



TARJETA DE CRÉDITO  
PRIMER TRIMESTRE 2024

| Solicitudes de compra con tarjetas de crédito |                 |             |                              | Compras autorizadas con tarjetas de crédito |                 |            |                           |                          | Contracargos en compras con tarjetas de crédito |             |         | % de contracargos respecto de compras autorizadas |
|-----------------------------------------------|-----------------|-------------|------------------------------|---------------------------------------------|-----------------|------------|---------------------------|--------------------------|-------------------------------------------------|-------------|---------|---------------------------------------------------|
| Entidad                                       | Monto \$        | Número      | Monto promedio por solicitud | Entidad                                     | Monto \$        | Número     | Monto promedio por compra | % de compras autorizadas | Entidad                                         | Monto \$    | Número  |                                                   |
| BBVA                                          | 69,149,240,052  | 44,329,178  | 1,560                        | BBVA                                        | 42,082,739,433  | 34,055,014 | 1,236                     | 76.82%                   | BBVA                                            | 241,550,827 | 300,421 | 0.88%                                             |
| Banamex                                       | 35,971,004,456  | 24,832,105  | 1,449                        | Banamex                                     | 27,837,944,063  | 20,761,452 | 1,341                     | 83.61%                   | Banamex                                         | 262,651,935 | 102,495 | 0.49%                                             |
| Banorte-Ixe                                   | 14,564,558,472  | 15,993,713  | 911                          | Banorte-Ixe                                 | 9,571,475,900   | 7,024,469  | 1,363                     | 43.92%                   | Banorte-Ixe                                     | 83,343      | 11      | 0.00%                                             |
| Santander                                     | 14,154,344,200  | 10,996,148  | 1,287                        | Santander                                   | 9,964,972,550   | 7,508,323  | 1,327                     | 68.28%                   | Santander                                       | 478,984     | 185     | 0.00%                                             |
| Otras INF 1/                                  | 11,690,682,937  | 10,314,570  | 1,133                        | Otras INF 1/                                | 7,331,740,583   | 6,092,594  | 1,203                     | 59.07%                   | Otras INF 1/                                    | 144,396     | 190     | 0.00%                                             |
| Scotiabank                                    | 8,708,989,069   | 1,597,599   | 5,451                        | Scotiabank                                  | 1,524,668,687   | 1,123,261  | 1,357                     | 70.31%                   | Scotiabank                                      | 3,094       | 5       | 0.00%                                             |
| HSBC                                          | 6,865,967,479   | 6,375,618   | 1,077                        | HSBC                                        | 4,742,750,018   | 4,319,959  | 1,098                     | 67.76%                   | HSBC                                            | 24,232,134  | 8,323   | 0.19%                                             |
| Inbursa                                       | 3,029,690,232   | 1,933,525   | 1,567                        | Inbursa                                     | 1,789,564,231   | 1,277,247  | 1,401                     | 66.06%                   | Inbursa                                         | 1,134,461   | 984     | 0.08%                                             |
| Invex                                         | 2,811,148,552   | 1,534,167   | 1,832                        | Invex                                       | 1,486,092,483   | 540,642    | 2,749                     | 35.24%                   | Invex                                           | 59,022      | 10      | 0.00%                                             |
| Bancoppel                                     | 2,203,458,739   | 3,063,345   | 719                          | Bancoppel                                   | 1,303,012,600   | 2,039,511  | 639                       | 66.58%                   | Bancoppel                                       | 0           | 0       | 0.00%                                             |
| Banregio                                      | 2,200,117,720   | 1,968,249   | 1,118                        | Banregio                                    | 1,592,740,125   | 1,370,763  | 1,162                     | 69.64%                   | Banregio                                        | 7,105,772   | 2,628   | 0.19%                                             |
| Azteca                                        | 1,647,241,802   | 1,737,144   | 948                          | Azteca                                      | 1,304,206,331   | 1,210,891  | 1,077                     | 69.71%                   | Azteca                                          | 6,528,624   | 4,499   | 0.37%                                             |
| Bajío                                         | 670,455,663     | 440,363     | 1,523                        | Bajío                                       | 496,331,903     | 303,235    | 1,637                     | 68.86%                   | Bajío                                           | 0           | 0       | 0.00%                                             |
| Afirme                                        | 173,914,809     | 119,910     | 1,450                        | Afirme                                      | 113,684,338     | 75,267     | 1,510                     | 62.77%                   | Afirme                                          | 748,046     | 170     | 0.23%                                             |
| Banjército                                    | 67,194,961      | 65,887      | 1,020                        | Banjército                                  | 37,250,501      | 35,234     | 1,057                     | 53.48%                   | Banjército                                      | 0           | 0       | 0.00%                                             |
| Evertec                                       | 60,246,008      | 24,334      | 2,476                        | Evertec                                     | 36,361,266      | 14,416     | 2,522                     | 59.24%                   | Evertec                                         | 0           | 0       | 0.00%                                             |
| Mifel                                         | 56,986,044      | 25,387      | 2,245                        | Mifel                                       | 31,280,618      | 16,062     | 1,947                     | 63.27%                   | Mifel                                           | 43,641      | 23      | 0.14%                                             |
| Toka                                          | 31,866,526      | 40,078      | 795                          | Toka                                        | 18,815,903      | 19,989     | 941                       | 49.88%                   | Toka                                            | 30,814      | 19      | 0.10%                                             |
| Caja Morelia Valladolid                       | 27,429,823      | 21,757      | 1,261                        | Caja Morelia Valladolid                     | 18,173,804      | 13,895     | 1,308                     | 63.86%                   | Caja Morelia Valladolid                         | 6,213       | 4       | 0.03%                                             |
| Otras IF 2/                                   | 148,701         | 197         | 755                          | Otras IF 2/                                 | 43,657          | 65         | 672                       | 32.99%                   | Otras IF 2/                                     | 1,799       | 1       | 1.54%                                             |
| Total 3/                                      | 174,084,686,245 | 125,413,274 | 1,388                        | Total 3/                                    | 111,283,848,996 | 87,802,289 | 1,267                     | 70.01%                   | Total 3/                                        | 544,803,105 | 419,968 | 0.48%                                             |

Monto en pesos.

Notas:

1/ El rubro de Otros INF (Liverpool, OENF, Akii, Bradescard, One Card, Previsión del Trabajo, Si Vale, Sodexo, Prestacomer, Mercado Libre) agrupa entidades no financieras, cuyas reclamaciones por cargos no reconocidos son atendidas por la PROFECO.

2/ El rubro de Otros IF (ABC, Crediclub, FMM, Finutil, Interacciones, Némesis) agrupa las entidades financieras con menos del 0.01 por ciento de participación individual en el mercado en monto.

3/ Se incluyen transacciones internacionales, las cuales representan aproximadamente uno por ciento de la transaccionalidad total.

Fuente: Banco de México con datos reportados al 1T-2024.