

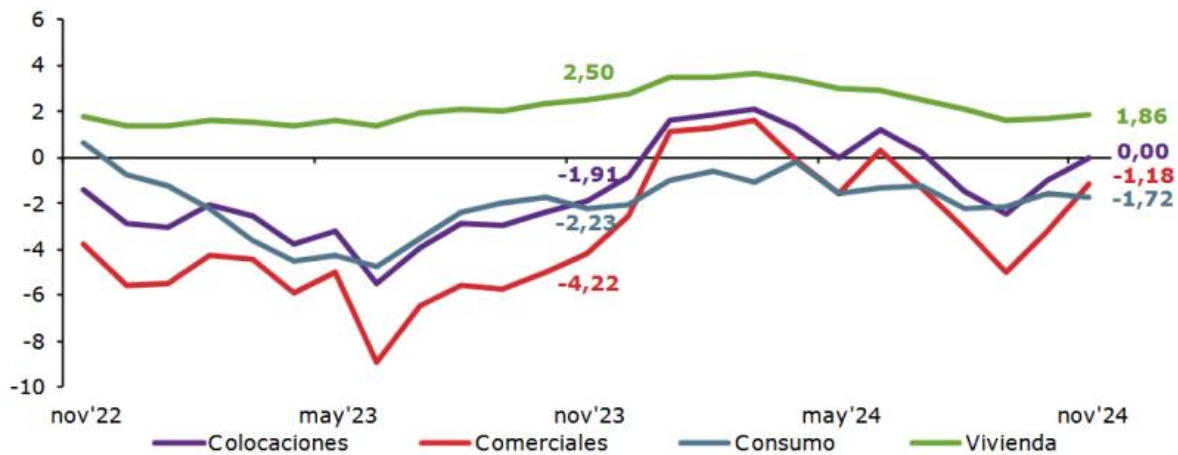
CMF reports on the performance of supervised banks and cooperatives as of November 2024

Loans in the banking system showed no growth over 12 months as declines in the commercial and consumer portfolios countered a growth in the housing portfolio.

December 31, 2024 – Loans in the banking system recorded no growth over 12 months because of declines in the commercial and consumer portfolios of 1.18 and 1.72 percent, respectively, neutralizing a growth of 1.86 percent in the housing portfolio.

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) increased but the arrears ratio of 90 days or more (AR90) and the impaired portfolio ratio (IPR) decreased during the month. Losses were common across portfolios except the LLPI for consumer and housing loans and the IPR for housing loans.

Accordingly, the LLPI moved from 2.52 to 2.53 percent, while the AR90 shifted from 2.36 to 2.32 percent and the IPR from 6.24 to 6.22 percent.

Most credit risk indices grew during the past year except the LLPI. Commercial and housing indices increased in that span against a decrease in consumer indices.

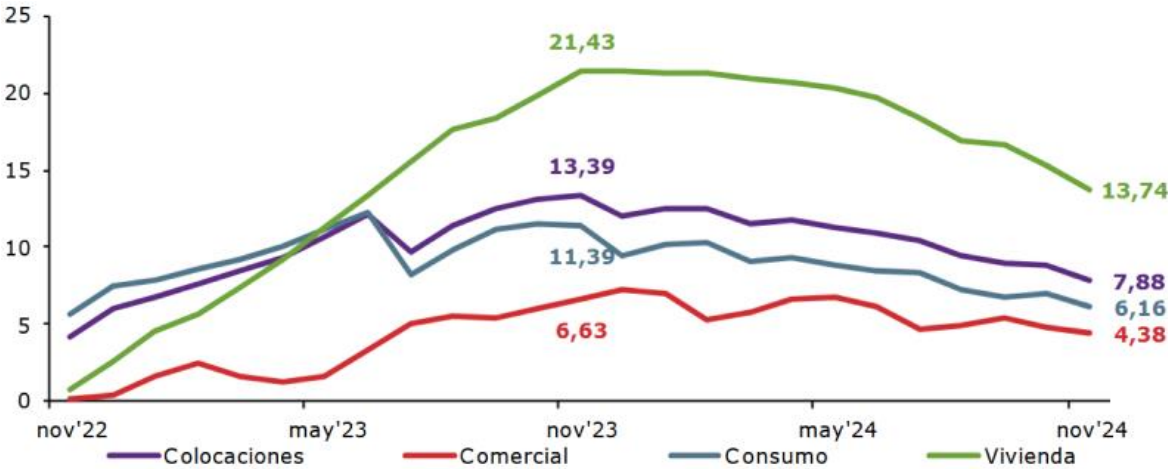
Monthly profits for November reached CLP 484,586 million (USD 496 million), expanding by 36.02 percent versus last month and 7.80 percent versus last year. The return on average equity (ROE) was 15.51 percent and the return on average assets (ROA) was 1.27 percent, both higher than the ones recorded last month and in November 2023.

Supervised Cooperatives

Loans granted by savings and credit cooperatives supervised by the CMF increased by 7.88 percent in 12 months. The consumer portfolio, which comprises 70.33 percent of these loans, is the main reason behind this result with an expansion of 6.16 percent. Meanwhile, housing and consumer loans posted growths of 13.74 and 4.38 percent, respectively.

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

(Real annual variation expressed in percentage)



As for credit risk, the provisions index (PI) grew during the month to 3.87 percent. The IPR increased to 7.66 percent, while the AR90 fell to 1.9 percent. These trajectories, compared to October 2024, were influenced by trends in the consumer portfolio.

The PI increased versus 12 months ago because of upward trends in the consumer portfolio. On the other hand, the AR90 and IPR trended downward in that span; the former due to declines across all portfolios, and the latter influenced by the housing portfolio.

Monthly profits reached CLP 14,930 million (USD 15 million) for a 146.8-percent increase versus last month and 15.71 versus 12 months ago. The ROE was 12.97 percent and the RAA 2.79, both figures improving compared to October 2024 and November 2023.

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