

CMF issues amendments to regulation on State-guaranteed loans granted by banks, their subsidiaries

October 21, 2025 – After a public consultation process, the Financial Market Commission (CMF) issued today amendments to the regulation applicable to State-guaranteed loans granted by banks and their subsidiaries. The regulation specifically addresses:

Requests that banks submit Files C70, D62 and E26 of the Information Systems Manual regarding their subsidiaries and support companies of banking activities to homologate reporting coverage of programs under the Special Guarantee Fund (FOGAES, for its Spanish acronym).

Adds new supplementary accounts to Chapter C-3 of the Compendium of Accounting Standards to improve assessment capacities of the new housing loan subsidy program created through Law No. 21,748 of May 29, 2025.

These amendments become effective with the submission of data as of December 2025, which is due in January 2026. Should operations that are related to the new FOGAES programs carried out in previous months exist, entities must rectify and submit Files C70, D62 and E26 corresponding to said months.

Interested parties can access the [Regulations section](#) of the CMF website to review the amendments in detail. The Commission also makes available the corresponding [Regulatory Report](#).

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