



PROFILES OF MULTINATIONAL CONSUMER CREDIT PROVIDERS

► INTRODUCTION

The global economy is in the midst of a severe recession, and the consumer credit industry must adjust to the current environment or risk losing market share and possibly solvency. Consumer credit providers need to implement new strategies and adapt to a new competitive landscape, in which weaker competitors fail and multinationals restructure their corporate portfolios.

IHS Global Insight's *Profiles of Multinational Consumer Credit Providers* is a composition of individual company profiles of key industry participants, with detailed analyses on their marketing approaches and financial performances. Each consumer credit provider is benchmarked against their direct competitors.

With *Profiles of Multinational Consumer Credit Providers*, analysts and strategy managers within large retail-lending institutions can better decipher the continuously changing environment of the consumer credit industry and lay a foundation for sound marketing and investment decisions.

The report includes:

- An overarching corporate profile for each multi-national credit provider
 - Analysis on the marketing approach: examining the breadth of the product range across different geographical locations
 - Quantitative assessment of the company's loan portfolio: segmented by type of loan, sales channel, and geographical location
 - Detailed breakdown of market share by country
 - Detailed analysis of profit and loss in light of the company's marketing strategy, with a comparison against direct competitors that assesses outstanding loans, interest expenses and income, administrative expenses, impairment losses, and after-tax results
- A country-by-country analysis, examining local subsidiaries of the company in selected European locations
 - Coverage of the marketing approach, company's loan portfolio, and market share at a country level
 - Analysis of pricing strategies, sales channels, key product characteristics, and branding strategy—benchmarked against direct competitors

► IMPROVE YOUR DECISION-MAKING PROCESS AND MARKETING STRATEGIES

***Profiles of Multinational Consumer Credit Providers* is an essential tool to help you:**

- Understand the marketing mix of key players in the European consumer finance industry and how that mix relates to their financial performances
- Benchmark your marketing strategies and financial data in relation to your competitors
- Assess the impact of changes in the current market and economic environment (such as companies exiting the industry, and mergers and acquisitions)
- Determine the appropriate marketing strategy for your local market in Europe
- Make critical decisions regarding investment

No other report provides company profiles that relate marketing analysis to financial performance across several countries.



► **METHODOLOGY AND DELIVERABLE**

IHS Global Insight's *Profiles of Multinational Consumer Credit Providers* was created by our consumer credit experts, who have conducted years of detailed quantitative and primary analysis of all major retail lending markets in Eastern and Western Europe. Secondary research sources include company Web sites and financials, as well as databases of specialized newspapers and annual reports. These databases enable us to access financial data for each local subsidiary of multinational credit providers, and are not publicly available in corporate annual reports.

The corporate and subsidiary country profiles are delivered in PDF format.

► **QUALITY CERTIFICATION**

GLOBAL INSIGHT FRANCE was acquired by IHS in late 2008.

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) 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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