

Consumer Credit in Mexico

Euromonitor International November 2021

> This sample report is for illustration purposes only. Some content and data have been changed.

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CONSUMER CREDIT IN MEXICO -CATEGORY ANALYSIS

KEY DATA FINDINGS

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2021 DEVELOPMENTS

In A difficult economic environment, growth in other personal lending remains robust

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Banks confident about loan recovery post pandemic

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Banks try to make borrowing more attractive to cautious Mexicans

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PROSPECTS AND OPPORTUNITIES

A post-pandemic economic rebound will drive continued growth in gross lending

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Banks will strive to make credit more widely available and more easily accessible

Consumer Credit

Fintechs represent A growing competitive threat for banks

Conte						
CATEGORY DATA Table 1 Consumer Credit: Out	tstanding Bala	ance by Cateç	jory: Value 20	16-2021		
MXN million	2016	2017	2018	2019	2020	2021
Auto Lending - Card Lending						
Durables Lending Education Lending Home Lending Other Personal Lending						

Source: Euromonitor International from official statistics, trade associations, trade press, company research, trade interviews, trade sources

Table 2Consumer Credit: Outstanding Balance by Category: % Value Growth 2016-2021

% current value growth		20)16-21 CAGR		2016/	/21 Total	
Auto Lending - Card Lending Durables Lending Education Lending Home Lending Other Personal Lending Consumer Credit			Data	removed	from san	nple	
Source: Euromonitor International from offic trade interviews, trade sources	ial statistics,	trade associatior	s, trade press, co	ompany research	٦,		
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MXN million	2016	2017	2018	2019	2020	2021	
Auto Lending - Card Lending							
Durables Lending Education Lending Home Lending		Da	ta remove	ed from sa	ample		

	Personal Lending er Credit							
Source: Euromonitor International from official statistics, trade associations, trade press, company research, trade interviews, trade sources								
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% curre	nt value growth	2016-21 CAGR	2016/21 Total					
Educa Home Other	8	Data removed from s	sample					
Source:								

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MXN million	2021	2022	2023	2024	2025	2026
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Source: Euromonitor International from trade associations, trade press, company research, trade interviews, trade sources

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Auto Lending - Card Lending Durables Lending Education Lending Home Lending Other Personal Lending Consumer Credit	Data removed	from sample
Sources Euromonitor International from trade apposition	na trada proza compony recorreb trada intenview	

Source: Euromonitor International from trade associations, trade press, company research, trade interviews, trade sources

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MXN million	2021	2022	2023	2024	2025	2026		
Auto Lending - Card Lending								
Durables Lending Education Lending Home Lending Other Personal Lending Consumer Credit	Data removed from sample							
Source: Euromonitor International from trade associations, trade press, company research, trade interviews, trade sources								
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% constant value growth		20	21-26 CAGR		2021/	26 Total		
Auto Lending - Card Lending Durables Lending								
Education Lending Home Lending Other Personal Lending Consumer Credit		Data removed from sample						
Source: Euromonitor International from tr	Sources Europeaniter International from trade appagational trade procession appagately trade interviews							

Source: Euromonitor International from trade associations, trade press, company research, trade interviews, trade sources

CONSUMER LENDING IN MEXICO -INDUSTRY OVERVIEW

EXECUTIVE SUMMARY

Consumer lending in 2021: The big picture

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2021 key trends

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Loan Reform

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Competitive Landscape

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What next for consumer lending?

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MARKET DATA

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MXN million		2016	2017	2018	2019	2020	2021
Consumer C	redit						
Mortgages/H	lousing	Data removed from sample					
Consumer Lo	ending						
Source: Euromonitor International from official statistics, trade associations, trade press, company research, trade interviews, trade sources							

Table 10Consumer Lending: Outstanding Balance by Category: % Value Growth 2016-2021

% current value growth

2016-21 CAGR

2016/21 Total

Consumer Credit Mortgages/Housing Consumer Lending	Data removed from sample								
Source: Euromonitor International from off trade interviews, trade sources	icial statis	tics, trade associations	s, trade press, o	company research	l ₂				
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MXN million	2016	2017	2018	2019	2020	2021			
Consumer Credit									
Mortgages/Housing Consumer Lending		Data	a remove	ed from san	nple				
Source: Euromonitor International from off trade interviews, trade sources	icial statis	tics, trade associations	s, trade press,	company research	l,				
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Consumer Credit Mortgages/Housing Consumer Lending			Data re	moved fro	m samp	le			
Source: Euromonitor International from official statistics, trade associations, trade press, company research, trade interviews, trade sources									
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	lon-perf	forming vs Other Lo	oans Outstar	nding Balance:	%				
	Non-perf 2016	-	oans Outstar 2018	nding Balance: 2019	% 2020	2021			
Value 2016-2021	·	2017	2018	-	2020	2021			
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Value 2016-2021 Outstanding balance, % breakdown Non-Performing Source: Euromonitor International from off	2016 icial statis	5 2017 Da	2018 ta remov s, trade press, «	2019 red from sa company research	2020 I mple	2021			
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Value 2016-2021 Outstanding balance, % breakdown Non-Performing Source: Euromonitor International from off trade interviews, trade sources Table 14 Mortgages/Housing: Value 2016-2021	2016 icial statis Non-per	5 2017 Da stics, trade associations forming vs Other L 5 2017	2018 ta remov s, trade press, d oans Outsta 2018	2019 red from sa company research nding Balance:	2020 mple , %				

Table 15Consumer Credit: Non-performing vs Other Loans Outstanding Balance: %Value 2016-2021

Outstanding balance, % breakdown	2016	2017	2018	2019	2020	2021	
Non-Performing		Da	ta remov	ed from s	ample		
Source: Euromonitor International from off trade interviews, trade sources	icial statistics, t	rade association	s, trade press, c	ompany researc	n,		
Table 16Card Lending: Non-p2016-2021	erforming vs	Other Loans	Outstanding E	alance: % Va	alue		
Outstanding balance, % breakdown	2016	2017	2018	2019	2020	2021	
Non-Performing		Da	ata remov	ed from s	ample		
Source: Euromonitor International from off trade interviews, trade sources	icial statistics, t	rade association	s, trade press, c	ompany researc	h,	_	
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MXN million	2021	2022	2023	2024	2025	2026	
Consumer Credit							
Mortgages/Housing		Dat	ta remove	d from sa	ample		
Consumer Lending							
Source: Euromonitor International from tra trade sources	de associations	s, trade press, co	mpany research	, trade interview	/S,		
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% constant value growth		20	21-26 CAGR		2021/	/26 Total	
Consumer Credit Mortgages/Housing Consumer Lending			Data rem	noved from	m sample		
Source: Euromonitor International from tra trade sources	de associations	s, trade press, co	mpany research	, trade interview	/S,		
Table 19 Forecast Consumer Lending: Gross Lending by Category: Value 2021-2026							
MXN million	2021	2022	2023	2024	2025	2026	
Consumer Credit				1.6			
Mortgages/Housing		Dat	a remove	d from sa	imple		

Data removed from sample

Consumer Lending

Source: Euromonitor International from trade associations, trade press, company research, trade interviews, trade sources

Table 20 Forecast Consumer Lending: Gross Lending by Category: % Value Growth 2021-2026 2021-2026

% constant value growth

2021-26 CAGR

2021/26 Total

Consumer Credit Mortgages/Housing Consumer Lending

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Source: Euromonitor International from trade associations, trade press, company research, trade interviews, trade sources

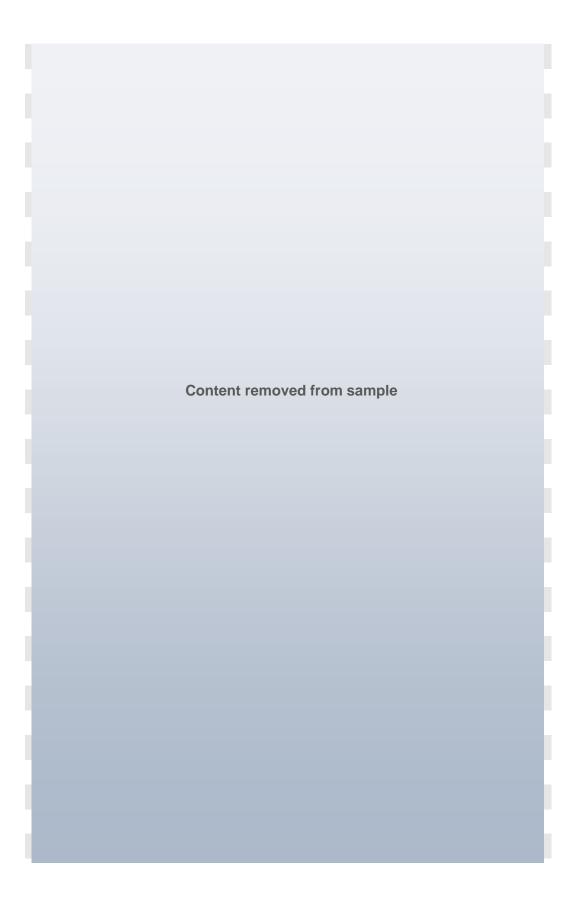
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SOURCES

Sources used during the research included the following:

Summary 1 Research Sources
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Source: Euromonitor International