

A. The number of Trust Deed Form 1s registered with the Accountant in Bankruptcy from 1 January 2020 - 31 December 2020, and which company (IP/Practice) registered the forms

The number of trust deeds advertised in 2020 by organisation is shown in the following table. Information is shown on a calendar year basis and based on the advertised date for trust deeds.

Table 1: Trust deeds advertised by organisation: Scotland, annual data (calendar year), 2020^{1, 2}

Organisation	Trust deeds advertised
2020	
Carrington Dean	1,897
Harper McDermott	1,530
Wilson Andrews	697
Campbell Wallace Fraser	636
KPMG	371
AGT Insolvency	237
J3 Debt Solutions	165
Wylie & Bisset	150
Hanover Insolvency	78
Campbell Dallas / Azets	76
Payplan Scotland	74
Begbies Traynor	46
Bingham Associates	32
Other	55
Total trust deeds advertised (2020)	6,044
¹ Displaying organisations with 25 or more trust deeds advertised. ² Trust deeds advertised based on the calendar year of advertised date.	

B. The number of Trust Deed Form 1s registered with the Accountant in Bankruptcy as protected from 1 January 2020 - 31 December 2020, and which company (IP/Practice) was responsible for registering same

The number of trust deeds protected in 2020 by organisations is shown in the following table.

Information is shown on a calendar year basis and based on the protected date for trust deeds.

Table 2: Trust deeds protected by organisation: Scotland, annual data (calendar year), 2020^{1, 2, 3}

Organisation	Trust deeds protected
2020	
Carrington Dean	2,025
Harper McDermott	1,565
Wilson Andrews	701
Campbell Wallace Fraser	646
KPMG	344
AGT Insolvency	214
J3 Debt Solutions	153
Wylie & Bisset	144
Campbell Dallas / Azets	114
Hanover Insolvency	81
Payplan Scotland	73
Begbies Traynor	46
Bingham Associates	26
Other	44
Total trust deeds protected (2020)	6,176
¹ Displaying organisations with 25 or more trust deeds protected. ² Trust deeds protected based on the calendar year of protected date. ³ Figures presented here may not be consistent with the official, headline statistics publication. These tables on based on data extracted from live databases at a different point in time. The headline statistics are the definitive source on the number of protected trust deeds.	

C. The average debtor contribution payments per month, in a Trust Deed and in a Debt Arrangement Scheme case from 1 January 2020 to 31 December 2020

The average (median) approximately monthly payment for protected trust deeds and Debt Arrangement Scheme cases is show in the following table. Information is shown on a calendar year basis and based on the protected date for trust deeds and the approval date for Debt Arrangement Scheme cases.

Note only the total number of contribution ingathered and total realisation from contributions are available. It is not within AiB's remit to collect further information, including the frequency of contribution ingathered. Therefore, while care has been taken to ensure the figure for protected

trust deeds presented here is accurate as much as possible, **caution is needed** when interpreting this figure.

Table 3: Median approximately monthly payment by statutory debt solution and year of protected/approved date: Scotland, annual data (calendar year), 2020^{1,2}

Statutory debt solution	2020 (£)	
Protected trust deed	140	
Debt Arrangement Scheme	200	
<p>¹ Protected trust deed information is based on latest (actual payment) Form 4 as at July 2020. Note only the total number of contribution ingathered and total realisation from contributions are available. It is not within AiB's remit to collect further information, including the frequency of contribution ingathered. Therefore, while care has been taken to ensure the PTD figure presented here is accurate as much as possible, caution is needed when interpreting this figure.</p> <p>Debt Arrangement Scheme information is based on eDEN administrative system for cases approved in between 01/01/2019 and 30/06/2020</p> <p>² Figures rounded to nearest £10.</p>		

D. The average debt level in a Trust Deed and in a DAS case from 1 January 2020 to 31 December 2020

The average (median) debt level for protected trust deeds and Debt Arrangement Scheme cases. Information is shown on a calendar year basis and based on the protected date for trust deeds and the approval date for Debt Arrangement Scheme cases.

Table 4: Median debt level by statutory debt solution and year of protected/approved date: Scotland, annual data (calendar year), 2020^{1,2}

Statutory debt solution	2020 (£)	
Protected trust deed	16,400	
Debt Arrangement Scheme	15,000	
<p>¹ PTD information is based on Form 3 for PTDs protected in the calendar year 2020. Debt Arrangement Scheme information is based on eDEN administrative system for cases approved in the calendar year 2020.</p> <p>² Figures rounded to nearest £100.</p>		

E. The number of DPPs under DAS approved in from 1 January 2020 - 31 December 2020, and which company is acting

The number of Debt Payment Programme under the Debt Arrangement Scheme approved in 2020 by money adviser organisations. Information is shown on a calendar year basis and based on the approval date for Debt Arrangement Scheme cases.

Table 5: Number of Debt Payment Programmes (DPPs) under the Debt Arrangement Scheme (DAS) approved by money adviser organisations: Scotland, annual data (calendar year), 2020^{1,2,3}

Money adviser organisations	DPPs under the DAS approved
2020	
Carrington Dean	1,500
StepChange Debt Charity Scotland	568
Harper McDermott	446
J3 Debt Solutions	166
Gregory Pennington (Wilson Andrews)	147
KPMG	127
Begbies Traynor Central	58
Azets Debt Solutions	45
Citizens Advice & Rights Fife	41
Wylie & Bisset	33
The Moray Council	30
South Lanarkshire Council - Money Matters Advice Service	28
Other	265
Total DPPs under the DAS approved (2020)	3,454

¹ Displaying money adviser organisations with 25 or more DAS cases approved.

² DAS approved based on the calendar year of approved date.

³ Figures presented here may not be consistent with the official, headline statistics publication. These tables are based on data extracted from live databases at a different point in time. The headline statistics are the definitive source on the number of Debt Payment Programmes under the Debt Arrangement Scheme.

F. The average timescales between loading a draft case on to the AIB management system (DASH/EDEN) until approval of DPP broken down per the top 10 providers detailed in the above question.

Following the submission of a DAS Debt Payment Programme (DPP) application, creditors have 3 weeks to decide to whether they wish to approve it. Where all creditors reply before expiry of the 3-week period, the DAS Administrator may adjudicate on the application. Should creditors fail to respond to the proposal, the DAS Administrator cannot adjudicate until the 3-week period has elapsed.

The average (mean) timescale from the submission date of Debt Payment Programme under the Debt Arrangement Scheme to the decision date break down by money adviser organisations. Information is shown on a calendar year basis and based on the decision date for Debt Arrangement Scheme cases.

Table 6: The mean timescale from the submission date of Debt Payment Programme under the Debt Arrangement Scheme to the decision date by money adviser organisations: Scotland, annual data (calendar year), 2020^{1,2}	
Money adviser organisations	Mean number of days
2020	
South Lanarkshire Council - Money Matters Advice Service	36.7
Wylie & Bisset LLP	24.4
Begbies Traynor Central LLP	24.2
KPMG LLP	23.6
Citizens Advice & Rights Fife	23.4
StepChange Debt Charity Scotland	23.0
The Moray Council	22.8
J3 Debt Solutions Limited	22.7
Gregory Pennington (Wilson Andrews)	22.4
Harper McDermott	22.3
Carrington Dean Group Limited	22.2
Azets Debt Solutions Limited	21.9
All money adviser organisations	24.2
¹ Displaying money adviser organisations with 25 or more DAS cases approved.	
² DAS approved based on the calendar year of the decision date.	