

# Vehicle Financing Market

December/2021

# 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).

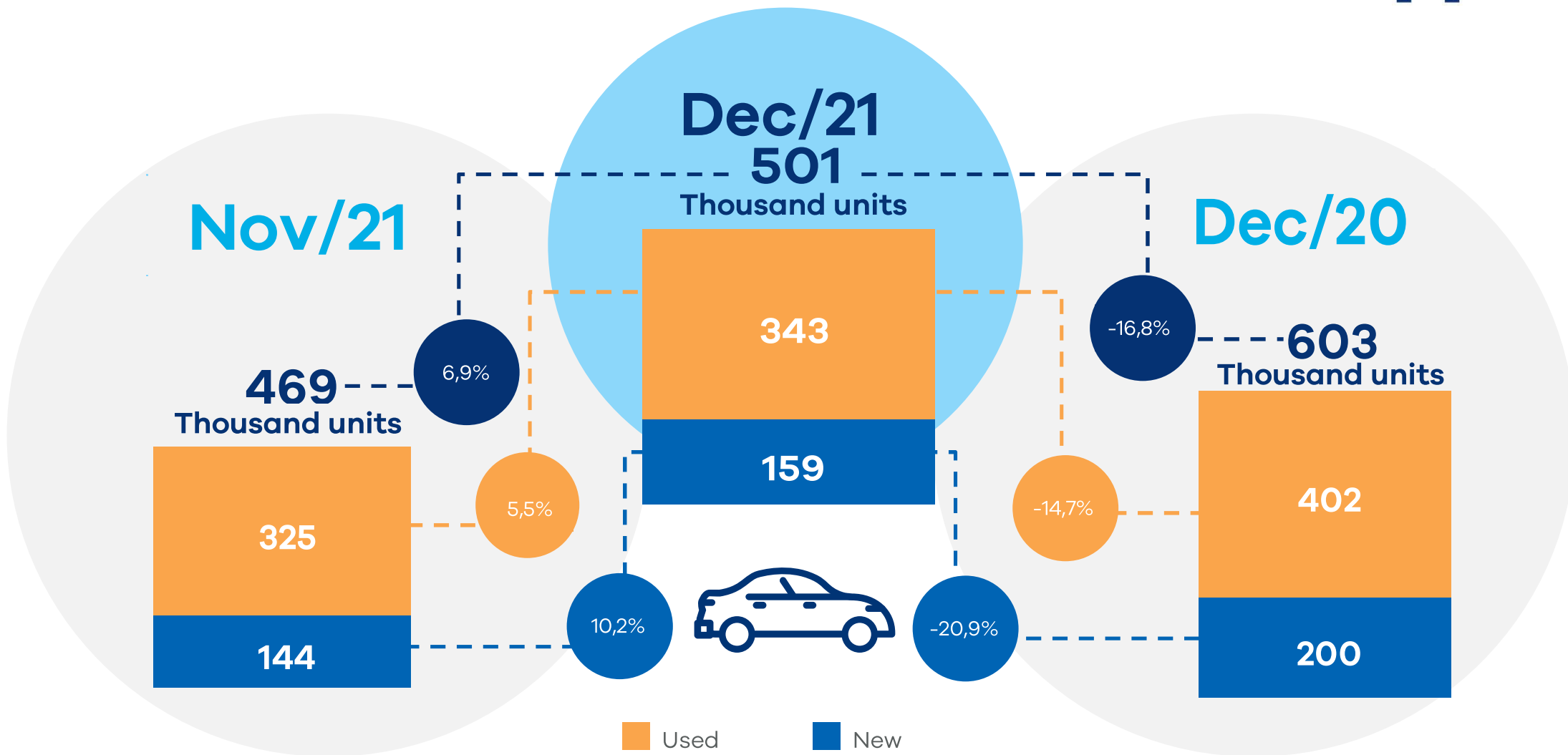
# AGENDA

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

1

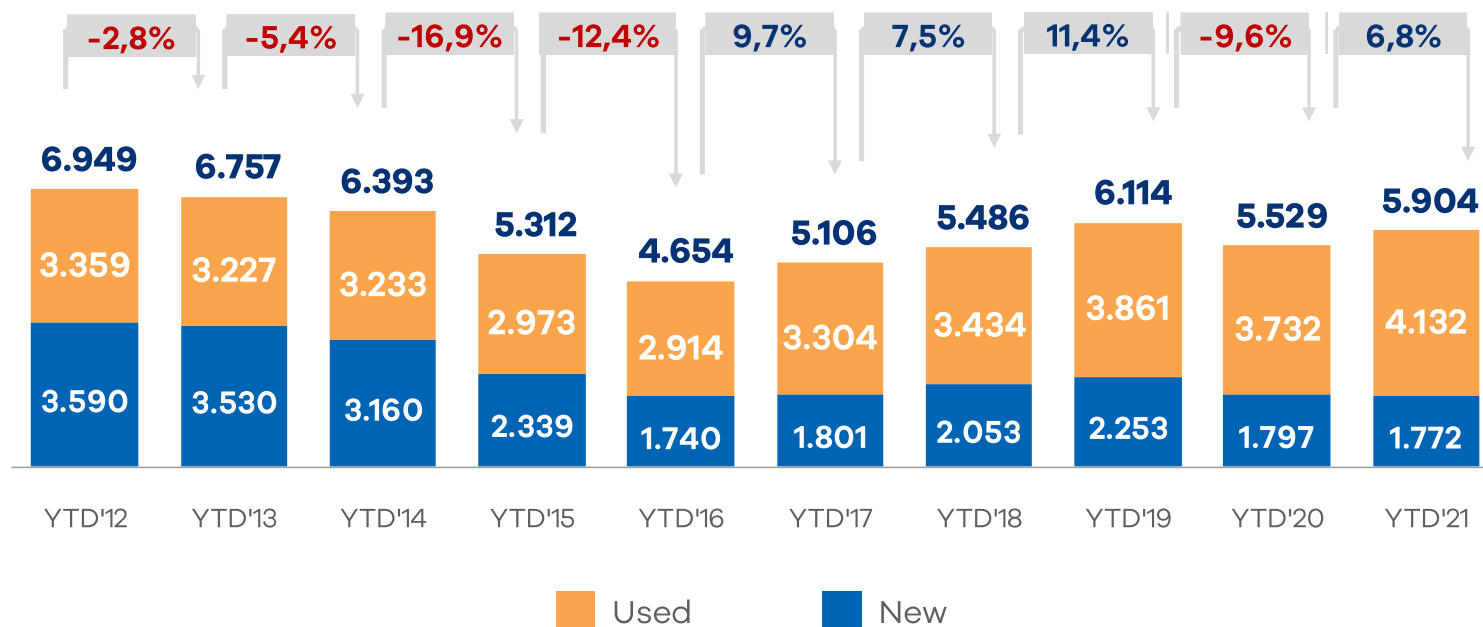
# VEHICLE FINANCING DATA

# VEHICLE FINANCING QUANTITY



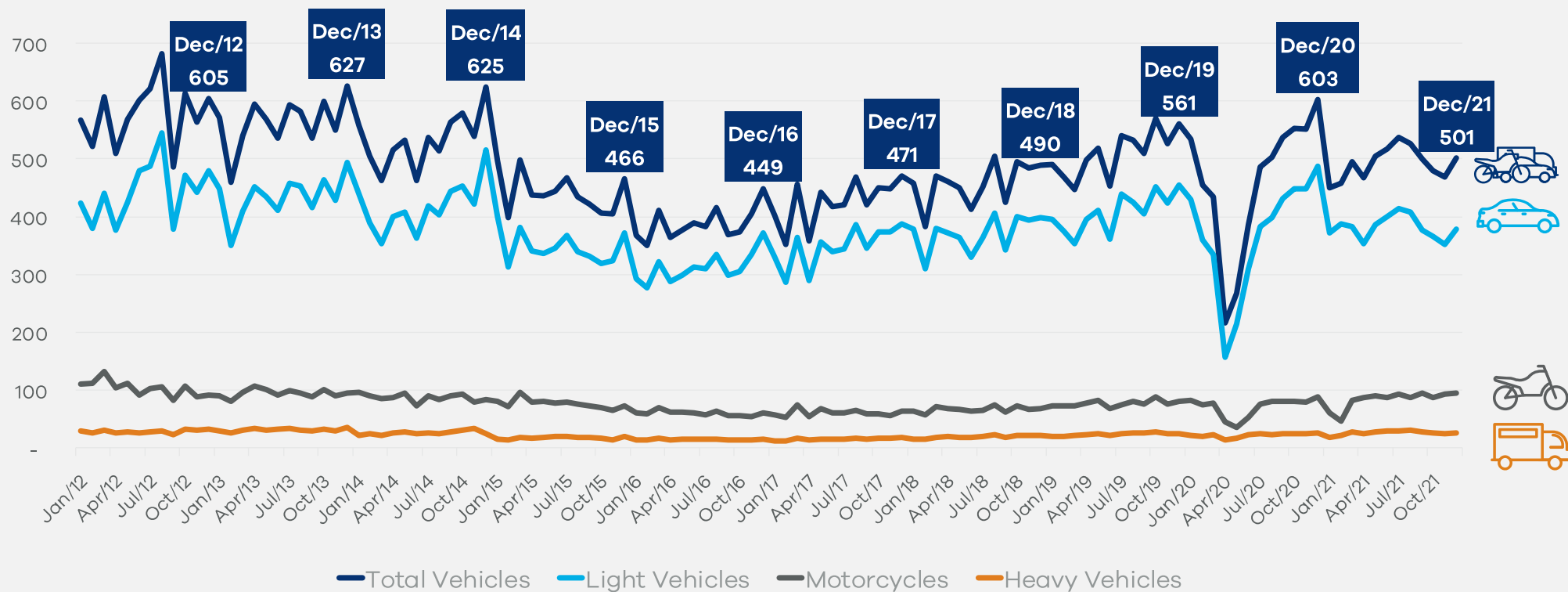
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# VEHICLE FINANCING QUANTITY | YTD 2021



For YTD 2021 (until November), sales of financed vehicles totaled **5.403 thousand units**, including new and used vehicles comprising motorcycles, light and heavy vehicles. This figure showed an increase of **9,7%** over 2020. This is equivalent to **476 thousand units** more than last year.

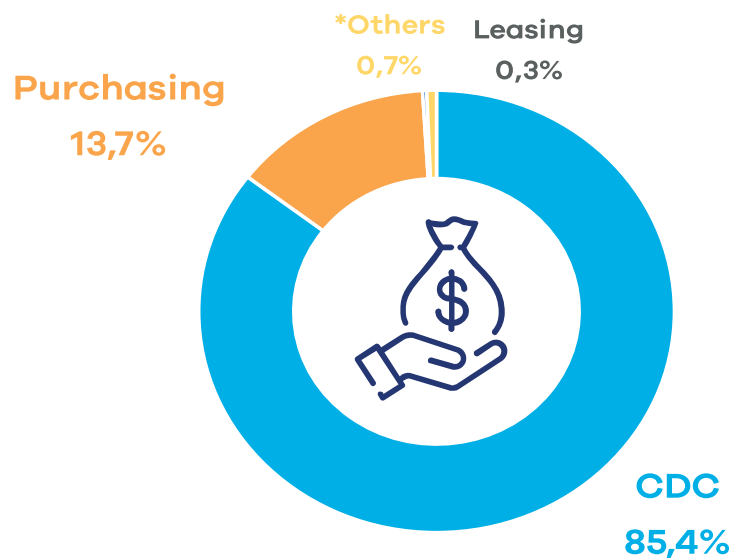
Evolution of the Vehicle Financing Market for the Months of December



In million units

## VEHICLE FINANCING MODELS

Breakdown of vehicle financing models  
in December 2021



	UNITS'000 (MONTH/YEAR)			VARIATION %	
	Dec/21	Dec/20	Nov/21	Dec/21 vs. Dec/20	Dec/21 vs. Nov/21
CDC	428	536	403	-20,1%	6,2%
Purchasing	69	62	62	9,8%	11,3%
Leasing	1	1	1	21,8%	19,5%
*Others	3	3	3	-0,7%	2,7%
Total	501	603	469	-16,8%	6,9%

\*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 2021 it showed an decrease of 20,1% compared to December in the previous year.



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

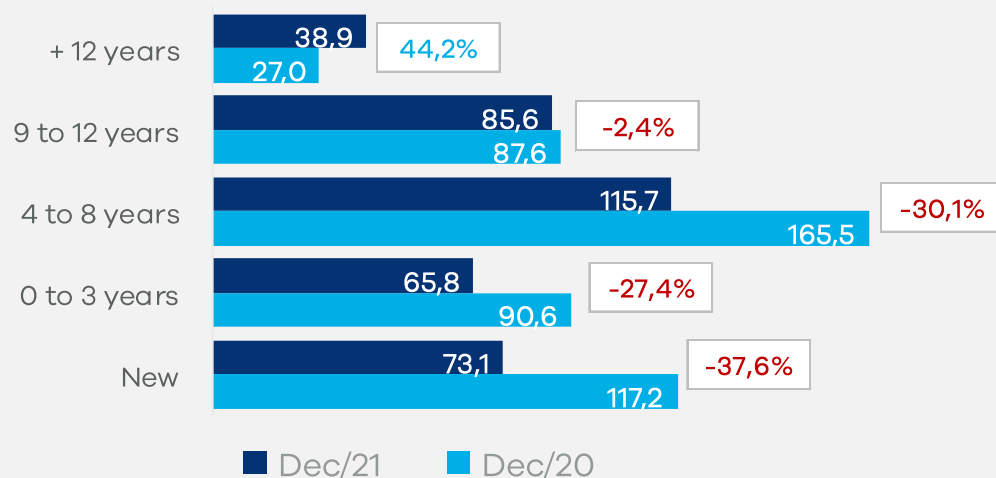
### GRAND TOTAL (thousands of units)



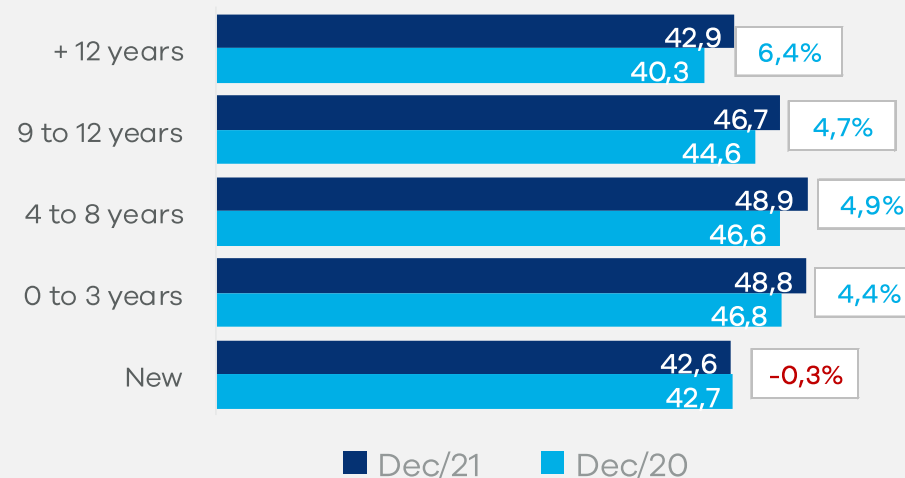
### GRAND TOTAL (in months)



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

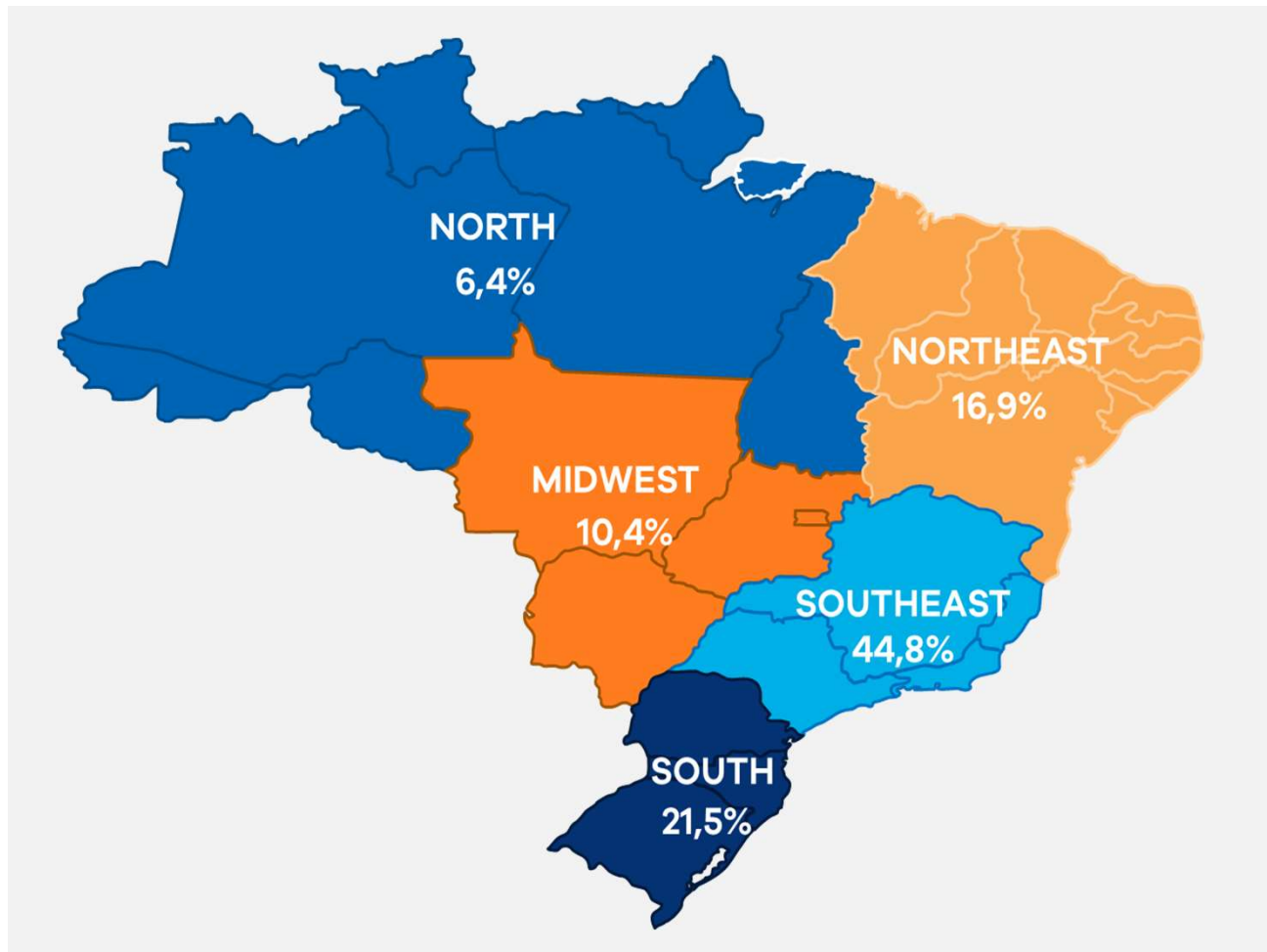


### Financing per term and use range Months and Variation %



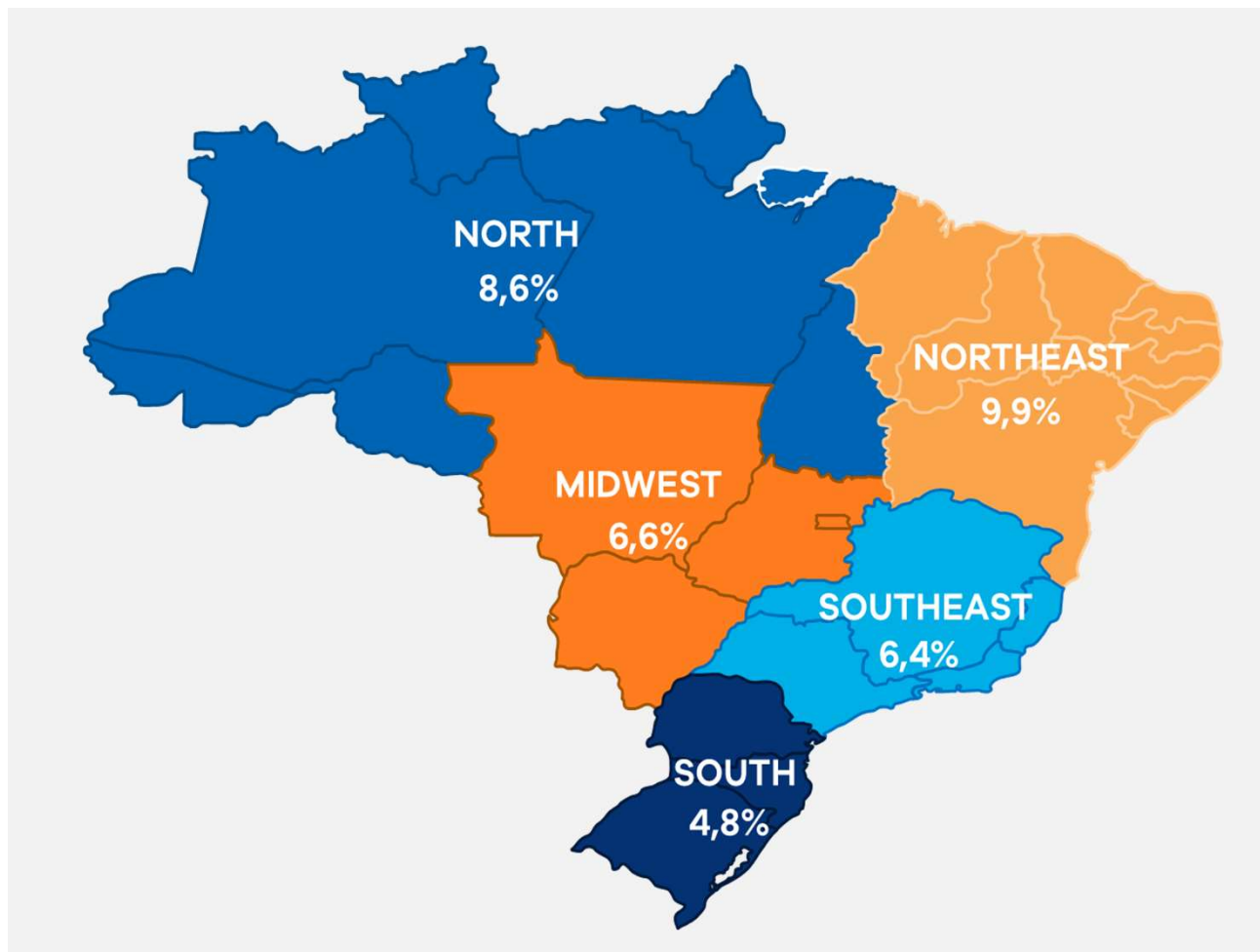
## FINANCING PER BRAZILIAN REGION | QUANTITY AND BREAKDOWN PER BRAZILIAN REGION

Breakdown per Brazilian Region (January - December 2021)



## FINANCING PER BRAZILIAN REGION | VARIATION % PER BRAZILIAN REGION 2021 VS 2020

Variation per Brazilian Region (Jan - Dec 2021 vs. Jan - Dec 2020)



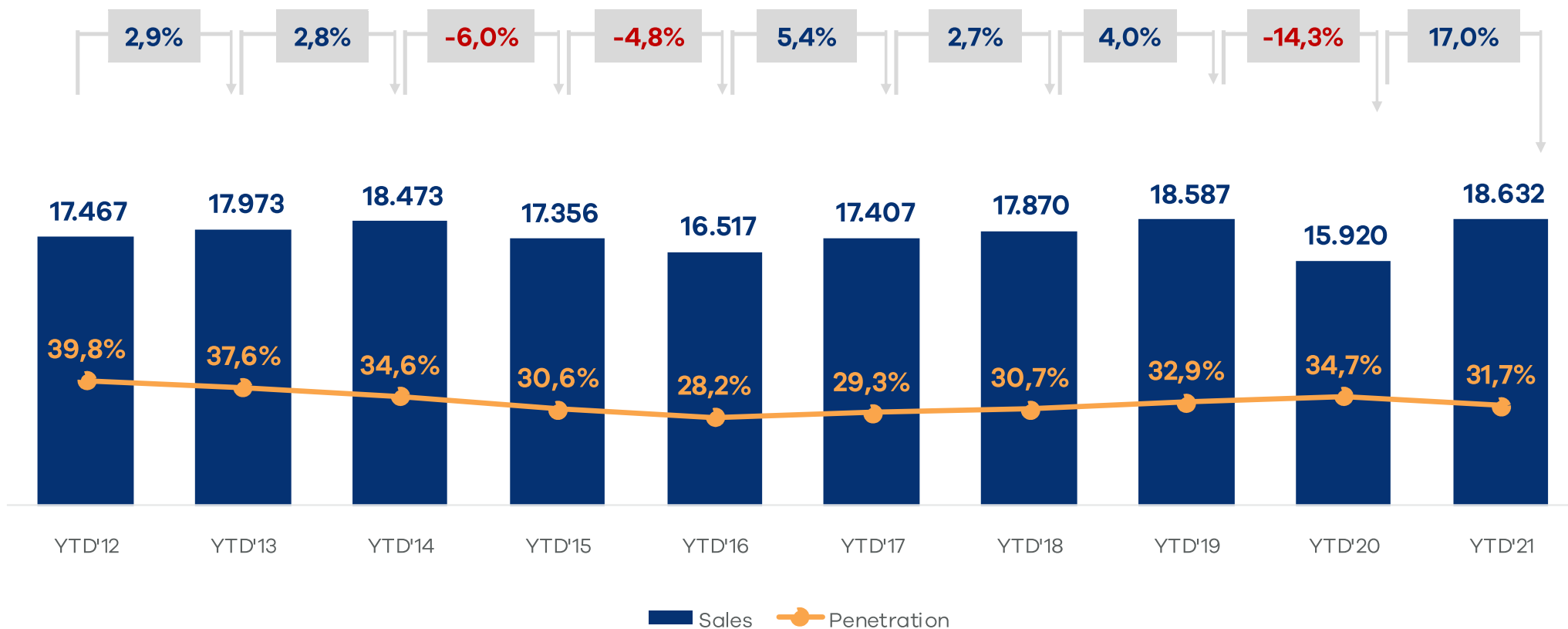
# 2

## VEHICLE FINANCING VS. SALES

OPERATING PERFORMANCE | FINANCING VS. SALES | TOTAL VEHICLES

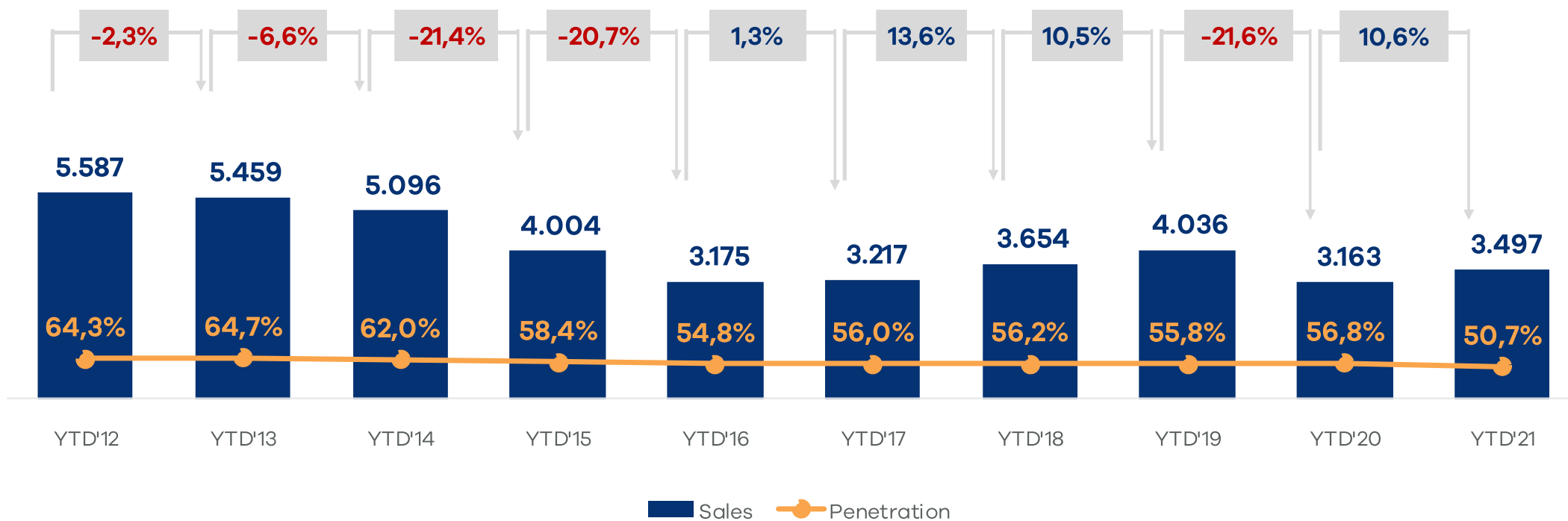


YTD January - December  
Units'000, Variation and Vehicle Penetration over Sales



Source Sales: Fenabrave

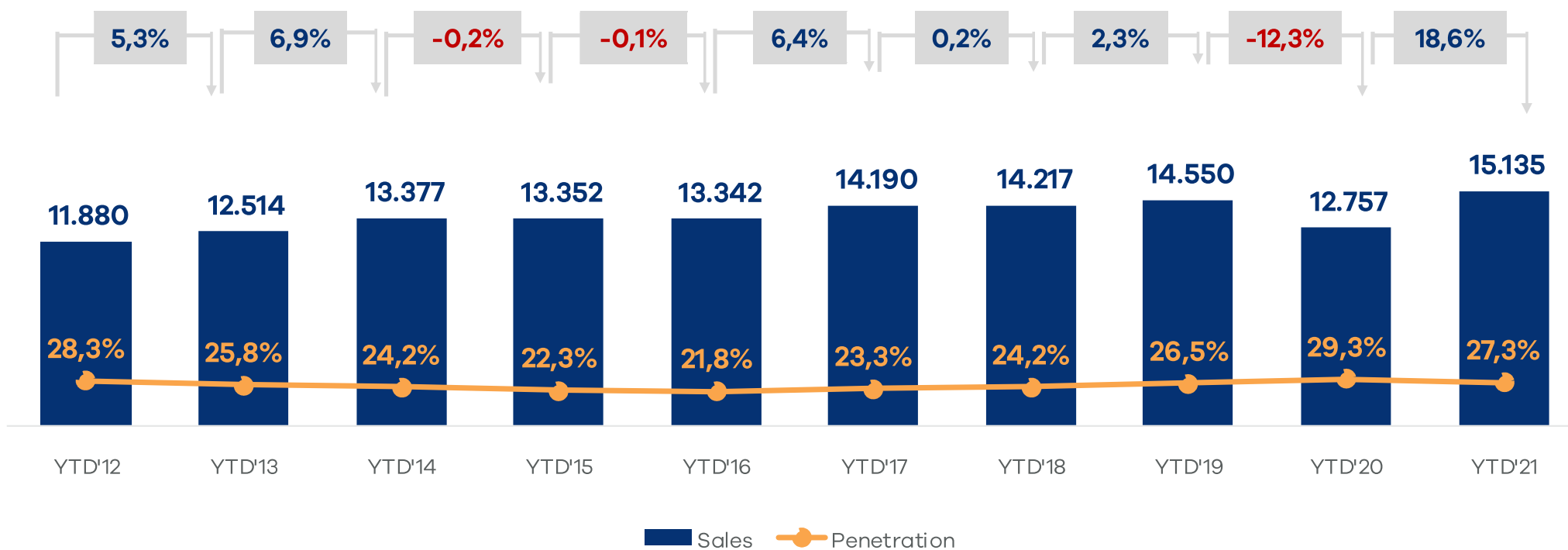
YTD January - December  
Units'000, Variation and Vehicle Penetration over Sales



Source Sales: Fenabrave

YTD January - December

Units'000, Variation and Vehicle Penetration over Sales



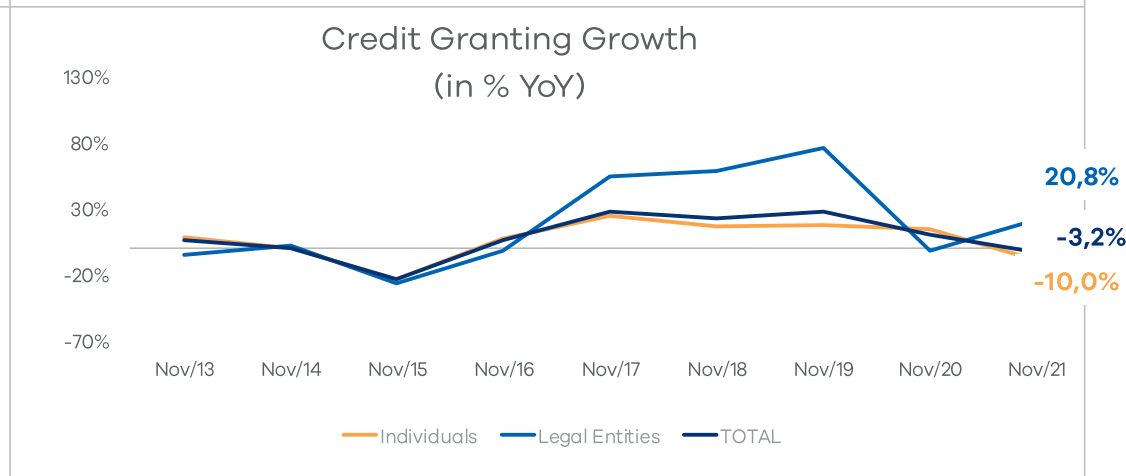
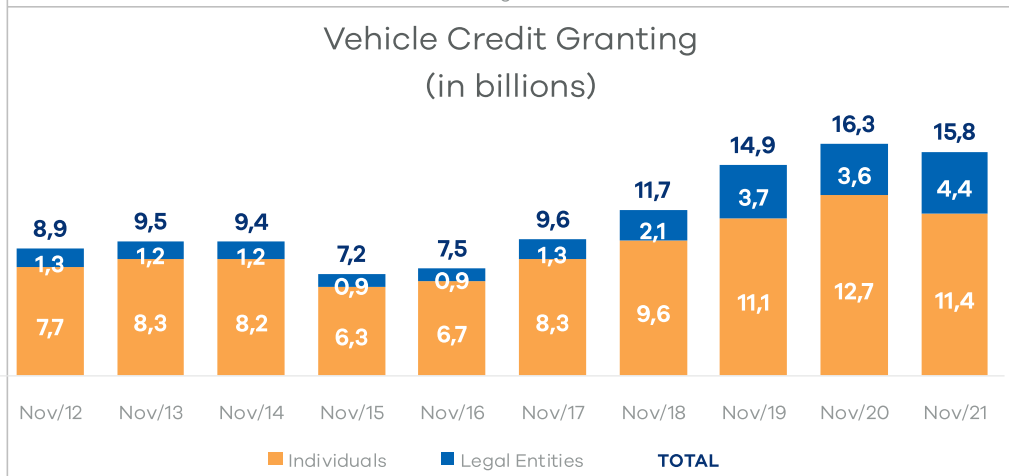
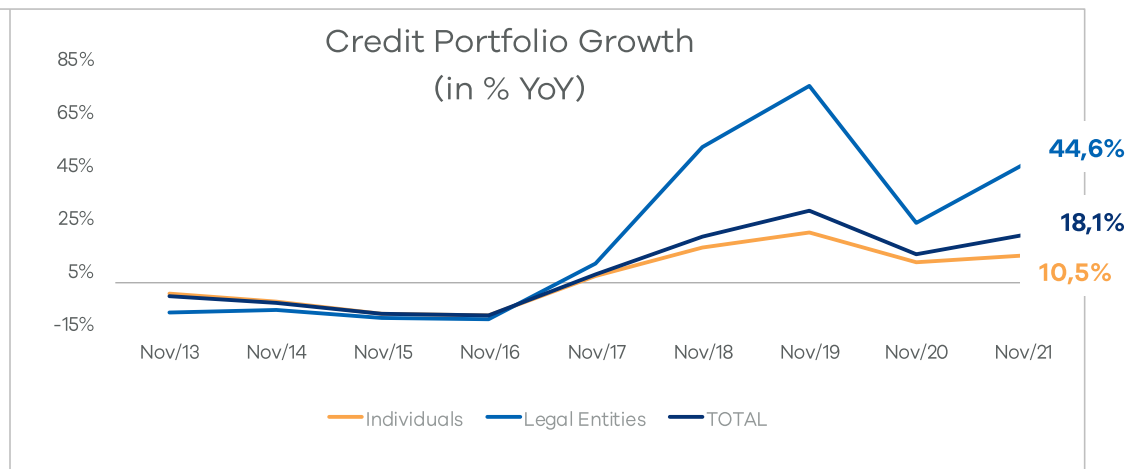
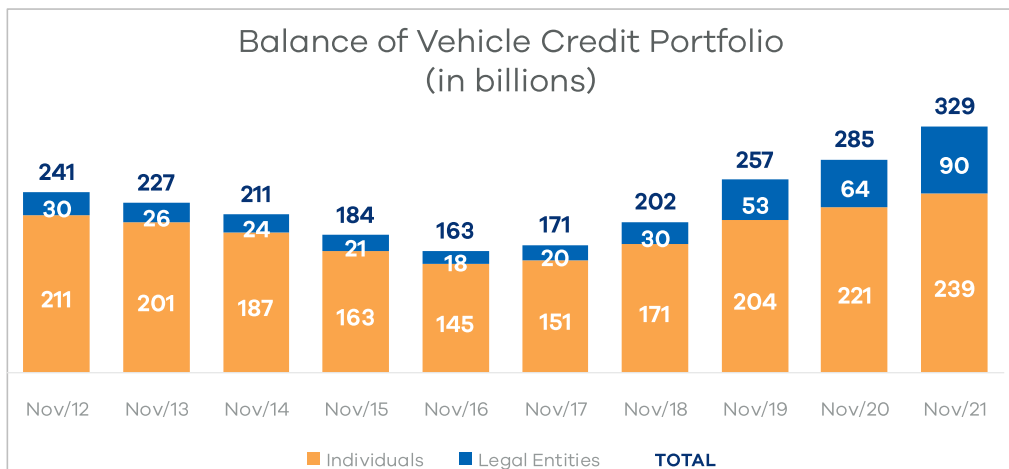
Source Sales: Fenabrave

# 3

## CREDIT DATA ON VEHICLE PURCHASE



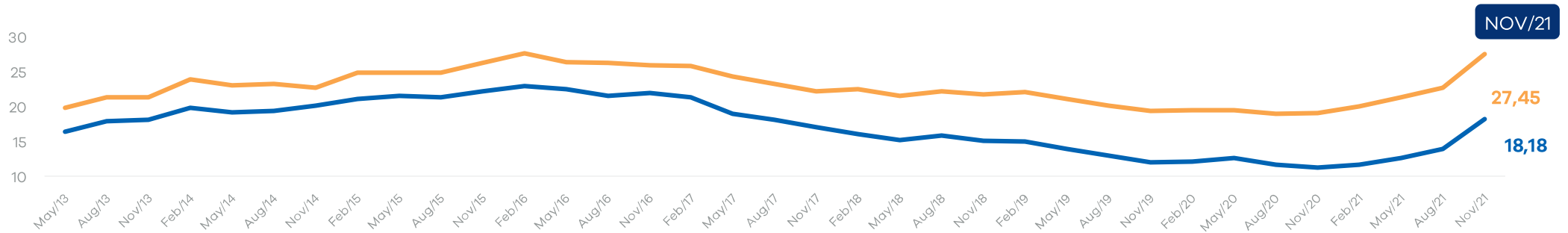
# VEHICLE CREDIT | TOTAL | NOVEMBER



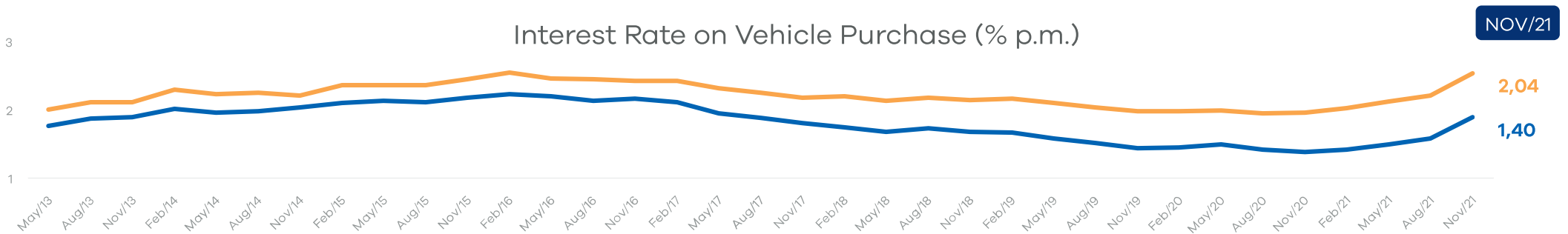
(1) Source: Central Bank of Brazil

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

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



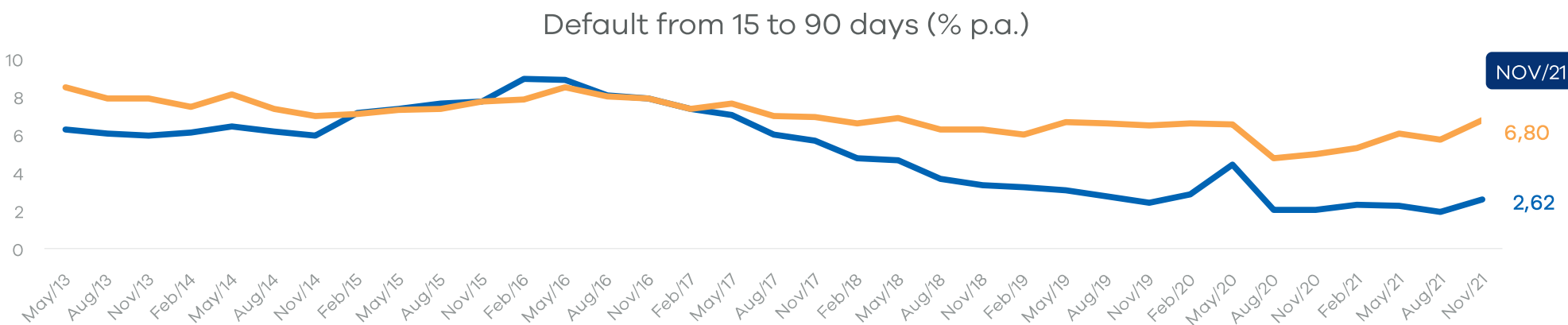
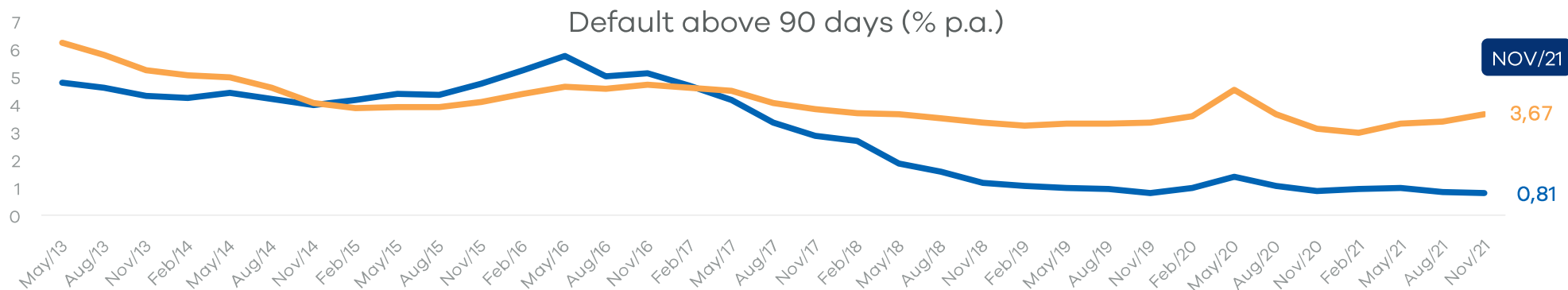
## Interest Rate on Vehicle Purchase (% p.m.)



Individuals      Legal Entities

(1) Source: Central Bank of Brazil

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



Individuals      Legal Entities

(1) Source: Central Bank of Brazil



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