

Retail Banking in Netherlands - Coronavirus (COVID-19) Sector Impact

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Abstracts

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SUMMARY

The Coronavirus (SARS-CoV-2) outbreak, dubbed COVID-19, is first and foremost a human tragedy, affecting millions of people globally. The contagious Coronavirus, which broke out at the close of 2019, has led to a medical emergency across the world, with the World Health Organization officially declaring the novel Coronavirus a pandemic on March 11, 2020.

Fears surrounding the impact of COVID-19 have already significantly impacted the global economy, with most of the countries across the world registering declines in their economic growth for the year to date. Many economists and institutions have cut their forecasts as a number of countries have officially slipped into recession.

A similar trend is evident in the Netherlands, with the country entering recession in Q2 2020. However, the Dutch government is now focusing on economic expansion by gradually easing lockdown measures and allowing the majority of businesses to reopen. With the active number of daily positive cases seemingly under control, the reopening of businesses will help the economy bounce back.

This report focuses on the impact of the coronavirus outbreak on the economy and the retail banking industry in the Netherlands. Based on our proprietary datasets, the snapshot provides a detailed comparison between pre-COVID-19 forecasts and revised forecasts of total mortgage, consumer, credit card loan balances as well as deposit balances in terms of value and growth rates. It also offers information on measures taken by the government to combat coronavirus.

SCOPE

The Netherlands entered into recession in Q2 2020 as COVID-19 impacted the Dutch economy. This will have a knock-on effect on the country's banking sector. Due to the ongoing disruptions to economic activity and resulting uncertainty, we expect the sector to contract in the short term. Yet this compares favorably to most other European countries such as France, Italy, and Spain.

The main reasons for this are the Netherlands' low exposure to risk assets and the government's comparatively healthy finances, which provide it with ample fiscal ammunition to alleviate some of the economic impacts of COVID-19. Overall this will contribute to a relatively rapid recovery of the mortgage and consumer loan sectors, which supports our expectation of a V-shaped recession.

REASONS TO BUY

Make strategic decisions using top-level revised forecast data on the Dutch retail lending and deposit industry.

Understand the key market trends, challenges, and opportunities in the Dutch retail lending and deposit industry.

Receive a comprehensive insight into the total consumer loans in the Netherlands, including mortgages, personal and credit card loans as well as retail deposits balances.

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