

## **December 2011**

### **Personal Loans - UK**

“Should the unemployment rate rise further in 2012, credit defaults and impairment costs will also increase, and loan rates will come under pressure. However, given that lenders are currently benefiting from high margins on consumer credit products, there is arguably some room for manoeuvre and scope for tactical pricing.”

## **November 2011**

### **Consumers and The Economic Outlook - Quarterly Update - UK**

The report includes an overview of the changes in household well-being over the last three years, a breakdown of planned and recent spending, and consumers' assessment of when the feelgood factor will return to the economy.