



**Asia-Pacific  
Economic Cooperation**

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**2011/FMP/FIIWG/012**

Session 5

## **Financial Inclusion Strategy - Measurement Policy**

Submitted by: Mexico



**APEC Financial Inclusion Working Group  
Meeting  
Bangkok, Thailand  
21-22 July 2011**

Ministry of Finance and Public Credit



# Financial Inclusion Strategy


## “Measurement Policy”

July 2011

Financial Inclusion

SHCP

Financial Inclusion refers to the access and use of a portfolio of financial products and services for the majority of adult population with clear and concise information attending the growing demand under an appropriate regulatory framework.



**Financial Inclusion Curve**

More participation of People in the Mexican Financial System

Quality → More Efficiency

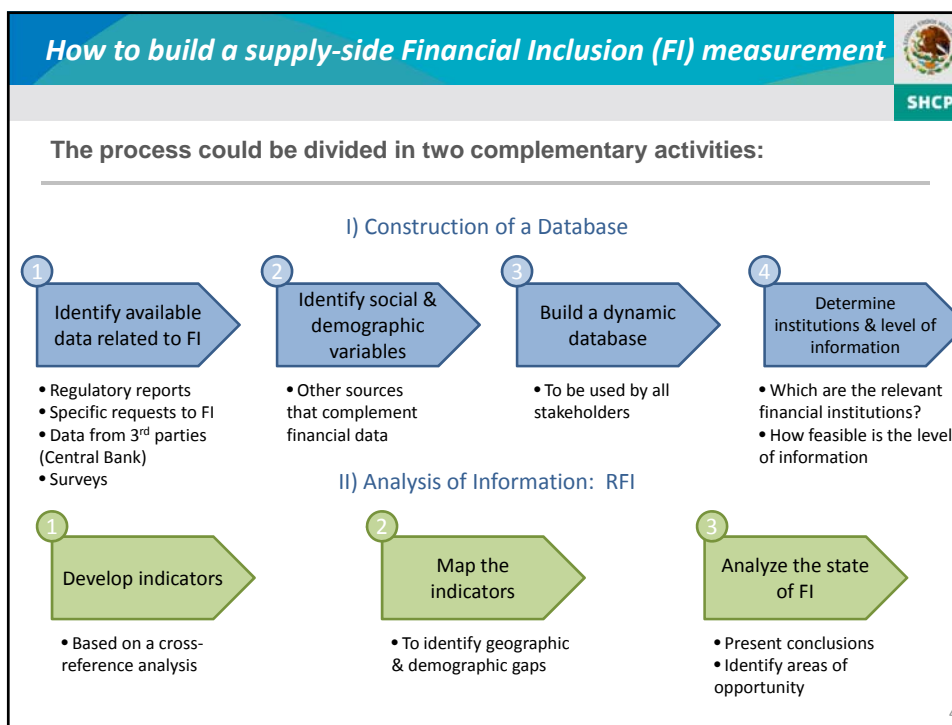
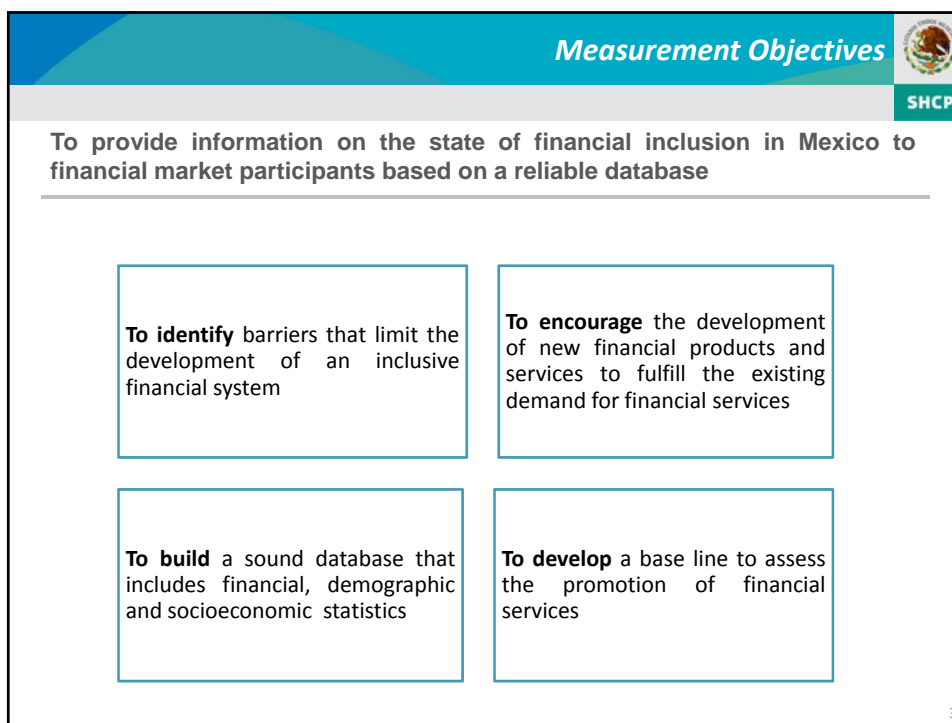
Usage → Products

Access → Infrastructure


Measurement of Financial inclusion  
(Businesses and individuals)

Source: National Banking and Securities Commission, CNBV.

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## National Financial Inclusion Survey



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**As part of the efforts in financial inclusion matters, in 2011 the National Financial Inclusion Survey will be carry out, and hereafter, on a 3-years-basis. The main objective is to gather information to design actions aimed to increase access, use and quality of financial services.**

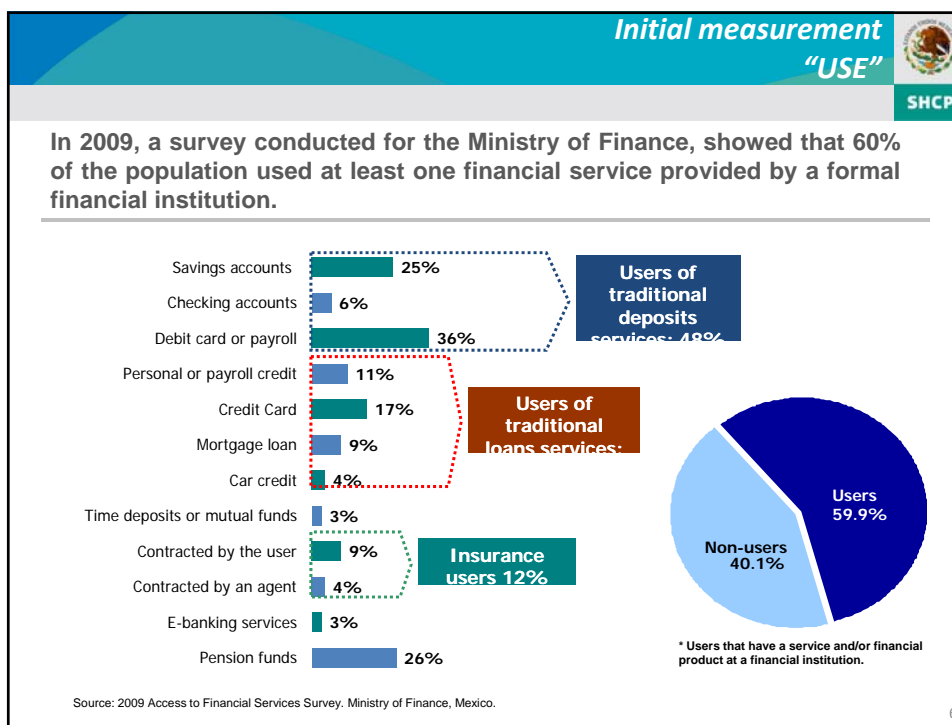
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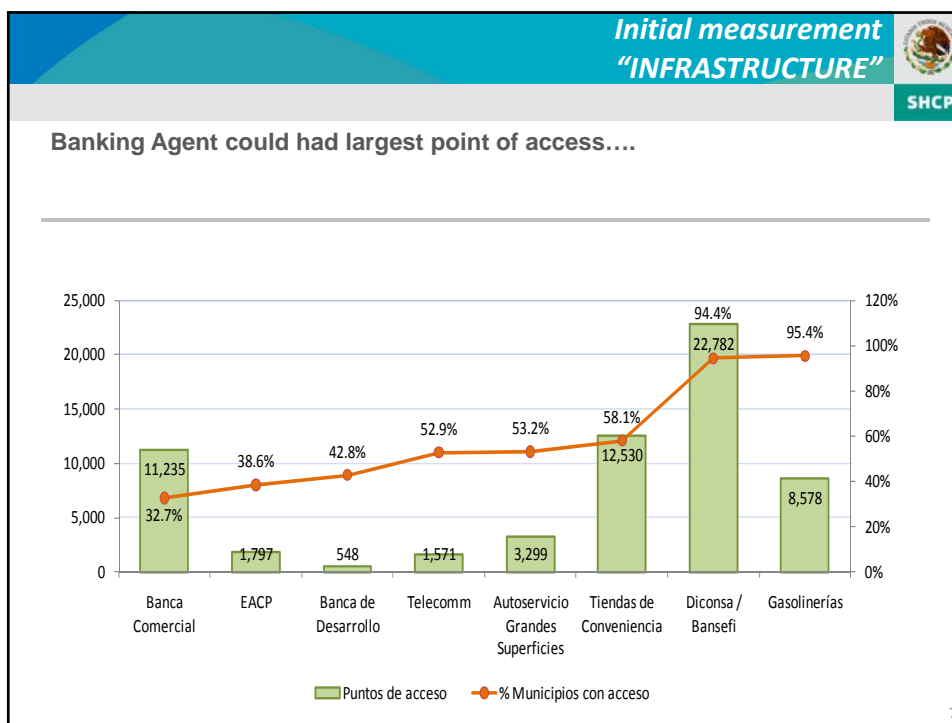
This survey seeks to develop a reliable measurement tool in order to indentify the needs and uses of the population regarding financial services, mainly the low and middle income segments.

Also, this survey will provide the information needed by public policies designers and financial institutions with the objective of developing adequate policies and new financial products that meet the needs of the population.

The survey will be conducted by the National System of Statistical Information, which makes the figures in official and mandatory.

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**Financial Inclusion Reports**

**SHCP**

Moreover, aligned with the commitment for a inclusive development of the Mexican Financial System, the CNBV has published 3 Financial Inclusion Reports, which present relevant indicators for assessing the current situation and evolution of the system in terms of inclusion. In addition, the Commission published the report Financial Inclusion Business Models which analyze the capacity of distribution channels of financial products with the aim to foster the efficiency of the banking agents

**First Financial Inclusion Report**  
[http://www.cnbv.gob.mx/Prensa/Tabla Lista Estudios/Primer Reporte de Inclusi3n Financiera.pdf](http://www.cnbv.gob.mx/Prensa/Tabla%20Lista%20Estudios/Primer%20Reporte%20de%20Inclusi%C3%B3n%20Financiera.pdf)

**Second Financial Inclusion Report**  
[http://www.cnbv.gob.mx/Prensa/Tabla Lista Estudios/Segundo Reporte de Inclusi3n Financiera.pdf](http://www.cnbv.gob.mx/Prensa/Tabla%20Lista%20Estudios/Segundo%20Reporte%20de%20Inclusi%C3%B3n%20Financiera.pdf)

**Third Financial Inclusion Report**  
[http://www.cnbv.gob.mx/Prensa/Tabla Lista Estudios/Tercer Reporte de Inclusi3n Financiera.pdf](http://www.cnbv.gob.mx/Prensa/Tabla%20Lista%20Estudios/Tercer%20Reporte%20de%20Inclusi%C3%B3n%20Financiera.pdf)

**Financial Inclusion Business Models. Banking Agents. The role of independent retailers and product distribution network.**  
[http://www.cnbv.gob.mx/Prensa/Tabla Lista Estudios/Comercios y Redes de Dist Esp.pdf](http://www.cnbv.gob.mx/Prensa/Tabla%20Lista%20Estudios/Comercios%20y%20Redes%20de%20Dist%20Esp.pdf)

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