

Scottish decrees up again...

Consumer decrees and recalls in Scotland in 2004 were back up to above 2002 levels, according to figures released by Registry Trust, the non-profit company which collects and distributes decree information in Scotland and other jurisdictions in the British Isles.

In 2003 28,855 consumer decrees were registered with Registry Trust. Last year, this figure rose to 29,374, an increase of 1.8 percent. A total of 833 recalls were registered, a rise of 5.6 percent on 2003's 789 recalls.

Commercial decrees fell for the third consecutive year, with a decrease in 2004 of 21.1 percent on 2003 figures. Commercial recalls fell by a quarter during 2004, with only 100 recalls registered.

"These figures spell bad news for Scottish individuals," commented Malcolm Hurlston, chairman of Registry Trust Ltd.

"After several years of decline in registrations, we now see an increase. While it is unclear if this is owing to greater use of the courts by creditors, or a less favourable economic climate, either way it is worrying for the Scottish economy."

Judgment and decree information, according to industry estimates, prevents some £0.5 billion of bad debt a year in the UK. The importance of the information has not been affected by the falling numbers.¹

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¹ *County Court Judgments: The Contribution of Consumer Judgments to Risk Assessment and Responsible Lending* published by Registry Trust Limited June 2002

Scotland	2000	2001	2002	2003	2004
Consumer Decrees	41314	34457	29052	28855	29374
Consumer Recalls	524	539	664	789	833
Consumer Registrations	41838	34996	29716	29644	30207

Scotland	2000	2001	2002	2003	2004
Commercial Decrees	6610	5700	5197	4758	4150
Commercial Recalls	127	154	128	134	100
Commercial Registrations	6737	5854	5325	4892	4250

Scotland	2000	2001	2002	2003	2004
Combined Decrees	47924	40157	34249	33613	33524
Combined Recalls	651	693	792	923	933
Combined Registrations	48575	40850	35041	34536	34457

Scotland % Change	2000	2001	2002	2003	2004
Consumer Decrees	1.4%	-16.6%	-15.7%	-0.7%	1.8%
Consumer Recalls	0.0%	2.9%	23.2%	18.8%	5.6%
Consumer Registrations	1.4%	-16.4%	-15.1%	-0.2%	1.9%

Scotland % Change	2000	2001	2002	2003	2004
Commercial Decrees	-11.4%	-13.8%	-8.8%	-8.4%	-12.8%
Commercial Recalls	-30.6%	21.3%	-16.9%	4.7%	-25.4%
Commercial Registrations	-11.9%	-13.1%	-9.0%	-8.1%	-13.1%

Scotland % Change	2000	2001	2002	2003	2004
Combined Decrees	-0.5%	-16.2%	-14.7%	-1.9%	-0.3%
Combined Recalls	-7.9%	6.5%	14.3%	16.5%	1.1%
Combined Registrations	-0.6%	-15.9%	-14.2%	-1.4%	-0.2%

Notes for editors:

Registry Trust maintains a public record of judgment and decree information from most jurisdictions in the British Isles. It is an important factor in avoiding debt and in assisting responsible lending decisions, which in turn play an important role in supporting a modern and stable economy.

Anyone may search any name and address in Great Britain by sending £4.50 to Registry Trust, 173-175 Cleveland Street, London W1T 6QR

Alternatively, a search form can be downloaded from Registry Trust's website www.registry-trust.org.uk

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