2	0.8	0.7	0.6	0.5
	Q3	0.7	0.7	0.6	0.5
	Q4	0.7	0.6	0.6	0.6
2005	Q1	0.7	0.6	0.6	0.5
	Q2	0.7	0.6	0.6	0.5
	Q3	0.7	0.6	0.6	0.5
	Q4	0.7	0.6	0.5	0.5
2006	Q1	0.7	0.6	0.5	0.5
	Q2	0.7	0.6	0.5	0.4
	Q3 p	0.7	0.6	0.5	0.4

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Notes:

1. The total register includes companies being wound up or dormant.
2. Calculated from company liquidations in the latest twelve month period divided by the average number of companies in that period.