



PRESS RELEASE

CMF publishes for consultation a regulation to include securitized loans in financial system debtor information

- *The regulation adds loans that the supervised institutions assign or sell to securitization companies to debtor information reported to the Commission.*
- *This aims to provide more complete data to financial institutions for a better assessment of their portfolios' credit risk.*

February 8, 2023 — The Financial Market Commission (CMF) published for consultation today an amendment to the regulation governing information on financial system debtors that supervised institutions report to the Commission. The proposal adds operations that financial institutions assign or sell to securitization companies or securitized loan funds to the registry, so long as these supervised entities continue managing these operations.

The new regulation modifies Chapter 18-5 of the Updated Compilation of Rules for Banks and the relevant Regulatory Files used to report data on financial system debtors. It aims to ensure the Registry of Debtors continues to fulfill its purpose of allowing institutions supervised under the General Banking Act (banks, savings and credit cooperatives, support companies of banking activities, and credit card issuers) to adequately assess their portfolios' credit risk. Additionally, it is also expected to contribute to the development of the securitization market.

Interested parties can access the [Draft Rules and Norms section](#) of the CMF website until March 10, 2023 to check the details of the regulatory proposal and submit their feedback. The Commission also makes available a [Regulatory Report](#) with its core elements.

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