

# Consumer Credit in Switzerland

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## Abstracts

The key trend for 2011 was the historically low interest rates that had far-reaching effects on the consumer credit landscape in Switzerland. The prolonged period of interest rates of under 0.5% stimulated the consumer credit market across the different categories including personal loans, mortgages, auto loans etc. The Swiss economy remained healthy in 2011 with high consumer confidence and expenditure. The low interest rates incentivised many Swiss to take advantage of the credit situation...

Euromonitor International's Consumer Credit in Switzerland report establishes the size and structure of the market for ATMs cards, smart cards, credit cards, debit cards, charge cards, pre-paid cards and store cards. It looks at key players in the market (issuers and operators), number of cards in circulation, numbers transactions and value of transactions. It offers strategic analysis of sector forecasts and trends to watch.

**Product coverage:** Auto Lending, Card Lending, Durables Lending, Education Lending, Home Lending, Other Personal Lending.

**Data coverage:** market sizes (historic and forecasts), company shares, brand shares and distribution data.

## Why buy this report?

Get a detailed picture of the Consumer Credit market;

Pinpoint growth sectors and identify factors driving change;

Understand the competitive environment, the market's major players and leading brands;

Use five-year forecasts to assess how the market is predicted to develop.

Euromonitor International has over 40 years' experience of publishing market research reports, business reference books and online information systems. With offices in London, Chicago, Singapore, Shanghai, Vilnius, Dubai, Cape Town, Santiago, Sydney, Tokyo and Bangalore and a network of over 800 analysts worldwide, Euromonitor International has a unique capability to develop reliable information resources to help drive informed strategic planning.

## Contents

Headlines

Trends

Competitive Landscape

Prospects

Category Data

Table 1 Consumer Credit By Category: Outstanding Balance: Value 2006-2011

Table 2 Consumer Credit By Category: Outstanding Balance: % Value Growth 2006-2011

Table 3 Consumer Credit By Category: Gross Lending: Value 2006-2011

Table 4 Consumer Credit By Category: Gross Lending: % Value Growth 2006-2011

Table 5 Forecast Consumer Credit By Category: Outstanding Balance: Value 2011-2016

Table 6 Forecast Consumer Credit By Category: Outstanding Balance: % Value Growth 2011-2016

Table 7 Forecast Consumer Credit By Category: Gross Lending: Value 2011-2016

Table 8 Forecast Consumer Credit By Category: Gross Lending: % Value Growth 2011-2016

Executive Summary

All-time Low Interest Rates Fuel Consumer Credit

Interest Rates Dictate Market Share for Personal Loans As Market Regenerates

Risk of Housing Market Collapse Prompts Central Bank Regulation

Consumer Lending Growth To Continue in the Short Term

Key Trends and Developments

Swiss National Bank Threatens Intervention Due To Fear of Housing Bubble

Soaring Swiss Franc Prevents Interest Rate Normalisation

Outstanding Balance Grows As Internet Drives New Borrowing Mind-set

Declining and Ageing Population Is Detrimental To Consumer Lending

Market Data

Table 9 Consumer Lending By Category: Outstanding Balance: Value 2006-2011

Table 10 Consumer Lending By Category: Outstanding Balance: % Value Growth 2006-2011

Table 11 Consumer Lending By Category: Gross Lending: Value 2006-2011

Table 12 Consumer Lending By Category: Gross Lending: % Value Growth 2006-2011

Table 13 Consumer Lending: Non-performing Loans 2006-2011

Table 14 Mortgages/Housing: Non-performing Loans 2006-2011

Table 15 Consumer Credit: Non-performing Loans 2006-2011

Table 16 Card Lending: Non-performing Loans 2006-2011

Table 17 Forecast Consumer Lending By Category: Outstanding Balance: Value  
2011-2016

Table 18 Forecast Consumer Lending By Category: Outstanding Balance: % Value  
Growth 2011-2016

Table 19 Forecast Consumer Lending By Category: Gross Lending: Value 2011-2016

Table 20 Forecast Consumer Lending By Category: Gross Lending: % Value Growth  
2011-2016

Sources

Summary 1 Research Sources

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