



News Release

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LARGEST NUMBER OF CCJs IN NEARLY TEN YEARS

Consumer county court judgments (CCJs) in England and Wales rose by ten percent year-on-year in the first quarter of 2007 to just under 250,000, their highest level since Q3 1997, according to statistics released today (May 30th) by Registry Trust, the public interest company founded in 1985 which runs the Register of Judgments, Orders and Fines on behalf of the Lord Chancellor.

Total judgments, commercial as well as consumer, were up by nine percent.

Registry Trust estimates that around 70 percent of judgments are directly credit related; the rest are issued by the DVLA, water companies or Revenue & Customs (HMRC).

Growing public interest in judgment information was shown in the increasing use of searches. Individual searches of the registers held by Registry Trust increased by 12 percent to over 9,800 in Q1 2007. The internet search facility which was introduced in 2005 accounted for 60 percent of all searches (over 5,600 searches).

Commenting on the first quarter statistics, Malcolm Hurlston, the chairman of Registry Trust, said:

“Lenders are increasingly using the court route to deal with unsecured debts. A judgment opens the way to further action such as a charging order. The dominant trend is upwards in consumer judgments and this quarter’s record numbers give a warning to unsecured borrowers that their credit ratings are at risk and further proceedings are only a step away.

“Searches of the register are rising, which shows the value of the register to the public as well as to the credit industry.”

**Consumer CCJs are at their highest level since
Q3 1997**

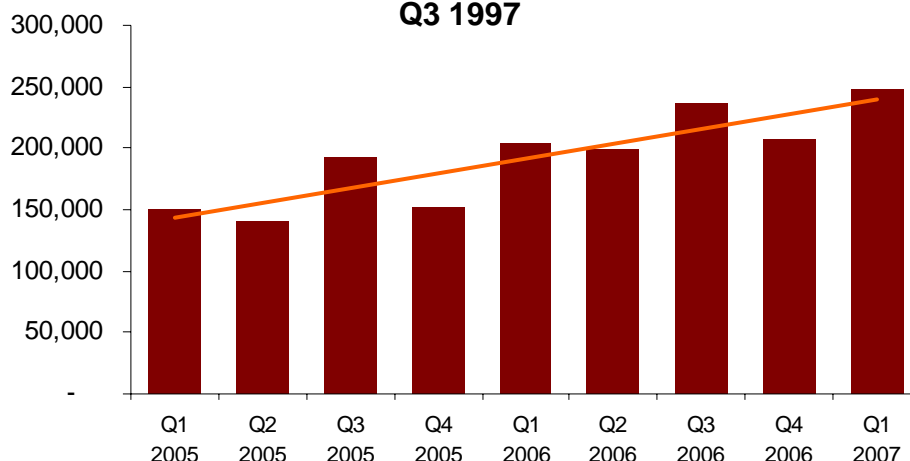


Table 1 – Q1 judgments

| | Q1 2003 | Q1 2004 | Q1 2005 | Q1 2006 | Q1 2007 |
|--------------|----------------|----------------|----------------|----------------|----------------|
| Consumer | 172,441 | 124,842 | 204,622 | 225,796 | 247,187 |
| Commercial | 45,853 | 41,991 | 40,474 | 46,327 | 49,654 |
| Total | 218,294 | 166,833 | 245,096 | 272,123 | 296,841 |
| y/y change | -2.8% | -23.6% | 46.9% | 11.0% | 9.1% |

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Notes for editors:

Registry Trust is a non-profit company established in 1986 which operates the Register of Judgments, Orders and Fines for the Lord Chancellor in England and Wales. It also maintains public records of judgment and decree information from most jurisdictions in the British Isles and Ireland. These records are an important factor in avoiding debt and in assisting responsible lending decisions, which in turn support a modern and stable economy.

Anyone may search any name and address in the United Kingdom, Jersey and the Isle of Man by submitting a request either via Registry Trust's website www.registry-trust.org.uk or by post to Registry Trust, 173-175 Cleveland Street, London W1T 6QR.