

 Early Warning System

IFC-51038

Consorcio Housing



Quick Facts

Countries	Chile
Financial Institutions	International Finance Corporation (IFC)
Status	Proposed
Bank Risk Rating	C
Borrower	Banco Consorcio
Sectors	Finance
Investment Type(s)	Loan
Investment Amount (USD)	\$ 100.00 million
Loan Amount (USD)	\$ 100.00 million
Project Cost (USD)	\$ 100.00 million



Project Description

According to the Bank's website, the proposed investment consists of a 5-year senior A Loan to Banco Consortio S.A., for up to US\$100 million, to support the growth of the Bank's mortgage portfolio in Chile with at least 60% of the loan proceeds for housing loans for women.



Early Warning System Project Analysis

The investment consists of a senior A Loan to Banco Consorcio, for up to US\$100 million, to support the growth of the Bank's mortgage portfolio in Chile and has been classified as category FI-3 according to the IFC Sustainability Framework. The project will target individuals only, therefore, the E&S risks associated with the Project are expected to be low.



Investment Description

- International Finance Corporation (IFC)

The Project consists of a senior A Loan to Banco Consorcio, for up to US\$100 million, to support the growth of the Bank's mortgage portfolio in Chile with a focus on housing loans for women.

Financial Intermediary

Financial Intermediary: A commercial bank or financial institution that receives funds from a development bank. A financial intermediary then lends these funds to their clients (private actors) in the form of loans, bonds, guarantees and equity shares. Financial intermediaries include insurance, pension and equity funds. The direct financial relationship is between the development bank and the financial intermediary.

- [Banco Consorcio](#) (Financial Intermediary)



Private Actors Description

Banco Consorcio is a Chilean bank with more than 160,000 clients and 26 branches offering a wide range of banking products for corporates and individuals. As of August 2025, it ranked as the 9th largest bank in terms on loans and deposits with a market share of 1.9% and 2.2% respectively.



Contact Information

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ACCOUNTABILITY MECHANISM OF IFC/MIGA

The Compliance Advisor Ombudsman (CAO) is the independent complaint mechanism and fact-finding body for people who believe they are likely to be, or have been, adversely affected by an IFC or MIGA- financed project. If you submit a complaint to the CAO, they may assist you in resolving a dispute with the company and/or investigate to assess whether the IFC is following its own policies and procedures for preventing harm to people or the environment. If you want to submit a complaint electronically, you can email the CAO at CAO@worldbankgroup.org You can learn more about the CAO and how to file a complaint at <http://www.cao-ombudsman.org>