



**Registry Trust Ltd**  
**Quarter Three 2007 Statistics**

[www.registry-trust.org.uk](http://www.registry-trust.org.uk)

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## **Q3 2007 highlights**

### **County Court Judgments:**

- The number of County Court Judgments (CCJs) decreased in Q3 2007, the first year-on-year fall since Q3 2004.
- Consumer judgments decreased by 19 percent year-on-year to 190,402 in Q3 2007.
- Commercial judgments increased six percent year-on-year to 47,449 in Q3 2007.

### **Child Support Agency liability orders:**

- Child Support Agency liability orders decreased by 19 percent year-on-year to 331 in Q3 2007.

### **Administration orders:**

- Administration orders fell by 38 percent to 822 in Q3 2007 compared to Q3 2006.

### **Other jurisdictions:**

- Scottish decrees grew by 12 percent to 7,523 year-on-year.
- Irish judgments increased by seven percent year-on-year in Q3 2007 to 3,362.



## **Introduction to Registry Trust**

Registry Trust is a non-profit company which works in the public interest to collect, verify and distribute information about court judgments in the British Isles and Ireland.

The largest register kept is the Register of Judgments, Orders and Fines which holds county court and high court judgments and fines default information for England and Wales and details of child support orders and consumer administration orders. Until 1986 the Register was kept by the Lord Chancellor and since then it has been kept by Registry Trust.

The Trust supports all the other jurisdictions in the British Isles and Ireland except Guernsey.

The judgment and decree information that Registry Trust verifies and distributes plays a key role in keeping borrowing under control. Unsecured credit is normally refused to people with judgments or decrees (entries stay on the register for six years). Mortgage lenders require judgments to be paid in full. Registry Trust works exclusively in the public interest and is dedicated to efficient and courteous public service.

The figures back this up. Registry Trust captures data with a 99.9 percent accuracy. Registry Trust is able to provide an immediate response for a search in person, and the next working day response for searches by post.

The increasing body of fines default information together with CSA orders gives the Trust an important role in encouraging good citizenship as well as responsible lending.

## England & Wales

### CCJs

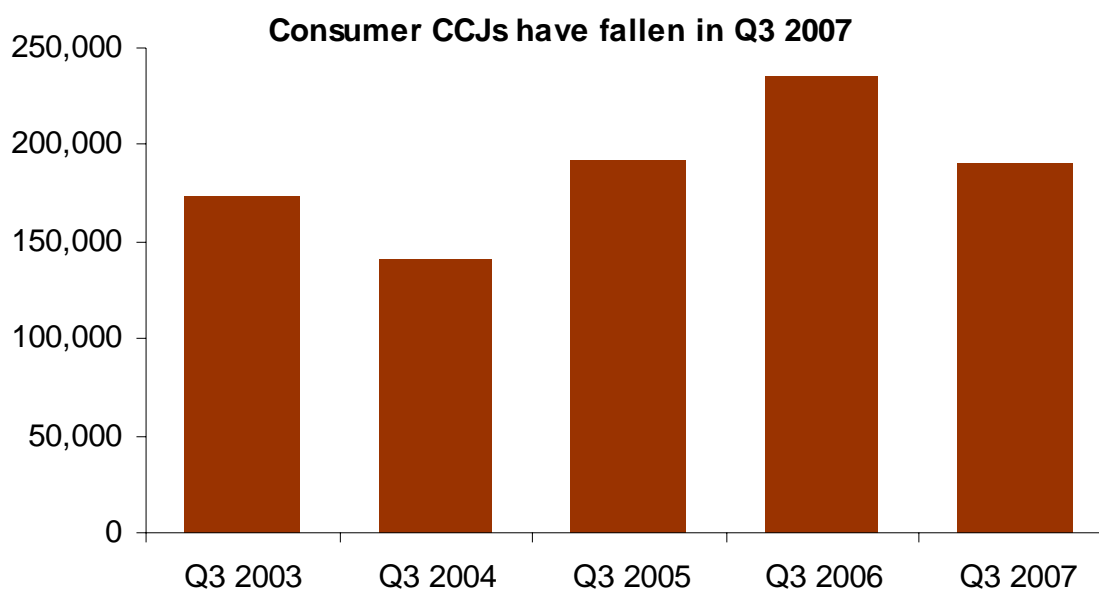
The number of County court judgments (CCJs) registered decreased in Q3 2007.

Total judgments dropped by 15 percent to 237,851 (equivalent to 42,584).

Consumer judgments showed a 19 percent decrease (equivalent to 45,363) while commercial judgments increased by six percent (equivalent to 2,779).

Table one: County court judgments

	Q3 2003	Q3 2004	Q3 2005	Q3 2006	Q3 2007
Consumer	173,127	141,373	192,430	235,765	190,402
Commercial	41,735	39,039	42,804	44,670	47,449
<b>Total</b>	<b>214,862</b>	<b>180,412</b>	<b>235,234</b>	<b>280,435</b>	<b>237,851</b>
y/y change	5.3%	-23.6%	14.5%	14.1%	-15.2%





Total satisfactions fell by around two percent in Q3 2007 to 33,773. Commercial satisfactions increased by two percent to 5,590.

Consumer satisfactions also decreased by around two percent to 28,183. Total CCJ cancellations fell by nine percent to 19,581.

Table two: satisfactions

	<b>Q3 2003</b>	<b>Q3 2004</b>	<b>Q3 2005</b>	<b>Q3 2006</b>	<b>Q3 2007</b>
Consumer	27,622	23,760	21,875	28,855	28,183
Commercial	3,712	3,623	3,973	5,500	5,590
<b>Total</b>	<b>31,334</b>	<b>27,383</b>	<b>25,848</b>	<b>34,355</b>	<b>33,773</b>
y/y change		15.8%	-15.7%	2.7%	-1.7%

Table three: cancellations

	<b>Q3 2003</b>	<b>Q3 2004</b>	<b>Q3 2005</b>	<b>Q3 2006</b>	<b>Q3 2007</b>
Consumer	10,526	10,952	12,315	13,293	10,661
Commercial	7,766	8,033	8,014	8,158	8,920
<b>Total</b>	<b>18,292</b>	<b>18,985</b>	<b>20,329</b>	<b>21,451</b>	<b>19,581</b>
y/y change		-1.5%	20.1%	-1.9%	-8.7%

### CSA liability orders

CSA liability orders decreased year-on-year by over 19 percent in Q3 2007 to 331.

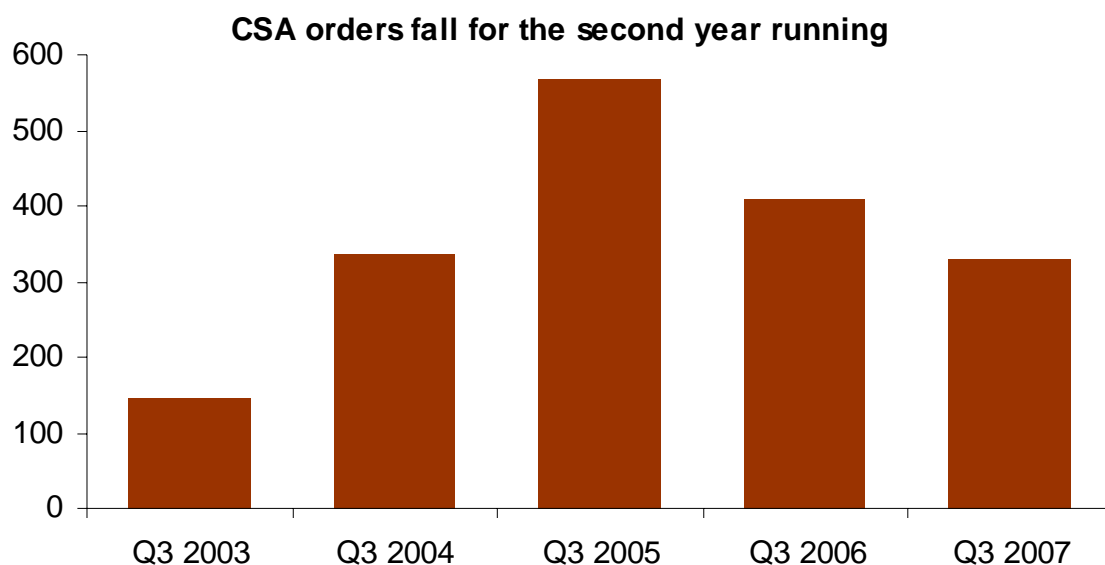


Table four: CSA liability orders

	Q3 2003	Q3 2004	Q3 2005	Q3 2006	Q3 2007
CSA orders	145	335	567	409	331
y/y change		131.0%	69.3%	-27.9%	-19.1%

### Administration orders

The number of administration orders fluctuates. There were 822 combined registrations in Q3 2007, down by 38 percent compared to Q3 2006, which saw an exceptional number of registrations owing to a back-log being cleared.

Table five: Administration orders

	Q3 2003	Q3 2004	Q3 2005	Q3 2006	Q3 2007
Admin orders	633	608	507	1,315	822
y/y change		-3.9%	-16.6%	159.4%	-37.5%

## Scottish decrees

Scottish decrees increased year-on-year. In Q3 2007, they grew by 12 percent year-on-year. However, commercial decrees fell slightly by two percent to 991.

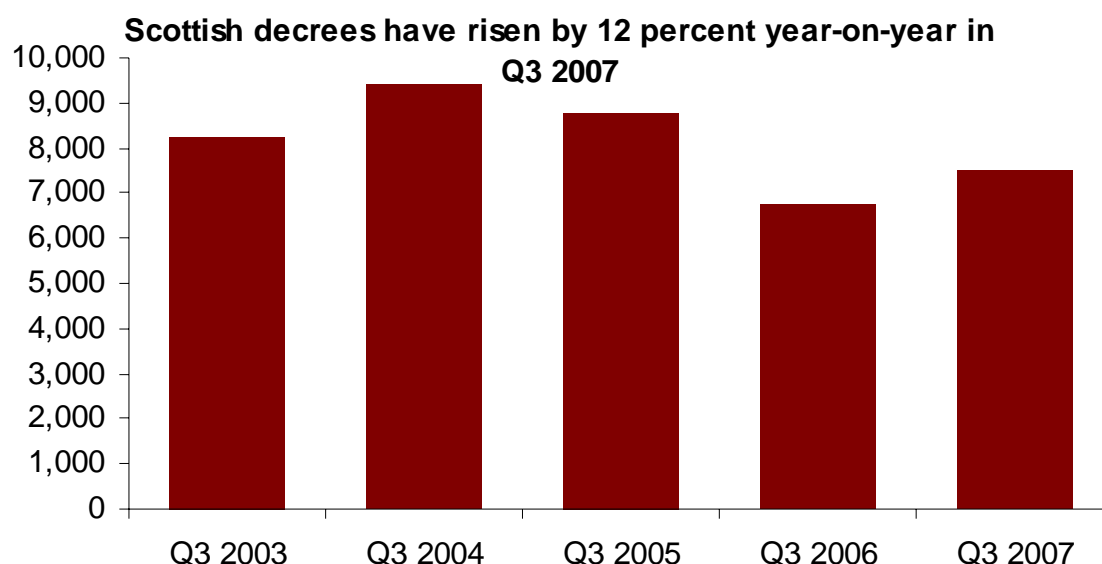


Table six: Scottish decrees

	Q3 2003	Q3 2004	Q3 2005	Q3 2006	Q3 2007
Consumer	7,096	8,214	7,606	5,729	6,532
Commercial	1,146	1,192	1,169	1,006	991
<b>Total</b>	<b>8,242</b>	<b>9,406</b>	<b>8,775</b>	<b>6,735</b>	<b>7,523</b>
y/y change		-16.4%	20.6%	-18.7%	11.7%

Scottish recalls increased by 42 percent, to 347, a high point for recent years.

Table seven: Scottish recalls

	Q3 2003	Q3 2004	Q3 2005	Q3 2006	Q3 2007
Consumer	190	224	274	224	312
Commercial	21	27	41	20	35
<b>Total</b>	<b>211</b>	<b>251</b>	<b>315</b>	<b>244</b>	<b>347</b>
y/y change		-19.1%	24.1%	29.6%	42.2%

## Northern Ireland

In Northern Ireland registrations rose by 27 percent, reversing the previous year's decline.

Table eight: Northern Irish registrations

	Q3 2003	Q3 2004	Q3 2005	Q3 2006	Q3 2007
Judgments	1,808		2,858	1,903	2,385
Set asides	13		52	25	72
<b>Total</b>	<b>1,821</b>	<b>0</b>	<b>2,910</b>	<b>1,928</b>	<b>2,457</b>
y/y change				-33.7%	27.4%

*Information for 2004 not available*

## Ireland

There was a substantial rise in the proportion of judgments being registered at the Four Courts. Nearly two judgments in five were registered in Q3 2007 compared with one in four in Q3 2006. The registration of judgments at the Four Courts is undertaken by creditors.

Table nine: Irish judgments

	Q3 2003	Q3 2004	Q3 2005	Q3 2006	Q3 2007
Combined Judgments			4,303	3,633	3,362
Combined Satisfactions			1	52	71
Combined Canellations			0	24	31
<b>Combined Registrations</b>			<b>4,304</b>	<b>3,709</b>	<b>3,464</b>
y/y change				-13.8%	-6.6%

Table ten: Irish registered judgments at the Four Courts

	Q3 2003	Q3 2004	Q3 2005	Q3 2006	Q3 2007
Combined Judgments				842	1,247
Combined Satisfactions				68	88
Combined Canellations				0	0
<b>Combined Registrations</b>				<b>910</b>	<b>1,335</b>
y/y change					46.7%

*Data from ITPA / Dun and Bradstreet*

## Jersey

Table eleven: Jersey judgments

	Q3 2003	Q3 2004	Q3 2005	Q3 2006	Q3 2007
Combined Judgments			865	727	727
Combined Canellations			23	52	82
<b>Combined Registrations</b>			<b>888</b>	<b>779</b>	<b>809</b>
y/y change				-12.3%	3.9%

## Isle of Man

Table twelve: Isle of Man judgments

	Q3 2003	Q3 2004	Q3 2005	Q3 2006	Q3 2007
Consumer			554	0	334
Commercial			46	0	74
<b>Total</b>			<b>600</b>	<b>0</b>	<b>408</b>
y/y change					

*Figures for 2006 not available*

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