# CMF publishes for consultation regulation perfecting Regulatory Files of the Information Systems Manual for Banks

*The proposal simplifies reporting and adds new information to safeguard the usefulness and effectiveness of data received by the CMF.*

**November 17, 2026 —** The Financial Market Commission (CMF) published for consultation today, and over the next four weeks, a regulatory proposal perfecting Files D05, D42, D43, I06, I11 and I12 of the Information Systems Manual for Banks (ISMB). These adjustments aim to safeguard the usefulness and effectiveness of data received by the CMF, as well as — in the case of Files I06 and I11 — contributing to the advancement of objectives set as part of the CMF's Institutional Financial Inclusion Strategy.

The proposal involves the following modifications:

- **File D05, "Debtors of Cross-Border Operations":** Makes a technical adjustment to allow lapsing timeframes equal to or greater than 10,000 days by changing the length of the required field.
- **Files D42, "Subsidized Housing Loans," and File D43, "Auctions and Releases in Payment of Subsidized Homes":** Updates the "Housing and Subsidy Program" field of File D42 to identify current programs. Additionally, it modifies the "Home Value in UF" field of File D43 to identify amounts over UF 2,000. A quarterly timeframe is also set for both Files.
- **File I06, "Branches, Personnel, Service Hours and ATMs," and I11, "Number of ATMs and Their Unavailability Time or Downtime":** Adds coordinate — "latitude" and "longitude" — fields to both Files to geo-reference bank branches and ATMs with the aim of generating financial inclusion indices.
- **File I12, "Cybersecurity Incidents":** Adjusts incident and alert definitions, as well as other fields, to better characterize cybersecurity incidents and facilitate the Commission's supervisory work.

The CMF invites all interested parties to submit observations and comments regarding the current **regulatory proposal** until December 15, 2026 through the **Regulations Under Consultation section** of the CMF website.

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