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# ECRI Catalogue of Publications

*January 2010*

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The European Credit Research Institute 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 in the area of retail financial services at the European level, such as consumer credit and housing loans, credit reporting, responsible lending and consumer protection.

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.

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 consult the website ([www.ecri.eu](http://www.ecri.eu)) or the CEPS publication website ([www.ceps.eu](http://www.ceps.eu)).

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### Research Report 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. 10**

Bott, J. (2009). The Single Euro Payments Area: New Alliances Required to Tip the Market. ECRI Research Report No. 10

#### **ECRI Research Report No. 9**

Malaguti, M. (2009). The Payment Services Directive – Pitfalls between the Acquis Communautaire and National Implementation. ECRI Research Report No. 9.

#### **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**

Since 2003, the European Credit Research Institute (ECRI) has published a highly authoritative, widely cited and complete set of statistics on consumer credit in Europe. This valuable research tool allows users to make meaningful comparisons between all 27 EU member states as well as with a number of selected non-EU countries, including the US and Canada.

Two Statistical Packages are on offer. The more comprehensive product “Lending to Households (1995-2008)” contains valuable data on consumer credit, housing loans, other loans, total household loans, loans to non-financial corporations as well as total credit to the non-financial business and household sector. The ‘standard’ “Consumer Credit in Europe (1995-2008)” exclusively covers consumer credit data.

For more information, go to

[http://www.ecri.eu/new/system/files/Info\\_ECRI-StatisticalPackage2009.pdf](http://www.ecri.eu/new/system/files/Info_ECRI-StatisticalPackage2009.pdf)

### **ECRI Statistical Package 2009**

Rothemund, M. and P.-U. Jean (2009). Lending to Households in Europe (1995-2008), ECRI Statistical Package 2009.

### **ECRI Statistical Package 2008**

Rothemund, M. (2008). Consumer Credit in Europe (1995-2007), ECRI Statistical Package 2008.

### **ECRI Statistical Package 2007**

Mueller, W. and M. Rothemund (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.

## 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

Lannoo, K. (2008), EU Retail Financial Market Integration: Mirage or Reality?. ECRI Policy Briefs, No. 3. June 2008.

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**

Gerhardt, M. (2009). Consumer Bankruptcy and Credit Default in the US and Europe, CEPS Working Document.

European Credit Research Institute and Personal Finance Research Centre (2008). European Trends in Consumer Financial Vulnerability.

European Credit Research Institute and Personal Finance Research Centre (2008). Consumer Financial Vulnerability: Technical Report

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.