



Superintendencia de Bancos Intendencia de Inclusión Financiera

Evaluation of the Financial Inclusion Survey in Paraguay

Issuance of basic regulations and data request

Banking and Financial Data Reception and Processing

Reception and processing of Telcos data



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IF surveys were conducted in Paraguay in 2011 and 2013

These were carried out by the GALLUP by request of the BM

In 2013, the Financial Inclusion Department was created in the BCP

The BCP issues regulations and basic banking data



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Main results of the 2013 GALLUP survey in Py

55% of adults are financially included

29 % of adults have an account in a financial institution



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Main results of the 2013 GALLUP survey in Py

28% of adults use electronic money

23% of unbanked adults use electronic money

76% use electronic money to send money



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Cooperatives are important participants

19% of adults have an account in cooperatives

12% of adults have bank accounts

13% of adults have loans in cooperatives

8% of adults have loans in banks



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Main results of the 2013 GALLUP survey in Py

Main barriers of IF

51% low income

24% lack of documentation

20% Bureaucracy



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53% of households have incomes that only cover basic needs

29% of adults who save are destined for emergencies

10% of adults state health problems as causes of debts

10% of adults have received some form of financial education



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29% of adults in Py have an account in a formal institution

39% of adults are the average in Latin America

56% of adults with accounts in Brazil is the largest

14% of adults with accounts in Nicaragua is the lowest

15% of adults have debit cards in Py

28% of adults are the average who have debit card in Latin America



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Formal financial service providers

19% Cooperatives

12% Banks

2% Financial Institutions

1% Associations

17 % adult men have accounts in cooperatives

21% adult women have accounts in cooperatives



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28% of adults use electronic money

31% of adult women use electronic money

26% of adult men use electronic money

30% under 30 years use electronic money

12% of people over 65 use electronic money

27% of rural adults use electronic money

31% urban adults use electronic money



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**BCP receives data from Banks and Financial Institutions
through the Information Center**

BCP receives data from Telcos through mail

BCP publishes bank access and usage data on the web

BCP is processing data received from Telcos



Superintendencia de Bancos Intendencia de Inclusión Financiera Supervisión de Bancarización

ACCESO

Canales de acceso por periodo

Canales de acceso por Entidad

Canales de acceso por Distrito

Indicadores de acceso

USOS

Cantidad de Deudores por Distrito

cantidad de Deudores por Entidad

Saldo de Préstamos por Distritos

Saldo de préstamos por Entidad

Indicadores de Usos