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**COMMISSION STAFF WORKING DOCUMENT**

**The Consumer Markets Scoreboard  
Making markets work for consumers**

**Eighth edition Part 3 — November 2012**

## Annex II — National rankings of markets

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### Belgium

Belgium - nMPI		2012 MPI	diff 2012 2011	diff 2011 2010	diff BE EU27
G O O D S	books, magazines and newspapers	104.6	0.5	-3.5	0.8
	non-alcoholic drinks	103.3	-0.2	-2.5	0.4
	new cars	102.5	4.5	-2.3	4.0
	bread, cereals, rice and pasta	102.2	0.3	-4.4	-0.5
	entertainment goods	102.1	-0.2	-0.6	0.5
	spectacles and lenses	102.0	0.0		0.0
	dairy products	102.0	-0.5		0.6
	small household appliances	101.8	0.6	-1.8	-0.1
	large household appliances	101.2	1.0	-2.5	-0.4
	alcoholic drinks	100.9	0.1	-4.8	-0.4
	electronic products	100.0	0.7	3.2	1.2
	maintenance products	99.5	0.4	-2.3	-0.6
	fuel for vehicles	99.1	-2.2	-4.1	5.3
	non prescription medicines	99.0	-2.1	-2.1	-0.8
	furniture and furnishings	98.9	0.8	-3.1	-1.4
	personal care products	98.9	-1.4	-2.4	-2.1
	fruit and vegetables	98.8	-0.4	-3.1	-0.6
	meat and meat products	97.2	-1.1	-4.1	-1.6
	ICT products	96.7	-0.3	-0.7	-2.2
	clothing and footwear	96.3	0.9	3.6	0.8
second hand cars	92.9	0.5	-0.4	0.9	
S E R V I C E S	personal care services	108.6	0.4	1.8	0.8
	culture and entertainment	107.4	-0.6	3.3	0.8
	holiday accommodation	105.7	0.4	2.7	0.7
	packaged holidays & tours	105.1	0.4	4.7	1.5
	commercial sport services	105.0	0.5	3.6	0.4
	cafés, bars and restaurants	104.3	-1.2	3.7	0.5
	airline services	104.0	1.4	2.0	-0.1
	home insurance	103.8	-1.2	5.0	2.6
	vehicle insurance	103.7	-0.1	3.0	1.6
	vehicle rental services	103.2	-1.0	3.2	1.4
	vehicle maintenance and repair	102.4	1.2	1.3	3.0
	gambling and lottery services	102.4	-0.9	1.4	-0.5
	mortgages	100.1	0.1		5.5
	maintenance services	100.0	0.9	4.1	1.1
	water supply	99.8	0.6	-0.4	0.8
	private life insurance	99.7	-0.8		2.0
	legal and accountancy services	99.3	2.3		0.2
	fixed telephone services	98.9	1.9	2.9	-0.5
	tram, local bus, metro	98.8	-1.6	1.9	-1.0
	postal services	98.8	-0.9	1.0	-1.8
	loans, credit and credit cards	98.5	3.1		0.1
	TV-subscriptions	96.0	4.9		-2.4
	bank accounts	96.0	-3.6	2.3	-0.8
	real estate services	95.8	1.8	3.0	1.1
	train services	95.6	0.4	-0.5	-0.1
investment products, private pensions and...	94.9	-0.7	6.2	1.3	
internet provision	94.4	1.3	2.2	-3.2	
gas services	93.4	-1.9	1.9	-5.0	
electricity services	92.8	-0.6	-2.5	-3.5	
mobile telephone services	91.5	0.7	0.0	5.6	

### Overall Performance

Overall, Belgian consumers are slightly more positive in their assessment of market performance than the EU27 average, and the country's overall score has risen from 17th place in 2011 to 11th place this year, bringing Belgium back into line with its 2010 position of 10th.

For the goods market, the ranking of the bottom three markets has shifted slightly but the markets that were lowest in 2011 are still at the bottom in 2012. The ranking in 2012 is similar to the ranking of EU27. Some clear shifts in the top 3 of 2012 can be distinguished. The market for new cars has entered the top 3, while in 2011 it was ranked at 18. This market is performing particularly well in Belgium this year with an increase of 4.5 points in the nMPI score compared to 2011 and a ranking of 12 places higher than in the EU27 ranking. At the beginning of 2012 car dealers reacted with special offers to measures taken by the Belgian federal government cutting incentives on green cars and reforming the company cars regulations. This could be a possible explanation for the rise in the nMPI score in this market.

The ranking of the service markets stayed more or less close to their position in 2011. Only a few differences with 2011 can be noted. The markets for loans, credit and credit cards and bank accounts have decreased with respectively 3.1 and 3.6 points in the nMPI score. The market for TV subscriptions, however, has increased by 4.9 points. The markets for electricity and gas have entered the bottom 3. The standstill on energy prices until December 2012 decided by the government at the beginning of the year and the trial of strength that followed with the Belgian market's largest operators could have had an influence on this result.

In comparison with the EU27 results, the assessment of the markets for gas services and postal services is more negative. These markets rank 13 and 11 places lower respectively. The assessment of the market for mortgages is above the EU27 average. The banking crisis did not hit the Belgian market as fiercely as other EU countries and it is still relatively easy for Belgian consumers to get a mortgage. This could explain the difference in this particular market. Furthermore, the market for maintenance services also ranks higher in Belgium than in the EU27 ranking. The specific system developed in Belgium, with subsidised jobs in this sector allowing Belgian families to hire maintenance services at a low price, could be one reason for the high performance of this market in Belgium.

Bulgaria - nMPI		2012 MPI	diff 2012 2011	diff 2011 2010	diff BG EU27
G O O D S	books, magazines and newspapers	108.8	0.2	-2.6	5.1
	spectacles and lenses	104.4	-1.5		2.4
	non-alcoholic drinks	103.3	0.5	-2.8	0.5
	large household appliances	103.1	-0.7	1.6	1.5
	furniture and furnishings	103.0	0.8	0.0	2.7
	electronic products	102.8	1.3	2.7	1.7
	entertainment goods	102.8	1.1	5.0	1.2
	personal care products	102.6	0.1	-2.0	1.6
	small household appliances	102.1	1.3	0.5	0.2
	non-prescription medicines	101.9	-1.3	-0.4	2.0
	maintenance products	101.2	-0.1	3.4	1.0
	alcoholic drinks	101.0	0.4	-0.5	-0.2
	new cars	100.5	2.0	-1.9	2.0
	bread, cereals, rice and pasta	100.3	1.4	-3.3	-2.3
	ICT products	100.1	1.9	0.1	1.2
	fruit and vegetables	96.6	1.6	-7.9	-7.8
	dairy products	95.5	-1.3		-6.0
clothing and footwear	93.5	-2.0	3.2	-3.7	
meat and meat products	93.4	-0.2	-1.1	-5.4	
second hand cars	92.0	-0.1	3.0	0.0	
fuel for vehicles	91.2	-1.4	-7.3	-2.7	
S E R V I C E S	personal care services	109.7	-1.7	-0.3	2.0
	airline services	109.6	-1.8	2.8	5.5
	postal services	108.6	0.4	0.1	8.1
	culture and entertainment	107.0	-3.7	4.5	0.4
	commercial sport services	106.9	-0.7	2.9	1.5
	holiday accommodation	105.5	0.7	1.7	0.4
	home insurance	103.6	1.6	-1.3	2.5
	TV-subscriptions	103.3	5.9		4.9
	vehicle rental services	102.8	0.7	3.3	1.0
	packaged holidays & tours	102.7	-1.6	3.5	-0.9
	internet provision	102.6	2.6	-0.9	5.0
	vehicle insurance	102.5	0.1	0.9	0.4
	cafés, bars and restaurants	102.1	-0.8	1.1	-1.8
	bank accounts	101.7	-0.4	-0.1	4.9
	legal and accountancy services	100.9	0.5		1.8
	fixed telephone services	100.8	2.0	2.4	1.4
	private life insurance	100.7	-0.8		2.9
	gambling and lottery services	99.7	1.3	-0.4	-3.2
	gas services	99.3	-2.1	-1.9	0.9
	maintenance services	98.9	-1.2	4.1	0.0
	tram, local bus, metro	98.4	0.0	0.1	-1.5
	loans, credit and credit cards	98.1	2.0		-0.3
	vehicle maintenance and repair	96.2	0.6	3.5	-3.3
	investment products, private pensions and...	94.9	2.6	2.4	1.3
train services	94.3	2.3	2.9	1.4	
water supply	92.8	-1.6	0.2	-6.1	
mobile telephone services	91.8	-0.4	-10.5	-5.3	
real estate services	91.3	-0.7	2.6	-3.4	
mortgages	87.4	-0.5		-7.2	
electricity services	85.8	0.7	-2.5	-10.6	



## Bulgaria

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### Overall Performance

Market performance in Bulgaria is evaluated as the poorest of all EU countries. The market performance evaluation, however, largely corroborates last years' results.

The ranking of the goods market in 2012 remained similar to 2011. In comparison to the EU27 level, two fast-moving goods markets stand out. The markets for bread, cereals, rice and pasta and for dairy products performed least well in comparison to the EU27 results.

In the ranking for service markets, one market stands out in comparison to last year. TV subscriptions have increased by 13 places. The nMPI has also increased by 5.9 points. An increase in variety and attractive offers could be the cause of the improved evaluation in this market. Conversely, the market for culture and entertainment services performs worse than in 2011, with a decrease of 3.7 points.

Two markets (TV subscriptions and internet provision) show a difference of 14 places compared to EU27 and are assessed more positively in Bulgaria, with nMPI scores that are higher than EU27 by 5.6 and 5.3 points respectively. The markets for airline and postal services also have a higher nMPI than EU27, respectively by 5.1 and 6.2 points. Four markets are assessed more negatively in Bulgaria than in EU27: water supply (nMPI difference of 5.6 points), mobile telephone services (nMPI difference of 5.9 points), mortgages (nMPI difference of 6.7 points) and electricity services (nMPI difference of 9.4 points).

Czech Republic - nMPI		2012 MPI	diff 2012 2011	diff 2011 2010	diff CZ EU27
G O O D S	books, magazines and newspapers	107.3	1	-2	4
	non-alcoholic drinks	105.4	3	-3	3
	spectacles and lenses	105.2	0		3
	large household appliances	104.7	1	7	3
	electronic products	103.7	0	1	3
	small household appliances	103.2	0	1	1
	bread, cereals, rice and pasta	103.1	1	-3	0
	furniture and furnishings	102.7	1	1	2
	personal care products	102.2	1	-2	1
	entertainment goods	102.1	0	2	1
	alcoholic drinks	101.9	1	-2	1
	maintenance products	100.7	1	2	1
	ICT products	100.7	0	-1	1
	dairy products	99.5	-1		-2
	non prescription medicines	99.2	0	-1	-1
	new cars	98.6	-1	0	0
	fruit and vegetables	96.3	-2	-3	-3
	meat and meat products	94.0	-4	-1	-5
	fuel for vehicles	93.1	1	3	1
	clothing and footwear	91.5	0	-2	-6
second hand cars	86.0	0	-4	-6	
S E R V I C E S	culture and entertainment	109.4	0	4	3
	personal care services	109.2	-1	1	1
	commercial sport services	108.2	-1	4	3
	holiday accommodation	106.3	1	2	1
	airline services	105.6	1	1	1
	vehicle insurance	103.4	1	1	1
	packaged holidays & tours	103.3	0	3	0
	tram, local bus, metro	103.1	-3	4	3
	vehicle rental services	102.7	2	5	1
	postal services	101.6	0	1	1
	home insurance	101.3	-1	1	0
	cafés, bars and restaurants	101.0	-2	4	-3
	train services	100.3	2	2	5
	TV-subscriptions	99.8	4		1
	internet provision	99.7	2	0	2
	water supply	99.5	0	1	1
	bank accounts	99.1	2	1	2
	vehicle maintenance and repair	99.0	-2	0	0
	legal and accountancy services	97.5	-2		-2
	fixed telephone services	97.3	-2	3	-2
	gas services	97.0	-2	2	-1
	private life insurance	96.2	2		2
	maintenance services	96.2	0	7	-3
	mobile telephone services	96.0	-2	0	-1
	electricity services	95.9	0	1	0
	loans, credit and credit cards	95.8	0		-3
investment products, private pensions and...	95.7	0	1	2	
gambling and lottery services	94.9	3	-5	-8	
mortgages	94.2	1		0	
real estate services	90.6	2	1	-4	



## Czech Republic

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### Overall Performance

The overall assessment of market performance in the Czech Republic is below the EU27 average and has declined sharply in the past 2 years, from being the second highest in 2010, to 12th in 2011 and 22nd in 2012.

The top 3 and bottom 3 ranked goods and services markets in the Czech Republic are very similar to the EU27 average, with the notable exception of gambling and lottery services, which were rated 28th in the Czech Republic but 11th at the EU27 level. However, the rating of gambling and lottery services in the Czech Republic has increased by 3.1 points in the past year, as the main lottery service provider, Sazka, gradually recovers from the financial difficulties that caused it to have such a low score in 2011.

In terms of goods, there have been few changes since 2011. The biggest improvement has been for the non-alcoholic drinks sector, which increased its score by 3.0, moving up 5 places in the ranking. The rating for meat and meat products has fallen by 3.5 points since 2011, perhaps as a result of rising meat prices in the Czech Republic.

Among service markets, the rating of TV subscriptions in the Czech Republic increased by 3.6 and rose by 9 places to 14th position, compared to 22nd an average at the EU27 level. Another service market which is performing well in the Czech Republic is Internet provision, with a ranking 10 places higher than EU27.

Denmark - nMPI		2012 MPI	diff 2012 2011	diff 2011 2010	diff IX EU27
G O O D S	dairy products	104.4	-1.2		2.9
	alcoholic drinks	104.0	-0.2	-1.7	2.8
	books, magazines and newspapers	103.6	-2.2	-2.6	-0.1
	non-alcoholic drinks	102.9	-1.0	-1.7	0.1
	fuel for vehicles	102.8	-1.3	-2.7	9.0
	entertainment goods	102.6	1.3	-0.3	1.0
	small household appliances	102.2	0.8	2.3	0.3
	furniture and furnishings	102.2	1.5	-3.3	1.9
	bread, cereals, rice and pasta	102.1	-0.1	-1.3	-0.5
	large household appliances	101.9	1.6	-2.6	0.3
	spectacles and lenses	101.1	1.0		-1.0
	non prescription medicines	100.6	-0.3	-0.6	0.8
	maintenance products	100.2	0.9	-1.6	0.1
	personal care products	99.9	0.6	0.9	1.1
	new cars	99.0	0.9	-3.1	0.5
	electronic products	98.4	0.9	-1.7	-2.7
	fruit and vegetables	97.6	-2.1	0.5	-1.8
	clothing and footwear	95.7	-2.6	-2.3	-1.5
	ICT products	95.1	1.6	-3.6	-3.8
	meat and meat products	94.2	-0.7	1.9	-4.6
second hand cars	89.3	0.7	-4.9	-2.7	
S E R V I C E S	culture and entertainment	109.4	0.3	1.8	2.8
	commercial sport services	107.5	-0.4	2.8	2.1
	holiday accommodation	106.0	0.8	0.3	0.9
	personal care services	105.7	-1.1	1.9	-2.0
	airline services	105.2	-1.2	3.9	1.0
	packaged holidays & tours	104.2	-0.6	4.5	0.5
	water supply	102.6	-1.7	3.0	3.7
	mortgages	102.5	0.4		7.9
	vehicle rental services	101.2	-1.0	1.9	-0.6
	vehicle maintenance and repair	101.2	2.7	-0.2	1.7
	vehicle insurance	101.1	1.2	1.2	-0.9
	gas services	101.1	-0.5	2.0	2.7
	cafés, bars and restaurants	100.7	-3.1	3.2	-3.1
	home insurance	100.5	1.3	-0.1	-0.7
	gambling and lottery services	99.6	0.2	-1.4	-3.3
	train services	99.6	-2.0	-1.8	3.9
	maintenance services	99.3	3.2	0.6	0.4
	tram, local bus, metro	99.0	-3.5	0.9	-0.9
	loans, credit and credit cards	98.9	-0.9		0.5
	postal services	98.7	-0.9	-0.7	-1.8
	legal and accountancy services	98.7	-3.1		-0.4
	fixed telephone services	98.5	1.9	1.7	-0.9
	private life insurance	98.4	0.6		0.7
	electricity services	98.1	0.4	1.9	1.8
	real estate services	97.2	0.8	1.8	2.5
	bank accounts	95.4	-0.6	3.7	-1.4
investment products, private pensions and...	93.4	-0.2	3.9	-0.2	
internet provision	93.2	0.6	2.8	-4.4	
TV-subscriptions	91.8	4.3		-6.5	
mobile telephone services	91.4	4.1	1.8	-5.7	



### Overall Performance

Overall, the performance of the different markets in Denmark is evaluated as rather good with an overall score of 100.1. Denmark's assessment is ranked just above the EU27 mean for 2012.

As regards the goods markets, the top performers are dairy products, alcoholic drinks and books, magazines and newspapers. None of these markets deviates very far from EU27 and from 2011 rankings. A more extreme goods market in Denmark is that of fuel for vehicles. In most European countries this market is evaluated less well than in Denmark. The difference in the nMPI score between Denmark and EU27 is a remarkable 7.5, accompanied by a difference in ranking of 15 places.

From the assessment of the service markets it is clear that Danes give a positive evaluation to services that have to do with leisure. The markets for culture and entertainment, commercial sports services and holiday accommodation are at the top of the ranking. Here again the difference with EU27 and 2011 rankings is small. For the bottom service markets (TV-subscriptions and mobile telephone services) this difference is more substantial. For TV-subscriptions there is a 4.3 increase in the nMPI score between 2012 and 2011. However, this market is assessed less well in Denmark than in EU27 with a difference in the nMPI score of -5.9 and a difference in ranking of -7. Mobile telephone services show a similar pattern: a positive nMPI evolution of 4.1 and a negative nMPI of -6.3 compared to EU27. Other markets that are evaluated more negatively in Denmark than in other countries include bank account and postal services, which show a difference in ranking compared to EU27 of -10 and -11 respectively. Water supply, vehicle maintenance and repair, and mortgages are evaluated more positively than in the rest of Europe (difference in ranking of 11, 10 and 20).

Vehicle maintenance services and home maintenance services have improved the most since 2011 (difference in ranking of 11 places and +3.2 points in the nMPI score, respectively). The markets for tram, local bus and metro, and for cafés, bars and restaurants, as well as legal and accountancy services have seen the biggest deterioration in the nMPI score (-3.5 -3.1 and -3.1 respectively).

		Germany - nMPI			
		2012 MPI	diff 2012 2011	diff 2011 2010	diff DE- EU27
G O O D S	non-alcoholic drinks	101.9	-0.7	-2.2	-0.9
	small household appliances	101.8	1.8	-4.6	-0.1
	books, magazines and newspapers	101.5	1.0	7.1	2.2
	large household appliances	101.3	0.7	-3.6	-0.3
	dairy products	101.2	-1.9		-0.2
	entertainment goods	101.2	1.7	-1.5	-0.4
	spectacles and lenses	101.1	-0.6		-1.0
	bread, cereals, rice and pasta	101.0	0.4	-2.6	-1.1
	electronic products	101.0	0.9	-1.7	-0.2
	personal care products	100.9	-0.2	-2.7	-0.1
	meat and meat products	100.7	1.7	0.0	1.8
	alcoholic drinks	100.5	1.9	2.0	0.8
	fruit and vegetables	100.2	0.6	0.0	0.8
	furniture and furnishings	100.1	0.7	-1.5	-0.1
	clothing and footwear	100.1	-1.3	2.6	3.0
	non-prescription medicines	99.7	0.7	-2.3	-0.1
	maintenance products	98.9	-0.4	-1.7	-1.2
	ICT products	98.7	1.0	-1.7	-0.2
	new cars	98.1	1.9	1.7	0.3
second hand cars	95.2	-1.0	-0.7	3.2	
fuel for vehicles	94.8	-1.5	-4.0	1.0	
S E R V I C E S	personal care services	104.4	0.7	-0.6	-3.3
	commercial sport services	103.1	-0.4	2.1	-2.3
	culture and entertainment	103.0	-1.7	-2.2	-3.6
	cafes, bars and restaurants	102.5	0.5	0.2	-1.4
	airline services	102.1	-1.4	1.7	-2.1
	TV-subscriptions	102.0	2.4		3.6
	packaged holidays & tours	101.8	-0.7	1.9	-1.8
	vehicle insurance	101.1	-1.2	1.2	-1.0
	water supply	101.1	-1.3	2.1	2.1
	holiday accommodation	100.9	-0.6	-0.4	-4.2
	gambling and lottery services	100.8	2.5	0.1	-2.2
	tram, local bus, metro	100.5	-0.6	0.5	0.6
	postal services	100.5	0.8	1.9	0.1
	loans, credit and credit cards	100.4	0.8		2.0
	legal and accountancy services	100.3	-0.2		1.2
	maintenance services	100.0	-0.8	2.5	1.1
	bank accounts	99.9	0.1	1.7	3.1
	vehicle rental services	99.8	-3.1	1.5	-2.1
	mobile telephone services	99.7	1.0	5.1	2.5
	fixed telephone services	99.3	2.0	2.9	-0.1
	vehicle maintenance and repair	99.2	-0.3	0.0	-0.2
	internet provision	99.2	1.6	6.9	1.6
	home insurance	99.1	-0.8	1.1	-2.1
	electricity services	98.9	0.4	0.5	2.5
	gas services	98.8	0.0	2.6	0.4
	mortgages	98.8	-2.8		4.2
	real estate services	98.6	0.6	2.8	3.9
private life insurance	96.3	-1.4		-1.5	
train services	94.2	1.9	0.4	1.5	
investment products, private pensions and...	94.1	1.6	5.1	0.5	

**Overall Performance**

The performance of the various markets is evaluated as very good in Germany, coming second overall in the European market ranking.

For goods markets, non-alcoholic drinks, small household appliances and books, magazines and newspapers are the top performers. Compared to 2011 small household appliances went up 10 places in the ranking, with a difference of 1.8 in the nMPI score. At the other end of the goods spectrum are new cars, second-hand cars and fuel for vehicles. For the latter two markets this bottom ranking is perfectly in line with the European trend. For the new cars market there is only a small movement downwards of 4 positions compared to EU27 results. The new car market is considered to be performing less well than in 2011 with a difference in the nMPI score of 1.9. Another good market that shows a big discrepancy with 2011 is the clothing and footwear market. This market went down 10 places compared with last year.

For service markets the top markets in Germany are personal care, commercial sports and cultural entertainment. These three markets also come out on top of the EU27 ranking. Hence it can be concluded that among the top performers, Germany is in line with EU27. The poorest performing service markets in Germany are private life insurance, train services, and investment products, private pensions and securities services. Again these figures do not deviate widely from the EU27 results or from 2011 figures (the biggest difference between the nMPI in EU27 and Germany being -4.1).

There are a few other notable differences: TV subscriptions went up 13 places in comparison to last year and 16 places in comparison to EU27. Gambling and lottery services also went up 13 places in comparison to 2011. However, home insurance and gas services went down 11 and 10 places respectively in comparison to EU27. Mortgages went down 16 places in comparison to 2011.

Estonia - nMPI								
2012 MPI	diff 2012 2011	diff 2011 2010	diff AT EU27		2012 MPI	diff 2012 2011	diff 2011 2010	diff +/- EU27
G O O D S	books, magazines and newspapers				105.6	-0.8	0.8	1.9
	non prescription medicines				105.2	0.9	1.6	5.3
	spectacles and lenses				104.1	3.3		2.0
	bread, cereals, rice and pasta				103.6	-1.5	0.8	1.0
	dairy products				103.6	-0.7		2.1
	personal care products				103.5	1.3	0.0	2.5
	non-alcoholic drinks				103.3	0.3	0.1	0.5
	alcoholic drinks				102.2	-0.5	1.0	0.9
	large household appliances				101.8	0.2	1.3	0.2
	electronic products				101.8	0.0	1.2	0.6
	small household appliances				101.2	-0.6	2.2	-0.7
	new cars				101.1	-0.2	1.6	2.6
	entertainment goods				100.8	0.7	2.8	-0.8
	furniture and furnishings				100.2	3.0	2.0	0.1
	ICT products				99.8	0.9	0.5	0.9
	maintenance products				98.4	0.8	0.6	-1.7
	fuel for vehicles				96.9	-1.1	0.6	3.1
	meat and meat products				96.9	-0.6	1.2	-1.9
	fruit and vegetables				95.8	0.1	-0.1	-3.7
	second hand cars				87.5	-0.5	1.8	-4.5
clothing and footwear				86.9	-1.3	-0.2	-10.2	
S E R V I C E S	personal care services				106.2	1.7	1.5	1.5
	vehicle insurance				105.4	-1.1	1.1	3.3
	postal services				105.0	0.6	-1.3	4.4
	bank accounts				104.9	0.9	-0.6	8.1
	fixed telephone services				104.9	-0.2	-1.0	5.4
	culture and entertainment				103.9	-1.2	1.0	-2.7
	gambling and lottery services				103.2	-0.9	0.7	0.3
	commercial sport services				103.2	0.6	1.4	2.2
	holiday accommodation				102.5	-0.3	0.0	-2.6
	mobile telephone services				102.3	0.6	-0.5	5.2
	train services				102.2	-3.4	-0.7	6.5
	legal and accountancy services				101.7	-0.3		2.6
	airline services				101.2	-1.2	-0.7	-3.0
	home insurance				100.9	-0.2	-0.3	-0.2
	loans, credit and credit cards				100.9	-1.1		2.5
	tram, local bus, metro				100.7	-1.0	-0.1	0.8
	packaged holidays & tours				100.5	0.6	0.5	3.1
	private life insurance				100.4	1.2		2.6
	vehicle rental services				99.6	-0.1	-0.3	-2.2
	gas services				99.6	0.0	-1.8	1.2
	internet provision				99.1	1.1	-0.3	1.5
	cafés, bars and restaurants				98.7	-1.3	1.9	-5.1
	TV-subscriptions				98.2	4.8		-0.2
	water supply				96.0	0.0	0.3	2.9
	electricity services				94.8	1.3	-5.8	-1.5
	mortgages				94.8	0.2		0.2
maintenance services				93.2	2.1	-0.1	-5.7	
real estate services				92.9	0.8	0.3	-1.8	
vehicle maintenance and repair				92.5	-1.9	0.7	-7.0	
investment products, private pensions and...				90.9	0.9	1.1	-2.7	



## Estonia

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### Overall Performance

Overall, the performance of the various markets in Estonia is assessed as very good. Estonia is ranked 3rd in 2012 in the EU27 ranking. This is a better position than in 2011, when the country ranked 5th.

The top goods performers in Estonia are books, magazines and newspapers, non-prescription medicines, and spectacles and lenses. Non-prescription medicines are 11 places higher in ranking compared to EU27. The bottom goods performers in Estonia are fruit and vegetables, second hand cars, and clothing and footwear. For the latter, the nMPI score is lower in relation to 2011 by -4.3. The difference is -8.6 compared with the EU27 nMPI score.

As regards the service markets in Estonia, personal care services, vehicle insurance and postal services lead the ranking. The bottom performers here are real estate services, vehicle maintenance and repair, and investment products. Vehicle maintenance and repair even shows a difference of -5.9 with the EU27 nMPI score. Other service markets that show results deviating from EU27 are bank accounts, mobile telephone services, train services and packaged holidays and tours. They have a difference in ranking of 12, 13, 10 and -11, respectively.

Ireland - nMPI		2012 MPI	diff 2012 2011	diff 2011 2010	diff IE EU27
G O O D S	books, magazines and newspapers	104.7	-1.4	3.3	0.9
	dairy products	104.5	0.2		3.1
	bread, cereals, rice and pasta	104.0	0.1	0.6	1.4
	non-alcoholic drinks	104.0	0.5	0.6	1.2
	small household appliances	102.2	0.3	-0.5	0.3
	spectacles and lenses	102.0	-2.3		-0.1
	entertainment goods	101.5	0.2	0.2	0.0
	alcoholic drinks	101.4	1.1	-2.6	0.2
	fruit and vegetables	101.2	1.5	-2.1	1.8
	maintenance products	100.5	-0.8	0.7	0.4
	electronic products	100.4	0.6	-2.3	-0.7
	personal care products	100.2	-1.7	-1.3	-0.7
	large household appliances	99.5	0.0	-2.4	-2.1
	meat and meat products	99.5	0.1	1.9	0.7
	furniture and furnishings	98.8	0.7	-3.3	-1.5
	non prescription medicines	98.2	-2.7	0.0	-1.6
	clothing and footwear	97.6	-0.3	-3.0	0.5
	new cars	97.4	1.8	-3.8	-1.1
	ICT products	97.2	0.4	-4.5	-1.7
	fuel for vehicles	94.6	-1.2	-2.6	0.7
second hand cars	90.4	2.9	-7.6	-1.6	
S E R V I C E S	personal care services	109.0	2.0	7.2	1.3
	culture and entertainment	107.6	-1.5	6.4	1.0
	commercial sport services	107.6	1.1	4.6	2.2
	holiday accommodation	106.7	-1.7	6.9	1.7
	vehicle insurance	106.0	1.5	4.0	3.9
	gambling and lottery services	105.8	-3.0	5.1	2.8
	postal services	105.5	-2.8	5.5	5.0
	airline services	104.3	0.9	4.8	0.1
	packaged holidays & tours	104.1	-0.2	5.0	0.5
	cafés, bars and restaurants	103.7	-2.7	6.0	-0.1
	gas services	103.4	0.6	2.2	5.0
	train services	102.2	-0.8	3.2	6.6
	tram, local bus, metro	102.1	-1.6	2.8	2.2
	home insurance	102.0	-0.2	3.7	0.8
	electricity services	101.8	-1.2	0.8	5.5
	vehicle rental services	100.1	0.0	1.8	-1.8
	fixed telephone services	98.6	1.2	0.8	0.8
	maintenance services	98.0	-1.1	1.0	-0.8
	vehicle maintenance and repair	98.0	0.2	0.3	-1.5
	water supply	97.8	2.0	-4.9	-1.1
	TV subscriptions	97.7	3.8		-0.7
	loans, credit and credit cards	97.3	2.2		-1.1
	legal and accountancy services	95.8	-0.1		-3.3
	private life insurance	95.6	0.1		2.2
	mobile telephone services	94.9	-1.2	-1.1	-2.3
	internet provision	93.5	2.7	-6.9	-4.1
	real estate services	91.9	0.1	-3.2	-2.8
bank accounts	90.5	3.7	-7.3	-6.3	
investment products, private pensions and...	89.6	3.8	0.9	-4.0	
mortgages	88.8	-1.2		-5.8	



## Ireland

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### Overall Performance

The performance of the various markets in Ireland is ranked just below the EU27 average and the country is in 19th position overall. The 2012 ranking of goods markets is mostly stable in comparison with the EU27 and 2011 rankings with no major differences worth mentioning.

The 2012 ranking of service markets remains close to the 2011 ranking. The top 3 service markets for Ireland are exactly the same as the top 3 for EU27. Bank accounts are in the bottom 3 for Ireland and their market assessment is much more negative than in EU27, with a difference of 8.1 points. In contrast, electricity services are considered more positively in Ireland, with a difference of 12 positions in relation to the EU27 ranking. The nMPI for TV subscriptions has increased by 3.8 points from last year, although this market only moved by 4 rankings.

Greece - nMPI		2012 MPI	diff 2012 2011	diff 2011 2010	diff AT EU27
G O O D S	spectacles and lenses	104.2	0.6		2.2
	books, magazines and newspapers	102.6	-1.2	-3.9	-1.1
	non-alcoholic drinks	102.1	1.4	-3.8	-0.7
	small household appliances	102.0	1.0	-3.8	0.1
	ICT products	101.5	0.7	-3.3	2.6
	furniture and furnishings	101.5	1.1	-1.6	1.2
	bread, cereals, rice and pasta	101.3	0.2	-4.7	-1.3
	electronic products	101.1	-0.7	-1.7	0.0
	non prescription medicines	101.0	-1.1	-4.9	1.1
	entertainment goods	100.7	-1.4	1.9	-0.9
	maintenance products	100.7	0.4	2.0	0.5
	dairy products	100.4	-0.2		-1.1
	personal care products	100.4	-1.3	-1.1	-0.6
	alcoholic drinks	100.3	0.0	-3.1	-0.9
	large household appliances	100.0	-0.9	-2.8	-1.6
	fruit and vegetables	99.6	1.0	-4.7	0.2
	meat and meat products	99.3	0.3	-3.9	0.5
	new cars	98.3	-2.0	-2.4	-0.1
clothing and footwear	98.2	3.1	-3.8	1.0	
second hand cars	97.1	2.1	1.7	5.1	
fuel for vehicles	87.8	-2.5	-5.1	-6.1	
S E R V I C E S	personal care services	108.8	0.1	-0.5	1.1
	commercial sport services	106.0	0.7	4.2	0.6
	airline services	105.8	0.6	-0.3	1.6
	culture and entertainment	105.1	-1.0	1.4	-1.5
	vehicle rental services	104.0	0.1	2.7	2.1
	postal services	103.8	-0.2	1.1	3.2
	cafés, bars and restaurants	103.7	-0.5	3.8	-0.1
	TV-subscriptions	103.4	4.7		5.0
	fixed telephone services	102.9	1.3	-0.1	3.5
	vehicle insurance	102.2	0.0	0.9	0.2
	internet provision	102.2	1.8	4.2	4.6
	packaged holidays & tours	102.1	-0.5	6.1	-1.5
	holiday accommodation	102.0	0.3	3.6	-3.1
	legal and accountancy services	101.9	0.3		2.8
	gas services	101.6	3.2	-1.5	3.3
	vehicle maintenance and repair	101.4	-0.1	3.3	2.0
	mobile telephone services	100.2	0.2	1.5	3.1
	tram, local bus, metro	99.2	3.8	-3.5	-0.7
	gambling and lottery services	99.1	0.7	1.4	-3.9
	real estate services	99.0	3.2	6.8	4.3
	investment products, private pensions and...	98.4	2.7	6.4	4.8
	home insurance	97.5	-3.2	2.6	-3.7
	bank accounts	96.9	0.4	5.1	0.1
maintenance services	96.6	-1.6	5.6	-2.2	
train services	96.3	0.2	-2.2	0.6	
private life insurance	95.6	-1.7		-2.1	
water supply	95.0	-1.9	-1.5	-3.9	
mortgages	92.2	-2.7		-2.3	
loans, credit and credit cards	90.4	-4.6		-8.0	
electricity services	86.5	6.5	2.6	9.8	



### Overall Performance

With a score of 99.8 points, the market performance of Greece is assessed at the same level as the EU27 average. Greece's ranking has fluctuated slightly over the past 3 years, from 19th in 2010, to 13th in 2011, to its current position of 17th.

The top 3 goods sectors in Greece are spectacles and lenses, books, magazines and newspapers, and non-alcoholic drinks. These sectors are also highly rated at EU27 level. The bottom 3 goods sectors are fuel for vehicles, second-hand cars, and clothing and footwear. These are also the 3 lowest ranked goods at EU27 level, although fuel for vehicles is 7.7 points below the EU27 score, while the assessment for second-hand cars is 6.2 points higher in Greece than at EU27 level. Other marked differences compared to EU27 are ICT products, where Greece's assessment ranks 11 positions higher, and large household appliances, where Greece ranks 10 places below the EU27 average. There has been little change since 2011, the largest difference being an increase of 3.1 points for clothing and footwear.

The top 3 service sectors in Greece — personal care, commercial sport, and airline services — all score highly at EU27 level. There is more differentiation at the other end of the spectrum, where the assessment of electricity services has decreased by 6.5 points since 2011 to its current position of 8.7 points below its EU27 score. The assessment of loans, credit and credit cards has decreased by 4.6 points since 2011 and is now at 8.1 points and 10 positions below the EU27 average. The score for TV subscription services increased by 4.7 points and is now ranked 8th in Greece compared to 22nd in EU27. Further differences between Greece and EU27 are observed in the market assessments for internet provision (14 places higher in Greece), investment products, private pensions and securities (5.5 points higher in Greece), real estate services (5.0 points higher in Greece), and home insurance (10 places higher in EU27). In comparison to 2011, the score for tram, bus and metro services has increased by 3.8 points. Real estate services and gas services have both increased by 3.2 points, and home insurance services have decreased by 3.2 points.

		Spain - nMPI			
		2012 MPI	diff 2012 2011	diff 2011 2010	diff ES EU27
G O O D S	non-alcoholic drinks	105.0	0.7	0.2	2.2
	books, magazines and newspapers	104.5	-1.2	0.6	0.7
	bread, cereals, rice and pasta	104.3	0.0	-2.4	1.6
	spectacles and lenses	103.5	-2.0		1.5
	dairy products	103.4	-0.8		2.0
	meat and meat products	101.5	0.7	-3.9	2.7
	personal care products	101.5	-0.2	-2.3	0.5
	maintenance products	101.2	0.4	1.0	1.1
	small household appliances	101.2	-0.6	-0.6	-0.7
	fruit and vegetables	100.9	1.0	-5.0	1.5
	alcoholic drinks	100.5	0.7	4.5	0.7
	large household appliances	100.3	0.4	-1.9	-1.3
	furniture and furnishings	100.0	0.9	-2.7	-0.3
	new cars	99.1	2.8	-3.9	0.7
	electronic products	99.0	-0.2	-3.4	-2.1
	non-prescription medicines	98.8	-1.0	-2.4	-1.1
	entertainment goods	98.4	-2.3	-0.7	-3.1
	clothing and footwear	96.9	-0.2	-4.2	-0.2
ICT products	94.5	-1.5	-4.7	-4.4	
second hand cars	94.2	2.6	8.2	2.2	
fuel for vehicles	91.7	-0.3	-8.3	-7.6	
S E R V I C E S	gambling and lottery services	111.7	0.1	8.9	8.8
	personal care services	111.4	-0.3	7.8	3.7
	culture and entertainment	110.2	-0.2	7.7	3.6
	holiday accommodation	109.4	-0.1	7.3	4.4
	cafés, bars and restaurants	108.0	1.2	8.0	4.2
	commercial sport services	107.5	-2.2	6.6	2.1
	packaged holidays & tours	106.6	2.3	3.0	2.9
	tram, local bus, metro	105.5	-0.1	4.2	5.6
	postal services	105.3	-0.3	3.4	4.7
	vehicle insurance	104.8	0.3	5.0	2.7
	train services	103.9	-1.3	4.0	8.2
	vehicle rental services	103.8	-1.5	4.3	1.9
	vehicle maintenance and repair	103.1	2.7	3.8	3.6
	home insurance	102.3	1.8	5.1	1.1
	gas services	100.3	0.2	2.6	1.9
	airline services	99.4	-1.2	2.9	-4.8
	private life insurance	98.6	0.2		0.8
	water supply	98.2	-1.1	-1.5	-0.8
	maintenance services	98.1	-5.4	6.6	-0.8
	TV-subscriptions	97.7	5.0		-0.7
	legal and accountancy services	97.1	0.4		2.0
	fixed telephone services	96.7	0.3	1.1	-2.7
	loans, credit and credit cards	92.7	-1.6		-5.7
	Internet provision	92.4	2.7	-3.7	-5.2
	real estate services	92.0	0.3	-2.2	-2.7
	investment products, private pensions and...	91.1	-4.5	3.6	-2.4
bank accounts	89.8	-4.0	1.3	-7.0	
electricity services	89.4	4.2	-8.4	-6.9	
mobile telephone services	87.8	2.0	-5.5	-9.4	
mortgages	85.6	2.4		9.0	

### Overall Performance

Spain's overall assessment of market performance is below that of the EU27 level. It has been ranked in 25th place for the last 2 years, although it was ranked 16th in 2010.

The top 3 goods sectors — non-alcoholic drinks, books, magazines and newspapers, and bread, cereals, rice and pasta — are also the top 3 at EU27 level. Fuel for vehicles, second-hand cars, and ICT products are the bottom 3 sectors in Spain, and their assessment also ranks at a low level for EU27. The rankings reflect those of EU27, with the biggest difference being meat and meat products, which are ranked 6th in Spain but 18th for EU27. There has been relatively little change since 2011.

The highest rated service sectors in Spain broadly reflect the EU27 average, with the exception of gambling and lottery services, ranked 1st in Spain and 11th in EU27. The lowest rated services in Spain are mortgages (8.5 points below the EU27 score), mobile telephone services (9.9 points below EU27), electricity services (5.8 points below EU27), and bank accounts (8.8 points and 11 places below EU27). Other service markets that are assessed more negatively than the EU27 average include loans, credit and credit cards (by 5.8 points), airline services (by 5.1 points and 11 places) and internet provision (by 5.0 points). However, a number of service markets are rated more highly in Spain than in the EU27: train services (by 5.6 points and 10 places), cafés, bars and restaurants (by 5.3 points), and tram, local bus, metro services (by 5.1 points). Compared to 2011, TV subscription services in Spain have improved by 5.0 points, partly as a result of an increase in special offers. The score for electricity services has also increased by 4.2 points. On the other hand, the scores for maintenance services, investment products, private pensions and securities, and bank accounts have decreased by 5.4 points, 4.5 points and 4.0 points respectively since 2011.

		France - nMPI			
		2017 MPI	diff 2017 2011	diff 2011 2010	diff FR EU27
<b>G O O D S</b>	non-alcoholic drinks	103.4	0.5	-1.3	0.6
	clothing and footwear	103.1	2.1	-0.8	6.0
	dairy products	102.5	-0.1		1.0
	bread, cereals, rice and pasta	102.0	0.7	-4.0	-0.7
	spectacles and lenses	101.3	2.0		-0.7
	large household appliances	101.2	1.2	-2.1	-0.4
	electronic products	101.1	0.9	3.7	0.0
	small household appliances	101.1	0.8	-3.6	-0.8
	alcoholic drinks	100.9	0.0	-4.0	-0.3
	entertainment goods	100.8	-0.1	-1.7	-0.8
	ICT products	100.5	1.2	-1.5	1.6
	books, magazines and newspapers	100.2	-2.1	-5.3	-3.5
	meat and meat products	99.7	0.2	-1.9	0.9
	furniture and furnishings	99.4	1.6	1.8	0.9
	maintenance products	99.4	1.7	-2.4	-0.8
	fruit and vegetables	99.0	-0.9	-1.5	-0.4
	new cars	98.7	-1.3	-1.6	0.2
	personal care products	98.5	-1.0	-3.5	-2.5
second hand cars	96.3	0.9	0.8	4.3	
non prescription medicines	96.2	-1.3	-2.2	-3.7	
fuel for vehicles	94.7	-3.7	-4.3	0.9	
<b>S E R V I C E S</b>	culture and entertainment	105.4	3.0	3.3	1.2
	commercial sport services	104.6	0.8	-0.7	-0.8
	airline services	104.5	1.7	1.5	0.4
	holiday accommodation	103.9	2.7	-2.6	-1.2
	packaged holidays & tours	103.9	0.2	1.7	0.2
	gambling and lottery services	103.7	2.3	1.2	0.8
	maintenance services	103.4	4.7	0.7	4.6
	personal care services	102.0	1.0	2.4	5.7
	train services	102.0	5.9	1.5	6.3
	vehicle insurance	100.9	0.0	0.5	-1.2
	home insurance	100.8	1.8	-1.0	-0.4
	vehicle rental services	100.0	-0.8	-0.7	-1.8
	cafés, bars and restaurants	100.0	-1.2	0.6	-3.9
	water supply	99.3	-0.7	2.6	0.3
	internet provision	99.3	0.5	6.9	1.7
	fixed telephone services	99.1	-0.1	3.2	-0.3
	legal and accountancy services	98.8	2.9		0.3
	private life insurance	98.7	1.0		0.9
	vehicle maintenance and repair	98.6	0.1	1.1	-0.9
	electricity services	98.6	-0.6	2.2	2.2
	loans, credit and credit cards	98.5	-2.8		0.1
	investment products, private pensions and...	98.2	0.2	8.3	4.6
	tram, local bus, metro	98.1	-3.0	1.0	-1.8
	real estate services	98.0	0.2	8.8	3.3
bank accounts	97.9	0.6	5.1	1.1	
mortgages	97.0	-3.0		2.4	
postal services	97.0	-3.6	0.8	-3.6	
gas services	96.7	-2.6	1.7	-1.7	
TV-subscriptions	95.6	-1.6		-2.8	
mobile telephone services	95.6	-1.4	5.0	-1.5	

### Overall Performance

Market performance in France is assessed just slightly more favourably than the EU27 average and the country is in 7<sup>th</sup> position overall.

To some extent the top and bottom goods markets for France match the EU27 ranking, although the market for clothing and footwear appears in the top 3 for France but the bottom 3 for EU27, with a difference of 7.6 points. The market performance of books, magazines and newspapers is assessed as lower than in the EU27 ranking, with a difference of 11 places. Spectacles and lenses rank higher than in 2011, but the difference in the nMPI remains limited.

The top 3 service markets are close to EU27, while the bottom 3 markets are completely different, with gas, mobile telephone and TV subscription services scoring the lowest. There is a wide discrepancy between the ranking of services and the EU27 ranking, although the differences in the nMPI mostly remain small. Train services moved up by 21 places in relation to 2011 following an increase of 5.9 points, and their market assessment is now above the EU27 average. This could be linked to a recovery following major strikes in early 2011. Maintenance services went up by 15 positions from 2011 with a 6.3 point increase and are now assessed well above the EU27 average. Postal services went down the ranking by 18 positions from last year and are now rated at below the EU27 average. This could be linked to strikes in early 2012. Tram, local bus and metro went down by 12 positions from 2011 and are now 10 ranks below the EU27 average.

		Italy - nMPI			
		2012 MPI	diff 2012 2011	diff 2011 2010	diff IT EU27
G O O D S	books, magazines and newspapers	105.8	1.6	-5.7	2.0
	spectacles and lenses	103.2	-2.1		1.2
	bread, cereals, rice and pasta	103.1	0.2	-2.6	0.4
	electronic products	102.6	0.6	-1.7	1.5
	small household appliances	102.5	0.4	-2.3	0.6
	entertainment goods	102.1	-0.8	-0.9	0.5
	non-alcoholic drinks	101.6	0.6	4.7	1.2
	personal care products	101.5	-0.7	-3.0	0.5
	large household appliances	101.4	-0.3	-1.9	-0.2
	dairy products	100.9	0.4		-0.6
	furniture and furnishings	100.6	1.1	-2.1	0.3
	alcoholic drinks	100.5	1.5	-5.2	-0.8
	ICT products	100.4	0.2	-3.3	1.4
	maintenance products	100.3	0.1	1.4	0.2
	fruit and vegetables	99.7	0.4	-3.1	0.3
	meat and meat products	99.6	0.5	-4.0	0.8
	non-prescription medicines	99.5	-1.6	-4.8	-0.3
	new cars	99.2	0.1	-2.4	0.8
	clothing and footwear	95.9	0.6	-3.9	-1.2
	second hand cars	90.5	-1.6	-2.4	-1.5
fuel for vehicles	89.0	-1.6	-2.8	-4.8	
S E R V I C E S	personal care services	111.9	1.5	1.1	4.2
	culture and entertainment	109.6	1.5	2.5	3.0
	commercial sport services	109.3	1.2	2.4	3.9
	cafés, bars and restaurants	107.8	1.7	4.2	4.0
	holiday accommodation	107.5	0.7	2.8	2.4
	airline services	106.9	1.5	5.1	2.7
	vehicle rental services	105.2	0.2	2.8	3.4
	packaged holidays & tours	104.4	0.1	2.1	0.8
	gambling and lottery services	102.6	0.3	1.1	-0.3
	vehicle maintenance and repair	101.7	-0.4	1.1	2.2
	loans, credit and credit cards	100.7	0.0		2.3
	home insurance	99.1	-3.2	1.2	-2.1
	maintenance services	98.8	-0.8	4.6	0.0
	vehicle insurance	98.8	-0.9	-0.5	-3.3
	legal and accountancy services	98.7	0.7		-0.4
	gas services	98.6	-1.2	3.7	0.2
	fixed telephone services	98.2	0.3	6.0	1.3
	mobile telephone services	98.1	2.0	0.9	1.0
	internet provision	98.0	0.5	4.9	0.4
	TV-subscriptions	97.9	2.6		-0.5
	private life insurance	97.8	0.7		0.0
	tram, local bus, metro	97.4	-0.3	0.3	-2.5
	water supply	97.3	0.8	-1.6	-1.7
	postal services	97.2	1.9	0.2	3.4
	electricity services	97.1	0.5	0.2	0.8
	mortgages	94.1	-0.9		-0.5
	investment products, private pensions and...	93.7	-0.3	6.3	0.1
	real estate services	93.5	-0.2	5.3	-1.2
bank accounts	92.2	-2.3	3.5	-4.6	
train services	85.9	-4.5	2.5	-9.8	

**Overall Performance**

Italy's market performance is rated below the EU27 average overall and appears in 23rd position in the country ranking.

Italy's 2012 ranking of the goods market is fairly similar to the 2011 and EU27 rankings with no major changes to mention.

The 2012 ranking of service markets is fairly similar to the 2011 ranking, although the market assessment for home insurance is more negative with a decrease of 3.2 points. The differences with the EU27 ranking are more significant. Maintenance services and vehicle maintenance and repair services are assessed better than the EU27 average by 13 and 10 ranks respectively. Bank accounts are rated less favourably than the EU average with a difference of 6.3 points. This could be linked to the introduction of new regulations regarding bank accounts. Postal services are 5.2 points below the EU average. This is the market that has moved down the most in the ranking from 2011.

		Cyprus - nMPI			
		2012 MPI	diff 2012 2011	diff 2011 2010	diff CY EU27
G O O D S	non-alcoholic drinks	103.6	1.5	-0.2	0.8
	bread, cereals, rice and pasta	103.6	1.9	-3.5	0.9
	spectacles and lenses	102.7	1.7		0.6
	dairy products	102.3	0.3		0.8
	electronic products	101.7	2.6	-4.6	0.5
	ICT products	101.6	3.1	0.9	2.7
	clothing and footwear	101.5	5.5	-4.4	4.4
	large household appliances	101.4	2.4	-2.4	-0.2
	small household appliances	101.0	-0.1	0.8	-0.9
	meat and meat products	100.8	1.1	-1.9	2.0
	books, magazines and newspapers	100.5	-5.6	0.0	-3.2
	new cars	100.3	1.4	3.1	1.9
	furniture and furnishings	99.9	-0.7	-4.7	-0.4
	alcoholic drinks	99.8	-2.0	-0.8	-1.4
	fruit and vegetables	99.8	3.9	-6.7	0.4
	personal care products	99.7	-0.3	-4.2	-1.3
	entertainment goods	99.1	-1.8	2.7	-2.4
	non-prescription medicines	98.9	-2.7	-2.9	-1.0
	maintenance products	98.5	0.3	0.3	1.7
	second hand cars	94.6	0.0	-1.1	2.6
fuel for vehicles	88.6	-5.9	-4.0	-5.2	
S E R V I C E S	commercial sport services	107.1	0.6	5.8	1.7
	holiday accommodation	107.0	2.2	1.7	2.0
	personal care services	106.9	-5.4	3.9	-0.8
	airline services	106.0	0.2	4.0	1.8
	culture and entertainment	105.5	0.8	1.6	-1.1
	postal services	104.8	-1.0	5.5	4.3
	packaged holidays & tours	104.0	2.0	4.5	0.4
	tram, local bus, metro	103.5	7.1	6.6	3.6
	vehicle insurance	103.0	-0.2	2.2	0.9
	cafés, bars and restaurants	102.6	-1.6	2.8	-1.2
	vehicle rental services	102.6	10.0	5.8	0.8
	home insurance	102.0	1.8	0.8	0.8
	gambling and lottery services	101.9	-0.8	4.0	-1.1
	fixed telephone services	101.7	-0.7	0.2	2.3
	mobile telephone services	100.3	-3.3	1.5	3.2
	internet provision	98.6	-0.5	2.5	1.0
	bank accounts	98.3	1.4	1.3	1.5
	vehicle maintenance and repair	98.3	-3.2	4.7	-1.2
	TV-subscriptions	98.2	5.9		-0.1
	loans, credit and credit cards	98.1	1.3		0.3
	maintenance services	97.9	0.7	2.2	-0.9
	real estate services	97.0	2.6	5.5	2.3
	private life insurance	96.8	0.2		-1.0
	investment products, private pensions and...	95.7	-1.1	4.7	2.1
	legal and accountancy services	94.3	-1.7		-4.8
	water supply	94.1	-2.8	1.7	-4.9
mortgages	91.6	1.9		3.0	
electricity services	82.0	-9.8	-1.3	-14.4	



**Overall Performance**

In Cyprus, overall market performance is evaluated at the same level as the EU27 average, which demonstrates a marked improvement in relation to its overall country ranking of 25th in 2010.

The top 3 and bottom 3 ranked goods and services are compatible with the EU27 average, although a notable exception is books, magazines and newspapers category, which ranked 1st in Cyprus in 2011 and 1st at EU27 level this year, although it ranked 11th in Cyprus this year.

Amongst the goods markets, ICT products and clothing and footwear have seen the most positive change since 2011, both rising by 11 places in Cyprus. They are now 10 and 12 places respectively above their EU27 average ranking. Conversely, non-prescription medicines have dropped 10 places, and fuel for vehicles has dropped by 5.9 points to 88.6 in comparison to last year.

The biggest improvement in the service market is vehicle rental, whose assessment has increased by 10.0 points and 15 places since 2011. The assessment of tram, bus and metro services has increased by 7.1 points and 14 places, while the rating of TV subscription services has risen by 5.9 points and 8 places since 2011. As a result of shortages in electricity supply, the assessment of electricity services is particularly poor this year, 9.8 points below its 2011 rating and 13.2 below the EU27 average.

The improved scores for ICT products and TV subscription services may be indicative of reduced prices in these sectors in recent months, as firms respond to limited consumer income.

		Latvia - nMPI			
		2012 MPI	diff 2012 2011	diff 2011 2010	diff LV EU27
G O O D S	books, magazines and newspapers	107.7	-2	-1	4
	spectacles and lenses	105.9	0.4		3.9
	large household appliances	105.0	1.7	-0.8	3.4
	bread, cereals, rice and pasta	104.3	0.9	-1.4	1.6
	non-alcoholic drinks	103.5	1.0	0.5	0.7
	electronic products	102.8	1.4	-0.5	1.6
	ICT products	102.5	0.8	0.3	3.6
	personal care products	101.9	-0.1	-0.1	0.9
	small household appliances	101.3	-1.7	0.2	-0.6
	new cars	100.7	1.6	0.5	2.2
	maintenance products	100.3	2.0	1.3	0.1
	alcoholic drinks	100.3	-0.1	0.8	-1.0
	furniture and furnishings	100.1	-1.0	-1.4	-0.2
	entertainment goods	99.8	1.0	0.7	1.8
	dairy products	99.4	0.1		-2.0
	non prescription medicines	98.5	-0.8	-0.4	-1.3
	fuel for vehicles	96.0	-3.6	-1.5	2.2
	fruit and vegetables	95.6	0.1	-2.1	-3.8
	meat and meat products	94.4	-1.6	1.1	-4.5
	second hand cars	91.0	0.4	-0.1	-1.0
clothing and footwear	89.1	1.4	-2.6	-8.0	
S E R V I C E S	vehicle insurance	107.1	0.2	2.6	5.0
	personal care services	106.5	-2.7	0.5	-1.2
	train services	105.2	1.0	-2.0	9.6
	commercial sport services	105.1	-0.3	0.6	-0.3
	fixed telephone services	105.1	-0.4	-1.3	5.6
	culture and entertainment	104.8	-0.8	1.6	-1.8
	home insurance	104.1	1.4	1.1	2.9
	airline services	103.8	1.5	0.1	0.3
	packaged holidays & tours	103.7	-0.5	3.4	0.0
	tram, local bus, metro	103.6	1.1	2.3	3.8
	bank accounts	103.5	0.1	2.7	6.8
	mobile telephone services	103.0	0.1	2.4	5.8
	holiday accommodation	102.7	-1.0	-0.1	-2.3
	private life insurance	102.2	0.9		4.5
	cafes, bars and restaurants	101.7	0.9	1.4	-2.1
	postal services	101.2	-3.3	2.1	0.7
	legal and accountancy services	100.8	0.1		1.7
	vehicle rental services	100.3	-1.2	3.3	-1.5
	gas services	100.0	-3.5	-0.1	1.6
	loans, credit and credit cards	99.9	0.7		1.5
	gambling and lottery services	98.9	0.8	0.9	-4.0
	internet provision	98.4	0.8	-0.2	0.8
	TV-subscriptions	95.6	3.4		-2.8
	investment products, private pensions and...	95.5	0.3	1.6	1.9
	mortgages	92.6	2.7		-2.0
	vehicle maintenance and repair	92.3	-1.7	4.5	-7.2
	maintenance services	91.7	-1.0	-1.5	-7.1
real estate services	91.0	0.1	2.3	-3.7	
electricity services	90.2	1.2	-1.2	-6.1	
water supply	89.4	-0.9	1.5	-9.6	

**Overall Performance**

Latvia's overall assessment of market performance is almost identical to the EU27 average and the country ranks 13th overall.

The ranking of goods markets is fairly similar to last year's. The most significant change has been in the fuel market, whose score went down by 3.6 points, possibly linked to a slowdown in this market. Differences with the EU27 ranking are more salient, although differences in the nMPI and ranking remain limited.

Turning to the service markets, only small differences in ranking and in the nMPI results can be noted since last year. Postal services register the largest difference in ranking and are 10 ranks below their 2011 level, while gas services are down by 3.5 points.

The differences with the EU27 ranking are greater. Train services' assessment is 18 ranks above the EU27 average, while mobile telephone services are 11 ranks above average and private life insurance 10 ranks above. For mobile telephone services, this could be explained by market growth. As for water supply, the market is 12 ranks below the EU average, which could be linked to limited competition and rising prices. Gambling and lottery services are 10 ranks below the EU27 average.

		Lithuania - nMPI			
		2012 MPI	diff 2012 2011	diff 2011 2010	diff 11 EU27
G O O D S	books, magazines and newspapers	110.5	1.3	-0.6	6.8
	spectacles and lenses	105.8	0.5		3.8
	electronic products	104.2	3.4	-1.2	3.0
	large household appliances	103.7	0.1	-0.3	2.1
	bread, cereals, rice and pasta	103.0	0.1	-2.1	0.4
	non-alcoholic drinks	102.9	-0.9	0.2	0.1
	furniture and furnishings	102.7	2.8	1.2	2.4
	ICT products	102.7	-0.4	0.5	3.8
	alcoholic drinks	102.6	-2.9	-0.7	1.4
	small household appliances	102.4	0.5	1.9	0.5
	new cars	102.2	1.6	1.3	3.7
	entertainment goods	102.0	1.4	2.8	0.4
	maintenance products	100.4	-0.1	1.4	0.2
	non-prescription medicines	100.3	0.8	0.3	0.5
	personal care products	100.1	-1.7	-0.2	-0.9
	dairy products	99.1	-2.2		-2.4
	fuel for vehicles	97.8	-0.6	-1.4	4.0
	fruit and vegetables	92.5	-0.4	-3.4	-6.9
meat and meat products	90.0	-3.8	-1.3	-8.9	
clothing and footwear	89.6	-1.9	-1.4	-7.6	
second hand cars	85.5	2.4	-2.1	-6.5	
S E R V I C E S	train services	110.8	0.0	0.0	15.1
	personal care services	108.9	-0.8	1.6	1.2
	postal services	107.1	-2.4	4.9	6.5
	vehicle insurance	106.9	-1.7	2.8	4.9
	commercial sport services	106.4	1.6	1.5	1.0
	culture and entertainment	105.4	-0.4	0.0	-1.2
	home insurance	103.8	-0.7	1.6	2.6
	tram, local bus, metro	103.1	3.2	1.5	3.3
	airline services	103.1	1.0	-2.9	-1.0
	packaged holidays & tours	102.9	1.5	0.2	-0.7
	holiday accommodation	102.6	1.1	-0.8	-2.5
	vehicle rental services	102.4	-0.7	0.1	0.6
	bank accounts	102.2	-0.8	-0.3	5.4
	gas services	102.0	-1.0	0.7	3.6
	mobile telephone services	101.4	-0.3	5.3	4.3
	cafés, bars and restaurants	100.9	-3.3	2.4	-2.9
	fixed telephone services	100.4	2.4	1.8	1.0
	loans, credit and credit cards	99.0	0.6		0.6
	gambling and lottery services	98.5	-1.7	3.6	-4.5
	internet provision	98.1	-0.3	2.0	0.6
	private life insurance	98.1	-1.4		0.3
	legal and accountancy services	97.1	3.2		-2.0
	TV-subscriptions	96.9	4.2		-1.5
	mortgages	95.1	3.8		0.5
	maintenance services	92.7	-0.8	-2.9	-6.1
	real estate services	92.4	1.8	0.1	-2.3
electricity services	92.4	1.8	-0.1	-3.9	
investment products, private pensions and...	90.6	1.1	-2.3	-2.9	
water supply	89.6	1.6	0.8	-9.4	
vehicle maintenance and repair	88.8	-1.5	-1.5	-10.7	

**Overall Performance**

Lithuania's market performance is assessed just slightly less positively than the EU27 average and the country is in 18th position overall.

The ranking of goods markets is fairly similar to last year's, although electronic products have performed better than in 2011 with a 3.4 point increase. The 2012 Lithuanian goods ranking and scores are different from the EU27. In particular, the performance of the bottom 5 markets is rated remarkably lower than the EU27 average, although this is not reflected in a large difference in ranking.

The 2012 and 2011 service rankings are fairly similar, although the market performance of cafés, bars and restaurants is rated lower in 2012 with a decrease of 3.3 points. The Lithuanian service market ranking is rather different from EU27, although changes in the ranking correspond to fairly small variations in the MPI. The biggest differences can be observed for train services, which are 20 ranks above their EU27 position with a difference of 12.5 points, while water supply and vehicle maintenance and repair services are below the EU27 averages by 8.9 points and 9.6 points respectively. In the case of water supply, this could be linked to limited competition in the market and increases in prices.

		Luxembourg - nMPI			
		2012 MPI	diff 2012 2011	diff 2011 2010	diff LU EU27
<b>G O O D S</b>	non-alcoholic drinks	101.9	-0.9	-1.2	-0.9
	bread, cereals, rice and pasta	101.9	1.5	-2.3	-0.8
	books, magazines and newspapers	101.8	-1.1	-2.2	-1.9
	personal care products	101.7	2.7	-2.3	0.7
	dairy products	101.6	0.4		0.2
	alcoholic drinks	101.5	3.0	-5.7	0.3
	fruit and vegetables	101.5	5.3	2.5	2.1
	clothing and footwear	101.3	7.3	-4.4	4.7
	small household appliances	100.7	-1.8	1.0	-1.2
	meat and meat products	100.5	3.0	-0.9	1.7
	non-prescription medicines	100.3	1.2	-2.1	0.4
	large household appliances	100.2	-1.0	-0.8	-1.4
	entertainment goods	99.8	-0.9	0.2	-1.8
	fuel for vehicles	99.3	3.0	3.3	5.5
	furniture and furnishings	99.0	0.0	-1.1	-1.3
	spectacles and lenses	98.9	-2.8		-3.1
	new cars	98.4	-1.7	0.3	-0.1
	maintenance products	98.2	-2.6	2.0	-1.9
	electronic products	98.2	-2.3	-0.2	-3.0
	ICT products	96.9	-2.6	0.0	-2.0
second hand cars	96.4	-3.6	3.3	4.4	
<b>S E R V I C E S</b>	culture and entertainment	103.7	0.5	0.7	2.9
	personal care services	102.5	-2.1	0.7	-5.2
	water supply	102.2	2.2	-2.7	3.2
	gambling and lottery services	102.1	1.4	1.9	-0.9
	commercial sport services	101.5	-0.4	1.6	-3.9
	bank accounts	101.5	3.0	-2.6	4.7
	legal and accountancy services	101.4	1.5		2.3
	airline services	101.2	0.8	2.7	3.0
	fixed telephone services	100.8	-1.6	0.4	1.3
	mobile telephone services	100.7	6.5	-0.3	3.6
	cafés, bars and restaurants	100.7	1.0	1.5	-3.2
	tram, local bus, metro	100.5	-1.1	0.3	0.6
	packaged holidays & tours	100.5	-1.5	1.3	-3.2
	loans, credit and credit cards	100.3	-2.2		1.9
	electricity services	100.2	4.5	-4.0	3.9
	holiday accommodation	100.2	-1.9	0.0	-4.9
	gas services	100.2	1.0	0.5	1.8
	vehicle insurance	99.8	-1.5	-0.3	-2.3
	postal services	99.7	-1.1	-2.4	-0.8
	TV-subscriptions	99.7	4.1		1.3
	mortgages	99.2	-1.4		4.6
	vehicle rental services	99.1	-2.0	3.0	-2.8
	train services	98.9	-0.5	-0.9	3.2
	home insurance	98.5	5.7	1.0	2.6
	internet provision	97.9	4.6	2.1	0.3
	vehicle maintenance and repair	97.8	-1.8	5.1	-1.7
	maintenance services	97.7	0.6	1.7	-1.2
	private life insurance	97.6	-2.9		-0.2
	investment products, private pensions and...	97.3	-0.2	5.8	3.7
	real estate services	96.6	0.8	5.9	1.9

### Overall Performance

Of all countries Luxembourg's market performance is assessed as the best. Large differences in MPI and ranking are recorded, with 13 markets differing from the EU ranking by 10 ranks or more, and 17 markets differing from the 2011 ranking by 10 ranks or more. In this respect, it is important to note that the sample size for Luxembourg is smaller than for most other countries and that similar changes were recorded from 2010 to 2011.

The ranking for goods markets differs from the EU27 ranking, although this only corresponds to a major difference in the nMPI for the clothing and footwear market, which is rated 5.8 points above the EU27 average. This market is also assessed more favourably than in 2011 with a 7.3 point increase over last year's result. The second-hand car market is rated 5.5 points above the EU average, but appears in the same position in the overall and national rankings. The 2011 ranking differs widely from the 2012 ranking, although in this case as well, nMPI differences remain small. The clothing and footwear market displays the largest difference with 2011 among goods markets and is 7.3 points above the level of last year. Furthermore the market for fruits and vegetables has also improved its assessment remarkably, with 5.3 points.

The service market ranking is rather different from the EU27 ranking. However, this difference in ranking is only linked to a major difference in nMPI for the electricity services markets, with a 5 point difference. Differences in ranking also appear when the data is compared with 2011. Three markets present major differences in both the nMPI and ranking: mobile telephone services, which improved by 6.5 points over last year, home insurance, which is down by 5.7 points and the electricity market, which is 4.5 points above its 2011 level.