

## CMF publishes for consultation amendments to regulation on State-guaranteed loans granted by banks, their subsidiaries

**July 29, 2025** – The Financial Market Commission published for consultation today amendments to the regulation applicable to State-guaranteed loans granted by banks and their subsidiaries. Specifically, the proposal considers:

- Extend submission of Files C70, D62 and E26 of the Information Systems Manual for Banks to banking subsidiaries and support companies of banking activities to homologate reporting coverage of programs under the Special Guarantee Fund (FOGAES, for its Spanish acronym). This applies to entities that granted FOGAES-guaranteed loans but whose operations were not being reported.
- Add new supplementary accounts to Chapter C-3 of the Compendium of Accounting Standards to improve assessment capacities of the FOGAPE and FOGAES programs, including the new housing loan subsidy program created through Law No. 21,748 of May 29, 2025.

These amendments would become effective with the submission of data as of September 2025, which is due in October. Should operations related to the "New Home Support" and "Regional Productive Recovery" programs and carried out between June and September 2025 exist, entities must rectify and submit Files C70, D62 and E26 corresponding to said months.

Interested parties can access the [Regulations Under Consultation section](#) of the CMF website to review the regulatory proposal and submit their feedback. The Commission also makes available the corresponding [Regulatory Report](#) with its justification.

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