



## CONSUMER CREDIT WATCH

### ► INSIGHT ON THE CONSUMER CREDIT MARKET

In the face of severe market conditions, it is critical for consumer credit professionals to centralize key market intelligence. Reliable data and analyses are essential when making key strategic decisions.

IHS Global Insight's Consumer Credit Watch is a composition of 22 individual country reports on the local consumer finance business. Each 10-15 page report is based on a combination of our in-house capabilities:

- Primary research (high-profile interviews with local senior executives)
- Extensive research on domestic secondary sources
- Econometric modelling

*Consumer Credit Watch* provides comprehensive insights about market realities. Each analysis comprises competitive intelligence, detailed market sizing, and quantitative forecasts.

#### Each country report includes:

- A qualitative description of credit supply (evolution in market concentration, credit standards, margins, competitive pressure) and demand (perceived evolution and risk)
- A quantitative assessment of outstanding and new loans, segmented by car finance, revolving loans, and personal and point-of-sale loans
- A benchmark of financial data for leading consumer credit providers, including data on outstanding loans, net interest margin, impairment losses, administrative expenses, and net result
- Detailed data on interest rates on consumer loans
- An assessment of macroeconomic perspectives hinged on data about household consumption and revenue
- A four-year forecast of outstanding and new consumer loans, segmented by car finance, revolving loans, and personal and point-of-sale loans

### ► SIMPLIFY MARKET RESEARCH

*Consumer Credit Watch* is an essential tool to help you:

- Overcome language barriers and information scarcity in selected foreign markets
- Efficiently manage market research activities while only investing limited resources
- Get insight into local realities, including insights on competitors' financials, detailed market volume, and assessment of supply and demand
- Support executive-level decision-making processes
- Complement your in-house information systems and data from professional bodies with detailed forecasts on outstanding and new loans

No other syndicated reports bring together competitive intelligence, qualitative assessment of the market, and detailed market sizing and forecasts at country level.



► **METHODOLOGY AND DELIVERABLE**

IHS Global Insight's *Consumer Credit Watch* is created by our consumer credit experts. These professionals have conducted years of primary research, as well as statistical modelling, on all major retail-lending markets in Eastern Europe, Western Europe, and the United States.

Primary sources include 60 hours of interviews with executives of local credit providers (telephone interviews). Secondary research includes findings on company registers, lending surveys, credit association data, central bank statistics, companies' financials, and specialized newspapers. Our four-year forecasts are developed from an econometric model that takes into account both macroeconomic data and qualitative information sourced from the interviews.

Each country report will be delivered in PDF format, complemented with detailed data in an Excel spreadsheet.

► **OUR EXPERTS**

Our expert team provides an independent, fact-based view of the financial and credit industry, fully supported by our 325+ economists and analysts worldwide with expertise in over 120 industries and 200 countries. We develop innovative tools that help implement marketing strategies, assess the creditworthiness of consumer credit and loan portfolios, strengthen account-management practices, and develop contingency plans for alternative economic and credit scenarios.

For more information, please visit: [www.ihsglobalinsight.com/lendingandpayments](http://www.ihsglobalinsight.com/lendingandpayments)

► **QUALITY CERTIFICATION**

**GLOBAL INSIGHT FRANCE was acquired by IHS in late 2008.**

Consumer Credit Watch is a publication of Global Insight France.

GLOBAL INSIGHT FRANCE commits itself to due care and to the ethical standards (confidentiality, exclusivity) of the industry. As a member of « Syntec études marketing et opinion », GLOBAL INSIGHT FRANCE applies and requires application of:

- The international code CCI/ ESOMAR
- The French legislation n° 78-17 of 6 January 1978
- EU directives



DAFSA products of GLOBAL INSIGHT FRANCE are certified ISO 20252 (certificate N°QUAL/2008/33149, 15 December 2008, delivered by AFNOR CERTIFICATION). DAFSA was previously certified NF « Qualité des études de marché et d'opinion ».

**THE POWER OF PERSPECTIVE**

**ABOUT IHS GLOBAL INSIGHT:** IHS Global Insight ([www.ihsglobalinsight.com](http://www.ihsglobalinsight.com)) provides the most comprehensive economic and financial information available on countries, regions, and industries available from any source. IHS Global Insight's immediate and insightful analysis of market conditions and key events enables innovative and successful decision making for clients around the world. IHS Global Insight employs approximately 700 employees in 14 countries.

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