



Registry Trust Ltd

Quarter One 2008 Statistics

www.registry-trust.org.uk

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Q1 2008 highlights

County Court Judgments:

- The number of County Court Judgments (CCJs) decreased by 10 percent year-on-year in Q1 2008 to 261,474.
- Consumer judgments decreased by 11 percent year-on-year to 213,181 in Q1 2008.
- Commercial judgments decreased three percent year-on-year to 48,293 in Q1 2008.

Child Support Agency liability orders:

- Child Support Agency liability orders decreased by 51 percent year-on-year to 308.

Administration orders:

- Administration orders fell by 35 percent to 783 in Q1 2008 compared to Q1 2007.

High Court Judgments and Fines:

- High Court Judgments registered increased by over 200 percent year-on-year to 492 in Q1 2008.
- Fines fell by around 38 percent year-on-year to 7,210 in Q1 2008.

Other jurisdictions:

- Scottish decrees fell by five percent to 6,307 year-on-year.
- Irish judgments jumped by 94 percent year-on-year in Q1 2008 to 9,124.
- Irish judgments at the Four Courts fell by nine percent year-on-year to 849 in Q1 2008.



Introduction to Registry Trust

The Register of County Court Judgments (RCCJ) has been in place since 1854. This register records the names and addresses of those who owe money in county courts in England and Wales.

In 2006 the RCCJ was superseded by the Register of Judgments, Orders and Fines which added high court judgments and fines default information. Until 1986 the Register was kept by the Lord Chancellor and since then the register has been kept on his behalf by a non profit company, Registry Trust Ltd.

As well as this register, the Trust now supports other jurisdictions in the British Isles. In addition the Register includes details of child support orders and consumer administration orders.

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



England & Wales

CCJs

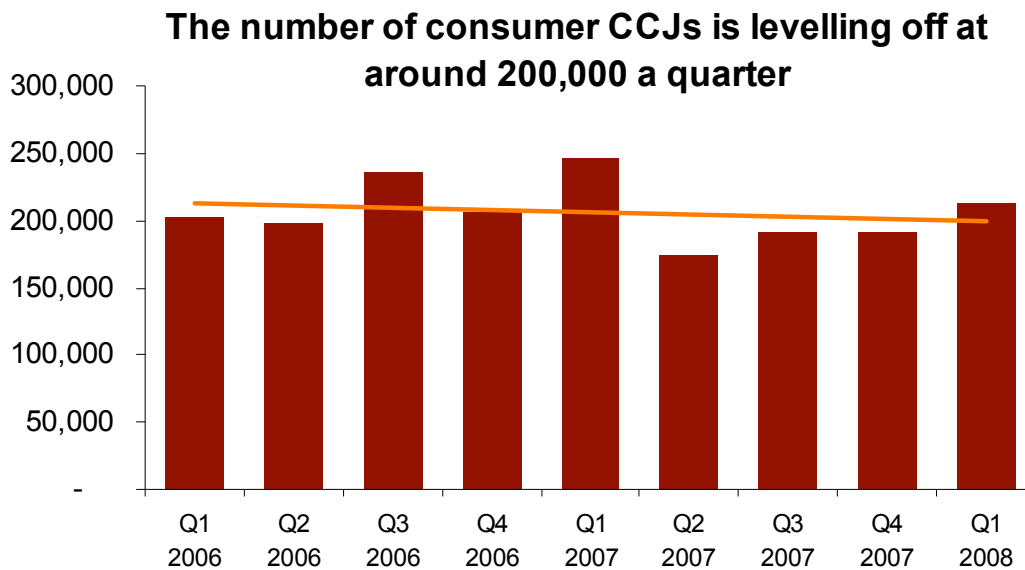
The number of County Court Judgments (CCJs) registered decreased in Q1 2008.

Total judgments dropped by 10 percent year-on-year to 261,474.

Consumer judgments fell by 11 percent year-on-year while commercial judgments decreased by three percent over the same period.

Table one: County court judgments

	Q1 2004	Q1 2005	Q1 2006	Q1 2007	Q1 2008
Consumer	124,842	204,622	225,796	241,596	213,181
Commercial	41,991	40,474	46,327	49,654	48,293
Total	166,833	245,096	272,123	291,250	261,474
y/y change	-23.6%	14.5%	14.1%	7.0%	-10.2%





Total satisfactions increased by around 11 percent in Q1 2008 to 34,767. This growth was because of the increase in consumer satisfactions as commercial satisfactions dropped by around seven percent to 5,217.

Consumer cancellations on the other hand fell by a third to 10,649 in Q1 2008. Commercial cancellations remained similar year-on-year, decreasing by three percent in Q1 2008. Total CCJ cancellations fell by 23 percent to 19,269.

Table two: satisfactions

	Q1 2004	Q1 2005	Q1 2006	Q1 2007	Q1 2008
Consumer	28,371	23,486	22,801	25,676	29,550
Commercial	3,808	3,640	5,063	5,599	5,217
Total	32,179	27,126	27,864	31,275	34,767
y/y change	15.8%	-15.7%	2.7%	12.2%	11.2%

Table three: cancellations

	Q1 2004	Q1 2005	Q1 2006	Q1 2007	Q1 2008
Consumer	10,828	15,187	12,977	16,105	10,649
Commercial	7,924	7,333	9,118	8,845	8,620
Total	18,752	22,520	22,095	24,950	19,269
y/y change	-1.5%	20.1%	-1.9%	12.9%	-22.8%



CSA liability orders

CSA liability orders decreased year-on-year by over 50 percent in Q1 2008 to 308.

CSA liability orders have dropped by a half

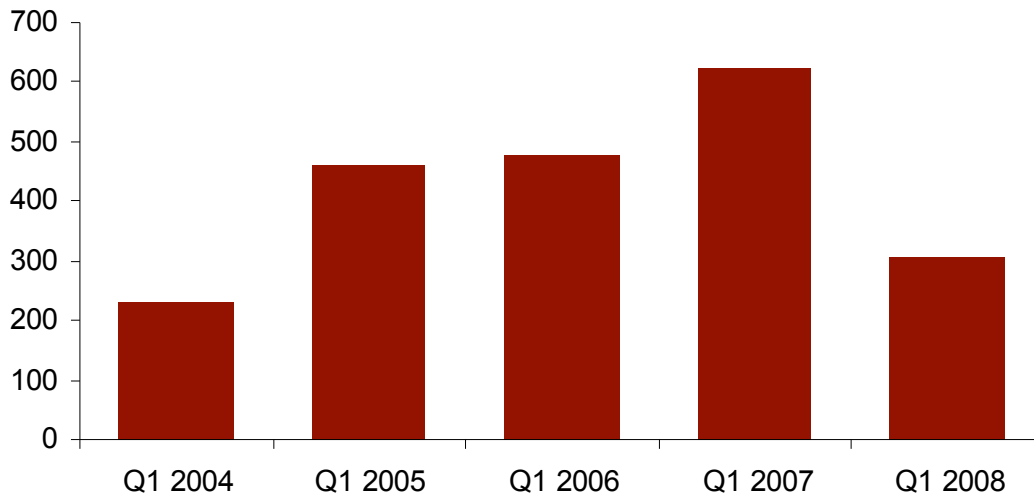


Table four: CSA liability orders

	Q1 2004	Q1 2005	Q1 2006	Q1 2007	Q1 2008
CSA orders	232	463	478	624	308
y/y change	43.2%	99.6%	3.2%	30.5%	-50.6%

Administration orders

The number of administration orders continues to fluctuate. There were 783 combined registrations in Q1 2008, down by over a third compared to Q1 2007, which saw an exceptional number of registrations owing to the clearing of back-logs.

Table five: Administration orders

	Q1 2004	Q1 2005	Q1 2006	Q1 2007	Q1 2008
Admin orders	620	488	546	1,198	783
y/y change	-6.1%	-21.3%	11.9%	119.4%	-34.6%



High Court Judgments

Under the new Register of Judgments, Orders and Fines, High Court Judgment (HCJ) information began to be registered by Registry Trust in 2006. In Q1 2008, there were 486 HCJs registered.

Table six: High Court Judgments

	Q1 2004	Q1 2005	Q1 2006	Q1 2007	Q1 2008
Combined judgments				131	486
Combined satisfactions				6	6
Combined cancellations				22	63
Total				159	492
y/y change					209.4%

Fines

As with HCJs, fines were registered with Registry Trust from 2006. In Q1 2008, there were 6,256 judgments registered, a decrease of 38 percent year-on-year.

Table seven: Fines

	Q1 2004	Q1 2005	Q1 2006	Q1 2007	Q1 2008
Combined judgments			3,092	8,446	6,256
Combined satisfactions			853	1,181	954
Combined cancellations			392	1,914	677
Total			4,337	11,541	7,210
y/y change				166.1%	-37.5%



Scottish decrees

Scottish decrees fell by five percent year-on-year in Q1 2008. Commercial decrees dropped by 18 percent year-on-year, while consumer decrees fell by two percent over the same period. This continues the overall downward year-on-year trend in Scottish decrees seen since Q1 2005.

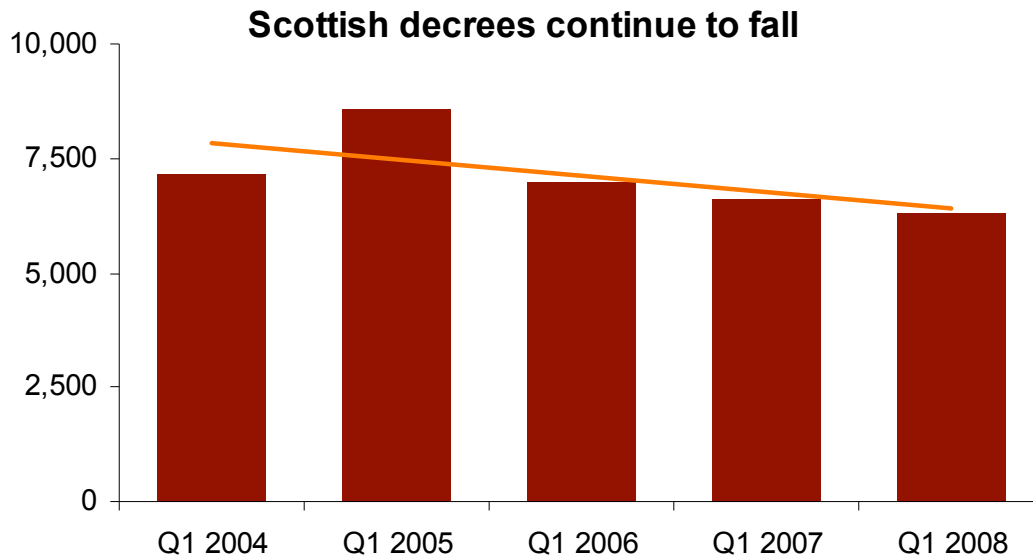


Table eight: Scottish decrees

	Q1 2004	Q1 2005	Q1 2006	Q1 2007	Q1 2008
Consumer	6,170	7,353	6,184	5,616	5,493
Commercial	949	1,236	795	987	814
Total	7,119	8,589	6,979	6,603	6,307
y/y change	-16.4%	20.6%	-18.7%	-5.4%	-4.5%

Scottish recalls increased by 15 percent year-on-year to 323.

Table nine: Scottish recalls

	Q1 2004	Q1 2005	Q1 2006	Q1 2007	Q1 2008
Consumer	183	216	267	261	299
Commercial	16	31	53	19	24
Total	199	247	320	280	323
y/y change	-19.1%	24.1%	29.6%	-12.5%	15.4%



Northern Ireland

In Northern Ireland registrations jumped by nearly 200 percent.

Table ten: Northern Irish registrations

	Q1 2004	Q1 2005	Q1 2006	Q1 2007	Q1 2008
Judgments	328	2,625	1,824	584	1,763
Set asides	7	46	28	21	33
Total	335	2,671	1,852	605	1,796
y/y change	-76.0%	697.3%	-30.7%	-67.3%	196.9%

Ireland

Irish judgment registrations increased by 94 percent year-on-year to 9,124 in Q1 2008 mainly owing to the clear-up of an administrative back-log. At the Four Courts, judgments decreased by nine percent over the same period, to just under 850.

Table eleven: Irish judgments

	Q1 2004	Q1 2005	Q1 2006	Q1 2007	Q1 2008
Combined Judgments		5,610	3,529	4,611	9,072
Combined Satisfactions		0	61	61	38
Combined Canellations		0	20	39	14
Combined Registrations		5,610	3,610	4,711	9,124
y/y change			-35.7%	30.5%	93.7%

Table twelve: Irish registered judgments at the Four Courts

	Q1 2004	Q1 2005	Q1 2006	Q1 2007	Q1 2008
Combined Judgments			743	861	800
Combined Satisfactions			44	72	49
Combined Canellations			0	0	0
Combined Registrations			787	933	849
y/y change				18.6%	-9.0%

Data from ITPA / Dun and Bradstreet



Jersey

Table thirteen: Jersey judgments

	Q1 2004	Q1 2005	Q1 2006	Q1 2007	Q1 2008
Combined Judgments		1,456	1,021	1,573	1,137
Combined Canellations		36	45	79	51
Combined Registrations		1,492	1,066	1,652	1,188
y/y change			-28.6%	55.0%	-28.1%

Isle of Man

Table fourteen: Isle of Man judgments

	Q1 2004	Q1 2005	Q1 2006	Q1 2007	Q1 2008
Consumer		317	273	81	493
Commercial		68	95	27	105
Total		385	368	108	598
y/y change			-4.4%	-70.7%	453.7%



Table fifteen: Summary table

Registry Trust England & Wales	Q1 2005	Q2 2005	Q3 2005	Q4 2005	Q1 2006	Q2 2006	Q3 2006	Q4 2006	Q1 2007	Q2 2007	Q3 2007	Q4 2007	Q1 2008
CCJs	191,096	183,908	235,234	192,648	249,733	243,710	280,435	248,288	291,250	219,405	237,851	233,417	261,474
Consumer	150,622	140,021	192,430	152,149	203,406	198,195	235,765	206,487	241,596	173,732	190,402	190,798	213,181
Commercial	40,474	43,887	42,804	40,499	46,327	45,515	44,670	41,801	49,654	45,673	47,449	42,619	48,293
Satisfactions	27,126	28,903	25,848	27,042	27,864	34,029	34,355	32,417	31,275	32,416	33,773	30,882	34,767
Consumer	23,486	25,081	21,875	23,001	22,801	28,969	28,855	27,454	25,676	26,716	28,183	25,576	29,550
Commercial	3,640	3,822	3,973	4,041	5,063	5,060	5,500	4,963	5,599	5,700	5,590	5,306	5,217
Cancellations	22,520	22,514	20,329	20,925	22,095	23,088	21,451	22,986	24,950	22,435	19,581	18,462	19,269
Consumer	15,187	14,175	12,315	12,600	12,977	14,426	13,293	14,930	16,105	13,136	10,661	10,003	10,649
Commercial	7,333	8,339	8,014	8,325	9,118	8,662	8,158	8,056	8,845	9,299	8,920	8,459	8,620
DVLA	54,000	54,000	54,000	54,000	22,390	20,877	20,280	19,416	5,591	-	-	-	-
Admin Orders	488	642	507	603	546	618	1,315	1,082	1,198	932	822	718	783
CSA Liability Orders	463	660	567	698	478	462	409	441	624	562	331	305	308
High Court Judgments	-	-	-	-	-	203	198	208	159	807	245	398	555
Combined Judgment	-	-	-	-	-	183	163	158	131	781	216	378	486
Combined Satisfaction	-	-	-	-	-	3	9	13	6	5	1	3	6
Combined Cancellation	-	-	-	-	-	17	26	37	22	21	28	17	63
Fines	-	-	249	3,403	4,337	4,069	4,291	8,119	11,541	9,021	8,178	10,067	7,887
Combined fines	-	-	184	2,517	3,092	3,089	3,148	4,754	8,446	7,157	6,298	7,468	6,256
Combined Satisfactions	-	-	50	644	853	594	660	679	1,181	970	1,048	1,823	954
Combined cancellations	-	-	15	242	392	386	483	2,686	1,914	894	832	776	677
Scotland													
Decrees	8,589	9,070	8,775	8,628	6,979	8,582	6,735	7,219	6,603	6,887	7,523	6,595	6,307
Consumer	7,353	7,872	7,606	7,597	6,184	7,536	5,729	6,272	5,616	5,849	6,532	5,797	5,493
Commercial	1,236	1,198	1,169	1,031	795	1,046	1,006	947	987	1,038	991	798	814
Recalls	247	268	315	347	320	376	244	305	280	326	347	358	323
Consumer	216	237	274	311	267	334	224	252	261	297	312	310	299
Commercial	31	31	41	36	53	42	20	53	19	29	35	48	24



Registry Trust	Q1 2005	Q2 2005	Q3 2005	Q4 2005	Q1 2006	Q2 2006	Q3 2006	Q4 2006	Q1 2007	Q2 2007	Q3 2007	Q4 2007	Q1 2008
Northern Ireland													
Registrations	2,671	2,568	2,910	2,068	1,852	2,398	1,928	2,015	605	2,267	2,457	2,285	1,796
Judgments	2,625	2,510	2,858	1,967	1,824	2,344	1,903	1,958	584	2,216	2,385	2,191	1,763
Set Asides	46	58	52	101	28	54	25	57	21	51	72	94	33
Eire (not at 4 Courts)													
CCJs	5,610	6,396	4,303	3,950	4,272	4,223	3,633	3,195	4,611	3,443	3,362	3,335	9,072
Consumer	4,614	5,213	3,486	3,130	3,262	3,290	2,867	2,513	3,705	2,732	2,651	2,489	6,936
Commercial	996	1,183	817	820	1,010	933	766	682	906	711	711	846	2,136
Satisfactions	0	1	1	4	105	49	52	21	61	41	71	36	38
Consumer	0	1	1	3	88	41	40	17	48	33	61	27	26
Commercial	0	0	0	1	17	8	12	4	13	8	10	9	12
Cancellations	0	0	0	3	20	22	24	39	39	42	31	41	14
Consumer	0	0	0	1	17	18	20	36	37	35	25	32	11
Commercial	0	0	0	2	3	4	4	3	2	7	6	9	3
Eire (Four Courts)													
Combined Judgments	-	-	-	-	743	628	842	646	861	1,561	1,247	777	800
Combined Satisfactions	-	-	-	-	44	57	68	64	72	114	88	47	49
Combined Cancellations	-	-	-	-	0	0	0	0	0	0	0	0	0
Jersey													
Judgments	1,456	1,117	865	854	1,021	958	727	682	1,573	1,185	727	970	1,137
Consumer	1,233	969	744	742	906	871	637	576	1,373	1,054	626	831	1,014
Commercial	223	148	121	112	115	87	90	106	200	131	101	139	123
Cancellations	36	42	23	48	45	49	52	33	79	52	82	50	51
Consumer	30	27	20	39	42	43	44	22	62	39	73	39	37
Commercial	6	15	3	9	3	6	8	11	17	13	9	11	14
Isle of Man													
Judgments	385	0	554	432	368	421	n/a	638	108	312	408	292	598
Consumer	317	0	411	360	273	309	n/a	507	81	260	334	251	493
Commercial	68	0	143	72	95	112	n/a	131	27	52	74	41	105
Sats & Cancellations	32	27	46	44	70	81	137	165	243	100	14	2	198
Consumer	19	17	41	30	56	67	108	139	188	75	10	2	171
Commercial	13	10	5	14	14	14	29	26	55	25	4	0	27



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