



Passport

Consumer Credit in Mexico

Euromonitor International

November 2021

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purposes only.

Some content and data have been
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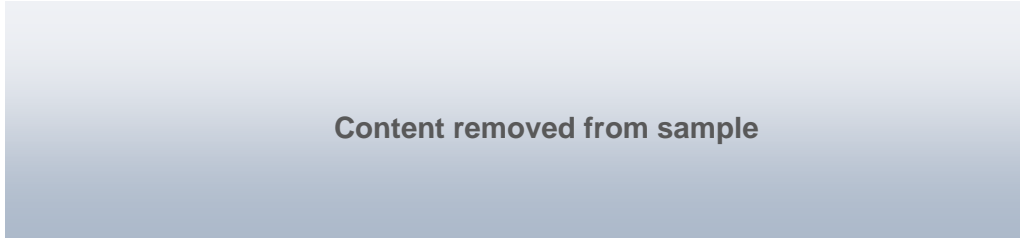
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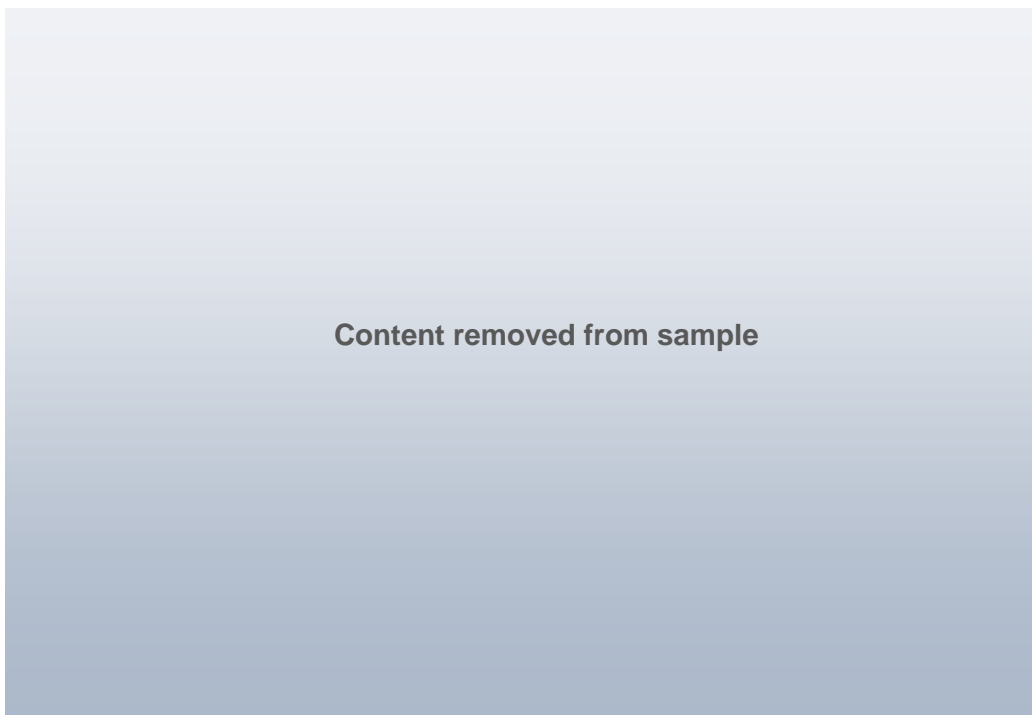
CONSUMER CREDIT IN MEXICO - CATEGORY ANALYSIS

KEY DATA FINDINGS

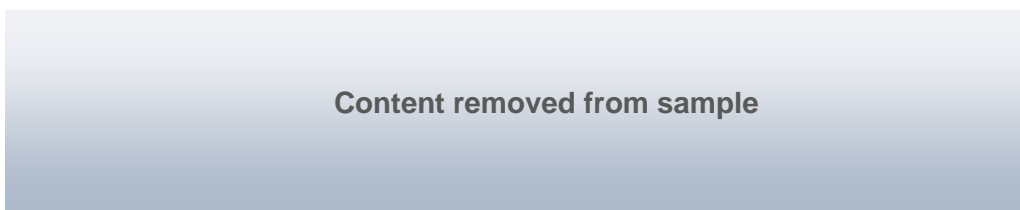


2021 DEVELOPMENTS

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



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

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Fintechs represent A growing competitive threat for banks

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CATEGORY DATA

Table 1 Consumer Credit: Outstanding Balance by Category: Value 2016-2021

MXN million	2016	2017	2018	2019	2020	2021
-- Auto Lending	Data removed from sample					
- Card Lending						
-- Durables Lending						
-- Education Lending						
-- Home Lending						
-- Other Personal Lending						
Consumer Credit						

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

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

% current value growth	2016-21 CAGR	2016/21 Total
-- Auto Lending	Data removed from sample	
- Card Lending		
-- Durables Lending		
-- Education Lending		
-- Home Lending		
-- Other Personal Lending		
Consumer Credit		

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

Table 3 Consumer Credit: Gross Lending by Category: Value 2016-2021

MXN million	2016	2017	2018	2019	2020	2021
-- Auto Lending	Data removed from sample					
- Card Lending						
-- Durables Lending						
-- Education Lending						
-- Home Lending						

-- Other Personal Lending
Consumer Credit



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

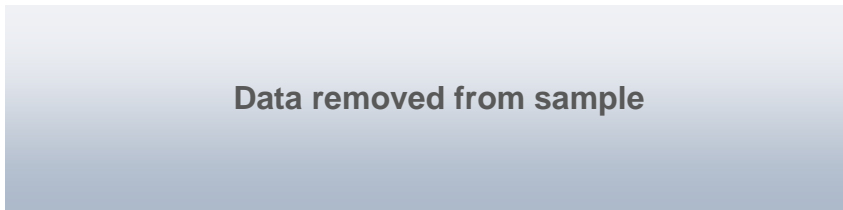
Table 4 Consumer Credit: Gross Lending by Category: % Value Growth 2016-2021

% current value growth

2016-21 CAGR

2016/21 Total

-- Auto Lending
- Card Lending
-- Durables Lending
-- Education Lending
-- Home Lending
-- Other Personal Lending
Consumer Credit



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

Table 5 Forecast Consumer Credit: Outstanding Balance by Category: Value 2021-2026

MXN million

2021

2022

2023

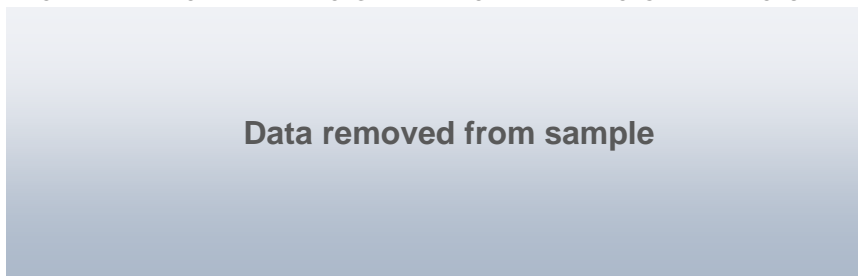
2024

2025

2026

-- Auto Lending
- Card Lending

-- Durables Lending
-- Education Lending
-- Home Lending
-- Other Personal Lending
Consumer Credit



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

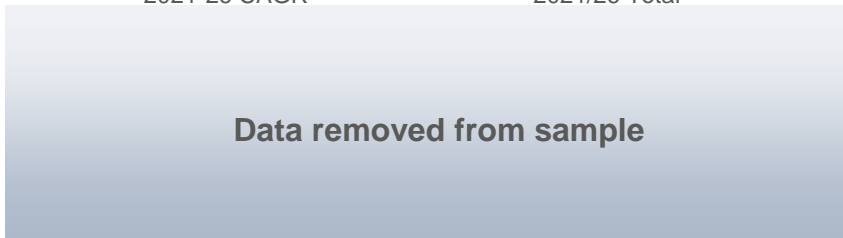
Table 6 Forecast Consumer Credit: Outstanding Balance by Category: % Value Growth 2021-2026

% constant value growth

2021-26 CAGR

2021/26 Total

-- Auto Lending
- Card Lending
-- Durables Lending
-- Education Lending
-- Home Lending
-- Other Personal Lending
Consumer Credit



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

Table 7 Forecast Consumer Credit: Gross Lending by Category: Value 2021-2026

MXN million	2021	2022	2023	2024	2025	2026
-- Auto Lending	Data removed from sample					
- Card Lending						
-- Durables Lending						
-- Education Lending						
-- Home Lending						
-- Other Personal Lending						
Consumer Credit						

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

Table 8 Forecast Consumer Credit: Gross Lending by Category: % Value Growth 2021-2026

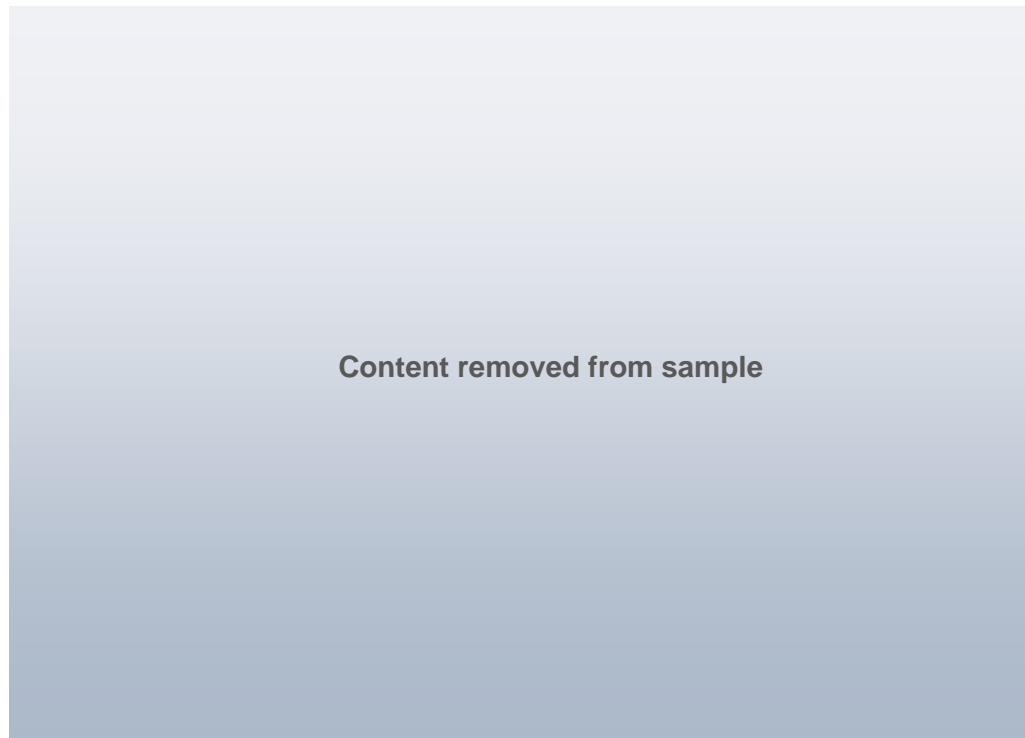
% constant value growth	2021-26 CAGR	2021/26 Total
-- Auto Lending	Data removed from sample	
- Card Lending		
-- Durables Lending		
-- Education Lending		
-- Home Lending		
-- Other Personal Lending		
Consumer Credit		

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

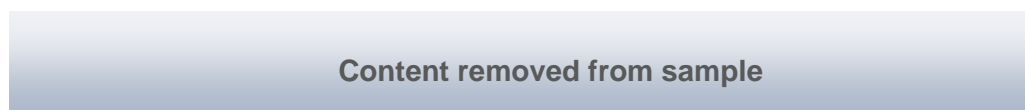
CONSUMER LENDING IN MEXICO - INDUSTRY OVERVIEW

EXECUTIVE SUMMARY

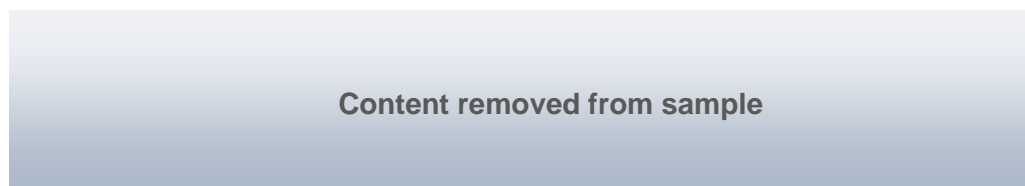
Consumer lending in 2021: The big picture



2021 key trends



Loan Reform



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Competitive Landscape

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What next for consumer lending?

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MARKET DATA

Table 9 Consumer Lending: Outstanding Balance by Category: Value 2016-2021

MXN million

	2016	2017	2018	2019	2020	2021
Consumer Credit	Data removed from sample					
Mortgages/Housing						
Consumer Lending						

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

Table 10 Consumer 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 official statistics, trade associations, trade press, company research, trade interviews, trade sources

Table 11 Consumer Lending: Gross Lending by Category: Value 2016-2021

MXN million

	2016	2017	2018	2019	2020	2021
Consumer Credit	Data removed from sample					
Mortgages/Housing						
Consumer Lending						

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

Table 12 Consumer Lending: Gross Lending by Category: % Value Growth 2016-2021

% current value growth

	2016-21 CAGR	2016/21 Total
Consumer Credit	Data removed from sample	
Mortgages/Housing		
Consumer Lending		

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

Table 13 Consumer Lending: Non-performing vs Other Loans Outstanding Balance: % Value 2016-2021

Outstanding balance, % breakdown

	2016	2017	2018	2019	2020	2021
Non-Performing	Data removed from sample					

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

Table 14 Mortgages/Housing: Non-performing vs Other Loans Outstanding Balance: % Value 2016-2021

Outstanding balance, % breakdown

	2016	2017	2018	2019	2020	2021
Non-Performing	Data removed from sample					

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

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

Outstanding balance, % breakdown

	2016	2017	2018	2019	2020	2021
Non-Performing	Data removed from sample					

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

Table 16 Card Lending: Non-performing vs Other Loans Outstanding Balance: % Value 2016-2021

Outstanding balance, % breakdown

	2016	2017	2018	2019	2020	2021
Non-Performing	Data removed from sample					

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

Table 17 Forecast Consumer Lending: Outstanding Balance by Category: Value 2021-2026

MXN million

	2021	2022	2023	2024	2025	2026
Consumer Credit	Data removed from sample					
Mortgages/Housing						
Consumer Lending						

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

Table 18 Forecast Consumer Lending: Outstanding Balance by Category: % Value Growth 2021-2026

% constant value growth

	2021-26 CAGR	2021/26 Total
Consumer Credit	Data removed from sample	
Mortgages/Housing		
Consumer Lending		

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

Table 19 Forecast Consumer Lending: Gross Lending by Category: Value 2021-2026

MXN million

	2021	2022	2023	2024	2025	2026
Consumer Credit	Data removed from sample					
Mortgages/Housing						

Consumer Lending

Data removed from sample

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

% constant value growth

2021-26 CAGR

2021/26 Total

Consumer Credit
Mortgages/Housing
Consumer Lending

Data removed from sample

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

DISCLAIMER

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SOURCES

Sources used during the research included the following:

Summary 1 Research Sources

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Source: Euromonitor International