



BANCO CENTRAL DE CHILE

Reg. 159

Santiago, 21 de julio de 2009

Señor
Jorge Hermann



De mi consideración:

Me refiero a la solicitud planteada al Banco Central de Chile con fecha 14 de julio de 2009, en el marco de la Ley N° 20.285 sobre Acceso a la Información Pública, referente a “Información sobre IEF: -Serie histórica de deuda de hogares. -Tasas de interés de vivienda diferenciadas entre fija, fija/variable y variable. -Datos del Recuadro V.1 -Montos colocados por la banca, según tasas publicadas por B.C.”

Al respecto, se adjunta la información correspondiente a la serie histórica de deuda de Hogares y los datos del recuadro V.1 “Montos Colocados por la Banca”, según tasas publicadas por el Banco Central de Chile.

Se hace presente que la información proporcionada se ofrece con fines meramente informativos, dejándose constancia expresa que el Banco Central de Chile no asume responsabilidad alguna respecto de las alteraciones o cambios de los datos, ni otorga respecto de ella garantía de ninguna especie por el uso o aplicación que se haga de la misma.

Por último en relación, con la serie de tasas de interés de vivienda diferenciadas entre fija, fija/variable y variable, no es posible entregar la información, ya que ésta no se encuentra disponible en el Banco Central.

Saluda atentamente a usted,

ALEJANDRO ZURBUCHEN
Gerente General
Por orden del señor Presidente

c.c.: Sr. Presidente.
Jefe de Unidad de Acceso a la Información
Gerencia General
Archivo

Montos de depositos a plazo por tramos de plazos
(cifras en millones de pesos)

Período	Pesos		Dólares	
	entre 15 y 29 días	entre 30 y 59 días	entre 30 y 59 días	entre 60 y 89 días
Ene-07	1,521	3,536,311	1,114,464	86,589
Feb-07	963	2,951,930	985,034	68,523
Mar-07	688	3,901,382	1,167,220	80,910
Abr-07	1,262	3,984,057	1,040,577	133,792
May-07	1,334	5,256,732	1,149,634	118,884
Jun-07	1,565	3,747,313	1,060,558	94,070
Jul-07	1,422	3,690,758	1,148,459	118,995
Ago-07	2,246	3,708,444	1,201,365	148,483
Sep-07	2,234	3,208,332	1,098,873	101,588
Oct-07	3,043	3,753,045	1,317,714	256,527
Nov-07	1,666	3,680,515	1,059,315	87,801
Dic-07	1,733	3,474,633	1,259,744	254,316
Ene-08	1,897	3,978,080	1,329,968	222,172
Feb-08	3,596	3,557,675	1,108,574	162,399
Mar-08	54,914	4,243,658	1,156,645	165,008
Abr-08	38,484	4,115,900	1,088,430	211,191
May-08	71,937	3,938,062	1,029,767	137,283
Jun-08	44,174	3,688,175	1,283,195	176,047
Jul-08	51,032	4,264,569	1,602,728	227,066
Ago-08	30,349	3,482,319	1,269,547	127,733
Sep-08	114,166	3,870,481	1,561,284	143,267
Oct-08	209,512	4,935,363	1,800,997	349,151
Nov-08	317,913	4,427,735	1,658,492	227,190
Dic-08	259,412	4,202,400	1,470,592	240,826
Ene-09	388,518	4,734,196	1,424,293	462,896
Feb-09	247,595	4,902,495	1,132,672	285,966
Mar-09	322,336	5,492,458	1,174,457	302,023
Abr-09	118,719	2,712,046	637,447	126,735

Cifras en Miles de Pesos	Mar-98	Jun-98	Sep-98	Dic-98	Mar-99	Jun-99
Nominal						
Deuda Hipotecaria Total	3,311,734,287	3,447,639,800	3,615,295,557	3,717,512,971	3,810,181,087	3,940,853,385
Deuda Hipotecaria Bancaria	3,311,734,287	3,447,639,800	3,615,295,557	3,717,512,971	3,810,181,087	3,940,853,385
Deuda Hipotecaria No Bancaria	0	0	0	0	0	0
Deuda de consumo Total	3,028,655,107	3,044,543,564	2,977,081,995	2,926,901,255	2,889,005,919	2,829,807,891
Deuda de Consumo Bancaria	2,818,840,998	2,833,990,468	2,764,757,856	2,706,341,846	2,668,078,618	2,609,345,475
Deuda de Consumo No Bancaria	209,814,109	210,553,096	212,324,139	220,559,409	220,927,301	220,462,416
Deuda Total	6,340,389,394	6,492,183,364	6,592,377,552	6,644,414,226	6,699,187,006	6,770,661,276

Real (deflactado por IPC, a marzo 2009)						
Deuda Hipotecaria Total	4,888,583,642	5,042,672,380	5,220,326,569	5,293,309,842	5,405,259,095	5,555,213,187
Deuda Hipotecaria Bancaria	4,888,583,642	5,042,672,380	5,220,326,569	5,293,309,842	5,405,259,095	5,555,213,187
Deuda Hipotecaria No Bancaria	0	0	0	0	0	0
	0	0	0	0	0	0
Deuda de consumo Total	4,470,719,126	4,453,085,773	4,298,774,469	4,167,569,916	4,098,447,072	3,989,030,947
Deuda de Consumo Bancaria	4,161,004,115	4,145,121,385	3,992,187,822	3,853,518,748	3,785,031,705	3,678,256,706
Deuda de Consumo No Bancaria	309,715,011	307,964,388	306,586,647	314,051,168	313,415,367	310,774,241
	0	0	0	0	0	0
Deuda Total	9,359,302,768	9,495,758,153	9,519,101,038	9,460,879,757	9,503,706,167	9,544,244,134

Cifras en Miles de Pesos	Sep-99	Dic-99	Mar-00	Jun-00	Sep-00	Dic-00
Nominal						
Deuda Hipotecaria Total	4,094,555,363	4,830,655,673	5,003,068,569	5,151,324,974	5,254,883,907	5,538,565,840
Deuda Hipotecaria Bancaria	4,094,555,363	4,289,935,007	4,410,985,796	4,522,909,354	4,595,563,299	4,726,999,400
Deuda Hipotecaria No Bancaria	0	540,720,666	592,082,773	628,415,620	659,320,608	811,566,440
Deuda de consumo Total	2,813,991,177	2,880,865,273	2,944,134,913	2,929,188,776	2,951,890,144	3,640,470,895
Deuda de Consumo Bancaria	2,588,289,646	2,637,686,805	2,683,948,918	2,660,992,758	2,670,595,340	2,692,221,645
Deuda de Consumo No Bancaria	225,701,531	243,178,468	260,185,995	268,196,018	281,294,804	948,249,250
Deuda Total	6,908,546,540	7,711,520,946	7,947,203,482	8,080,513,750	8,206,774,051	9,179,036,735

Real (deflactado por IPC, a marzo 2009)						
Deuda Hipotecaria Total	5,743,448,660	6,722,995,507	6,862,337,722	7,000,947,614	7,070,826,683	7,374,489,582
Deuda Hipotecaria Bancaria	5,743,448,660	5,970,455,302	6,050,221,739	6,146,894,558	6,183,663,079	6,293,905,108
Deuda Hipotecaria No Bancaria	0	752,540,205	812,115,983	854,053,056	887,163,604	1,080,584,474
	0	0	0	0	0	0
Deuda de consumo Total	3,947,196,319	4,009,402,781	4,038,251,284	3,980,936,415	3,971,981,867	4,847,214,147
Deuda de Consumo Bancaria	3,630,603,907	3,670,962,648	3,681,373,471	3,616,442,565	3,593,479,346	3,584,639,245
Deuda de Consumo No Bancaria	316,592,411	338,440,133	356,877,813	364,493,850	378,502,521	1,262,574,901
	0	0	0	0	0	0
Deuda Total	9,690,644,978	10,732,398,288	10,900,589,005	10,981,884,029	11,042,808,550	12,221,703,729

Cifras en Miles de Pesos	Mar-01	Jun-01	Sep-01	Dic-01	Mar-02	Jun-02	Sep-02	Dic-02	Mar-03
Nominal									
Deuda Hipotecaria Total	5,618,436,842	5,817,434,376	5,932,896,651	6,133,598,959	6,208,062,652	6,406,460,718	6,589,856,013	6,824,801,646	7,017,525,788
Deuda Hipotecaria Bancaria	4,774,108,233	4,893,201,835	4,966,286,653	5,077,772,668	5,116,143,402	5,254,372,411	5,415,587,813	5,554,867,100	5,728,204,683
Deuda Hipotecaria No Bancaria	844,328,610	924,232,541	966,609,998	1,055,826,291	1,091,919,250	1,152,088,308	1,174,268,200	1,269,934,546	1,289,321,106
Deuda de consumo Total	3,883,450,482	3,907,178,406	3,940,614,315	4,429,300,783	4,637,665,856	4,743,459,806	4,902,417,643	5,205,657,579	5,490,352,499
Deuda de Consumo Bancaria	2,739,756,632	2,726,486,162	2,728,220,671	2,767,938,270	2,884,494,394	2,897,119,531	2,999,365,859	3,143,966,720	3,327,430,512
Deuda de Consumo No Bancaria	1,143,693,850	1,180,692,244	1,212,393,643	1,661,362,513	1,753,171,462	1,846,340,274	1,903,051,783	2,061,690,859	2,162,921,987
Deuda Total	9,501,887,324	9,724,612,782	9,873,510,966	10,562,899,741	10,845,728,508	11,149,920,524	11,492,273,656	12,030,459,225	12,507,878,287
Real (deflactado por IPC, a marzo 2009)									
Deuda Hipotecaria Total	7,443,251,077	7,634,429,310	7,682,576,180	7,956,940,336	8,017,019,251	8,245,558,527	8,342,100,953	8,610,429,421	8,672,986,374
Deuda Hipotecaria Bancaria	6,324,692,658	6,421,525,554	6,430,901,765	6,587,247,460	6,606,927,547	6,762,741,104	6,855,594,442	7,008,231,680	7,079,509,596
Deuda Hipotecaria No Bancaria	1,118,558,419	1,212,903,755	1,251,674,416	1,369,692,877	1,410,091,704	1,482,817,422	1,486,506,512	1,602,197,741	1,593,476,778
	0	0	0	0	0	0	0	0	0
Deuda de consumo Total	5,144,757,838	5,127,531,385	5,102,746,845	5,746,003,659	5,989,027,259	6,105,161,206	6,205,972,150	6,567,655,662	6,785,547,193
Deuda de Consumo Bancaria	3,629,603,228	3,578,066,296	3,532,804,358	3,590,766,175	3,725,002,208	3,728,793,433	3,796,898,255	3,966,548,032	4,112,383,818
Deuda de Consumo No Bancaria	1,515,154,610	1,549,465,089	1,569,942,487	2,155,237,484	2,264,025,051	2,376,367,773	2,409,073,896	2,601,107,629	2,673,163,375
	0	0	0	0	0	0	0	0	0
Deuda Total	12,588,008,915	12,761,960,695	12,785,323,026	13,702,943,995	14,006,046,510	14,350,719,733	14,548,073,103	15,178,085,082	15,458,533,567

Cifras en Miles de Pesos	Jun-03	Sep-03	Dic-03	Mar-04	Jun-04	Sep-04	Dic-04	Mar-05	Jun-05
Nominal									
Deuda Hipotecaria Total	7,305,167,789	7,509,076,736	7,688,103,904	7,887,309,031	8,242,455,006	8,706,075,924	9,149,898,164	9,262,340,528	9,648,758,032
Deuda Hipotecaria Bancaria	5,986,245,475	6,078,342,540	6,306,594,154	6,394,823,866	6,767,092,077	7,236,375,771	7,658,248,977	7,869,067,829	8,216,446,963
Deuda Hipotecaria No Bancaria	1,318,922,314	1,430,734,196	1,381,509,750	1,492,485,165	1,475,362,928	1,469,700,153	1,491,649,188	1,393,272,699	1,432,311,068
Deuda de consumo Total	5,578,325,219	6,023,328,242	6,393,713,346	6,613,335,785	7,004,158,817	7,087,192,583	7,619,682,468	8,036,387,489	8,343,949,066
Deuda de Consumo Bancaria	3,348,144,579	3,502,289,883	3,671,430,488	3,801,485,362	3,899,504,970	4,133,093,326	4,374,797,323	4,623,508,553	4,796,203,262
Deuda de Consumo No Bancaria	2,230,180,640	2,521,038,359	2,722,282,859	2,811,850,424	3,104,653,847	2,954,099,257	3,244,885,146	3,412,878,936	3,547,745,804
Deuda Total	12,883,493,008	13,532,404,978	14,081,817,251	14,500,644,817	15,246,613,822	15,793,268,507	16,769,580,633	17,298,728,017	17,992,707,098
Real (deflactado por IPC, a marzo 2009)									
Deuda Hipotecaria Total	9,071,791,946	9,299,869,075	9,596,715,632	9,821,266,860	10,128,856,108	10,627,956,366	11,150,633,347	11,262,600,311	11,549,023,987
Deuda Hipotecaria Bancaria	7,433,911,863	7,527,928,106	7,872,238,910	7,962,826,290	8,315,835,741	8,833,817,510	9,332,817,140	9,568,441,746	9,834,627,706
Deuda Hipotecaria No Bancaria	1,637,880,083	1,771,940,969	1,724,476,722	1,858,440,570	1,813,020,368	1,794,138,856	1,817,816,207	1,694,158,564	1,714,396,281
	0	0	0	0	0	0	0	0	0
Deuda de consumo Total	6,927,343,390	7,459,793,796	7,980,985,895	8,234,917,045	8,607,158,518	8,651,701,890	9,285,817,602	9,771,895,123	9,987,240,596
Deuda de Consumo Bancaria	4,157,833,455	4,337,528,903	4,582,882,176	4,733,604,586	4,791,961,218	5,045,480,410	5,331,399,327	5,621,983,850	5,740,787,191
Deuda de Consumo No Bancaria	2,769,509,935	3,122,264,893	3,398,103,718	3,501,312,459	3,815,197,300	3,606,221,480	3,954,418,275	4,149,911,273	4,246,453,404
	0	0	0	0	0	0	0	0	0
Deuda Total	15,999,135,336	16,759,662,871	17,577,701,527	18,056,183,905	18,736,014,627	19,279,658,256	20,436,450,949	21,034,495,433	21,536,264,583

Cifras en Miles de Pesos	Sep-05	Dic-05	Mar-06	Jun-06	Sep-06	Dic-06	Mar-07	Jun-07	Sep-07
Nominal									
Deuda Hipotecaria Total	10,240,895,396	10,791,109,689	11,042,938,921	11,567,465,131	12,118,624,839	12,521,730,088	13,063,957,929	13,804,038,623	14,811,102,385
Deuda Hipotecaria Bancaria	8,796,960,629	9,242,432,703	9,541,380,074	9,950,288,906	10,482,527,853	10,800,706,274	11,238,267,366	11,889,546,231	12,721,331,912
Deuda Hipotecaria No Bancaria	1,443,934,767	1,548,676,986	1,501,558,847	1,617,176,226	1,636,096,986	1,721,023,814	1,825,690,562	1,914,492,392	2,089,770,473
Deuda de consumo Total	8,847,413,275	9,480,703,896	11,030,219,827	11,454,686,636	11,948,295,400	12,740,595,487	13,252,482,323	13,818,831,486	14,559,450,854
Deuda de Consumo Bancaria	5,100,125,263	5,468,256,220	5,831,412,235	6,095,035,187	6,452,129,771	6,786,220,029	7,057,045,457	7,240,028,571	7,529,566,913
Deuda de Consumo No Bancaria	3,747,288,012	4,012,447,676	5,198,807,592	5,359,651,449	5,496,165,629	5,954,375,458	6,195,436,867	6,578,802,914	7,029,883,941
Deuda Total	19,088,308,671	20,271,813,584	22,073,158,749	23,022,151,767	24,066,920,239	25,262,325,575	26,316,440,252	27,622,870,108	29,370,553,238
Real (deflactado por IPC, a marzo 2009)									
Deuda Hipotecaria Total	12,028,255,604	12,686,010,553	12,907,463,285	13,323,682,752	13,844,291,153	14,352,008,283	14,889,594,025	15,402,679,565	15,985,221,008
Deuda Hipotecaria Bancaria	10,332,308,543	10,865,388,472	11,152,376,543	11,460,980,532	11,975,217,448	12,379,425,592	12,808,770,477	13,266,470,471	13,729,788,428
Deuda Hipotecaria No Bancaria	1,695,947,061	1,820,622,082	1,755,086,742	1,862,702,220	1,869,073,705	1,972,582,691	2,080,823,548	2,136,209,094	2,255,432,580
	0	0	0	0	0	0	0	0	0
Deuda de consumo Total	10,391,566,771	11,145,499,688	12,892,596,659	13,193,781,786	13,649,707,166	14,602,864,834	15,104,463,953	15,419,185,584	15,713,620,337
Deuda de Consumo Bancaria	5,990,258,459	6,428,472,893	6,816,006,125	7,020,407,174	7,370,899,281	7,778,149,296	8,043,239,456	8,078,493,778	8,126,457,307
Deuda de Consumo No Bancaria	4,401,308,312	4,717,026,796	6,076,590,534	6,173,374,612	6,278,807,885	6,824,715,538	7,061,224,497	7,340,691,806	7,587,163,030
	0	0	0	0	0	0	0	0	0
Deuda Total	22,419,822,375	23,831,510,241	25,800,059,943	26,517,464,539	27,493,998,319	28,954,873,117	29,994,057,979	30,821,865,150	31,698,841,345

Cifras en Miles de Pesos	Dic-07	Mar-08	Jun-08	Sep-08	Dic-08	Mar-09
Nominal						
Deuda Hipotecaria Total	15,671,581,019	16,429,130,805	17,388,643,957	18,370,508,809	18,955,312,219	18,788,123,259
Deuda Hipotecaria Bancaria	13,431,934,620	14,055,217,365	14,847,868,085	15,742,472,082	16,275,703,034	16,178,458,918
Deuda Hipotecaria No Bancaria	2,239,646,399	2,373,913,440	2,540,775,873	2,628,036,727	2,679,609,185	2,609,664,341
Deuda de consumo Total	15,431,000,245	15,994,915,345	16,310,140,288	16,699,411,357	17,140,449,340	16,987,860,371
Deuda de Consumo Bancaria	7,827,114,911	8,059,479,026	8,190,377,374	8,315,656,005	8,356,583,898	8,286,758,878
Deuda de Consumo No Bancaria	7,603,885,334	7,935,436,318	8,119,762,915	8,383,755,352	8,783,865,441	8,701,101,493
Deuda Total	31,102,581,263	32,424,046,150	33,698,784,246	35,069,920,167	36,095,761,559	35,775,983,630

Real (deflactado por IPC, a marzo 2009)						
Deuda Hipotecaria Total	16,658,846,164	17,256,704,033	17,723,281,378	18,151,055,739	18,815,042,908	18,788,123,259
Deuda Hipotecaria Bancaria	14,278,108,396	14,763,211,096	15,133,609,301	15,554,413,391	16,155,262,831	16,178,458,918
Deuda Hipotecaria No Bancaria	2,380,737,768	2,493,492,937	2,589,672,077	2,596,642,348	2,659,780,077	2,609,664,341
	0	0	0	0	0	0
Deuda de consumo Total	16,403,109,484	16,800,616,138	16,624,022,342	16,499,921,123	17,013,610,015	16,987,860,371
Deuda de Consumo Bancaria	8,320,200,945	8,465,453,582	8,347,997,874	8,216,317,643	8,294,745,178	8,286,758,878
Deuda de Consumo No Bancaria	8,082,908,539	8,335,162,556	8,276,024,468	8,283,603,480	8,718,864,837	8,701,101,493
	0	0	0	0	0	0
Deuda Total	33,061,955,648	34,057,320,172	34,347,303,719	34,650,976,862	35,828,652,923	35,775,983,630