



Fitch: Propuesta de Reducir Comisiones es Negativa para la Banca en México

Fitch Ratings-Monterrey-09 November 2018: La propuesta que considera limitar el cobro de ciertas comisiones bancarias podría tener implicaciones negativas sobre las perspectivas de la banca en México, opina Fitch Ratings. Al momento, solo es una iniciativa legislativa y no hay una certeza de su aprobación ni en qué términos.

El pasado 8 de noviembre, el líder del Partido Morena en el Senado propuso cancelar el cobro de ciertas comisiones que la banca mexicana carga a sus clientes. Fitch considera que la rentabilidad de los bancos mexicanos pudiera reducirse en caso de que se apruebe la iniciativa. Los ingresos por comisiones son una fuente significativa de ganancias para los bancos mexicanos. Dichos ingresos han representado en promedio 18% del total de los ingresos operativos de la banca en los últimos 5 años, y los ingresos netos por intereses siguen representando la gran mayoría de los ingresos totales.

Las comisiones por su relevancia para los bancos proveen una diversificación sana en sus fuentes de ingresos. Las comisiones han apoyado la generación continua de utilidades de la banca, aún en tiempos de adversidad económica y, en el pasado, en entornos de tasas de interés bajas. Por lo tanto, estas constituyen una de las fortalezas crediticias mayores respecto a otros sistemas bancarios de países emergentes. La contribución de los ingresos por comisiones no es muy diferente que la de otros sistemas bancarios de América Latina. En algunos mercados la contribución es menor, tal como Colombia y Perú, cuyas porciones de los ingresos operativos son de alrededor de 11% y 14%, respectivamente. Mientras, en otros mercados es similar o mayor como en: Chile (18%), Argentina (22%) y Brasil (30%).

Fitch opina también que esta propuesta, si se concreta, podría tener efectos negativos de mediano y largo plazo en los esfuerzos de impulsar la intermediación y la inclusión financiera en México al desincentivar a los participantes actuales en la banca y a participantes nuevos. Además, posiblemente tenga un impacto negativo en la oferta y términos de los productos financieros.

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