

Consumer Credit in Brazil

Market Direction | 2024-12-10 | 17 pages | Euromonitor

AVAILABLE LICENSES:

- Single User Licence €995.00
- Multiple User License (1 Site) €1990.00
- Multiple User License (Global) €2985.00

Report description:

In the post-pandemic period, in response to high inflation rates, the Central Bank of Brazil (BCB) continued to raise the basic interest rate (Selic), reaching 13.75%. This was the highest rate since 2017. The objective was to curb demand and reduce pressure on prices, especially after external shocks, such as the war in Ukraine, which impacted some food costs; for example, wheat as input material.

Euromonitor International's Consumer Credit in Brazil report establishes the size and structure of the market for ATMs cards, smart cards, credit cards, debit cards, charge cards, pre-paid cards and store cards. It looks at key players in the market (issuers and operators), number of cards in circulation, numbers transactions and value of transactions. It offers strategic analysis of sector forecasts and trends to watch.

Product coverage: Auto Lending, Card Lending, Durables Lending, Education Lending, Home Lending, Other Personal Lending.

Data coverage: market sizes (historic and forecasts), company shares, brand shares and distribution data.

Why buy this report?

- * Get a detailed picture of the Consumer Credit market;
- * Pinpoint growth sectors and identify factors driving change;
- * Understand the competitive environment, the market's major players and leading brands;
- * Use five-year forecasts to assess how the market is predicted to develop.

Euromonitor International has over 40 years' experience of publishing market research reports, business reference books and online information systems. With offices in London, Chicago, Singapore, Shanghai, Vilnius, Dubai, Cape Town, Santiago, Sydney, Tokyo and Bangalore and a network of over 800 analysts worldwide, Euromonitor International has a unique capability to develop reliable information resources to help drive informed strategic planning.

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com

Table of Contents:

Consumer Credit in Brazil
Euromonitor International
December 2024

List Of Contents And Tables

CONSUMER CREDIT IN BRAZIL

KEY DATA FINDINGS

2024 DEVELOPMENTS

Modest growth in consumer credit gross lending due to persistently high Selic level and the rise of sports betting

Auto lending grows, with stronger credit and vehicle production

New rules for card lending

PROSPECTS AND OPPORTUNITIES

Payments and lending ecosystem must continue to promote financial literacy

Provision of financial services aiming to meet specific demands

Personal lending is strategic for fintechs

CATEGORY DATA

Table 1 Consumer Credit: Outstanding Balance by Category: Value 2019-2024

Table 2 Consumer Credit: Outstanding Balance by Category: % Value Growth 2019-2024

Table 3 Consumer Credit: Gross Lending by Category: Value 2019-2024

Table 4 Consumer Credit: Gross Lending by Category: % Value Growth 2019-2024

Table 5 Forecast Consumer Credit: Outstanding Balance by Category: Value 2024-2029

Table 6 Forecast Consumer Credit: Outstanding Balance by Category: % Value Growth 2024-2029

Table 7 Forecast Consumer Credit: Gross Lending by Category: Value 2024-2029

Table 8 Forecast Consumer Credit: Gross Lending by Category: % Value Growth 2024-2029

CONSUMER LENDING IN BRAZIL

EXECUTIVE SUMMARY

Consumer lending in 2024: The big picture

2024 key trends

Challenges foreseen in mortgages/housing

Brazilian debt from card lending, and government strategies to address this

What next for consumer lending?

MARKET DATA

Table 9 Consumer Lending: Outstanding Balance by Category: Value 2019-2024

Table 10 Consumer Lending: Outstanding Balance by Category: % Value Growth 2019-2024

Table 11 Consumer Lending: Gross Lending by Category: Value 2019-2024

Table 12 Consumer Lending: Gross Lending by Category: % Value Growth 2019-2024

Table 13 Consumer Lending: Non-performing vs Other Loans Outstanding Balance: % Value 2019-2024

Table 14 Mortgages/Housing: Non-performing vs Other Loans Outstanding Balance: % Value 2019-2024

Table 15 Consumer Credit: Non-performing vs Other Loans Outstanding Balance: % Value 2019-2024

Table 16 Card Lending: Non-performing vs Other Loans Outstanding Balance: % Value 2019-2024

Table 17 Forecast Consumer Lending: Outstanding Balance by Category: Value 2024-2029

Table 18 □Forecast Consumer Lending: Outstanding Balance by Category: % Value Growth 2024-2029

Table 19 □Forecast Consumer Lending: Gross Lending by Category: Value 2024-2029

Table 20 □Forecast Consumer Lending: Gross Lending by Category: % Value Growth 2024-2029

DISCLAIMER

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com

SOURCES

Summary 1 Research Sources

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com

Consumer Credit in Brazil

Market Direction | 2024-12-10 | 17 pages | Euromonitor

To place an Order with Scotts International:

- ☐ - Print this form
- ☐ - Complete the relevant blank fields and sign
- ☐ - Send as a scanned email to support@scotts-international.com

ORDER FORM:

Select license	License	Price
	Single User Licence	€995.00
	Multiple User License (1 Site)	€1990.00
	Multiple User License (Global)	€2985.00
		VAT
		Total

*Please circle the relevant license option. For any questions please contact support@scotts-international.com or 0048 603 394 346.

☐ ** VAT will be added at 23% for Polish based companies, individuals and EU based companies who are unable to provide a valid EU Vat Numbers.

Email*	<input type="text"/>	Phone*	<input type="text"/>
First Name*	<input type="text"/>	Last Name*	<input type="text"/>
Job title*	<input type="text"/>		
Company Name*	<input type="text"/>	EU Vat / Tax ID / NIP number*	<input type="text"/>
Address*	<input type="text"/>	City*	<input type="text"/>
Zip Code*	<input type="text"/>	Country*	<input type="text"/>
		Date	<input type="text" value="2025-06-25"/>
		Signature	<input type="text"/>

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com