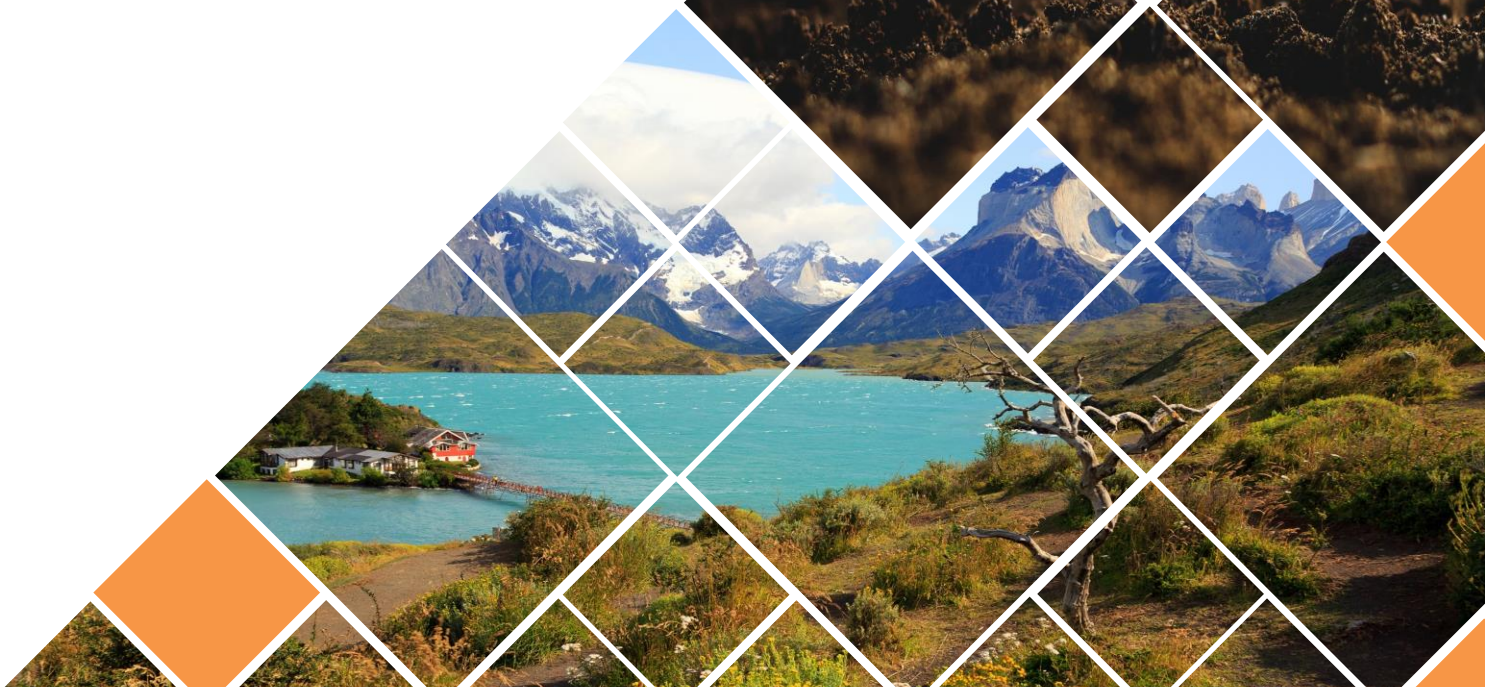




BANCOESTADO SUSTAINABILITY FRAMEWORK

MARCH 2024





Contents

1. INTRODUCTION 3

2. RATIONALE FOR BANCOESTADO'S SUSTAINABILITY FRAMEWORK 3

2.1 SUPPORTING A STRONG COMMITMENT TO SUSTAINABLE DEVELOPMENT 3

2.2 A SUSTAINABILITY FRAMEWORK TO EMPHASIZE BANCOESTADO'S SOCIAL AND ENVIRONMENTAL ROLES AND ADDRESS EXCLUSIONS AND POVERTY 4

3. BANCOESTADO SUSTAINABILITY FRAMEWORK 5

3.1 USE OF PROCEEDS 5

3.2 PROJECT EVALUATION AND SELECTION PROCESS 10

3.3 MANAGEMENT OF PROCEEDS 10

3.4 REPORTING 11

4. EXTERNAL REVIEW 12

4.1 SECOND-PARTY OPINION 12

4.2 EXTERNAL VALIDATION 12

5. APPENDIX 12

1. INTRODUCTION

We exist to support all the people and companies of the country, providing financial solutions for their life projects, being a powerful public policy tool that supports Chile in its path towards development.

Banco del Estado de Chile, commercially operating under the brand BancoEstado, is the only public bank in Chile and was created by government decree in 1953. BancoEstado is fully owned by the Republic of Chile, reflecting strong support and sharing the same international credit ratings (highest-rated bank in the region), and performs all of the Chilean government's financial activities through a single account managed by the General Treasury of the Republic of Chile.

BancoEstado has been the main facilitator of financial inclusion within the country, supporting economic development and empowerment of small enterprises and deployment of public policies of state institutions. Additionally, BancoEstado seeks to support the transition to a low-carbon economy by providing a mix of green financial products for retail clients, micro and small enterprises.

2. RATIONALE FOR BANCOESTADO'S SUSTAINABILITY FRAMEWORK

2.1 SUPPORTING A STRONG COMMITMENT TO SUSTAINABLE DEVELOPMENT

As "The Bank of the Chilean People," BancoEstado recognizes its role as an agent of transformation and promoter of local development. As the main facilitator of financial inclusion in the country, the bank supports economic development, the empowerment of small size companies and the deployment of public policies. In addition, the bank also maintains a strong environmental focus and understands, that in the current Chilean and global context, reaching environmental goals requires collaboration and a concerted effort to reduce, mitigate and manage the environmental impact of the Bank's processes as well as actively involve and support our clients.

In 2016 BancoEstado developed a *Corporate Sustainability Policy* -- an integrated sustainable business vision across all operations and applicable to all employees that outlines the basic principles for determining responsible and transparent action, taking care of everyone's assets and ensuring the bank's sustainability and reputation.

The general principles behind BancoEstado's Corporate Sustainability Policy are:

- Respect for human rights
- Compliance with legislation
- Transparency and information
- Prevention of illicit behavior
- Risk management
- Due process of complaints
- Integration of social and environmental criteria

In the end of 2019 BancoEstado presented its *Environmental and Climate Change Policy* (2019)[1] which describes its guidelines and objectives for the reduction and mitigation of environmental impact and climate change, and presents the principles and criteria applicable to align its actions and activities. In 2021, BancoEstado strengthened its climate strategy and released a pathway towards carbon neutrality by joining the *Race to Zero* campaign and committing to reach zero direct emissions by 2030 and zero financed emissions by 2050. Thus, BancoEstado's climate action plan will actively contribute to the transition of the Chilean economy to low-carbon activities.

[1] https://www.corporativo.bancoestado.cl/sites/default/files/Policy_EnviromentalClimateChange.pdf

As part of its sustainability related commitments, BancoEstado is supporting the United Nations (UN) Sustainable Development Goals (SDGs), which promote 17 objectives that contribute to Sustainable Development, materialized in 169 goals across five fundamental issues: people, the planet, prosperity, peace and alliances.

BancoEstado's contributions largely focus on the reduction of existing inequality gaps, in alignment with the following SDGs.



2.2 A SUSTAINABILITY FRAMEWORK TO EMPHASIZE BANCOESTADO'S SOCIAL AND ENVIRONMENTAL ROLES AND ADDRESS EXCLUSIONS AND POVERTY

BancoEstado is already a trailblazer in the social bond space, having introduced innovative bond structures in 2016, 2017, and 2018 including Socially Responsible Bonds in the Japanese market, Women Bonds (Bono Mujer), Microfinance Bonds (Bono Microfinanzas), AUD Women Bonds in a private placement format and, local social bonds earmarked for expenditures related social inequality reduction in Chile and advancing the bank's sustainability mandate.

To further build on these milestones and reinforce the bank's *Corporate Sustainability Policy* and strong commitment to addressing the challenges of poverty, exclusion, and climate change, BancoEstado is expanding its existing Social Bond Framework to encompass the broader sustainability investments and assets the bank is supporting. The newly established Green Project Categories support the bank's products and financial services *Mundo Verde*, which aim at accompanying clients' projects protecting the environment. This is a major milestonein BancoEstado's ambitious pathway towards carbon neutrality.

This Sustainability Framework (the "Framework") provides the investor community transparency around BancoEstado's green and social investments and actions.

3. BANCOESTADO SUSTAINABILITY FRAMEWORK

This Sustainability Framework provides BancoEstado the opportunity to issue Green, Social and Sustainability Bonds/Loans that support BancoEstado's lending to projects promoting sustainable development.

The Framework is aligned with the four pillars components of the International Capital Markets Association (ICMA) Green Bond Principles 2021 (GBP), Social Bond Principles 2023 (SBP), and Sustainability Bond Guidelines 2021 (SBG), as well as the Green Loan Principles 2023 (GLP) and Social Loan Principles 2023 (SLP), and is structured as follows:

1 – Use of Proceeds
2 – Process for Evaluation and Selection
3 – Management of Proceeds
4 – Reporting

3.1 USE OF PROCEEDS

An amount equal to the net proceeds of the Notes ("Net Proceeds") under BancoEstado's Green, Social or Sustainability Bonds/Loans will be used to finance and/or refinance, in part or in full, new and/or existing Eligible Social and Green Projects Categories (the Eligible Projects"). Expenditures related to the Eligible Projects:

(i) have been disbursed during the thirty-six months preceding the issue date of the Notes and/or
(ii) will be disbursed following the issue date of the Notes and before the maturity date of the Notes.

Eligible Projects Categories will contribute to one or more of the following Social and Green Objectives:

Social Objectives:

- Provide access to essential financial services for low-income and underserved populations;
- Promote the creation and preservation of viable jobs, socio-economic advancement and empowerment through microfinance and support to women business;
- Contribute to the growth of local economies in rural[2] or isolated areas[3];
- Contribute to the reduction of social inequalities; and
- Support COVID-19 alleviation efforts.

Green Objectives:

- Mitigate its own environmental impacts through the adaptation, generation and operation of its infrastructure, headquarters and branches;
- Prioritize the deployment of programs with the greatest impact in reducing carbon footprint, especially regarding energy efficiency;
- Promote responsible behavior with the environment throughout our value chain;
- Promote and evaluate the adoption of measures by suppliers to mitigate their environmental impact, establishing minimum responsibility requirements for those who develop activities within the Bank's facilities;
- Strengthen the relationship with State institutions and agencies for the environmental public policies deployment;
- Generate and deploy accessible "green" financial products, particularly to promote the use of renewable energy and support energy efficiency in all customer segments, seeking to generate greatest economic, environmental and social value to our society; and

[2] The definition of rural area can be found at the following document: "OECD, Rural Well-being: Geography of opportunities" (2020), Rural-WellBeing-Chile.pdf (oecd.org)
[3] The definition of remote or isolated area can be found at the following document: "SUBDERE, Estudio actualización de base censal. Identificación de localidades en condición de aislamiento" (2021), https://proactiva.subdere.gov.cl/handle/123456789/523

- Integrate environmental and social risks in client projects financing.

Eligible Social Projects Categories

1. Micro, small and medium-sized enterprises (MSMEs)

BancoEstado provides, through its subsidiary "Microempresas", financial advice and financing opportunities to the country's entrepreneurs, traditionally excluded from the banking system and lacking the necessary tools to grow their businesses. BancoEstado wholesale banking includes segments based on annual revenues (as described in the Eligibility Criteria table).

2. Woman Entrepreneurs

BancoEstado's program to support women-owned MSMEs, such as "Crece Mujer Emprenderora", aims to improve accessibility to financial and non-financial services for female entrepreneurs, in turn strengthening and growth of their businesses and supporting economic empowerment of women in Chile.

This initiative includes, in addition to specific financing alternatives, face-to-face training in business management, financial education, indebtedness, leadership and innovation.

In addition, it generates a virtual community through a web platform that facilitates the exchange of experiences amongst the entrepreneurs themselves, and provides a platform for business training as well as legal and tax advice.

3. Social housing

BancoEstado provides mortgages with a Governmental Guarantee to low-income persons that fulfill Ministry of Housing requirements. In addition, BancoEstado's policy to provide mortgage loans must meet the risk guidelines as of any mortgage loan.

4. Access to banking services and technological support to financial inclusion

To strengthen its social missions in the area of financial inclusion and make Chile a more inclusive and equitable country, BancoEstado is implementing services and systems that expand access to essential services.

5. Natural and/or health disaster alleviation efforts

BancoEstado has been involved in different government programs created to alleviate the impact of natural disasters. BancoEstado has supported the delivery of government financial aid and actively participated in programs, such as "Chile Ayuda a Chile" and "Reemprende", which have helped micro, small and medium-sized businesses and families to recover after catastrophes including earthquakes, floods and major wildfires. Currently, BancoEstado has been playing a key role during the COVID-19 pandemic by participating in the program "Comprometidos Contigo" supporting retail customers and MSMEs through Fogape-Covid and Fogape-Reactiva loans.

Eligible Social Project Category	Definition	Target Population	Eligibility criteria	Sustainability benefits	SDG Alignment
Micro, small and medium-sized enterprises (MSMEs)	Projects supporting MSMEs financing and microfinance	• MSMEs in rural and/or isolated regions	• Loans dedicated to micro, small, or medium-sized enterprises (MSMEs), in accordance with BancoEstado'sinternal policies[4]	Strengthen social cohesion and solidarity between territories	
Woman Entrepreneurs	Projects supporting women-owned MSMEs	• Women • MSMEs	• Women entrepreneur: any woman 18 years or older who operates her own enterprise • Majority-owned or majority-managed by women (where majority means more than 50%)	Promote local economic development	
Social housing	Projects supporting social housing supply to meet the demand of low-income and middle-income households	• Low-income and middle-income populations facing socio-economic difficulties to access suitable housing	• Loans dedicated to social housing, limited to the group households between 40% and 80% of the socio-economic qualification, in accordance with the requisites outlined by the "Registro Social de Hogares", provided by the Ministry of Social Development[5].	Foster equal access to essential services	
Access to banking services and technological support to financial inclusion	Projects supporting social inclusion	• Populations living in rural and/or isolated regions	• Projects to support access to essential banking services (e.g. cash withdrawals, depositis and transfers, etc.) and non- financial services (e.g. bills payments, etc.) in the most isolated localities in Chile, such as Caja Vecina, Cuenta RUT, and Compra Aqui.	Reduce social exclusions and inequalities Promote access to housing for all Reduce precarious situations	
Natural and/or health disaster alleviation efforts	Projects related to MSMEs negatively impacted by natural and/or health disasters such as floods, droughts and pandemics, aiming to help alleviating unemployment and promote job preservation/creation	• MSMEs affected by natural and/or disasters • Unemployed individuals	• Loans dedicated to MSMEs located in areas negatively impacted by natural and/or health disasters such as floods, droughts and pandemics, in accordance with BancoEstado's internal policies	Promote local economic development Reduce precarious situations	

[4] Specific internal criteria to qualify as a loan dedicated to microfinance, small business, or medium-sized business will be communicated by BancoEstado ahead of each issuance as they are subject to regular change

[5] Specific internal criteria to qualify as a loan dedicated to social housing are available online on the website ofthe Ministry of Social Development: http://www.registrosocial.gob.cl/documentos.

Eligible Green Project Categories

BancoEstado has increased its offer of green and sustainable bankrolling products, so that its clients, both individuals and all size companies can benefit from dedicated solutions under favorable conditions to promote the efficient and sustainable use of natural resources.

As a public bank stimulates us to summon State policies that positively impact our environment. That is why, in addition to maintaining our offer in this area, we have also launched new financial products and initiatives that contribute to minimize impacts on the environment.

In this sense, we launched the Mundo Verde platform, which clusters investment and financing products aimed at reactivating the economy in a sustainable way, covering different segments such as Retail, Micro, Small, Medium and Large Businesses. Below categories cover the range of products BancoEstado provides in the Environmental scope.

1. **Green Buildings**
2. **Renewable energy**
3. **Energy efficiency**
4. **Clean transportation**
5. **Sustainable land use**
6. **Circular Economy**

Eligible Green Project Category	Eligibility criteria	Environmental benefits	SDG Alignment
Green Buildings e.g. Green mortgage credits (*Crédito para Ecoviviendas*)	Financing/investments related to the acquisition of homes with an energy efficiency rating (*Calificación Energética de Viviendas*) of C or superior[6], validated bythe Ministry of Housing and Urban Planning (MINVU). The C rating category is given to homes with ex-post energy savings over 40% compared to an average baseline consumption of 19.200 kWH/year	Climate change mitigation Pollution prevention and control Natural resource conservation	
Renewable Energy e.g. Loans for GreenEnergy (*Crédito paraEnergías Limpias*))	Financing/investments related to renewable energy including: • Solar power (photovoltaic and CSP) • Wind power (onshore and offshore) • Small-scale hydropower with the life-cycle GHG emissions <50gCO2e/kWh, power density greater than 10W/m^2 and that are run-of-river without artificial reservoir or low storage capacity • Non-waste and waste (limited to forestry and agricultural residues) biomass operating at life-cycle GHG emissions <100gCO2e/kWh with feedstock not derived from sources thatcompete with food sources or carbon pools such as high biodiversity value land	Climate change mitigation Pollution prevention and control	

[6] https://www.calificacionenergetica.cl/como-se-obtiene-la-letra-de-la-calificacion-energetica/

Energy Efficiency e.g. Loans for Energy Efficiency Projects (*Crédito para Eficiencia Energética*)	Financing/investments related to energy efficiencyprojects validated by the Agencia de SostenibilidadEnergética (ASE) and/or Servicio de Evaluación Ambiental (SEA), which may include: • Non-Conventional Renewable Energies (NCRE) projects for micro and small businesses limited to wind and solar, that seek to reduce environmental impact and improve efficiency through their operations • Home and office improvement loan purposes such as solar panels, electric heat pump, thermal insulation of ceilings, walls and windows • Efficient lighting such as LED • Smart meters for heat, cool, electricity, andwater	Climate change mitigation Pollution prevention and control Natural resource conservation	
Clean Transportation[7] e.g. Loans for Electromobility (*Crédito para Electromovilidad*)	Financing/investments related to low-carbon public orprivate public transport means and related infrastructure, validated by the Agencia de Sostenibilidad Energética (ASE), which may include: • Electric, hydrogen powered trams and buses, emitting less than 50g of CO_2 per km • Electric or hydrogen-powered private vehicles, limited to scooters, bicycles, motorbikes, tricycles, and cars, emitting lessthan 50g of CO_2 per km	Climate change mitigation	
Sustainable Land Use e.g. Credit for Soil Recovery Program (*Crédito para la recuperación de suelos*), Credit for irrigation (*Crédito para Obras de Riego*), *etc.*	Financing/investments related to environmentally sustainable management of living natural resourcesand land use, including: • Construction, rehabilitation and investment of micro-irrigation dedicated to crop farms and drainage work[8] • Certified organic agriculture, based on certifications such as BCS-OEKO and BioLatina • Management plans for soil degradation of agricultural land only using fertilizers accepted in organic farming	Climate change mitigation Pollution prevention and control Natural resource conservation	
Circular Economy	Financing/investments related to environmentally sustainable production processes and innovations, including: • R&D for products, processes, and technologies using bio-based materials certified by the Roundtable on SustainableBiomaterials (or equivalent) • Procurement of recycled, waste, resource- efficient and certified bio-based materials asa production input. • Resource-efficient production processesbased on eco-design[9] Resource-efficient production processes forlow-carbon products, using bio-based materials certified by the Roundtable on Sustainable Biomaterials (or equivalent)	Climate change mitigation Pollution prevention and control Natural resource conservation	

[7] Excludes financing for related infraestructure such as new construction and existing road infraestructure retrofits, parking facilities and fossil fuel filling stations and other asset which prolong the life and/or facilitate the use of fossil-fuel powered transport

[8] The selection of such projects is based on the decision of the Comisión Nacional de Riego, pursuant to law no. 18450

[9] Eco-design means "the integration of environmental aspects into the product development process, by balancing ecological and economic requirements. Eco-design considers environmental aspects at all stages of the product development process, striving for products which make the lowest possible environmental impactthroughout the product life cycle" as defined by the European Environment Agency (https://www.eea.europa.eu/help/glossary/eea-glossary/eco-design)

3.2 PROJECT EVALUATION AND SELECTION PROCESS

The evaluation and selection process of the Eligible Projects is defined in line with BancoEstado's Sustainability policies, which rely on BancoEstado's strong processes to identify and mitigate common environmental and social risks.

All loans will comply with BancoEstado's lending procedures and the thirty-six months look-back period specified in the Use of Proceeds section. Guidelines for social and environmental risks including an Exclusion List, summarized as follows are also taken into account:

- Customers who manufacture or trade any illegal products under Chilean Law
- Products under Montreal Protocol

These guidelines follow IFC Environmental, Health, and Safety (EHS) Guidelines[10] ("Guías sobre Medio Ambiente, Salud y Seguridad") and other local guidelines provided by the Environmental authorities.

A Sustainable Finance coordination working group, comprised of relevant members from different business units, will meet on an annual basis in order to select relevant Eligible Social and Green projects that would qualifywithin the Sustainability Framework.

The members will review and approve, on an annual basis and, when circumstances so require, the allocation of the proceeds to Eligible Social and Green Projects and the annual reporting.

3.3 MANAGEMENT OF PROCEEDS

The net proceeds of the Green, Social or Sustainability Bond/Loan issuances will be managed within BancoEstado's treasury liquidity portfolio, in cash or other liquidity instruments, until the total amount of the net proceeds equals the total amount of selected Eligible Green and Social Projects and/or until the maturity date of the Bond/Loan.

The Finance department at BancoEstado will take specific measures as part of the annual financial audit processto track the invested amounts used and the loans granted in order to finance the selected Eligible Projects.

On a best-effort basis, BancoEstado is committed to allocate the proceeds of Green, Social and Sustainability Bonds/Loans within 3 years. In case of project divestment, BancoEstado will use the net proceeds to finance other Eligible Green and Social Projects which are compliant with the current Use of Proceeds outlined above.

3.4 REPORTING

On an annual basis at least until full allocation, BancoEstado will provide on its website[11] the following reporting on any bonds/loans issued under this Framework:

- **Allocation reporting**: detailing the bond proceeds allocated, in whole or in part, by each Eligible Sustainability Project Category, the progress on the projects financed by the bond proceeds, and the balance amount of unallocated net proceeds.

- **Impact reporting**: For each Eligible Sustainability Project Category, BancoEstado will report on social outcomes and impact metrics, using the following indicative reporting impact indicators:

[10] http://www.ifc.org/wps/wcm/connect/554e8d80488658e4b76af76a6515bb18/Final%2B-%2BGeneral%2BEHS%2BGuidelines.pdf?MOD =AJPERES

[11] http://www.corporativo.bancoestado.cl/investor-relations/home-investor

Social Projects

Social Projects

- Supporting MSMEs for the creation and preservation, of viable jobs
- Women Entrepreneurs
- Social Housing for low-income persons
- Access to banking services and technological support to financial inclusion
- Natural and/or health disaster alleviation efforts

Example of Social Impact Indicators

-Number of MSME's supported -Number of microfinance loans granted -Amount of credit distributed	-Number of women-owned micro, small and medium enterprises supported -Number of loans granted -Amount of credit distributed	-Number of dwellings and/or number of beneficiaries	-Number of beneficiaries -Number of service points implemented -% of people living in rural and remote areas -Number of access ramps	-Number of loans provided -Number of jobs provided -Number of jobs preserved

Green Projects

Green Projects

- Green Buildings
- Renewable Energy
- Energy Efficiency
- Clean Transportation
- Sustainable Land Use
- Circular Economy

Example of Green Impact Indicators

-Number of mortgages extended -Estimation of annual energy savings (MWh) -Estimation of annual Greenhouse Gas (GHG) emissions reduced or avoided (tCO_2e)	-Installed capacity (MW) -Estimation of annual Greenhouse Gas (GHG) emissionsreduced or avoided (tCO_2e)	-Estimation of annual energy savings (MWh) -Estimation of annual Greenhouse Gas (GHG) emissions reduced or avoided (tCO_2e)	-Number of eligible loans extended -Estimation of annual Greenhouse Gas (GHG) emissions reduced or avoided (tCO_2e)	-Area covered by sustainable agriculture (ha) -Savings in water consumption (m^3)	-Increase of bio-based/recyled materials utilization (%) -Amount of waste avoided (tons)

4. EXTERNAL REVIEW

4.1 SECOND-PARTY OPINION

BancoEstado mandated [Sustainalytics] to provide a Second-Party Opinion on its Sustainability Framework, including its alignment with the four pillars of the GBP, SBP, SBG 2021 as well as BancoEstado's contribution to the relevant SDGs as mentioned in part two of the present Framework.

4.2 EXTERNAL VALIDATION

The allocation of the proceeds will be reviewed by a qualified third-party on an annual basis.

5. APPENDIX

Example of social projects

- **Caja Vecina**:

  BancoEstado, through its "Caja Vecina" system, has brought the most isolated localities in the country closer, by allowing people to make cash withdrawals, transfers, deposits and other non-financial services such as paying bills or recharging mobile phones, among others. Caja Vecina is a system that contributes to promoting financial inclusion in the whole country as well as the growth of local economies.

- **Cuenta RUT**:

  Emblematic financial inclusion product that allows depositing, transferring or withdrawing money and using it as a debit card (RedCompra) to pay in stores. It is universal and does not hold any type of discrimination

- **Universal Customer Service Program (PAUC):**

  This Program aims to facilitate the conditions of access to BancoEstado's services in an autonomous and egalitarian way.

  With the implementation of Universal Customer Service, BancoEstado seeks to take charge of diversity and make the necessary internal changes to reduce infrastructure barriers, regulations, protocols and also the behaviors that hinder or impede access and social participation of people with disabilities, senior adults, indigenous peoples and immigrants.

  The first visible initiative of the Program is the implementation of Universal Branches that comprise all the conditions for access and self-sufficient circulation, such as elevators, access ramps, turnstiles at a height accessible for all, as well as double height boxes and counters; allowing all people to enjoy equal treatment and to circulate through bank locations in an autonomous and independent way.

Example of green projects

- **Ecovivienda Mortgage Credit:**

  BancoEstado has the first mortgage loan in Chile that allows to finance with a preferential rate the acquisition of homes that have an energy efficiency rating higher than that required by the Ministry of Housing and Urban Planning. This product is part of the alliance with the German development bank KFW to encourage an efficient and environmentally friendly real estate offer throughout the country and already has more than 1,321 financed homes, 49% of which correspond to income families low through subsidized credit.

- **Financing to SMEs for Energy Efficiency and NCRE:**

  BancoEstado is the first bank to specialize in financing Energy Efficiency and Non-Conventional Renewable Energies (NCRE) projects for micro and small businesses that seek to reduce their environmental impact and improve their productivity through their operations. This product was designed in conjunction with the Ministry of Energy and is technically evaluated by the Energy Sustainability Agency to ensure the impact on reducing consumption and environmental efficiencies. At the end of 2019, 64 projects were financed.

- **"Green" consumer credit for individuals:**

  Aimed at financing renewable energy and energy efficiency projects for the home, with preferential conditions in rates, terms and grace periods.

- **ESI "Energy Saving Insurance" Program (energy savings insurance):**

  This international program has technical cooperation from the Inter-American Development Bank (IDB) and the support of the Danish government and is a tool to promote investment in clean energy, consisting of insurance that minimizes the uncertainties faced by small and medium-sized entrepreneurs when time to invest in energy efficiency projects. The program is already in Colombia, Brazil, Peru, Salvador and Mexico, among other countries.

- **"My electric taxi"**

  Within the program "My electric taxi" initiated by the Ministry of Energy, BancoEstado will cofinance 50 electric taxis that will replace the classic taxis, which emit gases and particles. The cofinancing, part of BancoEstado's electromobility credit, will reach a USD$ 8,000,000 investments to replace taxis, purchase and install home electric chargers, and monitor electric vehicle purchased for a year.

- **Chilenter Foundation: Contributing to the social use of technology**

  BancoEstado formed an alliance with Chilenter Foundation to promote access to technology by recycling and reconditioning electronic devices, which are then donated to communities located in isolated areas.

- **"Bota por mi vida" Recycling Campaign**

  Through an alliance with San José Foundation, BancoEstado promotes the recycling of the paper collected in its offices, helping to reduce the amount of waste generated by the bank while supporting programs committed to help women and children at social risk.

- **"Solar House"**

  The Solar House program of the Ministry of Housing is committed to promote access to solar energy in Chilean homes. BancoEstado is supporting this initiative by providing a preferential interest rate to finance these projects.

- **"Energize your SME"**

  The Ministry of Energy and the Agencia de Sostenibilidad Energética (ASE) launched this program to promote the use of renewable energy and energy efficiency among micro, small and medium-sized companies. Through a collaboration agreement, BancoEstado is supporting the "Energize your SME" program by financing its projects and promoting the initiative.

