

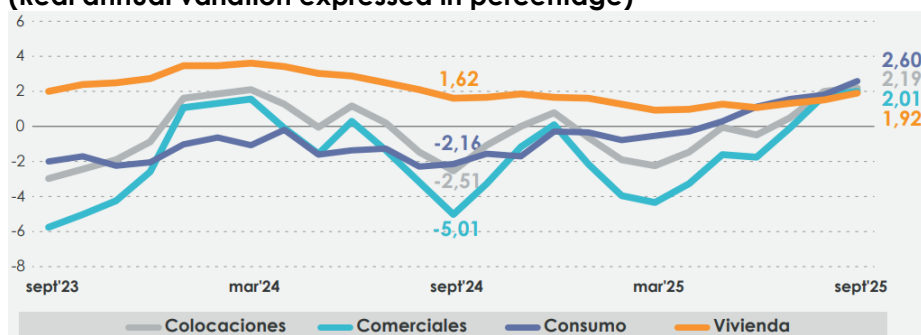
CMF reports on the performance of supervised banks and cooperatives as of September 2025

October 29, 2025 – The Financial Market Commission (CMF) published today its Report on the Performance of the Banking System and Cooperatives as of September 2025. It contains data about activity, risk, and results of supervised banks and cooperatives. Key figures are presented below, while the full report is available [here](#).

Results of the Banking Industry

Loans in the banking system maintain their upward trend with an increase of 2.19 percent over 12 months, mainly due to the commercial portfolio. Meanwhile, consumer loans grow for the fifth straight month and housing loans post a slightly higher growth than that of August

Total loans and loans by portfolio, banking system (Real annual variation expressed in percentage)



Gray: Total loans. Aqua: Commercial loans. Purple: Consumer loans. Orange: Housing loans.

Aggregate **credit risk indices** show mixed behavior compared to last month. The arrears ratio of 90 days or more (AR90) increases from 2.27 to 2.38 percent, while the loan-loss provisions index (LLPI) falls from 2.56 to 2.55 percent. The impaired portfolio ratio (IPR) shifts from 6.01 to 5.99 percent. This uneven behavior repeats across portfolios as the AR90 increases in all of them, but both the LLPI and IPR decrease in commercial loans; grow in consumer loans; and show no variation in housing loans. Compared to 12 months ago, all housing indices increase while decreasing in both the

Loans

USD 286,424 million

2.19 percent
Real variation over 12 months

Risk Indices

Loan-Loss Provisions Index

2.55 percent

Arrears Ratio of 90 Days or More

2.38 percent

Profits

USD 464 million

consumer and commercial portfolios (see Page 4 of the Performance Report for Banks and Cooperatives).

Provisions' coverage decreases versus last month but increases versus 12 months ago.

Cumulative results grew due to lower taxes coupled with increased net income from fees and a better net financial result. These compensated for drops in interest and readjustment margins. Better figures impact profitability indices compared to a year ago: the return on average equity (ROAE) decreases to 15.48 percent since the 12-month return is lower than the effective equity increase, while the return on average assets (ROAA) increases to 1.36 percent.

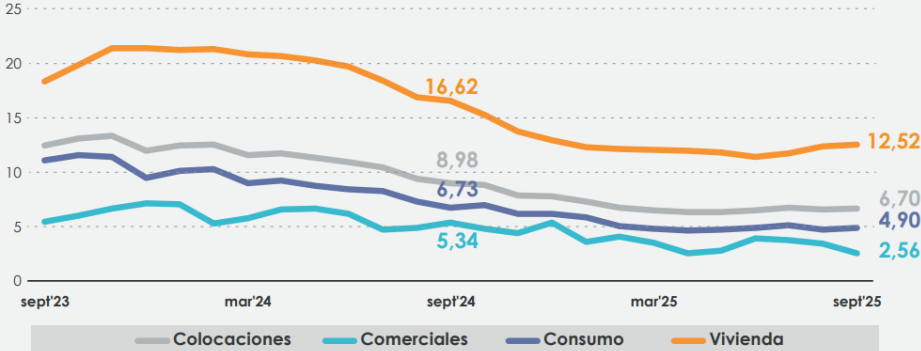
5.17
percent
Real
variation
over 12
months

Results of Savings and Credit Cooperatives

Loans granted by savings and credit cooperatives post an increase slightly better than that of August, but below the one recorded in September 2024. The consumer portfolio, which represents 69.27 percent of total operations, expanded by 4.9 percent in real terms over 12 months and is the main reason behind this result.

Total loans and loans by portfolio, savings and credit cooperatives

(Real annual variation expressed in percentage)



Gray: Total loans. Aqua: Commercial loans. Purple: Consumer loans. Orange: Housing loans.

Credit risk indices show uneven behavior versus August: the provisions index grows from 4.1 to 4.13 percent, but the IPR falls from 8.19 to 8.12 percent and the AR90 stands pat at 2.2

Loans
USD 3,551
million
6.7
percent
Real
variation
over 12
months

Risk Indices
Provisions
Index
4.13
percent

Arrears
Ratio of 90
Days or
More
2.2
percent

percent. Commercial and housing indices fall except for the housing portfolio's provisions index, which shows no variation. Most consumer indices increase except the IPR, which decreases (see Page 7 of the Performance Report).

Increased interest margins led to **higher results** in August, but support expenses also grew during the month. These higher profits, however, don't have a positive impact on average performance indices, with the ROAE falling to 13.22 percent and the ROAA to 2.75 percent.

Results

USD 8
million

**14.08
percent**

Real
variation
over 12
months

Communication & Image Area — Financial Market Commission (CMF)

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