

MEMBERSHIP BENEFITS

- Timely coverage of competition and regulatory developments in the retail financial services markets
- Free access to ECRI's Statistical Packages, surveys and databases
- Access to external research, policy networks and contacts at CEPS
- Membership of the ECRI Board of Directors and attendance at Executive Committee meetings
- Access to ECRI's in-house expertise
- Invitations to high-level conferences, seminars and workshops
- The possibility to propose and co-sponsor ECRI events
- Update on ECRI's current research and activities through regular emails
- Opportunity to support an active, highly reputed, independent European research institute

For further information on ECRI membership and fees, please contact info@ecri.be.

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Understanding Credit Markets for Europe

Since 1999, ECRI's activities have been managed and staffed by the Centre for European Policy Studies (CEPS) under the consumer finance and credit research programme in CEPS' Financial Markets and Institutions Unit.



CEPS ranks among the world's top ten think tanks outside the United States. Founded in 1983, it is distinguished by a strong in-house research capacity, complemented by an extensive network of corporate and institutional members, partner institutes and research associates. Its work covers nine research areas – economic policy; financial markets and institutions; EU foreign, security and neighbourhood policies; justice and home affairs; energy and climate change; politics and institutions; regulatory affairs; trade and investment; and agricultural policy – which produce a regular flow of authoritative publications. Through numerous public events and membership meetings, CEPS acts as a forum for discussion among all stakeholders in the European policy process.

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THE EUROPEAN CREDIT RESEARCH INSTITUTE

The European Credit Research Institute (ECRI) provides in-depth analysis and insight into the structure, evolution and regulation of retail financial services markets in Europe. Through its research activities, publications and conferences, ECRI keeps its members and the wider public up-to-date on a variety of topics, such as retail financial services, credit reporting and consumer protection at the European level.

ECRI is an independent, non-profit research institute that develops its expertise from an interdisciplinary team and networks of academic cooperation partners. It was founded in 1999 by a consortium of European banking and financial institutions. ECRI's operations and staff are managed by the Centre for European Policy Studies (see back panel).

PRINCIPAL ACTIVITIES

ECRI aims at improving the understanding of retail financial services markets, with a special focus on competition and regulatory issues.

1. RESEARCH

- **ECRI Research Reports** present in-depth analyses of the key issues affecting retail financial services in the member states of the European Union.
- **ECRI Policy Briefs** give overviews of ongoing regulatory or policy initiatives impacting the European retail financial services landscape.
- **ECRI Commentaries** provide informed insights and views on EU retail financial services markets and the latest regulatory developments.
- **ECRI Statistical Packages** offer a comprehensive, annually updated dataset that presents the latest available statistical information on credit to households.
- **ECRI Databases** hold systematically compiled data on regulations and legislation in the area of banking and credit, credit reporting and data protection.
- ECRI participates in **large-scale research projects** in cooperation with other international researchers and institutions. ECRI has also conducted research for the European Commission and the World Bank.

2. CONFERENCES

ECRI seminars and workshops debate emerging policy questions and provide a platform for an open exchange of views among policy-makers, academics, industry representatives and consumer associations.

3. ECRI WEBSITE

The Institute's website (www.ecri.eu) offers the latest ECRI news, publications and policy monitoring. Different sections on events, research projects and a library keep visitors updated about developments in Europe. ECRI members have access to a restricted area featuring special databases and documents.

4. NEWSLETTER

ECRI News provides information about past, current and upcoming regulatory developments in the European market for retail financial services, ongoing and planned ECRI research projects and other activities of the Institute.

5. ECRI NETWORK

ECRI interacts with a broad network of cooperation partners, including the World Bank, DIW Berlin, the Personal Finance Research Centre in the UK and the European Savings Institute in France.

ECRI is a founding member of the *Consumer Finance Network*, a research network composed of academics from nine different countries across Europe.