



## PRESS RELEASE

### **CMF publishes for a second consultation new standardized methodology to calculate consumer loan provisions**

- *Given the interest shown by the industry to provide feedback, the Board of the Commission approved a new public consultation for the regulation that introduces a standardized methodology to calculate provisions for the consumer portfolio.*

**November 22, 2022** — The Financial Market Commission (CMF) has started a second consultation period for the standardized methodology to calculate provisions for consumer loans and contingent credits granted by banking institutions established in Chile. This is due to feedback received from the industry asking for more time to technically analyze the proposed changes and provide more background information.

The proposed methodology, [which was under public consultation between August 17 and October 21, 2022](#), follows the best international practices and is consistent with the rest of the regulatory provisions related to the determination of capital requirements for credit risk.

Interested parties can access the [Draft Rules and Norms section](#) of the CMF website until December 31, 2022 to check the details of the proposed methodology and submit their feedback. The Commission also makes available the corresponding [Regulatory Report](#), [Presentation](#), and [Frequently Asked Questions document](#) with its key elements.

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