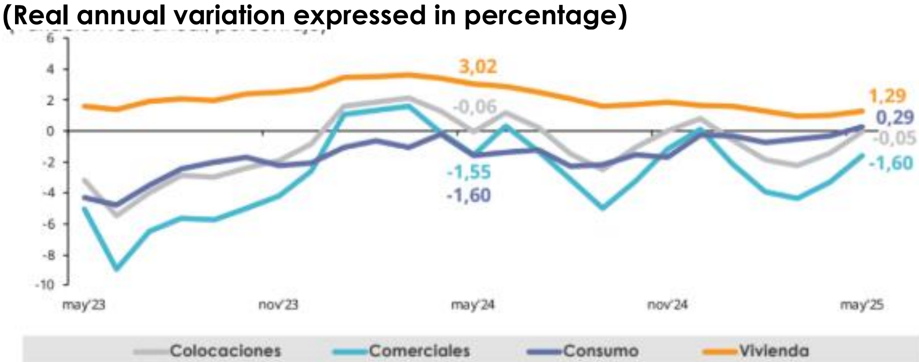
CMF reports on the performance of supervised banks and cooperatives as of May 2025

June 27, 2025 – The Financial Market Commission (CMF) published today its **Report on the Performance of the Banking System and Cooperatives as of May 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 kept their low dynamism at the end of the month, posting a real decrease of 0.05 percent over 12 months due to trends in the commercial portfolio. Meanwhile, consumer loans grew for the first time in nearly 2 1/2 years, while housing loans also increased (albeit at a lower rate than during April).

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.

As for **credit risk indices,** the loan-loss provisions index for consumer loans decreased while the others grew or showed no variation versus last month. There are uneven behaviors versus 12 months ago as all housing indices increase and both commercial and consumer indices decrease. Provisions' coverage expanded compared to the same month last year but contracted versus that of last month.

Loans

USD 288,151 million

-0,05 percent

Real variation over 12 months

Risk Indices

Loan-Loss Provisions Index

2.55 percent

Arrears Ratio of 90 Days or More

2.29 percent

Profits

USD 509 million

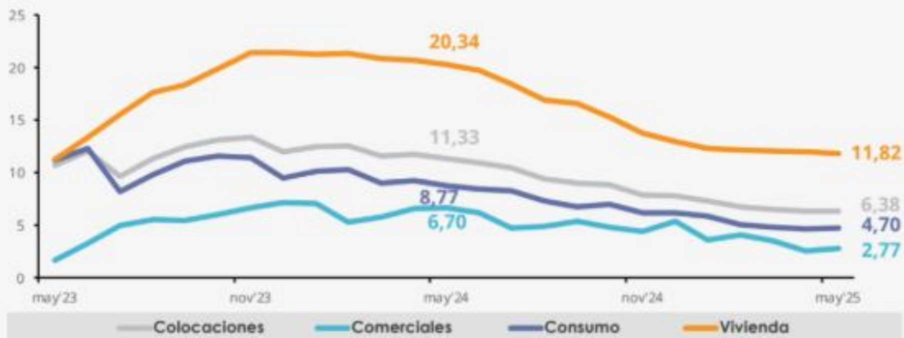
Cumulative profits grew due to lower taxes and operational expenses compensating for drops in interest margins and readjustments to net financial results. Better figures impact profitability indices compared to a year ago: the return on average equity moves to 15.74 percent and the return on average assets to 1.35 percent.

9.99 percent
Real variation over 12 months

Results of Savings and Credit Cooperatives

Loans granted by savings and credit cooperatives recorded a slight growth compared to April, but below the figures of a year ago. The consumer portfolio, which represents 69.61 percent of total operations, expanded by 4.70 percent 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.

There is an increase in **credit risk indices** versus April, except for a decrease in the Impaired Portfolio Ratio. All consumer portfolio indices grew, but their commercial and housing counterparts fell. The Arrears Ratio of 90 Days or More for housing loans also declined.

Increased interest margins led to **higher profits** in May, but support expenses also grew during the period. These higher profits also impacted profitability indices compared to last year, with the return on average equity reaching 14.08 percent and the return on average assets 2.97 percent.

Loans
USD 3,526 million

6.38 percent
Real variation over 12 months

Risk Indices

Provisions Index
4 percent

Arrears Ratio of 90 Days or More
2.33 percent

Profits
USD 10 million

46.2 percent

	Real variation over 12 months

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