



Consumer Lending in Brazil

November 2023

Table of Contents

EXECUTIVE SUMMARY

Consumer lending in 2023: The big picture

2023 key trends

Cars can now be accepted as down payment when buying property

Brazil debates ending interest-free credit card instalments, impacting consumers and businesses

What next for consumer lending?

MARKET DATA

Table 1 - Consumer Lending: Outstanding Balance by Category: Value 2018-2023

Table 2 - Consumer Lending: Outstanding Balance by Category: % Value Growth 2018-2023

Table 3 - Consumer Lending: Gross Lending by Category: Value 2018-2023

Table 4 - Consumer Lending: Gross Lending by Category: % Value Growth 2018-2023

Table 5 - Consumer Lending: Non-performing vs Other Loans Outstanding Balance: % Value 2018-2023

Table 6 - Mortgages/Housing: Non-performing vs Other Loans Outstanding Balance: % Value 2018-2023

Table 7 - Consumer Credit: Non-performing vs Other Loans Outstanding Balance: % Value 2018-2023

Table 8 - Card Lending: Non-performing vs Other Loans Outstanding Balance: % Value 2018-2023

Table 9 - Forecast Consumer Lending: Outstanding Balance by Category: Value 2023-2028

Table 10 - Forecast Consumer Lending: Outstanding Balance by Category: % Value Growth 2023-2028

Table 11 - Forecast Consumer Lending: Gross Lending by Category: Value 2023-2028

Table 12 - Forecast Consumer Lending: Gross Lending by Category: % Value Growth 2023-2028

DISCLAIMER

SOURCES

Summary 1 - Research Sources

[Consumer Credit in Brazil - Category analysis](#)

KEY DATA FINDINGS

2023 DEVELOPMENTS

Increasing default levels lead to launch of debt negotiation initiatives

Brazilians increasingly embrace digital banking, fostering tailored financial products

Discussions on the possible end to interest-free instalment payments heat up the debate on indebtedness

PROSPECTS AND OPPORTUNITIES

Despite improved financial access, low financial education leads to high debt and default risk

Economic challenges and consumer demands drive credit expansion

Central Bank considers ending interest-free instalments, sparking concerns among retailers and service providers

CATEGORY DATA

Table 13 - Consumer Credit: Outstanding Balance by Category: Value 2018-2023

Table 14 - Consumer Credit: Outstanding Balance by Category: % Value Growth 2018-2023

Table 15 - Consumer Credit: Gross Lending by Category: Value 2018-2023

Table 16 - Consumer Credit: Gross Lending by Category: % Value Growth 2018-2023

Table 17 - Forecast Consumer Credit: Outstanding Balance by Category: Value 2023-2028

Table 18 - Forecast Consumer Credit: Outstanding Balance by Category: % Value Growth 2023-2028

Table 19 - Forecast Consumer Credit: Gross Lending by Category: Value 2023-2028

Table 20 - Forecast Consumer Credit: Gross Lending by Category: % Value Growth 2023-2028

Euromonitor International is an independent market intelligence provider. Data, insight and analysis stem from in-the-field research spanning 210 national markets.

Content ranges from the in-depth and country-specific, to key strategic themes with a global range and significance. Products cover a comprehensive range of insights and market data, but can be broadly categorised as:

- **Strategy Briefings:** Global or regional in scope, and focussing on the most important themes shaping consumer demand, the key markets, competitive environment and future outlook across a range of industries.
- **Company Profiles:** Analysis dedicated to the world's most significant companies, with detailed insight into their activities, focus of operations, their competitors, their geographic presence and performance.
- **Country Reports:** For an in-depth understanding of specific countries, whether by industry, economic metrics or consumer trends and lifestyles. These reports cover current trends, consumer demand, market potential and future prospects, with country-specific local insight and comprehensive data, unavailable elsewhere.

For more information on this report, further enquiries can be directed via this link www.euromonitor.com/consumer-lending-in-brazil/report.