



ECRI Catalogue of Publications and Databases

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The European Credit Research Institute (ECRI) is an independent research institution devoted to the study of banking and credit. We focus on institutional, economic and political aspects related to retail finance and credit reporting in Europe but also in non-European countries. ECRI provides expert analysis and academic research for a better understanding of the economic and social impact of credit. We monitor markets and regulatory changes as well as their impact nationally and internationally. The institute is a legal entity of the Centre for European Policy Studies (CEPS).

This *ECRI Catalogue of Publications and Databases* is a complete description of the current and past output of the European Credit Research Institute. Many of these publications can be found on the website of ECRI and are freely available for download. For further information please do consult the website (www.ecri.be) or the CEPS publication website (www.ceps.eu).

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European Credit Research Institute

Research Paper Series

The ECRI Research Report Series is devoted to the study of the macro- and microeconomic aspects of banking and credit. The series is supporting new and innovative research in these fields spanning from macroeconomics of household debt to consumer protection or statistical subjects through paper grants. Researchers that would like to contribute to the series can contact ECRI. Below is a list of research reports that have been published in the past. Research reports are freely available from the ECRI website

ECRI Research Report No. 8

Kaltofen, D., S. Paul and S. Stein (2006). Retail Loans & Basel II – Using Portfolio Segmentation to Reduce Capital Requirements. ECRI Research Report No. 8.

ECRI Research Report No. 7

Weill, L. (2004). Efficiency of Consumer Credit Companies in the European Union: A Cross-country Frontier Analysis. ECRI Research Report No. 7.

ECRI Research Report No. 6

Sousa de Jesus, A. (2004). EU Data Protection in the Context of Financial Services. ECRI Research Report No. 6.

ECRI Research Report No. 5

Jentzsch, N. (2003). The Regulation of Financial Privacy: The United States vs. Europe. ECRI Research Report No. 5.

ECRI Research Report No. 4

San José, A. (2002). Credit Bureaus in Today's Credit Markets. ECRI Research Report No. 4.

ECRI Research Report No. 3

Csáky K. and J. Kerékgyártó (2002). Consumer Credit Legislation in Central and Eastern Europe. ECRI Research Report No. 3.

ECRI Research Report No. 2

Kleimeier, S. and H. Sander (2002). Consumer Credit Rates in the Eurozone: Evidence on the Emergence of a Single Retail Banking Market. ECRI Research Report No. 2.

ECRI Research Report No. 1

Csáky K. and J. Kerékgyártó (2000). Consumer Credit in the European Union. ECRI Research Report No. 1.

ECRI Statistical Packages

The European Credit Research Institute publishes different statistical packages. These publications are devoted to give an overview of the latest developments in EU consumer credit markets. The package covers 30 countries: 25 EU member states, three candidate countries and the US and Japan. The collection contains series of data on consumer credit such as consumer credit stocks, private consumption and household disposable income. It includes the composition of loans extended by financial institutions to the private sector as well as a breakdown of loans to households by purpose. Publication is for sale, please consult the ECRI website.

ECRI Statistical Package 2007

Mueller, W. and M. Rothmund (2007). Consumer Credit in Europe (1995-2006), ECRI Statistical Package 2007.

ECRI Statistical Package 2006

Selosse, C. (2006). Consumer Credit and Lending to Households in Europe, ECRI Statistical Package 2006.

ECRI Statistical Package 2005

Schrefler, L. and C. Selosse (2005). Consumer Credit and Lending to Households in Europe, ECRI Statistical Package 2005.

ECRI Statistical Package 2004

Krastanova, A. (2004). Consumer Credit and Lending to Households in the EU and the CEECs, ECRI Statistical Package 2004.

ECRI Statistical Package 2003

Krastanova, A. (2003). ECRI Statistical Package on Consumer Credit and Lending in the EU and the CEECs for the Period 1990-2002, ECRI Statistical Package 2003.

ECRI Databases

The European Credit Research Institute provides a number of databases that keep track of the latest legal and regulatory changes in countries across the world. To access these databases you need to become a member of ECRI. The legal observatories cover 100 countries based upon the World Bank's Doing Business sample or as described below. Access to databases requires membership of ECRI, for further information contact ECRI.

ECRI Consolidated EU Database

This database provides you with an overview of consumer credit legislation, banking act, data protection acts and credit reporting acts in the EU 25 plus the accession states and candidate countries. It provides you with the online access to the legal texts. It allows you to track the legislation in countries of interest.

ECRI Banking Law Database

This database provides you with an overview of banking laws in 100 countries. It reflects the legal status of these laws as of 2005. It also gives the year of enactment, the title, the legal status and the online source where you may find the law. This database enables you to quickly search through laws as they exist around the world and as they are applicable to banking institutions or institutions that are regulated by the Central Bank in a country.

ECRI Credit Reporting Database

This database provides you with an up to date overview of laws that are applicable to credit reporting in 100 countries. These laws might either be general data protection laws or laws that are tailored to the credit reporting industry. Of the 100 countries maintained in the database for comparative purposes, approximately 40 have laws in effect. The database gives the year of enactment, the legal status (as of 2005), the title of the act, and the online source where you may find the law. In addition, it includes the rules and regulations for implementing the law (and their online sources).

ECRI Data Protection Database

The Data Protection Observatory provides you with an up to date overview of data protection acts around the world (data protection laws only, not credit reporting regulation). As above, we maintain 100 countries in the database, although not all of them do have data protection acts. The database displays the title of the law (or if a bill is under review in a country it provides the title of the bill if it was available). In addition, it reflects the legal status as of 2006, the regional influence on the law (for instance, EU) and the adequacy with EU standards insofar as this has been publicly acknowledged by the European Commission. We also provide you with the online source.

ECRI Public Credit Registry Database

This database provides you with an overview of the existence and the names of public credit registers (PCRs) around the world. As above, we maintain 100 countries in the database, although not all of them do have public registers. This database is still under development (status: April 2006). It presents the names of the PCRs, the authority in charge for the PCR, among other information. If you are aware of any changes in this area, please notify us of them.

Other ECRI Publications

ECRI is occasionally publishing other work such as other surveys, newsletters and commentaries. These publications are also available from the website.

ECRI Policy Briefs

Figueira, F. (2007). The European Commission and Financial Capability: Simplifying Financial Services. ECRI Policy Briefs, No. 2, July 2007

Jentzsch, N., Rothmund, M. and Lepistö, P. (2007). One Step Closer to Harmonized European Payment Systems. ECRI Policy Briefs, No. 1, June 2007.

Newsletter

European Credit Research Institute (different dates). Consumer Credit Newsletter. Quarterly newsletter on the latest developments in European credit markets.

ECRI Commentaries

Dübel, H.J. (2008). The Commission's Mortgage Market White Paper: Inching to Consensus, Missing the Big Picture, ECRI Commentary No. 4 (January 2008)

Figueira, F. (2008). The Consumer Credit Directive – Still Lost in the Labyrinth of EU policymaking?, ECRI Commentary No. 3 (January 2008).

Jentzsch, N. and K. Lannoo (2007). Much Ado about Little? Agreement on the Consumer Credit Directive Reached, ECRI Commentary No. 2 (23. May 2007).

Jentzsch, N. (2007). The Commission's Retail Banking Inquiry: A Chance for More Competition, ECRI Commentary No. 1 (31. January 2007).

Mata Muñoz, A. (2005). The EU Commission Publishes on 28 October the Amended Version of the Consumer Credit Directive, CEPS/ECRI Commentary, January 2005.

Mata Muñoz, A. (2004/2005). The EU Commission Amends its Proposed Consumer Credit Directive, CEPS/ECRI Commentary in European Voice, December 2004/January 2005.

Mata Muñoz, A. (2004). Developments in the Consumer Credit Directive, CEPS/ECRI Commentary, December 2004.

Mata Muñoz, A. (2004). Waiting for the EU Commission's Amended Proposal, CEPS/ECRI Commentary, October 2004.

Mata Muñoz, A. (2004). Two Steps Further in the Consumer Credit Directive Procedure, CEPS/ECRI Commentary, July 2004.

Other Publications

Kleimeier, S. and Sander, H. (2007). Integrating Europe's Retail Banking Market: Where Do We Stand?. ECRI/CEPS Report on Finance and Banking.

European Credit Research Institute (2006). Consumer Financial Capability: Empowering European Consumers. Papers from the First Consumer Financial Capability Workshop.

Mercer Oliver Wyman (2005). Consumer Credit in Europe: Riding the Wave. Report by Mercer Oliver Wyman with the cooperation of ECRI.



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