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# DATA GAPS INITIATIVE 3

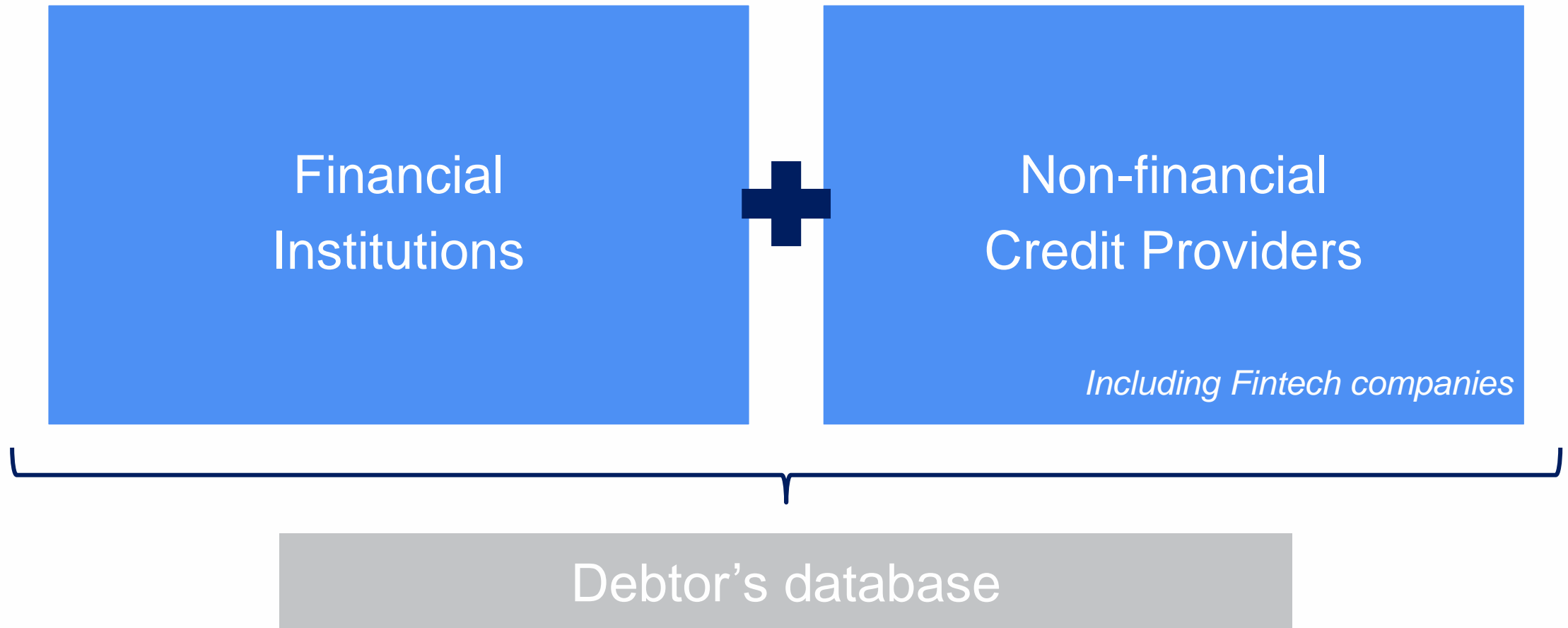
## Data on Fintech Credit in Argentina

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Central Bank of Argentina



# Credit data in Argentina



## How do we collect the data?

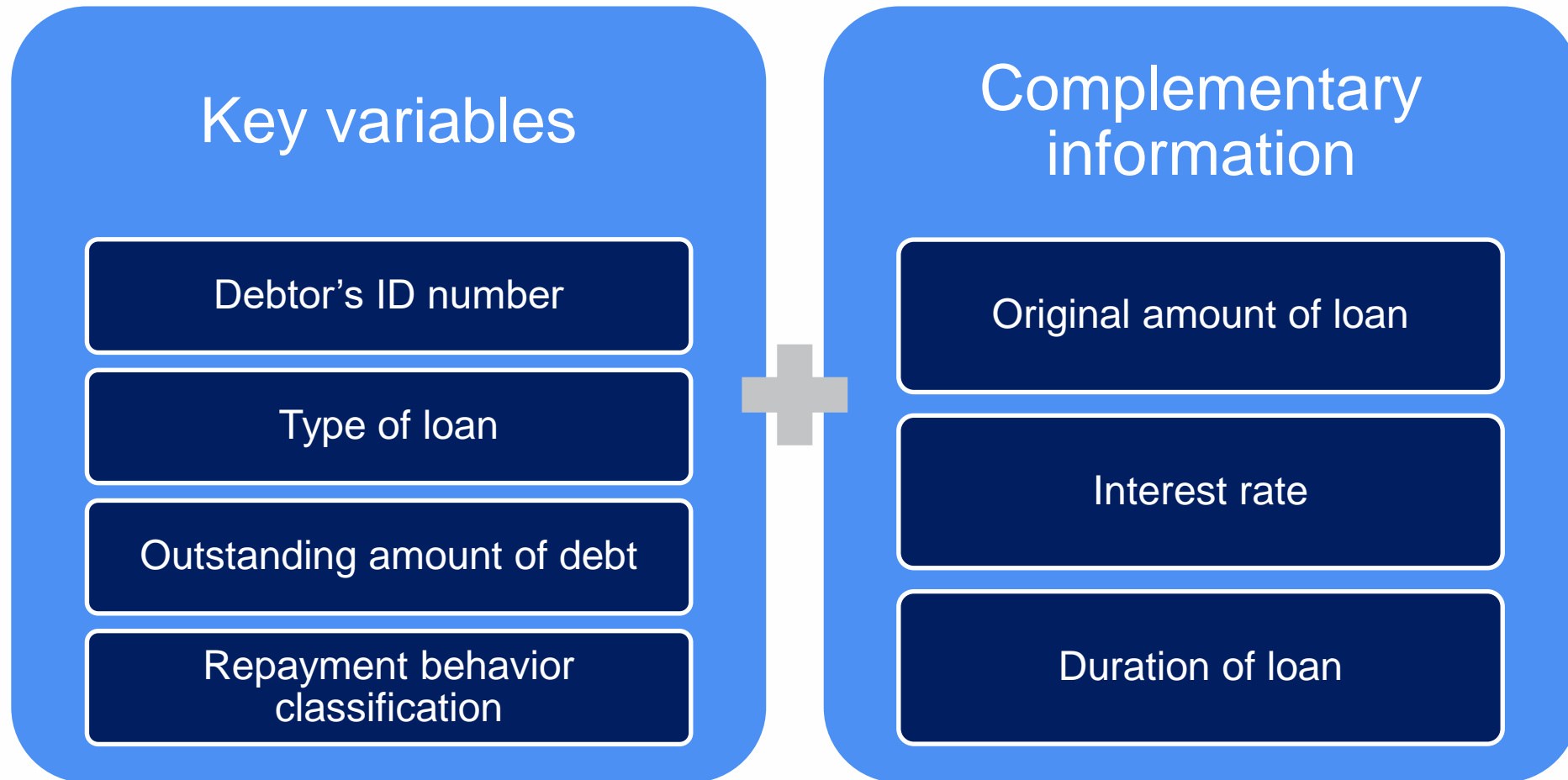
Through a monthly reporting requirement (supply data), the Debtor's Database collects:

- positive information: type of loan, outstanding amount of loans and on time repayments.
- negative information: late payments and defaults.

Additionally, credit providers must classify each of their debtors according to their repayment behavior.

The Financial Innovation department has classified the credit providers and determined which fall under the Fintech category.

# Which data do we collect?



# How do we use the data?

Within the Central Bank of Argentina, data is used for:

- supervisory requirements, institutional reports and as an input for policy making
- [Financial Inclusion Report](#) + [Report on Non-financial Credit Providers](#)
- [Financial Inclusion Indicators](#) available through the Central Bank's website.



# How do we disseminate the data?

The information from the Debtors Database is published on:

- [the Central Bank's website for individual queries](#)

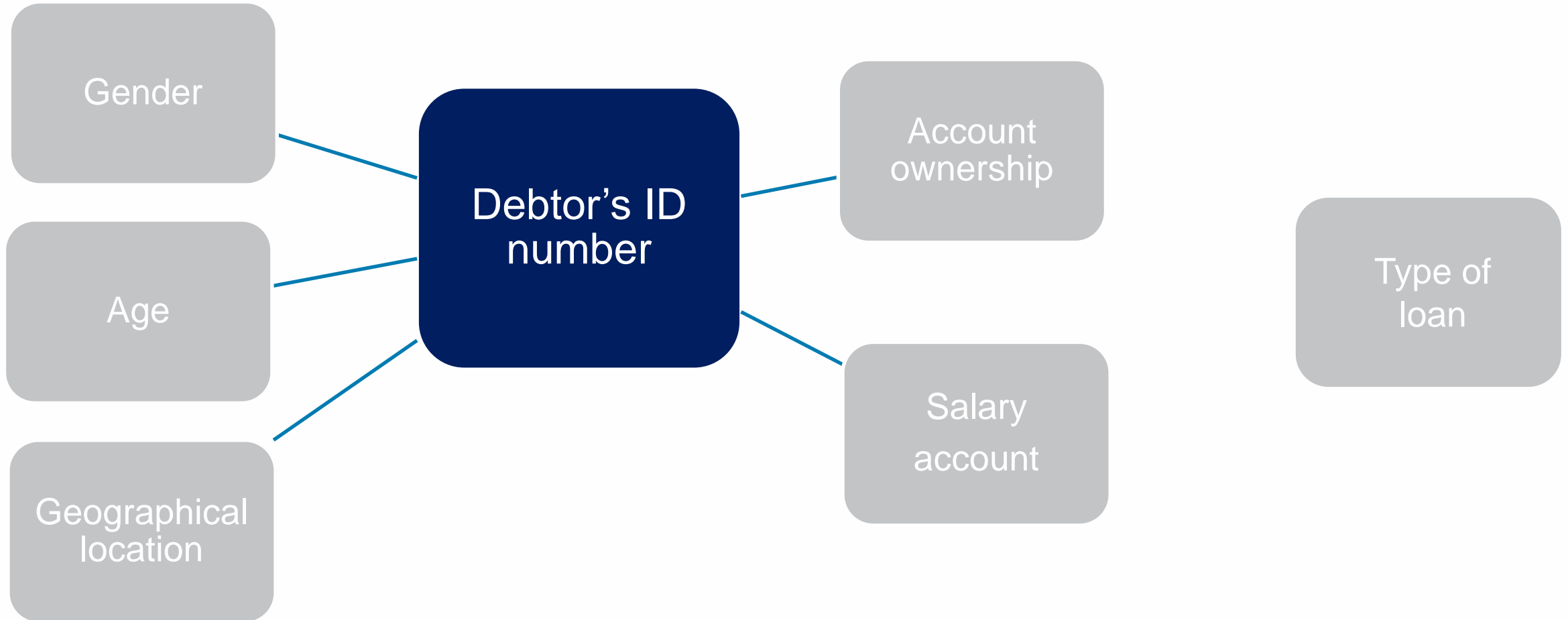
Denominación del deudor <sup>1</sup>	Entidad <sup>2</sup>	Periodo <sup>3</sup>	Situación <sup>4</sup>	Monto <sup>5</sup>
DEBTOR'S NAME	BANCO DE GALICIA Y BUENOS AIRES S.A.U.	10/23	1	534
DEBTOR'S NAME	BANCO DE LA CIUDAD DE BUENOS AIRES	10/23	1	84
DEBTOR'S NAME	MERCADOLIBRE S.R.L.	10/23	1	37
DEBTOR'S NAME	BANCO SANTANDER ARGENTINA S.A.	10/23	2	31

Fintech

- the website from Argentina's Tax Authority for bulk downloads.

New data is published monthly.

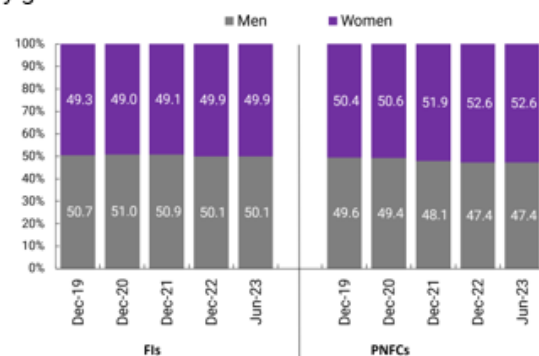
## How is the data disaggregated?



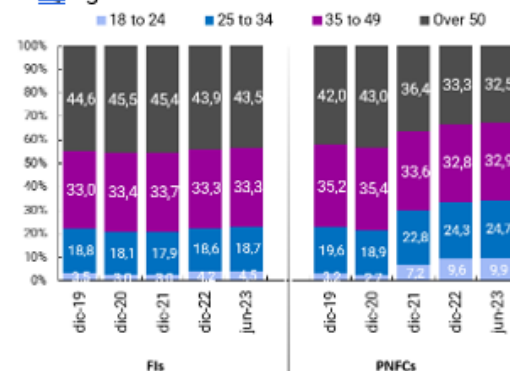
# Data disaggregation and usage examples

Chart 19 | Distribution of debtors in terms of socio-demographic characteristics

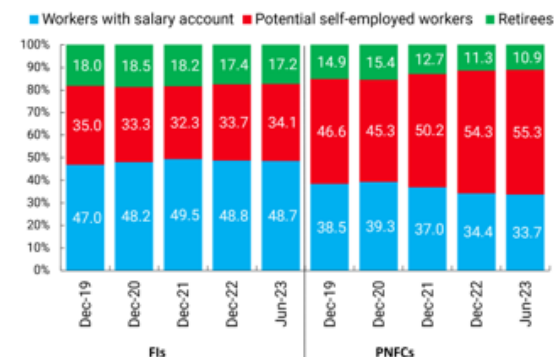
By gender



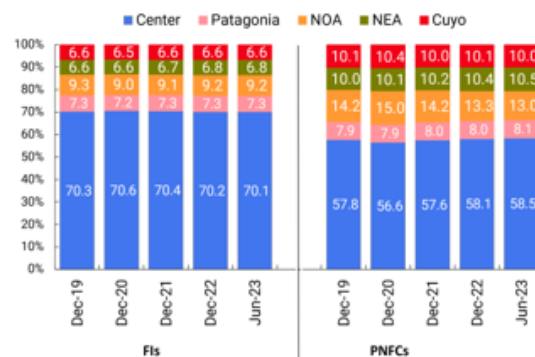
By age



By type of income



By region



Province	PNFC			Fintech		
	Total (in thousands)	% of debtors	% of the population	Total (in thousands)	% from the group	% of the population
Neuquén	224	2	43	102	2	20
San Luis	174	2	43	90	2	22
La Rioja	133	1	43	47	1	15
Catamarca	134	1	41	39	1	12
Santa Cruz	115	1	40	57	1	20
San Juan	238	2	39	102	2	17
Río Negro	224	2	38	100	2	17
Corrientes	318	3	37	151	3	18
Tucumán	467	4	36	116	2	9
Chubut	171	2	35	81	2	16
Formosa	156	1	34	85	2	19
Tierra del Fuego	49	0	34	16	0	11
Misiones	321	3	34	183	4	19
Chaco	302	3	33	112	2	12
Córdoba	994	9	33	302	6	10
Santiago del Estero	247	2	33	68	1	9
Mendoza	510	5	33	258	5	17
Salta	338	3	32	116	2	11
Jujuy	179	2	30	58	1	10
Entre Ríos	322	3	30	117	2	11
CABA	641	6	26	350	7	14
Buenos Aires	3.506	33	25	2.161	43	16
La Pampa	72	1	25	27	1	9
Santa Fé	694	7	25	239	5	8
<b>Total</b>	<b>10.529</b>	<b>100</b>	<b>30</b>	<b>4.978</b>	<b>100</b>	<b>14</b>



## Challenges on data collection and availability

- Lack of information regarding how the credit was provided (in person or online).
- Data on debtor's income is not collected nor available through other databases.
- Lack of demand side data.
- Some data can be improved (e.g. interest rates).
- Formal identification of fintech providers in debtor's database.



THANK YOU