

Client Impact **DEB**rief

CAJA LA ARAUCANA

MARCH 2026



About Caja La Araucana

Caja La Araucana is a private, non-profit corporation established in 1968 in Chile. It provides a broad range of financial and social welfare services to formal-sector workers, pensioners, and their families. These include consumer loans and non-financial services such as healthcare access, education support, housing assistance, and recreational programs.

Its client portfolio is composed mainly of employees affiliated through their workplaces and retirees, many of whom have limited access to traditional banking services.

Caja La Araucana operates in all 16 regions of Chile, with 67 branches across 55 cities. This network is complemented by mobile service units that extend coverage to remote and underserved areas, helping ensure equitable access to services across the country.



1.3M+

Clients (2024)

US\$398M

Social credit portfolio
(2024)

30,000+

Preventive health services
delivered annually through
the "Tu Salud Más Cerca"
Program

Geographic Focus



Sectors



Vision



Partnering with Caja La Araucana

IDB Invest is providing US\$50 million in financing to Caja La Araucana to expand its social lending portfolio, benefiting low-income pensioners and women workers. In parallel, IDB Invest is delivering advisory services designed to increase Caja La Araucana's social and green lending portfolio and to develop a sustainability strategy to strengthen green, gender, and diversity business areas, along with corporate governance improvements.

Through this partnership, IDB Invest is supporting a financing model that helps address social and financial needs, giving clients access to products and services they might not obtain through traditional commercial banking, mainly in the health and housing sectors.

IDB Invest also supports the strengthening of Chile's financial system by promoting inclusion of underserved sectors and fostering competitiveness and economic growth.

The financing enables Caja La Araucana to access a diversified source of medium- to long-term funding to support its growth strategy for the target segment, under terms and conditions not currently available in the Chilean market.



Investment Snapshot

Sector	Region	Project Investment	Approval Date
Financial Institutions	Chile	US\$50M	2024

From baselines to targets (2023 → 2026)

VALUE OF LOANS OUTSTANDING IN THE PENSIONERS' PORTFOLIO	VALUE OF LOANS OUTSTANDING IN THE WOMEN'S PORTFOLIO
CLP101.7B → CLP139.5B	CLP121.8B → CLP223.9B
NUMBER OF LOANS OUTSTANDING IN THE PENSIONERS' PORTFOLIO	NUMBER OF LOANS OUTSTANDING IN THE WOMEN'S PORTFOLIO
83,975 → 99,994	66,432 → 103,924

Measuring Development Impact

IDB Invest's Impact Management Framework is an end-to-end series of tools and practices covering the complete investment lifecycle. It allows us to build, measure, and manage a portfolio of financially sustainable investments that maximize development impact and contribute to reaching the Sustainable Development Goals (SDGs).

The SDGs are at the core of our approach. IDB Invest identifies the expected contributions of each investment to specific SDG targets upfront, and measures actual progress achieved over time.



Caja La Araucana: Development Impact Results

**1 NO
POVERTY**



Through this financing, Caja La Araucana helps expand financial opportunities for low-income clients, supporting vulnerable populations in covering essential expenses related to health and housing.

88,083

NUMBER OF CLIENTS OUTSTANDING IN THE
PENSIONERS' PORTFOLIO
(2024)

74%

PERCENTAGE OF LOW-INCOME CLIENTS* IN THE
PENSIONERS' PORTFOLIO
(2024)

**5 GENDER
EQUALITY**



The partnership supports low-income women by expanding their opportunities to obtain financial resources, contributing to gender equality and **women's empowerment**.

73,526

NUMBER OF CLIENTS OUTSTANDING IN THE
WOMEN'S PORTFOLIO
(2024)

**8 DECENT WORK AND
ECONOMIC GROWTH**



Together with IDB Invest, Caja La Araucana **fosters Chile's financial sector by broadening** access to formal credit, supporting inclusive economic growth, and contributing to a more resilient financial system.

CLP111.7B

VALUE OF LOANS OUTSTANDING IN THE
PENSIONERS' PORTFOLIO
(2024)

CLP141B

VALUE OF LOANS OUTSTANDING IN THE
WOMEN'S PORTFOLIO
(2024)

* Low-income individuals are those with income below the national median.

10 REDUCED INEQUALITIES



The partnership promotes social and economic inclusion by improving access to financial services for underserved and vulnerable populations, helping to reduce inequality and foster equal opportunities for all.

88,083

NUMBER OF CLIENTS OUTSTANDING IN THE PENSIONERS' PORTFOLIO (2024)

74%

PERCENTAGE OF LOW-INCOME CLIENTS* IN THE PENSIONERS' PORTFOLIO (2024)

17 PARTNERSHIPS FOR THE GOALS



The financing contributes to mobilizing additional resources from institutional investors, supporting Chile's access to diversified funding sources.

US\$20M

RESOURCE MOBILIZATION AMOUNT (2024)

Measuring & Managing Impact: Caja La Araucana's DELTA Impact Score

Caja La Araucana's DELTA Impact Score reflects its contribution to expanding access to finance for underserved groups in Chile, with a special focus on pensioners and women. The financing promotes financial inclusion by improving access to essential products and services, mainly in the health and housing sectors.

The score also highlights its relevance to Chile's social and economic development, supporting vulnerable populations in regions with higher levels of poverty while promoting gender equality, women's empowerment, and broader inclusion.



DELTA Impact Score

The DELTA is IDB Invest's rating system for assessing the expected economic, social, and environmental impact of each investment. The DELTA Impact Score* is tracked and updated annually to monitor and benchmark investment performance.

*To complement the DELTA Impact Score, IDB Invest calculates an Additionality Score to ensure that it provides financing beyond what is available in the market and that it contributes to better investment outcomes. The "DELTA Project Score" is the overall rating assigned to each project that encompasses both the DELTA Impact Score and the DELTA Additionality Score.

Benchmarking Caja La Araucana's DELTA Impact Score

DELTA IMPACT SCORE



How does Caja La Araucana score compare to other IDB Invest investments in the financial sector?*



BUILDING BLOCKS OF THE DELTA IMPACT SCORE**



Economic Analysis

Estimates the net benefits of the investment to the economy and society (Economic & Social Rate of Return).



Stakeholder Analysis

Complements the Economic Analysis by assessing the types of beneficiaries reached and the type of benefits generated.



Sustainability

Ensures that the project is financially sustainable and meets IDB Invest's ESG requirements.

* In comparison with the last DELTA impact score of peers in BID Invest's portfolio based on their latest supervision date.

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