

# The COVID-19 impact on Consumption in Real Time and High Definition

## A Big Data BBVA Research Project

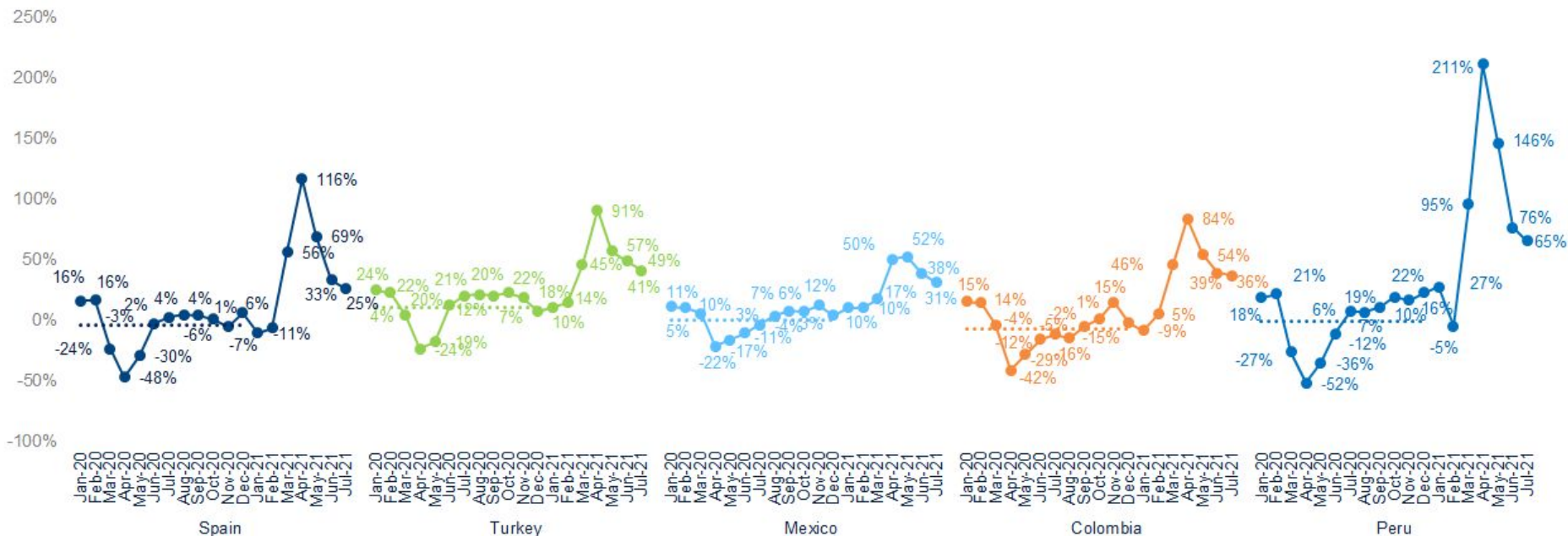
Monthly presentation

August, 2021

# Consumption growth rates remained high in July, although most of the base effect on year over year terms has been corrected

## BBVA RESEARCH BIG DATA CONSUMPTION INDICES: TOTAL CONSUMPTION EVOLUTION IN 2020 AND 2021

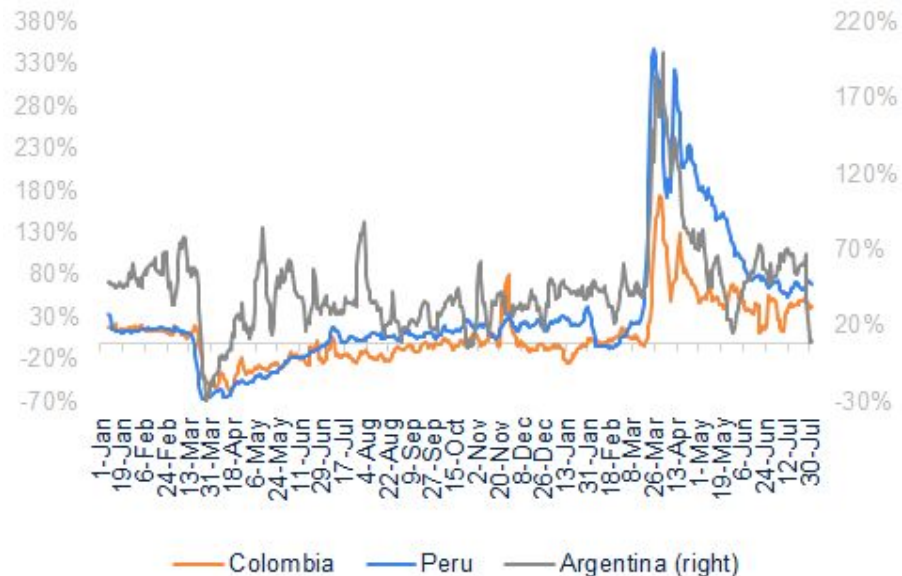
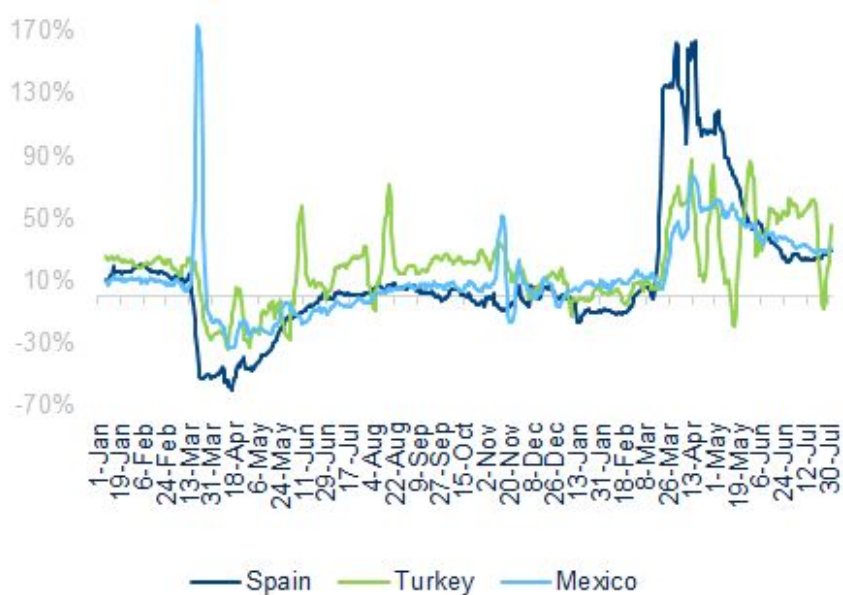
(% daily YoY average by month and year. Dashed line shows the 2020 average growth by country)



# The growth rates correction stabilizes in most countries during July. Argentina drops for a base effect from a July 2020 Hot Sale

## BBVA RESEARCH BIG DATA CONSUMPTION INDICES

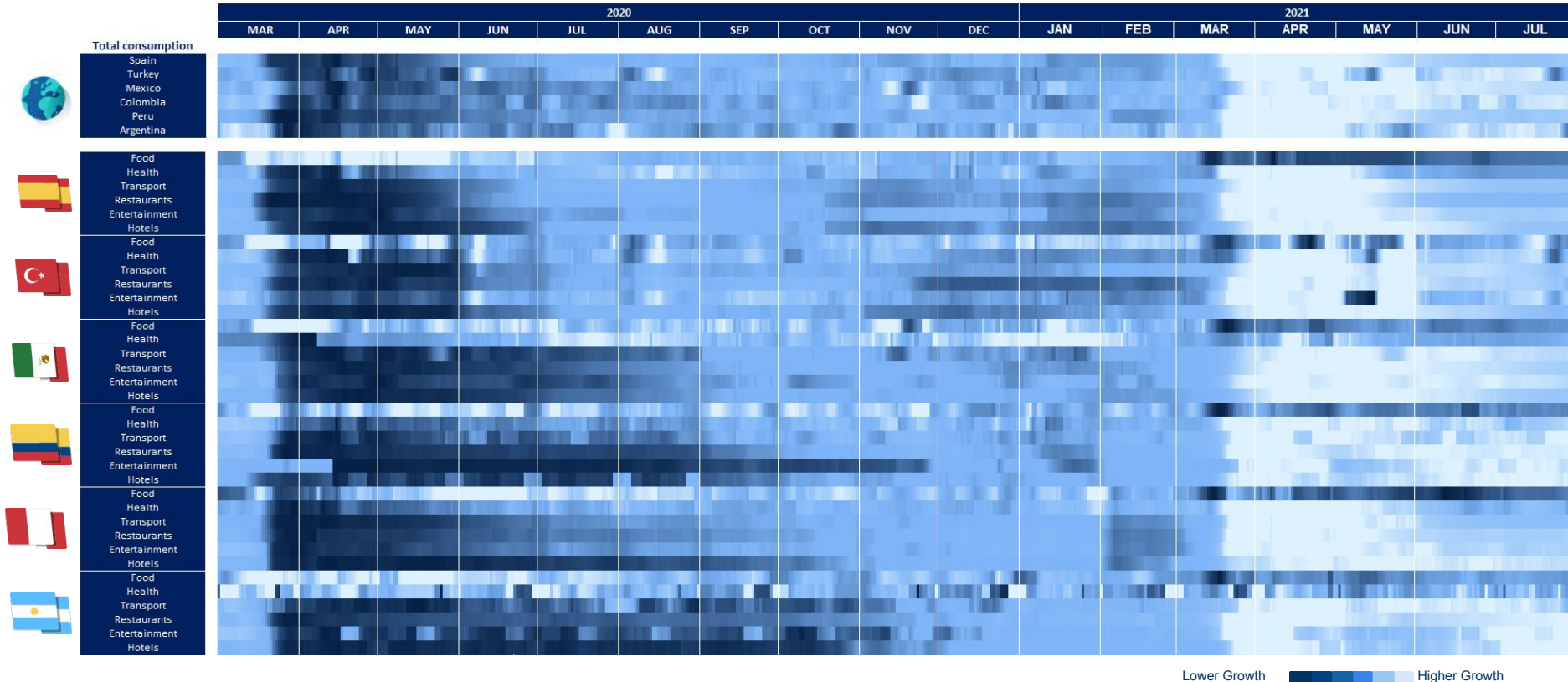
(Total consumption by card, % YoY, 7D cumulative)



Source: BBVA Research. Spending at BBVA POS by BBVA and non-BBVA customers plus spending by BBVA customers at non-BBVA POS. This data considers final expenditures, so not intermediate consumption is included. Therefore, the correspondence with national accounts household consumption is not fully equivalent. More detail about the data could be found in the following [link](#).

# Consumption Diffusion Heat Map: correction effects are more evident in Spain, Turkey and Peru during June and July

## BBVA RESEARCH BIG DATA CONSUMPTION HEAT MAP (YoY, 7D cumulative)

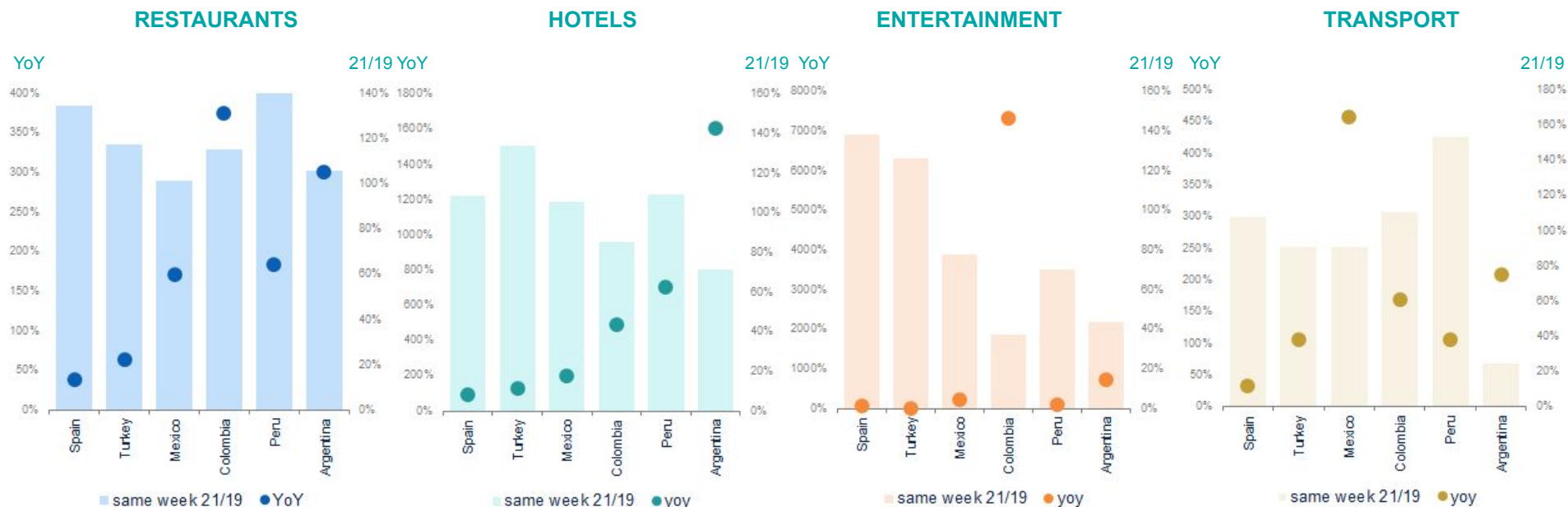


Series are coloured according to the history of each series since March 20 until the end of the series. The darker blue represents the lower 90% percentile and the lighter one represents the upper 10% percentile.

# As the summer begins restaurants and hotels show higher dynamism. Entertainment and transport are recovering at different paces

## BBVA RESEARCH BIG DATA CONSUMPTION INDICES IN MAY

(Consumption by card, % YoY and ratio 2021/2019 comparing the same week, 7D cumulative)

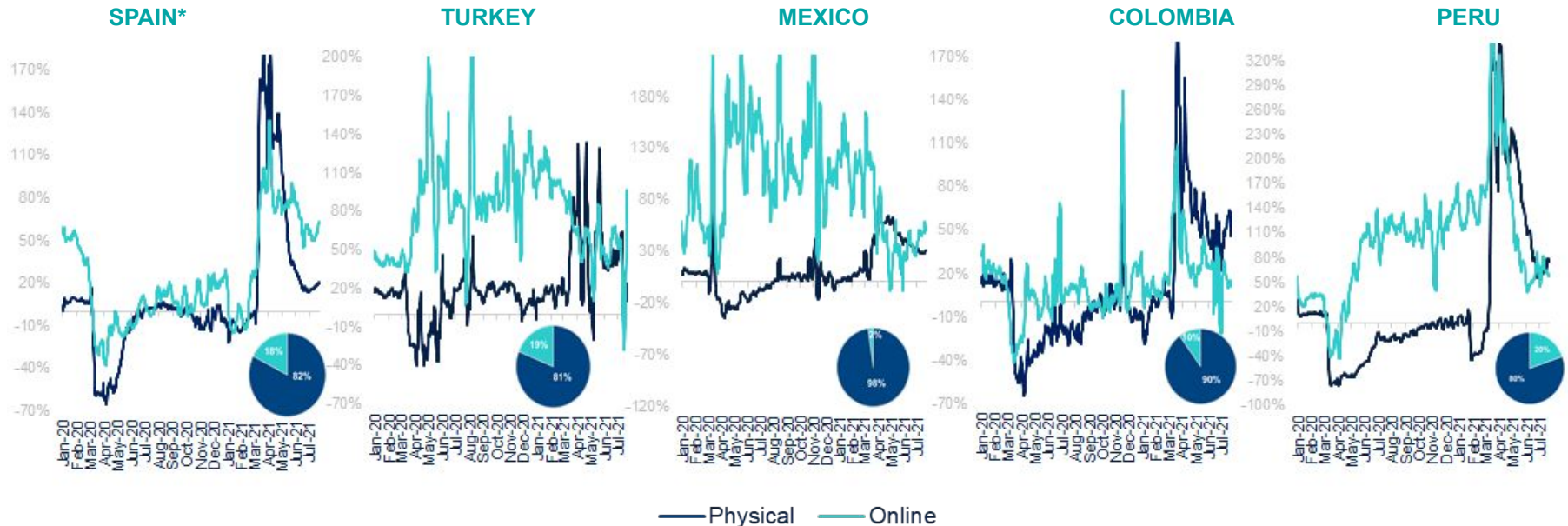




# The gap between e-commerce and physical purchases has narrowed, but in Spain and Mexico online sales are recovering

## BBVA RESEARCH BIG DATA CONSUMPTION INDICES: PHYSICAL VS ONLINE

(Total consumption by Point of Sales. % YoY, 7D cumulative. Pie chart reflects the proportion of online and physical purchases in 2019)



Source: BBVA Research.\* In the case of Spain, the online series considers non physical data, which includes online purchases, as well as purchases done by call, mobile phone using apps, by postal code or online subscriptions.

# The lower growth of ATM withdrawals vis-a-vis card spending has been more noticeable in Peru during 2021

## BBVA RESEARCH BIG DATA CONSUMPTION INDICES: CARD PURCHASES VS ATM WITHDRAWALS

(Total consumption by Point of Sales. % YoY, 7D cumulative)



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