Press Release

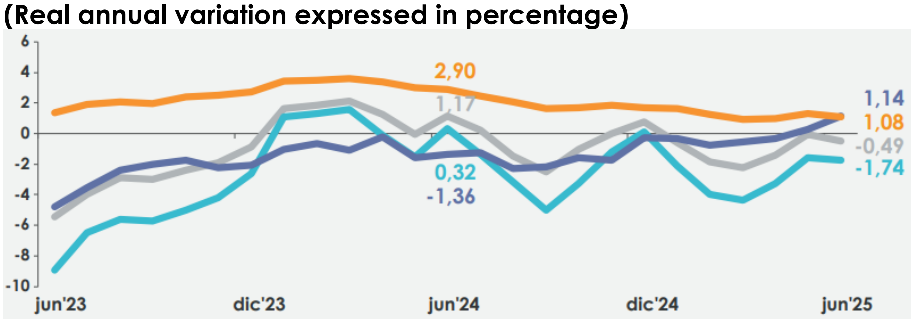
CMF reports on the performance of supervised banks and cooperatives as of June 2025

July 30, 2025 – The Financial Market Commission (CMF) published today its Report on the Performance of the Banking System and Cooperatives as of June 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 0.49 percent over 12 months due to trends in the commercial portfolio. Meanwhile, consumer loans grew for the second consecutive month and housing loans also expanded, although at a lower rate than that of May.

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 and impaired portfolio ratio for consumer loans decreased while other indices increased or showed no variation versus May. There were uneven behaviors compared to a year ago as all housing indices grew but most commercial and consumer indices fell.

Provisions coverage declined compared to both last month and 12 months ago.

Loans

USD 288,981 million

-0.49 percent

Real variation over 12 months

Risk Indices

Loan-Loss Provisions Index

2.56 percent

Arrears Ratio of 90 Days or More

2.31 percent

Profits

USD 482 million

Cumulative profits grew due to lower taxes, loan losses 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 15.75 percent and the return on average assets to 1.36 percent.

9.07 percent
Real variation over 12 months

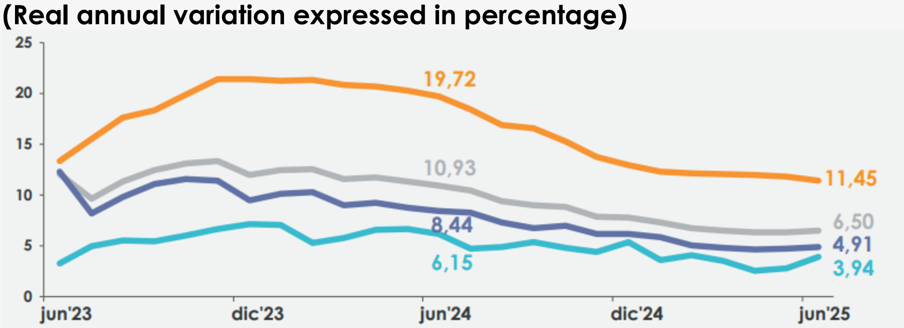
Results of Savings and Credit Cooperatives

Loans granted by savings and credit cooperatives recorded a slight growth compared to May, but below the figures of a year ago. The consumer portfolio, which represents 69.56 percent of total operations, expanded by 4.91 percent in real terms over 12 months and is the main reason behind this result.

Loans
USD 3,564 million

6.5 percent
Real variation over 12 months

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 May, except for a decrease in the Impaired Portfolio Ratio. Indices across portfolios show homogeneous behavior as the provisions index and impaired portfolio ratio increase and the arrears ratio of 90 days or more decreases. The lone exception is the provisions index for housing loans, which shows no variation.

Risk Indices

Provisions Index
4.03 percent

Arrears Ratio of 90 Days or More
2.23 percent

Increased interest margins led to **higher profits** in May, but support expenses also grew during the month. These higher profits also impacted profitability indices compared to last year, with the return on average equity reaching 14.35 percent and the return on average assets 3.01 percent.

Profits
USD 13 million

44.59 percent
Real variation

	over 12 months

Communication & Image Area — Financial Market Commission (CMF)

Contact: prensa@cmfchile.cl | Press Room | Subscribe to Relevant CMF Information