



# ECONOMIC YEARBOOK 2025



## MESSAGE

Querétaro is today one of the municipalities with the greatest economic dynamism in the country. It is a city of culture, tradition, and innovation, proudly recognized as a UNESCO World Heritage Site. Its sustained growth, modern infrastructure, human talent, and quality of life make our city an ideal place to live, invest, and undertake new ventures. This is no coincidence: it is the result of a development model based on planning, collaboration, and a forward-looking vision.

Through this administration, we are driving Plan Orden, a comprehensive strategy to ensure an orderly and sustainable path for economic growth. We are committed to building a Querétaro that is competitive, but also sustainable and inclusive; a municipality where development reaches everyone and is built responsibly, leveling the playing field and ensuring that opportunities are available to all Querétaro residents.

In this context, having precise, updated, and reliable information is essential. The 2025 Economic Yearbook is a key tool that compiles valuable data to support decision-making across the public, private, academic, and social sectors.

For this edition of the Yearbook, we have integrated data from municipal, state, and federal sources, as well as from civil society. In addition, it includes evaluations and analyses from renowned organizations such as the Mexican Institute for Competitiveness (IMCO), Standard & Poor's, KPMG, and PRODENSA, which strengthen both the depth and rigor of its content. Because by working together—government, private sector, and academia—we reinforce the economic ecosystem and create more and better opportunities for the people of Querétaro.

This year, we also wanted to innovate in the presentation of the Economic Yearbook: it is now available through an interactive web platform, enabling dynamic consultation and broadening access to the municipality's strategic information.

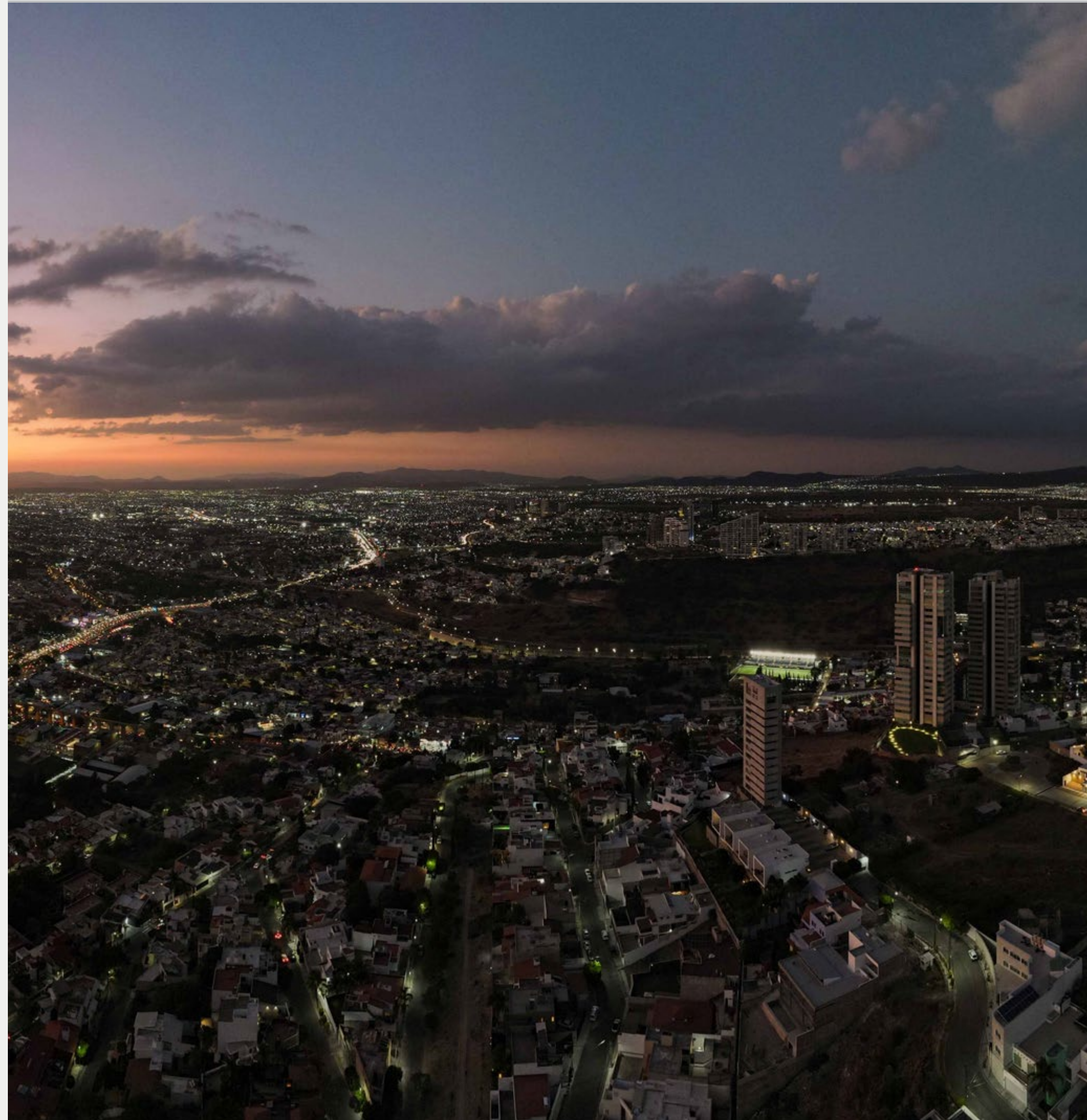
The Economic Yearbook not only reflects what Querétaro has achieved, but also points to where we are heading: toward a capital built with order, where we work every day to create the best future in the city's history. Querétaro is a beacon of national leadership, with public policies focused on promoting the talent of its people and improving their quality of life.

This is an instrument that will help us stay on course and continue making informed, responsible decisions with a long-term vision.

I invite you—residents of Querétaro, entrepreneurs, business leaders, investors, and citizens—to take full advantage of this tool so that, together, we can continue building a Querétaro of order, sustainable growth, and a future for all.

**Mtro. Felipe Fernando Macías Olvera**

Municipal President



## MESSAGE

The growth of Querétaro is not a matter of chance, but the result of the effort, innovation, and vision of those who build it day by day. This Yearbook is a testimony to the economic growth that defines our city and to the potential that drives us toward the future. Under the leadership of our Municipal President, Felipe Fernando Macías Olvera, we will continue to build a strong and diverse economy that supports the goals of Querétaro's people.

From public institutions, the private sector, and the academic and social spheres, we make decisions every day, always considering their impact on the development of our municipality and their short-, medium-, and long-term effects. In short, in Querétaro, we do not improvise.

This is particularly relevant considering that our city's sustained growth brings with it significant challenges in terms of achieving orderly, inclusive, and sustainable development that protects the quality of life of Querétaro's residents. In this regard, it is the responsibility of all sectors to collaborate so that growth becomes a factor of well-being, peace, and social harmony.

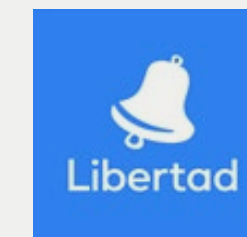
In this context, in order to make the best decisions and to design, plan, and implement actions across all areas of public life—from academia to economic development, from social policy to health and education—it is essential to have clear and accurate information about our city.

For the first time in the history of the Municipal Economic Yearbook, we established partnerships with public and private organizations, as well as renowned institutions, to strengthen the information contained in the final document. This process of compilation began in December of last year, which means that today we present 9 months of meticulous work. In an unprecedented effort, we forged strategic partnerships with 86 sources of information, including municipal, state, and federal agencies, as well as the private sector. This collective endeavor aimed to produce a reference material of real value for those who wish to contribute to Querétaro's economic ecosystem.

We are confident that with this Yearbook, it will be possible to continue making the best decisions to keep writing the story of a city that grows in a sustained, sustainable, and inclusive way, with an ever-increasing quality of life for its inhabitants—a capital that moves forward with order, clarity, and a firm step toward the future.

**Alejandro Sterling Sánchez**

Secretary of Economic Development of the Municipality of Querétaro





## 3. ORGANIZED QUERÉTARO

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### 3.1. CITY GROWTH AND POPULATION

### 3.2. TRADE

### 3.3. URBAN PLANNING

### 3.4. CONDOMINIUMS

# 3.1. CITY GROWTH AND POPULATION

The state of Querétaro is located in the central region of the Mexican Republic and borders the states of Guanajuato, Hidalgo, Michoacán, San Luis Potosí, and the State of Mexico. It is made up of 18 municipalities, among which the municipality of Querétaro stands out for its economic, administrative, and demographic importance.

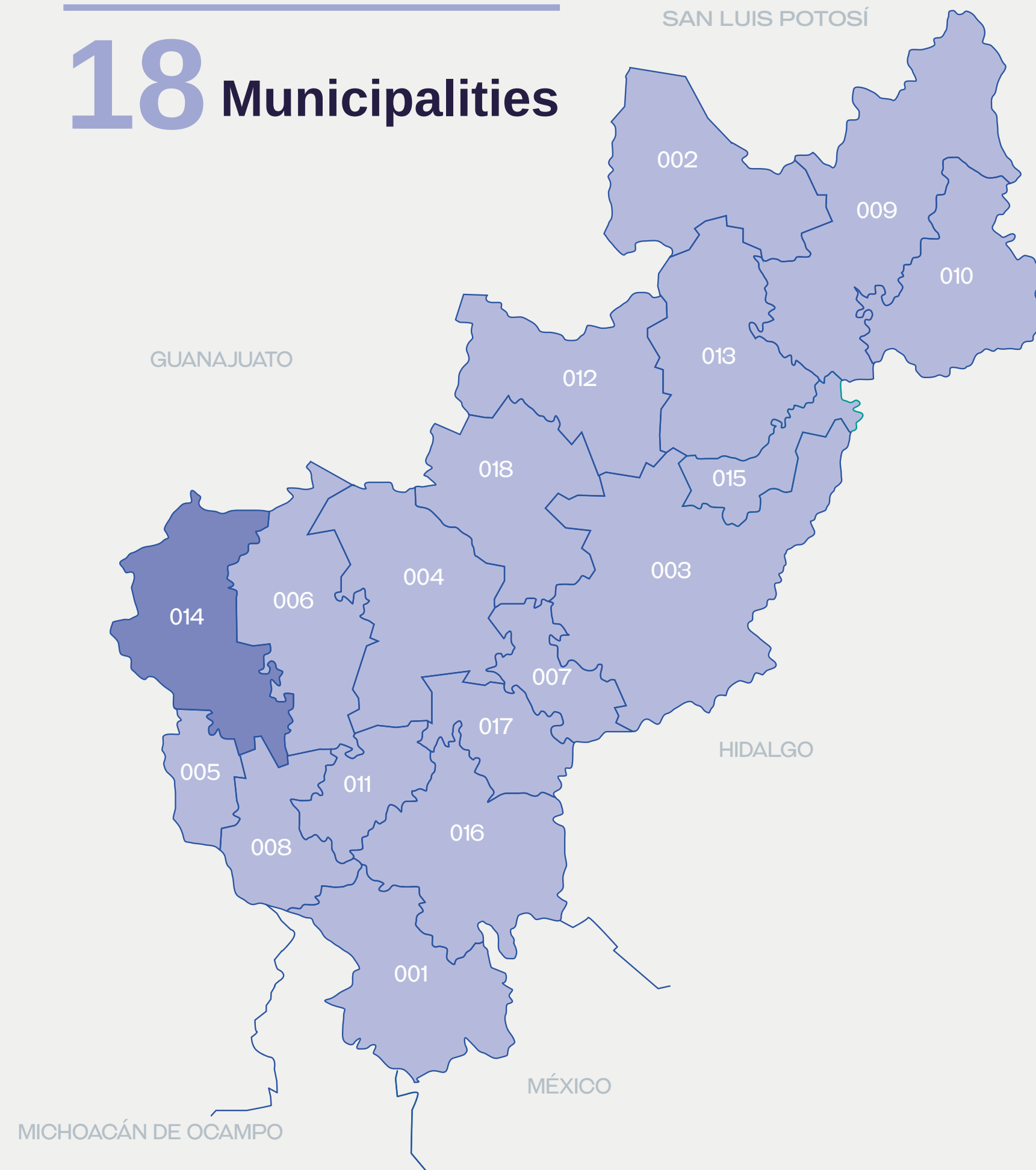
Municipal Area in the State of Querétaro, 2024				
Municipality	Area <sup>1</sup>	Distribution	Localities	
001	Amealco de Bonfil	713.3	6.1	160
002	Arroyo Seco	732.1	6.3	96
003	Cadereyta de Montes	1,347.4	11.5	279
004	Colón	810.3	6.9	157
005	Corregidora	234.9	2.0	99
006	El Marqués	747.6	6.4	312
007	Ezequiel Montes	300.2	2.6	188
008	Huimilpan	388.1	3.3	125
009	Jalpan de Serra	1,186.2	10.1	155
010	Landa de Matamoros	719.4	6.2	108
011	Pedro Escobedo	323.2	2.8	113
012	Peñamiller	695.0	5.9	138
013	Pinal de Amoles	712.1	6.1	211
014	Querétaro	682.8	5.8	206
015	San Joaquín	276.8	2.4	51
016	San Juan del Río	770.9	6.6	214
017	Tequisquiapan	369.6	3.2	143
018	Tolimán	680.7	5.8	119
<b>Total</b>		<b>11,690.6</b>	<b>100.0</b>	<b>2,874</b>

Source: Economic Yearbook 2024. Ministry of Sustainable Development (SEDESU), State of Querétaro. Retrieved from: <https://portal.queretaro.gob.mx/sedesu/contenido.aspx?q=0P7NpleTMww3HR5p8WDNH+uEt5B3iff94/GBSxbgl7w=>  
<sup>1</sup>Area in square kilometers

## 11,690.6 km<sup>2</sup>

Total area of the municipality

## 18 Municipalities



For 2024, the National Population Council (CONAPO) estimated, based on the population projections for the municipalities of Mexico (1990-2040), a practically balanced distribution between men and women.

Total National Population, 2024		
Population by Sex	Quantity	Percentage
Women	67,568,918	51.1
Men	64,705,498	48.9
<b>Total</b>	<b>132,274,416</b>	<b>100.0</b>

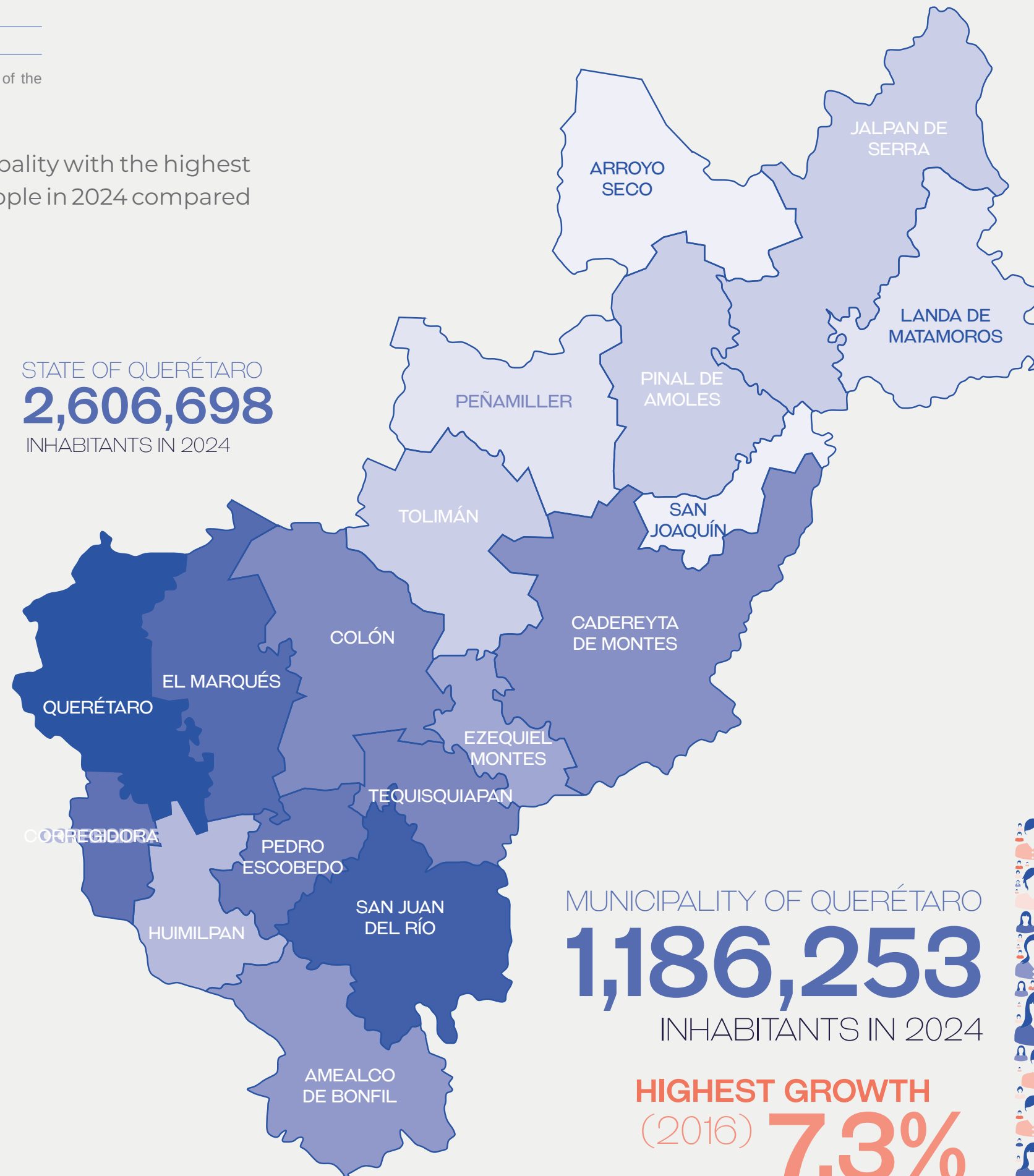
Source: SGCONAPO (2024). Reconstruction and Population Projections of the Municipalities of Mexico, 1990–2040, published in May 2024.

In the state of Querétaro, the capital ranked as the municipality with the highest number of inhabitants, recording an increase of 29,224 people in 2024 compared to the previous year.

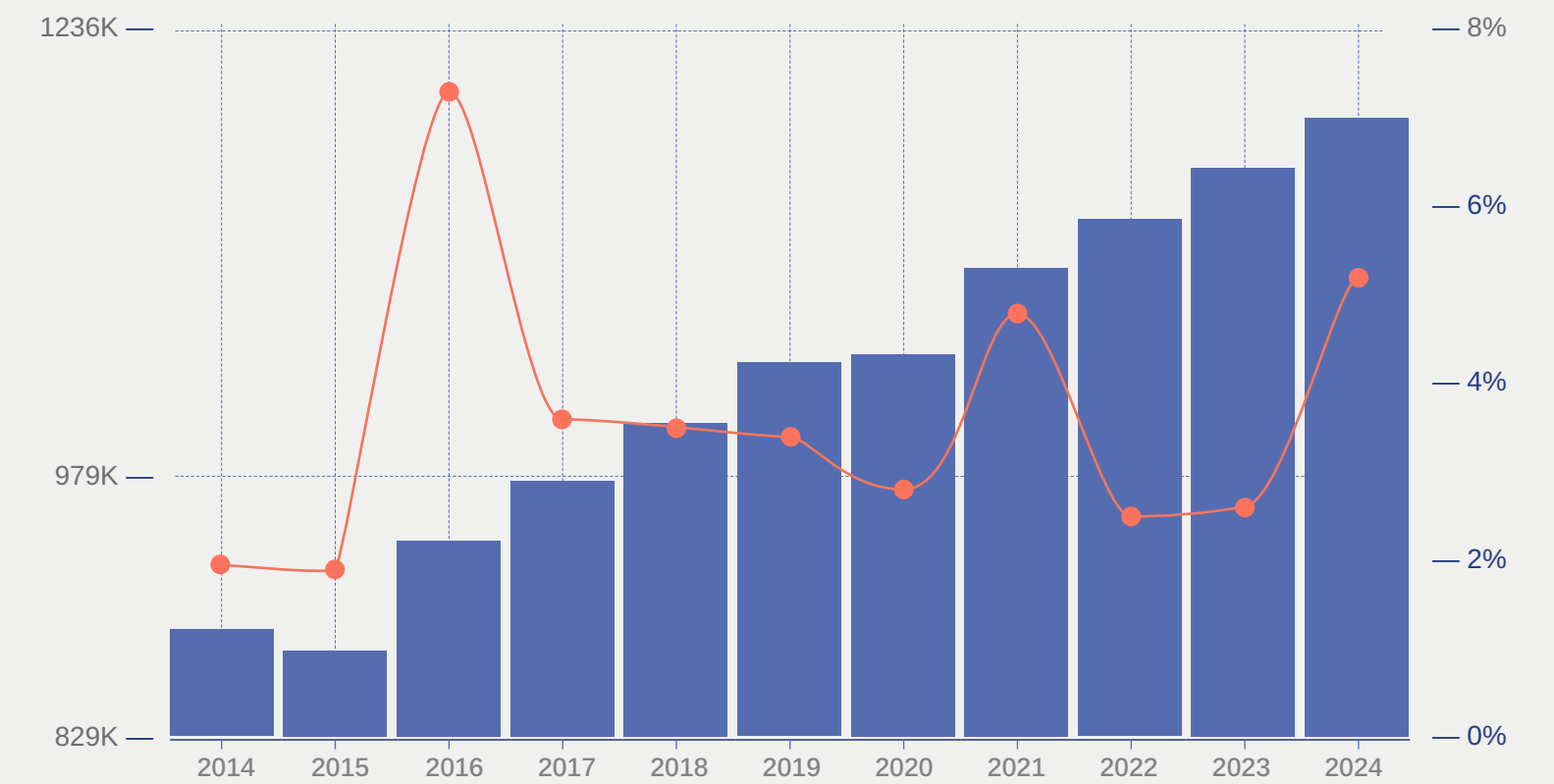
### Municipal Population in the State of Querétaro, 2024

Municipality	2024
<b>Querétaro</b>	<b>1,186,253</b>
San Juan del Río	316,130
El Marqués	271,565
Corregidora	236,298
Pedro Escobedo	82,861
Tequisquiapan	75,253
Colón	70,359
Cadereyta de Montes	70,171
Amealco de Bonfil	69,958
Ezequiel Montes	47,756
Huimilpan	36,746
Jalpan de Serra	28,678
Tolimán	28,158
Pinal de Amoles	28,112
Peñamiller	19,296
Landa de Matamoros	17,979
Arroyo Seco	13,128
San Joaquín	7,997
<b>Total</b>	<b>2,606,698</b>

Source: SGCONAPO (2024). Reconstruction and Population Projections of the Municipalities of Mexico, 1990–2040.



### Total Population of the Municipality of Querétaro, 2014–2024



Year	Municipal Population	Absolute Growth Between Periods	AAGR*
2014	891,251	17,138	1.96
2015	878,931	-12,320	1.9*
2016	942,773	63,842	7.3
2017	976,536	33,763	3.6
2018	1,010,613	34,077	3.5
2019	1,044,782	34,169	3.4
2020	1,049,777	4,995	2.8*
2021	1,100,101	50,324	4.8
2022	1,127,543	27,442	2.5
2023	1,157,029	29,486	2.6
2024	1,186,253	58,710	5.2
2024	1,186,253	29,224	2.5

Source: INEGI. From 2014 to 2024 based on CONAPO estimates, SGCONAPO (2024). Reconstruction and Population Projections of the Municipalities of Mexico, 1990–2040, published in May 2024. The year 2015 corresponds to the results of INEGI's 2015 Intercensal Survey, and the year 2020 corresponds to the 2020 Population and Housing Census.

\*AAGR: Average Annual Growth Rate, based on the population of the previous period (except for the 2020 rate, which is based on a ten-year interval, and the 2015 rate, which is based on a five-year interval).

Considering a 10-year comparison in population growth, between 2014 and 2024 the municipality of Querétaro recorded an increase of 292,002 inhabitants.

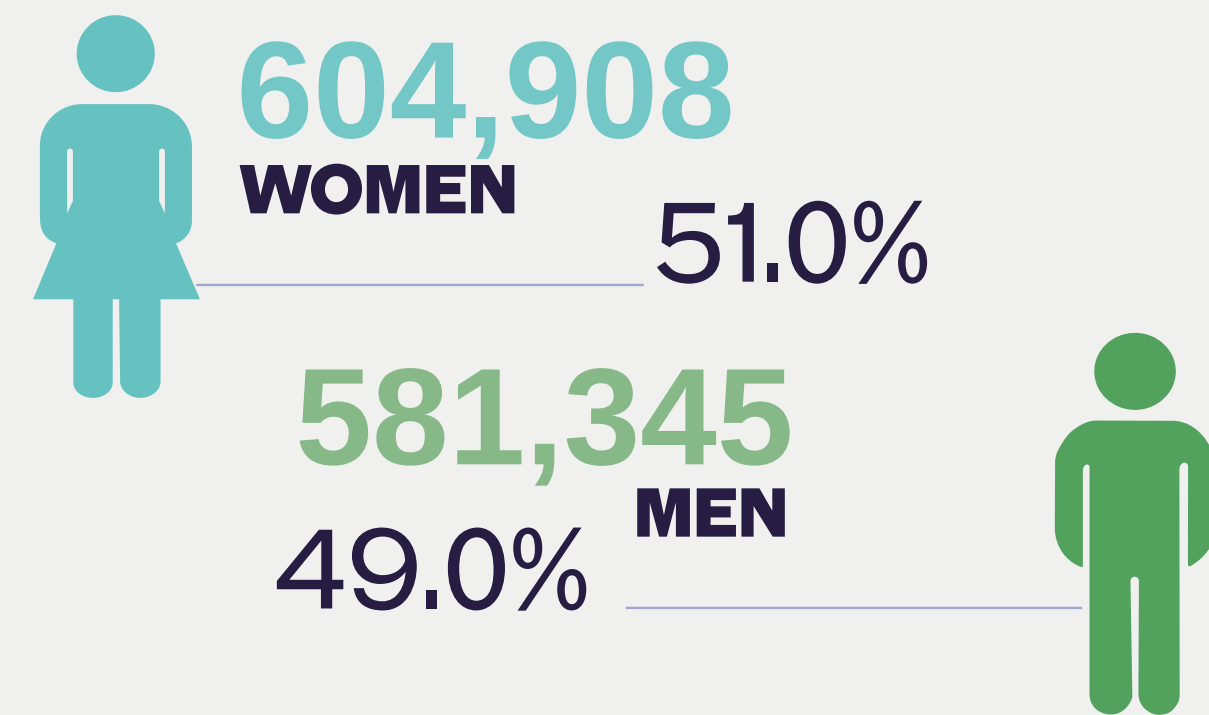
## Demographic Characteristics

### Population by Age and Sex

Following a trend similar to that of the previous year, in 2024 the municipal population structure showed a higher percentage of women (51.0%) compared to men (49.0%).

In the municipality of Querétaro, the age group that makes up the largest share of the population corresponds to people aged 30 to 59, while the smallest share belongs to those aged 65 and over.

Population by Sex and Age in the Municipality of Querétaro (2024)



Source: INEGI, based on data from the 2000 and 2010 Population and Housing Censuses, the 2005 Population and Housing Count, and the 2015 Intercensal Survey. CONAPO.

Total Population by Age Group in the Municipality of Querétaro, 2024



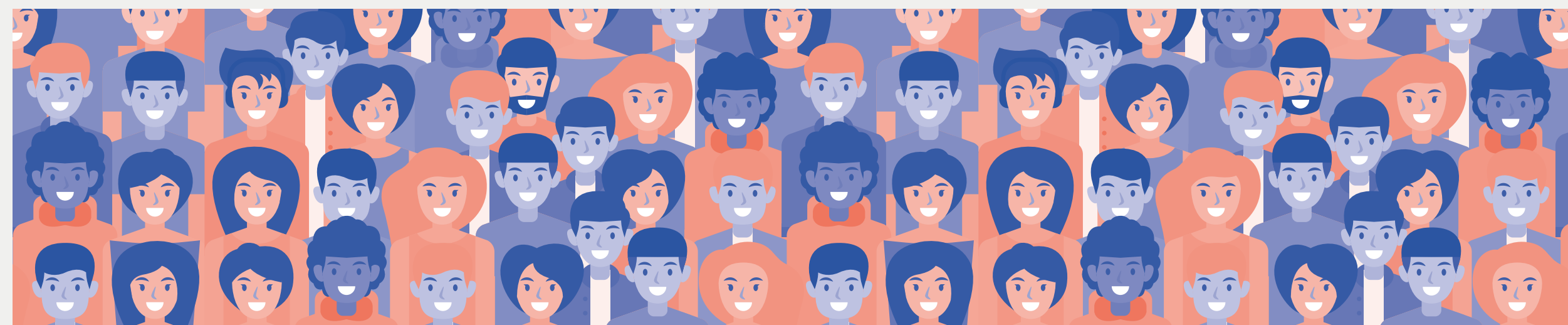
Source: SGCONAPO (2024). Reconstruction and Population Projections of the Municipalities of Mexico, 1990–2040.

The municipal dependency ratio reflects the proportion of people who are potentially not part of the labor force in relation to the working-age population. It is calculated by adding the population aged 0 to 14 and the population aged 65 and over, and dividing that total by the population aged 15 to 64, then multiplying the result by one hundred.

Municipal Dependency Ratio, 2014–2024

Year	Percentage
2014	45.5
2015	44.7
2016	43.8
2017	42.9
2018	42.0
2019	41.3
2020	40.7
2021	40.4
2022	40.1
2023	39.8
2024	39.6

Source: SGCONAPO (2024). Reconstruction and Population Projections of the Municipalities of Mexico, 1990–2040. Except for 2015, which presents data from the 2015 Intercensal Survey.

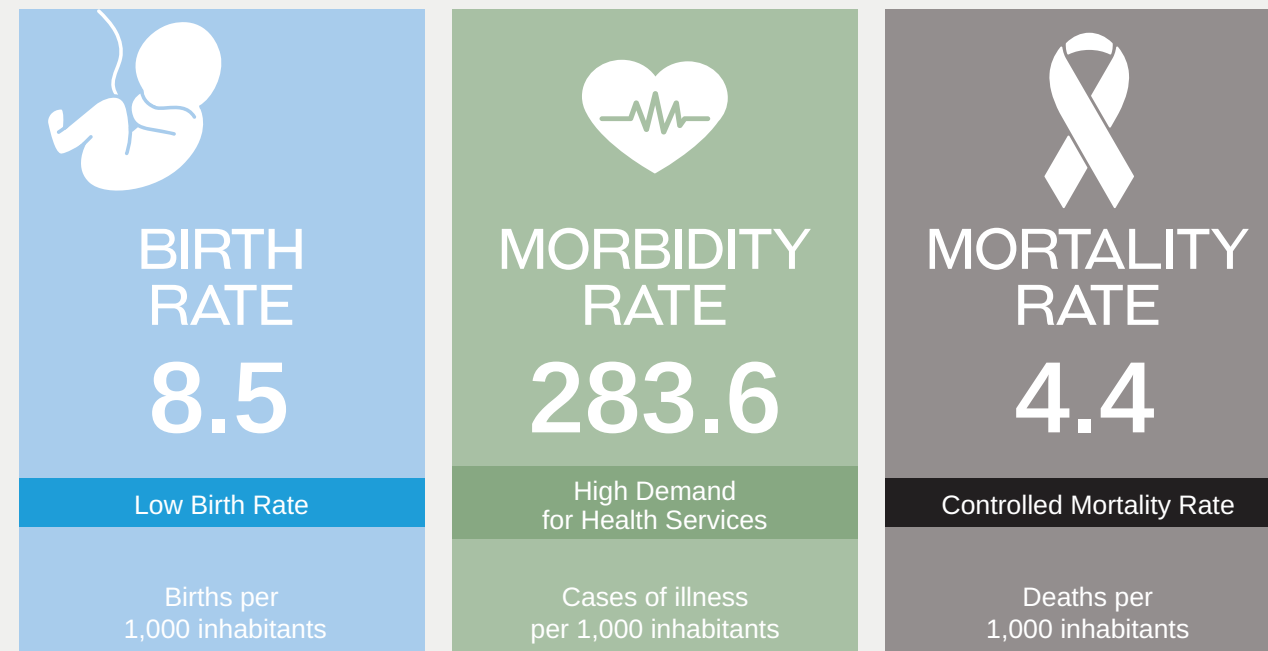


## Health, Birth Rate, Morbidity and Mortality

According to the World Health Organization (WHO), health is “a state of complete physical, mental and social well-being and not merely the absence of disease or infirmity.” Everyone should have access to quality healthcare services, as well as to strategies that promote well-being within their communities.

This implies a comprehensive condition that encompasses the optimal functioning of the body, regular physical activity, disease prevention, emotional and cognitive well-being, and the ability to adapt to the demands of daily life.

### Birth, Morbidity, and Mortality Rates in the Municipality, 2024

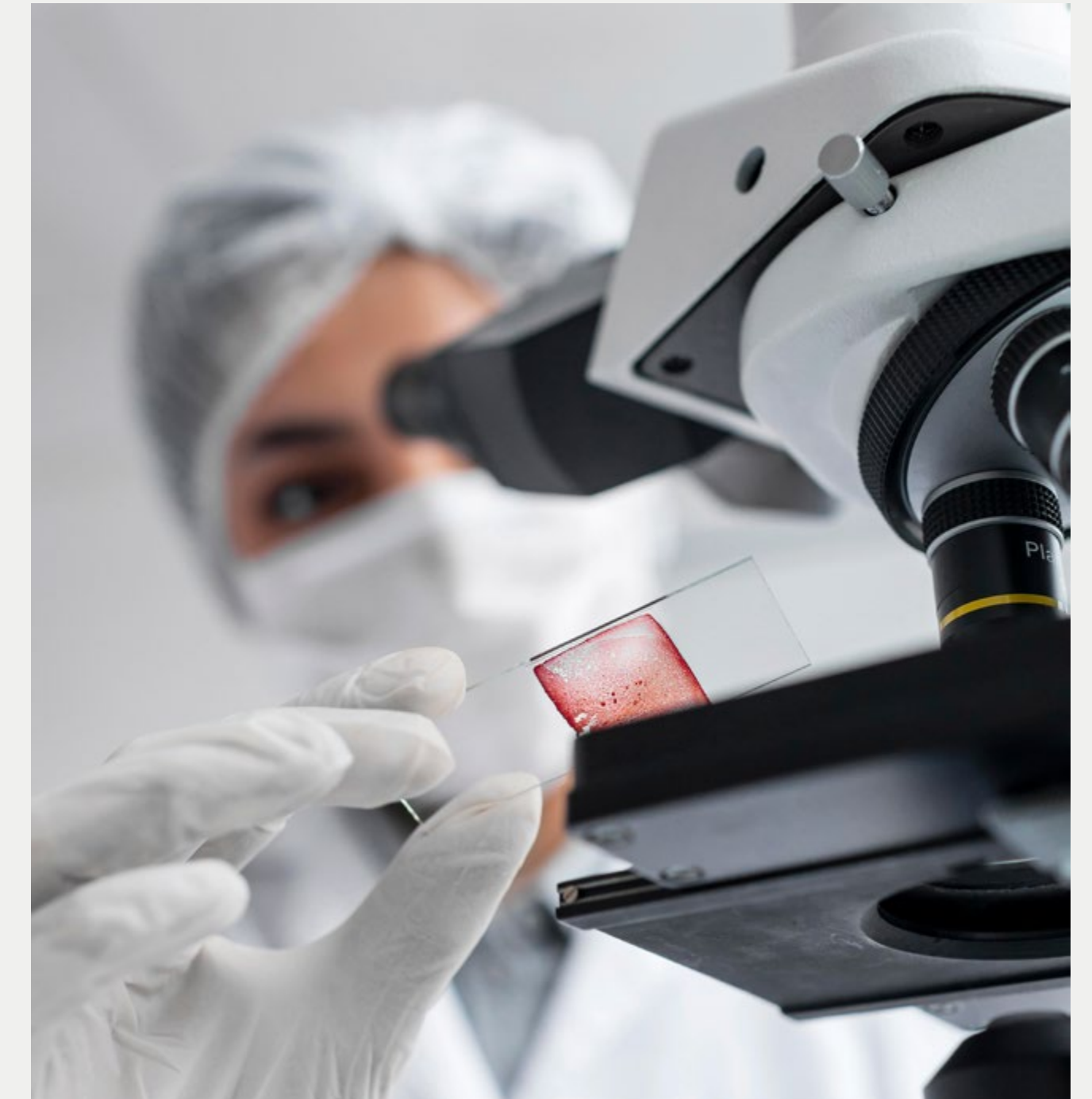


Source: Government of the State of Querétaro. Ministry of Health, 2025.  
\*Per one thousand inhabitants.

Regarding diseases, acute respiratory infections were the leading recorded cause, accounting for 46.7% of the total. Another 36.5% corresponded to a group that included intestinal and urinary tract infections, COVID-19, gingivitis, conjunctivitis, obesity, scorpion stings, vulvovaginitis, and cases of domestic violence. The remaining 16.8% was distributed among other diagnoses.

Registered Pathologies, 2024	
Pathology	Cases
Acute respiratory infections	29,387
Urinary tract infection	4,397
Gingivitis and periodontal disease	4,265
Intestinal infections caused by other organisms and ill-defined infections	3,761
Domestic violence	2,518
COVID-19	1,820
Scorpion sting poisoning	1,770
Vulvovaginitis	1,570
Obesity	1,519
Conjunctivitis	1,320
Other diagnoses	10,553
<b>Total</b>	<b>62,880</b>

Fuente: Gobierno del Estado de Querétaro. Secretaría de Salud, 2025.



**62,880**  
PATHOLOGIES  
REGISTERED IN 2024

In the municipality of Querétaro, by 2024 public medical units were in operation, most of them offering primary care services, with a workforce of 4,930 people.



Public Medical Units in the Municipality of Querétaro, 2024				
No.	Medical Unit	Address	Total Staff	Areas of Care
1	Hospital de Especialidades del Niño y la Mujer Dr. Felipe Núñez Lara	Av. Luis Vega y Monroy n.º 1000, Col. Colinas del Cimatarío.	2,383	Secondary level
2	Jurica	Calle Lirios n.º 7, Col. Pueblo Jurica.	5	Primary level
3	Menchaca	Calle Río Lerma n.º 215, Col. Menchaca.	8	Primary level
4	San Antonio de la Punta	Calle Dalia n.º 204, Col. Las Flores.	8	Primary level
5	San Pablo	Calle Camino Real n.º 14, Col. San Pablo.	20	Primary level
6	Felipe Carrillo Puerto	Calle Plata n.º 317, Col. El Progreso.	16	Primary level
7	Loma Bonita	Calle del Crestón n.º 232, Col. Satélite.	7	Primary level
8	Pedro Escobedo	Calle José María Pino Suárez s/n, Col. Centro.	117	Primary level
9	Jofrito	Calle Camino Real s/n, Col. Pueblo Jofrito.	4	Primary level
10	Montenegro	Calle Independencia s/n, Col. Pueblo Montenegro.	4	Primary level
11	Pie de Gallo	Calle Buenavista s/n, Col. Pueblo Pie de Gallo.	6	Primary level
12	San José Buenavista	Calle Camino Real s/n, Col. Pueblo San José Buenavista.	5	Primary level
13	San Miguelito	Calle Hacienda La Solana n.º 29, Col. Pueblo San Miguelito.	7	Primary level
14	Santa María Magdalena	Calle Epigmenio González n.º 20, Col. Santa María Magdalena.	10	Primary level
15	La Solana	Calle El Rosal s/n, Col. La Solana.	5	Primary level
16	Tinaja de la Estancia	Calle sin nombre s/n, Col. Ranchería Tinaja de la Estancia.	4	Primary level
17	Tlacote el Bajo	Calle Miguel Hidalgo s/n, Col. Pueblo Tlacote El Bajo.	6	Primary level
18	Lázaro Cárdenas	Calle Lic. Carlos A. Madrazo esq. Circuito Lázaro Cárdenas s/n, Col. Lázaro Cárdenas.	20	Primary level
19	San Pedrito Peñuelas	Av. Pie de la Cuesta n.º 2253, Col. Lomas de San Pedrito.	39	Primary level
20	Menchaca Norte	Calle Cerro del Peñón s/n, Col. Colinas de Menchaca.	23	Primary level
21	Hospital General de Querétaro	Calle José Antonio García Jimeno n.º 1000, Col. Jardines de la Hacienda.	2,005	Secondary level
22	La Gotera	Calle Juventino Castro s/n, Col. Pueblo la Gotera.	7	Primary level
23	San José el Alto	Calle Campeche s/n, Col. San José el Alto.	22	Primary level
24	Santa Rosa Jáuregui	Calle Cuauhtémoc s/n, Col. Pueblo Santa Rosa Jáuregui.	36	Primary level
25	Satélite	Calle Cordillera Himalaya s/n, Col. La Loma VIII.	88	Primary level
26	San Pedro Mártir	Calle Hidalgo s/n, Col. San Pedro Mártir.	19	Primary level
27	Lomas de Casablanca	Calle Abraham Castellanos s/n, Col. Reforma Agraria 1era sección.	56	Primary level

Source: Government of the State of Querétaro. Ministry of Health, 2025.

### Mental Health Centers

Emotional balance enables individuals to face challenges, manage stress, develop skills, perform functions, work, and establish interpersonal relationships. In the municipality of Querétaro, in 2024, 4 mental health centers were operating, providing care to a large number of people, of whom 55.5% were women and 44.5% were men.



Community Mental and Addiction Center	People Served	
	Women	Men
<b>Loma Bonita</b> Calle Juan Diego n.º30. Col. Guayaquiri, C.P. 76116	693	841
<b>Reforma Agraria</b> Calle José María Lozano s/n. Col. Reforma Agraria, C.P. 76086	282	484
<b>Santa María Magdalena</b> Calle Estrella Polar s/n. Col. Jardín del Jazmín, C.P. 76137	1,312	793
<b>State Mental Health Center</b> Avenida 5 de Febrero n.º 105. Col. Los Virreyes, C.P. 76175	21,135	16,665

Source: Government of the State of Querétaro. Ministry of Health, 2025.



### Vasectomies

This contraceptive method contributes to family planning and, consequently, to the orderly growth of the population. A comparison between data from 2020 and 2024 shows a significant increase in its use, reflecting a greater adoption by the population as a means of preventing pregnancy.

Vasectomies With or Without Scalpel Performed in Querétaro, 2020–2024		
Year	Municipality	State
2020	277	336
2021	615	746
2022	682	867
2023	743	940
2024	636	795
<b>Total</b>	<b>2,317</b>	<b>2,889</b>

Source: Government of the State of Querétaro. Ministry of Health, 2025.

### Organ Donation

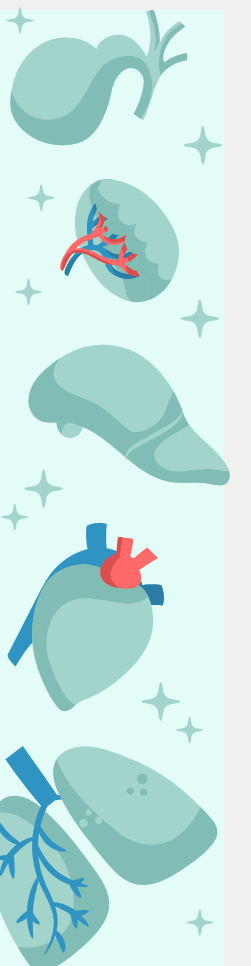
It is a voluntary act that can save or improve lives. In the state of Querétaro, during 2024, 26.6% of donors were women and 73.4% were men. Since one person can donate more than one organ, records include donations of kidneys, liver, corneas, and others.

The age group with the highest number of records corresponds to individuals between 49 and 59 years old, representing 29.8% of the total.

#### Organ Donation by Age and Sex in the State of Querétaro, 2024

Number of Donors	Sex		Age Range	Type of Donation			
	Women	Men		Kidney	Liver	Cornea	Others
0	-	-	<15	-	-	-	-
6	4	2	16-26	4	-	1	3
13	4	9	27-37	8	1	5	6
22	7	15	38-48	7	1	8	15
37	7	30	49-59	7	-	13	29
29	6	23	60-71	5	-	2	24
17	5	12	72<	-	-	-	17
<b>124</b>	<b>33</b>	<b>91</b>	-	<b>31</b>	<b>2</b>	<b>29</b>	<b>94</b>

Source: Government of the State of Querétaro. Ministry of Health, 2025.



## Vital Records Office

This is the institution where citizens can officially register and certify civil status events such as birth, marriage, death, and parentage, among others. These procedures ensure the certainty, authenticity, and public record of such events, granting legal validity to individuals' identity and legal status.

In 2024, the municipality of Querétaro had 12 Vital Records offices, distributed as follows: 7 in municipal delegations, 4 in hospitals (Hospital de Especialidades del Niño y la Mujer, IMSS Hospital, ISSSTE General Hospital, and Hospital San José), and 1 at the Querétaro Civic Center.

That same year, the proceedings recorded by the Municipal Vital Records Office were distributed as follows: births, 51.1%; deaths, 26.3%; marriages, 14.5%; divorces, 5.5%; acknowledgments of paternity, 1.5%; registration of foreign certificates, 0.9%; and adoptions, 0.2%.



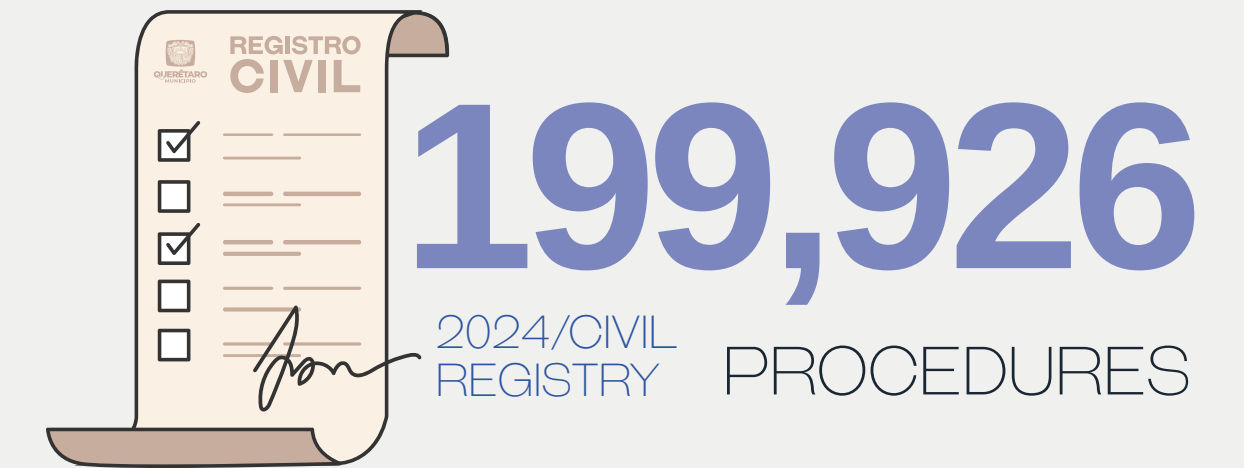
### Civil Registry Acts by Delegation and Hospitals in the Municipality of Querétaro, 2024

Delegation	Marriages	Divorces	Deaths	Births	Adoptions	Acknowledgments of Paternity	Registration of Foreign Certificates	Total
Historic Center	602	327	4,765	875	13	116	63	6,761
Epigmenio González Flores	641	193	132	2,259	4	66	26	3,321
Felipe Carrillo Puerto	475	221	158	1,080	1	39	9	1,983
Félix Osores Sotomayor	497	170	45	1,723	3	50	16	2,504
Josefa Vergara y Hernández	436	132	474	844	1	22	26	1,935
Santa Rosa Jáuregui	525	127	398	1,361	-	35	50	2,496
Villa Cayetano Rubio	289	118	34	209	1	9	22	682
<b>Others</b>								
Civic Center Office	-	36	40	538	1	10	7	632
<b>Hospitals</b>								
Hospital for Women and Children Specialties	-	-	55	1,982	1	2	-	2,040
IMSS	-	-	90	612	1	2	-	705
ISSSTE	-	-	98	169	-	-	-	267
San José	-	-	9	569	-	1	-	579
<b>Total</b>	<b>3,465</b>	<b>1,324</b>	<b>6,298</b>	<b>12,221</b>	<b>26</b>	<b>352</b>	<b>219</b>	<b>23,905</b>

Source: Municipality of Querétaro. Municipal Office of Vital Records, 2025.



The services and procedures offered by the Vital Records Office have increased considerably in recent years. When comparing the number of cases handled in 2018 with those in 2024, there is a recorded increase of 298.79%, despite having fewer users, which reflects the diversification of services currently available.



**Citizens Served by the Municipality's Vital Records Office, 2024**

Description	Number of Procedures	Users
Civil Registry Acts	23,905	93,166
Certified Copies*	153,620	153,620
Out-of-State Certified Copies	16,129	16,129
Exhumation	1,021	1,021
Construction	532	532
Cremation of Remains	838	838
Certificate of Non-Existence of Birth	1,785	1,785
Certificate of Non-Existence of Marriage	1,052	1,052
Annotations	829	829
Court Judgment Registration	5	5
Fetal Death	178	178
Record Searches	25	25
Renewals	7	7
<b>Total</b>	<b>199,926</b>	<b>269,187</b>

Source: Municipality of Querétaro. Office of Vital Records, 2025.  
\*Includes free certificates for senior citizens and people with disabilities.

**Citizens Served and Number of Procedures at the Vital Records Office, 2018-2024**

Year	Procedures	Users
2018	50,132	287,441
2019	152,356	247,269
2020	112,736	181,514
2021	157,516	238,221
2022	142,495	218,278
2023	138,508	210,000
2024	199,926	269,187

Source: Municipality of Querétaro. Municipal Office of Vital Records, 2025.

## 3.2. TRADE

It is a fundamental pillar of both the global and local economy, as it drives growth, generates employment, and improves access to goods and services. It contributes to poverty reduction and broadens economic opportunities by allowing individuals, companies, and countries to specialize in their strengths and engage in mutually beneficial exchanges.

International trade aims to provide nations with products they lack in exchange for those they produce in abundance. These transactions, along with other economic policies, help improve living standards.

Throughout modern history, a significant part of international relations has focused on promoting freer trade and supporting developing countries in eliminating trade barriers that hinder their growth

### Foreign Direct Investment (FDI)

According to the Ministry of Economy, its purpose is to generate lasting interest for long-term economic or business purposes by a foreign investor in the host country. It is also a key catalyst for development, with the potential to create jobs, increase savings, attract foreign currency, foster competition, facilitate technology transfer, and boost exports—positively impacting the productive and competitive environment of a nation by offering a greater variety of products at better prices. The following are considered FDI:

- The participation of foreign investors in the equity of Mexican companies.
- The participation of foreign investors in the activities and transactions contemplated by law.

The Foreign Investment Law establishes the entities required to register with the National Registry of Foreign Investments (RNFI), a Federal Government body in charge of registering foreign investments entering the country.

Through its regulations, the applicable procedures for carrying out the corresponding processes are detailed. The RNFI compiles the information received and generates reliable and timely statistics—aligned with international standards—on the behavior of foreign direct investment flows in Mexico.

Of the foreign direct investment recorded in 2024, 8.6% corresponded to new investments, 77.9% to reinvestment of profits, and 13.5% to intercompany accounts. The main countries of origin were, in descending order: the United States of America, Japan, Germany, Canada, and the Netherlands.

Comparison of FDI in Mexico, 2023–2024				
Category	Year		Variation	
	2023*	2024*	Absolute	Relative
New investments	5,217.2	3,168.5	-2,048.7	-39.3
Reinvestment of profits	26,639.2	28,710.3	2,071.1	7.8
Intercompany accounts	4,610.0	4,993.6	383.6	8.3
<b>Total</b>	<b>36,466.5</b>	<b>36,872.4</b>	<b>406.0</b>	<b>1.1</b>

Source: Ministry of Economy. General Directorate of Foreign Investment, 2025.  
\*Millions of dollars.



National FDI by Country of Origin, 2024			
Position	Country of Origin	Amount <sup>1</sup>	Percentage
1	USA	16,512.8	44.8
2	Japan	4,284.6	11.6
3	Germany	3,788.5	10.3
4	Canada	3,215.7	8.7
5	Netherlands	1,881.1	5.1
6	Belgium	1,536.7	4.2
7	South Korea	1,307.8	3.5
8	Argentina	1,064.0	2.9
9	United Kingdom	823.3	2.2
10	China	710.3	1.9
Other countries*		453.6	1.2
Rest of countries		1747.6	4.8
<b>Total</b>		<b>36872.4</b>	<b>100.0</b>

Source: Ministry of Economy. General Directorate of Foreign Investment, 2025.  
<sup>1</sup>Millions of dollars.  
\*Other countries: Belize, Malaysia, Nicaragua.



**National FDI by Federal Entity, 2024**

Position	Entity	Amount <sup>1</sup>	Percentage
1	Ciudad de Mexico	14,426.5	39.1
2	Estado de Mexico	2,641.7	7.2
3	Baja California	2,478.5	6.7
4	Nuevo León	2,098.2	5.7
5	Chihuahua	1,496.7	4.1
6	Guanajuato	1,442.4	3.9
7	Baja California Sur	1,353.2	3.7
8	Puebla	1,168.4	3.2
9	Jalisco	1,100.3	3.0
10	Querétaro	1,055.1	2.9
11	Aguascalientes	993.1	2.7
13	San Luis Potosí	843.7	2.3
14	Campeche	536.0	1.5
15	Tamaulipas	463.0	1.3
16	Veracruz	419.9	1.1
17	Coahuila	396.7	1.1
18	Tabasco	384.2	1.0
19	Nayarit	363.5	1.0
	Michoacán	316.1	0.9
	Quintana Roo	305.4	0.8
	Baja California Sur	296.0	0.8
	Colima	261.0	0.7
	Durango	230.2	0.6
25	Morelos	160.5	0.4
26	Yucatán	147.8	0.4
27	Zacatecas	131.0	0.4
28	Michoacán	110.6	0.3
29	Chiapas	104.7	0.3
30	Tlaxcala	94.2	0.3
31	Oaxaca	82.0	0.2
32	Guerrero	50.4	0.1
	<b>Total</b>	<b>36,872.4</b>	<b>100.0</b>

Source: Ministry of Economy. General Directorate of Foreign Investment, 2025.  
<sup>1</sup>Millions of dollars.

In 2024, foreign direct investment in Querétaro recorded a 4.7% decrease compared to 2023. Of the total received, 2.3% corresponded to new investments, 81.7% to reinvestment of profits, and 16.0% to intercompany accounts. At the national level, Querétaro ranked tenth, accounting for nearly 3% of the total.

**Comparison of FDI in Mexico, 2023-2024**

Category	Year		Variation	
	2023*	2024*	Absolute	Relative
New investments	43.9	24.6	-19.3	-44.0
Reinvestment of profits	505.6	861.4	355.8	70.4
Intercompany accounts	557.9	169.2	-388.7	-69.7
<b>Total</b>	<b>1,107.4</b>	<b>1,055.1</b>	<b>-52.3</b>	<b>-4.7</b>

Source: Ministry of Economy. General Directorate of Foreign Investment, 2025.  
<sup>\*</sup>Millions of dollars.

Similar to the national trend, in 2024 Querétaro received its largest inflow of foreign direct investment from countries such as the United States of America, Germany, and Canada, as well as from nations like Spain, Brazil, Denmark, and Austria.

**FDI in the State of Querétaro by Country of Origin, 2024**

Position	Country of Origin	Amount <sup>1</sup>	Percentage
1	USA	457.8	43.4
2	Germany	276.0	26.2
3	Canada	195.3	18.5
4	Japan	75.1	7.1
5	Netherlands	34.2	3.2
6	Spain	30.1	2.9
7	South Korea	25.9	2.5
8	Brazil	25.1	2.4
9	Denmark	15.7	1.5
10	Austria	9.5	0.9
Other countries*		C	2.0
Remaining countries with FDI in Querétaro		-111.0	-10.6
<b>Total</b>		<b>1,055.1</b>	<b>100.0</b>

Source: Ministry of Economy. Foreign Direct Investment Flows to Mexico by Country of Origin and Destination Federal Entity, 2025.  
<sup>1</sup>Millions of dollars.  
 \*Other countries: Australia, Belgium, Chile, Finland, India, Luxembourg, Panama, Peru, Portugal, Russia, Singapore, and Uruguay.  
 C: Confidential. The company-level information held in the RNFI is not public and is classified as confidential, pursuant to the provisions of Article 31 of the Foreign Investment Law; Article 32 of the Regulations of the Foreign Investment Law and of the National Registry of Foreign Investments; Article 116 of the General Law of Transparency and Access to Public Information; and Article 113 of the Federal Law of Transparency and Access to Public Information. The statistical data in this cell is not shown because it pertains to one or two companies; therefore, the total may not match the breakdown.

In the same year, at the state level, foreign direct investment by economic sector was primarily concentrated in industry, with 67.8%, followed by transportation, postal services, and warehousing, with 15.6%, and trade, with 6.6%. The remaining 10.0% corresponded to other sectors.

**FDI by Economic Sector in the State of Querétaro (millions of dollars)**



Source: Ministry of Economy. Foreign Direct Investment Flows by Federal Entity, 2025.  
 Note: Some information is listed as C (Confidential). The company-level information held in the National Registry of Foreign Investments (RNFI) is not public and is classified as confidential. Therefore, the total may not match the breakdown.

Considering the total accumulated foreign direct investment over the past 5 years, the central-northern states of the country accounted for 12.8% of the national total. Within that region, the states with the highest inflows during that period were Guanajuato with 26.5%, Querétaro with 21.1%, and San Luis Potosí with 17.8%, while the remaining 34.6% corresponded to Aguascalientes, Durango, and Zacatecas.

**FDI in the Central-North Region States, 2020-2024<sup>1</sup>**

State	2020	2021	2022	2023	2024	Cumulative for the period
National FDI	28,224.6	33,527.7	36,315.7	36,466.5	36,872.4	171,406.9
Central-North Region	2,808.4	5,229.8	3,778.1	5,437.2	4,695.5	21,949.0
Aguascalientes	743.7	67.2	598.3	1,379.3	993.1	3,781.5
Durango	496.5	461.8	565.5	377.8	230.2	2,131.9
Guanajuato	199.5	1,798.1	1,563.0	815.1	1,442.4	5,818.0
Querétaro	861.0	880.2	719.4	1,107.4	1,055.1	4,623.2
San Luis Potosí	913.2	702.3	323.1	1,115.7	843.7	3,898.0
Zacatecas	-405.5	1,320.2	8.7	641.9	131.0	1,696.3

Source: Ministry of Economy. Foreign Direct Investment Flows by Federal Entity, 2025.

## Agreements and Treaties

Mexico's trade liberalization and the international treaties it has signed have contributed to the country's economic growth by creating new employment opportunities, attracting foreign direct investment, increasing productivity and income, and enhancing competitiveness. All of this has had a positive impact on living standards and the population's economic and social well-being.

Currently, Mexico has a network of 14 Free Trade Agreements (FTAs) covering 52 countries; 30 Agreements for the Promotion and Reciprocal Protection of Investments (APPRIs) with 31 nations or administrative regions; and 9 Economic Complementations and Partial Scope Agreements within the framework of the Latin American Integration Association (ALADI).

In addition, Mexico actively participates in multilateral and regional organizations and forums, such as the World Trade Organization (WTO), the Asia-Pacific Economic Cooperation (APEC), the Organisation for Economic Co-operation and Development (OECD), and the Latin American Integration Association (ALADI).

The North American Free Trade Agreement (NAFTA) transformed Mexico's trade relationship with the United States of America and Canada by driving the modernization of its manufacturing base, as well as its agricultural and agro-industrial sectors. This integration into global value chains strengthened Mexico's role in the global economy and boosted foreign investor confidence.

Since its entry into force, the treaty has made Mexico an attractive destination for foreign investment by multinational companies and has steered the country toward a development model based on foreign trade. This has supported economic growth and helped improve living standards in all three member countries.

The United States–Mexico–Canada Agreement (USMCA) is the new trade agreement that replaces the North American Free Trade Agreement. It entered into force on July 1, 2020, and its main benefits include:

- Updating the agreement to reflect developments in the telecommunications sector, optimizing infrastructure conditions and free-market principles necessary for its growth.
- Establishing clear obligations for cooperation in the fight against corruption.
- Strengthening and expanding the protection of labor rights.
- Regulating the activities of state-owned enterprises to prevent distortions in trade and investment flows among member countries.
- Incorporating mechanisms for dialogue and collaboration to promote the participation of micro, small, and medium-sized enterprises (MSMEs) in regional trade.
- Expanding access to financial services and creating more opportunities for Mexican financial institutions in regional markets.
- Promoting the growth of digital trade and strengthening consumer data protection.

Since joining the General Agreement on Tariffs and Trade (GATT), Mexico has signed trade agreements with various regions and countries around the world, including Central America, South America, the European Union, Israel, the European Free Trade Association, and Japan. Among these, the Free Trade Agreement with the European Union (FTA-EU) and the Comprehensive and Progressive Agreement for Trans-Pacific Partnership (CPTPP) stand out.

### Trade Agreements and Treaties Signed by Mexico Since Joining the GATT

Free Trade Agreements (FTAs), Economic Complementations Agreements (ECAs), Partial Scope Agreements (PSAs), as well as alliances, organizations, and multilateral and regional forums.

Year	Agreement/Treaty
1986	GATT
	PSA 14: Panama
1987	ECA 6: Argentina
1995	WTO entry into force
	FTA: Costa Rica
	FTA G3: Colombia and Venezuela
	ECA 66: Bolivia
1998	FTA: Nicaragua
	PSA 29: Ecuador
1999	FTA: Chile
2000	FTA: Israel
	FTA-EU: European Union
	PSA 38: Paraguay
2001	FTA EFTA: Iceland, Liechtenstein, Norway, and Switzerland
	FTA TN: Guatemala, Honduras, and El Salvador
	ECA 51: Cuba

Year	Agreement/Treaty
2003	ECA 53: Brazil
	ECA 55 Mercosur–Automotive
2004	FTA: Uruguay
2005	EPA: Japan
2006	ECA 54: Mercosur
2011	FTA: Colombia
2012	CIA: Peru
2013	UNIFIED FTA: Guatemala, El Salvador, Honduras, Nicaragua, and Costa Rica
2015	FTA: Panama
2016	Pacific Alliance: Colombia, Peru, and Chile
2018	CPTPP: Australia, Brunei Darussalam, Canada, Chile, Japan, Malaysia, New Zealand, Peru, Singapore, and Vietnam
2020	USMCA: USA and Canada

Source: Ministry of Economy. Trade Agreements, 2025.  
 Abbreviations:  
 EPA: Agreement for the Strengthening of the Economic Partnership  
 PSA: Partial Scope Agreement  
 ECA: Economic Complementations Agreement  
 CIA: Commercial Integration Agreement  
 PA: Pacific Alliance  
 GATT: General Agreement on Tariffs and Trade (now WTO)  
 WTO: World Trade Organization  
 CPTPP: Comprehensive and Progressive Agreement for Trans-Pacific Partnership  
 FTA: Free Trade Agreement  
 FTA EFTA: Free Trade Agreement with the European Free Trade Association  
 FTA G3: Free Trade Agreement of the Group of Three  
 FTA TN: Northern Triangle Free Trade Agreement  
 FTA-EU: Free Trade Agreement with the European Union  
 USMCA: United States–Mexico–Canada Agreement

## Trade Balance

The National Institute of Statistics and Geography (INEGI) published in its bulletin on Mexico's Merchandise Trade Balance (BCMM) the timely information for December 2024, reporting a trade surplus of 2,567 million USD. This figure contrasts with the deficit of 133 million USD recorded in November.

Between November and December 2024, the increase in the trade balance was explained by a combination of a higher surplus in the non-oil products balance—from 362 million USD in November to 3,557 million in December—and a widening of the deficit in the oil products balance, which rose from 496 to 990 million USD in the same period.

In 2024, the trade balance registered a deficit of 8,212 million USD, greater than the 5,470 million deficit reported in 2023. This widening was due to a decrease in the surplus of the non-oil products balance—from 13,091 million USD in 2023 to 1,832 million in 2024—as well as a reduction in the oil products deficit, which stood at 10,044 million, compared to 18,561 million observed the previous year.



BETWEEN 2020 Y 2021  
**EXPORTS  
GREW BY MORE THAN  
80 BILLION USD**

**IMPORTS  
GREW BY MORE THAN  
100 BILLION USD**



## Exports

In December 2024, the value of merchandise exports was 4.9% higher than in the same month of 2023. This variation reflected an increase in non-oil exports and a decrease in oil exports. Among non-oil exports, those destined for the United States rose 6.3% year-over-year, while those sent to the rest of the world grew by 4.9%.

On an annual basis, total exports in 2024 exceeded those of 2023, driven by growth in non-oil exports despite a decline in oil exports. The composition of the total export value was as follows: manufactured goods, 89.8%; oil products, 4.6%; agricultural goods, 3.8%; and non-oil extractive products, 1.8%.

## Imports

In 2024, the total value of imports was 4.5% higher than in 2023. Within this figure, an increase in non-oil imports and a decrease in oil imports were observed. The structure of import values was as follows: intermediate goods, 75.6%; consumer goods, 14.5%; and capital goods, 9.9%.

In December 2024, using seasonally adjusted figures, the trade balance showed a deficit of 684 million USD, a level similar to the 690 million deficit recorded in November. This result was explained by a larger surplus in the non-oil products balance, which rose from 105 million in November to 381 million in December, as well as a widening of the deficit in the oil products balance, which increased from 795 to 1,065 million USD in the same period.

During the reference month, seasonally adjusted total exports posted a 2.3% monthly decline, reflecting decreases of 2.2% in non-oil exports and 4.5% in oil exports. Within the non-oil category, manufacturing exports dropped by 2.7%, as a result of declines of 5.9% in automotive exports and 1.1% in non-automotive manufacturing exports.

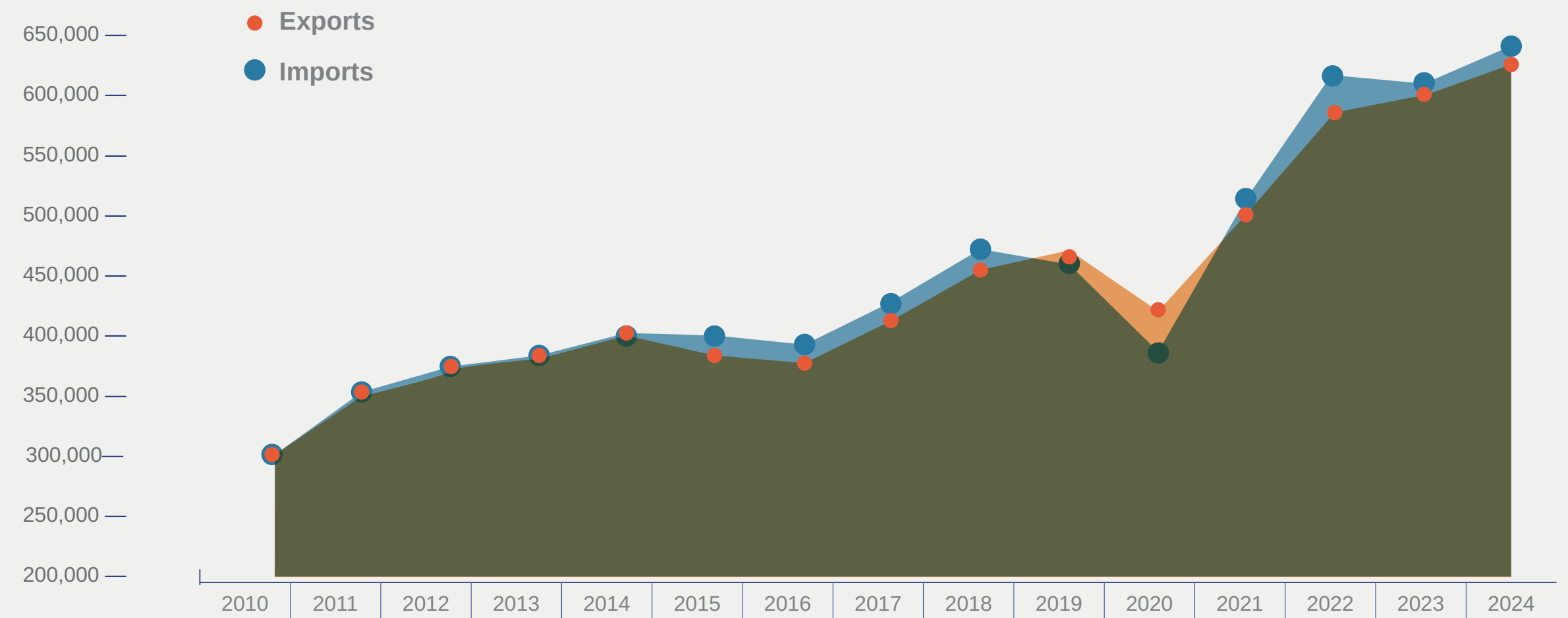
For their part, seasonally adjusted total imports recorded a 2.3% monthly decrease in December. This variation was driven by a 2.7% decline in non-oil imports and a 5.0% increase in oil imports. By type of good, monthly declines were recorded as follows: 5.2% in consumer goods (including a 5.6% drop in non-oil consumer goods), 1.7% in intermediate goods (with a 2.2% decrease in non-oil intermediate goods), and 2.8% in capital goods.

### Mexico's Merchandise Trade Balance, 2024

Concept	December		January–December	
	Millions of dollars	Annual variation <sup>1</sup>	Millions of dollars	Annual variation <sup>1</sup>
<b>Total exports</b>	<b>51,686.8</b>	<b>4.9</b>	<b>617,099.6</b>	<b>4.1</b>
Oil exports	2,180.9	-16.0	28,426.1	-14.4
Non-oil exports	49,506.0	6.1	588,673.5	5.2
Agricultural	2,152.1	12.3	23,355.4	7.1
Extractive	1,200.3	57.1	10,874.5	18.6
Manufactured	46,153.6	4.9	554,443.6	4.8
Automotive	14,964.9	-7.7	193,907.2	2.7
Non-automotive	31,188.6	12.3	360,536.4	6.1
<b>Total imports</b>	<b>49,120.0</b>	<b>9.1</b>	<b>625,311.8</b>	<b>4.5</b>
Oil imports	3,170.9	15.0	38,470.2	-25.7
Non-oil exports	45,949.1	8.8	586,841.6	7.3
Consumer goods	6,954.1	1.6	90,908.3	3.6
Oil	780.3	63.6	9,972.3	-41.5
Non-oil	6,173.7	-3.1	80,935.9	14.5
Intermediate goods	37,061.6	11.5	472,828.2	4.4
Oil	2,390.6	4.8	28,497.9	-17.9
Non-oil	34,671.1	11.9	444,330.3	6.3
Capital goods	5,104.3	4.0	61,575.4	6.4
<b>Trade balance</b>	<b>2,566.8</b>	<b>-39.8</b>	<b>-8,212.2</b>	<b>50.1</b>

Source: National Institute of Statistics and Geography (INEGI), 2025.  
 Note: Due to rounding, totals may not match the sum of their components. Data for December and the January–December period are preliminary figures for 2024.  
<sup>1</sup>Percentage.

### Mexico's Trade Balance, 2010-2024



Source: INEGI. Mexico's Merchandise Trade Balance, SNIEG. Information of national interest.



## Querétaro Customs Office

The movement of goods across borders is carried out through the customs offices of each country, which are responsible for overseeing foreign trade operations. Their main role is to manage and regulate activities related to the entry and exit of goods, people, and capital. Their duties include fiscal control, security, health inspections, and the statistical registration of international trade.

Mexican customs offices are located along the northern border with the United States of America, the southern border with Guatemala and Belize, at strategic ports along the Pacific Ocean and Gulf of Mexico coasts, and at inland points within the national territory. Currently, Mexico has 49 customs offices, distributed as follows:

• **19 on the northern border**: Agua Prieta, Ciudad Acuña, Ciudad Camargo, Ciudad Juárez, Ciudad Miguel Alemán, Ciudad Reynosa, Colombia, Matamoros, Mexicali, Naco, Nogales, Nuevo Laredo, Ojinaga, Piedras Negras, Puerto Palomas, San Luis Río Colorado, Sonoyta, Tecate, and Tijuana.

• **2 on the southern border**: Ciudad Hidalgo y Subteniente López.

• **17 maritime customs offices**: Acapulco, Altamira, Cancún, Ciudad del Carmen, Coatzacoalcos, Dos Bocas, Ensenada, Guaymas, La Paz, Lázaro Cárdenas, Manzanillo, Mazatlán, Progreso, Salina Cruz, Tampico, Tuxpan and Veracruz.

• **11 inland customs offices**: Mexico City International Airport, Aguascalientes, Chihuahua, Guadalajara, Guanajuato, Mexico City, Monterrey, Puebla, Querétaro, Toluca and Torreón.

The General Customs Administration is part of the Federal Government and is under the Tax Administration Service (SAT), a decentralized agency of the Ministry of Finance and Public Credit (SHCP). It is responsible for auditing, monitoring, and controlling the entry and exit of goods and the means by which they are transported, ensuring compliance with foreign trade regulations issued by the SHCP and other agencies of the Federal Executive Branch with authority in this area.

Its functions also include contributing to national security; protecting the country's economy, public health, and the environment by preventing the entry of illegal or hazardous goods; and encouraging voluntary compliance with customs regulations by users of the customs system.

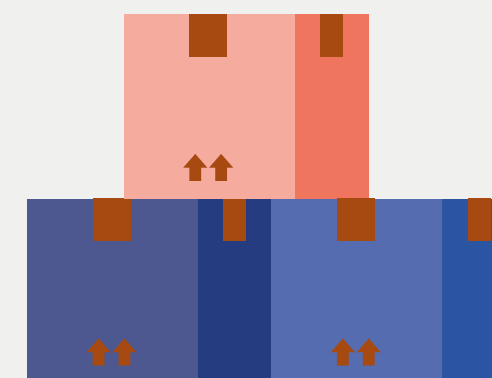
The Querétaro Customs Office was established on July 22, 1983, and is located at State Highway 200 Querétaro-Tequisquiapan, kilometer 22.5, in the municipality of Colón. Its territorial jurisdiction covers 13 municipalities in the state of Querétaro, 73 in Hidalgo and 88 in Michoacán.

Foreign trade customs clearance is carried out by air, land, and rail through Strategic Bonded Facilities (Recintos Fiscalizados Estratégicos). The tactical points that make up the Querétaro Customs Office are:

### Tactical Points that Make Up the Querétaro Customs Office, 2024



Source: Querétaro Customs Office, 2025.



Querétaro Customs Office Hours, 2024	
Customs Office and Customs Sections	Hours
Querétaro Customs Office	Import and export: Monday to Friday from 10:00 a.m. to 9:00 p.m. Operations: Monday to Friday from 10:00 a.m. to 9:00 p.m. and extraordinary services
Atotonilco de Tula, Hidalgo Customs Section	Import and export: not in operation
Airports	Hours
Querétaro Intercontinental Airport	Monday to Sunday, 24 hours
"General Francisco J. Múgica" International Airport in Morelia, Michoacán	
"Licenciado y General Ignacio López Rayón" International Airport in Uruapan, Michoacán	

Source: Querétaro Customs Office, 2025.





In 2024, the growth of e-commerce operations continued through courier companies such as DHL Express México, S.A. de C.V., Federal Express Holdings México y Compañía, and UPS (United Parcel Service de México, S.A. de C.V.). However, the total number of import and export customs declarations (pedimentos) recorded a 13.1% decrease compared to the previous year.

Import and Export Customs Declarations at the Querétaro Customs Office, 2024			
Month	Imports	Exports	Total
January	20,292	6,669	26,961
February	18,844	6,759	25,603
March	18,611	6,539	25,150
April	21,682	7,666	29,348
May	22,336	7,571	29,907
June	19,638	7,148	26,786
July	21,433	7,145	28,578
August	20,451	7,445	27,896
September	19,194	6,677	25,871
October	21,021	7,711	28,732
November	19,724	6,660	26,384
December	20,626	5,160	25,786
<b>Total</b>	<b>243,852</b>	<b>83,150</b>	<b>327,002</b>

Source: Querétaro Customs Office, 2025.

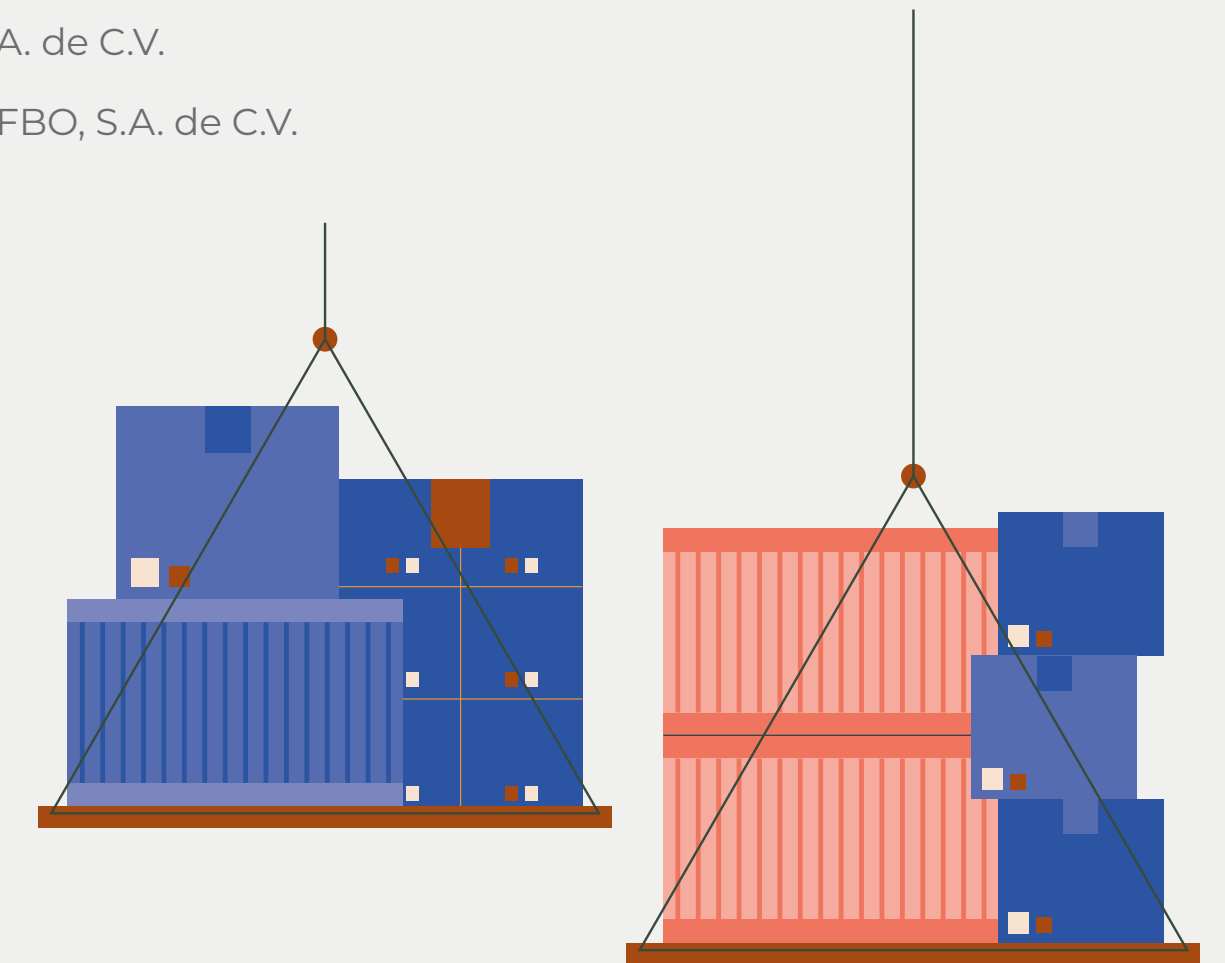
The main imports included vehicles and auto parts from the automotive industry, metal-mechanic components, parts and goods for the assembly and repair of aircraft in the aerospace sector, packaging for the food industry, electrical materials, products from the chemical industry, textiles, as well as merchandise from e-commerce through courier companies.

The Querétaro Customs Office has 6 assigned customs brokers and 54 authorized to operate within its jurisdiction. It also has one bonded facility authorized to provide handling, storage, and custody services for goods, as well as 3 Strategic Bonded Facilities (Recintos Fiscalizados Estratégicos), which are:

- Terminal Logistics, S.A. de C.V.
- Puerto Interior Querétaro, operated by Gramosa Logistics México, S.A. de C.V.
- One Log, S.A. de C.V., operated by OL Park, S.A. de C.V.
- Makice, S.A. de C.V.

In addition, there are 2 air terminals (FBOs) designated for customs clearance of international private flights:

- Redwings, S.A. de C.V.
- Air Business FBO, S.A. de C.V.



## Commercial Activity

This is a fundamental practice for the economic stability of a region, as it enables the supply of services, food, goods, and products necessary to meet the basic needs of the population, while also generating income for merchants.

Trade is a fundamental pillar for both the state and the municipality of Querétaro, as it creates jobs and promotes entrepreneurship opportunities for the population, contributing to the development of a solid and sustainable economic ecosystem.

## Infrastructure

The municipality of Querétaro has the necessary infrastructure to enable the population to acquire various goods to meet their needs in areas such as food, clothing, education, health, and recreation. This is made possible by the existence, maintenance, and preservation of public markets located in the Historic Center, Félix Osores Sotomayor and Josefa Vergara y Hernández delegations.

Compared to 2023, during 2024 there was a 5.5% increase in the number of street markets (tianguis) set up in the municipality, as well as a 4.8% increase in the number of vendors participating in them. This growth reflects the vitality of informal commerce as an economic alternative for many citizens, who find in street markets a source of income and an accessible space to offer basic consumer goods.

Street Markets and Vendors in the Municipality, 2024		
Delegation	Street Markets	Vendors
Historic Center	10	1,106
Epigmenio González Flores	20	3,086
Felipe Carrillo Puerto	18	1,629
Félix Osores Sotomayor	28	3,140
Josefa Vergara y Hernández	12	2,043
Santa Rosa Jáuregui	5	542
Villa Cayetano Rubio	3	184
<b>Total</b>	<b>96</b>	<b>11,730</b>

Source: Municipal General Government Office, 2025.



TOTAL 2024

MUNICIPAL MARKETS | 8  
 STREET MARKETS | 96  
 VENDORS | 11,730



Public Markets and Stalls in the Municipality, 2024		
Delegation	Markets	Stalls
<b>Historic Center</b>		
Josefa Ortiz de Domínguez "La Cruz"	5	590
General Mariano Escobedo		895
Benito Juárez "El Tepetate"		171
Miguel Hidalgo		121
Las Flores		70
<b>Félix Osores Sotomayor</b>		
José María Morelos y Pavón	1	65
<b>Josefa Vergara y Hernández</b>		
Lomas de Casa Blanca	2	243
Lázaro Cárdenas		126
<b>Total</b>	<b>8</b>	<b>2,281</b>

Source: Municipal Public Services Department, 2025.

A significant portion of commercial activities in the municipality takes place in shopping centers, which offer a wide variety of services and attractions, including retail spaces, anchor stores, restaurants, bank branches, and parking areas for visitors.

Main Shopping Centers in the Municipality of Querétaro, 2024									
Shopping Center	Total commercial units	Available units	Open stores	Anchor stores	Restaurants	Bank branches	Parking spaces	Average daily visitors	Annual visitors
Boulevares	95	10	83	3	3	2	950	3,100	1,131,500
Del Parque	123	2	121	3	15	2	1,160	8,441	3,080,845
Esfera	42	2	40	4	7	1	2,000	12,890	4,704,850
Galerías	82	5	77	3	4	-	1,482	13,561	4,949,943
Hilvana	85	27	58	-	1	-	512	250	1,607,381
Paseo Querétaro	156	8	130	1	11	6	2,918	26,412	9,678,010
Patio	106	1	100	1	3	2	ND	ND	ND
Shopping Center Juriquilla	66	62	62	3	15	-	350	ND	ND
Uptown Juriquilla	78	20	45	5	7	1	1,198	8,878	3,196,152
<b>Total</b>	<b>833</b>	<b>137</b>	<b>716</b>	<b>23</b>	<b>66</b>	<b>14</b>	<b>10,570</b>	<b>73,532</b>	<b>28,348,681</b>

Source: Data compiled by the Economic Information Department of the Directorate for Economic Development, with the participation of each shopping center, 2025.



**833**  
**COMMERCIAL PREMISES**  
 TOTAL IN QUÉRETARO 2024



It is worth noting that 111 self-service stores operate within the municipality, actively participating in commercial dynamics, complementing the supply and demand of products for the population, and strengthening access to everyday consumer goods.



**Self-Service Stores Established in the Municipality, 2024**

Store	Branches <sup>1</sup>
Bodega Aurrerá	34
Chedraui	4
City Club	1
City Market	1
Costco	1
El Zorro abarrotero	4
Fresko/City Fresko	5
Garis	4
HEB	2
La Comer	2
Sam's Club	3
Soriana	7
Supercenter	2
Superama	1
Tiendas BARA	27
Tiendas Tres B	5
Wal-Mart	8
<b>Total</b>	<b>111</b>

<sup>1</sup>Source: Directorate for Economic Development. Business License Department, 2025.  
<sup>2</sup>Information extracted from the Municipal Information System (SIM), search conducted by commercial name, which only returns records that hold a valid municipal business license.

## Commercial Establishment Indicators

The National Institute of Statistics and Geography (INEGI) conducts the Monthly Survey of Commercial Enterprises (EMEC), which provides key indicators on domestic trade at the national level and contributes to the calculation of the Gross Domestic Product (GDP), as well as other economic indicators related to employment, intermediate consumption, final demand, and labor productivity.

In the state of Querétaro, some indicators showed increases, while others registered declines compared to the previous year. In wholesale trade, average compensation stood out with a 2.4% increase; whereas in retail trade, total compensation was notable for its 11.3% increase.

Commercial Enterprise Indicators in the State of Querétaro, 2018–2024 (Base 2018 = 100)										
Year	Index of employed personnel		Index of total compensation		Index of average compensation		Index of revenue from the supply of goods and services		Index of goods purchased for resale	
	Wholesale	Retail	Wholesale	Retail	Wholesale	Retail	Wholesale	Retail	Wholesale	Retail
2018	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
2019	100.6	101.4	102.8	104.7	102.1	103.2	95.7	102.0	94.2	100.8
2020	99.1	97.9	98.7	100.6	99.6	102.7	81.7	92.4	78.0	90.1
2021	104.5	99.0	105.9	106.1	101.3	107.1	98.7	105.1	95.6	104.3
2022	112.8	98.8	122.9	113.6	108.9	114.9	108.5	112.7	107.7	110.5
2023	114.6	99.4	135.4	124.3	118.2	124.9	111.7	116.4	108.3	117.3
2024	114.3	104.1	138.4	138.4	121.0	132.9	104.1	120.2	99.4	119.2

Source: INEGI. Monthly Survey of Commercial Enterprises (EMEC), 2025.

## Financial Services

A financial system is composed of a set of institutions, markets, and instruments that organize economic activity aimed at channeling savings into investment, facilitating the flow of resources and risk management. Its main function is to act as an intermediary between savers and credit seekers.

The proper development of the economic and banking system generates benefits for the country, as greater intermediation of resources expands growth opportunities. A stable and efficient environment in this area contributes to sustained progress and the well-being of the population. For this reason, the Mexican Financial System plays a central role in the functioning and development of the national economy.

To ensure that financial institutions operate in accordance with the needs and rights of users, as well as with the legal provisions that govern them, there are authorities responsible for their oversight. Each agency performs specific functions established by law, with the objective of ensuring an orderly, transparent, and reliable system.

In Mexico, the financial system is regulated and supervised by various authorities, each with legally assigned responsibilities:

- Ministry of Finance and Public Credit (SHCP)
- Bank of Mexico (BANXICO)
- National Banking and Securities Commission (CNBV)
- National Commission of the Retirement Savings (CONSAR)
- National Insurance and Bonding Commission (CNSF)
- National Commission for the Protection and Defense of Financial Services Users (CONDUSEF)
- Institute for the Protection of Bank Savings (IPAB)

The National Banking and Securities Commission is the agency responsible for supervising the Mexican Financial System. Its main functions include consolidated supervision of financial entities, prevention and enforcement of financial crimes, and the investigation of potential violations of current regulations.

The municipality of Querétaro accounts for between 61.4% and 88.9% of banking contracts in the state, including savings accounts, payroll accounts, credit cards, deposits, and mobile transactions positioning it as a key pillar in the state’s banking activity.

**Branches, Personnel, and Bank Deposits in the Municipality and State of Querétaro, December 2024**

Concept	Municipality	Participation <sup>1</sup>	State	Participation <sup>2</sup>
Branches	169	69.0	245	2.1
ATMs	949	61.9	1,534	2.4
Number of ATM transactions	2,507,193	59.6	4,203,606	2.1
Number of bank employees hired by the institution	4,226	84.5	5,004	2.0
Number of establishments with point-of-sale (POS) terminals	15,926	69.3	22,988	3.0
Number of point-of-sale (POS) terminals	22,464	69.3	32,400	2.3
Number of POS transactions	5,689,815	69.7	8,164,972	2.2
<b>Number of contracts in:</b>				
Savings accounts	21,209	70.6	30,042	1.7
Payroll accounts	709,591	74.9	947,619	2.4
Transactional accounts (total)	1,486,476	72.9	2,039,987	1.8
Open market transactional accounts	776,885	71.1	1,092,368	1.5
Level 1 transactional accounts	-	-	2	0.1
Level 2 transactional accounts	124,425	78.4	158,753	0.8
Level 3 transactional accounts	1,189	88.9	1,337	0.4
Traditional transactional accounts	1,360,862	72.4	1,879,895	2.0
Time deposits	31,490	71.0	44,322	2.0
Debit cards	1,588,259	68.6	2,315,310	1.6
Credit cards	455,711	65.8	692,489	1.9
Mobile phone transactions	962,068	61.4	1,565,816	1.7

Source: Source: National Banking and Securities Commission (CNBV), 2025.  
<sup>1</sup>Percentage of the state total.  
<sup>2</sup>Percentage of the national total.

## Savings and Popular Credit Institutions

Savings and loan cooperatives, also known as cajas, are non-profit entities that carry out savings and loan operations exclusively with their members. In contrast, sociedades financieras populares (popular financial institutions) are for-profit institutions whose objective is to collect funds and grant loans or credit to the general public.

These institutions represent a key factor in the economic growth of the areas in which they operate, by offering accessible savings, investment, and credit services to the population. Their model promotes the well-being of members and their communities through educational and training principles and both individual and collective effort.

The concepts of savings and popular credit refer to the collection of resources under the terms established by the Law on Popular Savings and Credit (LACP) and the Law for the Regulation of the Activities of Savings and Loan Cooperatives (LRASCAP), from the members or clients of these entities. The institutions involved in this sector of savings and popular financing include:



### BANXICO

The Central Bank of Mexico, autonomous in its functions and administration in accordance with the Constitution. Its primary objective is to provide the national economy with legal tender currency.



### CNBV

Its purpose is to supervise and regulate, within the scope of its authority, the entities that make up the financial system, in order to ensure its stability and proper functioning. It also seeks to promote healthy and balanced development of the system as a whole, in the interest of public protection. Additionally, it regulates individuals and legal entities that engage in activities covered by the laws governing the financial system.



### CONDUSEF

Its mission is to promote, advise, protect, and defend the rights and interests of individuals who use or contract financial products or services offered by institutions operating in the country. It is also responsible for promoting financial literacy among users regarding the use of such products and services.



### SHCP

The Ministry in charge of proposing, directing, and controlling the Federal Government's economic policy in financial, fiscal, spending, revenue, and public debt matters, as well as in statistics, geography, and information. Its goal is to foster sustained, equitable, and inclusive economic growth that strengthens the well-being of the population.

The savings and credit institutions currently authorized to operate in the municipality of Querétaro are:

- Alianza, Cooperativa de Ahorro y Préstamo
- Bienestar, Préstamos y Ahorro
- Caja Inmaculada
- Caja Integradora San Pablo
- Caja Morelia Valladolid
- Caja Popular Florencio Rosas de Querétaro
- Caja Popular Mexicana
- Caja Gonzalo Vega
- Libertad Servicios Financieros

According to the savings and credit institutions established in the municipality of Querétaro—except for Caja Integradora San Pablo and Caja Morelia Valladolid—some of these cooperatives issued loans in 2024 aimed at covering family expenses and financing productive activities, primarily benefiting micro and small business owners who applied for them.

Popular Financial Institutions Established in the Municipality by Institution, 2024					
Institution	Number of branches	Number of members	Number of employees	Number of loans	Loan amount <sup>1</sup>
Alianza, Cooperativa de Ahorro y Préstamo	6	6,877	19	1,265	78.0
Bienestar, Préstamos y Ahorro	13	37,565	72	4,647	307.9
Caja Gonzalo Vega	18	115,600	401	35,890	2,863.8
Caja Inmaculada	5	49,837	187	8,890	1,085.0
Caja Popular Florencio Rosas de Querétaro	7	46,954	136	4,846	309.1
Caja Popular Mexicana	7	42,179	47	5,347	521.2
Libertad Servicios Financieros	12	272,246	93	20,496	2,654.4
<b>Total</b>	<b>68</b>	<b>571,258</b>	<b>955</b>	<b>81,381</b>	<b>7,819.4</b>

Source: Data compiled by the Economic Information Department of the Directorate for Economic Development, with the participation of each financial institution, 2025.  
<sup>1</sup>Figures in millions of pesos.

Due to its geographic location, the Historic Center delegation concentrates the highest number of branches, with 29.4%. This area also accounts for 42.0% of total members, 41.3% of employees, 35.3% of loans, and 79.5% of credits granted.

Popular Financial Institutions Established in the Municipality by Delegation, 2024					
Delegation	Number of branches	Number of members	Number of employees	Number of loans	Loan amount <sup>1</sup>
Historic Center	20	239,842	394	28,737	2,413.5
Epigmenio González Flores	14	81,629	78	13,753	1,030.9
Felipe Carrillo Puerto	5	29,787	38	4,180	288.0
Félix Osores Sotomayor	10	84,419	117	17,575	1,121.7
Josefa Vergara y Hernández	12	95,878	285	10,052	2,486.1
Santa Rosa Jáuregui	4	21,069	29	4,824	340.6
Villa Cayetano Rubio	3	18,634	14	2,260	138.7
<b>Total</b>	<b>68</b>	<b>571,258</b>	<b>955</b>	<b>81,381</b>	<b>3,035.6</b>

Source: Data compiled by the Economic Information Department of the Directorate for Economic Development, with the participation of each financial institution, 2025.  
<sup>1</sup>Figures in millions of pesos.



### 3.3. URBAN PLANNING

This is a fundamental activity for the development and orderly growth of cities and functional, sustainable, and livable spaces. It helps prevent issues such as congestion, resource shortages, and environmental degradation, while promoting cohesive communities, social inclusion, and citizen participation.

The Ministry of Public Works and the Ministry of Urban Development of the Municipality of Querétaro promote urban growth based on principles of balance, productive use, and sustainable urbanization, benefiting over one million residents.

Throughout 2024, various infrastructure projects were carried out across the municipality's delegations, with an investment exceeding 590.9 million pesos.



Road Maintenance with Asphalt, 2024			
Project Number	Work Front	Resurfaced area <sup>1</sup>	Investment <sup>2</sup>
1	Front 51	141,075.73	48,619,950.22
2	Emergency pothole repair	19,824.00	13,786,384.36
3	Front 52	52,343.63	17,810,373.14
4	Geometric adjustment at intersections	13,976.00	12,874,567.53
5	Front 53	49,312.00	19,484,080.12
6	Front 56	76,703.00	25,801,659.30
7	Front 54	56,422.00	25,973,014.22
8	Front 57	142,587.00	49,993,519.94
9	Front 58	126,118.00	49,995,193.94
10	UAQ parking area	7,006.00	4,495,608.94
<b>Total</b>		<b>685,367.36</b>	<b>268,834,351.71</b>

BENEFICIARIES **1,011,636**

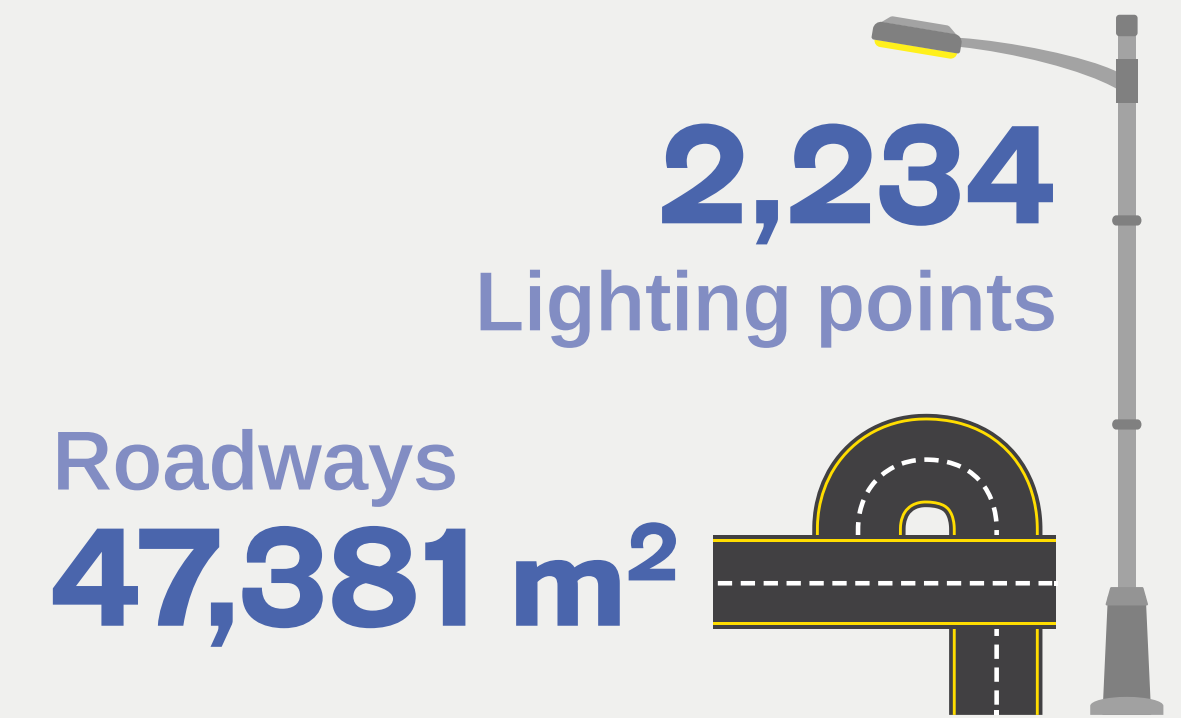
Source: Ministry of Municipal Public Works, 2025.  
<sup>1</sup> Figures expressed in square meters (m²).  
<sup>2</sup> Figures in pesos.



During the same period, 2,694.38 m<sup>2</sup> of curbs and sidewalks were constructed, with a notable intervention in the Historic Center delegation, which accounted for 47.4% of the investment allocated to this category.

Regarding road construction, projects were carried out in all 7 delegations of the municipality, with significant investments in Epigmenio González Flores, accounting for 54.2% of the total, and Josefa Vergara y Hernández, with 27.3%.

The investment allocated to public lighting benefited over one million residents through the installation of new lighting points in neighborhoods across 6 delegations of the municipality. The Historic Center delegation was the most benefited, accounting for 59.4% of the total investment.



Delegación	Social Infrastructure and Roadways, 2024					
	Number of projects	Roadway <sup>1</sup>	Curbs <sup>1</sup>	Sidewalks <sup>1</sup>	Total	Investment <sup>2</sup>
Historic Center	2	89	15.75	325	429.75	1,499,999.94
Epigmenio González Flores	6	26,652	949.95	10,358	37,959.95	61,736,526.79
Felipe Carrillo Puerto	1	1,308	47.25	320	1,675.25	2,117,912.66
Félix Osores Sotomayor	3	5,512	147.90	1,806	7,465.90	8,608,694.63
Josefa Vergara y Hernández	5	10,503	370.20	5,136	16,009.20	31,143,050.27
Santa Rosa Jáuregui	3	2,565	120.30	823	3,508.30	6,363,322.95
Villa Cayetano Rubio	2	752	7.35	62	821.35	2,513,049.39
<b>Total</b>	<b>22</b>	<b>47,381.00</b>	<b>1,658.70</b>	<b>18,830.00</b>	<b>67,869.70</b>	<b>113,982,556.63</b>

**1,070,651** BENEFICIARIES

Construcción de guarniciones y banquetas, 2024		
Curbs <sup>1</sup>	Sidewalks <sup>1</sup>	Investment <sup>2</sup>
1,077.75	1,616.63	7,480,872.00
838.25	1,257.38	5,818,456.00
239.50	359.25	1,662,416.00
119.75	179.63	831,208.00
<b>2,275.25</b>	<b>3,412.88</b>	<b>15,792,952.00</b>

**50,000** BENEFICIARIES

Public Lighting, 2024		
Neighborhoods	Lighting points	Investment <sup>2</sup>
3	1,744	29,123,147.63
1	155	3,262,706.90
6	624	5,778,886.80
4	271	4,488,716.55
3	37	727,953.33
4	403	5,613,965.02
<b>21</b>	<b>3,234</b>	<b>48,995,376.23</b>

**1,011,636** BENEFICIARIES

Public Security and Civil Protection Infrastructure, 2024	
HISTORIC CENTER	EPIGMENIO GONZÁLEZ FLORES
<b>1</b>	<b>1</b>
Substation	Civil protection unit
INVESTMENT <sup>2</sup>	INVESTMENT <sup>2</sup>
<b>105,444,049.88</b>	<b>37,885,146.85</b>

**2** Security Units  
TOTAL INVESTMENT **143,329,196.73**

Source: Ministry of Municipal Public Works, 2025.  
<sup>1</sup>Figures expressed in square meters (m<sup>2</sup>)  
<sup>2</sup>Figures in pesos.

### Authorization of Urban Procedures

The Municipality of Querétaro benefits from a privileged and strategic geographic location in the center of the country, which presents a significant challenge in terms of urbanization, as it seeks to maintain and improve the quality of life of its residents.

In 2024, the Ministry of Urban Development carried out actions related to land use regulation and urban management. Compared to 2023, there was a 5.6% decrease in these procedures.

Authorization of Urban Procedures in the Municipality of Querétaro, 2023–2024		
Procedure	2023	2024
Signage	1,514	1,629
Land use determination	2,080	2,202
Land use determination and/or business feasibility for business opening	1,283	957
Business feasibility	5,707	4,823
Land use report	1,173	1,481
Construction permit	2,722	2,814
Pavement breakage permit	65	62
Official address number	12,420	11,760
Work completion notice	1,790	1,426
<b>Total</b>	<b>28,754</b>	<b>27,154</b>

Source: Ministry of Municipal Urban Development, 2025.

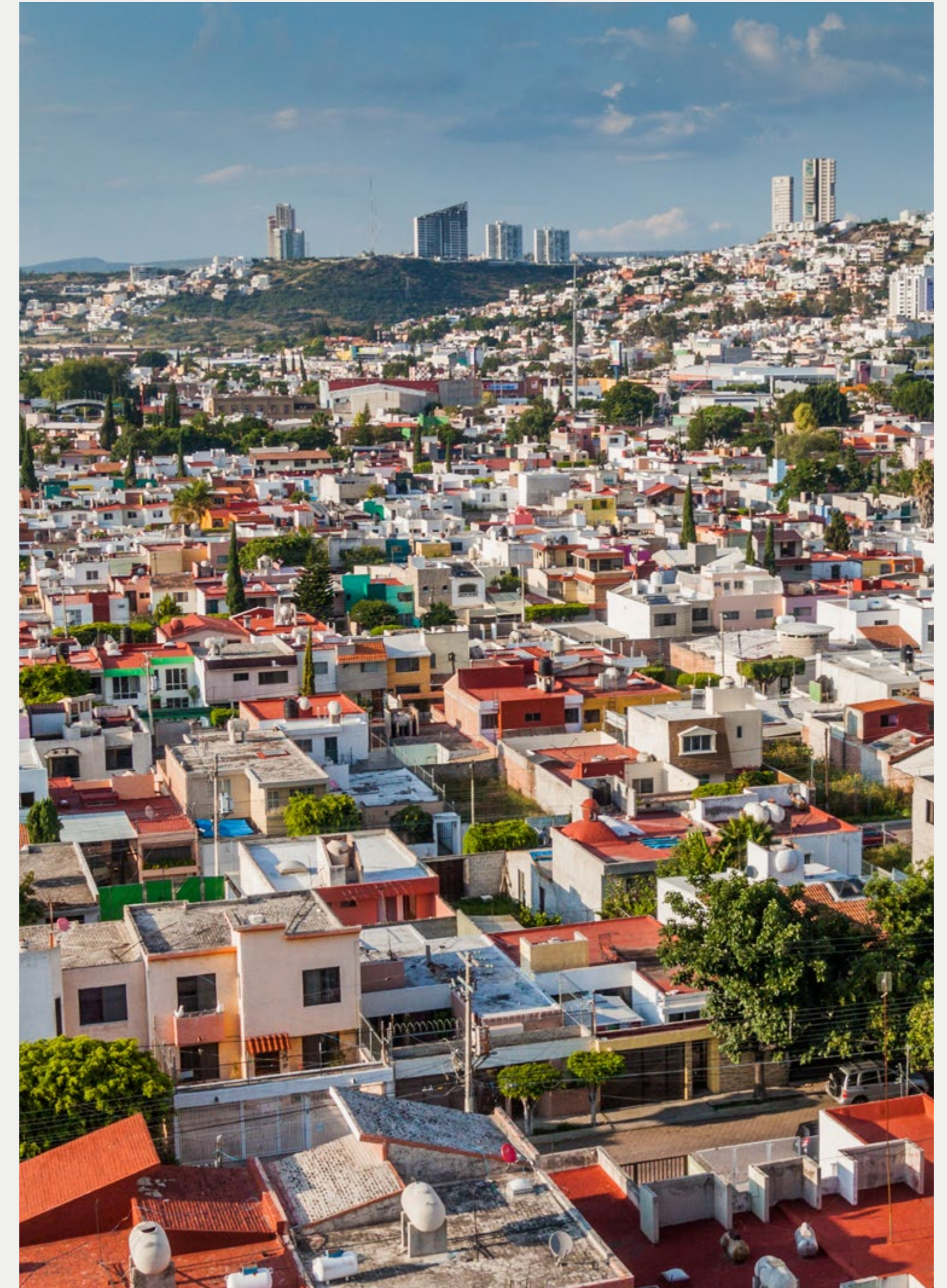
### Land Use Procedures

The procedures issued in this area had a direct impact on the urban development of the municipality. Compared to 2023, there was a decrease of 780 procedures, representing a 7.6% reduction. The most requested permit in 2024 was business feasibility, accounting for 51.0%, followed by the land use determination, with 23.3%.

Building permits authorize property owners, as well as public or private entities, to carry out construction, expansion, modification, repair, or demolition work on properties located within the municipal territory.



Source: Ministry of Municipal Urban Development, 2025.



### Municipal Planning Institute (IMPLAN)

The Querétaro 2050 Plan is recognized as an actionable proposal derived from the initiatives included in the Q500 Strategy, approved by the Municipality of Querétaro in an Extraordinary City Council Session on March 6, 2021.

Through IMPLAN's official website <http://implanqueretaro.gob.mx>, users can consult the Querétaro 2050 Plan, as well as the territorial strategy for the Urban Prosperity Index in Querétaro.

In 2024, IMPLAN carried out several actions, including the following:

### Risk and Climate Change Vulnerability Analysis

In 2024, Querétaro actively participated in the Mexican Association of Municipal Planning Institutes (AMIMP) and in the European Union initiative known as the Global Covenant of Mayors for Climate and Energy—an international alliance of cities and local governments voluntarily committed to fighting climate change. The document can be accessed at: <https://pactodealcaldes-la.org/mexico-implementacion-nacional/>

A nationwide exercise was conducted with the goal of generating and updating environmental planning instruments through the development of the Climate Risk and Vulnerability Analysis (ARVC). This process involved identifying and classifying climate threats, assessing their level of vulnerability, determining the degree of territorial risk, and evaluating the adaptive capacity to face them.

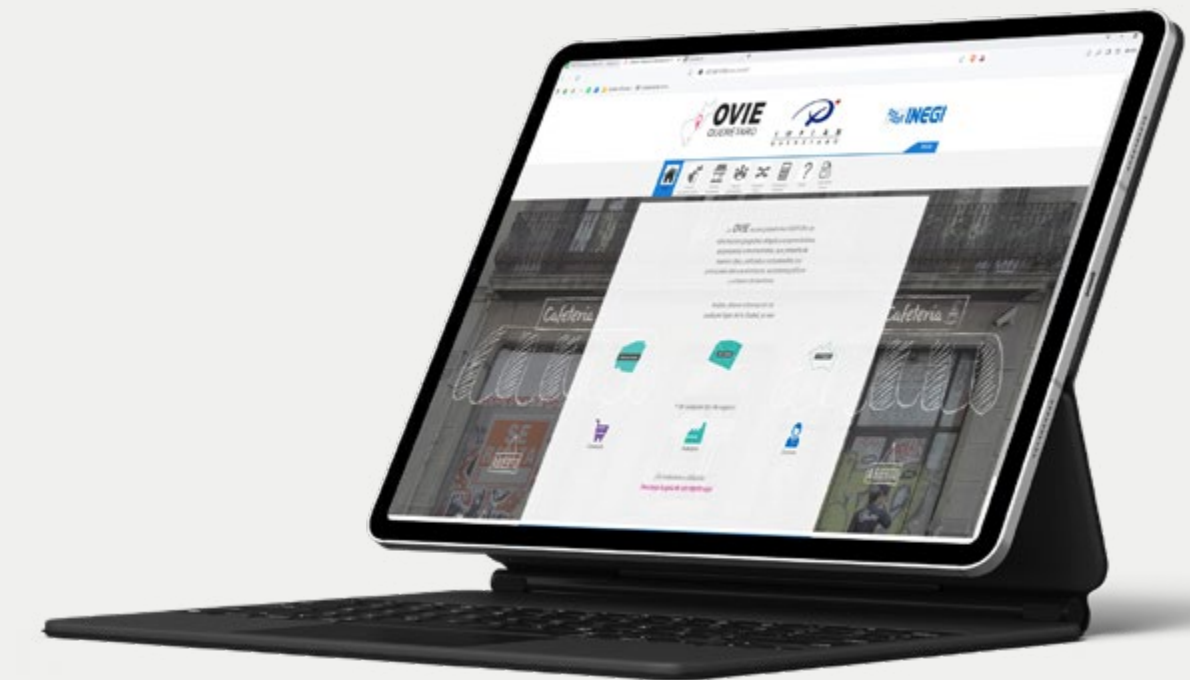
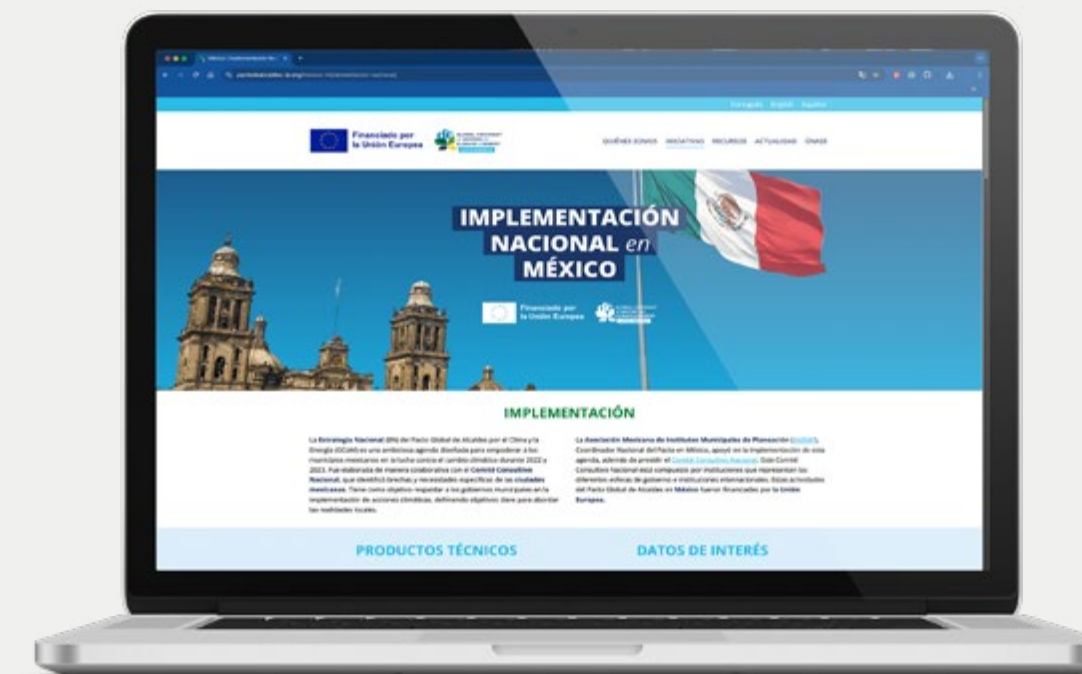
The ARVC provides key information to promote preparedness and resilience actions among the population—particularly in response to phenomena such as rising temperatures and decreased precipitation, which directly affect quality of life, health, foreign investment, and the municipality's economy.

The main risks identified for the Municipality of Querétaro include extreme rainfall, hailstorms, droughts, floods, snowfalls, forest and urban fires, as well as high atmospheric CO<sub>2</sub> concentrations, among others.

Rapid urbanization and the growth of human settlements pose a challenge to the territory's adaptive capacity. Beyond institutional and programmatic efforts to address climate change, it is essential to incorporate this issue as a cross-cutting axis in public policies at the municipal level, with the aim of strengthening resilience in urban activities, the city's development, and the well-being of its residents.

### Virtual Office of Economic Information (OVIE)

This is a free platform for territorial analysis, created through a collaboration agreement between IMPLAN and the National Institute of Statistics and Geography (INEGI). It serves as a tool to support economic decision-making. Through this platform, users can access the municipality's economic map and consult information on the social, economic, and urban context, as well as the types of businesses established in the area.

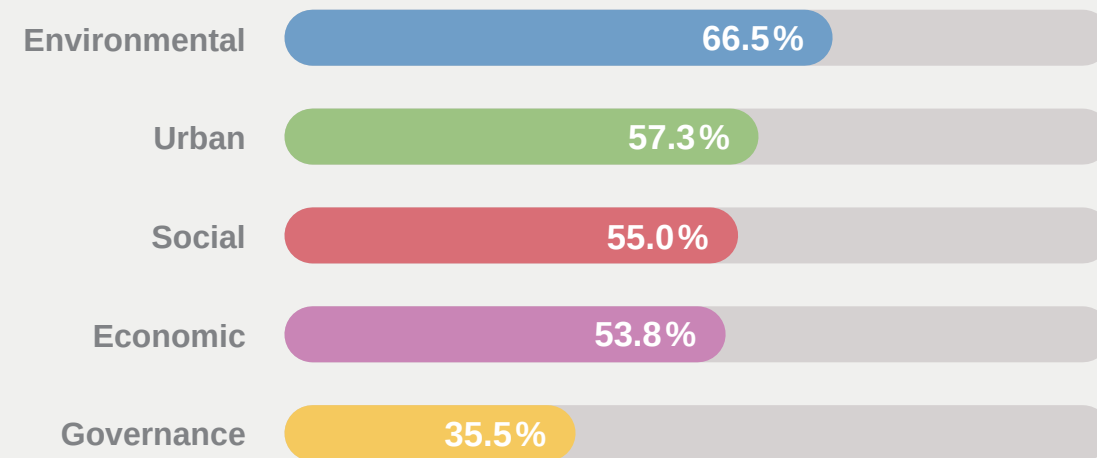


**Querétaro 2050 Plan**

This is a long-term strategy that incorporates the programs, actions, and goals implemented through the 2021-2024 Municipal Development Plan. To ensure its proper execution, it is being carried out in coordination with the Secretariat of Planning and Citizen Participation of the Municipality of Querétaro.

**Implementation of the Long-Term Strategic Plan Querétaro 2050**

Percentage of implementation



Source: Municipal Planning Institute (IMPLAN), 2025.



ALINEACIÓN DE INSTRUMENTOS DE PLANEACIÓN ESTRATÉGICA DEL MUNICIPIO DE QUERÉTARO

OBJETIVOS DE DESARROLLO SOSTENIBLE



RETOS DE PROSPERIDAD



EJES ESTRATÉGICOS

PMD 2024-2027

EJE Y ESTRATEGIAS

- 1 FIN DE LA POBREZA
- 2 HAMBRE CERO
- 3 SALUD Y BIENESTAR
- 4 EDUCACIÓN DE CALIDAD
- 5 IGUALDAD DE GÉNERO
- 6 AGUA LIMPIA Y SANEAMIENTO
- 7 ENERGÍA LIMPIA, ACCESIBLE Y NO CONTAMINANTE
- 8 TRABAJO DECENTE Y CRECIMIENTO ECONÓMICO
- 9 INDUSTRIA, INNOVACIÓN E INFRAESTRUCTURA
- 10 REDUCCIÓN DE LAS DESIGNADEZAS
- 11 CIUDADES Y COMUNIDADES SOSTENIBLES
- 12 PRODUCCIÓN Y CONSUMO RESPONSABLES
- 13 ACCIÓN POR EL CLIMA
- 14 VIDA SUBMARINA
- 15 VIDA DE ECOSISTEMAS TERRESTRES
- 16 PAZ, JUSTICIA E INSTITUCIONES SÓLIDAS
- 17 ALIANZAS PARA LOS OBJETIVOS

- 1. INSTITUCIONALIZAR LA PARTICIPACIÓN SOCIAL**  
INSTITUCIONALIZAR LA PARTICIPACIÓN SOCIAL ES NECESARIO APOYAR POR UNA PARTICIPACIÓN INCLUSIVA, DE COOPERACIÓN Y CORRESPONSABILIDAD EN LA GESTIÓN PÚBLICA, QUE FORTALEZCA LAS COMPETENCIAS PARTICIPATIVAS DE LA CIUDADANÍA, CON BASE EN UN DESARROLLO DE TECNOLOGÍAS Y ACCESO A LA INFORMACIÓN, QUE AYUDEN EN LA TOMA DE DECISIONES Y EN EL DESARROLLO DE UNA SOCIEDAD CONOCEDORA DE SU CIUDAD, CONTEXTO METROPOLITANO Y DE UNA CONCIENCIA COLECTIVA, CON GRUPOS DE CIUDADANOS ORGANIZADOS E INVOLUCRADOS.
- 2. ADECUAR EL PARADIGMA DEL DESARROLLO**  
ADECUAR EL PARADIGMA DEL DESARROLLO ECONÓMICO Y TERRITORIAL UNO DE LOS PRINCIPALES RETOS ES CAMBIAR EL PARADIGMA ACTUAL DE DESARROLLO POR UNO EN EQUILIBRIO CON EL DESARROLLO SOCIAL Y CON LA PRESERVACIÓN, REGENERACIÓN, CUIDADO Y DISFRUTACIÓN DE LA VIDA, Y LOS SERVICIOS NATURALES QUE LA SOSTIENEN.
- 3. FORTALECER LA BASE ECONÓMICA LOCAL**  
RESULTA NECESARIO FORTALECER LA INNOVACIÓN Y COMPETITIVIDAD DE LA BASE ECONÓMICA LOCAL, CONECTADA CON LOS CENTROS DE EDUCACIÓN SUPERIOR, IMPULSADA POR LAS Y LOS JÓVENES Y VINCULADA A CADENAS DE VALOR REGIONALES E INTERNACIONALES.
- 4. TRANSPARENTAR LOS CRITERIOS DE DECISIÓN**  
LOS CRITERIOS DE DECISIÓN DEBEN SER TRANSPARENTES Y BASADOS EN CONSENSOS SOCIALES SOPORTADOS CON MECANISMOS DE PARTICIPACIÓN A PARTIR DE UNA VISIÓN DE LARGO PLAZO PARA LA PRODUCCIÓN DE BIENES PÚBLICOS Y QUE FOMENTE UN CRECIMIENTO URBANO ORDENADO Y PROSPERO.
- 5. DEMOCRATIZAR LA GESTIÓN DE LA INFORMACIÓN**  
CONSOLIDAR UNA PLATAFORMA INTEGRADA POR DATOS ABIERTOS, ACCESIBLE, ACTUALIZADA Y LIBRE PARA FORTALECER LA CULTURA DEL USO DE INFORMACIÓN PARA LA TOMA DE DECISIONES, GESTIONADA POR OBSERVATORIOS EN LOS QUE PARTICIPEN SOCIEDAD, GOBIERNO, ACADÉMIA E INDUSTRIA PRIVADA PARA CREAR CONDICIONES DE LEGITIMIDAD Y CREDIBILIDAD DE LA ACCIÓN PÚBLICA MUNICIPAL.
- 6. ACTUALIZAR LAS REGLAS DEL JUEGO**  
SE DEBE ADECUAR EL MARCO NORMATIVO, DESARROLLADO Y VIGILADO CONJUNTAMENTE POR SOCIEDAD Y GOBIERNO PARA GARANTIZAR LA SOSTENIBILIDAD AMBIENTAL, UNA INVERSIÓN RESPONSABLE Y LA COORDINACIÓN METROPOLITANA.
- 7. METROPOLITANIZAR LA GESTIÓN DEL TERRITORIO**  
DEBE BUSCARSE QUE LA REGULACIÓN METROPOLITANA ESTE BASADA EN POLÍTICAS PÚBLICAS INTEGRADAS Y QUE FUNCIONEN BAJO ESCHEMAS DE COORDINACIÓN, BUSCANDO LA EQUIDAD SOCIAL Y EL DESARROLLO SOSTENIBLE, ASÍ COMO EL CUMPLIMIENTO DE OBLIGACIONES Y RESPONSABILIDADES DE LOS AGENTES SOCIALES Y ECONÓMICOS.
- 8. RECONCEBIR EL MODELO DE DESARROLLO URBANO**  
DE LA MANO CON EL PARADIGMA DE DESARROLLO, UN RETO ES LOGRAR CONSOLIDARSE COMO UNA CIUDAD CONECTADA, INNOVADORA, CONECTADA, ACCESIBLE Y ORGANIZADA, EN SUBCENTROS ARTICULADOS POR DIFERENTES MODOS DE TRANSPORTE SUSTENTABLE, Y BASADA EN LA DISTRIBUCIÓN EQUITATIVA DE LOS RECURSOS.
- 9. RESTAURAR LOS SISTEMAS AMBIENTALES**  
LAS POLÍTICAS Y PROGRAMAS DE ORDENAMIENTO AMBIENTAL NECESITAN GARANTIZAR LA CONSERVACIÓN DE LOS ECOSISTEMAS Y LOS SERVICIOS AMBIENTALES QUE PROVEEN.
- 10. GARANTIZAR LA EQUIDAD SOCIAL**  
BUSCAR UNA DISTRIBUCIÓN MÁS SOSTENIBLE DE COSTOS Y BENEFICIOS DEL DESARROLLO, AUMENTAR LOS NIVELES DE EDUCACIÓN SUPERIOR Y LAS OPORTUNIDADES PARA LA OBTENCIÓN DE INGRESOS, JUSTOS Y DECENTES.
- 11. FORTALECER LA COHESIÓN SOCIAL**  
CONSOLIDARSE COMO UNA CIUDAD DIVERSA E INCLUYENTE, CON ESPACIOS ÁPTOS PARA LA INTEGRACIÓN Y VINCULACIÓN SOCIAL, QUE FOMENTE EL SENTIMIENTO DE PERTENENCIA, LA CONFIANZA Y LA PARTICIPACIÓN DE LA COMUNIDAD.

- URBANO**  
UNA PLANEACIÓN Y GESTIÓN URBANA CON ENFOQUE METROPOLITANO, QUE CUENTE CON INFRAESTRUCTURA PARA LA MOVILIDAD EFICIENTE E INTEGRAL, CON UNA PARTICIPACIÓN DE AGENTES CLAVE, PARA UNA CIUDAD PARA TODOS LOS NIVELES SOCIO-ECONÓMICOS, INCLUYENTE Y CON MAYOR COHESIÓN CIUDADANA.
- AMBIENTAL**  
LOGRAR UNA PROTECCIÓN DE LOS SUELOS QUE CONSOLIDEN LA INFRAESTRUCTURA VERDE URBANA, LA SEGURIDAD HÍDRICA Y EL CONTROL DE LA CONTAMINACIÓN, A TRAVÉS DE UNA MEJOR PLANEACIÓN DE PROGRAMAS CONCRETOS EN CORTO, MEDIANO Y LARGO PLAZO, GUARDOS DE UN MARCO AMBIENTAL SOSTENIBLE SÓLIDO, Y UN COMPROMISO DE LAS Y LOS SERVIDORES PÚBLICOS CON EL MEDIO AMBIENTE.
- SOCIAL**  
COORDINAR EN LA GENERACIÓN DE POLÍTICAS PÚBLICAS QUE FOMENTEN LA INTEGRACIÓN SOCIAL Y LA IGUALDAD CON UN ENFOQUE EN DERECHOS HUMANOS Y PERSPECTIVA DE GÉNERO PARA ASPIRAR A UNA CIUDAD SEGURA Y CON CALIDAD DE VIDA, FORTALECIENDO LA COHESIÓN SOCIAL, LA IDENTIDAD, LA PROTECCIÓN AL PATRIMONIO CULTURAL E HISTÓRICO, Y EL ACCESO UNIVERSAL A LA CULTURA.
- ECONÓMICO**  
LOGRAR UN DESARROLLO ECONÓMICO DISTRIBUIDO, EQUIVATIVO Y EQUILIBRADO, RESPONSABLE CON EL MEDIO AMBIENTE Y LA SOCIEDAD, A TRAVÉS DE UNA BASE ECONÓMICA LOCAL FUERTE, UNA GESTIÓN URBANA SIN PERDIDAS EN EL SUELO PRODUCTIVO, MEDIDAS DE RESPONSABILIDAD AL SECTOR PRODUCTIVO, ASÍ COMO FORTALECIMIENTO Y PROFESIONALIZACIÓN DE LAS CANCELADAS.
- GOBERNANZA**  
FORTALECIMIENTO Y CRECIMIENTO DE LAS CANCELADAS INSTITUCIONALES PARA CONVERTIRLAS EN INSTITUCIONES SÓLIDAS Y CONFIABLES, CON IMPULSO DE UN MARCO NORMATIVO PARA LA PLANEACIÓN DE MANERA QUE SE GARANTICE EL SEGUIMIENTO A PROGRAMAS A LARGO PLAZO.

- QUERÉTARO PREVENTIVO Y JUSTO**  
FORTALECER LA COLABORACIÓN ENTRE GOBIERNO Y SOCIEDAD PARA LA PREVENCIÓN.  
APLICAR PRÁCTICAS PREVENTIVAS PARA MEJORAR LA SEGURIDAD Y PREVENCIÓN DEL DELITO.  
FORTALECER LA CAPACIDAD INSTITUCIONAL DE LA POLICÍA MUNICIPAL.  
GARANTIZAR LAS MISMAS OPORTUNIDADES DE DESARROLLO HUMANO PARA TODAS LAS PERSONAS.
- QUERÉTARO MODERNO E INNOVADOR**  
TRANSITAR A UNA MOVILIDAD MULTIMODAL Y EFICIENTE.  
FACILITAR LA VIDA DE LOS CIUDADANOS CON LA CONECTIVIDAD Y DIGITALIZACIÓN.  
IMPULSAR LA INNOVACIÓN, INVERSIÓN Y ADOPCIÓN DE NUEVAS TECNOLOGÍAS PARA EL DESARROLLO SOSTENIBLE.
- QUERÉTARO ORDENADO**  
RESTAURAR EL ORDEN EN LOS BARRIOS Y ESPACIOS PÚBLICOS.  
PROMOVER LA PARTICIPACIÓN CIUDADANA PARA EL DESARROLLO DE LA CIUDAD CON PROYECTOS QUE RESPONDAN A LAS NECESIDADES LOCALES.  
REFORZAR LA CULTURA CÍVICA CIUDADANA PARA UNA CONVIVENCIA PACÍFICA.  
ORDENAR EL CRECIMIENTO Y DESARROLLO URBANO.
- QUERÉTARO AMIGABLE CON EL MEDIO AMBIENTE**  
PROTEGER ESPACIOS VERDES Y EL CUIDADO DEL MEDIO AMBIENTE EN PROYECTOS DE DESARROLLO URBANO.  
INCORPORAR EL USO DE MEJORES PRÁCTICAS INTERNACIONALES PARA EL CUIDADO DEL AGUA Y MEDIO AMBIENTE.  
CONCIENCIAR LA PROTECCIÓN, CUIDADO Y CONVIVENCIA RESPONSABLE CON ANIMALES Y RECURSOS NATURALES.
- QUERÉTARO FAMILIAR Y SOCIAL**  
PROMOVER LA SANA CONVIVENCIA SOCIAL Y FAMILIAR ENTRE VECINOS.  
ESTIMULAR LA ACTIVIDAD FÍSICA Y PRÁCTICA DEPORTIVA.  
FACILITAR EL ACCESO A ACTIVIDADES CULTURALES, ARTÍSTICAS Y DE RECREACIÓN.
- QUERÉTARO CIUDADANO**  
FORTALECER LOS MECANISMOS PARA MEJORAR LA EXPERIENCIA EN LA ADMINISTRACIÓN PÚBLICA.  
REFORZAR EL ENFOQUE DE TRANSVERSALIDAD PARA LA ATENCIÓN DE GRUPOS PRIORITARIOS.  
INCORPORAR EL ENFOQUE DE LA PLANEACIÓN ESTRATÉGICA EN LA ADMINISTRACIÓN PÚBLICA.  
PROMOVER LA TRANSPARENCIA, ACCESO A LA INFORMACIÓN Y RENDICIÓN DE CUENTAS.

ODS TRANSVERSAL

ODS TRANSVERSAL



**Strategic Territorial Information Center (CIET)**

Various infographics have been developed on territorial topics related to the Municipality of Querétaro, with the goal of clearly, accessibly, and visually communicating key information on protected natural areas, traditional neighborhoods, and urban reserves. These materials help bring technical data closer to the public and support informed decision-making.

**Protected Natural Areas (PNA)**

These are zones that require preservation and restoration. In the northern area of Querétaro, 16 sites with archaeological remains have been identified, safeguarding the territorial memory and identity of predecessor populations. Particularly noteworthy are the Cimatarío and El Tángano areas, which, in addition to their historical and environmental value, are iconic aesthetic and scenic references upon entering the capital city.

The state is home to broad biological and genetic biodiversity within its ecosystems, with an estimated 870 recorded plant species, including garambullo, pitayo, órgano, mesquite, palo xixote, tepehuaje, huizache, and various types of prickly pear cactus (nopal). Among the species classified as threatened or under special protection are palo blanco, cedar, small barrel cactus (biznaga pequeña), and huamiche barrel cactus (biznaga de huamiche).



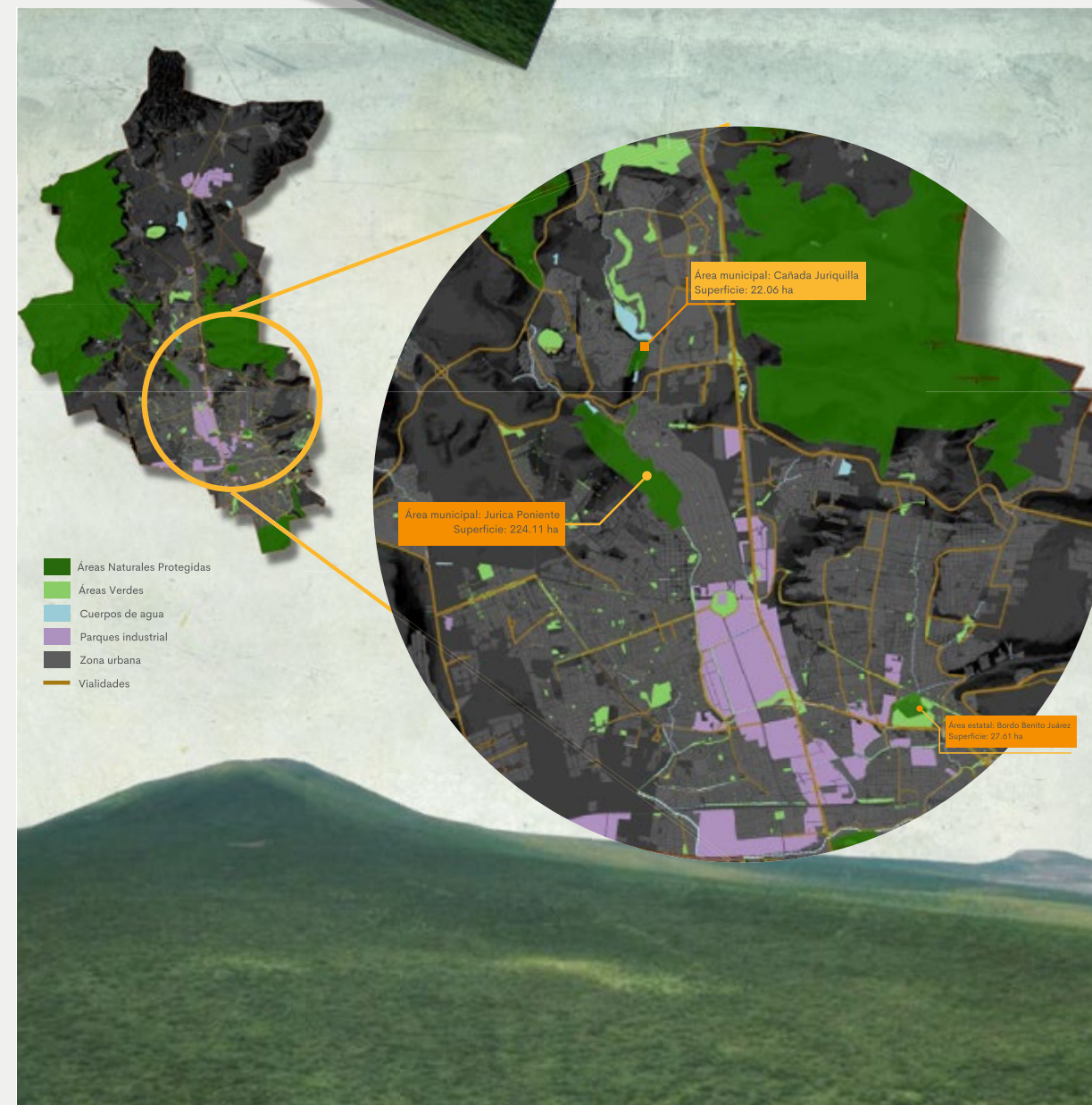
As for wildlife, approximately 407 species have been recorded in Querétaro, reflecting the ecological richness of the territory. This record includes 4 fish species, 12 amphibians, 24 reptiles, 101 birds, and 74 mammals, distributed across various ecosystems and natural areas of the state.

The western region of micro-watersheds constitutes one of the main groundwater recharge areas in Querétaro. The state has 3 municipally protected areas covering 12,480.22 hectares; 5 state-level protected areas totaling 8,090.21 hectares; and 3 federally protected areas covering 6,643.38 hectares. All of these areas fall under some category of protection and represent 39.5% of the state's territory.

**Protected Areas in the Western Micro-Watershed Region, 2024**

	Area	Surface area <sup>1</sup>	Total
Municipal	Cañada Juriquilla	22.06	12,480.22
	Jurica Poniente	224.11	
	Zona Occidental de Microcuencas	12,234.05	
State	Bordo Benito Juárez	247.61	8,090.21
	Cerro grande	2,989.20	
	El Tángano	855.27	
	Montenegro	546.52	
	Peña Colorada	3,451.61	
Federal	Cerro de las campanas	58.49	58.49
	El Cimatarío	2,480.69	
	Sierra del Raspiño	4,104.20	
<b>Total</b>			<b>27,213.81</b>

Source: Municipal Planning Institute (IMPLAN), 2025.  
<sup>1</sup>Area in hectares.





### Traditional Neighborhoods

To highlight their cultural and historical significance and their development over time, an infographic was created focusing on the traditional neighborhoods of the Historic Center delegation. Their customs, festivities, and cultural activities have been preserved to this day, despite the urbanization process. The infographics include historical data, origins, and demographic characteristics of each neighborhood.

**Population of Traditional Neighborhoods in the Historic Center Delegation, 2024**

Neighborhood	Total population	Women	Men	Children
San Gregorio	2,110	971	878	261
Santa Catarina	3,929	1,712	1,624	593
Tepetate	4,874	2,134	2,019	721
El Cerrito	2,832	1,333	1,154	345
La Trinidad	1,938	870	792	276
San Sebastián	3,970	1,915	1,708	347
La Piedad	2,537	1,125	1,032	380
El Retablo	503	243	220	40
Santa Ana	3,754	1,924	1,586	244
Santa Rosa	2,204	1,086	954	164
La Santa Cruz	4,921	2,380	2,031	510
San Francisquito	7,824	3,476	3,225	1,123
San Roque	2,012	831	835	346
<b>Total</b>	<b>43,408</b>	<b>20,000</b>	<b>18,058</b>	<b>5,350</b>

Source: Municipal Planning Institute (IMPLAN), 2025.

In the Historic Center Delegation, 13 Traditional Neighborhoods are recognized.

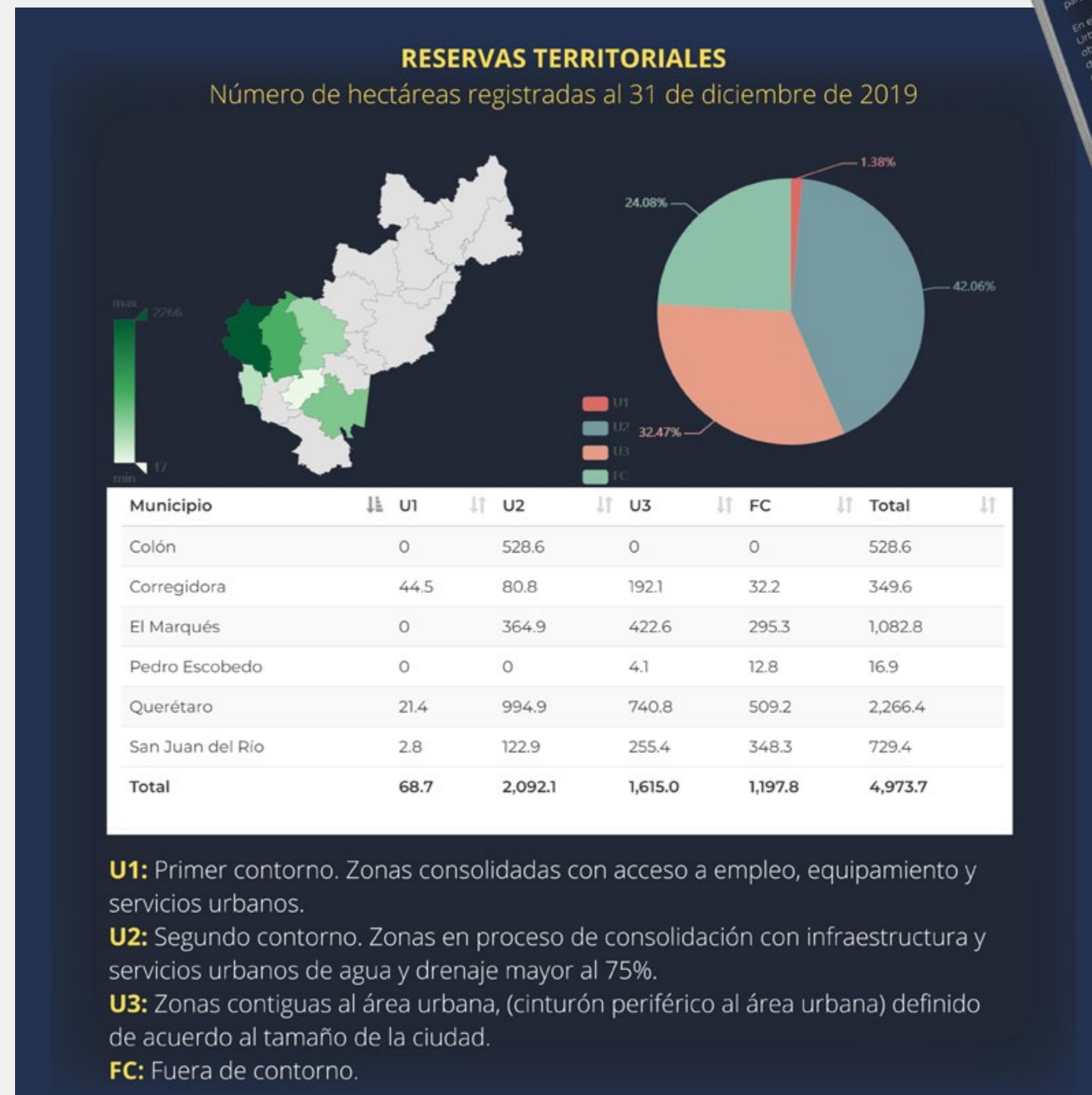


### Urban Reserves

The infographic Territorial Reserves Strategy for Housing aims to curb unplanned urban growth and promote efficient use of land and existing infrastructure. Through coordination among the 3 levels of government, the goal is to regulate and optimize urban and residential development.

To achieve the above, two key points are highlighted:

1. Updating urban development plans to regulate city growth and establish regulatory guidelines for social housing, such as minimum surface area and the promotion of sustainability in construction.
2. Adjusting urban regulations to incorporate vertical housing typologies in support of densification strategies and as an alternative to the sprawling city model.



The territory of Querétaro can be classified into 4 zones:

1. Consolidated area, with access to employment, facilities, and urban services.
2. Area in the process of consolidation, with infrastructure and urban service coverage—such as water and sewage—in over 75%.
3. Area adjacent to the urban zone, referring to the city’s peripheral belt, defined based on city size.
4. Outside the designated area, which lies beyond the established boundaries for urban development.

According to this classification, the Municipality of Querétaro stands out with 994.9 hectares located in Zone 2, corresponding to the area in the process of consolidation.

It is necessary to plan in the short, medium, and long term, emphasizing the importance of creating legal and financial instruments that allow for the incorporation of land located in irregular settlements and under communal ownership. The goal is to establish residential land reserves, efficiently increase the inventory of available and projected lots for such use, and ensure their proper occupation in accordance with the housing demand of lower-income sectors.

### Metropolitan Development

On September 5, 2024, the Second Metropolitan Forum was held, with the participation of the elected municipal presidents of Corregidora, El Marqués, Huimilpan, and Querétaro, as well as the Ministry of Planning and Citizen Participation of the Government of the State of Querétaro.



In October and November 2024, public officials from the aforementioned municipalities collaborated with the Ministry of Planning and Citizen Participation of the Municipality of Querétaro and the Government of the State of Querétaro to align joint strategies and actions related to public transportation, through the State Mobility Agency of Querétaro (AMEQ).

They also worked on aligning municipal planning instruments and Municipal Development Plans with the Querétaro 2050 State Plan and the State Development Plan.

### Municipal Development Plan 2024–2027

During October and November 2024, IMPLAN collaborated with the Ministry of Planning and Citizen Participation of the Municipality of Querétaro to review the action lines. Demographic and geographic information of the municipality, disaggregated by delegation, was provided, along with support in preparing diagnostics.

As a follow-up to previous work for the development of the Municipal Development Plan 2024–2027, IMPLAN, in coordination with the Ministry of Planning and Citizen Participation and the Ministry of Social Development, scheduled and launched citizen participation activities in December 2024 across the seven delegations of the Municipality of Querétaro, using the Ciclo-Móvil Unit (CLIQ) as a tool.

On December 13, 2024, a working meeting was held with the delegates of the 7 districts of the Municipality of Querétaro to coordinate, schedule, and promote the citizen participation activities for the development of the Municipal Development Plan 2024–2027.

According to the established calendar, 4 out of the 7 delegations were visited at different locations throughout the city:

Delegation	Location
Historic Center	Josefa Ortiz de Domínguez Sports Complex
Epigmenio González Flores	Technological Innovation Center (BLOQUE)
Santa Rosa Jáuregui	La Solana Community
Villa Cayetano Rubio	Bolaños Neighborhood



In the same year, 4 citizen consultation events were held, during which the following activities took place:

- Plano Plenum Querétaro
- Ciudad de Palabras
- #Dibujosparatender
- Estacionamiento de Historias
- Deseos por Querétaro
- #IniciativasxQro

### Regulatory Improvement

This is a systematic and cross-cutting public policy aimed at generating clear regulations, simplified procedures and services, as well as effective institutions for their creation and implementation. Its objective is to maximize the value of available resources and optimize the functioning of commercial, industrial, productive, service, and human development activities for the benefit of society.

Its purpose is to provide legal certainty to the population, reduce compliance time and costs, and eliminate discretion and lack of transparency in the actions of municipal government agencies and entities.

### Regulatory Improvement Council

This is the entity responsible for coordinating the municipal policy on regulatory improvement. It is composed of the heads of the following areas:

- I. Municipal Presidency (who will preside over it)
- II. Cabinet Coordination
- III. Ministry of Citizen Management
- IV. Ministry of Government Affairs
- V. Ministry of the City Council
- VI. Ministry of Sustainable Development
- VII. Ministry of Finance
- VIII. Coordination of Delegations and Decentralized Institutes
- IX. Urban Development and Ecology Commission (one council member or trustee)
- X. Agricultural and Economic Development Commission (one council member or trustee)
- XI. Government Affairs Commission (one council member or trustee)
- XII. Regulatory Improvement Commission of the Municipality of Querétaro, which will serve as the Council's technical coordination office
- XIII. Three representatives from the private sector, academia, or civil society, invited by the head of the Municipal Presidency
- XIV. State Commission

Each primary representative must appoint a substitute, preferably at the immediate lower or equivalent hierarchical level. The head of the Cabinet Coordination will serve as the alternate for the person presiding over the Municipal Council and will assist them in performing their duties.

Representatives from the private sector, academia, or civil society will serve on an honorary basis, without financial compensation, and their role will not create any employment relationship or seniority with the Municipality of Querétaro.

Its responsibilities include:

- I. Monitor the guidelines, frameworks, instruments, directives, and mechanisms for implementing the regulatory improvement policy, which are mandatory for obligated entities in the Municipality of Querétaro.
- II. Monitor the mechanisms for supplying, exchanging, systematizing, and updating the information on this matter generated by the obligated entities.
- III. Review and analyze the results of surveys, statistical data, and evaluations related to regulatory improvement.
- IV. Promote the use of principles, objectives, methodologies, instruments, programs, criteria, and tools aligned with national and international best practices in regulatory improvement.
- V. Identify and review regulatory issues, obstacles, and failures that hinder the achievement of the objectives of this regulation.
- VI. Form specialized working groups, which may be organized by subject matter, geographic criteria, or levels of development, to achieve the objectives of this regulation.
- VII. Issue recommendations to obligated entities to ensure proper compliance with this regulation.
- VIII. Review, analyze, and issue recommendations based on proposals from the National Regulatory Improvement Observatory.
- IX. Approve the Annual Regulatory Improvement Programs composed of projects proposed by obligated entities and submit them, through the Presidency, for approval by the City Council.
- X. Report to the City Council, through the Presidency of the Municipal Council, on the progress in meeting the programs and objectives related to regulatory improvement.
- XI. Any other responsibilities established by this regulation or applicable provisions.



Annual Regulatory Improvement Program of the Municipality of Querétaro, 2024		
Number	Responsible Department	Project
1	Ministry of Innovation and Technology / Ministry of Citizen Services	Citizen Services Platform of Platforms
2	Ministry of Innovation and Technology	Development, Architecture, Support and Maintenance of the Municipality of Querétaro App
3	Ministry of Economic Development	Recertification of the Rapid Business Opening System (SARE)
4		QR Code on Business Licenses (Phase II)
5		Pre-Authorized Business Licenses
6		6-Month Business Operating Permit
7		Digitalization of Business License Files
8		Geo-referenced Economic Ecosystem
9	Office of the Presidency Coordination	Northern Municipal Services Center (CAM Norte)
10	Internal Control Body	Specific Improvement and Simplification Actions (1 procedure)
11	Ministry of Administration	Specific Improvement and Simplification Actions (1 procedure)
12	Ministry of Culture	Specific Improvement and Simplification Actions (4 procedures)
13	Ministry of Economic Development	Specific Improvement and Simplification Actions (19 procedures)
14	Ministry of Social Development	Specific Improvement and Simplification Actions (1 procedure)
15	Ministry of Urban Development	Specific Improvement and Simplification Actions (23 procedures)
16	Ministry of Public Security	Specific Improvement and Simplification Actions (3 procedures)
17	Ministry of Municipal Public Services	Specific Improvement and Simplification Actions (5 procedures)
18	Ministry of Sports	Specific Improvement and Simplification Actions (2 procedures)
19	Municipal DIF System	Specific Improvement and Simplification Actions (2 procedures)

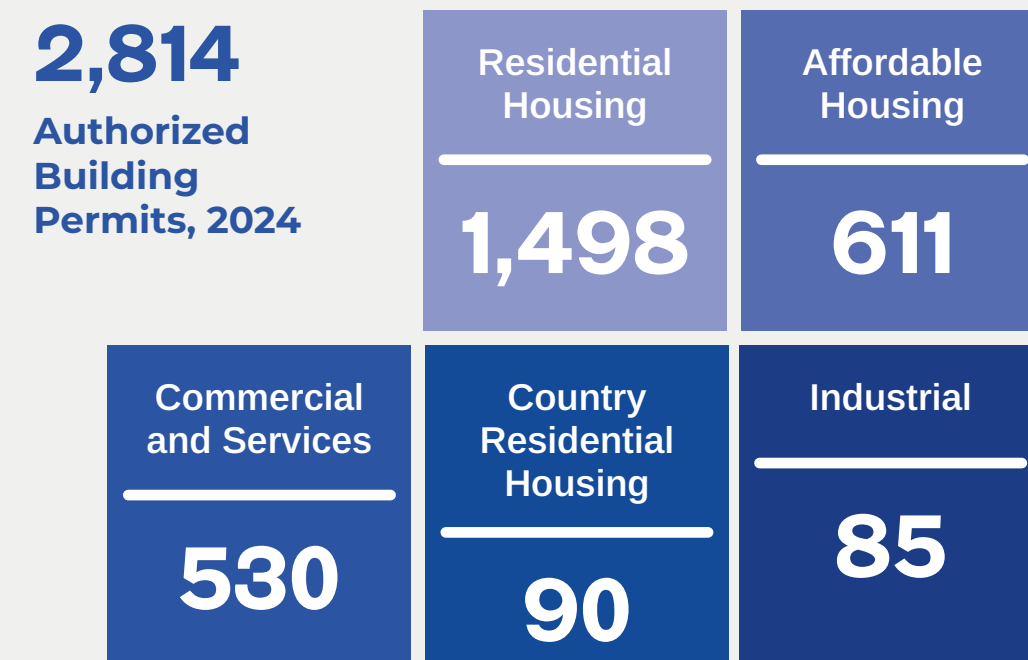
Source: Municipal Regulatory Improvement Commission, 2025.

# 3.4. CONDOMINIUMS

## Housing

Housing is a fundamental human right and must be safe, functional, accessible, and sustainable. To ensure these conditions, the Municipality, through the Ministry of Urban Development, must coordinate orderly growth by authorizing building permits—an essential tool to ensure the legality and safety of construction projects.

During 2024, of the total permits processed, 78.1% were for residential use, 18.8% for commercial and service use, and 3.1% for industrial use.



Source: Municipal Ministry of Urban Development, 2025.



### New Residential Subdivisions

In the same year, new development phases were authorized for four subdivisions located in the delegations of Epigmenio González, Santa Rosa Jáuregui, and Josefa Vergara y Hernández. Together, they exceeded 400,000 m<sup>2</sup> of construction.

### New and Expanding Residential Subdivisions in Development, 2023 and 2024

Delegation	2023		2024	
	Subdivisions	Area <sup>1</sup>	Subdivisions	Area <sup>1</sup>
Historic Center	1	47,352	0	0.0
Epigmenio González Flores	4	526,798	1	30,440.3
Felipe Carrillo Puerto	-	-	0	0.0
Félix Osores Sotomayor	1	10,790	0	133,629.3
Josefa Vergara y Hernández	0	-	1	44,701.2
Santa Rosa Jáuregui	1	40,758	2	228,415.7
Villa Cayetano Rubio	-	-	0	0.0
<b>Total</b>	<b>7</b>	<b>625,698</b>	<b>4</b>	<b>437,186.4</b>

Source: Municipal Ministry of Urban Development, 2025.  
<sup>1</sup>Area in square meters (m<sup>2</sup>).

### New Condominium Developments

These are housing arrangements in which the owners of a residential unit, in addition to their individual property, share common areas within the complex with other residents. In 2024, there was a 42.4% increase in the number of new condominium developments compared to 2023, with the Félix Osores Sotomayor Delegation accounting for the largest share.

### New Condominium Developments Authorized by Municipality, 2023–2024

Delegation	2023	2024
Historic Center	1	2
Epigmenio González Flores	4	10
Felipe Carrillo Puerto	8	4
Félix Osores Sotomayor	2	13
Josefa Vergara y Hernández	2	2
Santa Rosa Jáuregui	9	12
Villa Cayetano Rubio	7	4
<b>Total</b>	<b>33</b>	<b>47</b>

Source: Municipal Ministry of Urban Development, 2025.

### Housing Financing

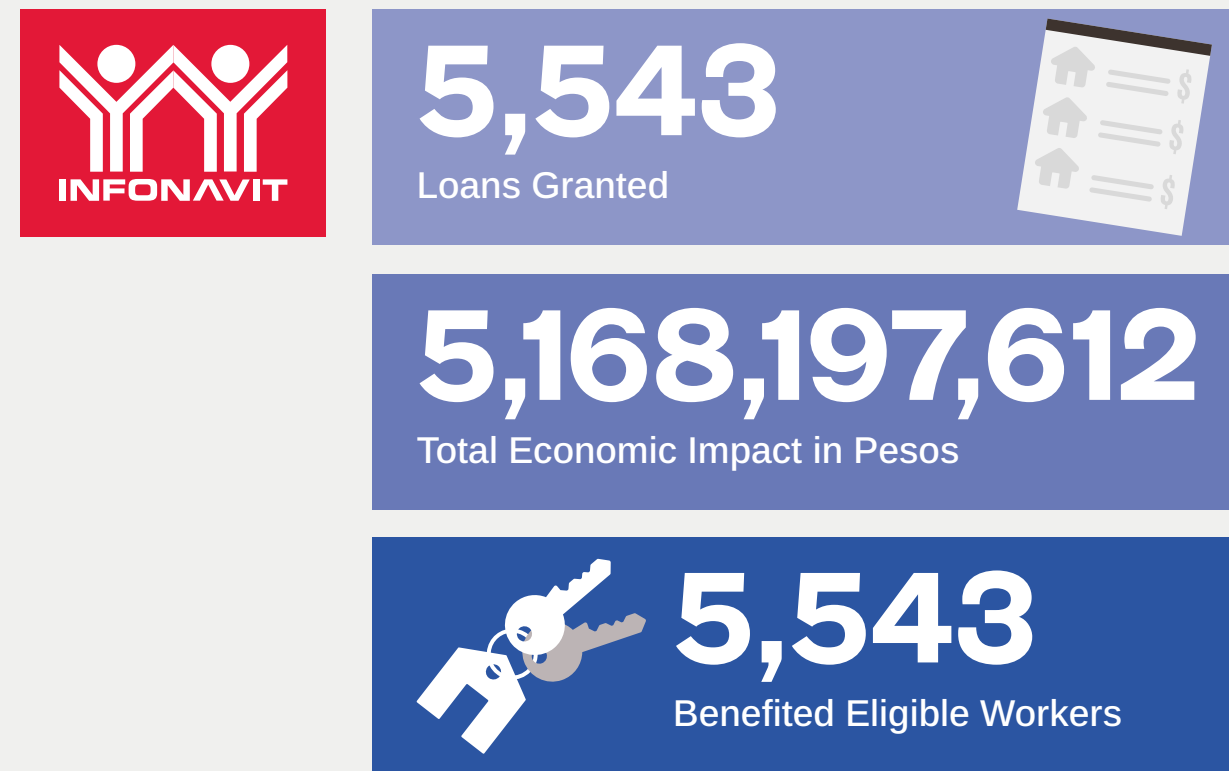
Housing is a fundamental right for family well-being; it provides security, a sense of belonging, and identity. Habitability and urban development policies should not only focus on housing construction, but also on the creation of dignified environments and cities.

The National Workers' Housing Fund Institute (INFONAVIT) is the agency responsible for granting loans for the purchase or improvement of housing. The regional office in Querétaro reported that, in 2024, loans were approved that generated an economic impact of over 5 million pesos.

The state representation in Querétaro of the Housing Fund of the Institute for Social Security and Services for State Workers (FOVISSSTE) is responsible for providing financing to public sector workers for the purchase, construction, or improvement of housing.

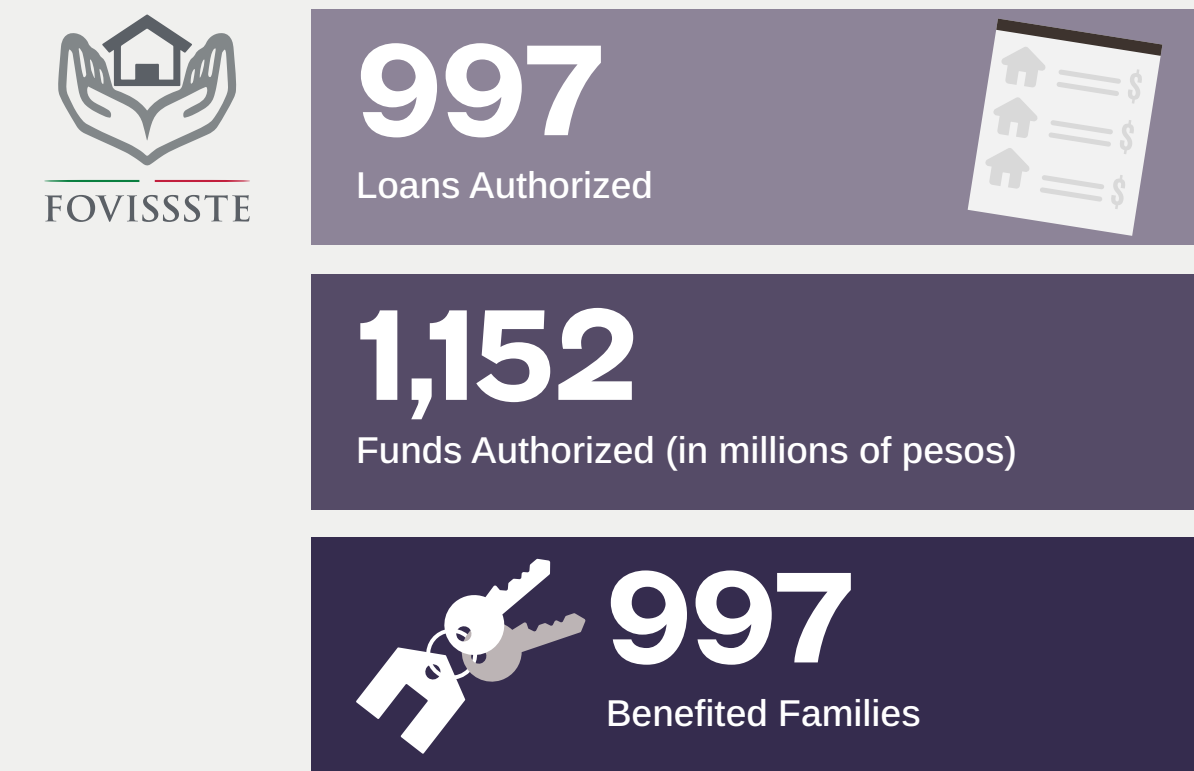


#### INFONAVIT Loans Authorized in the Municipality of Querétaro, 2024



Source: National Workers' Housing Fund Institute (INFONAVIT), 2025.

#### FOVISSSTE Loans Authorized in the Municipality of Querétaro, 2024



Source: Housing Fund of the Institute for Social Security and Services for State Workers (FOVISSSTE), 2025.



“Este programa es público, ajeno a cualquier partido político. Queda prohibido el uso para fines distintos a los establecidos en el programa”.