Outlining a Regional Approach to Financial Savings and Intermediation in Mexico

Data Collection Summary

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Country: Mexico

Summary: The goal of this project is to expand Mexican banking intermediation data to a regional level and to complement it with data on Non-Regulated Financial Institutions (NRFIs) in order to give a fuller picture of Mexico’s financial system, including the relationship between socioeconomic levels and use of financial services and products. Mexico’s National Banking and Securities Commission (CNBV) has built a new public database which includes ten years of quarterly information on financial savings and intermediation in Mexico. However, this database is at a regional level of aggregation. This project thus seeks to fill the information gap in two ways. First, it expands bank intermediation data to a municipality level by creating a historical, disaggregated financial savings and intermediation database. Second, a new survey will obtain information from NRFIs, which are alternate suppliers of credit to individuals, households, and firms. This data will be used to create a series of comprehensive databases. Collectively, these resources will be used to describe patterns of savings and credit flows at a regional level and understand how these patterns may be related to socioeconomic factors.

Survey Time Frame and Rounds:
- Round 1: Design and implementation of NRFI Survey, September – December 2011

Modules:
- Compilation and analysis of existing Comisión Nacional Bancaria y de Valores (CNBV) credit and savings data
- NRFI Survey for registered NRFIs

Sample: Non-Regulated Financial Institutions (NRFIs) that are registered with the Consumer Protection Agency in Mexico (CONDUSEF)

Survey size: Questionnaire sent to 3,500 NRFIs, with 490 responding

Intervention: N/A