TOP 10 de Productos, Causas e Instituciones financieras

Al 4° TRIMESTRE 2019
### Acciones de Defensa (al 4° Trim.)

<table>
<thead>
<tr>
<th>P.</th>
<th>TOP-10 Productos</th>
<th>2018</th>
<th>2019</th>
<th>VAR. 2019 (respecto 2018)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Reporte de crédito especial</td>
<td>618,112</td>
<td>507,456</td>
<td>-17.9%</td>
</tr>
<tr>
<td>2</td>
<td>Servicio de Atención</td>
<td>121,641</td>
<td>190,215</td>
<td>56.4%</td>
</tr>
<tr>
<td>3</td>
<td>SIAB Vida</td>
<td>167,079</td>
<td>166,753</td>
<td>-0.2%</td>
</tr>
<tr>
<td>4</td>
<td>Información sobre productos y servicios financieros</td>
<td>170,129</td>
<td>155,742</td>
<td>-8.5%</td>
</tr>
<tr>
<td>5</td>
<td>Tarjeta de crédito</td>
<td>146,139</td>
<td>141,026</td>
<td>-3.5%</td>
</tr>
<tr>
<td>6</td>
<td>Información sobre los servicios que ofrece CONDUSEF</td>
<td>117,220</td>
<td>121,816</td>
<td>3.9%</td>
</tr>
<tr>
<td>7</td>
<td>Tarjeta de débito</td>
<td>98,290</td>
<td>106,812</td>
<td>8.7%</td>
</tr>
<tr>
<td>8</td>
<td>Crédito personal</td>
<td>89,821</td>
<td>90,185</td>
<td>0.4%</td>
</tr>
<tr>
<td>9</td>
<td>Consulta a la BNDSAR</td>
<td>57,603</td>
<td>58,287</td>
<td>1.2%</td>
</tr>
<tr>
<td>10</td>
<td>Daños - Automóviles</td>
<td>64,262</td>
<td>46,995</td>
<td>-26.9%</td>
</tr>
<tr>
<td></td>
<td>Otros productos</td>
<td>433,841</td>
<td>482,729</td>
<td>11.3%</td>
</tr>
<tr>
<td></td>
<td>TOTAL</td>
<td>2,084,137</td>
<td>2,068,016</td>
<td>-0.8%</td>
</tr>
</tbody>
</table>
## Acciones de Defensa (al 4° Trim.)

<table>
<thead>
<tr>
<th>P.</th>
<th>TOP-10 Causas</th>
<th>2018</th>
<th>2019</th>
<th>VAR. 2019 (respecto 2018)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Emisión de reporte de crédito especial (RCE)</td>
<td>509,451</td>
<td>412,375</td>
<td>-19.1%</td>
</tr>
<tr>
<td>2</td>
<td>Orientación sobre los servicios que ofrece Condusef</td>
<td>198,638</td>
<td>255,624</td>
<td>28.7%</td>
</tr>
<tr>
<td>3</td>
<td>Orientación sobre el funcionamiento de productos y servicios financieros</td>
<td>213,718</td>
<td>206,887</td>
<td>-3.2%</td>
</tr>
<tr>
<td>4</td>
<td>SIAB VIDA - Consulta para saber si es beneficiario de seguro(s)</td>
<td>166,903</td>
<td>166,497</td>
<td>-0.2%</td>
</tr>
<tr>
<td>5</td>
<td>Consumos no reconocidos</td>
<td>101,763</td>
<td>116,318</td>
<td>14.3%</td>
</tr>
<tr>
<td>6</td>
<td>Consulta a través del NSS</td>
<td>52,543</td>
<td>51,597</td>
<td>-1.8%</td>
</tr>
<tr>
<td>7</td>
<td>Orientación sobre el funcionamiento de productos y servicios</td>
<td>64,140</td>
<td>42,333</td>
<td>-34%</td>
</tr>
<tr>
<td>8</td>
<td>Gestión de Cobranza (REDECO)*</td>
<td>49,246</td>
<td>39,404</td>
<td>-20.0%</td>
</tr>
<tr>
<td>9</td>
<td>Actualización de historial crediticio no realizada</td>
<td>40,179</td>
<td>32,212</td>
<td>-19.8%</td>
</tr>
<tr>
<td>10</td>
<td>Negativa en el pago de la indemnización</td>
<td>35,990</td>
<td>31,979</td>
<td>-11.1%</td>
</tr>
<tr>
<td></td>
<td>Otras causas</td>
<td>651,566</td>
<td>712,790</td>
<td>9.4%</td>
</tr>
<tr>
<td></td>
<td><strong>TOTAL</strong></td>
<td><strong>2,084,137</strong></td>
<td><strong>2,068,016</strong></td>
<td><strong>-0.8%</strong></td>
</tr>
</tbody>
</table>

(*) Asuntos en materia de Cobranza (REDECO)
### Acciones de Defensa (al 4° Trim.)

<table>
<thead>
<tr>
<th>P.</th>
<th>TOP-10 Instituciones</th>
<th>2018</th>
<th>2019</th>
<th>VAR. 2019 (respecto 2018)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Trans Unión de México</td>
<td>487,531</td>
<td>371,745</td>
<td>-23.7%</td>
</tr>
<tr>
<td>2</td>
<td>Círculo de Crédito</td>
<td>165,002</td>
<td>159,254</td>
<td>-3.5%</td>
</tr>
<tr>
<td>3</td>
<td>BBVA Bancomer</td>
<td>127,121</td>
<td>113,666</td>
<td>-10.6%</td>
</tr>
<tr>
<td>4</td>
<td>Banco Nacional de México</td>
<td>105,624</td>
<td>101,980</td>
<td>-3.4%</td>
</tr>
<tr>
<td>5</td>
<td>Banco Mercantil del Norte</td>
<td>85,966</td>
<td>89,337</td>
<td>3.9%</td>
</tr>
<tr>
<td>6</td>
<td>Banco Santander México</td>
<td>66,162</td>
<td>68,974</td>
<td>4.3%</td>
</tr>
<tr>
<td>7</td>
<td>Procesar</td>
<td>58,132</td>
<td>58,680</td>
<td>0.9%</td>
</tr>
<tr>
<td>8</td>
<td>HSBC México</td>
<td>33,274</td>
<td>46,444</td>
<td>39.6%</td>
</tr>
<tr>
<td>9</td>
<td>Banco Azteca</td>
<td>22,499</td>
<td>26,697</td>
<td>18.7%</td>
</tr>
<tr>
<td>10</td>
<td>Scotiabank Inverlat</td>
<td>25,739</td>
<td>26,040</td>
<td>1.2%</td>
</tr>
<tr>
<td></td>
<td><strong>Otras instituciones</strong></td>
<td>907,087</td>
<td>1,005,199</td>
<td>10.8%</td>
</tr>
<tr>
<td></td>
<td><strong>TOTAL</strong></td>
<td>2,084,137</td>
<td>2,068,016</td>
<td>-0.8%</td>
</tr>
</tbody>
</table>
EN MATERIA DE CONTROVERSIAS
(Incluye 4 procesos: Gestión Ordinaria, Gestión Electrónica, Gestión REDECO y Conciliación)
<table>
<thead>
<tr>
<th>P.</th>
<th>TOP-10 Productos</th>
<th>2018</th>
<th>2019</th>
<th>VAR. 2019 (respecto 2018)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Tarjeta de crédito</td>
<td>44,752</td>
<td>53,239</td>
<td>19.0%</td>
</tr>
<tr>
<td>2</td>
<td>Tarjeta de débito</td>
<td>27,939</td>
<td>37,285</td>
<td>33.5%</td>
</tr>
<tr>
<td>3</td>
<td>Crédito personal</td>
<td>30,849</td>
<td>34,603</td>
<td>12.2%</td>
</tr>
<tr>
<td>4</td>
<td>Reporte de crédito especial</td>
<td>37,527</td>
<td>31,234</td>
<td>-16.8%</td>
</tr>
<tr>
<td>5</td>
<td>Daños – Automóviles</td>
<td>19,226</td>
<td>17,562</td>
<td>-8.7%</td>
</tr>
<tr>
<td>6</td>
<td>Vida – Individual</td>
<td>12,883</td>
<td>12,590</td>
<td>-2.3%</td>
</tr>
<tr>
<td>7</td>
<td>Cuenta de nómina</td>
<td>7,718</td>
<td>10,171</td>
<td>31.8%</td>
</tr>
<tr>
<td>8</td>
<td>Cuenta de cheques</td>
<td>8,292</td>
<td>8,752</td>
<td>5.5%</td>
</tr>
<tr>
<td>9</td>
<td>Crédito de nómina</td>
<td>8,852</td>
<td>7,711</td>
<td>-12.9%</td>
</tr>
<tr>
<td>10</td>
<td>Cuenta de ahorro</td>
<td>8,007</td>
<td>7,636</td>
<td>-4.6%</td>
</tr>
<tr>
<td></td>
<td>Otros productos</td>
<td>61,463</td>
<td>67,352</td>
<td>9.6%</td>
</tr>
<tr>
<td></td>
<td>TOTAL</td>
<td>267,508</td>
<td>288,135</td>
<td>7.7%</td>
</tr>
<tr>
<td>P.</td>
<td>TOP-10 Causas</td>
<td>2018</td>
<td>2019</td>
<td>VAR. 2019 (respecto 2018)</td>
</tr>
<tr>
<td>----</td>
<td>--------------------------------------------------------------------------------</td>
<td>----------</td>
<td>----------</td>
<td>----------------------------</td>
</tr>
<tr>
<td>1</td>
<td>Consumos no reconocidos</td>
<td>32,574</td>
<td>43,726</td>
<td>34.2%</td>
</tr>
<tr>
<td>2</td>
<td>Gestión de Cobranza (REDECO)*</td>
<td>30,246</td>
<td>30,190</td>
<td>-0.2%</td>
</tr>
<tr>
<td>3</td>
<td>Negativa en el pago de la indemnización</td>
<td>15,492</td>
<td>15,344</td>
<td>-1.0%</td>
</tr>
<tr>
<td>4</td>
<td>Actualización de historial crediticio no realizada</td>
<td>15,136</td>
<td>12,607</td>
<td>-16.7%</td>
</tr>
<tr>
<td>5</td>
<td>Cargos no reconocidos en la cuenta**</td>
<td>10,147</td>
<td>12,227</td>
<td>20.5%</td>
</tr>
<tr>
<td>6</td>
<td>Solicitud de cancelación de producto o servicio no atendida y/o no aplicada</td>
<td>9,185</td>
<td>10,920</td>
<td>18.9%</td>
</tr>
<tr>
<td>7</td>
<td>Crédito no reconocido en el historial crediticio</td>
<td>10,914</td>
<td>9,274</td>
<td>-15.0%</td>
</tr>
<tr>
<td>8</td>
<td>Solicitud de trámite no atendida o no concluida</td>
<td>9,915</td>
<td>8,692</td>
<td>-12.3%</td>
</tr>
<tr>
<td>9</td>
<td>Disposición de efectivo en cajero automático no reconocida por el Usuario, cliente y/o socio</td>
<td>6,485</td>
<td>8,604</td>
<td>32.7%</td>
</tr>
<tr>
<td>10</td>
<td>Solicitud de cancelación del contrato y/o póliza no atendida y/o no aplicada</td>
<td>7,614</td>
<td>7,374</td>
<td>-3.2%</td>
</tr>
<tr>
<td></td>
<td><strong>Otras causas</strong></td>
<td>119,800</td>
<td>129,177</td>
<td>7.8%</td>
</tr>
<tr>
<td></td>
<td><strong>TOTAL</strong></td>
<td>267,508</td>
<td>288,135</td>
<td>7.7%</td>
</tr>
</tbody>
</table>

(*) Asuntos en materia de Cobranza (REDECO)  
(**) Realizados por instituciones otorgantes de crédito, aseguradoras, etc.
## Controversias (al 3er Trim.)

<table>
<thead>
<tr>
<th>P.</th>
<th>TOP-10 Instituciones</th>
<th>2018</th>
<th>2019</th>
<th>VAR. 2019 (respecto 2018)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>BBVA Bancomer</td>
<td>32,887</td>
<td>34,245</td>
<td>4.1%</td>
</tr>
<tr>
<td>2</td>
<td>Banco Nacional de México</td>
<td>23,954</td>
<td>29,642</td>
<td>23.7%</td>
</tr>
<tr>
<td>3</td>
<td>Banco Mercantil del Norte</td>
<td>23,172</td>
<td>27,675</td>
<td>19.4%</td>
</tr>
<tr>
<td>4</td>
<td>Banco Santander México</td>
<td>20,276</td>
<td>23,545</td>
<td>16.1%</td>
</tr>
<tr>
<td>5</td>
<td>Trans Unión de México</td>
<td>26,029</td>
<td>20,665</td>
<td>-20.6%</td>
</tr>
<tr>
<td>6</td>
<td>HSBC México</td>
<td>8,670</td>
<td>13,750</td>
<td>58.6%</td>
</tr>
<tr>
<td>7</td>
<td>Círculo de Crédito</td>
<td>12,359</td>
<td>10,732</td>
<td>-13.2%</td>
</tr>
<tr>
<td>8</td>
<td>Banco Azteca</td>
<td>6,313</td>
<td>7,950</td>
<td>25.9%</td>
</tr>
<tr>
<td>9</td>
<td>Scotiabank Inverlat</td>
<td>5,704</td>
<td>7,574</td>
<td>32.8%</td>
</tr>
<tr>
<td>10</td>
<td>Metlife México</td>
<td>6,862</td>
<td>7,093</td>
<td>3.4%</td>
</tr>
<tr>
<td></td>
<td>Otras instituciones</td>
<td>101,282</td>
<td>105,264</td>
<td>3.9%</td>
</tr>
<tr>
<td></td>
<td>TOTAL</td>
<td>267,508</td>
<td>288,135</td>
<td>7.7%</td>
</tr>
</tbody>
</table>
EN MATERIA DE SOLICITUD DE DICTAMEN
<table>
<thead>
<tr>
<th>P.</th>
<th>TOP-10 Productos</th>
<th>2018</th>
<th>2019</th>
<th>VAR. 2019 (respecto 2018)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Tarjeta de débito</td>
<td>3,205</td>
<td>3,570</td>
<td><strong>11.4%</strong></td>
</tr>
<tr>
<td>2</td>
<td>Tarjeta de crédito</td>
<td>2,430</td>
<td>2,209</td>
<td><strong>-9.1%</strong></td>
</tr>
<tr>
<td>3</td>
<td>Daños – Automóviles</td>
<td>2,500</td>
<td>1,785</td>
<td><strong>-28.6%</strong></td>
</tr>
<tr>
<td>4</td>
<td>Cuenta de cheques</td>
<td>1,923</td>
<td>1,473</td>
<td><strong>-23.4%</strong></td>
</tr>
<tr>
<td>5</td>
<td>Cuenta de nómina</td>
<td>640</td>
<td>793</td>
<td><strong>23.9%</strong></td>
</tr>
<tr>
<td>6</td>
<td>Cuenta de ahorro</td>
<td>757</td>
<td>725</td>
<td><strong>-4.2%</strong></td>
</tr>
<tr>
<td>7</td>
<td>Crédito personal</td>
<td>761</td>
<td>609</td>
<td><strong>-20.0%</strong></td>
</tr>
<tr>
<td>8</td>
<td>Vida – Individual</td>
<td>855</td>
<td>594</td>
<td><strong>-30.5%</strong></td>
</tr>
<tr>
<td>9</td>
<td>Banca móvil</td>
<td>480</td>
<td>575</td>
<td><strong>19.8%</strong></td>
</tr>
<tr>
<td>10</td>
<td>Accidentes y Enfermedades - Gastos médicos mayores</td>
<td>440</td>
<td>292</td>
<td><strong>-33.6%</strong></td>
</tr>
<tr>
<td></td>
<td>Otros productos</td>
<td>3,865</td>
<td>3,040</td>
<td><strong>-21.3%</strong></td>
</tr>
<tr>
<td></td>
<td>TOTAL</td>
<td><strong>17,856</strong></td>
<td><strong>15,665</strong></td>
<td><strong>-12.3%</strong></td>
</tr>
</tbody>
</table>
## Solicitud de Dictamen (al 4° Trimestre)

<table>
<thead>
<tr>
<th>P.</th>
<th>TOP-10 Causas</th>
<th>2018</th>
<th>2019</th>
<th>VAR. 2019 (respecto 2018)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Consumos no reconocidos</td>
<td>3,728</td>
<td>4,023</td>
<td>7.9%</td>
</tr>
<tr>
<td>2</td>
<td>Negativa en el pago de la indemnización</td>
<td>2,416</td>
<td>1,853</td>
<td>-23.3%</td>
</tr>
<tr>
<td>3</td>
<td>Transferencia electrónica no reconocida</td>
<td>957</td>
<td>1,428</td>
<td>49.2%</td>
</tr>
<tr>
<td>4</td>
<td>Cargos no reconocidos en la cuenta *</td>
<td>1,111</td>
<td>1,231</td>
<td>10.8%</td>
</tr>
<tr>
<td>5</td>
<td>Cheque pagado no reconocido por el titular</td>
<td>1,061</td>
<td>667</td>
<td>-37.1%</td>
</tr>
<tr>
<td>6</td>
<td>Disposición de efectivo en cajero automático no reconocida por el Usuario, cliente y/o socio</td>
<td>732</td>
<td>630</td>
<td>-13.9%</td>
</tr>
<tr>
<td>7</td>
<td>Inconformidad con el tiempo para el pago de la indemnización</td>
<td>515</td>
<td>360</td>
<td>-30.1%</td>
</tr>
<tr>
<td>8</td>
<td>Crédito otorgado sin ser solicitado ni autorizado por el Usuario, cliente y/o socio</td>
<td>376</td>
<td>357</td>
<td>-5.1%</td>
</tr>
<tr>
<td>9</td>
<td>Inconformidad con el saldo del crédito o del monto de las amortizaciones</td>
<td>328</td>
<td>277</td>
<td>-15.5%</td>
</tr>
<tr>
<td>10</td>
<td>Inconformidad con el monto de la indemnización</td>
<td>355</td>
<td>269</td>
<td>-24.2%</td>
</tr>
<tr>
<td></td>
<td>Otras causas</td>
<td>6,277</td>
<td>4,570</td>
<td>-27.2%</td>
</tr>
<tr>
<td></td>
<td>TOTAL</td>
<td>17,856</td>
<td>15,665</td>
<td>-12.3%</td>
</tr>
</tbody>
</table>

(*) Realizados por instituciones otorgantes de crédito, aseguradoras, etc.
### TOP-10 Instituciones

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Banco Mercantil del Norte</td>
<td>3,198</td>
<td>2,818</td>
<td>-11.9%</td>
</tr>
<tr>
<td>2</td>
<td>BBVA Bancomer</td>
<td>2,617</td>
<td>2,265</td>
<td>-13.5%</td>
</tr>
<tr>
<td>3</td>
<td>HSBC México</td>
<td>998</td>
<td>1,994</td>
<td>99.8%</td>
</tr>
<tr>
<td>4</td>
<td>Banco Nacional de México</td>
<td>1,325</td>
<td>1,232</td>
<td>-7.0%</td>
</tr>
<tr>
<td>5</td>
<td>Banco Santander México</td>
<td>1,322</td>
<td>1,206</td>
<td>-8.8%</td>
</tr>
<tr>
<td>6</td>
<td>Scotiabank Inverlat</td>
<td>415</td>
<td>404</td>
<td>-2.7%</td>
</tr>
<tr>
<td>7</td>
<td>Metlife México</td>
<td>408</td>
<td>375</td>
<td>-8.1%</td>
</tr>
<tr>
<td>8</td>
<td>Grupo Nacional Provincial</td>
<td>650</td>
<td>358</td>
<td>-44.9%</td>
</tr>
<tr>
<td>9</td>
<td>AXA Seguros</td>
<td>478</td>
<td>331</td>
<td>-30.8%</td>
</tr>
<tr>
<td>10</td>
<td>Quálitas Compañía de Seguros</td>
<td>467</td>
<td>323</td>
<td>-30.8%</td>
</tr>
<tr>
<td></td>
<td>Otras instituciones</td>
<td>5,978</td>
<td>4,359</td>
<td>-27.1%</td>
</tr>
<tr>
<td></td>
<td><strong>TOTAL</strong></td>
<td><strong>17,856</strong></td>
<td><strong>15,665</strong></td>
<td><strong>-12.3%</strong></td>
</tr>
</tbody>
</table>
EN MATERIA DE SOLICITUD DE DEFENSA LEGAL GRATUITA
## Solicitud de DLG (al 4° Trim.)

<table>
<thead>
<tr>
<th>P.</th>
<th>TOP-10 Productos</th>
<th>2018</th>
<th>2019</th>
<th>VAR. 2019 (respecto 2018)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Tarjeta de débito</td>
<td>1,062</td>
<td>1,302</td>
<td><strong>22.6%</strong></td>
</tr>
<tr>
<td>2</td>
<td>Tarjeta de crédito</td>
<td>497</td>
<td>472</td>
<td><strong>-5.0%</strong></td>
</tr>
<tr>
<td>3</td>
<td>Cuenta de cheques</td>
<td>204</td>
<td>191</td>
<td><strong>-6.4%</strong></td>
</tr>
<tr>
<td>4</td>
<td>Daños – Automóviles</td>
<td>215</td>
<td>169</td>
<td><strong>-21.4%</strong></td>
</tr>
<tr>
<td>5</td>
<td>Cuenta de nómina</td>
<td>114</td>
<td>154</td>
<td><strong>35.1%</strong></td>
</tr>
<tr>
<td>6</td>
<td>Cuenta de ahorro</td>
<td>146</td>
<td>151</td>
<td><strong>3.4%</strong></td>
</tr>
<tr>
<td>7</td>
<td>Banca móvil</td>
<td>127</td>
<td>110</td>
<td><strong>-13.4%</strong></td>
</tr>
<tr>
<td>8</td>
<td>Crédito personal</td>
<td>112</td>
<td>96</td>
<td><strong>-14.3%</strong></td>
</tr>
<tr>
<td>9</td>
<td>Vida – Individual</td>
<td>110</td>
<td>58</td>
<td><strong>-47.3%</strong></td>
</tr>
<tr>
<td>10</td>
<td>Cajero automático</td>
<td>74</td>
<td>48</td>
<td><strong>-35.1%</strong></td>
</tr>
<tr>
<td></td>
<td>Otros productos</td>
<td>514</td>
<td>293</td>
<td><strong>-43.0%</strong></td>
</tr>
<tr>
<td></td>
<td><strong>TOTAL</strong></td>
<td>3,175</td>
<td>3,044</td>
<td><strong>-4.1%</strong></td>
</tr>
</tbody>
</table>
## Solicitud de DLG (al 4° Trim.)

<table>
<thead>
<tr>
<th>P.</th>
<th>TOP-10 Causas</th>
<th>2018</th>
<th>2019</th>
<th>VAR. 2019 (respecto 2018)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Consumos no reconocidos</td>
<td>1,114</td>
<td>1,327</td>
<td>19.1%</td>
</tr>
<tr>
<td>2</td>
<td>Cargos no reconocidos en la cuenta*</td>
<td>210</td>
<td>238</td>
<td>13.3%</td>
</tr>
<tr>
<td>3</td>
<td>Disposición de efectivo en cajero automático no reconocida por el Usuario, cliente y/o socio</td>
<td>221</td>
<td>223</td>
<td>0.9%</td>
</tr>
<tr>
<td>4</td>
<td>Transferencia electrónica no reconocida</td>
<td>183</td>
<td>207</td>
<td>13.1%</td>
</tr>
<tr>
<td>5</td>
<td>Negativa en el pago de la indemnización</td>
<td>253</td>
<td>163</td>
<td>-35.6%</td>
</tr>
<tr>
<td>6</td>
<td>Cheque pagado no reconocido por el titular</td>
<td>121</td>
<td>116</td>
<td>-4.1%</td>
</tr>
<tr>
<td>7</td>
<td>Crédito no reconocido en el historial crediticio</td>
<td>56</td>
<td>79</td>
<td>41.1%</td>
</tr>
<tr>
<td>8</td>
<td>Crédito otorgado sin ser solicitado ni autorizado por el Usuario, cliente y/o socio</td>
<td>66</td>
<td>62</td>
<td>-6.1%</td>
</tr>
<tr>
<td>9</td>
<td>Envío y/o retiro de dinero móvil no reconocida</td>
<td>42</td>
<td>39</td>
<td>-7.1%</td>
</tr>
<tr>
<td>10</td>
<td>Inconformidad con el saldo del crédito o del monto de las amortizaciones</td>
<td>52</td>
<td>37</td>
<td>-28.8%</td>
</tr>
<tr>
<td></td>
<td>Otras causas</td>
<td>857</td>
<td>553</td>
<td>-35.5%</td>
</tr>
<tr>
<td></td>
<td><strong>TOTAL</strong></td>
<td>3,175</td>
<td>3,044</td>
<td>-4.1%</td>
</tr>
</tbody>
</table>

(*) Realizados por instituciones otorgantes de crédito, aseguradoras, etc.
## Solicitud de DLG (al 4° Trim.)

<table>
<thead>
<tr>
<th>P.</th>
<th>TOP-10 Instituciones</th>
<th>2018</th>
<th>2019</th>
<th>VAR. 2019 (respecto 2018)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Banco Mercantil del Norte</td>
<td>722</td>
<td>976</td>
<td><strong>35.2%</strong></td>
</tr>
<tr>
<td>2</td>
<td>BBVA Bancomer</td>
<td>669</td>
<td>511</td>
<td><strong>-23.6%</strong></td>
</tr>
<tr>
<td>3</td>
<td>HSBC México</td>
<td>254</td>
<td>355</td>
<td><strong>39.8%</strong></td>
</tr>
<tr>
<td>4</td>
<td>Banco Santander México</td>
<td>243</td>
<td>242</td>
<td><strong>-0.4%</strong></td>
</tr>
<tr>
<td>5</td>
<td>Banco Nacional de México</td>
<td>212</td>
<td>219</td>
<td><strong>3.3%</strong></td>
</tr>
<tr>
<td>6</td>
<td>Banco Azteca</td>
<td>86</td>
<td>88</td>
<td><strong>2.3%</strong></td>
</tr>
<tr>
<td>7</td>
<td>Scotiabank Inverlat</td>
<td>79</td>
<td>77</td>
<td><strong>-2.5%</strong></td>
</tr>
<tr>
<td>8</td>
<td>Banco Inbursa</td>
<td>58</td>
<td>49</td>
<td><strong>-15.5%</strong></td>
</tr>
<tr>
<td>9</td>
<td>Mapfre México</td>
<td>38</td>
<td>37</td>
<td><strong>-2.6%</strong></td>
</tr>
<tr>
<td>10</td>
<td>Grupo Nacional Provincial</td>
<td>73</td>
<td>34</td>
<td><strong>-53.4%</strong></td>
</tr>
<tr>
<td></td>
<td>Otras instituciones</td>
<td>741</td>
<td>456</td>
<td><strong>-38.5%</strong></td>
</tr>
<tr>
<td></td>
<td><strong>TOTAL</strong></td>
<td><strong>3,175</strong></td>
<td><strong>3,044</strong></td>
<td><strong>-4.1%</strong></td>
</tr>
</tbody>
</table>
EN MATERIA DE DEFENSA LEGAL GRATUITA
# Defensa LG (al 4° Trim.)

<table>
<thead>
<tr>
<th>P.</th>
<th>TOP-10 Productos</th>
<th>2018</th>
<th>2019</th>
<th>VAR. 2019 (respecto 2018)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Tarjeta de débito</td>
<td>1,011</td>
<td>1,180</td>
<td><strong>16.7%</strong></td>
</tr>
<tr>
<td>2</td>
<td>Tarjeta de crédito</td>
<td>443</td>
<td>410</td>
<td><strong>-7.4%</strong></td>
</tr>
<tr>
<td>3</td>
<td>Cuenta de cheques</td>
<td>181</td>
<td>160</td>
<td><strong>-11.6%</strong></td>
</tr>
<tr>
<td>4</td>
<td>Cuenta de ahorro</td>
<td>129</td>
<td>127</td>
<td><strong>-1.6%</strong></td>
</tr>
<tr>
<td>5</td>
<td>Cuenta de nómina</td>
<td>109</td>
<td>127</td>
<td><strong>16.5%</strong></td>
</tr>
<tr>
<td>6</td>
<td>Banca móvil</td>
<td>118</td>
<td>99</td>
<td><strong>-16.1%</strong></td>
</tr>
<tr>
<td>7</td>
<td>Daños – automóviles</td>
<td>150</td>
<td>91</td>
<td><strong>-39.3%</strong></td>
</tr>
<tr>
<td>8</td>
<td>Crédito personal</td>
<td>79</td>
<td>47</td>
<td><strong>-40.5%</strong></td>
</tr>
<tr>
<td>9</td>
<td>Cajero automático</td>
<td>70</td>
<td>46</td>
<td><strong>-34.3%</strong></td>
</tr>
<tr>
<td>10</td>
<td>Vida – Individual</td>
<td>76</td>
<td>36</td>
<td><strong>-52.6%</strong></td>
</tr>
<tr>
<td></td>
<td>Otros productos</td>
<td>293</td>
<td>179</td>
<td><strong>-38.9%</strong></td>
</tr>
<tr>
<td></td>
<td>TOTAL</td>
<td>2,659</td>
<td>2,502</td>
<td><strong>-5.9%</strong></td>
</tr>
<tr>
<td>P.</td>
<td>TOP-10 Causas</td>
<td>2018</td>
<td>2019</td>
<td>VAR. 2019 (respecto 2018)</td>
</tr>
<tr>
<td>----</td>
<td>-------------------------------------------------------------------------------</td>
<td>------</td>
<td>-------</td>
<td>---------------------------</td>
</tr>
<tr>
<td>1</td>
<td>Consumos no reconocidos</td>
<td>1,062</td>
<td>1,211</td>
<td><strong>14.0%</strong></td>
</tr>
<tr>
<td>2</td>
<td>Disposición de efectivo en cajero automático no reconocida por el Usuario, cliente y/o socio</td>
<td>226</td>
<td>196</td>
<td><strong>-13.3%</strong></td>
</tr>
<tr>
<td>3</td>
<td>Cargos no reconocidos en la cuenta*</td>
<td>210</td>
<td>193</td>
<td><strong>-8.1%</strong></td>
</tr>
<tr>
<td>4</td>
<td>Transferencia electrónica no reconocida</td>
<td>166</td>
<td>184</td>
<td><strong>10.8%</strong></td>
</tr>
<tr>
<td>5</td>
<td>Cheque pagado no reconocido por el titular</td>
<td>109</td>
<td>102</td>
<td><strong>-6.4%</strong></td>
</tr>
<tr>
<td>6</td>
<td>Negativa en el pago de la indemnización</td>
<td>175</td>
<td>98</td>
<td><strong>-44.0%</strong></td>
</tr>
<tr>
<td>7</td>
<td>Crédito no reconocido en el historial crediticio</td>
<td>48</td>
<td>68</td>
<td><strong>41.7%</strong></td>
</tr>
<tr>
<td>8</td>
<td>Crédito otorgado sin ser solicitado ni autorizado por el Usuario, cliente y/o socio</td>
<td>64</td>
<td>49</td>
<td><strong>-23.4%</strong></td>
</tr>
<tr>
<td>9</td>
<td>Envío y/o retiro de dinero móvil no reconocida</td>
<td>42</td>
<td>36</td>
<td><strong>-14.3%</strong></td>
</tr>
<tr>
<td>10</td>
<td>El cajero automático no entrega la cantidad solicitada</td>
<td>41</td>
<td>34</td>
<td><strong>-17.1%</strong></td>
</tr>
<tr>
<td></td>
<td>Otras causas</td>
<td>516</td>
<td>331</td>
<td><strong>-35.9%</strong></td>
</tr>
<tr>
<td></td>
<td><strong>TOTAL</strong></td>
<td>2,659</td>
<td>2,502</td>
<td><strong>-5.9%</strong></td>
</tr>
</tbody>
</table>

(*) Realizados por instituciones otorgantes de crédito, aseguradoras, etc.
<table>
<thead>
<tr>
<th>P.</th>
<th>TOP-10 Instituciones</th>
<th>2018</th>
<th>2019</th>
<th>VAR. 2019 (respecto 2018)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Banco Mercantil del Norte</td>
<td>610</td>
<td>902</td>
<td>47.9%</td>
</tr>
<tr>
<td>2</td>
<td>BBVA Bancomer</td>
<td>676</td>
<td>436</td>
<td>-35.5%</td>
</tr>
<tr>
<td>3</td>
<td>HSBC México</td>
<td>232</td>
<td>290</td>
<td>25.0%</td>
</tr>
<tr>
<td>4</td>
<td>Banco Santander México</td>
<td>231</td>
<td>207</td>
<td>-10.4%</td>
</tr>
<tr>
<td>5</td>
<td>Banco Nacional de México</td>
<td>166</td>
<td>175</td>
<td>5.4%</td>
</tr>
<tr>
<td>6</td>
<td>Banco Azteca</td>
<td>72</td>
<td>77</td>
<td>6.9%</td>
</tr>
<tr>
<td>7</td>
<td>Scotiabank Inverlat</td>
<td>73</td>
<td>63</td>
<td>-13.7%</td>
</tr>
<tr>
<td>8</td>
<td>Banco Inbursa</td>
<td>55</td>
<td>38</td>
<td>-30.9%</td>
</tr>
<tr>
<td>9</td>
<td>BanCoppel</td>
<td>49</td>
<td>26</td>
<td>-46.9%</td>
</tr>
<tr>
<td>10</td>
<td>Grupo Nacional Provincial</td>
<td>52</td>
<td>21</td>
<td>-59.6%</td>
</tr>
<tr>
<td></td>
<td>Otras instituciones</td>
<td>443</td>
<td>267</td>
<td>-39.7%</td>
</tr>
<tr>
<td></td>
<td><strong>TOTAL</strong></td>
<td><strong>2,659</strong></td>
<td><strong>2,502</strong></td>
<td><strong>-5.9%</strong></td>
</tr>
</tbody>
</table>