

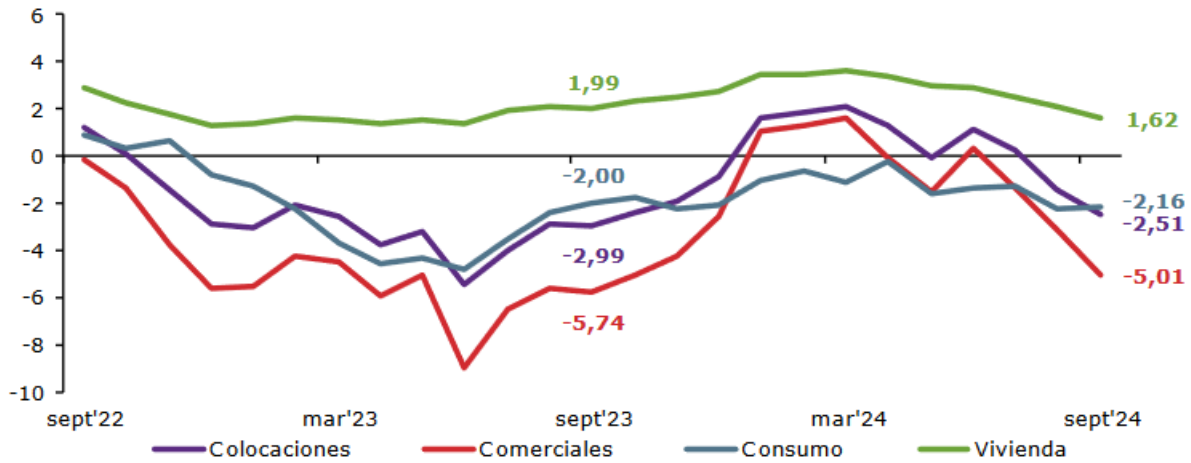
## CMF reports on the performance of supervised banks and cooperatives as of September 2024

Loans in the banking system declined by 2.51 percent in 12 months due to contractions in the commercial portfolio.

**September 30, 2024** – Loans in the banking system fell 2.51 percent over 12 months due to a 5.01-percent fall in the commercial portfolio and a 2.16-percent contraction in the consumer portfolio. Meanwhile, the housing portfolio grew 1.62 percent in that span.

### Total loans and loans by portfolio in the banking system

(Real annual variation expressed in percentage)



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

Regarding credit risk, the loan-loss provisions index (LLPI) declined, but the arrears ratio of 90 days or more (AR90) rose and the impaired portfolio ratio (IPR) showed no variation. Risk indices rose for the housing and the consumer portfolios, but the provisions index fell in the latter. Only the AR90 increased in the commercial portfolio as the other two indices fell.

The LLPI moved from 2.55 to 2.53 percent; the AR90 expanded from 2.35 to 2.38 percent; and the IPR remained at 6 percent.

Most credit risk indices rose versus 12 months ago except the LLPI, which showed no variation. By portfolios, indices increased in both the commercial and housing portfolios while decreasing for consumer loans.

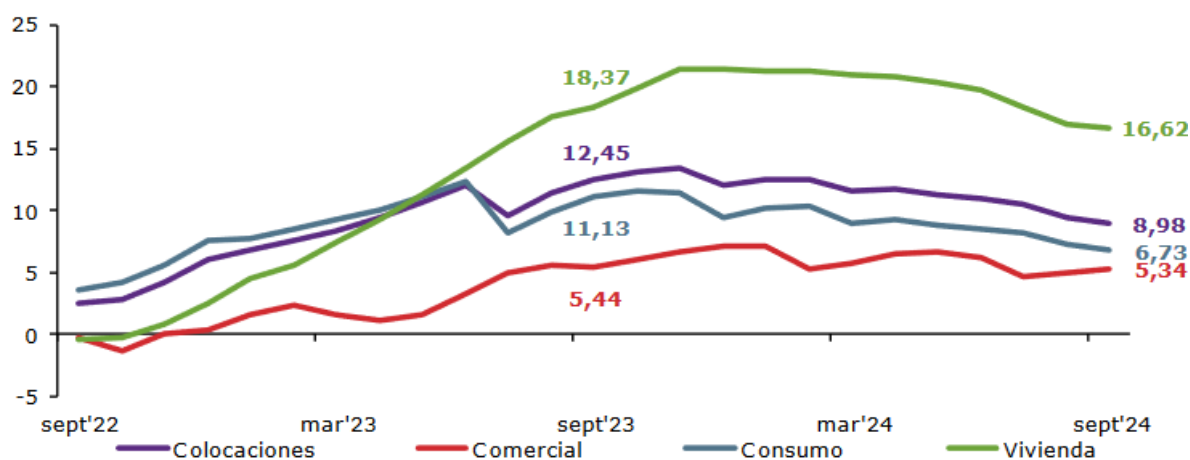
Monthly profits for September reached CLP 451,707 million (USD 504 MM) for a 9.90-percent increase in 12 months but a decline of 10.39 percent versus last month. Accordingly, the Return on Average Equity (RAE) was 15.68 percent and the Return on Average Assets (RAA) 1.26 percent. Both figures are higher than the ones posted in August 2024 and September 2023.

## Supervised Cooperatives

Loans by savings and credit cooperative supervised by the CMF grew by 8.98 percent in 12 months. The consumer portfolio, which represents 70.46 percent of these loans, is the main reason behind this result with a 6.73-percent increase. The commercial portfolio rose 5.34 percent, and the housing portfolio 16.62 percent in that span.

### Total loans and loans by portfolio by savings and credit cooperatives

(Real annual variation expressed in percentage)



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

On credit risk, the provisions index (PI) increased to 3.81 percent during the month, and the IPR moved upward to 7.65 percent. The AR90, however, fell to 2.19 percent. All variations were influenced by the consumer portfolio's index behavior.

The PI grew versus 12 months ago due to a similar trajectory in consumer loans, but the AR90 and IPR declined in that span – the former because of

decreases across all portfolios, and the latter by a contraction in the housing portfolio.

Monthly profits for August reached CLP 12,897 million (USD 14MM) for a growth of 21.52 percent during the month and 30.12 percent during the past year. The RAE was 13.49 percent, and the RAA was 2.93 percent, both higher than the ones posted last month and a year ago.

## Links to Relevant Documents

- [Report on Performance of the Banking System and Cooperatives - September 2024](#)
- [Monthly Report on Financial Information of the Banking System - September 2024](#)
- [Report on Derivative and Non-Derivative Instruments of the Banking System - September 2024](#)
- [Arrears Ratio of 90 Days or More in the Banking System - September 2024](#)
- [Report on the Impaired Portfolio of the Banking System - September 2024](#)
- [Assets and Liabilities of the Chilean Banking System Abroad - September 2024](#)
- [Balance Sheets and Statements of Banks \(in plain text format\) - September 2024](#)
- [Financial Report of Savings and Credit Cooperatives – September 2024](#)

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