



# Vehicle Financing Market

December/2020

# INTRODUCTION

The vehicle financing market structure was developed by B3 together with financial institutions as a solution to bring agility and security to the process of collateral provision in the Brazilian financial system.

SNG (National Liens System) is a system that manages the financial restrictions on motor vehicles, and its main objective is to provide banks, lending firms, leasing companies and purchasing pool administrators with information about vehicles offered as collateral in a credit transaction.

After SNG was created, fraud involving credit transactions for vehicle financing in the Brazilian market was virtually extinguished.

This file contains detailed information on the performance of the Brazilian vehicle financing market and on the penetration of financing on vehicle sales (source: Fenabreve) and comes as a complement to the vision of the vehicle credit portfolio (source: Central Bank of Brazil).

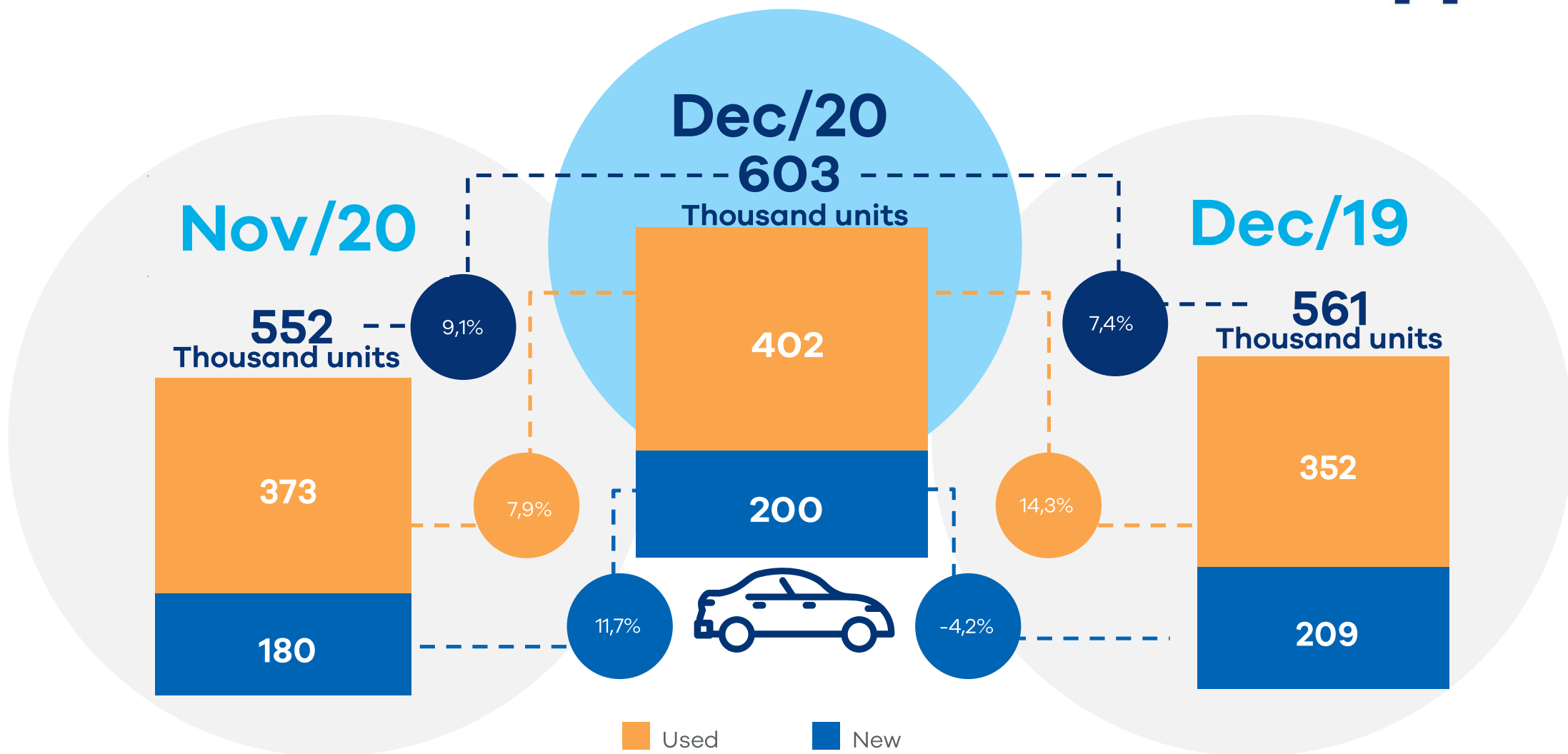
# AGENDA

- 1** VEHICLE FINANCING DATA
- 2** VEHICLE FINANCING VS. SALES
- 3** CREDIT DATA ON VEHICLE PURCHASE

1

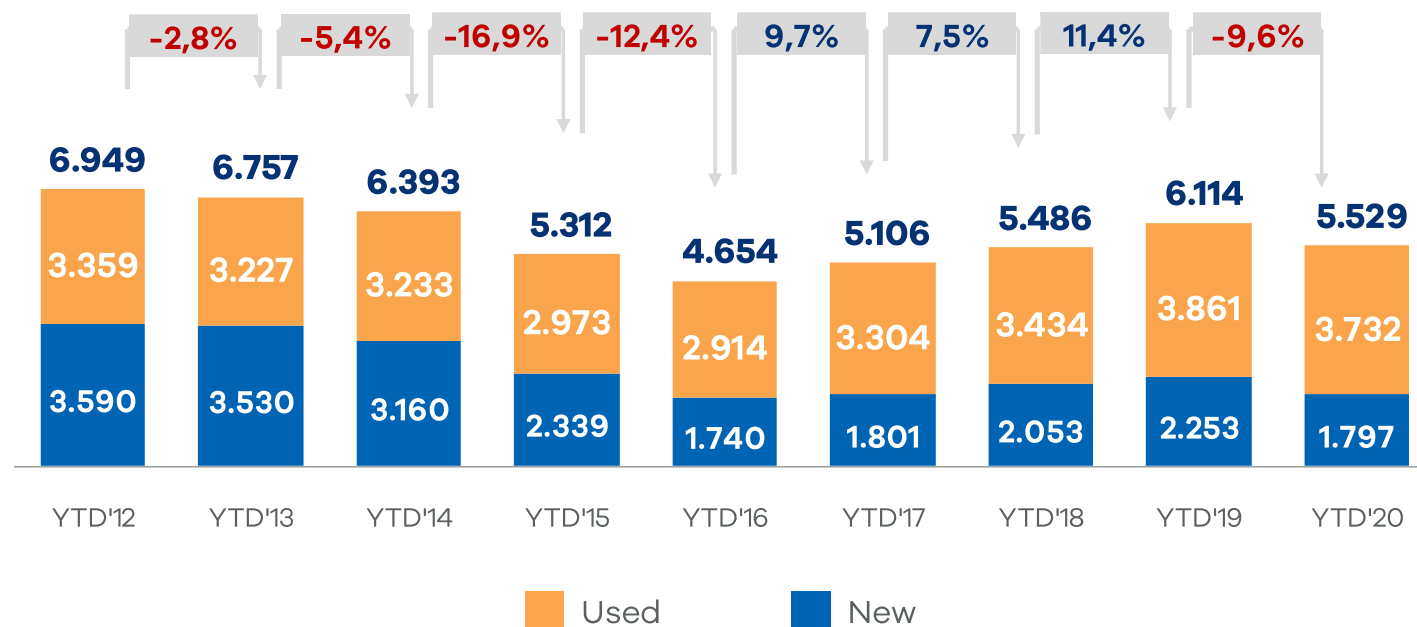
# VEHICLE FINANCING DATA

# VEHICLE FINANCING QUANTITY



Used New

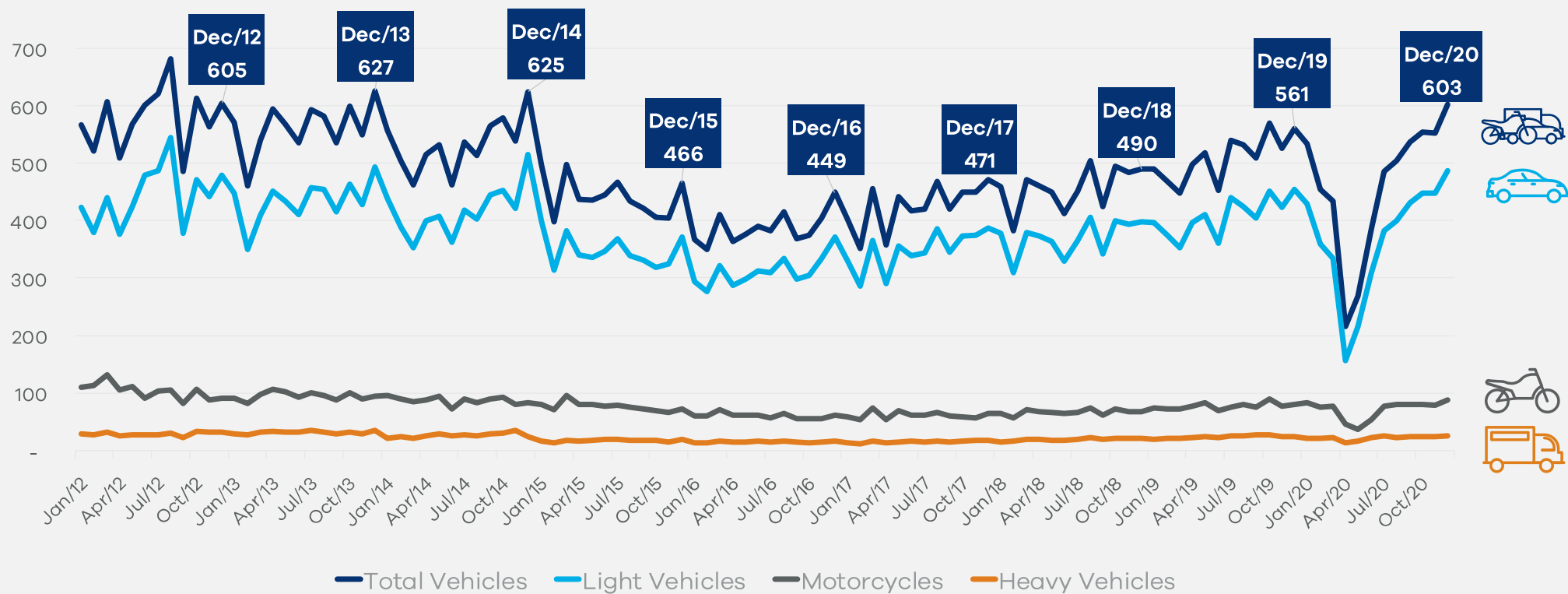
## VEHICLE FINANCING QUANTITY | YTD 2020



For YTD 2020 (until December), sales of financed vehicles totaled **5,529 thousand units**, including new and used vehicles comprising motorcycles, light and heavy vehicles. This figure showed a decrease of **-9,6%** over 2019. This is equivalent to **585 thousand units** less than last year.

# VEHICLE FINANCING QUANTITY | FOR DECEMBER

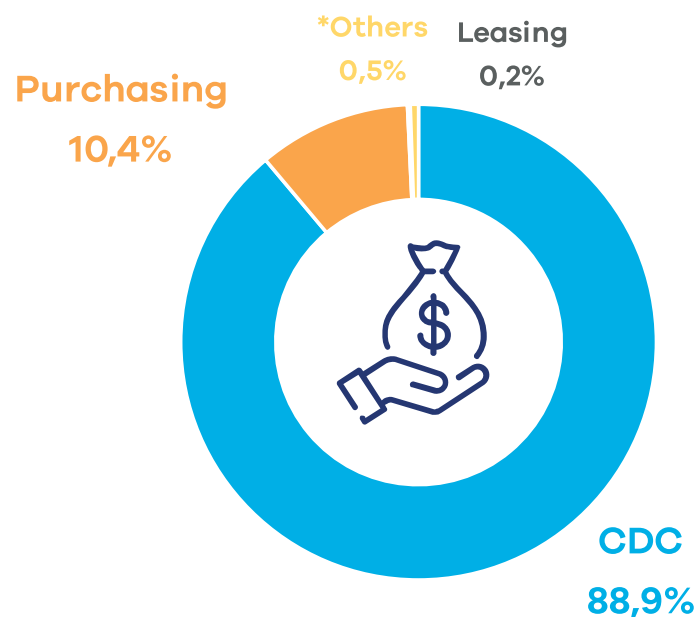
## Evolution of the Vehicle Financing Market for the Months of December



In million units

## VEHICLE FINANCING MODELS

Breakdown of vehicle financing models  
in December 2020



	UNITS'000 (MONTH/YEAR)			VARIATION %	
	Dec'20	Dec'19	Nov'20	Dec'20 vs. Dec'19	Dec'20 vs. Nov'20
CDC	536	500	492	7,1%	8,9%
Purchasing	62	55	57	12,8%	10,5%
Leasing	1	2	1	-26,7%	22,4%
*Others	3	4	3	-12,5%	15,8%
Total	603	561	552	7,4%	9,1%

\*Others: Reservation of Ownership and other financing modalities.

CDC (Direct Consumer Credit) is the most representative financing model among the other models – purchasing pool, leasing and others. In December 2020 it showed an increase of 7,1% compared to December in the previous year.



# FINANCING PER TIME-OF-USE PERIOD AND PER TERM AND USE RANGE | LIGHT VEHICLES

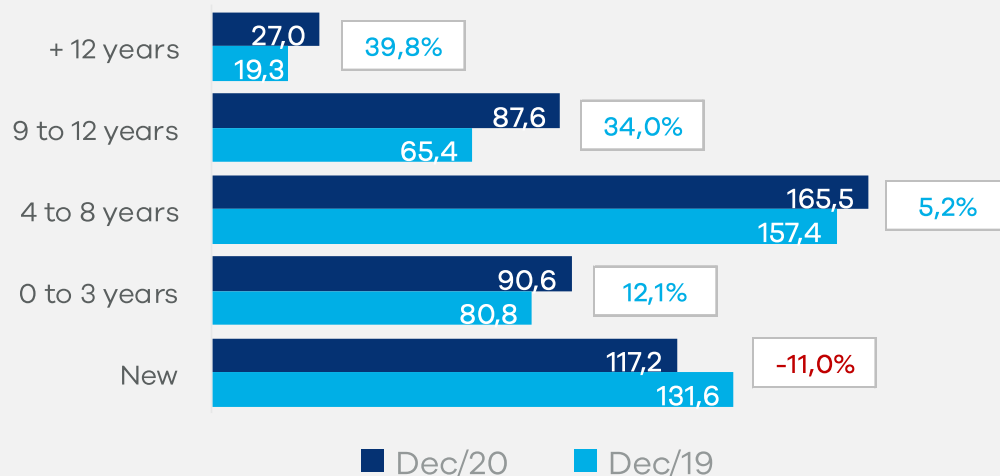
**GRAND TOTAL** (thousands of units)



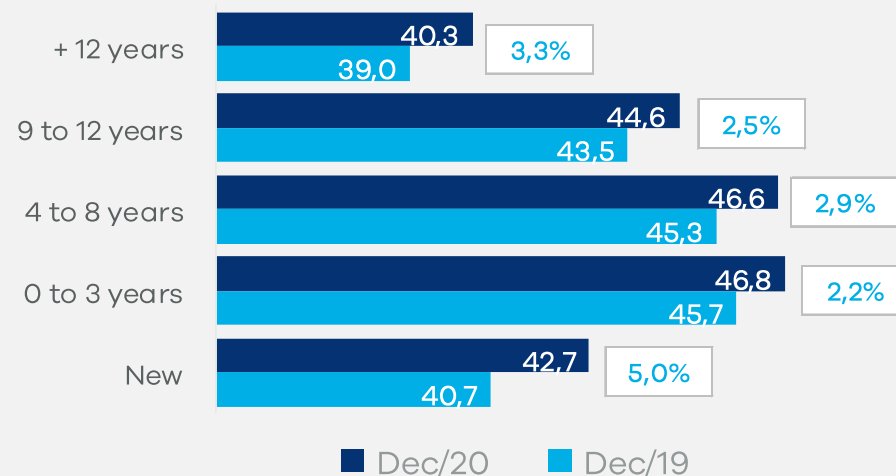
**GRAND TOTAL** (in months)



**Financing per time-of-use period**  
Units'000 and Variation %

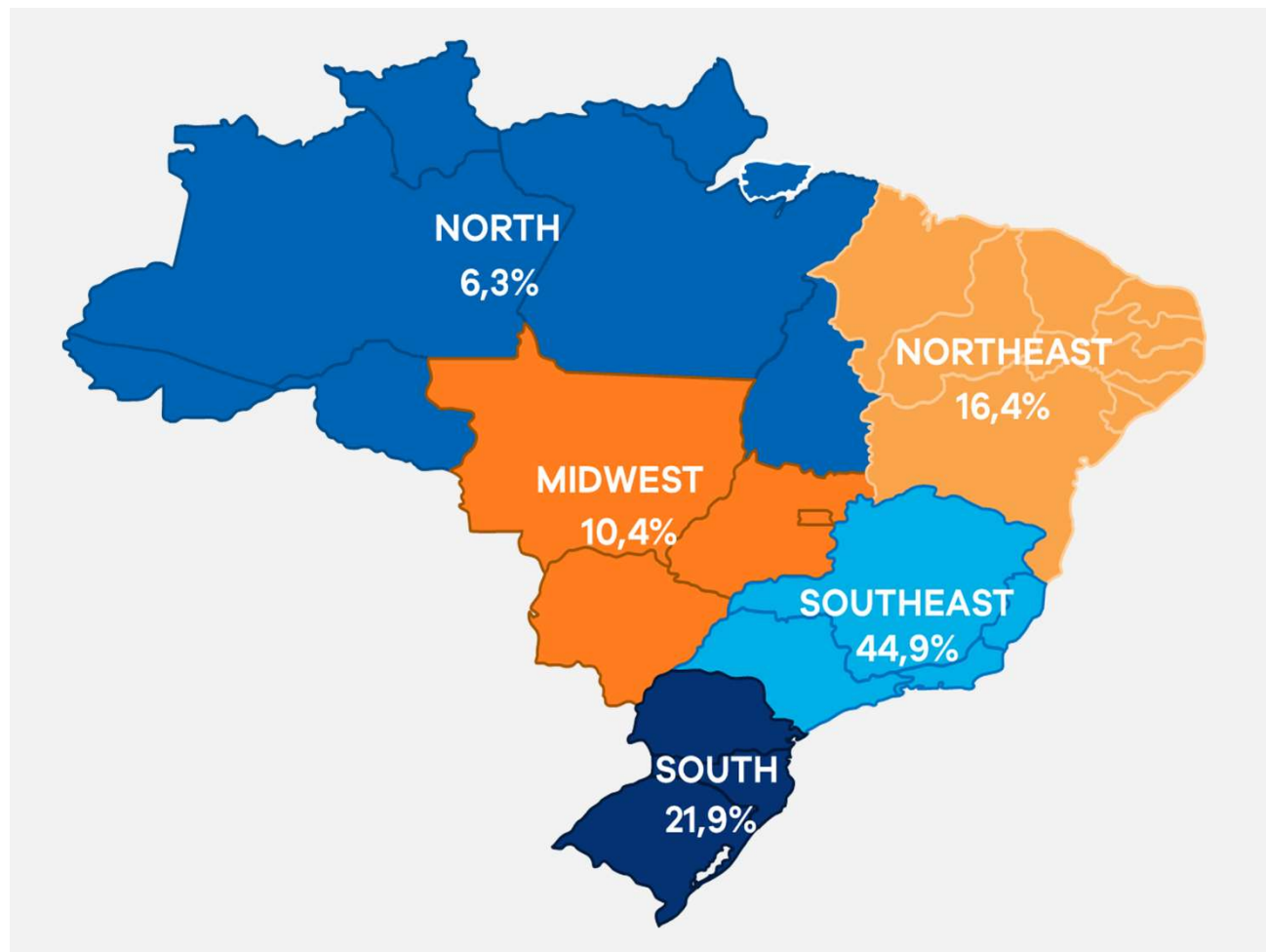


**Financing per term and use range**  
Months and Variation %



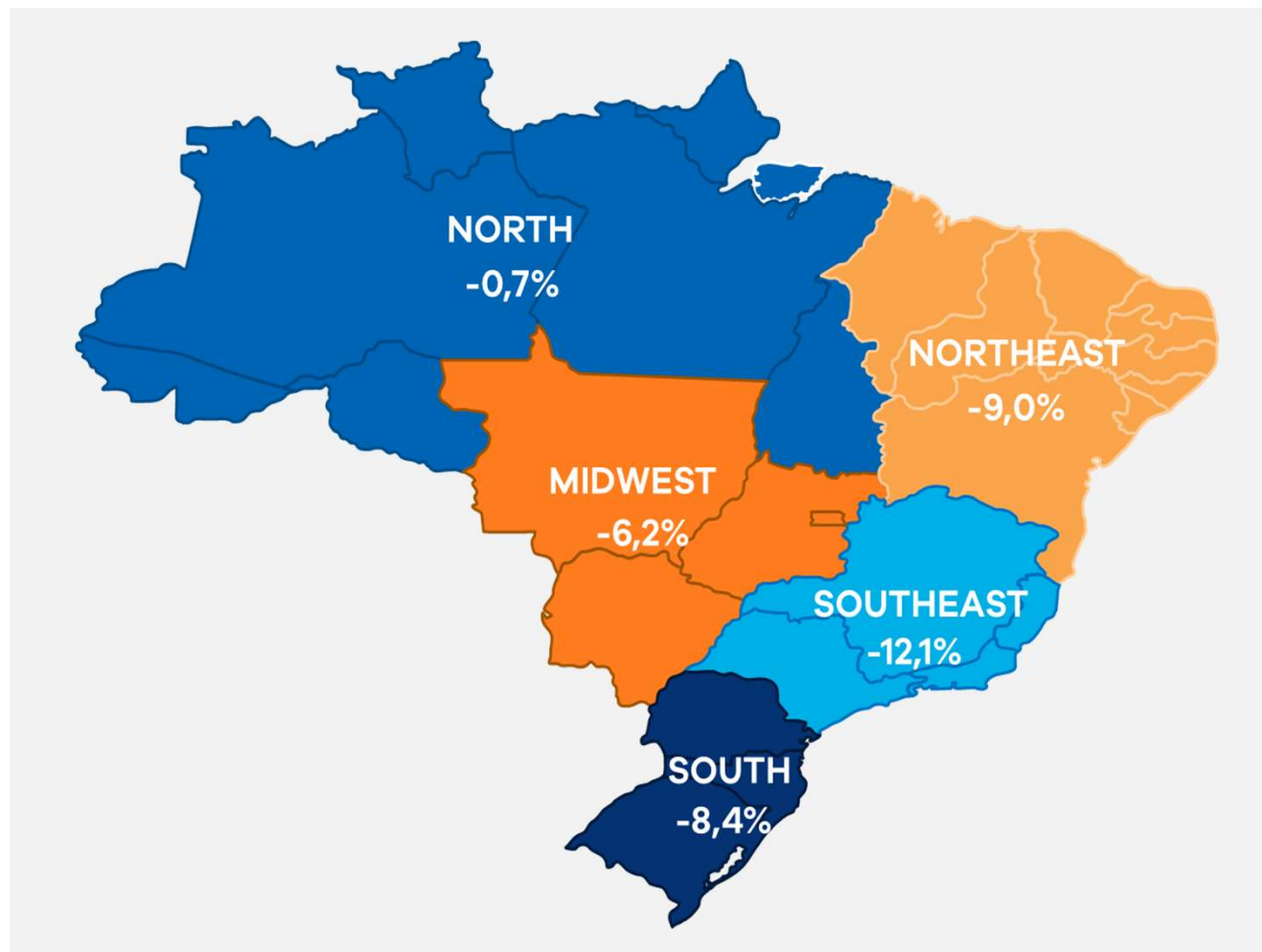
## FINANCING PER BRAZILIAN REGION | QUANTITY AND BREAKDOWN PER BRAZILIAN REGION

Breakdown per Brazilian Region (January - December 2020)



## FINANCING PER BRAZILIAN REGION | VARIATION % PER BRAZILIAN REGION 2020 VS 2019 (JANUARY - DECEMBER)

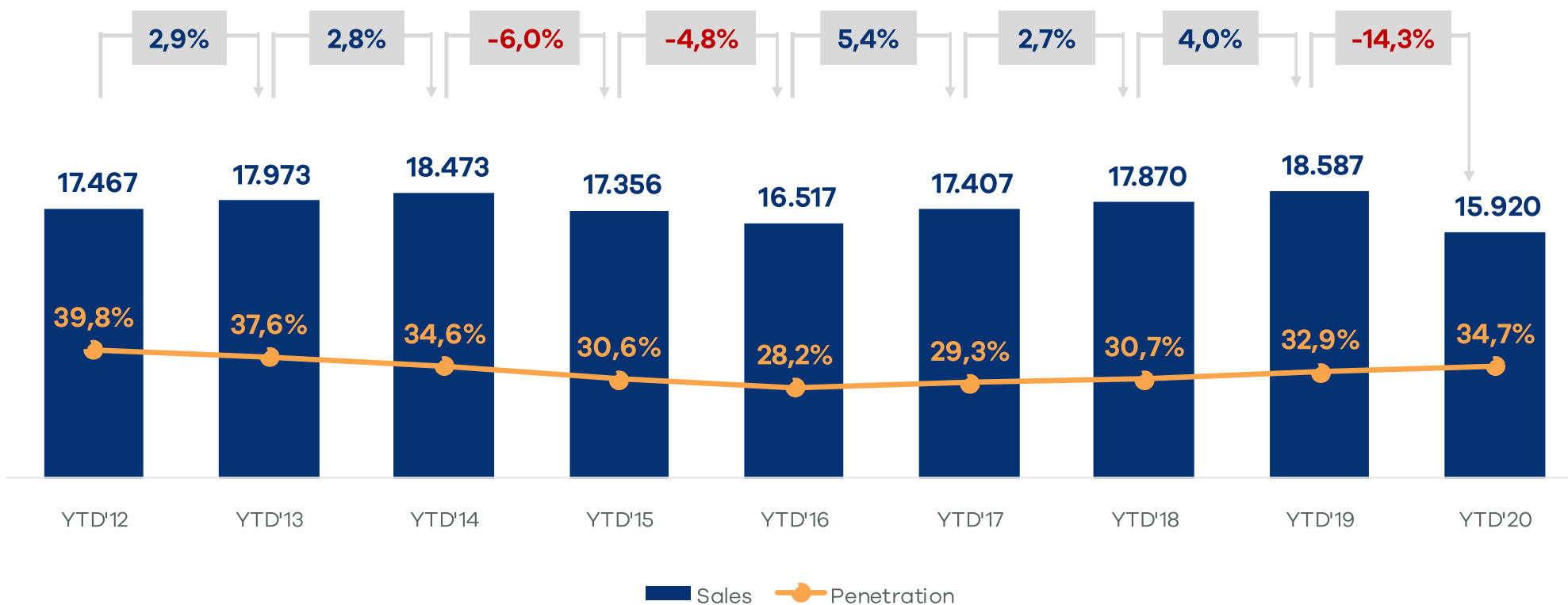
Variation per Brazilian Region (Jan - Dec 2020 vs. Jan - Dec 2019)



# 2

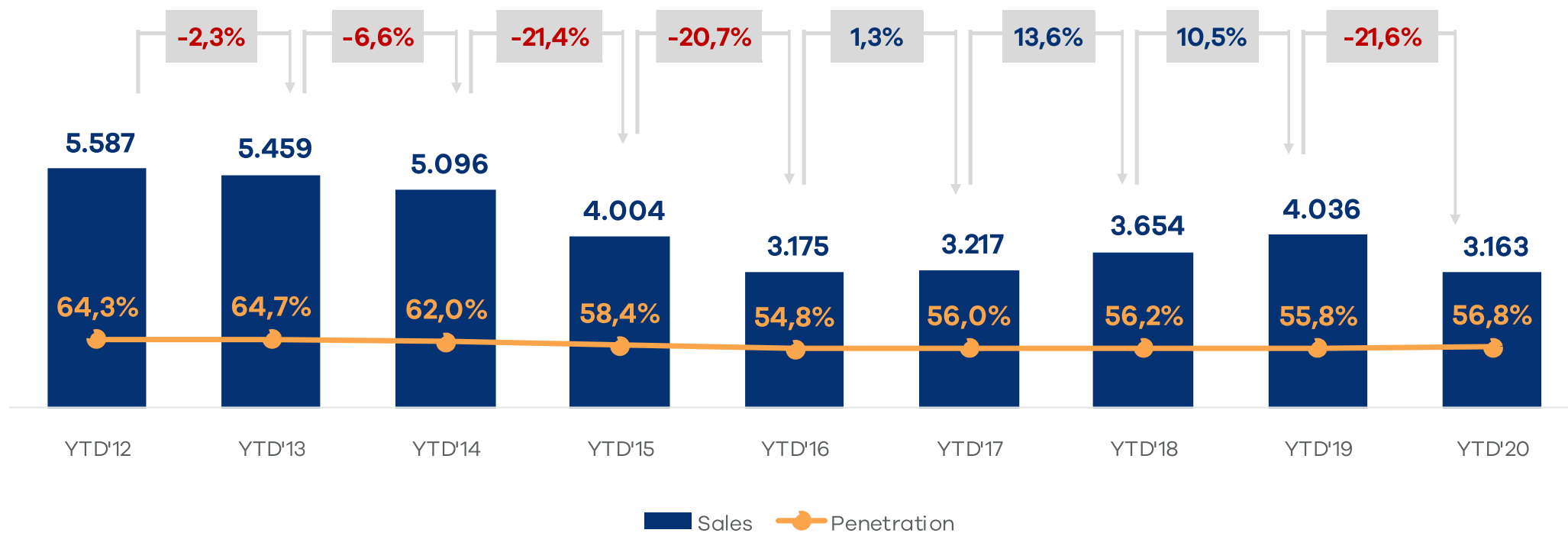
## VEHICLE FINANCING VS. SALES

YTD January - December  
Units'000, Variation and Vehicle Penetration over Sales



Source Sales: Fenabrave

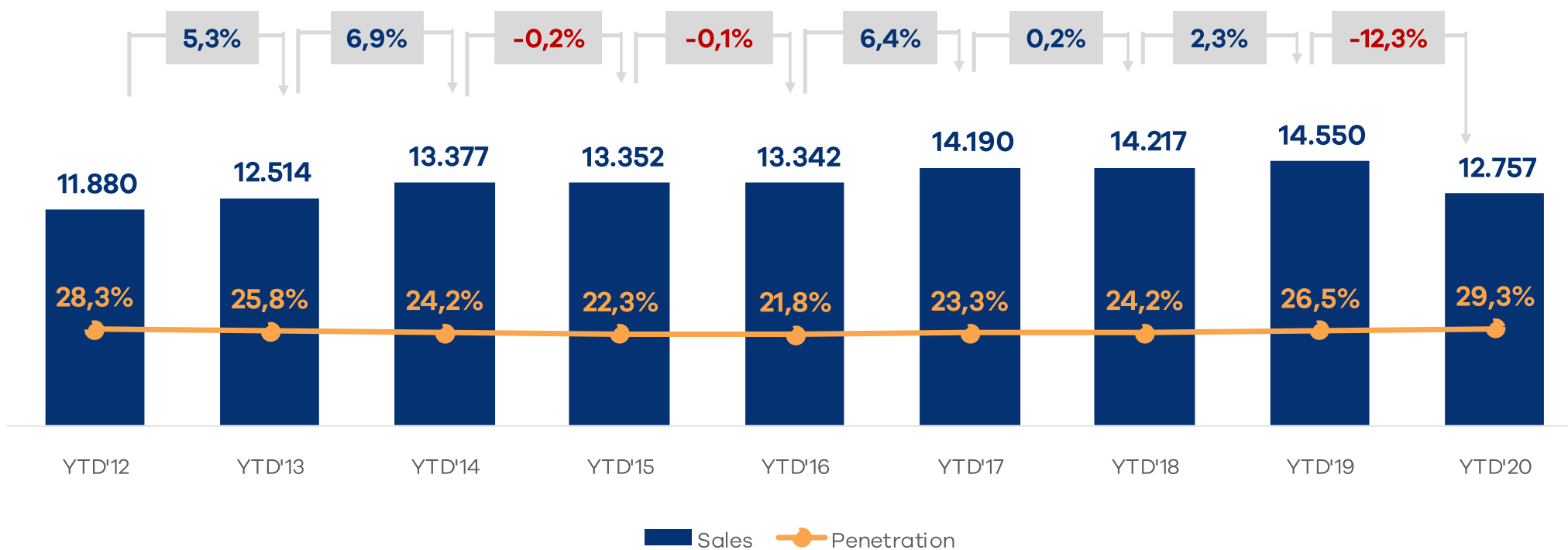
YTD January - December  
Units'000, Variation and Vehicle Penetration over Sales



Source Sales: Fenabrave

YTD January - December

Units'000, Variation and Vehicle Penetration over Sales



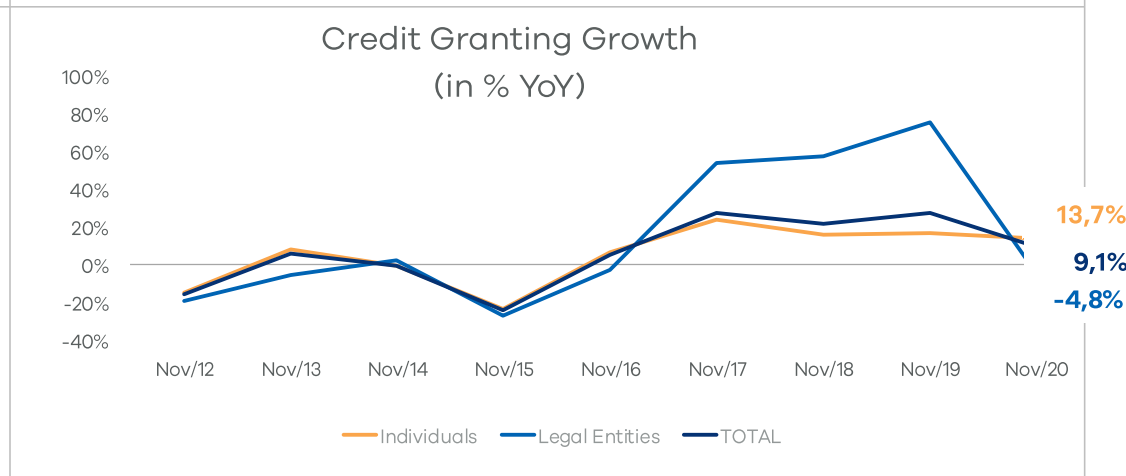
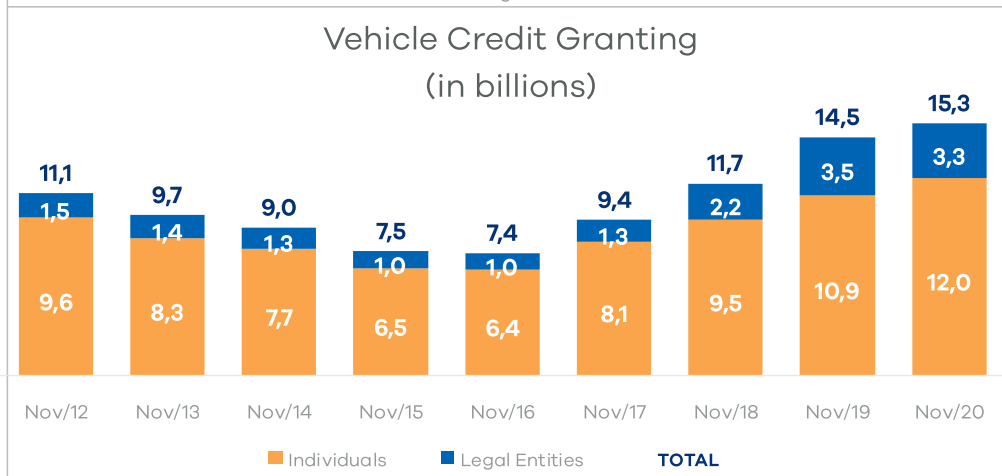
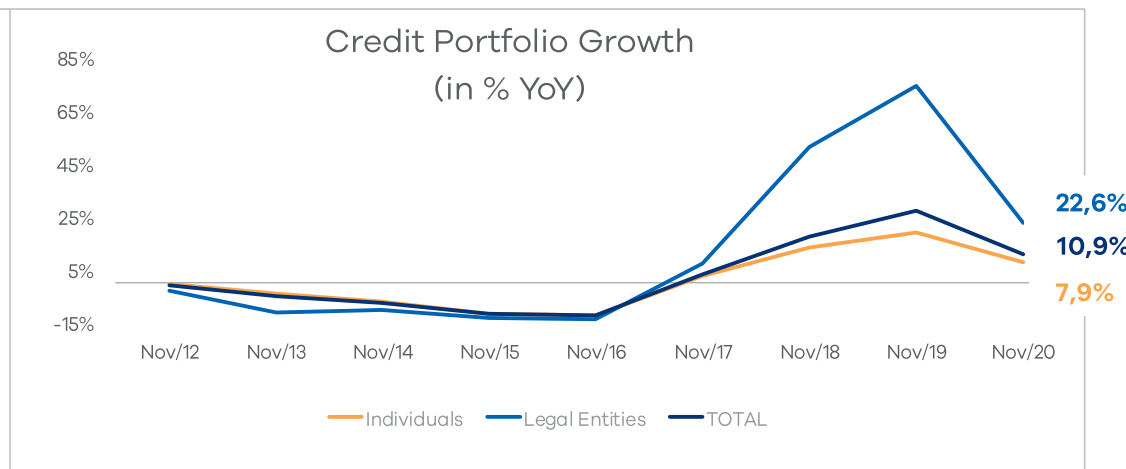
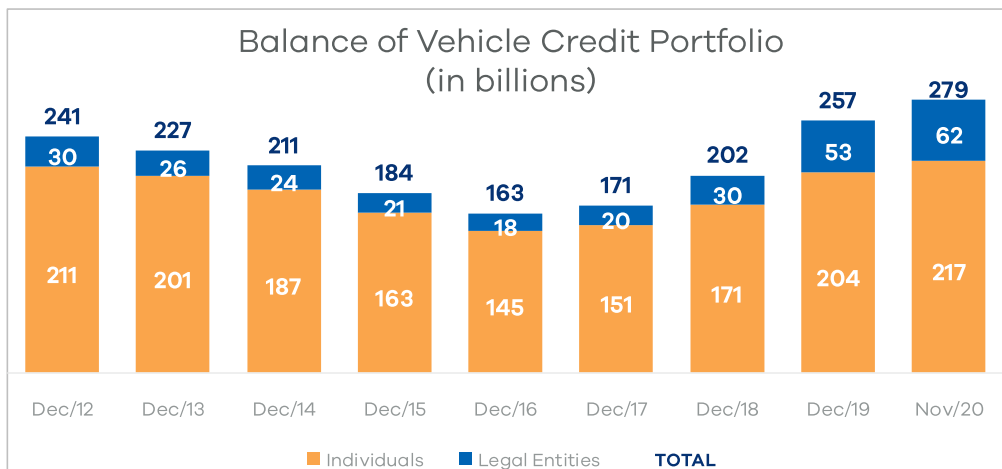
Source Sales: Fenabrave

# 3

## CREDIT DATA ON VEHICLE PURCHASE



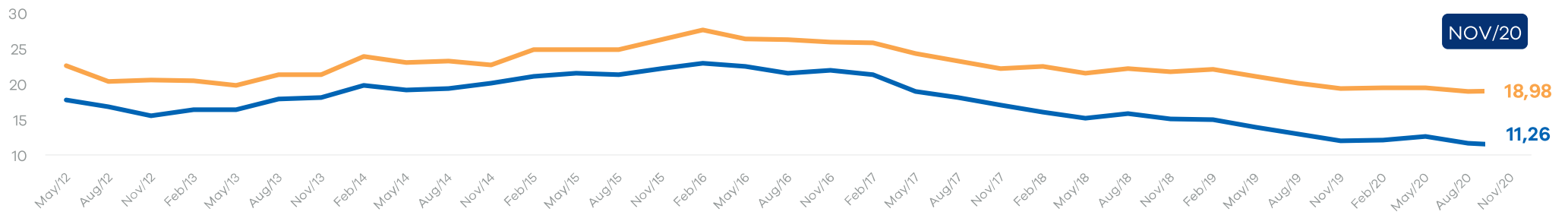
# VEHICLE CREDIT | TOTAL | NOVEMBER



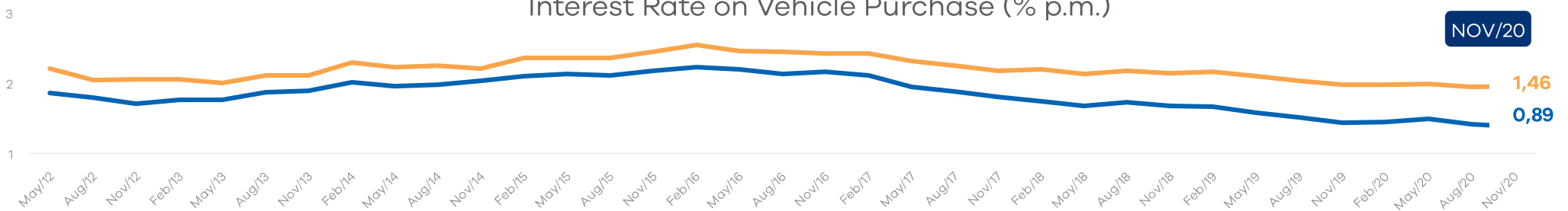
(1) Source: Central Bank of Brazil

# INTEREST RATE ON VEHICLE PURCHASE | INDIVIDUALS VS. LEGAL ENTITIES | NOVEMBER

Interest Rate on Vehicle Purchase (% p.a.)



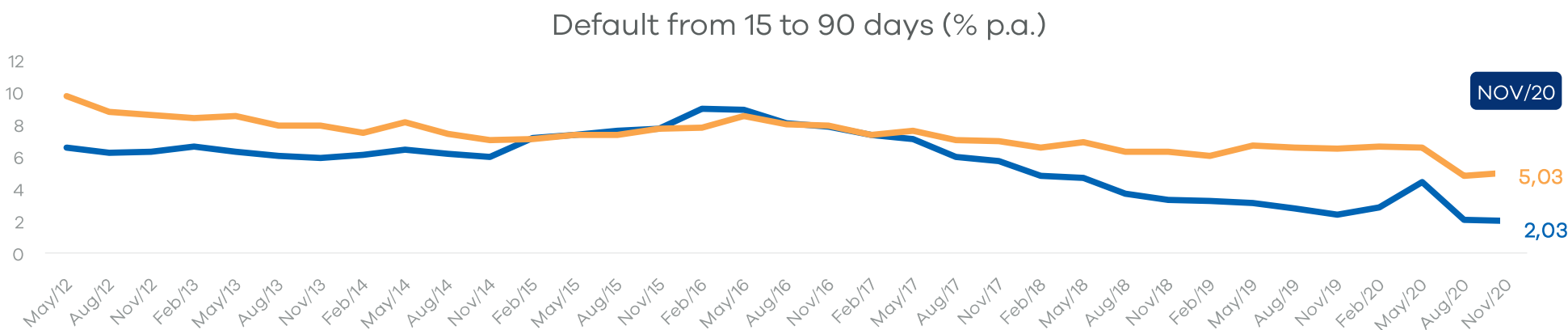
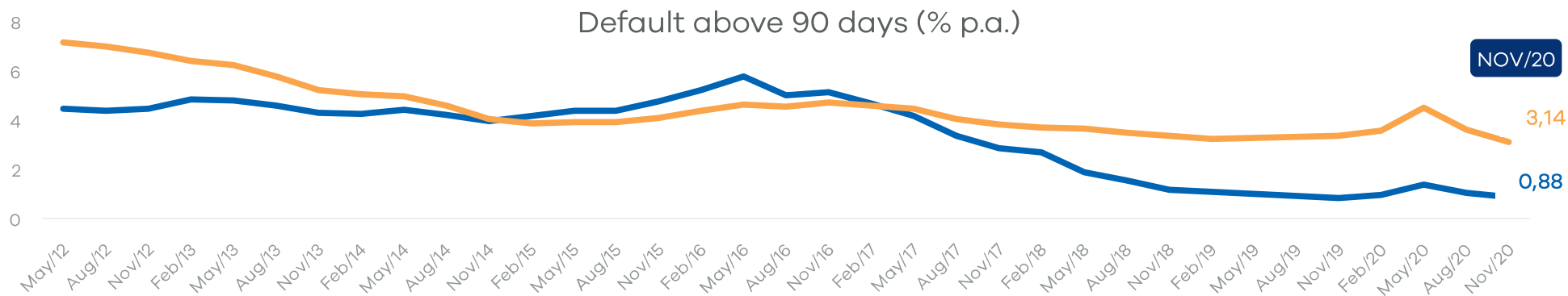
Interest Rate on Vehicle Purchase (% p.m.)



Individuals Legal Entities

(1) Source: Central Bank of Brazil

# DEFAULT ON VEHICLE FINANCING | INDIVIDUALS VS. LEGAL ENTITIES | NOVEMBER



(1) Source: Central Bank of Brazil



PLANEJAMENTO E INTELIGÊNCIA DE MERCADO | UNIDADE DE FINANCIAMENTOS