

WESTERN HEMISPHERE CREDIT & LOAN REPORTING INITIATIVE



WORKING PAPER 4:

STANDARD METHODOLOGY FOR COUNTRY TABLES ON CREDIT REPORTING SYSTEMS

This working paper presents a detailed standard methodology for Country Tables on Credit Reporting Systems. This model is part of the methodology used for the assessment of credit reporting systems in the context of the Western Hemisphere Credit Reporting Initiative (WHCRI). The World Bank and the Centro de Estudios Monetarios Latinoamericanos (CEMLA) lead this Initiative. The objective of the Initiative is to describe and assess the credit reporting systems of the Western Hemisphere with a view to identifying possible improvement measures in their safety, efficiency and integrity. An International Consultative Committee (ICC) has been created in the context of the WHCRI, comprised of several institutions with high expertise in credit reporting systems, to guide its efforts and overall activities.¹

This document was prepared by José Antonio García (Senior Economist, CEMLA) and Matías Gutiérrez (FIRST Consultant) and has benefited from comments by Lucinda Brickler and Federico Castro (FIRST Consultants), and Massimo Cirasino, Mario Guadamillas and Margaret Miller (Senior Economists, World Bank). Changes to this tool as a result of comments received or new experienced gained from country assessments under the Initiative will be included.

FEBRUARY 2005

¹ In addition to CEMLA and the World Bank, the institutions that have been accepted to participate in the ICC include multilateral institutions, such as the Inter-American Development Bank (IADB), the International Finance Corporation (IFC), and the International Monetary Fund (IMF); central banks such as the Bank of Canada, the Bank of Spain, the Federal Reserve Bank of New York; and regional banking supervision institutions such as the Association of Supervisors of Banks of the Americas (ASBA).



APPENDIX TO THE PUBLIC REPORTS: STATISTICAL TABLE

PRESENTATION

The following is the basic set of tables that makes-up the statistical appendix of the public reports (“Orange Books”) that are prepared in the context of the Western Hemisphere Payments and Securities Clearance and Settlement Initiative (WHCRI).

The Country Statistical Tables comprise two series. The first series (A) are credit reporting statistics and follow a standard model. The second series (B) are more general statistics of the financial system and the credit market and may be prepared on a country-by-country basis, only following the general editorial conventions and definitions outlined below.

October, 2004

GENERAL NOTATION CONVENTIONS AND DEFINITIONS

1. All tables should conform to this methodology. If for any reason this is not possible, details of exceptions should be indicated in the table(s) concerned.
2. The source or sources of data should be indicated in a footnote for each table.
3. Figures expressed in USD: if data are stocks, the conversion from the national currency into the USD must be made with the corresponding year-end exchange rate. If data are flows, conversion must be made with the corresponding period's average exchange rate.
4. Indication of decimals and separation of figures with thousands, millions, etc.: figures with decimals must be indicated by a dot. For example, 4 $\frac{1}{8}$ must be expressed as 4.125. To separate figures with thousands, millions and so on, numbers must be separated by a coma.
5. Billions: in the context of these Tables billions are to be interpreted as figures with ten or more digits, e.g., 1 billion = 1,000,000,000.
6. Estimated data: where data are broadly estimated and thus only indicative, this should be indicated in a footnote to the table(s) concerned.
7. Where data are not available, this should be indicated by "n.a."
8. Where data are not applicable, this should be indicated by ".".
9. Where data are very small relative to other relevant data in the table concerned, this should be indicated by "neg."
10. Where data mean *exactly* zero, this should be indicated by "0".

Series A: Credit Reporting Statistics

Table A1: Basic Statistical Data

	1999	2000	2001	2002	2003
Population (millions)					
GDP (USD billion)					
GDP <i>per Capita</i> (in USD)					
Exchange Rate vs. USD					
<i>End of Year</i>					
<i>Average</i>					
<i>Source:</i>					

Table A2: Credit and Loan Reporting Institutions and other Relevant Databases for Credit Activities

	<i>Name</i>	<i>General Description</i>
Private Credit Bureaus		
Public Credit Registries / Risk Centrals		
Other Databases		
Judicial System Databases		
Corporate Registries		
Collateral Registries		
Property Registries		
Commerce Registries		
Others		
<i>Source:</i>		

Table A3: Private Credit Bureaus – Ownership Structure

	<i>Name of Shareholder</i>	<i>Stake</i>
Credit Bureau 1	Shareholder 1	
	Shareholder 2	
Credit Bureau 2	Shareholder 1	
	Shareholder 2	
.....		
<i>Source:</i>		

Table A4: Number of Institutions Reporting to Private Credit Bureaus

	<i>2000</i>	<i>2001</i>	<i>2002</i>	<i>2003</i>	<i>2004</i>
Credit Bureau 1					
Financial Sector					
Banks					
Other (provide breakdown)					
Non-Financial Sector					
Total					
Credit Bureau 2					
Financial Sector					
Banks					
Other (provide breakdown)					
Non-Financial Sector					
Total					

Source:

Table A5: Number of Institutions Reporting to Public Credit Registries

	<i>2000</i>	<i>2001</i>	<i>2002</i>	<i>2003</i>	<i>2004</i>
Public Credit Registry 1					
Financial Sector					
Banks					
Other (provide breakdown)					
Non-Financial Sector					
Total					
Public Credit Registry 2					
Financial Sector					
Banks					
Other (provide breakdown)					
Non-Financial Sector					
Total					

Source:

Table A6: Number of Individuals, Firms and Transactions Registered in Private Credit Bureaus

	2000	2001	2002	2003	2004
Credit Bureau 1					
Number of Individuals					
Number of Firms					
Total					
Number of Records (accounts) belonging to Individuals					
Number of Records (accounts) belonging to Firms					
Total					
Credit Bureau 2					
Number of Individuals					
Number of Firms					
Total					
Number of Records (accounts) belonging to Individuals					
Number of Records (accounts) belonging to Firms					
Total					

Source:

Table A7: Number of Individuals, Firms and Transactions Registered in Public Credit Registries

	2000	2001	2002	2003	2004
Public Credit Registry 1					
Number of Individuals					
Number of Firms					
Total					
Number of Records (accounts) belonging to Individuals					
Number of Records (accounts) belonging to Firms					
Total					
Public Credit Registry 1					
Number of Individuals					
Number of Firms					
Total					
Number of Records (accounts) belonging to Individuals					
Number of Records (accounts) belonging to Firms					
Total					

Memo: Lower Limit for Reporting Firms, Individuals and Accounts to the Public Credit Registry (in USD)

Source:

Table A8: Credit Reports Requested to Private Credit Bureaus

(by type of soliciting institution)

	2000	2001	2002	2003	2004
Credit Bureau 1					
Financial Sector					
Banks					
Others (provide breakdown)					
Non-Financial Sector (provide breakdown)					
Individuals or Firms that requested their own Credit Report					
Total					
Credit Bureau 2					
Financial Sector					
Banks					
Others (provide breakdown)					
Non-Financial Sector (provide breakdown)					
Individuals or Firms that requested their own Credit Report					
Total					

Source:

Table A9: Credit Reports Requested to Private Credit Bureaus
(by delivery channel)

	2000	2001	2002	2003	2004
Credit Bureau 1					
Direct Connection					
Internet					
Mail					
Fax					
Physical delivery at branch					
Others					
Total					
Credit Bureau 2					
Direct Connection					
Internet					
Mail					
Fax					
Physical delivery at branch					
Others					
Total					

Source:

Table A10: Credit Reports Requested to / Delivered by Public Credit Registries
(by type of soliciting institution)

	2000	2001	2002	2003	2004
Public Credit Registry 1					
Financial Sector					
Banks					
Others (provide breakdown)					
Non-Financial Sector (if applicable)					
Individuals or Firms that requested their own Credit Report (if applicable)					
Total					
Public Credit Registry 2					
Financial Sector					
Banks					
Others (provide breakdown)					
Non-Financial Sector (if applicable)					
Individuals or Firms that requested their own Credit Report (if applicable)					
Total					

** Indicate if credit reports furnished by Public Credit Registries are delivered upon request or are distributed periodically by the operator of the Registry.*

Source:

Series B: Credit Market and Financial System Statistics

Table B1: Financial Institutions

	2000	2001	2002	2003	2004
Banks					
Private commercial banks					
State-owned commercial banks					
Branches of foreign banks					
Development banks					
Non-banking financial intermediaries					
Financial companies					
Savings and loans associations					
Leasing firms					
Factoring firms					
Deposit warehouses					
Insurance companies					
Bonding companies					
Securities firms					
Mutual funds operators					
Pension funds operators					
Foreign exchange houses					
Credit unions					
Others					
Total					

Source:

Table B2: Credit Granted by Financial Sector Entities (by main creditor type, in USD)

	2000	2001	2002	2003	2004
Private commercial banks					
State-owned commercial banks					
Development banks					
Financial companies					
Leasing firms					
Factoring firms					
Savings and loans associations					
Credit unions					
Others					
Total					

Source:

Table B3: Credit Granted by Financial Sector Entities
(by main debtor type, in USD)

	2000	2001	2002	2003	2004
Non-financial private sector					
<i>Individuals</i>					
<i>Firms</i>					
Financial sector					
Non-financial public sector					
Total					

Source:

Table B4: Credit Granted by Financial Sector Entities
(by main credit type, in USD)

	2000	2001	2002	2003	2004
Commercial loans					
<i>Short-term (≤ 1 year)</i>					
<i>Long-term (> 1 year)</i>					
Residential mortgage loans					
Personal loans					
Credit card loans					
Others					
Total					

Source:

Table B5: Credit Quality Indicators for Credit Granted by Financial Sector Entities
(in USD)

	2000	2001	2002	2003	2004
Total loans					
Current loans					
Non-performing loans					
Allowance for loan losses					
Total loans classified by credit quality					
AAA					
AA					
A					
B					
C					
D					
E					
Others					

Source:

Table B6: Credit Granted by Non-Financial Entities
(by main creditor type, in USD)

	2000	2001	2002	2003	2004
Non-banking general purpose credit card issuers					
Department stores and supermarkets					
Official housing financing institutions*					
Official consumption financing institutions*					
Others					

** Not belonging to the financial sector*

Source: