

# The Fintech Revolution in Argentine Personal Lending

How digital innovation is democratizing access to credit and transforming Argentina's financial landscape



CONTEXT

# From Barriers to Breakthroughs



## The Traditional Challenge

Obtaining personal loans in Argentina historically meant lengthy processes, extensive documentation, and strict requirements based on banking history. Many Argentines faced insurmountable barriers to formal financing.

## The Digital Solution

Fintech companies transformed this paradigm with fully digital processes, flexible risk models, and credit decisions in minutes—dramatically improving both efficiency and financial inclusion.

# Explosive Growth in Numbers

**5.7M**

**68%**

**5.2M**

**27%**

Outstanding Loans

Year-on-Year Growth

Active Borrowers

Market Share

Q1 2025 fintech loan portfolio

Increase compared to prior  
year

Users with fintech-originated  
loans

Of all borrowers in  
Argentina's financial system

These figures confirm that fintech lending has evolved from a promising concept into a key pillar of Argentina's credit system, with meaningful loan amounts supporting consumption and personal needs.

# Who's Driving the Revolution?



## Previously Excluded Users

Many fintech borrowers hold no other loans with traditional banks, indicating true financial inclusion



## Younger Demographics

Higher participation of younger borrowers embracing digital-first financial solutions



## Women Borrowers

Increased representation of women in fintech portfolios versus traditional banking

# Four Pillars of Fintech Success

## Financial Inclusion

Opening access to credit for individuals previously excluded from formal financing, with special reach to underserved demographics

## Technological Innovation

Algorithms, alternative data analytics, and mobile-first platforms enable faster risk assessment and competitive pricing

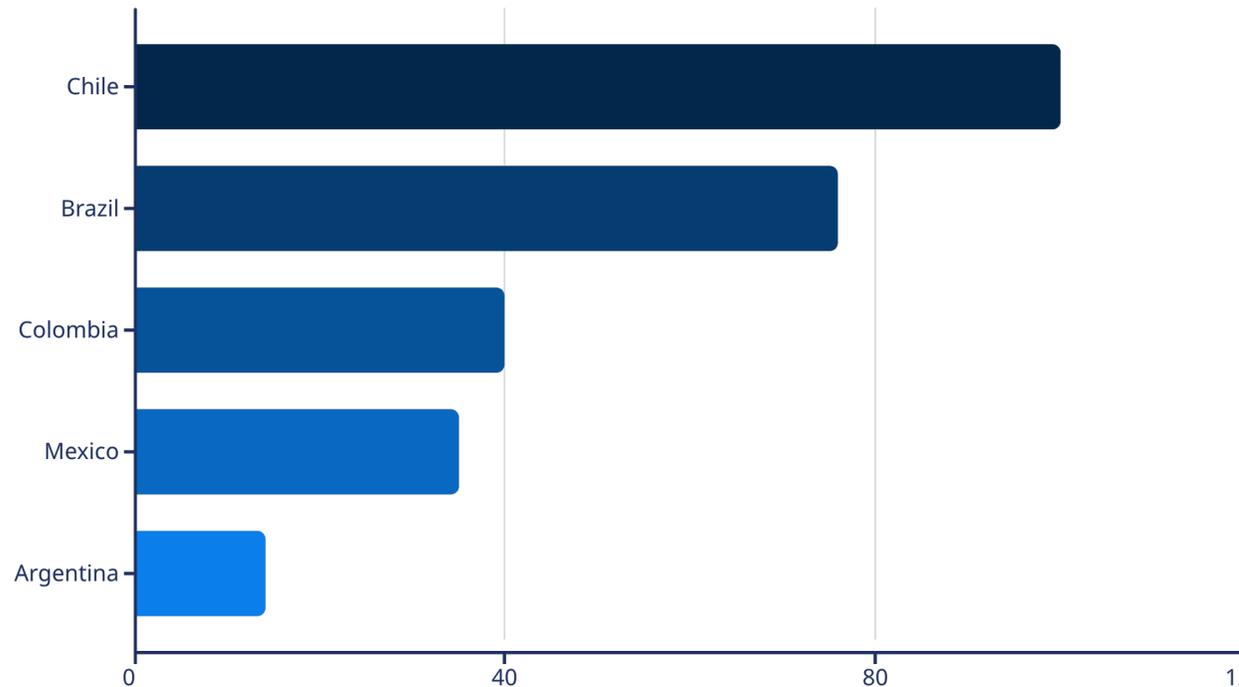
## Enabling Regulation

Policies promoting digitalization and constructive dialogue between fintech firms and authorities foster innovation with consumer protection

## Low Credit Penetration

Argentina's credit-to-GDP ratio of 12-15% leaves massive room for expansion through digital channels

# Argentina's Credit Gap: A Massive Opportunity



## The Untapped Potential

Argentina's private-sector credit represents only 12-15% of GDP—dramatically lower than regional peers. This gap reflects historical underdevelopment and signals enormous growth potential.

Fintech platforms are uniquely positioned to bridge this divide through digital channels, driving financial inclusion toward regional benchmarks.



# Future Opportunities on the Horizon



## SME Expansion

Beyond personal loans, fintech companies are targeting small and medium-sized enterprises—a critical engine of Argentina's economy



## Ecosystem Integration

Bundling credit with payment solutions, digital wallets, and investment platforms to strengthen the fintech ecosystem

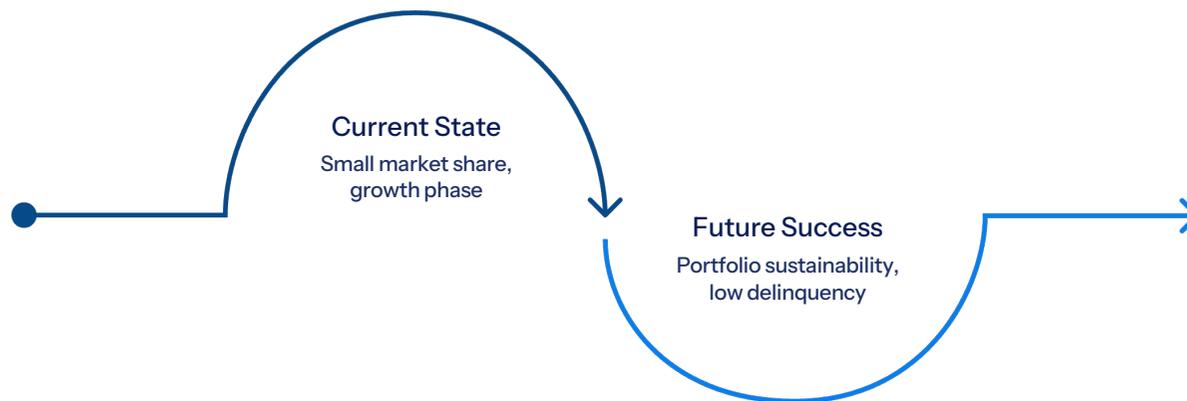


## Financial Education

Promoting responsible borrowing through education to prevent over-indebtedness and support informed decision-making

## CHALLENGES

# Navigating the Road Ahead



Despite impressive growth, fintech lending remains a relatively small share of total system-wide credit—presenting both opportunity and responsibility.

## Critical Success Factors

- Maintaining portfolio quality as volume scales
- Keeping delinquency rates low through smart risk management
- Balancing rapid expansion with sustainable practices
- Building trust through transparency and consumer protection

# The Path Forward

## Technology Maturation

Continued advancement in AI, data analytics, and mobile platforms enhancing credit assessment and user experience

## Financial Literacy

Growing emphasis on education empowering users to make informed borrowing decisions and manage credit responsibly

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## Regulatory Evolution

Ongoing dialogue between fintech firms and authorities creating balanced frameworks for innovation and protection

## Market Expansion

Bridging the credit gap toward regional benchmarks while maintaining sustainable growth and portfolio quality

# A Powerful Engine of Innovation

The growth potential of fintech-driven personal lending in Argentina is clear and compelling. With 68% year-on-year growth, 5.2 million active users, and credit penetration far below regional peers, this segment is positioned to remain a transformative force in Argentine finance.

As technology, regulation, and financial education continue to mature, fintech lending will serve as both an engine of innovation and a relevant alternative for personal financing—democratizing access and reshaping Argentina's financial future.



THE PATH FORWARD

# INTI's Strategic Role:

## Your trusted partner for developing a successful market entry strategy

INTI can play a strategic role in the implementation and consolidation of investments in fintech lending platforms, providing specialized technical expertise, sound financial structuring, and strong governance standards.



### Strategic Due Diligence

Comprehensive assessment of business models, unit economics, portfolio quality, and credit scoring under various macroeconomic scenarios.



### Financial Structuring

Designing appropriate investment vehicles, developing financial projections, and optimizing risk-adjusted returns for all stakeholders.



### Regulatory & Compliance

Ensuring alignment with Central Bank (BCRA) regulations, AML requirements (UIF), and robust data and consumer protection laws.



### Risk Management & Operations

Establishing robust credit policies, continuous monitoring, efficient collections, and strong internal control mechanisms.



### Funding & Capital Access

Structuring securitizations, designing capital market issuances, and supporting negotiations with institutional investors.