

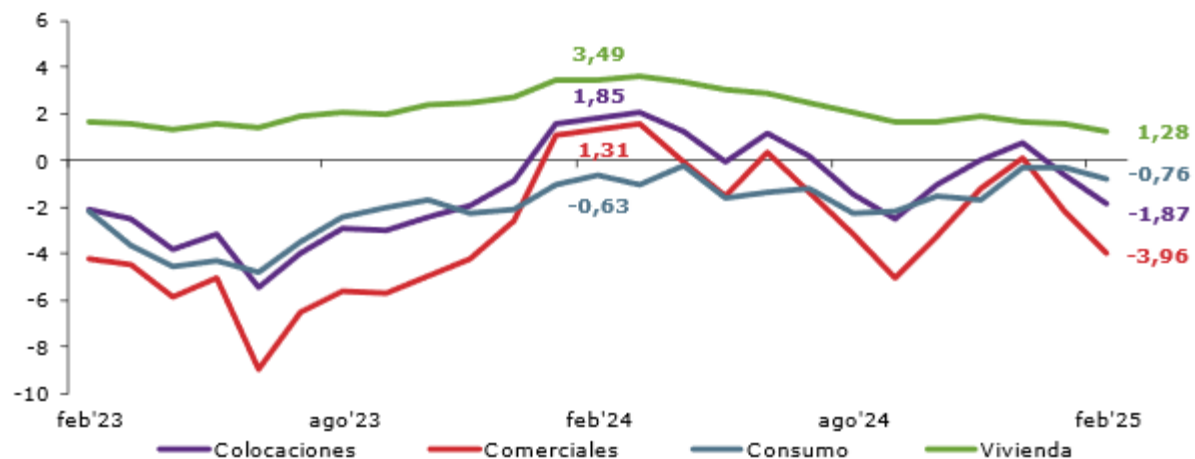
CMF reports on the performance of supervised banks and cooperatives as of February 2025

Loans in the banking system fell by 1.87 percent after identical trends in the consumer and commercial portfolios.

March 31, 2025 — Loans in the banking system fell by 1.87 percent over 12 months due to declines of 3.96 percent in the commercial portfolio and 0.76 percent in the consumer portfolio. Meanwhile, housing loans increased by 1.28 percent.

Total loans and loans by portfolio, banking system

(Real annual variation expressed in percentage)



Purple: Total loans. Red: Commercial loans. Blue: Consumer loans. Green: Housing loans.

Regarding credit risk, all three indices (loan-loss provisions index, LLPI; arrears ratio of 90 days or more, AR90; and impaired portfolio ratio, IPR) fell during the month. The portfolios posted uneven trends versus last month as consumer indices grew; commercial indices fell; and housing indices grew except the AR90, which declined.

Overall, the LLPI fell from 2.6 to 2.59 percent, while the AR90 moved from 2.36 to 2.33 percent and the IPR from 6.19 to 6.13 percent.

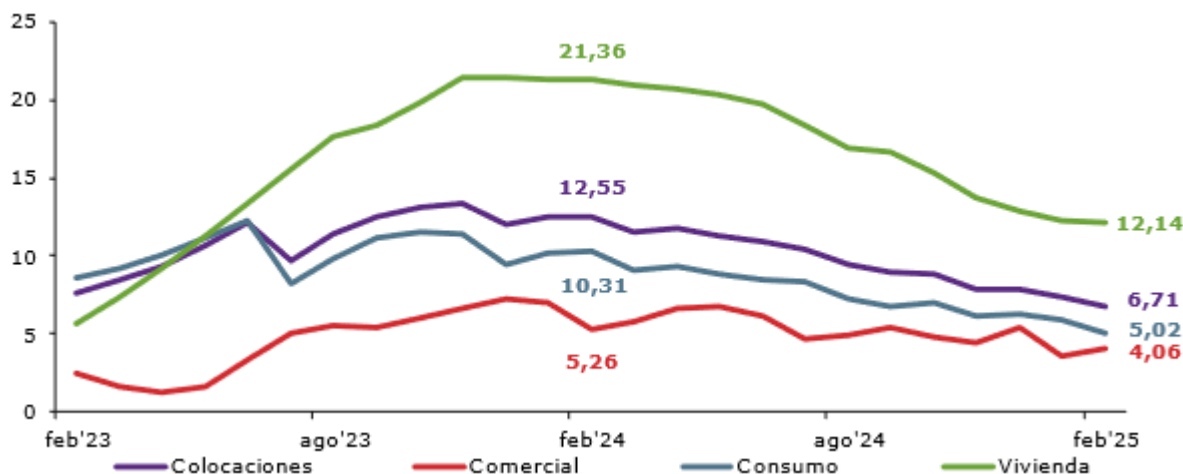
All credit risk indices grew versus 12 months ago. On a portfolio-by-portfolio basis, housing indices increased; most commercial indices increased except

for the LLPI, which decreased; and most consumer indices fell except for the LLPI, which grew.

Monthly profits for February reached CLP 557,964 million (USD 592 million), increasing by 77.33 percent versus last month and 16.67 percent compared to a year ago. Accordingly, the return on average equity (ROE) was 15.53 percent and the return on average assets (ROA) 1.30 percent. Both figures were better than the ones posted in January 2025 and February 2024.

Supervised Cooperatives

Loans granted by savings and credit cooperatives supervised by the CMF increased by 6.71 percent over 12 months. The consumer portfolio, comprising 70.05 percent of said loans, is the main reason for this result with a growth of 5.02 percent. Housing and commercial loans grew by 12.14 and 4.06 percent, respectively.



Purple: Total loans. Red: Commercial loans. Blue: Consumer loans. Green: Housing loans.

All three credit risk indices rose during the month. The Provisions Index (PI) reached 3.96 percent; the AR90 moved to 2.35 percent; and the IPR was 7.83 percent. Consumer portfolio behaviors influenced these trends.

The PI grew versus 12 months ago due to identical trends in the consumer portfolio, while both the AR90 and IPR fell because of trends in the housing and commercial portfolios.

Monthly profits for February reached CLP 12,957 million (USD 14 million), a figure 334.81 percent higher than January's and 83.75 percent better than that of a year ago. The ROE was 13.15 percent and the RAA 2.81 percent, both better than the ones posted last month and last year.

Links to Relevant Documents

- [Report on Performance of the Banking System and Cooperatives - February 2025](#)
- [Monthly Report on Financial Information of the Banking System - February 2025](#)
- [Report on Derivative and Non-Derivative Instruments of the Banking System - February 2025](#)
- [Arrears Ratio of 90 Days or More in the Banking System - February 2025](#)
- [Report on the Impaired Portfolio of the Banking System - February 2025](#)
- [Assets and Liabilities of the Chilean Banking System Abroad - February 2025](#)
- [Balance Sheets and Statements of Banks \(in plain text format\) - February 2025](#)
- [Financial Report of Savings and Credit Cooperatives - February 2025](#)

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