

Latest Regulations – February 2023

This section contains a summary of the main regulations implemented by the BCRA during the month related to the activity of financial institutions. They are referenced by the date of publication.¹

Communication "A" 7687 – February 2, 2023 | The BCRA established, effective up to December 31, 2023, a 45-day extension of terms related to non-performing debtors for the classification of debtors who are producers and are subject to provisions relative to the Agricultural Emergency Law. For category 1 (normal condition), the admitted term is up to 75 days in arrears in the payment of liabilities; for category 2 (low risk or with special monitoring), the admitted term is from 76 to 135 days of arrears; and for category 3 (medium risk or substandard), the admitted term is from 136 to 225 days in arrears. The treatment afforded under this framework will in no way improve the category to which the debtor belonged prior to the declaration of the emergency, or after the date this treatment ceases to be in effect.

¹ For an overview of the changes implemented by the BCRA in recent months, see the previous editions of the [Report on Banks](#) and of the [Financial Stability Report](#).