

### Environmental and Labor Issues:

Banco Itaú Chile is part of a conglomerate of financial institutions owned by Itaú Unibanco Holding S.A., which also owns 100% of Brazil's Itaú Unibanco S.A., the first bank in an emerging market to adopt the Equator Principles (June 2004). Furthermore, in 2012 Itaú Unibanco received the Financial Times award for Sustainable Bank of the Year in the Emerging Markets category for the fourth consecutive year. Itaú Unibanco is the only Latin American financial institution to have been selected for listing on the Dow Jones Sustainability World Index (DJSI World) since the launch of the Index and has been listed for more than ten consecutive years (1999-2011). Over the past few years, Itaú Unibanco has collaborated with the IIC by sharing its experiences in the IIC environmental training workshops for financial intermediaries, which are held annually throughout Latin America and the Caribbean.

This is a category III project according to the IIC's environmental and labor review procedure because it could produce certain effects that may be avoided or mitigated by following generally recognized performance standards, guidelines, or design criteria. Itaú Unibanco has attended the IIC environmental training workshop for financial intermediaries and agrees to retain on its staff at least one employee who has attended that workshop. Each subproject will continue to be subject to an environmental review and must comply with national environmental and labor laws, regulations, and standards as well as IIC environmental guidelines.