

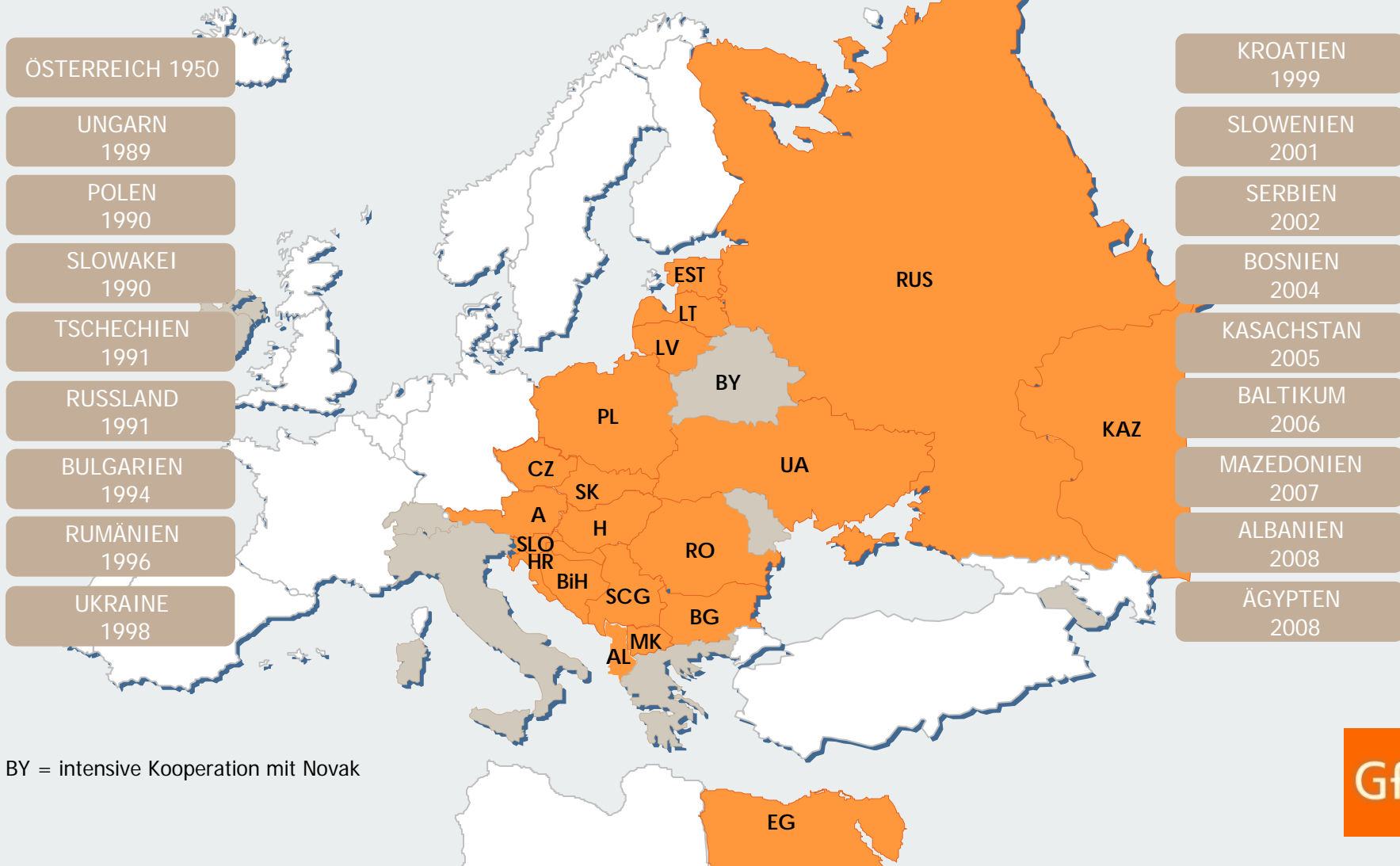


Economic Forum

Prof. Dr. Rudolf Bretschneider
GfK Austria

Zentral- und Osteuropa Repräsentanzen

2



Internet Penetration in CEE

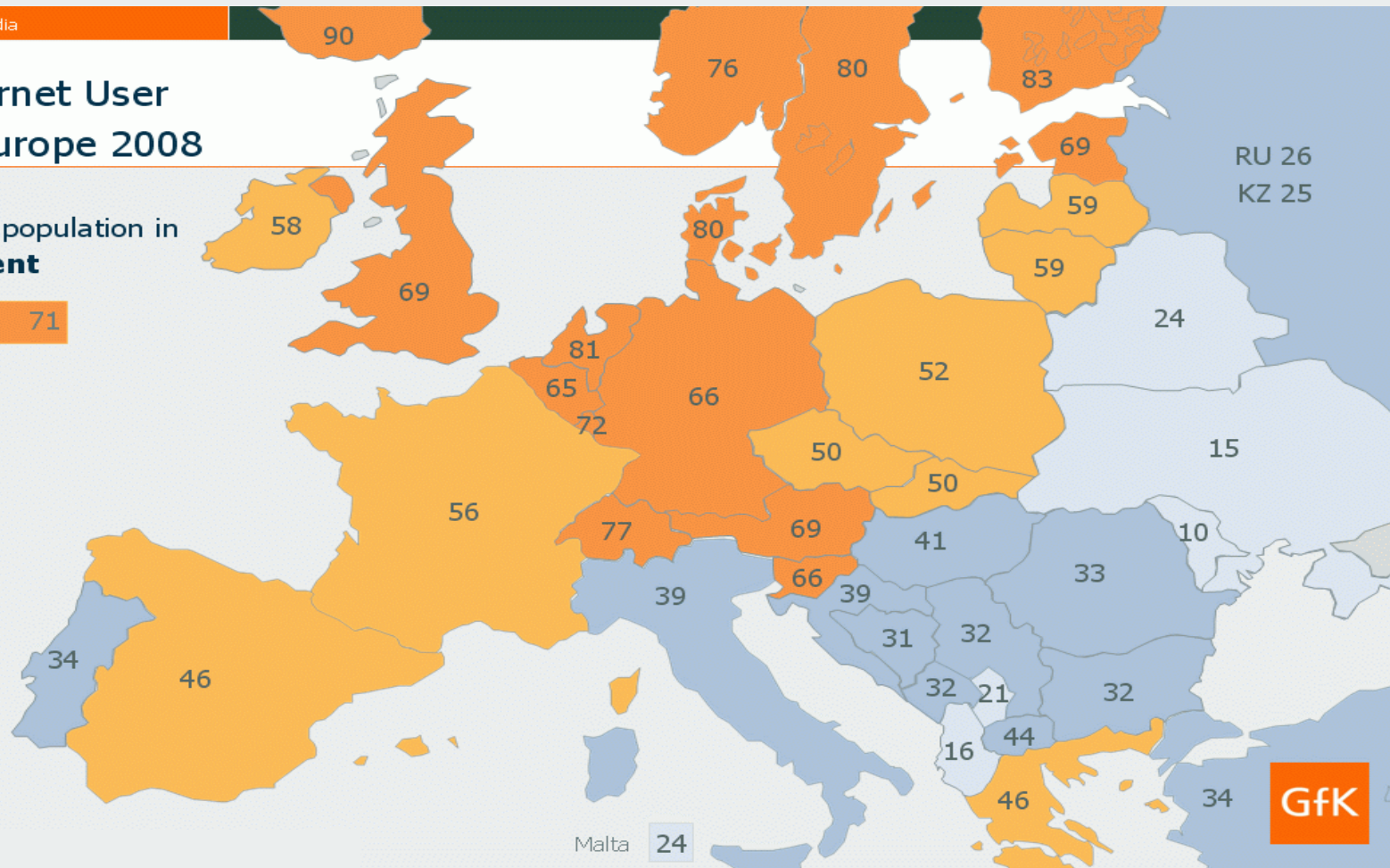
3

GfK Media

Internet User in Europe 2008

Adult population in
percent

USA: 71



GfK

GfK

Consumer Index – Bosnia Q1 2009

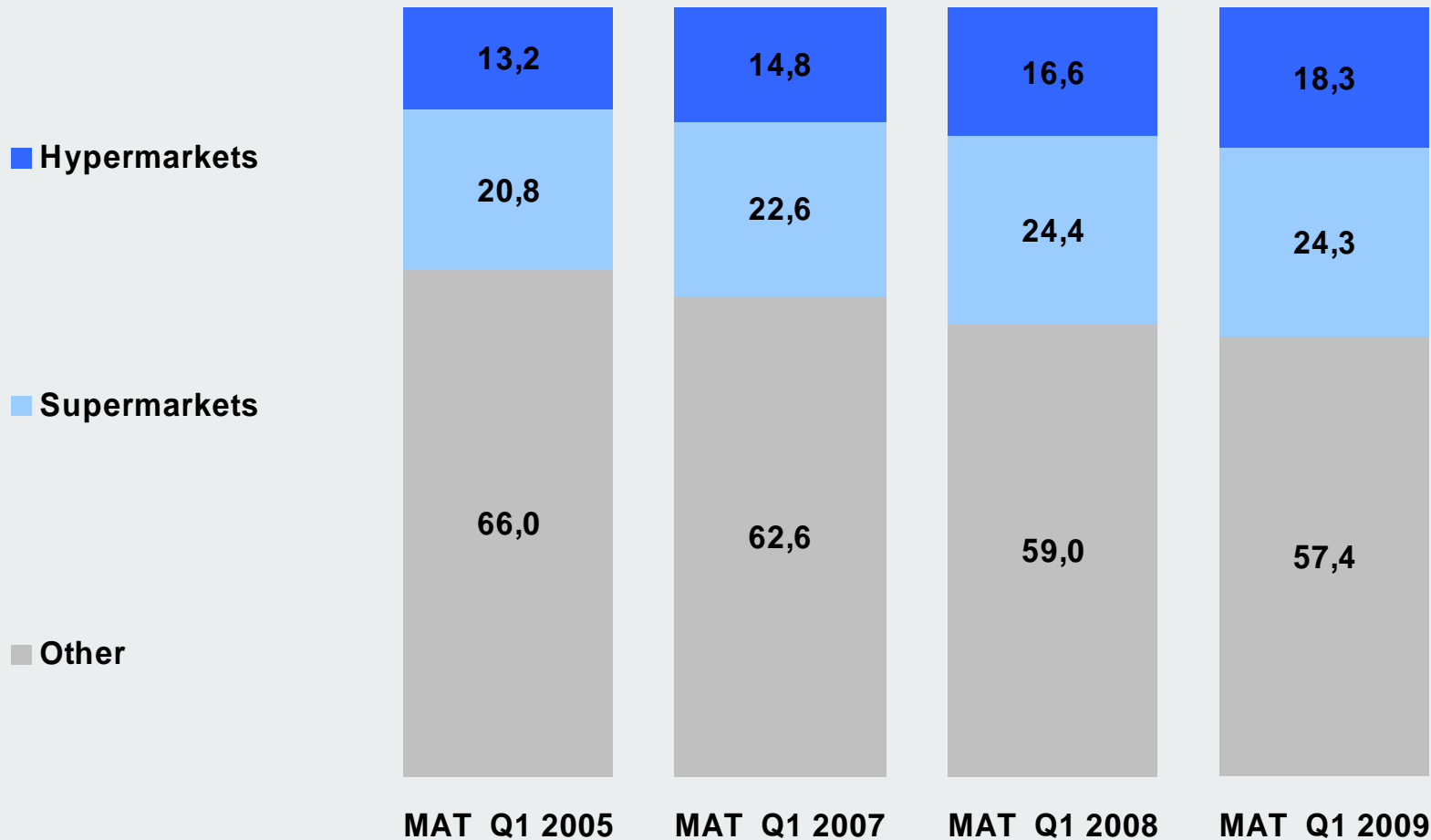
Trade Channels Year-on-Year % Change (Value)



Please note:
Channel data is based on local currency

Consumer Index – Bosnia Q1 2009

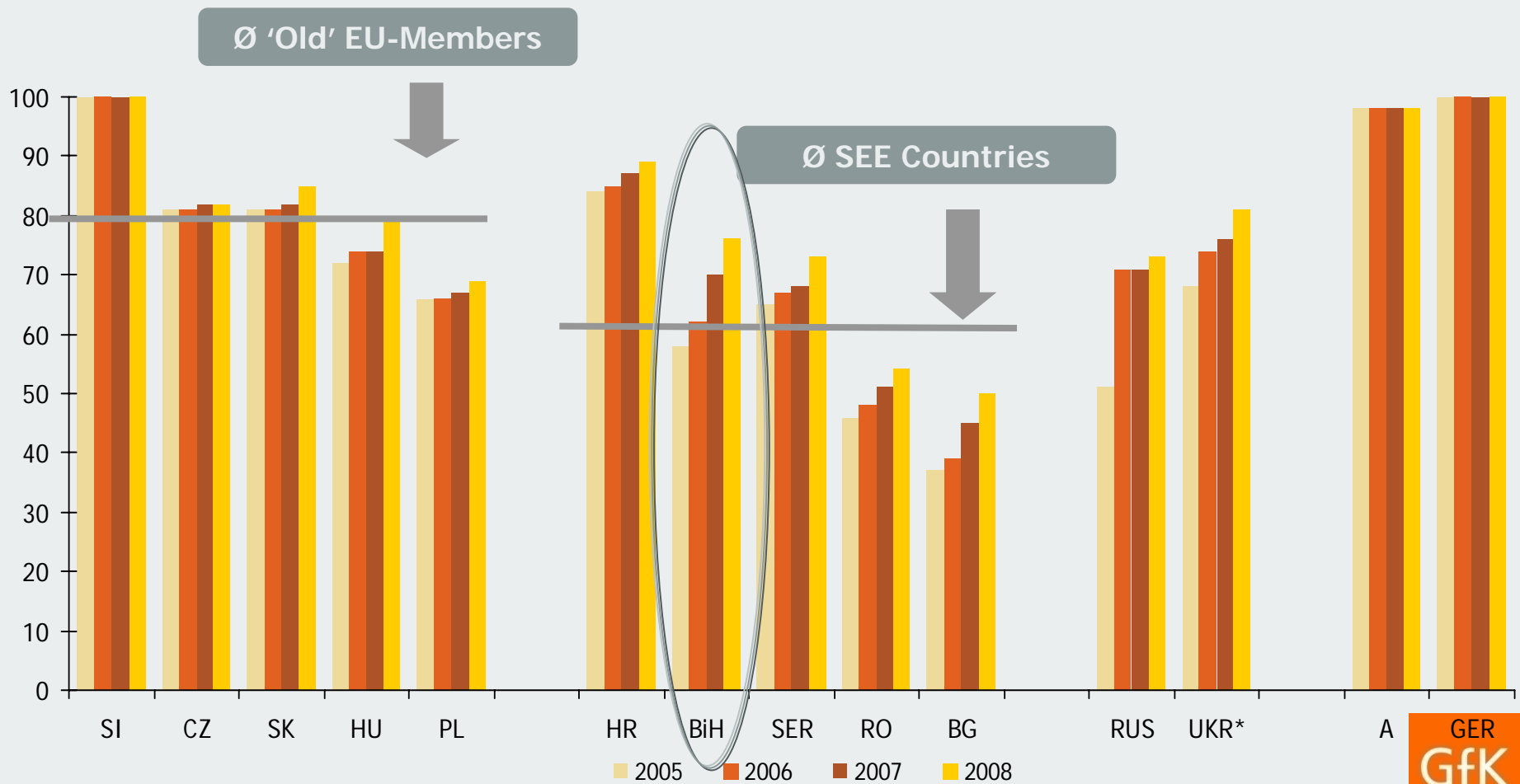
Trade Channels FMCG Value Share



Please note:
Channel data is based on local currency

Banked Population

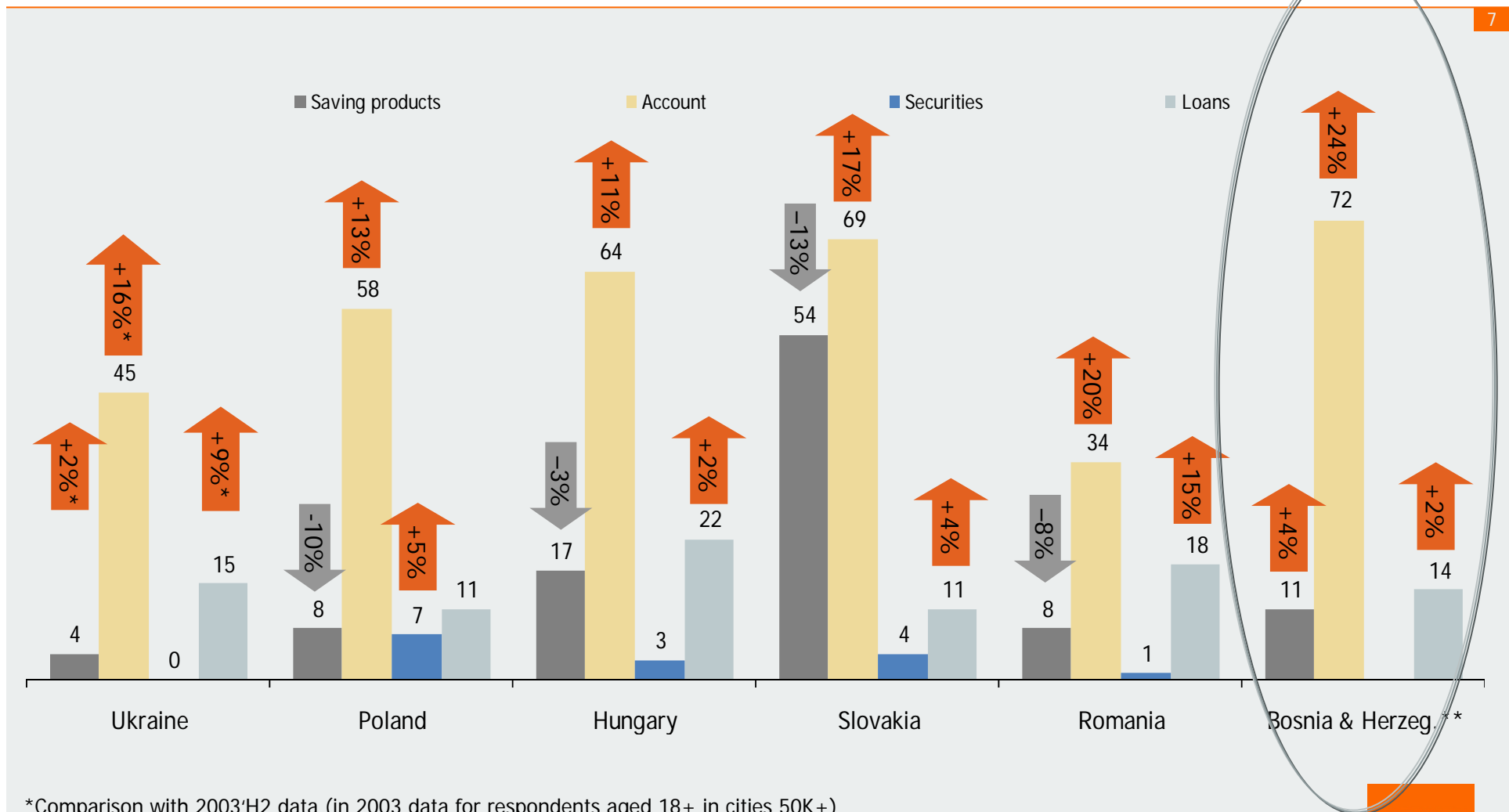
Share of population (15-years and older) that have a business relationship to at least one bank



Source: FMDS CEE; * Base: 2005-06: 18+ Years in cities 50K+; 2007: 16+ Years

Trends in Supply – Market Development in CEE

Penetration of specific financial services in population: Arrows development since 2001



*Comparison with 2003:H2 data (in 2003 data for respondents aged 18+ in cities 50K+)

** Comparison 2008 with 2004 data

Percentages; Source: FMDS®

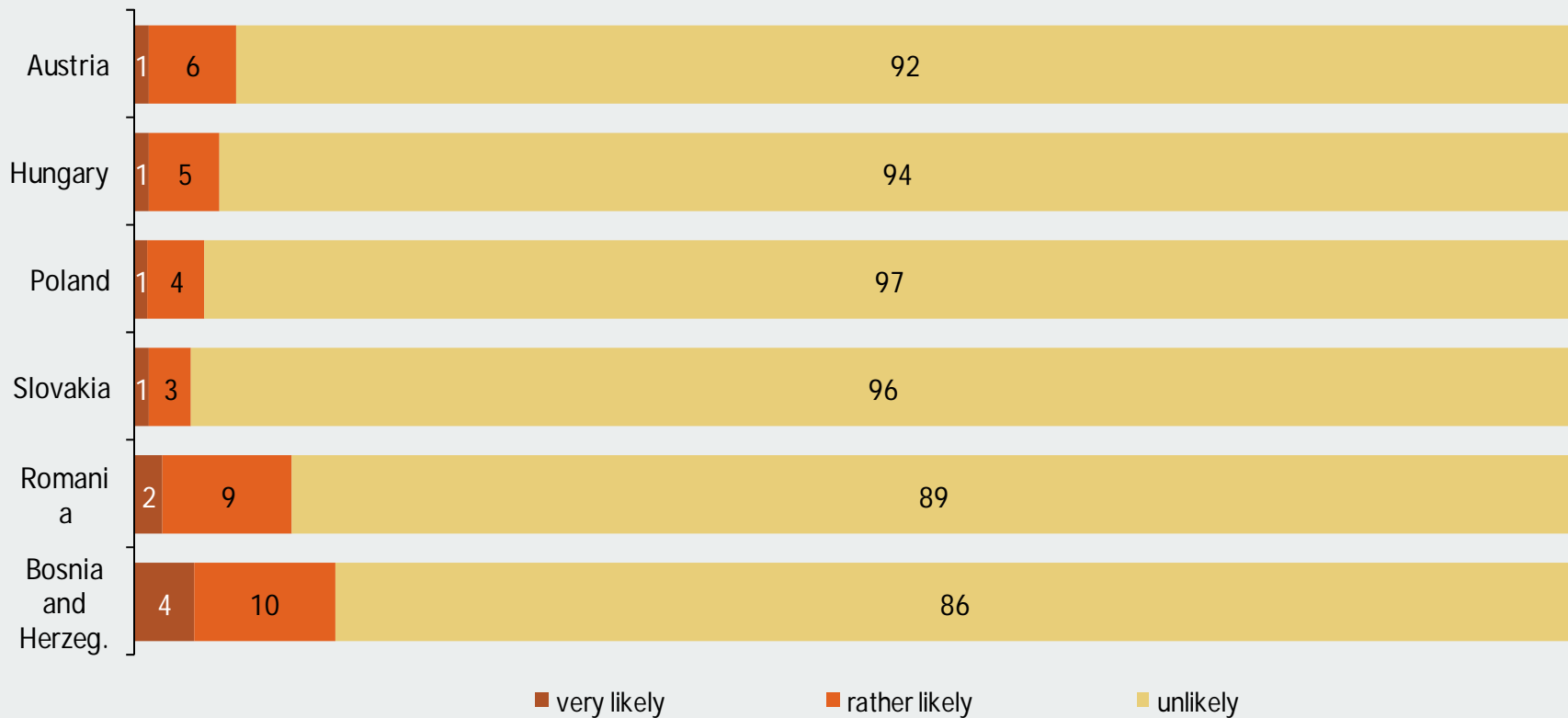
Average Number of Bank Relationships

8

	2002	2003	2004	2006	Future perspective
Austria	1,3	1,3	1,3	1,3	Consolidation since mid 1990ies, stable
Hungary	1,3	1,3	1,3	1,3	Consolidation since mid 1990ies, stable
Slovakia	1,3	2,2	1,5	1,5	Stop of growth, beginning consolidation
Romania	0,5	0,5	0,6	0,8	Growth potential
Bulgaria	0,3	0,3	0,4	0,5	Growth expected
Ukraine**	n/a	1,0	0,9	1,1	Growth potential
Bosnia & Herzeg.	n/a	n/a	n/a	0,8	(in 2008 average is 1,1)

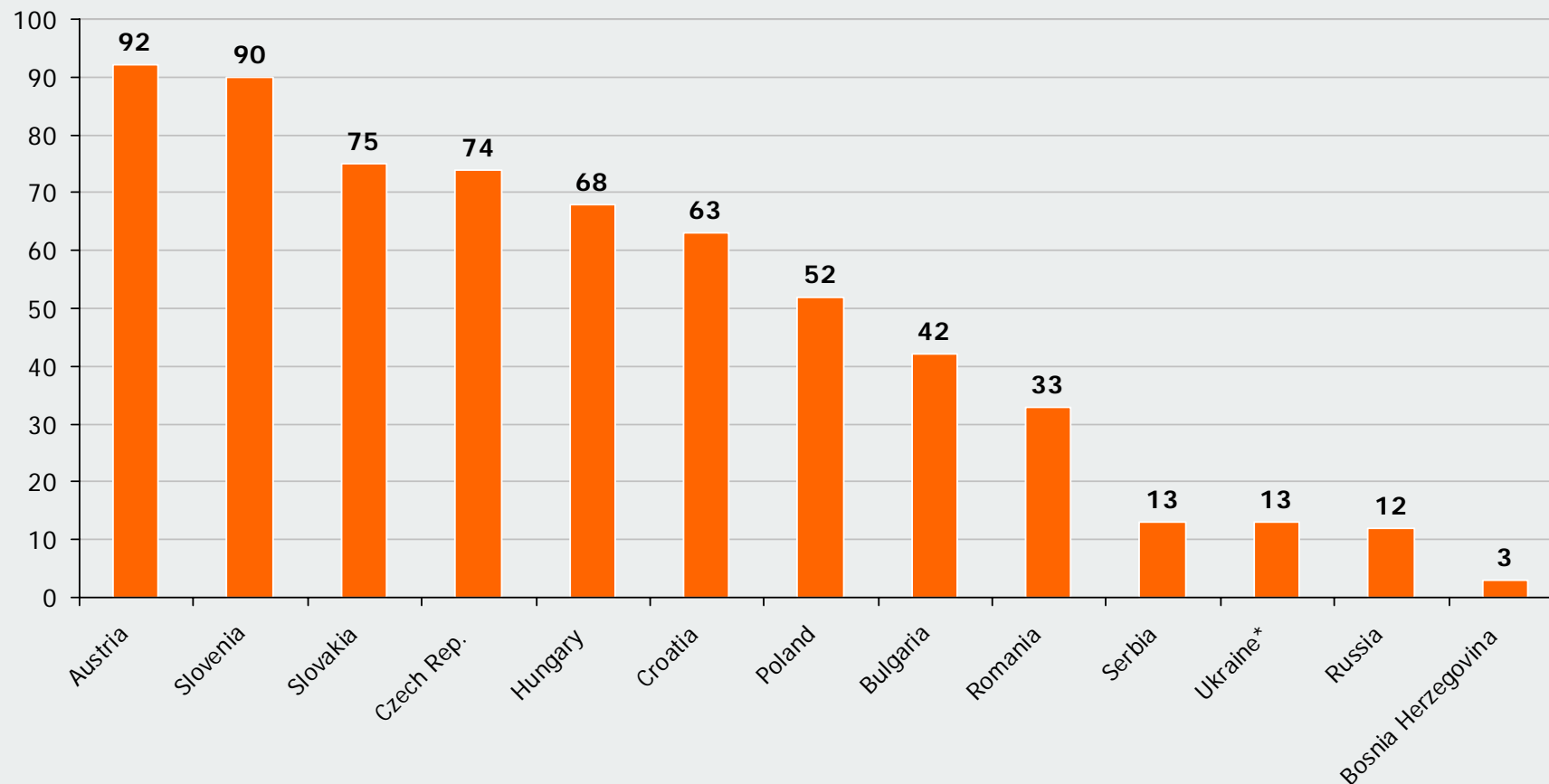
Hypothetical Movement - Stable and Conservative Markets

How likely are people to change their main bank in the next 12 months?



The costs for winning new customers are about six times as high as the costs for keeping a current customer

Share of insured population – household – CURRENT PERIOD

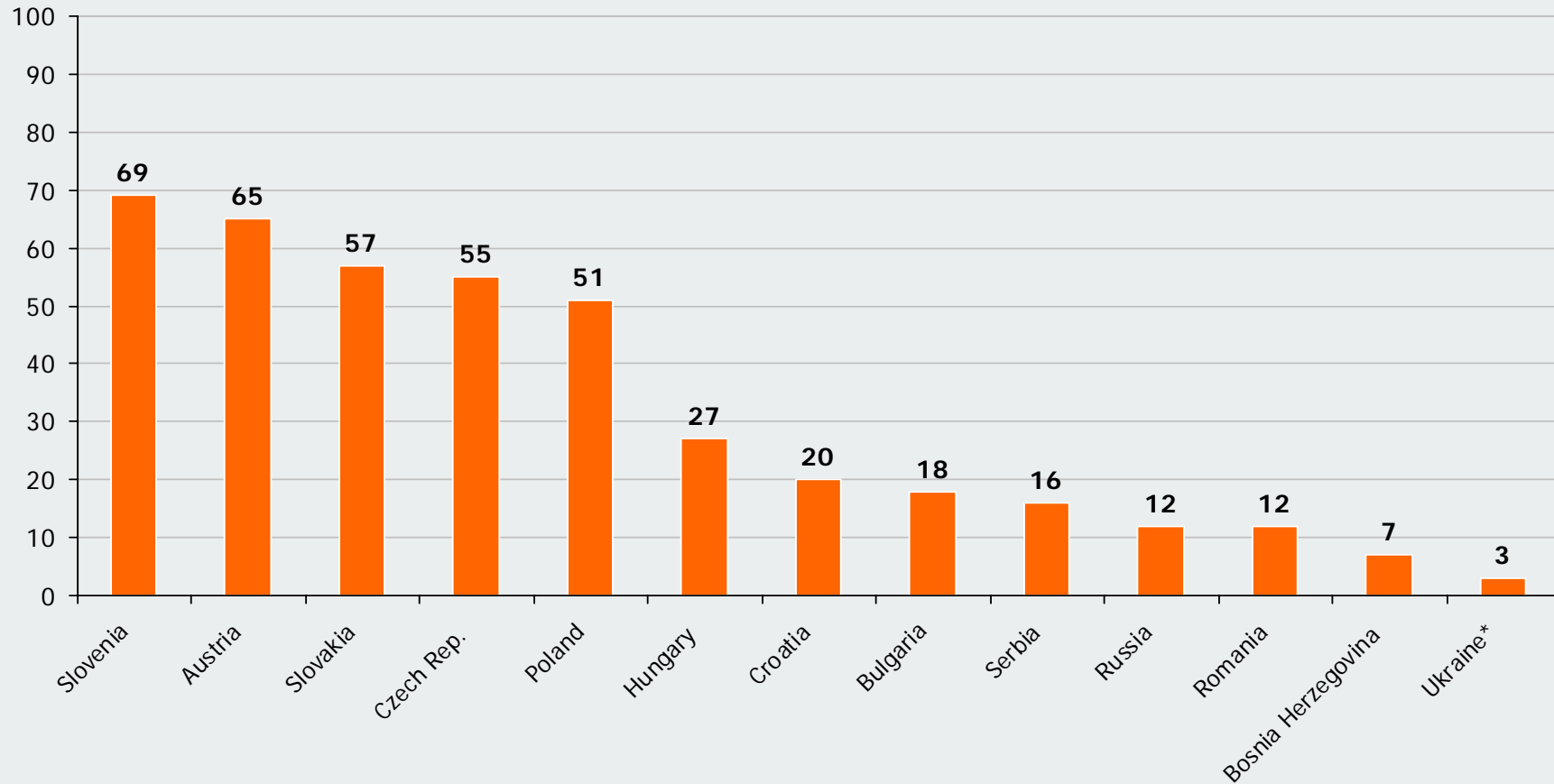


10

Percentages; Source: IMDS 2008 Base: years 15+ * Base: years 16+

third party insurance, green card & other types e.g. travel insurance or provision for pension with national subsidy are not included

Share of insured population – personal – CURRENT PERIOD



11

Percentages; Source: IMDS 2008 Base: years 15+ * Base: years 16+

third party insurance, green card & other types - e.g. travel insurance or provision for pension with national subsidy are not included



Contact

12



Prof. Dr. Rudolf Bretschneider
rudolf.bretschneider@gfk.com

GfK Austria
www.gfk.at