

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

A Big Data BBVA Research Project

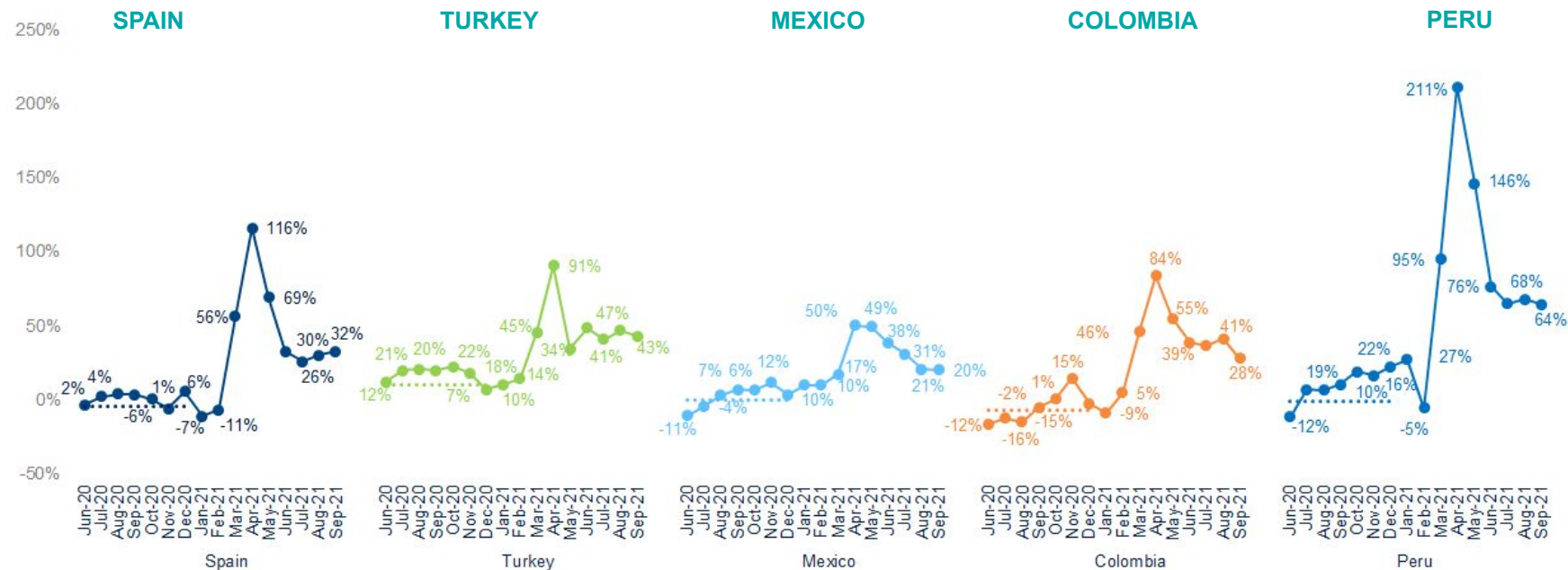
Monthly presentation

September, 2021

Consumption growth stabilizes at August values in most countries, only Colombia shows a significant drop

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)



Stable growth was maintained during the month. Argentina stands out with a more upward trend by the end of August and the beginning of September

BBVA RESEARCH BIG DATA CONSUMPTION INDICES

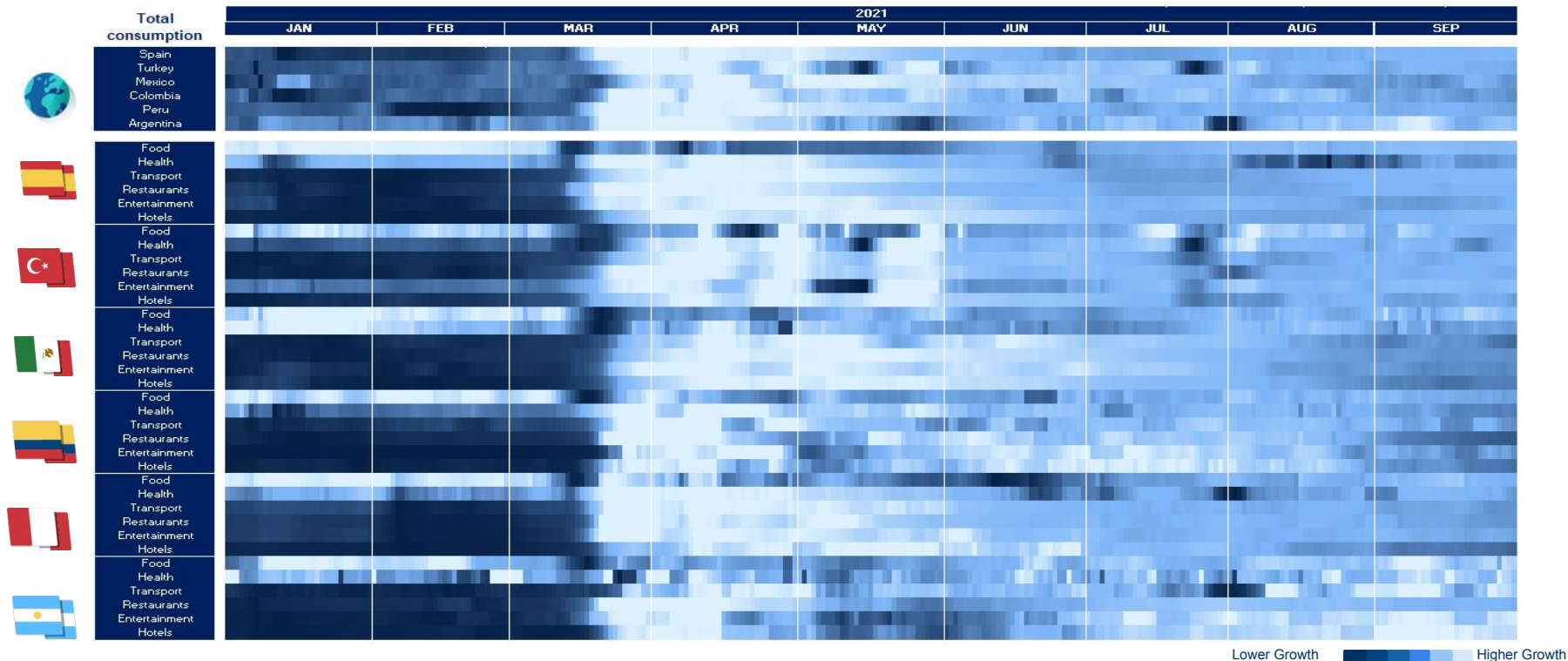
(Total consumption by card, % YoY, 7D cumulative)



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](#).

Mixed moves across sectors and geographies: Mexico, Colombia and Peru reduce pace in hotels, while Argentina improves in most sectors. Turkey and Spain maintain growth

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



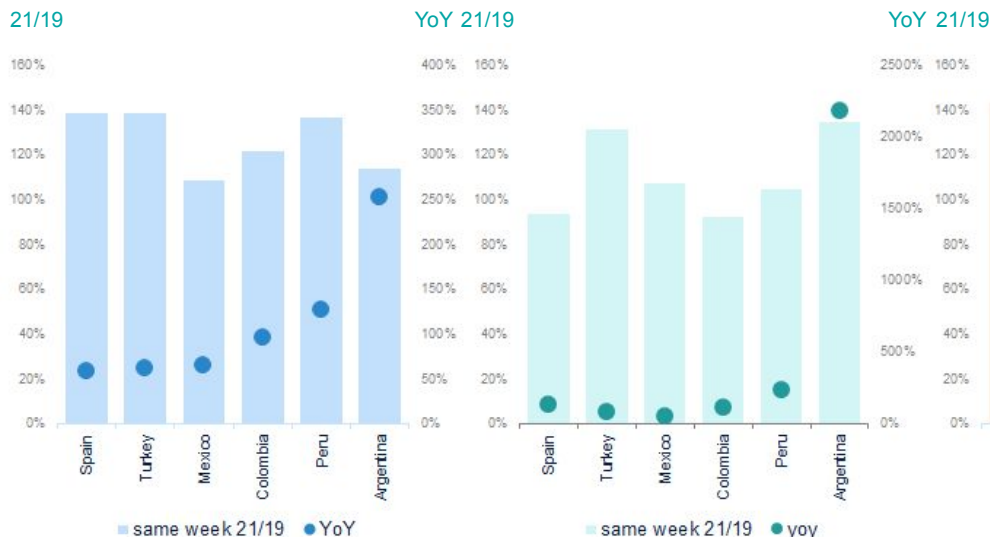
Series are coloured according to the history of each series since March 20 until the end of the series. The darker blue represents the lower 90% percentile and the lighter one represents the upper 10% percentile.

Argentina stands out especially in tourism related sectors. Notable growth in entertainment in Colombia

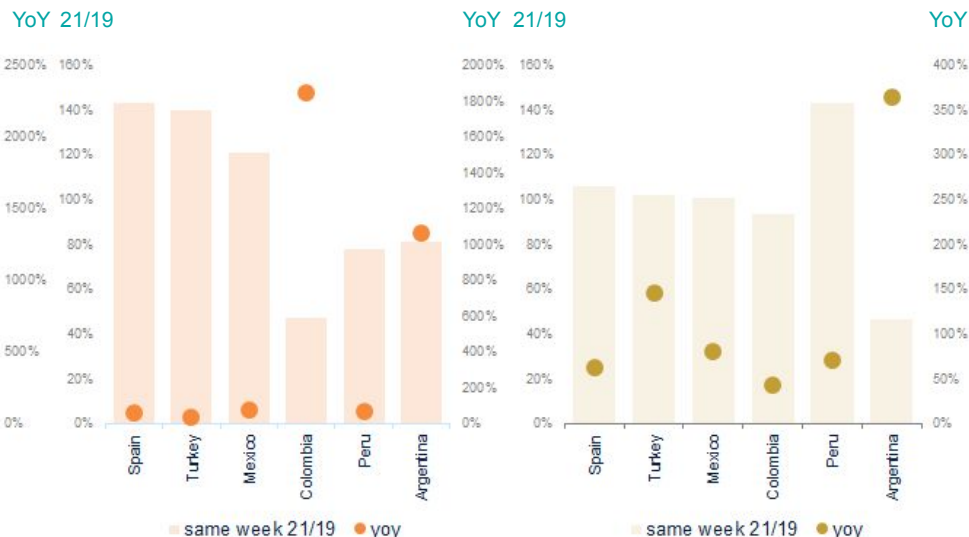
BBVA RESEARCH BIG DATA CONSUMPTION INDICES BY SECTOR, SEPTEMBER

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

RESTAURANTS



ENTERTAINMENT

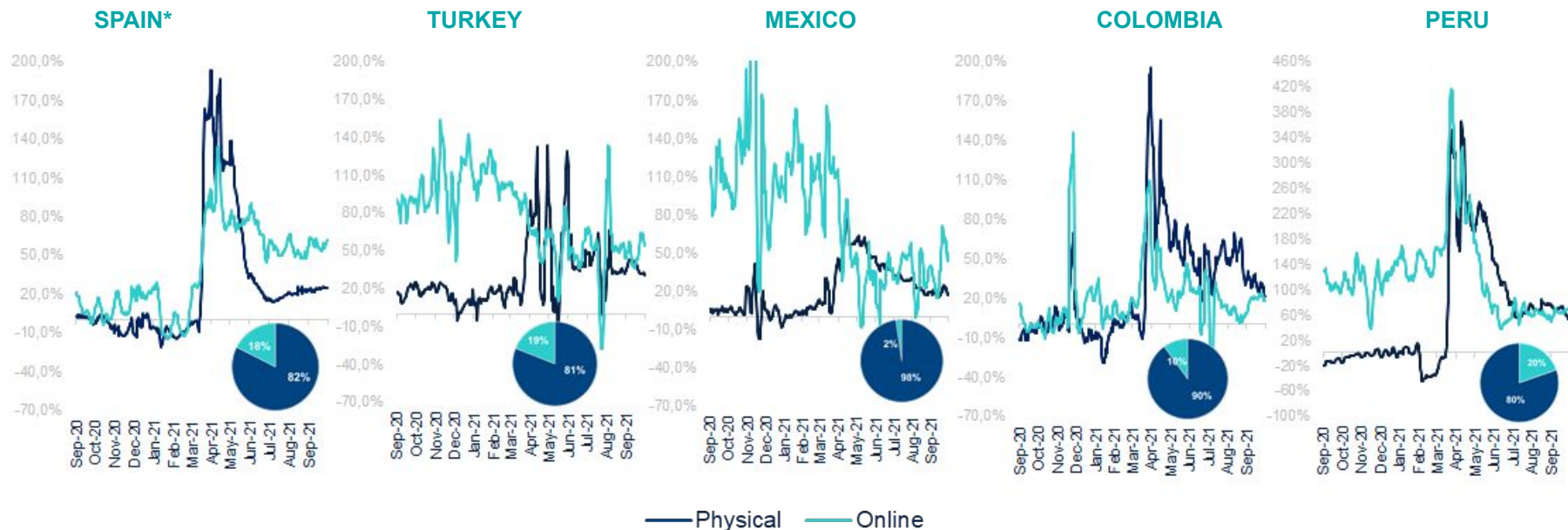


TRANSPORT

Spain keeps a steady growth in face-to-face transactions compared to the decline in other countries. E-commerce keeps up the pace

BBVA RESEARCH BIG DATA CONSUMPTION INDICES: PHYSICAL VS ONLINE

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

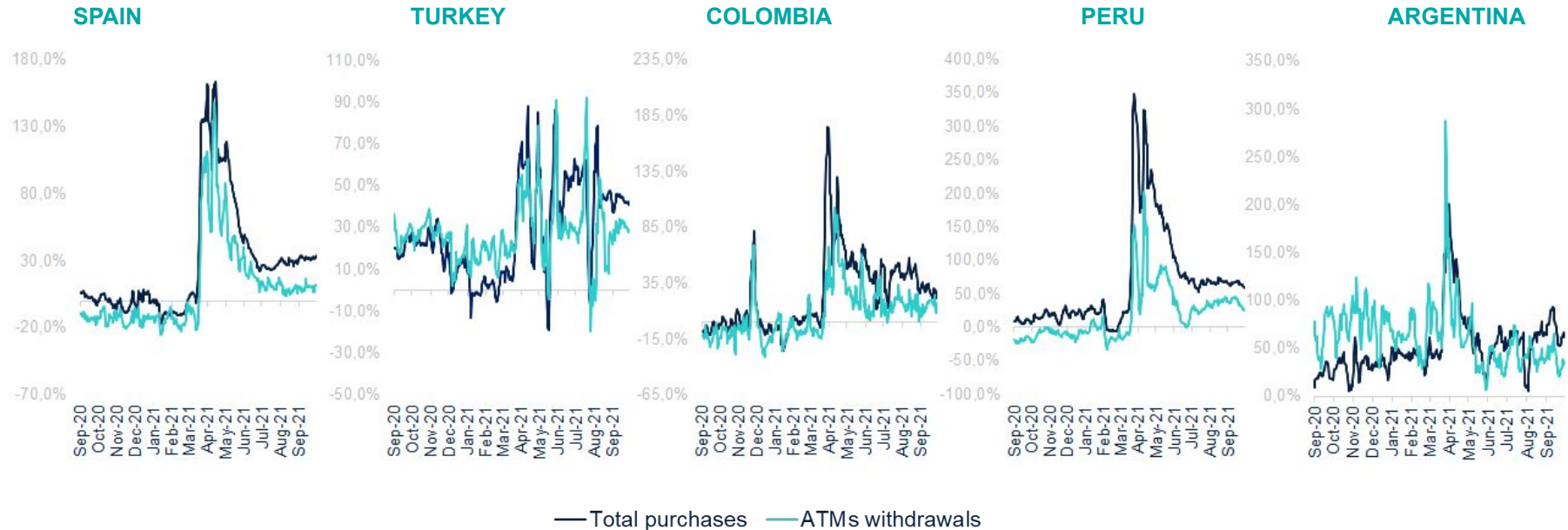


Source: BBVA Research.* In the case of Spain, the online series considers non physical data, which includes online purchases, as well as purchases done by call, mobile phone using apps, by postal code or online subscriptions.

The use of cash appears to be losing ground to card spending in all geographies except Colombia

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

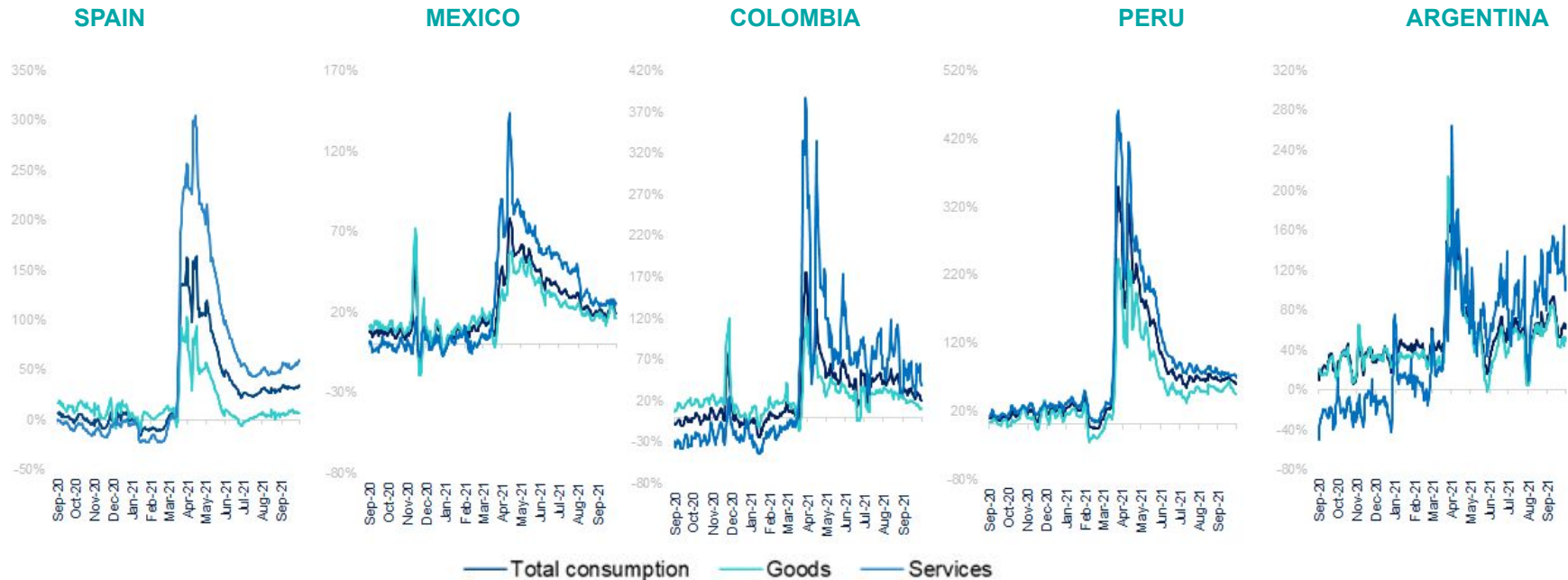
(Total consumption by Point of Sales. % YoY, 7D cumulative)



Services continues to lead goods in Spain, Colombia and Argentina. The gap between these is narrowing for Mexico and Colombia.

BBVA RESEARCH BIG DATA CONSUMPTION INDICES: GOODS VS SERVICES

(Total consumption by Type of Product % YoY, 7D cumulative)



Source: BBVA Research

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