

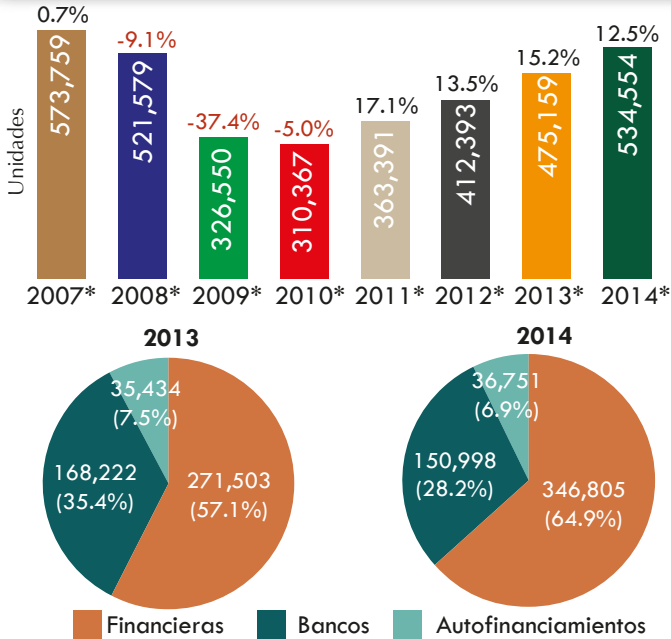


Resumen Ejecutivo Financiamiento Automotriz

Enero - Octubre 2014

La colocación de créditos para la adquisición de vehículos ligeros de enero-octubre de 2014 registró incremento al reportarse 534 mil 554 unidades financiadas, 12.5% más que en el mismo lapso de 2013 cuando se registraron 475 mil 159 unidades financiadas, lo que equivale a 59 mil 395 vehículos adicionales.

Tendencia del financiamiento de vehículos



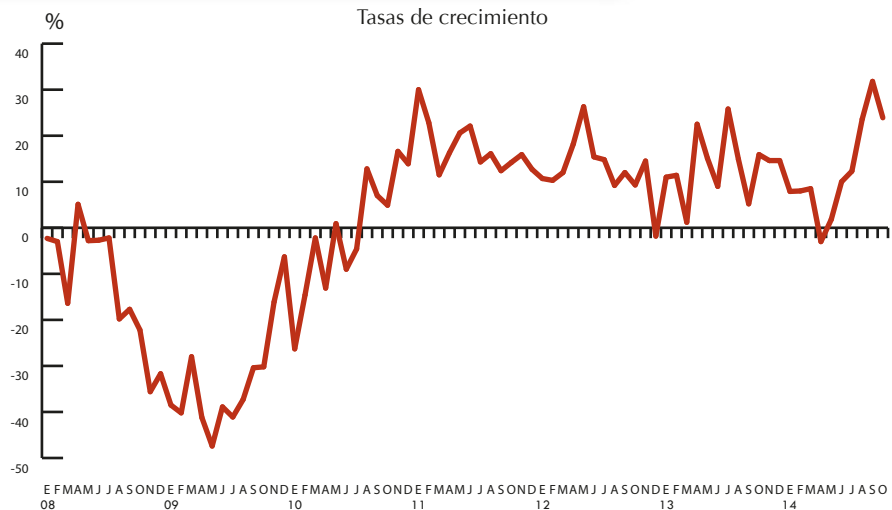
Tendencia de los plazos otorgados al consumo

| Meses | 2013* | | 2014* | | Variación % |
|--------------------------|----------------|---------------|----------------|---------------|--------------|
| | Unidades | % del total | Unidades | % del total | |
| 3 | 2,062 | 0.4% | 1,224 | 0.2% | -40.6% |
| 6 | 739 | 0.2% | 804 | 0.2% | 8.8% |
| 12 | 15,251 | 3.2% | 16,658 | 3.1% | 9.2% |
| 18 | 12,902 | 2.7% | 11,916 | 2.2% | -7.6% |
| 24 | 52,877 | 11.1% | 62,180 | 11.6% | 17.6% |
| 30 | 3,466 | 0.7% | 5,313 | 1.0% | 53.3% |
| 36 | 80,292 | 16.9% | 88,936 | 16.6% | 10.8% |
| 38 | 0 | 0.0% | 0 | 0.0% | - |
| 42 | 3,493 | 0.7% | 487 | 0.1% | -86.1% |
| 48 | 116,748 | 24.6% | 135,359 | 25.3% | 15.9% |
| 50 | 32,911 | 6.9% | 1 | 0.0% | -100.0% |
| 54 | 301 | 0.1% | 365 | 0.1% | 21.3% |
| 60 | 107,452 | 22.6% | 110,485 | 20.7% | 2.8% |
| 72 | 0 | - | 24,318 | 4.5% | 100.0% |
| Otros | 19,432 | 4.1% | 39,754 | 7.4% | 104.6% |
| Otros Autofinanciamiento | 27,233 | 5.7% | 36,754 | 6.9% | 35.0% |
| Total | 475,159 | 100.0% | 534,554 | 100.0% | 12.5% |

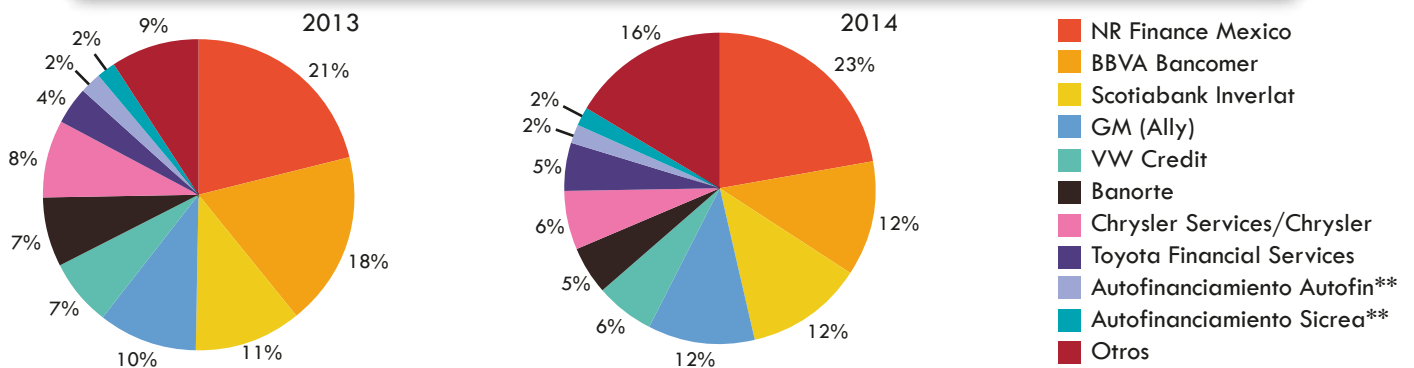
* Cifras enero-octubre

Comportamiento de financiamiento automotriz de 2007 a 2014

| Mes \ Año | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 |
|--------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| Enero | 69,471 | 42,690 | 31,447 | 40,882 | 45,257 | 50,246 | 56,265 |
| Febrero | 54,628 | 32,694 | 27,927 | 34,300 | 37,838 | 42,149 | 46,939 |
| Marzo | 48,106 | 34,622 | 33,865 | 37,774 | 42,310 | 42,837 | 47,745 |
| Abril | 52,735 | 31,025 | 26,973 | 31,366 | 37,080 | 45,405 | 45,106 |
| Mayo | 51,501 | 27,097 | 27,348 | 32,974 | 41,633 | 47,900 | 49,846 |
| Junio | 51,345 | 31,358 | 28,542 | 34,842 | 40,220 | 43,854 | 49,349 |
| Julio | 53,853 | 31,718 | 30,267 | 34,583 | 39,706 | 49,931 | 57,447 |
| Agosto | 48,567 | 30,465 | 34,365 | 39,897 | 43,562 | 50,031 | 63,388 |
| Septiembre | 43,102 | 29,985 | 32,094 | 36,075 | 40,397 | 42,480 | 57,446 |
| Octubre | 45,890 | 32,019 | 33,586 | 38,354 | 41,906 | 48,580 | 61,023 |
| Noviembre | 35,804 | 30,036 | 35,015 | 40,575 | 46,474 | 53,244 | |
| Diciembre | 49,655 | 46,541 | 53,010 | 59,749 | 58,680 | 67,257 | |
| Total | 608,182 | 403,452 | 399,123 | 464,172 | 518,296 | 598,296 | 534,554 |



Participación en el total de financiamiento automotriz a octubre de 2014



**Adjudicaciones