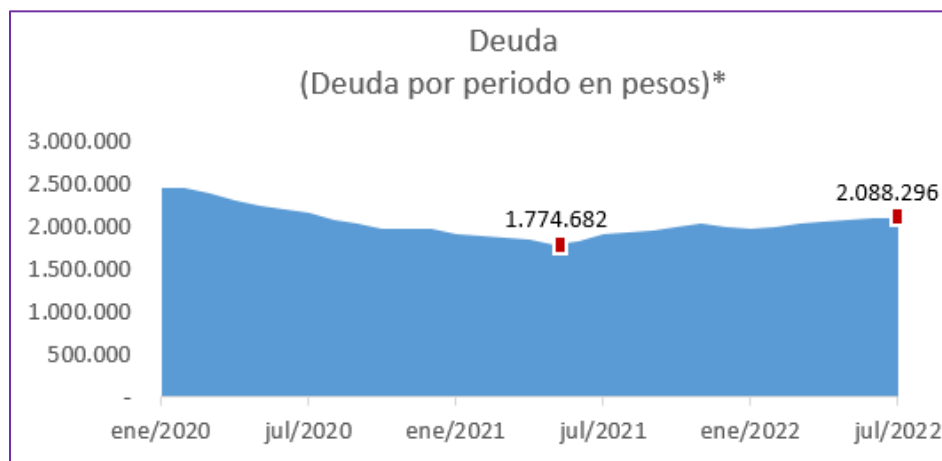




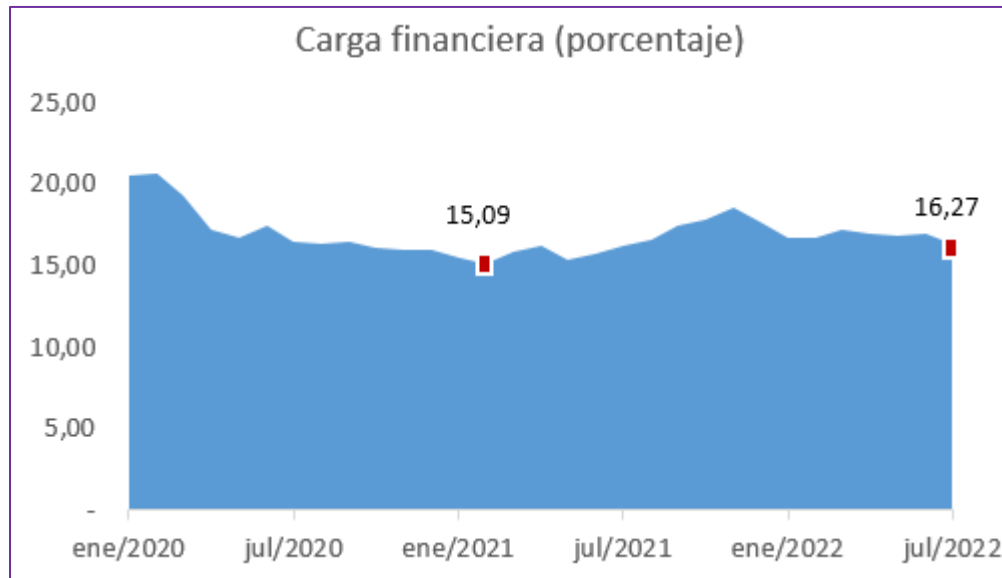
CMF releases monthly indebtedness indicators

- Median debt reached CLP 2,088,296 as of July 2022. The financial burden was 16.27 percent, and leverage reached 2.98 times income.
- Monthly indebtedness indicators are available in the CMF's Temporary Series Statistical Database.

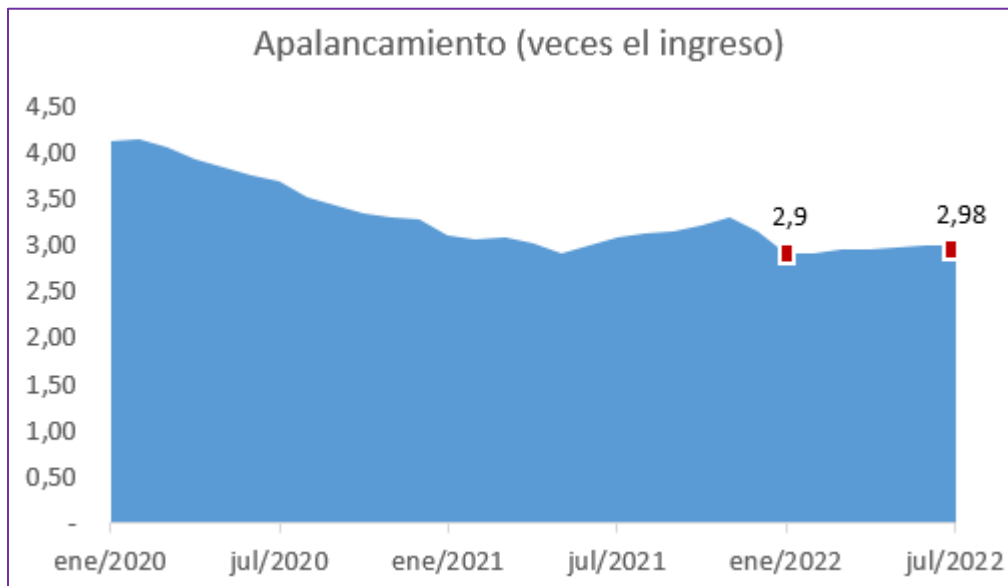
October 19, 2022 — The Financial Market Commission (CMF) released today statistics on individual indebtedness as of July 2022. Median debt for individuals in the banking system reached CLP 2,088,296 as of July 2022, while the financial burden was 16.27 percent and leverage reached 2.98 times income.



Graph 1: Debt level by period in Chilean pesos.



Graph 2: Financial leverage expressed in percentage.



Graph 3: Financial burden expressed in times income.

Notes

- Values shown in these graphs correspond to the median of the distribution. Red dots highlight the latest available data (June 2022) and the lowest value observed during the last 30 months.
- **Debt Level:** Median of banking system debtors in CLP.
- **Financial Burden:** percentage of monthly income allocated to pay financial obligations.
- **Financial Leverage:** number of monthly incomes debtors would need to fully pay their financial obligations.

Debtors and Arrears

Data on debtors and arrears by term and financial institution as of July 2022 is as follows:

Entidad Bancaria	Deuda al día	Mora menor a 90 días	Mora de 90 días o más	Monto de deuda morosa
Banco de Chile	32.858.533	2.132.253	385.336	2.517.589
Banco Internacional	2.241.714	258.372	46.849	305.221
Banco del Estado de Chile	25.652.191	2.187.468	832.157	3.019.625
Scotiabank Chile	29.720.008	1.506.510	342.222	1.848.731
Banco de Credito e Inversiones	27.867.200	950.513	437.729	1.388.241
Banco Bice	7.058.088	474.228	59.815	534.043
Hsbc Bank (Chile)	176.783	0	0	0
Banco Santander-Chile	35.501.041	1.055.644	616.477	1.672.120
Jp Morgan Chase Bank. N. A.	5.427	0	0	0
Banco Security	6.547.286	269.621	134.388	404.009
Banco Falabella	1.512.700	139.985	44.711	184.696
Banco Ripley	76.107	12.907	3.893	16.801
Banco Consorcio	4.020.922	601.065	60.845	661.910
Banco BTG Pactual Chile	1.573.605	64.302	48.237	112.538
China Construction Bank	236.618	4.409	0	4.409
Bank of China	4.702	0	0	0
Banco Itaú-Corpbanca	18.922.257	1.008.268	468.365	1.476.633
Total bancos	193.975.182	10.665.544	3.481.024	14.146.568

Table 1: Arrears by term (up to date, less than 90 days, over 90 days) and debt amount.

Entidad Bancaria	Personas con deuda al día	Personas deudoras con mora menor a 90 días	Personas deudoras con mora de 90 días o más	Personas deudoras morosas (2)
Banco de Chile	1.017.537	83.464	27.312	106.414
Banco Internacional	82.526	2.225	2.852	5.071
Banco del Estado de Chile	1.457.401	159.731	75.824	231.564
Scotiabank Chile	559.404	52.950	43.765	95.035
Banco de Credito e Inversiones	619.825	41.108	16.666	55.243
Banco Bice	53.945	1.496	307	1.766
Hsbc Bank (Chile)	53	0	0	0
Banco Santander-Chile	931.363	57.650	22.475	75.276
Jp Morgan Chase Bank. N. A.	1	0	0	0
Banco Security	57.590	2.955	703	3.575
Banco Falabella	522.105	28.298	11.142	39.299
Banco Ripley	28.605	5.294	1.722	7.016
Banco Consorcio	50.337	1.619	475	2.062
Banco BTG Pactual Chile	167	5	3	8
China Construction Bank	32	1	0	1
Bank of China	2	0	0	0
Banco Itaú-Corpbanca	423.261	29.716	15.230	43.884
Total bancos	4.266.774	433.060	206.106	606.602

Table 2: Number of debtors by term and financial institution.

Notes

- Debtors are grouped in Table 1 according to the longest arrears in days reported for each type of asset and bank. This means the same debtor can appear in multiple arrears categories.
- Table 2 displays the net amount (by unique National ID Number) of debtors for every bank. For example, a debtor with debts in different types of assets

whose arrears are distributed in more than one category will be counted as one in the total for each institution and, at the same time, in the total of the banking system.

Indebtedness databases compiled by the Commission are available in the [CMF's Temporary Series Statistical Database \(BEST, for its Spanish acronym\)](#) through the menu on the left side of the screen. Details of these statistics, their location in the BEST platform and their periodicity are displayed in the following table. A direct link is also included for added convenience.

Dataset	Location in BEST	Periodicity	First Available on...
Indicators of indebtedness	Risk & Performance / Risk / Household Indebtedness	Monthly	January 2017
Debtors by portfolio and term of debt	Clients / System Debtors / By Portfolio and Term of Debt	Monthly	January 2016
Debtors by financial institution and term of debt	Clients / System Debtors / By Financial Institution and Term of Debt	Monthly	January 2016
Debtors by gender and term of debt	Gender / Indebtedness / Debtors	Monthly	January 2016
Arrears by portfolio and term of debt	Risk & Performance / Risk / Banks / Credit / Arrears / System / By Portfolio / Amounts	Monthly	January 2016
Arrears by financial institution and term of debt	Risk & Performance / Risk / Banks / Credit / Arrears / By Financial Institution / Amounts	Monthly	January 2016
Arrears by gender and term of debt	Gender / Arrears / Amounts	Monthly	January 2016

Area of Communications, Education & Image — Financial Market Commission (CMF)

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