A SNAPSHOT OF CONSUMER SPENDING IN CENTRAL AMERICA

How consumption patterns evolve across spending segments.

BAC Consumption Index (BAC- CI)
A monthly gauge of regional consumption

Real and anonymized
Based on real-time transaction activity.

Base 100 Index
Above 100: Consumption Acceleration
Below 100: Consumption Deceleration

64% of consumers belong to the Basic segment.

56% of total regional spending is concentrated among the Dynamic and Premium segments.

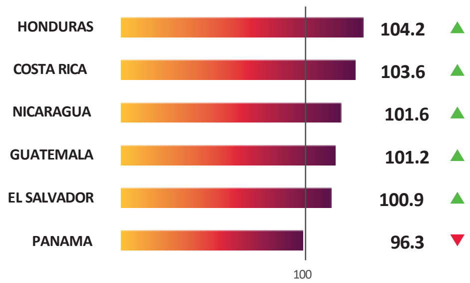
30% of total regional consumption is generated by the Premium segment alone.

The share of essential spending declines as spending power increases.

5 of 6 Markets are above the neutral level of consumption (100).

1. REGIONAL CONSUMPTION PULSE

Country Performance- June 2026 (BAC-CI)



Transportation and Retail continue to sustain consumption momentum.
Both sectors are operating above their **24**-month averages, providing support to the region's spending expansion.

2. WHO ARE THE CONSUMERS?

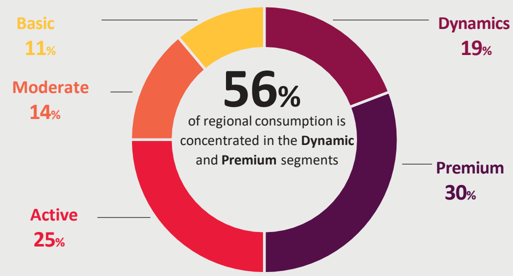
Consumer Distribution by Spending Segments

BASIC	MODERATE	ACTIVE	DYNAMIC	PREMIUM
64%	15%	11%	5%	5%

Population Concentration

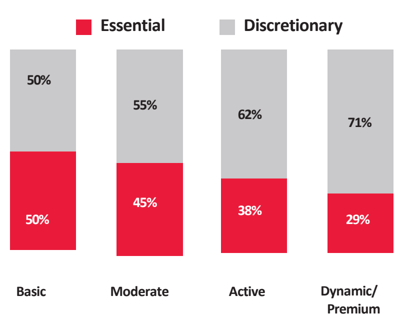
The Basic segment is losing relative weight in aggregate spending, with its contribution declining from **19**% to **11**% over the past four years).

Concentration of total consumption by expenditure level



3. WHERE IS SPENDING CONCENTRATED?

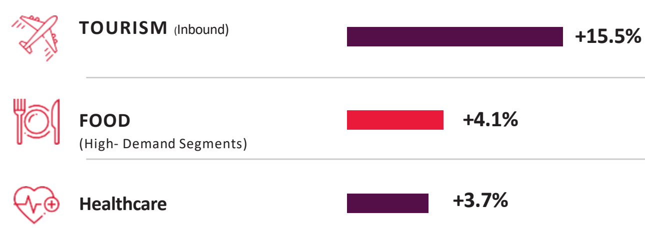
Share of total consumption by spending tier



The share of essential spending declines as consumers move toward higher spending segments.

Spending intensity and category diversification are the primary differentiating factors across consumer segments.

4. WHICH CATEGORIES ARE DRIVING GROWTH?



Tourism and essential goods continue to lead the recovery in consumer expenditure.

KEY TAKEAWAYS ON CONSUMER SPENDING PROFILES

The **Basic** segment accounts for the majority of consumers across all markets yet contributes the smallest share of aggregate spending.

The **Moderate** segment maintains a balanced mix of essential and discretionary expenditure, providing a stable foundation for consumer demand.

The **Active** segment represents a transition point, where spending diversification increases and discretionary categories gain relevance.

The **Dynamic** and **Premium** segments capture the largest share of transaction value and exhibit the highest spending intensity and diversification.

As consumers move up the spending ladder, both purchase frequency and transaction volumes increase, supporting regional consumption growth.

Central American consumers do more than simply spend more. They diversify purchases, transact more frequently, and demand increasingly sophisticated value propositions as their purchasing power rises.