

Cetelem launches the www.observatoirecetelem.com website

Press release
Paris, 23 September 2009

Consumer behaviour in France and Europe, the property market, the automotive sector... Studies and analyses conducted by Observatoire Cetelem are now online on: www.observatoirecetelem.com



Every year since 1985, the Observatoire Cetelem has published qualitative and quantitative studies on the behaviour and purchasing decisions of the people of France and Europe. This research dissects the changes affecting markets and distribution methods in major sectors such as fast-moving consumer goods, the car industry and property.

One of the key objectives of the Observatoire Cetelem is to anticipate key changes in consumption trends and associated distribution concepts, focusing primarily on the expectations of the main arbiter in all markets: the consumer.

Now acknowledged as a vital source of information for professionals, the Observatoire Cetelem is launching its website www.observatoirecetelem.com

The site, which is aimed at all economic players, makes it possible to:

- view and/or download annual consumer studies performed in France and elsewhere in Europe, as well as sectoral documents containing figures that illustrate the changes taking place in the key markets;
- retrieve the analyses and comments posted by the Observatoire Cetelem team on a weekly basis in response to the latest developments;
- to watch videos and read interviews relating to the studies.

www.observatoirecetelem.com and the studies it contains can be accessed and used free of charge by all web users, on condition that they specify "Observatoire Cetelem" as the source when reproducing the content. In addition, web users can send their questions to the Observatoire Cetelem team directly.

The following pages describe the contents of each Observatoire Cetelem section.

The Observatoire Cetelem on consumer spending

Published in mid-January each year

Consumer spending

Every year since its launch in 1989, the Observatoire Cetelem on consumer spending has dissected and analysed the behaviour of consumers in France and 12 other European countries: Germany, Belgium, Spain, Italy, Portugal, Hungary, Czech Republic, Serbia, Slovakia, Poland, Serbia and Russia.



In its latest edition, the Observatoire Cetelem questioned **over 10,000 Europeans in December 2008**, at the height of the economic crisis ... the mood of households, willingness to save or spend, purchasing

intentions by sector, change in budget structure, low-cost products, hard discount, etc.

The Observatoire Cetelem on consumer spending also examines the local specificities of 8 major French regions: **Alsace-Lorraine, Aquitaine, île de France, Midi-Pyrénées, Nord-Pas de Calais, Pays de Loire, Provence-Alpes Côte d'Azur and Rhône Alpes.**

www.observatoirecetelem.com will provide access to all these studies throughout the year with a simple click, including data on the household budgets devoted to the major market categories (electrical appliances, furniture, DIY, leisure, cars, etc.), by country and by French *département*.

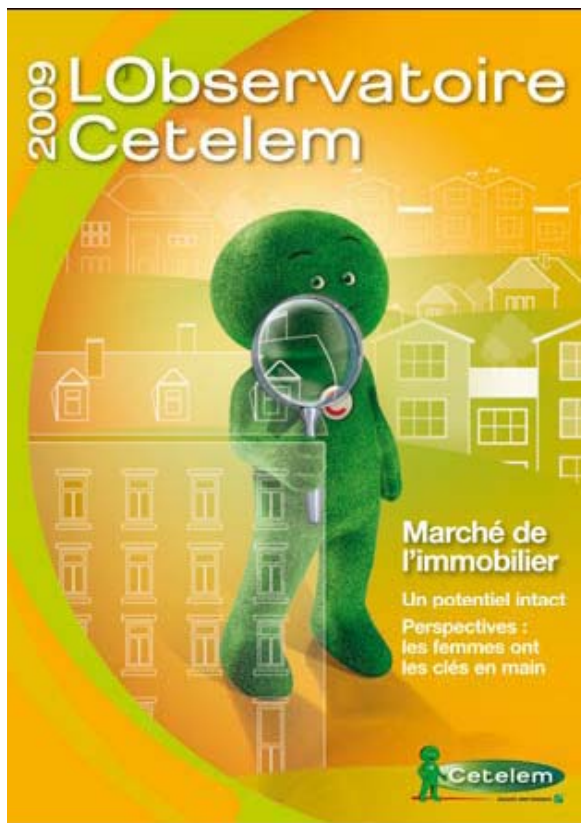


The Observatoire Cetelem on property

Published every June

Property

Having become a major player in the French mortgage sector since it merged with UCB in 2008, Cetelem chose to make housing its latest area of study in what are tough times for the market. This led to the publication of the first Observatoire Cetelem on property in June 2009.



Also to be noted

An Observatoire dedicated to property transactions made in France by non-French residents, entitled “Investing and Living Abroad”, was published in March 2009 under the BNP Paribas International Buyers brand.

The key figures highlighted by this first edition revealed that:

- In France, barely one in two people own their own property.
- 94% of French people believe it is important or very important to live in environmentally-friendly accommodation.
- There are significant differences in the criteria applied by men and women when it comes to choosing a home.

Just as it has for consumer spending and the automotive sector, the www.observatoirecetelem.com website has devoted an entire section to the Observatoire Cetelem on property.

The Observatoire Cetelem on the automotive sector

Published at the end of each year

The automotive sector

Because thousands of jobs depend on it and because it is faced with ever more complex environmental and energy-related challenges, the car market warrants a dedicated Observatoire Cetelem section.



First published in 1985, the “Observatoire de l’Automobile” has gradually become a point of reference for the market and a source of information that is hotly anticipated each year by the main players in the industry in France and the other major European countries covered: Germany, the UK, Italy, Spain and Portugal.

The last Observatoire Cetelem on the automotive sector focused on the myths and realities of “clean” cars, in what was the first year of the “Grenelle de l’Environnement” (a French multi-party debate on the environment).

On the website, a page devoted to the automotive sector allows readers to explore the different themes covered by the studies, the latest forecasts, up-to-date market figures and the opinions of experts.

Le site Cetelem d'études, de veille et de recherche sur les comportements et les choix de consommation des Européens.

L'Observatoire Cetelem

- L'Observatoire Cetelem Qui sommes-nous?
- L'Observatoire Cetelem, Où sommes-nous? Pour les constructeurs
- L'Observatoire Cetelem de l'Automobile
- L'Observatoire Cetelem de l'Immobilier

Le Marché Automobile

Bienvenue sur l'Observatoire Cetelem de l'Automobile

L'Observatoire de l'Automobile, cellule d'études et de veille économique, a été créé en 1985. Au fil du temps, il est devenu une référence sur la scène automobile et un partenaire privilégié pour les principaux acteurs de la profession avec lesquels il entretient des relations permanentes. Au carrefour de la relation constructeurs-distributeurs-clients et à l'écoute de l'environnement, l'Observatoire de l'Automobile publie régulièrement des études prospectives sur l'état des marchés et les évolutions de la distribution automobile. Aujourd'hui il est disponible en ligne. Alors bonne navigation !
Pascal Roussarie et Flavien Neuwy / Responsables de l'Observatoire Cetelem

Éléments clés

La voiture propre, c'est pour quand ?
Inflation rapide et puissante de l'énergie d'une part, intensification de la lutte contre la pollution issue des transports d'autre part, la force et la concomitance des deux phénomènes sont en passe de bouleverser les marchés et les

Dernière minute

25/09/2009 - Les ventes de voitures neuves en baisse en Europe
Selon les chiffres diffusés par l'ACEA, les ventes de véhicules neufs en Europe ont progressé cet été : +2,3% en juillet et +3% en août. Ces chiffres confirment donc l'inversion de tendance constatée au

Sommaire

- Esprit de synthèse
- État des lieux et prévisions
- Les automobilistes européens et la voiture propre
- Avis d'experts "Du côté des constructeurs"
- Résultats de l'étude qualitative "Du côté des distributeurs européens"
- Statistiques : les chiffres du marché

Médiathèque

Retrouvez tous les Observatoires Cetelem pour la France depuis 2003, ainsi que les publications 2009 de nombreux autres pays.
[> Accéder à la Médiathèque](#)

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About Cetelem and BNP Paribas Personal Finance

BNP Paribas Personal Finance, which operates primarily under the Cetelem brand, is the number 1 provider of consumer credit in France and Europe: car loans, point-of-sale credit, personal loans, credit cards, mortgages, etc.

With over 30,000 employees in 30 countries on 4 continents, and over 110 billion Euros in managed outstandings as of end-2008, BNP Paribas Personal Finance is the first multi-specialist firm with the ability to offer a complete range of credit products. It is also a leading player in the area of responsible lending.

FOR MORE INFORMATION:
www.moncreditresponsable.com



About the Observatoire Cetelem

Keen to make the most of its expertise, **Cetelem set up the Observatoire Cetelem in France over 20 years ago**. Its studies on consumer spending, distribution, the automotive sector, the property market and consumer credit are rich sources of information and reflexion for all market players.

The Observatoire Cetelem now has a presence in 13 European countries: Germany, Belgium, Spain, France, Italy, Portugal, Hungary, the Czech Republic, Serbia, Slovakia, Poland, the UK and Russia. Its aim is to regularly perform Europe-wide studies based on surveys of consumers, the latter being by far the best arbiters when it comes to assessing the markets. It has also operated in Brazil since 2006.

www.observatoirecetelem.com

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