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from: Secretary-General of the European Commission,
signed by Mr Jordi AYET PUIGARNAU, Director

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to: Mr Uwe CORSEPIUS, Secretary-General of the Council of the European
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The Consumer Markets Scoreboard
Making markets work for consumers
Eighth edition Part 4 — November 2012

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Volume IV

COMMISSION STAFF WORKING DOCUMENT

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

Eighth edition Part 4 — November 2012

Hungary - nMPI		2012 MPI	diff 2012 2011	diff 2011 2010	diff HU EU27
G O O D S	books, magazines and newspapers	109.3	3.2	-2.6	5.6
	personal care products	105.1	1.8	0.6	4.1
	non prescription medicines	104.0	2.4	0.7	4.1
	non-alcoholic drinks	103.4	0.0	-1.8	0.6
	electronic products	102.6	2.1	-4.6	1.5
	bread, cereals, rice and pasta	102.3	-1.3	-0.7	-0.3
	small household appliances	102.1	0.8	-2.3	0.2
	entertainment goods	101.9	0.8	0.1	0.4
	furniture and furnishings	101.8	1.9	-2.4	1.5
	alcoholic drinks	101.5	-0.5	1.3	0.2
	spectacles and lenses	101.2	-2.2		-0.9
	large household appliances	101.0	-0.5	-3.3	-0.6
	ICT products	100.5	1.1	-4.8	1.6
	maintenance products	100.5	2.1	-3.4	0.3
	dairy products	98.3	-2.3		-3.1
	fruit and vegetables	98.2	-1.3	-2.1	-1.2
	fuel for vehicles	97.3	-1.7	-2.0	3.5
	new cars	96.8	-2.5	-0.8	-1.6
meat and meat products	95.5	-4.2	0.4	-3.3	
clothing and footwear	91.3	0.8	-6.6	-5.8	
second hand cars	85.3	-0.6	-7.8	-6.7	
S E R V I C E S	personal care services	113.4	0.3	4.9	5.7
	gambling and lottery services	110.5	-0.6	4.4	7.6
	postal services	108.7	-1.9	8.1	8.1
	culture and entertainment	108.4	0.6	1.9	1.8
	holiday accommodation	106.8	-0.8	0.3	1.8
	cafés, bars and restaurants	106.7	1.4	2.2	2.9
	commercial sport services	106.7	-1.0	2.7	1.3
	mobile telephone services	105.5	0.8	3.2	8.4
	airline services	105.1	-5.3	5.8	0.9
	vehicle insurance	104.2	-1.2	5.6	2.1
	fixed telephone services	103.6	-3.2	5.3	4.2
	vehicle rental services	103.6	-2.9	4.1	1.7
	TV-subscriptions	100.5	15.5		2.1
	packaged holidays & tours	100.5	0.5	-0.4	-3.1
	internet provision	100.0	0.5	1.6	2.4
	vehicle maintenance and repair	99.9	1.1	-0.2	0.4
	home insurance	99.7	3.2	-2.2	-1.4
	tram, local bus, metro	99.5	0.0	2.7	-0.4
	water supply	97.8	-4.3	7.1	-1.2
	train services	96.8	2.1	2.3	1.1
	legal and accountancy services	95.7	2.2		-3.4
	maintenance services	95.5	1.8	-1.5	-3.3
	gas services	95.5	-1.9	6.7	-2.9
	private life insurance	95.3	2.1		-2.5
	electricity services	94.8	-6.2	8.4	-1.6
	bank accounts	94.5	-4.7	6.4	-2.3
	loans, credit and credit cards	92.4	2.6		-6.0
real estate services	90.0	-2.7	4.7	-4.7	
investment products, private pensions and...	89.2	1.1	-1.6	-4.3	
mortgages	79.1	0.8		-15.4	

Overall Performance

Hungary's market performance assessment is just above the EU27 average and the country ranks 12th overall.

Overall, the ranking of the goods markets in Hungary follows the same pattern as the EU27 ranking, although the top 3 goods markets differ somewhat with the appearance in second and third place of personal care products and non-prescription medicines. The normalised MPI scores for the goods markets stayed at a similar level as in 2011. The market for books, magazines and newspapers has stabilised its first position, with an increase of 3.2 points. Furthermore, the market of meat and meat products shows a decline of 4.2 points in the nMPI score. This decline could be a result of media attention on price increases for chicken meat during the fieldwork period.

The difference in ranking of service markets compared to the EU27 ranking is somewhat larger than for the goods markets. The markets for gambling and lottery services and postal services are assessed remarkably better than the EU27 average, ending up in second and third place. The markets for mobile telephone services (8th vs 23rd place) and internet provision (15th vs 25th place) are also rated remarkably better in the Hungarian ranking than in the EU27 ranking. Conversely, the market for bank accounts is assessed as clearly below average (26th vs 16th place) as is the market for mortgages, which has a difference of 14.9 points with the EU27 average. These counter-performances could be explained by the economic crisis and a set of new regulations and aids for financial products.

The 2012 ranking of services is fairly similar to 2011, although a few markets have moved within the ranking. Home insurance is rated at 3.2 points above its 2011 level. TV subscriptions improved dramatically from last year with a 15.5 point increase which could be linked to better package offers and increased media coverage. Electricity services are 11 ranks behind their 2011 position following a 6.2 point decrease from 2011. The 2012 assessments for water supply and airline services are also below their 2011 MPI scores. In the case of airline services, this could be linked to the bankruptcy of the former national airline, Malév.

		Malta - nMPI			
		2012 MPI	diff 2012 2011	diff 2011 2010	diff MT EU27
G O O D S	non-alcoholic drinks	105.3	3.9	-2.5	2.5
	bread, cereals, rice and pasta	105.3	3.8	-2.0	2.6
	dairy products	104.9	3.2		3.4
	meat and meat products	104.0	3.5	-4.6	5.2
	fruit and vegetables	103.5	4.4	-3.5	4.1
	clothing and footwear	102.4	3.8	-1.7	5.2
	personal care products	102.2	1.5	-3.9	1.3
	alcoholic drinks	102.2	1.4	-4.2	1.0
	books, magazines and newspapers	101.3	-1.8	-2.9	-2.4
	non prescription medicines	100.9	-0.9	1.1	1.0
	fuel for vehicles	99.5	2.4	-3.8	5.6
	furniture and furnishings	98.9	-1.5	-2.0	-1.4
	ICT products	97.3	-3.3	-2.2	-1.6
	new cars	97.2	0.9	-6.3	-1.3
	entertainment goods	97.1	-4.7	1.3	-4.5
	small household appliances	97.0	-4.5		-5.1
	spectacles and lenses	97.0	-3.4	-1.9	-5.0
	large household appliances	96.6	1.0	-5.3	-5.0
	electronic products	96.5	-5.0	-2.5	-4.7
	maintenance products	96.1	-4.2	2.3	-4.0
second hand cars	95.0	-0.6	-5.1	3.0	
S E R V I C E S	bank accounts	106.2	3.7	2.6	9.4
	cafés, bars and restaurants	104.8	1.2	2.7	1.0
	loans, credit and credit cards	104.5	0.9		6.1
	personal care services	103.8	-1.8	1.1	-3.9
	airline services	103.7	-2.4	1.4	-0.4
	commercial sport services	103.3	-0.5	1.4	-2.1
	holiday accommodation	103.2	-2.3	3.8	-1.8
	mobile telephone services	102.3	0.5	0.1	5.2
	private life insurance	101.8	3.0		4.1
	vehicle rental services	101.8	0.6	-0.8	0.0
	culture and entertainment	101.6	-4.3	3.1	-5.1
	packaged holidays & tours	101.3	2.3	-3.9	-2.3
	vehicle maintenance and repair	100.4	-2.7	3.4	0.9
	fixed telephone services	100.2	-1.1	2.2	0.7
	mortgages	100.0	-0.1		5.4
	water supply	99.8	7.6	9.4	0.8
	home insurance	99.7	-1.3	1.4	-1.5
	vehicle insurance	99.3	-1.6	1.6	-2.7
	postal services	99.1	-1.0	1.0	-1.4
	electricity services	97.9	6.0	14.3	1.6
	internet provision	97.6	0.6	-0.6	0.0
	legal and accountancy services	97.4	0.0		-1.7
	real estate services	97.3	-2.8	1.4	2.6
	maintenance services	97.1	-2.3	6.2	-1.7
	gambling and lottery services	97.1	-6.7	2.9	-5.9
	investment products, private pensions and...	96.9	0.9	-2.4	3.3
	TV-subscriptions	95.7	7.2		-2.7
tram, local bus, metro	86.0	-3.6	9.5	-13.8	

Overall Performance

Malta comes in 5th position in the overall country ranking. Major differences in the nMPI and ranking were recorded this year and last year and may be explained by the smaller base size used for this country. 20 markets show large differences in the nMPI from last year and 10 markets show large differences from the EU27 scores.

The 2012 goods market ranking is very different from last year's. Fruit and vegetables and clothing and footwear are rated above their 2011 levels both in terms of the nMPI and ranking. Entertainment goods, electronic products, and spectacles and lenses are all assessed less favourably than last year, again in terms of the nMPI and ranking.

There are obvious differences with the EU27 ranking for goods markets with 5 markets differing widely both in terms of the MPI and ranking. The markets for meat and meat products, fruit and vegetables, and clothing and footwear are assessed better than average, while the markets for spectacles and lenses and large household appliances are assessed worse than average.

The service markets' ranking is rather different from the 2011 ranking. Private life insurance is rated better than last year in terms of both the MPI and the ranking, while gambling and lottery are considered less favourably for these indicators.

There are large differences with the EU27 ranking. The largest is recorded for the tram, local bus and metro market, with a difference of 14.3 points from the average. This could be linked to the privatisation of the bus network. The market assessments of bank accounts, mortgages as well as loans, credits and credit cards are all better than average both in terms of the nMPI and the ranking.

		Netherlands - nMPI			
		2012 MPI	diff 2012 2011	diff 2011 2010	diff NL EU27
G O O D S	alcoholic drinks	103.5	1.2	-2.7	2.3
	non-alcoholic drinks	102.5	-0.9	-2.4	-0.3
	books, magazines and newspapers	102.4	-0.1	-3.1	-1.3
	bread, cereals, rice and pasta	102.0	0.0	-3.0	-0.7
	entertainment goods	101.9	0.7	-1.1	0.3
	dairy products	101.7	-0.2		0.3
	personal care products	101.2	-0.5	-1.8	0.2
	small household appliances	101.1	-0.3	-1.3	-0.9
	large household appliances	100.9	0.9	-1.4	-0.7
	non prescription medicines	100.7	-0.1	-2.7	0.9
	spectacles and lenses	100.3	-0.9		-1.7
	maintenance products	100.1	0.4	-1.5	-0.1
	fuel for vehicles	100.0	0.4	-4.6	6.2
	furniture and furnishings	99.8	1.6	-2.7	-0.5
	new cars	99.5	0.0	-2.2	1.0
	electronic products	99.2	0.8	-2.6	-1.9
	fruit and vegetables	98.0	-1.0	-1.6	-1.4
	meat and meat products	98.0	-0.5	-3.4	-0.8
	ICT products	96.9	0.8	-2.7	-2.0
	clothing and footwear	95.4	-2.3	-2.3	-1.7
second hand cars	94.8	0.2	-2.4	2.8	
S E R V I C E S	personal care services	107.7	0.0	2.9	0.0
	culture and entertainment	106.7	-0.4	3.1	0.1
	holiday accommodation	105.4	0.0	2.8	0.4
	water supply	105.0	0.6	1.0	6.0
	commercial sport services	104.3	-0.3	2.0	-1.1
	airline services	104.1	-0.1	3.0	-0.1
	vehicle insurance	104.1	-0.2	3.8	2.0
	packaged holidays & tours	103.6	-0.3	3.0	-0.1
	cafés, bars and restaurants	103.3	-0.9	3.6	-0.5
	vehicle rental services	102.7	-1.2	2.2	0.8
	vehicle maintenance and repair	102.1	-0.3	2.6	2.7
	home insurance	101.8	0.1	2.6	0.6
	legal and accountancy services	101.6	0.8		2.5
	bank accounts	101.1	2.4	2.9	4.3
	loans, credit and credit cards	100.9	3.1		2.5
	maintenance services	100.6	1.0	2.9	1.8
	gas services	100.6	0.5	3.8	2.2
	electricity services	100.3	0.5	2.5	4.0
	fixed telephone services	99.1	-1.0	3.9	-0.3
	tram, local bus, metro	97.2	-2.8	2.3	-2.6
	real estate services	97.2	-1.9	2.6	2.5
	gambling and lottery services	96.6	1.2	1.4	-6.4
	postal services	96.3	-2.5	0.3	-4.2
	mortgages	95.9	1.5		1.3
	TV-subscriptions	95.7	2.1		-2.7
	train services	95.5	-3.0	0.5	-0.2
	internet provision	94.8	-0.2	2.5	-2.8
mobile telephone services	94.7	0.3	2.1	-2.5	
private life insurance	94.4	1.4		-3.3	
investment products, private pensions and...	86.7	-0.2	3.3	-6.9	

Overall Performance

Market performance in the Netherlands is evaluated just above the EU27 average and the overall country position (7th) has not changed in the past 3 years.

The top 3 and bottom 3 goods categories for the Netherlands are similar to the EU27 average, except the alcoholic drinks market, which is ranked 1st in the Netherlands and 7th in EU27.

The top 3 service categories have almost identical scores in the Netherlands as in EU27. The market for investment products, private pensions and securities is ranked as the lowest service category in both the Netherlands and EU27, although the rating given in the Netherlands — 86.7 — is particularly low.

Goods category ratings are very similar to their 2011 level, and there are also little differences with the EU27 ranking.

There has been little variation in the service sectors since 2011, the biggest improvement being loans, credit and credit cards, which rose by 3.1 points and the largest negative change being train services, which decreased by 3.0 points. In comparison to EU27, water supply is ranked 4th in the Netherlands, but 18th at EU27 level, and the maintenance services market is ranked 10 places higher in the Netherlands. Conversely, when compared to the EU27 level postal services and gambling and lottery services are ranked 14 and 11 places lower respectively.

Austria - nMPI		2012 MPI	diff 2012 2011	diff 2011 2010	diff AT EU27
G O O D S	non-alcoholic drinks	105.4	1.6	-3.6	2.6
	spectacles and lenses	105.2	0.4		3.1
	books, magazines and newspapers	103.7	-2.5	-3.6	0.0
	dairy products	103.7	0.7		2.3
	small household appliances	103.6	0.2	-3.2	1.7
	bread, cereals, rice and pasta	103.5	0.3	-1.2	0.8
	entertainment goods	102.9	-0.6	-0.5	1.3
	large household appliances	102.5	-0.4	-2.8	0.9
	alcoholic drinks	102.2	0.3	-4.6	1.0
	new cars	101.6	1.0	-3.4	3.2
	personal care products	101.3	-0.2	-2.6	0.4
	maintenance products	100.9	0.8	-1.3	0.8
	electronic products	100.9	0.0	-3.1	-0.3
	furniture and furnishings	100.5	0.0	-3.4	0.3
	non prescription medicines	97.7	-0.4	-2.7	-2.1
	fruit and vegetables	96.8	-0.6	-2.7	-2.6
	meat and meat products	96.6	-0.8	-2.8	-2.2
	ICT products	95.9	-0.9	-2.8	-3.0
	clothing and footwear	95.8	1.2	-6.4	-1.4
	second hand cars	90.9	1.2	-3.6	-1.1
fuel for vehicles	88.3	-1.3	-7.1	-5.5	
S E R V I C E S	culture and entertainment	109.9	-0.8	2.1	3.3
	personal care services	109.3	-1.4	5.6	1.6
	holiday accommodation	108.0	1.3	1.2	2.9
	commercial sport services	104.6	-1.1	3.5	-0.9
	tram, local bus, metro	104.6	-1.8	2.9	4.7
	airline services	104.5	-2.1	4.2	0.4
	water supply	104.0	-0.7	1.7	5.0
	packaged holidays & tours	103.5	-0.4	4.4	-0.1
	cafés, bars and restaurants	103.4	-0.5	4.4	-0.4
	vehicle maintenance and repair	102.8	3.8	-0.2	3.3
	vehicle insurance	102.3	-1.0	4.1	0.2
	home insurance	102.3	1.3	2.6	1.1
	loans, credit and credit cards	102.2	0.6		3.8
	train services	102.0	4.3	2.2	6.3
	legal and accountancy services	99.7	0.2		0.6
	vehicle rental services	99.6	-1.0	0.3	-2.2
	gambling and lottery services	99.5	-1.5	2.5	-3.5
	maintenance services	99.3	1.1	1.6	0.5
	electricity services	98.9	-0.2	2.6	2.5
	fixed telephone services	97.8	-0.1	3.7	-1.6
	private life insurance	96.6	-0.6		-1.2
	gas services	96.2	-1.1	3.3	-2.2
	bank accounts	96.2	-1.6	2.8	-0.6
	internet provision	95.5	0.4	4.8	-2.0
	TV-subscriptions	94.9	1.7		-3.5
	postal services	94.8	-3.0	-0.8	-5.8
	mortgages	94.7	1.6		0.1
mobile telephone services	92.5	-0.2	-0.1	-4.6	
investment products, private pensions and...	91.3	1.3	5.7	-2.3	
real estate services	89.4	1.5	2.7	-5.3	

Overall Performance

The performance of the various markets is evaluated just above the EU27 average and ranks 8th overall.

On the whole the ranking of the markets in Austria is following the same pattern as the EU27 ranking. For the goods markets the top 3 and bottom 3 markets are the same as EU27. The fuel market is seen to be performing somewhat less well, ending in 21st place compared to the 20th place held by EU27. The fuels market is also the market with the largest difference in the nMPI score for the goods markets (-7.2 points).

The differences in the ranking and scores of the service markets are somewhat bigger. Culture and entertainment services and personal care services are found at the top of the ranking, similar to EU27 ranking. Commercial sports services are falling just below the top 3, while holiday accommodation is assessed slightly better in Austria than at the EU27 level. At the bottom of the ranking, it is the market for mobile telephone services that is considered to be performing less well, holding the 28th place, while at EU27 level this market is to be found at 23rd place. Other significant differences can be found for the markets for water supply and vehicle maintenance and repair services, where the assessment is clearly better than at EU27 level. The market for postal services is rated less well and is ranked 17 places lower than at EU27 level.

A comparison of 2012 results with previous years shows that the largest decrease in assessment is in the market for postal services. It is already the second year running that this market has been rated less well than the previous year. The largest increases in assessments can be found in the markets for vehicle maintenance and repair services, and train services. For the latter, the emergence of a private competitor to the state-owned incumbent operator seems to have had a positive impact on the performance of this market in Austria.

Poland - nMPI		2012 MPI	diff 2012 2011	diff 2011 2010	diff PL EU27
G O O D S	books, magazines and newspapers	106.9	-0.5	-2.1	3.2
	spectacles and lenses	104.9	0.4		2.9
	non-alcoholic drinks	103.8	1.0	-2.8	1.0
	small household appliances	103.6	1.4	-1.9	1.7
	alcoholic drinks	103.4	1.5	-3.2	2.2
	large household appliances	103.4	0.8	-2.2	1.8
	electronic products	103.3	1.5	-3.2	2.2
	entertainment goods	103.0	0.1	2.4	1.5
	furniture and furnishings	102.5	1.4	-0.9	2.2
	bread, cereals, rice and pasta	102.4	-0.4	-2.7	-0.2
	non prescription medicines	101.3	-0.2	-0.5	1.4
	personal care products	101.3	-1.3	-2.7	0.3
	maintenance products	100.7	0.8	-1.6	0.5
	ICT products	100.1	0.7	-1.6	1.2
	dairy products	99.3	-1.7		-2.2
	new cars	98.6	0.0	-1.2	0.2
	fruit and vegetables	97.8	-0.1	-4.5	-1.6
	clothing and footwear	93.2	-0.6	-3.3	-4.0
	fuel for vehicles	92.2	-1.7	-3.9	-1.6
	meat and meat products	92.2	-1.6	-2.1	-6.6
second hand cars	86.0	-1.5	0.3	-6.0	
S E R V I C E S	personal care services	110.0	-1.3	3.0	2.2
	commercial sport services	107.0	0.3	2.5	1.6
	airline services	107.0	0.0	3.4	2.8
	culture and entertainment	106.3	-2.0	0.9	-0.3
	holiday accommodation	105.0	-1.7	3.8	0.0
	vehicle insurance	104.1	0.9	1.2	2.0
	packaged holidays & tours	103.6	0.4	4.8	0.0
	home insurance	102.9	-1.0	1.5	1.7
	tram, local bus, metro	101.9	-0.9	-0.3	2.1
	cafés, bars and restaurants	101.7	-2.1	3.1	-2.1
	postal services	101.6	-0.8	2.9	1.0
	gambling and lottery services	101.5	1.1	1.8	-1.5
	vehicle rental services	101.4	-0.9	1.8	-0.4
	fixed telephone services	101.3	1.2	0.3	1.8
	loans, credit and credit cards	100.7	1.4		2.3
	mobile telephone services	100.7	1.5	0.2	3.6
	TV-subscriptions	100.1	3.6		1.7
	water supply	100.1	-1.7	2.9	1.1
	internet provision	99.7	2.8	0.8	2.1
	legal and accountancy services	99.2	-0.7		0.1
	gas services	99.0	-1.2	0.6	0.6
	private life insurance	98.3	0.0		0.5
	bank accounts	97.2	-1.1	1.9	0.4
	vehicle maintenance and repair	96.3	1.1	1.1	-3.2
	maintenance services	95.4	1.0	0.5	-3.4
	electricity services	93.1	-0.7	-0.4	-3.3
	investment products, private pensions and...	92.0	-0.1	1.6	-1.5
mortgages	92.0	-1.0		-2.6	
real estate services	91.4	-1.5	3.8	-3.3	
train services	89.6	3.4	-3.7	-6.1	

Overall Performance

Poland's overall market assessment has not changed since 2011 and puts Poland slightly below the EU27 average (21st place).

The top and bottom 3 goods categories are similar in Poland and the EU27, with the exception of bread, cereals, rice and pasta, which is ranked 10th in Poland and 3rd at EU27 level. The score for meat and meat products is 5.2 points lower in Poland than the EU27 average, and second-hand cars are rated 4.9 points lower in Poland than in EU27.

As in EU27, the top ranked service sector in Poland is personal care services. The most positive change since 2011 is for TV subscriptions, which increased its score by 3.6. The bottom ranked service sector in Poland is train services, 8.7 points and 9 places lower than average.

Portugal

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Portugal - nMPI

		2012 MPI	diff 2012 2011	diff 2011 2010	diff PT EU27
G O O D S	books, magazines and newspapers	104.5	0.5	-4.5	0.8
	spectacles and lenses	103.3	0.0		1.3
	non-alcoholic drinks	102.9	-0.5	-2.7	0.0
	entertainment goods	102.5	-0.3	0.2	0.9
	electronic products	102.5	0.7	-3.5	1.3
	bread, cereals, rice and pasta	102.3	-0.4	-2.1	-0.3
	personal care products	102.1	0.2	-2.5	1.2
	alcoholic drinks	102.1	-0.1	-2.6	0.8
	large household appliances	101.8	1.2	-3.2	0.2
	dairy products	101.8	-1.3		0.3
	small household appliances	101.8	-1.0	-1.1	-0.1
	ICT products	101.6	0.2	-0.9	2.7
	furniture and furnishings	100.6	-0.5	-2.2	0.3
	non prescription medicines	100.4	0.4	-5.5	0.5
	fruit and vegetables	99.8	0.3	-1.5	0.4
	maintenance products	99.4	-0.2	-2.6	-0.8
	clothing and footwear	98.9	0.4	-2.4	1.7
	meat and meat products	98.1	-0.3	-2.3	-0.7
	new cars	96.7	0.7	-2.7	-1.7
	fuel for vehicles	89.4	-0.5	-5.8	-4.4
second hand cars	87.5	0.5	-2.3	-4.5	
S E R V I C E S	personal care services	110.3	-0.8	3.6	2.5
	gambling and lottery services	110.0	2.4	-1.4	7.0
	holiday accommodation	107.3	-0.1	3.0	2.2
	culture and entertainment	106.7	-1.3	2.5	0.1
	airline services	106.4	-0.1	4.6	2.3
	packaged holidays & tours	104.8	0.0	4.4	1.1
	commercial sport services	104.4	-0.8	4.0	-1.0
	vehicle insurance	103.7	1.9	4.0	1.6
	cafés, bars and restaurants	103.5	-1.4	4.8	-0.3
	vehicle rental services	102.1	-0.8	2.4	0.2
	mobile telephone services	101.7	0.8	2.2	4.6
	postal services	101.6	-2.5	1.7	1.0
	tram, local bus, metro	100.8	-2.1	0.7	1.0
	train services	100.4	-2.6	-0.9	4.7
	home insurance	100.0	-0.2	4.3	-1.1
	fixed telephone services	98.5	1.3	5.0	-0.9
	private life insurance	98.3	0.4		0.5
	gas services	98.3	-1.8	-0.8	-0.1
	legal and accountancy services	97.8	-0.1		-1.3
	loans, credit and credit cards	96.9	0.3		-1.5
	water supply	96.8	1.3	0.8	-2.2
	vehicle maintenance and repair	96.7	0.0	2.2	-2.8
	maintenance services	96.4	0.4	2.1	-2.5
	internet provision	96.1	1.9	2.2	-1.5
	TV-subscriptions	95.2	4.9		-3.1
bank accounts	94.8	0.3	2.9	-2.0	
real estate services	94.6	-1.4	3.2	-0.1	
investment products, private pensions and...	94.6	1.0	3.9	1.0	
mortgages	91.8	0.0		-2.8	
electricity services	89.5	-0.9	-1.9	-6.9	

Overall Performance

The Portuguese markets have been rated slightly below the EU27 level for the past 3 years, and the country ranks 20th overall this year.

The top 3 goods categories in Portugal are assessed at a similar level to the EU27 average. The bottom 3 goods are all automotive-related: second-hand cars, fuel for vehicles and new cars. Increased fuel prices and problems within the automotive sector in Portugal may have had an impact on these ratings.

As in EU27 as a whole, personal care services are the highest rated within the services category. The 2nd highest rated service sector in Portugal (gambling and lottery services) is 8.4 points and 9 places above its EU27 level. Mobile phone services also receive a positive assessment and are ranked 11th in Portugal, as against 23rd in EU27. The performance of TV subscription services is also assessed as good, rising from 90.4 in 2011 to 95.2 in 2012, which may reflect the switch to digital TV in Portugal. The lowest rated service sector is electricity services, whose assessment is 5.7 points lower in Portugal than the EU27 average. Bank accounts are also evaluated more critically, ranking 26th in Portugal compared with 16th at the EU27 level.

Romania - nMPI		2012 MPI	diff 2012 2011	diff 2011 2010	diff RO EU27
G O O D S	large household appliances	106.9	2.0	-1.3	5.3
	books, magazines and newspapers	106.8	-1.2	-2.3	3.0
	new cars	104.8	3.1	-1.0	6.3
	spectacles and lenses	104.0	2.2		2.0
	ICT products	103.3	-0.7	-2.3	4.4
	electronic products	103.2	0.2	-2.5	2.0
	small household appliances	103.1	0.9	-1.6	1.1
	entertainment goods	102.7	0.4	0.9	1.1
	bread, cereals, rice and pasta	102.2	0.2	-2.3	-0.4
	maintenance products	101.5	1.8	-0.8	1.3
	furniture and furnishings	101.4	1.1	-1.2	1.1
	personal care products	100.7	-0.7	-1.9	-0.3
	non prescription medicines	100.3	-1.3	1.7	0.4
	non-alcoholic drinks	99.3	-2.6	2.1	-3.5
	dairy products	98.0	-4.0		-3.4
	alcoholic drinks	95.4	0.3	-0.2	-5.8
	clothing and footwear	94.0	-3.6	1.0	-3.2
	fruit and vegetables	93.9	1.3	-8.1	-5.5
	meat and meat products	93.6	-0.7	-1.4	-5.3
	fuel for vehicles	93.1	-0.3	-6.5	-0.7
second hand cars	91.9	1.5	0.5	-0.1	
S E R V I C E S	airline services	109.8	0.5	1.3	5.7
	personal care services	108.1	0.0	0.9	0.4
	postal services	107.8	-2.1	2.5	7.2
	culture and entertainment	106.4	-1.6	1.4	-0.2
	commercial sport services	105.5	0.4	-0.3	0.1
	mobile telephone services	105.3	0.4	-1.9	8.2
	packaged holidays & tours	105.2	2.6	2.8	1.6
	fixed telephone services	104.9	-2.0	-0.2	5.5
	vehicle rental services	104.8	1.2	1.6	3.0
	holiday accommodation	103.3	1.3	1.7	-1.7
	home insurance	102.4	-0.3	-0.3	1.3
	vehicle insurance	102.0	-1.2	3.1	-0.1
	TV-subscriptions	101.7	6.4		3.3
	internet provision	101.3	0.4	-0.1	3.7
	bank accounts	101.3	3.1	1.1	4.5
	tram, local bus, metro	100.1	-1.0	1.9	0.3
	private life insurance	99.7	1.0		1.9
	cafés, bars and restaurants	99.1	-0.6	0.1	-4.7
	electricity services	98.9	2.1	-1.7	2.6
	gas services	97.7	0.3	-3.1	-0.7
	gambling and lottery services	97.6	-3.4	-1.2	-5.4
	legal and accountancy services	97.1	-1.5		-2.0
	vehicle maintenance and repair	96.4	1.3	2.1	-3.1
	maintenance services	94.5	-3.5	-0.3	-4.4
	water supply	93.6	-1.3	-0.4	-5.3
	investment products, private pensions and...	93.2	-0.4	4.1	-0.3
	loans, credit and credit cards	92.8	0.1		-5.6
real estate services	91.5	-2.8	5.4	-3.2	
train services	90.9	1.1	2.1	-4.8	
mortgages	86.8	-0.4		-7.7	

Overall Performance

Romania's market performance assessment is below the EU27 average (24th place). It was at a similar level in 2010 and 2011.

The top ranked goods categories in Romania are quite different from the EU27 average. Large household appliances are ranked top with a score 5.1 points above the EU27 level. The new cars market has increased its score by 3.1 since 2011, and is now 5.5 points and 12 places above the EU level. ICT products are ranked 5th in Romania and 16th in the EU as a whole. The beverage sector receives a less positive assessment in Romania, with alcoholic drinks 6.3 points lower than its EU score, and non-alcoholic drinks 12 places lower than its EU level. In relation to their 2011 scores, dairy products and clothing and footwear have decreased by 4.0 and 3.6 respectively.

The top ranked service sectors are airline services, personal care services and postal services. Airline services and postal services are both 5.3 points higher in Romania than at EU27 level. The telecommunications sectors are assessed favourably, with mobile telephone services ranking 6th in Romania and 23rd at the EU27 level. Internet provision ranks 11 places higher in Romania than in EU27. At the bottom end of the service sectors, mortgages score 86.8 (7.2 below the EU27 level) and train services are 7.4 points below the EU27 level. The biggest change since 2011 is in TV subscription services, which have risen by 6.4 points and from 23rd to 13th position within the Romanian service sectors.

Slovenia - nMPI		2012 MPI	diff 2012 2011	diff 2011 2010	diff SI EU27
G O O D S	spectacles and lenses	104.9	3.1		2.9
	books, magazines and newspapers	103.6	1.0	-1.3	-0.1
	fuel for vehicles	103.5	1.4	-2.7	9.6
	entertainment goods	103.0	0.5	3.0	1.4
	bread, cereals, rice and pasta	102.4	0.1	0.1	-0.2
	large household appliances	101.9	1.4	-0.8	0.3
	electronic products	101.8	-0.9	0.6	0.6
	alcoholic drinks	101.5	0.5	-0.6	0.3
	dairy products	101.4	-1.1		0.0
	maintenance products	101.3	3.1	1.4	1.1
	ICT products	101.2	2.6	-2.2	2.3
	small household appliances	101.0	-0.8	0.5	-0.9
	non-alcoholic drinks	101.0	-1.0	1.4	-1.9
	new cars	99.4	-1.8	-0.1	1.0
	furniture and furnishings	99.3	0.9	-1.3	-1.0
	personal care products	99.0	-0.4	-0.9	-1.9
	non prescription medicines	98.0	-1.1	2.4	-1.8
	meat and meat products	97.0	-2.1	0.6	-1.8
	clothing and footwear	96.0	-1.3	2.9	-1.1
	fruit and vegetables	94.6	-2.4	-0.2	-4.8
second hand cars	88.0	-1.7	-0.9	-4.0	
S E R V I C E S	gas services	107.2	2.8	-2.1	8.8
	culture and entertainment	107.0	-0.5	0.7	0.4
	personal care services	107.0	-1.7	1.8	-0.7
	postal services	106.9	1.0	-2.2	6.3
	airline services	105.6	-0.9	2.4	1.4
	commercial sport services	105.2	1.2	-1.0	-0.2
	holiday accommodation	104.5	-1.0	3.1	-0.6
	vehicle insurance	104.0	0.2	-1.2	1.9
	train services	103.9	-0.3	-0.7	8.2
	tram, local bus, metro	103.0	-0.8	-0.6	3.1
	home insurance	102.2	1.7	-0.4	1.1
	packaged holidays & tours	102.0	-1.1	2.7	-1.6
	cafés, bars and restaurants	101.3	-2.0	3.6	-2.5
	mobile telephone services	101.1	1.1	0.7	4.0
	vehicle maintenance and repair	101.0	0.1	1.3	1.5
	fixed telephone services	101.0	-1.3	0.2	1.5
	water supply	100.3	0.7	-2.8	1.3
	electricity services	99.9	1.1	-2.7	3.6
	bank accounts	99.9	0.2	-2.5	3.1
	loans, credit and credit cards	99.4	-1.0		1.0
	vehicle rental services	99.3	-3.2	1.1	-2.5
	internet provision	98.3	1.0	1.7	0.7
	TV-subscriptions	97.2	7.3		-1.2
	gambling and lottery services	95.8	0.7	-3.1	-7.1
	maintenance services	95.0	-0.3	0.7	-3.9
	mortgages	94.8	0.4		0.2
private life insurance	92.8	1.4		-5.0	
real estate services	90.5	-1.7	6.2	-4.2	
legal and accountancy services	89.9	-4.9		-9.2	
investment products, private pensions and...	84.1	-0.2	-1.8	-9.4	

Overall Performance

Slovenia's overall market performance is rated slightly above the EU27 average, although it has declined from being the 3rd ranked country in 2011 to being the 10th ranked country in 2012.

The top and bottom ranked goods sectors are in line with the EU27 average, with the notable exception of fuel for vehicles, which is ranked 3rd in Slovenia but 20th in EU27. Furthermore, the non-alcoholic drinks market is ranked 2nd in the EU27 but 13th in Slovenia. In comparison to 2011, the scores for spectacles and lenses and maintenance products have both increased by 3.1 points.

The top ranked service sector is gas services, ranked 7.8 points and 14 places higher than at the EU27 level. Train services are ranked 5.6 points and 12 places higher than in EU27. Slovenia's lowest ranked service sectors are similar to EU27, except for legal and accountancy services. This market has decreased by 4.9 points since 2011 and is now ranked 29th in Slovenia and 17th in EU27. The score for TV subscription services has increased by 7.3 points, perhaps as a result of a new TV subscription package service launched in Slovenia, called 'Pop Non Stop'. The vehicle rental services sector has decreased by 3.2 points since 2011 and is now 11 places below the EU27 level. The assessment of gambling and lottery services has decreased by 5.8 points in comparison to EU27 and is now at 13 places below EU27. Investment products are last in the ranking for both Slovenia and EU27, but this market is rated 8.7 points lower in the nMPI than in the EU27 ranking.

Slovakia - nMPI		2012 MPI	diff 2012 2011	diff 2011 2010	diff SK EU27
G O O D S	books, magazines and newspapers	109.0	-0.1	-3.2	5.3
	non-alcoholic drinks	105.4	0.3	0.8	2.6
	large household appliances	105.2	1.7	-0.5	3.6
	bread, cereals, rice and pasta	103.8	0.0	-1.2	1.1
	spectacles and lenses	103.4	-0.5		1.3
	small household appliances	103.4	0.7	0.3	1.4
	electronic products	103.2	1.9	-2.7	2.1
	alcoholic drinks	103.0	0.1	0.7	1.8
	entertainment goods	102.0	0.0	2.1	0.4
	dairy products	101.6	-0.1		0.2
	non prescription medicines	100.7	-0.4	-0.2	0.8
	personal care products	100.6	-1.5	-1.4	-0.3
	furniture and furnishings	100.5	1.5	-0.5	0.2
	new cars	99.5	0.6	-1.3	1.1
	ICT products	99.5	0.5	-1.3	0.6
	fuel for vehicles	97.7	-2.7	-3.8	3.9
	maintenance products	97.2	-1.3	0.6	-3.0
	fruit and vegetables	96.3	-0.1	-2.2	-3.1
	meat and meat products	93.8	1.0	-2.3	-5.1
	clothing and footwear	88.7	-0.8	-2.4	-8.4
second hand cars	85.6	-0.7	0.2	-6.4	
S E R V I C E S	personal care services	108.5	0.9	-0.7	0.8
	fixed telephone services	107.6	-0.1	3.0	8.2
	postal services	107.4	-0.6	2.2	6.8
	commercial sport services	105.6	1.5	0.6	0.2
	water supply	105.1	4.3	0.4	6.2
	culture and entertainment	105.1	-1.7	0.9	-1.6
	electricity services	103.8	1.8	0.2	7.5
	holiday accommodation	103.7	1.7	-1.2	-1.3
	gas services	103.4	-1.7	-0.5	5.0
	airline services	103.3	0.3	2.4	-0.8
	tram, local bus, metro	103.1	-0.6	-0.1	3.3
	vehicle insurance	101.8	0.3	2.2	-0.2
	home insurance	101.3	1.3	1.9	0.2
	train services	100.3	0.3	-2.2	4.6
	mobile telephone services	100.2	0.3	2.8	3.0
	TV-subscriptions	99.9	3.3		1.5
	internet provision	99.7	1.6	0.2	2.1
	bank accounts	99.6	-0.9	3.0	2.8
	cafés, bars and restaurants	99.4	-1.7	2.3	-4.4
	vehicle rental services	99.3	-2.8	4.1	-2.5
	packaged holidays & tours	98.9	-1.0	2.4	-4.7
	loans, credit and credit cards	97.1	0.2		-1.3
	gambling and lottery services	96.8	-2.2	-1.5	-6.1
	vehicle maintenance and repair	95.7	-1.6	1.3	-3.8
	legal and accountancy services	95.2	-1.7		-3.9
	private life insurance	93.9	-0.7		-3.8
	maintenance services	92.9	1.6	-1.5	-5.9
mortgages	92.5	-1.2		-2.1	
real estate services	91.0	0.2	1.1	-3.7	
investment products, private pensions and...	87.7	-1.2	2.2	-5.9	

Overall Performance

On the whole Slovakia's goods and service markets are rated at the same level as EU27. Slovakia's market performance has fluctuated over time, from being ranked 11th in 2010 to 7th in 2011, and now 15th in 2012.

The performance assessment of the goods sectors in Slovakia is very similar to that of the EU27, and there has been little change since 2011. The top performing goods categories in Slovakia (non-alcoholic drinks and books, magazines and newspapers) are the same as the top 2 goods sectors in 2011 in EU27. The categories performing least well also reflect Slovakia's 2011 results and the EU27 average, although it is worth noting that the market assessment of clothing and footwear is 6.7 points lower in Slovakia than in EU27, while the assessment of second-hand cars is 5.4 points lower in Slovakia than in EU27.

In comparison to EU27, there are considerable differences in service sector ratings. The fixed telephone services category is ranked 2nd in Slovakia, 12 places and 7.4 points above its EU27 level. The utilities sectors in Slovakia are rated particularly favourably, with electricity services 8.6 points and 20 places higher in Slovakia than in EU27, while water supply is 6.7 points and 13 places higher than EU27, with an increase of 4.3 points in Slovakia since 2011. The leisure sectors are assessed as less good in Slovakia with rankings lower than the EU27 average for packaged holidays and tours, gambling and lottery services, and cafés, bars and restaurants. Similarly, vehicle rental services are rated less well in Slovakia than the EU27 average.

Finland - nMPI		2012 MPI	diff 2012 2011	diff 2011 2010	diff FI EU27
G O O D S	alcoholic drinks	105.7	-0.1	-1.0	4.5
	dairy products	104.9	-0.9		3.4
	non-alcoholic drinks	104.4	0.2	-2.1	1.5
	non prescription medicines	103.7	1.1	0.8	3.9
	bread, cereals, rice and pasta	103.2	-0.1	-2.4	0.6
	entertainment goods	102.5	0.6	0.6	0.9
	fuel for vehicles	102.1	1.3	-3.8	8.2
	maintenance products	100.3	1.2	-1.4	0.2
	personal care products	100.3	0.5	-1.3	-0.7
	meat and meat products	100.0	0.6	-2.2	1.2
	new cars	99.9	0.9	-1.1	1.4
	electronic products	99.6	1.8	-3.0	-1.5
	small household appliances	99.6	-1.9	-0.1	-2.3
	large household appliances	99.4	-0.4	-1.2	-2.2
	fruit and vegetables	99.4	-1.7	-1.7	0.0
	furniture and furnishings	99.0	-0.2	0.0	-1.3
	books, magazines and newspapers	97.8	-1.2	-0.1	-5.9
	spectacles and lenses	97.1	0.3		-5.0
	clothing and footwear	95.0	-2.3	-2.4	-2.2
	ICT products	94.2	1.1	-3.5	-4.8
second hand cars	92.0	-0.9	0.6	0.0	
S E R V I C E S	personal care services	107.1	-0.8	2.6	-0.6
	culture and entertainment	106.4	-0.5	1.3	-0.2
	holiday accommodation	105.2	1.8	0.2	0.2
	vehicle rental services	105.1	1.2	2.5	3.3
	gambling and lottery services	104.2	0.0	1.9	1.2
	commercial sport services	104.1	1.5	1.1	-1.3
	tram, local bus, metro	104.1	-2.5	3.0	4.2
	water supply	103.4	-0.1	4.1	4.5
	loans, credit and credit cards	103.3	0.5		4.9
	bank accounts	103.1	1.8	2.0	6.3
	packaged holidays & tours	103.1	0.2	1.2	-0.6
	mortgages	102.6	0.7		8.0
	postal services	102.3	-2.6	3.0	1.8
	airline services	102.1	1.1	-0.6	-2.0
	home insurance	101.6	1.2	3.5	0.4
	legal and accountancy services	101.4	2.0		2.3
	cafés, bars and restaurants	101.2	-2.7	2.8	-2.7
	vehicle insurance	100.7	-1.8	3.8	-1.3
	vehicle maintenance and repair	98.3	-1.8	2.8	-1.2
	train services	97.7	-3.0	-0.2	2.0
	private life insurance	96.6	-0.9		-1.2
	real estate services	96.5	-0.2	2.5	1.8
	electricity services	96.2	1.6	-0.3	-0.2
	maintenance services	95.4	1.2	0.0	-3.5
	fixed telephone services	94.5	-1.9	2.9	-4.9
	investment products, private pensions and...	93.1	1.9	0.5	-0.5
TV-subscriptions	90.8	1.3		-7.6	
internet provision	90.7	1.5	0.4	-6.9	
mobile telephone services	89.1	-0.9	0.3	-8.0	



Finland

Overall Performance

The overall performance assessment for Finland is slightly above the EU average. In terms of goods markets, alcoholic drinks, dairy products and non-alcoholic drinks are still the top 3 markets in 2012, as in 2011. Non-alcoholic drinks appear in the EU27 top 3, but the other markets differ. ICT products and second-hand cars remain in the bottom 3 goods markets, joined this year by the clothing and footwear market. ICT products do not appear in the EU27 bottom 3, but the other two markets are identical.

Several goods markets receive a more positive rating than the EU27 average: mortgages are 16 positions higher in Finland than in EU27, while water supply services and loans, credit and credit cards services are 10 places above the EU27 ranking. In contrast, vehicle insurance and fixed telephone services are both 11 places below the EU27 ranking. In comparison with 2011, the cafés, bars and restaurants market moved down 10 places, although its MPI only decreased by 2.7 points.

As regards service markets, personal care and cultural and entertainment services are in the same positions (first and second) as last year, but holiday accommodation is now in third position, replacing the tram, local bus and metro market. The top 3 markets are similar to the EU27 ranking, except for the third position. In the EU27 ranking, it is the market for commercial sports services which takes that position. The market for holiday accommodation is fourth at the EU 27 level. The bottom 3 services markets are the same markets as those that appear as in 2011, but in a different order: mobile telephone services, internet provision and TV subscriptions. The bottom 3 markets for Finland and EU27 are completely different. Several other markets show differences between Finland and EU27 as a whole: fuel for vehicles is 13 positions above the average, while books, magazines and newspapers and spectacles and lenses are below the EU27 position by 16 and 14 ranks respectively. The normalised MPI of the non-prescription medicines market is also 3.4 points above the EU27 nMPI.

Sweden - nMPI		2012 MPI	diff 2012 2011	diff 2011 2010	diff SE EU27
G O O D S	dairy products	105.4	0.1		3.9
	alcoholic drinks	104.3	0.7	-3.4	3.1
	books, magazines and newspapers	104.1	0.4	-2.6	0.4
	bread, cereals, rice and pasta	103.6	0.5	-2.0	1.0
	non-alcoholic drinks	103.5	0.0	-1.8	0.7
	fuel for vehicles	102.2	-1.1	-3.0	8.3
	furniture and furnishings	102.0	0.8	-3.0	1.7
	entertainment goods	101.8	-0.9	-0.8	0.2
	small household appliances	101.2	-0.3	-2.5	-0.7
	large household appliances	100.4	0.6	-3.5	-1.2
	non prescription medicines	100.4	0.2	-1.6	0.6
	maintenance products	99.9	0.0	-1.6	-0.2
	electronic products	99.2	0.7	-3.1	-1.9
	spectacles and lenses	99.2	-1.4		-2.9
	new cars	98.4	1.3	-3.3	0.0
	fruit and vegetables	97.9	-0.3	-1.7	-1.5
	personal care products	97.8	-0.7	-0.3	-3.1
	meat and meat products	96.8	0.2	-1.3	-2.0
ICT products	96.1	-1.1	-1.0	-2.8	
clothing and footwear	95.1	0.4	-5.3	-2.1	
second hand cars	90.6	-0.1	-1.9	-1.4	
S E R V I C E S	gas services				
	culture and entertainment	108.4	-1.3	1.8	1.8
	personal care services	107.5	-1.3	3.9	-0.2
	holiday accommodation	107.5	0.7	2.3	2.4
	commercial sport services	106.3	-0.3	1.6	0.9
	packaged holidays & tours	105.2	0.1	1.2	1.5
	airline services	105.1	-0.8	2.3	0.9
	postal services	104.8	0.9	3.4	4.3
	vehicle rental services	104.8	1.6	-0.5	3.0
	cafés, bars and restaurants	103.5	-0.6	2.5	-0.3
	gambling and lottery services	102.4	1.7	-2.0	-0.5
	vehicle insurance	102.1	0.9	2.0	0.0
	bank accounts	101.4	-0.7	1.5	4.6
	home insurance	101.2	-0.7	2.7	0.0
	loans, credit and credit cards	100.6	-0.5		2.2
	water supply	100.4	2.2	1.3	1.4
	legal and accountancy services	100.2	1.5		1.1
	mortgages	99.0	-3.1		4.4
	real estate services	98.0	0.6	1.3	3.3
	tram, local bus, metro	97.6	-2.9	3.5	-2.2
	vehicle maintenance and repair	97.0	-1.6	4.2	-2.5
	maintenance services	96.9	1.2	3.7	-1.9
	private life insurance	96.4	-1.4		-1.3
	TV-subscriptions	95.3	2.7		-3.1
	train services	94.6	0.1	0.5	-1.1
	electricity services	94.6	3.2	0.8	-1.8
	fixed telephone services	93.9	-1.4	2.7	-5.5
mobile telephone services	92.3	2.0	0.5	-4.8	
internet provision	92.3	-0.9	2.4	-5.3	
investment products, private pensions and...	90.8	-1.8	1.4	-2.8	

Overall Performance

Sweden is one of the bottom 2 countries in terms of market performance assessment, as was also the case in 2010 and 2011. Its overall score is unchanged in 2012.

Sweden differs from EU27 in that its two top ranking goods sectors are dairy products and alcoholic products, which occupy 8th and 7th place respectively in the overall EU27 ranking. The spectacles and lenses category comes 14th in Sweden and 4th in EU27, while fuel for vehicles is 6.7 points and 14 places higher in Sweden than in EU27. Sweden's two bottom ranked goods sectors are second-hand cars and clothing and footwear. This is consistent with the overall EU27 rankings and has not changed since 2011.

Generally speaking, the top rated service sectors in Sweden are in the leisure industry, as was the case in 2011 and in line with the EU27 scores. The assessment for the housing market is also high, with mortgages and real estate services both ranking 11 places higher in Sweden than at the EU27 level, although Sweden's score for mortgages decreased by 3.1 points in 2012. It is in the telecommunications sector that Sweden receives a less favourable assessment, with lower scores than EU27 for fixed telephone services, mobile telephone services and internet provision.

		Uk - nMPI			
		2012 MPI	diff 2012 2011	diff 2011 2010	diff UK EU27
G O O D S	bread, cereals, rice and pasta	104.9	1.8	-0.4	2.2
	books, magazines and newspapers	103.6	-2.5	2.7	-0.1
	personal care products	103.0	-0.2	-0.7	2.0
	fruit and vegetables	102.8	1.9	-2.4	3.4
	entertainment goods	102.8	0.4	0.2	1.2
	non prescription medicines	102.8	1.0	-0.7	2.9
	non-alcoholic drinks	102.5	-0.8	0.6	-0.3
	alcoholic drinks	102.2	0.6	-2.9	1.0
	dairy products	102.0	-1.0		0.6
	meat and meat products	101.8	1.8	-2.3	3.0
	small household appliances	101.4	-1.2	0.2	-0.5
	maintenance products	101.3	0.2	-0.1	1.1
	large household appliances	100.8	1.0	-2.1	-0.8
	electronic products	99.5	-1.0	-1.5	-1.6
	spectacles and lenses	99.0	-0.4		-3.0
	furniture and furnishings	98.6	-0.7	-2.3	-1.7
	ICT products	97.6	0.5	-2.7	-1.3
	clothing and footwear	95.4	-2.3	-3.5	-1.7
	fuel for vehicles	95.3	0.9	-6.2	1.5
	new cars	93.8	-0.7	-3.4	-4.7
second hand cars	88.7	0.7	-7.7	-3.3	
S E R V I C E S	personal care services	108.6	-1.1	8.2	0.9
	cafés, bars and restaurants	107.5	-0.6	7.6	3.7
	culture and entertainment	106.7	-1.4	5.6	0.1
	holiday accommodation	106.6	0.2	5.3	1.6
	gambling and lottery services	106.2	-0.8	5.5	3.3
	home insurance	104.4	-0.9	6.6	3.2
	packaged holidays & tours	103.7	0.0	2.8	0.1
	vehicle insurance	103.0	-2.4	6.7	0.9
	commercial sport services	102.8	-0.6	1.7	-2.6
	airline services	102.3	0.1	2.4	-1.8
	vehicle rental services	100.3	0.6	0.9	-1.5
	fixed telephone services	100.1	0.4	1.9	0.6
	legal and accountancy services	100.1	0.5		1.0
	private life insurance	99.5	-2.5		1.7
	vehicle maintenance and repair	99.2	-0.4	3.5	-0.3
	postal services	99.0	-3.6	1.6	-1.6
	maintenance services	99.0	2.7	-2.7	0.1
	electricity services	98.0	0.6	-1.5	1.6
	loans, credit and credit cards	97.9	4.1		-0.5
	mobile telephone services	97.6	-0.4	0.4	0.5
	tram, local bus, metro	97.5	-4.1	2.5	-2.4
	water supply	97.5	0.4	-2.7	-1.5
	TV-subscriptions	97.1	4.2		-1.3
	mortgages	97.0	1.2		2.4
	gas services	96.2	-1.6	1.5	-2.2
	train services	95.8	-0.6	-0.9	0.1
	internet provision	95.7	2.8	-3.6	-1.9
	bank accounts	95.6	3.0	-5.6	-1.1
investment products, private pensions and...	93.2	-1.0	4.4	-0.4	
real estate services	92.0	1.3	-4.8	-2.7	



UK

Overall Performance

The UK's performance assessment is more positive than the EU27 average, and its overall country ranking has risen from 14th place in 2011 to 6th place this year, bringing the UK back into line with its 2010 position of 4th.

The top 3 goods sectors in the UK are bread, cereals, rice and pasta, books, magazines and newspapers and personal care products. The bottom 3 goods sectors in the UK are all in the automotive sector: second hand cars, new cars and fuel for vehicles. Fuel for vehicles may be particularly affected by rising fuel prices and concerns about fuel duty. The score for new cars in the UK is 5.5 points below the EU27 score for new cars. Other striking differences between the UK and EU27 are fruit and vegetables, ranked 4th in the UK but 17th at the EU27 level, and spectacles and lenses, ranked 15th in the UK but 4th at the EU27 level.

The top and bottom service sectors in the UK are compatible with the EU27 average, with the exception of bank account services, ranked 28th in the UK and 16th in EU27. Other differences between the UK and EU27 can be observed in private life insurance, ranked 10 places higher than the EU27 average, and gas services, ranked 10 places lower than in EU27. Within the UK, the biggest changes since 2011 are TV subscription services (up 4.2 points), loans, credit and credit cards (up 4.1 points), tram, local bus and metro services (down 4.1 points) and postal services (down 3.6 points).

Norway - nMPI		2012 MPI	diff 2012 2011	diff 2011 2010	diff NO EU27
G O O D S	alcoholic drinks	105.3			4.1
	fuel for vehicles	104.8			11.0
	books, magazines and newspapers	104.3			0.6
	spectacles and lenses	103.9			1.8
	non-alcoholic drinks	102.7			-0.1
	dairy products	102.5			1.0
	furniture and furnishings	102.1			1.8
	entertainment goods	101.9			0.3
	new cars	101.7			3.2
	bread, cereals, rice and pasta	101.1			-1.5
	large household appliances	100.9			-0.7
	small household appliances	100.5			-1.4
	maintenance products	100.4			0.2
	electronic products	100.1			-1.0
	non prescription medicines	99.5			-0.3
	ICT products	96.6			-2.3
	clothing and footwear	95.8			-1.3
	meat and meat products	95.4			-3.4
	personal care products	94.3			-6.6
	second hand cars	93.2			1.2
fruit and vegetables	93.0			-6.4	
S E R V I C E S	gas services				
	airline services	105.7			1.5
	culture and entertainment	105.6			-1.0
	bank accounts	104.2			7.4
	mortgages	104.1			9.5
	personal care services	104.1			-3.6
	commercial sport services	103.8			-1.6
	vehicle insurance	103.8			1.7
	holiday accommodation	103.7			-1.4
	water supply	103.1			4.1
	packaged holidays & tours	102.6			-1.0
	loans, credit and credit cards	102.5			4.1
	home insurance	102.4			1.2
	vehicle rental services	101.8			-0.1
	train services	101.2			5.5
	postal services	100.1			-0.5
	electricity services	99.5			3.2
	legal and accountancy services	99.4			0.3
	gambling and lottery services	99.2			-3.8
	tram, local bus, metro	99.0			-0.9
	fixed telephone services	99.0			-0.5
	private life insurance	97.9			0.1
	cafés, bars and restaurants	97.1			-6.7
	vehicle maintenance and repair	95.9			-3.6
	mobile telephone services	95.9			-1.3
	TV-subscriptions	95.0			-3.4
	maintenance services	94.5			-4.3
real estate services	93.6			-1.1	
internet provision	93.1			-4.5	
investment products, private pensions and...	92.5			-1.1	

Overall Performance

With an overall score of 98.2 points, Norway's market performance is assessed slightly less favourably than the EU27 average.

The top 3 ranked goods sectors are alcoholic drinks, fuel for vehicles, and books, magazines and newspapers, which all ranked highly in 2010 as well. The result for fuel for vehicles is very different in Norway compared to the EU27 average, where it ranks 18 places lower, in 20th position. The fruit and vegetables category ranks lowest with a score of 93.0 points, which is 5.3 points below the EU27 score. Personal care products receive a rating of 94.3 points, which is 6.7 points below the EU27 score.

Norway is similar to EU27 in that airline services and culture and entertainment are assessed favourably, while investment products, private pensions and securities, internet provision and real estate services are service sectors with lower rankings. Differences worth noting are: mortgages, ranked 4th in Norway and 28th at the overall EU27 level and bank accounts, ranked 3rd in Norway and 16th in EU27. Electricity services rank 11 places higher in Norway than in EU27, and cafés, bars and restaurants rank 14 places lower in Norway than in EU27.

Iceland - nMPI		2012 MPI	diff 2012 2011	diff 2011 2010	diff IS EU27
G O O D S	spectacles and lenses	105.2			3.2
	books, magazines and newspapers	103.6			-0.1
	entertainment goods	103.4			1.8
	electronic products	103.3			2.2
	large household appliances	103.3			1.7
	non-alcoholic drinks	103.0			0.2
	furniture and furnishings	102.6			2.3
	dairy products	102.0			0.6
	ICT products	102.0			3.1
	alcoholic drinks	101.8			0.5
	small household appliances	101.6			-0.4
	bread, cereals, rice and pasta	101.0			-1.6
	new cars	100.0			1.5
	personal care products	99.9			-1.1
	maintenance products	98.5			-1.6
	non prescription medicines	98.0			-1.8
	second hand cars	97.0			5.0
	meat and meat products	95.2			-3.6
	clothing and footwear	94.9			-2.3
	fuel for vehicles	93.2			-0.6
fruit and vegetables	90.5			-8.9	
S E R V I C E S	culture and entertainment	111.0			4.4
	commercial sport services	110.6			5.2
	personal care services	109.5			1.8
	holiday accommodation	108.2			3.2
	vehicle rental services	105.4			3.6
	airline services	105.4			1.3
	postal services	105.0			4.5
	packaged holidays & tours	104.9			1.3
	gambling and lottery services	104.9			2.0
	tram, local bus, metro	101.9			2.0
	cafés, bars and restaurants	101.2			-2.6
	legal and accountancy services	100.8			1.7
	maintenance services	100.4			1.6
	water supply	100.4			1.4
	vehicle maintenance and repair	99.8			0.3
	home insurance	99.5			-1.6
	electricity services	98.5			2.2
	vehicle insurance	98.4			-3.7
	private life insurance	97.1			-0.7
	loans, credit and credit cards	96.7			-1.7
	real estate services	95.5			0.8
	bank accounts	95.3			-1.5
	TV-subscriptions	94.4			-3.9
	mobile telephone services	94.3			-2.8
	fixed telephone services	93.8			-5.6
	internet provision	93.3			-4.3
	investment products, private pensions and...	89.6			-4.0
mortgages	83.9			-10.7	

Overall Performance

With an overall score of 95.2 points, the markets in Iceland are assessed less favourably than the EU27 average.

As in EU27, the top performing goods categories are spectacles and lenses, and books, magazines and newspapers. There is a slight difference in the assessment of entertainment goods (ranked 3rd in Iceland but 9th in EU27). The lowest performing goods categories are in line with the EU27 average, although the bottom category of fruit and vegetables scores 7.8 points lower than EU27, and second-hand cars category scores 6.1 points higher than the EU27 average.

The top 3 performing service sectors are the same as those of the EU27 average. The lowest performing services are similar to the EU27 average, although the score of 83.9 for mortgages is particularly low, 10.1 points below the EU27 score. Other differences between Iceland and the EU27 are found in maintenance services (13 places higher in Iceland), vehicle insurance services (11 places lower in Iceland), fixed telephone services (11 places lower in Iceland), and electricity services (10 places higher in Iceland).

Annex III — Market names

Market name	Definition
Airline Services	Airlines
Alcoholic Beverages *	Spirits, wine, beer (excluding drinks in cafés, bars and restaurants).
Books, Magazines and Newspapers	Books, magazines, newspapers, stationary, periodicals (excluding postal delivery).
Bread, Cereals, Rice and Pasta	Food — bread and cereals, rice flour, bakery products, pizzas, pasta.
Cafés, Bars and Restaurants	Restaurants and bars, cafés, brasseries, caterers, takeaways, pubs, mobile food vendors, night clubs, discotheques, other.
Clothing and Footwear	Clothing (including tailor-made goods) and footwear, children's clothing, women's clothing, men's clothing, sportswear, hats, clothing material, furs, protective clothing, handbags and accessories, children's footwear, women's footwear, men's footwear, sports footwear, other.
Cultural & Entertainment Services	Theatres, cinemas, museums, zoos, amusement parks, ticket-selling services, other.
Current Bank Accounts *	Current accounts, debit cards.
Dairy Products °	Milk, cheese, yoghurt, cream, etc.
Electricity Services	Electricity.
Fixed Telephone Services	Fixed telephone services, telecom provision, other.
Fruit and Vegetables	Food — fruit and vegetables.
Fuels *	Fuels for vehicles, petrol and diesel.
Furniture and Furnishings	Upholstered furniture, non-upholstered furniture, beds and mattresses, kitchen furniture, fitted furniture, bathroom fittings, antiques, leather furniture, cots, high chairs, other nursery furniture, garden furniture, other, floor coverings (carpets, mats and rugs, laminates, ceramics, wood, linoleum, underlay, other), household textiles (bedding, cushions, curtains and blinds, furniture fabrics, other), glassware, tableware and household utensils (crockery, cooking and dining utensils, glassware, other).
Gambling and Lottery Services	Gambling, lottery and betting services (lotteries, casinos, internet/mobile gambling, other).
Gas Services	Gas
Glasses and Lenses °	Glasses, lenses, sunglasses, etc.
Holiday Accommodation	Hotels and other holiday accommodation (e.g. bed & breakfast, youth hostel), caravan sites, camp sites.
Home Insurance	Dwelling insurance.
House & Garden Upkeep Products	House maintenance and improvement goods, DIY materials (excluding paint and wall coverings), paint, wall coverings, fencing, sheds, power tools (e.g. drills, chainsaws), non-electrical tools, gardening equipment/tools (non-electrical), lawn mowers, others.
House & Garden Upkeep Services	House maintenance and improvement services, roofing, decorator services, plumbers and plumbing, floor covering/fitting, central heating (installation and service), electrical services and installations, bricklayers, carpenters, painters, glaziers, iron-mongers, gardeners, tree-surgeons, tarmacking and paving, fitted kitchens, insulation, burglar alarms, wall coating, damp proofing, solar heating, guttering, chimney sweeps, replacing doors, fitting bathrooms, swimming pools, other.
ICT Products	Information Communication Technology (ICT) goods, personal computers, self-built computers, computer accessories, printers and scanners, games consoles, portable games players, computer software, computer software upgrades, laptops, notebooks and tablet PCs, PDAs and smart phones, mobile phone devices, fixed phone devices, modems, decoders, other.
Internet Provision	Internet provision.
Investments, Pensions, Securities	Banking investments, private pensions and securities, packaged investments, portfolio and fund management, private personal pensions, stock broking and derivatives.
Large Household Appliances	Large domestic appliances, electronic cookers, fridges and freezers, washing machines, tumble dryers, washer-dryers (combined), dishwashers, space heaters, fixed heaters, vacuum cleaners, microwave ovens, sewing machines, portable heating appliances, other.
Legal and Accountancy Services °	Lawyers, legal advice, accountants, tax advisors, auditors, other.
Leisure Goods *	Musical instruments, toys, games (non-digital), CDs, DVDs, audio and video tapes, computer and video games, hobby goods (e.g. stamps, model cars, etc.), not including players for CDs, DVDs, game-consoles, etc.
Life Insurance °	Private life-insurance that provides financial benefits to a designated person upon the death of the insured, including endowment insurance and annuities.
Loans and Credit Cards	Loans, banking-credit, credit cards, store cards, consumer credit, revolving credit.
Meat and Meat Products	Lamb, veal, pork, beef, poultry, goats' meat, mutton, other.

Mobile Telephone Services	Mobile telephony services, telephone provision, text messages, other.
Mortgages °	Banking — mortgages.
New Cars	New cars.
Non-Prescription Medicines	Over-the-counter medication.
Non-Alcoholic Beverages*	Coffee, tea, cocoa, mineral waters, soft drinks, fruit and vegetable juices (excluding drinks in cafés, bars and restaurants).
Other Electronic Products	Electronic goods (non-ICT/recreational) DVD players-recorders, VCRs, TVs, CDs, hi-fi media players, non-portable CD, portable radios, cameras, video cameras. Photographic equipment, CDs (blank), DVDs (blank), audio and video tapes (blank), other.
Package Holidays & Tours	Package travel and tours, other.
Personal Care Products	Toiletries and electrical appliances, cosmetics, toiletries (including nappies), wigs, hair-care products, perfumes, electric razors and hair trimmers, hair dyes, curling tongs and styling combs, other.
Personal Care Services *	Hairdressers, diet clubs/centres, beauty treatments, hair therapy, cosmetic therapy, nail-care services, spas, saunas, hammams.
Postal Services	Correspondence packages, express mail, periodical publications, issuance and sale of postage stamps.
Real Estate Services *	Real estate agents and letting agents.
Second-Hand Cars	Second-hand cars.
Small Household Appliances	Small domestic household appliances, food-processing appliances, coffee machines, irons, toasters, grills, other.
Sport and Leisure Services	Health clubs and gyms, sports facilities, sports instructors (not including 'not-for profit', sports clubs or activities run on a non-profit basis by volunteers and such).
Train Services	Railways.
Tram, Local Bus & Metro Services	Tram, local bus, metro and underground.
TV Provision °	TV subscriptions (not TV licence fees), cable TV network subscriptions, satellite TV subscriptions, Digital Terrestrial Television subscriptions, telephone network/modem/internet/TV subscriptions and other such services with an ongoing contract (subscription), not including licence fees for public service channels.
Vehicle Insurance	Insurance - transport,(car, other road vehicles boat, aircraft)
Vehicle Rental Services	Car rental, motorcycle rental, van rental, caravan rental, boat rental, other rental.
Vehicle Upkeep & Repair Services	Maintenance and repair of vehicles and other transport, franchise garage or dealer, independent garage, road assistance, other.
Water Provision	Water provision.

(*) The definition of these markets was amended slightly in 2011.

(°) These markets are either new or not comparable with 2010.