

**RANKING AND STUDY:
"2006 Ranking and Study of Latin America's Most Sustainable/Ethical Banks"**

Latin America's Most Influential Annual Bank Ranking in Sustainability/Corporate Governance/Social Responsibility/Ethics/Transparency

The Top-20 Ranking: Where is your bank ranked?

The 2006 ranking of Latin America's most sustainable / ethical banks is out.

Ranking		
1	Itau	85,42%
2	Bradesco	81,05%
3	BBVA Peru	80,47%
4	HSBC Mexico	79,01%
5	ABN Amro Real	75,22%
6	Santander Santiago	73,47%
7	BBVA Bancomer	72,59%
8	Unibanco	69,97%
9	BBVA Chile	63,85%
	B. de Chile	62,97%
11	B. de Chile	62,97%
12	Santander Brasil	62,10%
13	Santander Mexico	59,48%
14	Scotiabank-Mexico	58,31%
15	BBVA Venezuela	51,60%
16	Bancolombia	50,44%
17	B. Hipotecario	47,52%
18	B. Estado de Chile	46,94%
19	BBVA Colombia	40,82%
20	Banco Rio	38,78%

The ranking and study is a joint project by the sustainability/ethics rating agency Management & Excellence SA, Madrid, and LatinFinance. The results are published in the LatinFinance August 2006 edition and in various finance media throughout Latin America, the USA and Europe.

The ranking is the only one of its kind and measures the banks according to 280 criteria of sustainability, corporate governance, corporate social responsibility and ethics point by point.

Banks are compared according to 280 points...

...in the areas of sustainability, corporate governance, sustainability, corporate social responsibility and transparency.

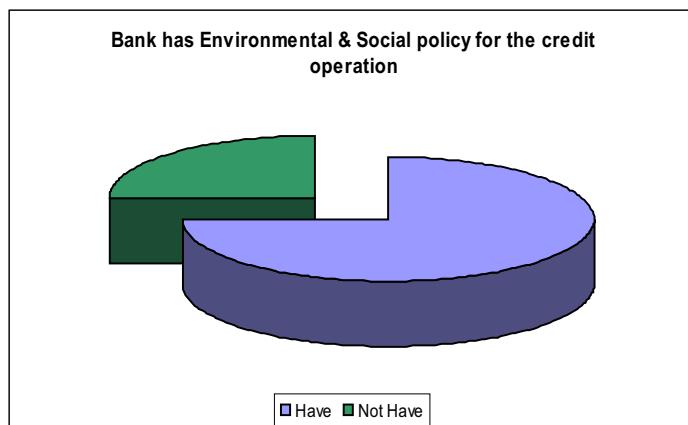
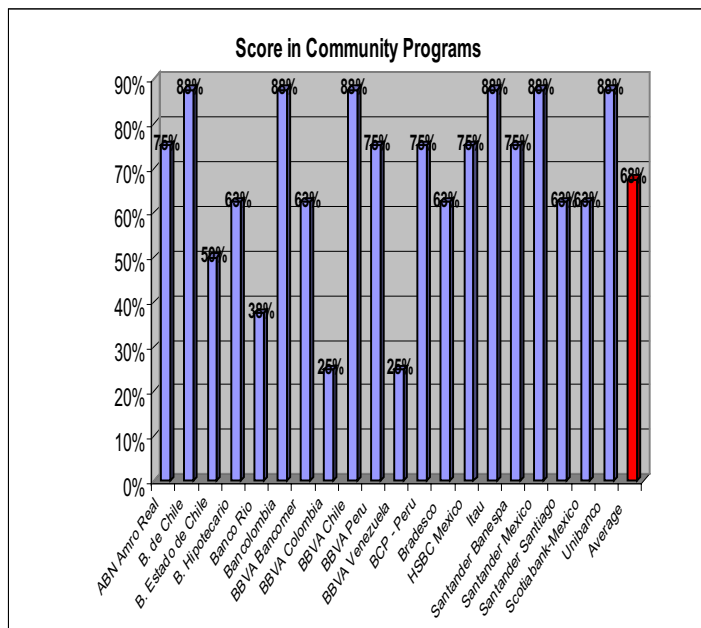
The 280 points are not random. They are standards accepted in the banking business or mandated by regulators or stock exchanges. The study objectively shows exactly which banks comply with which criteria. Their final score is of their compliance/performance in the most updated sustainability and related points.

What the study contains:

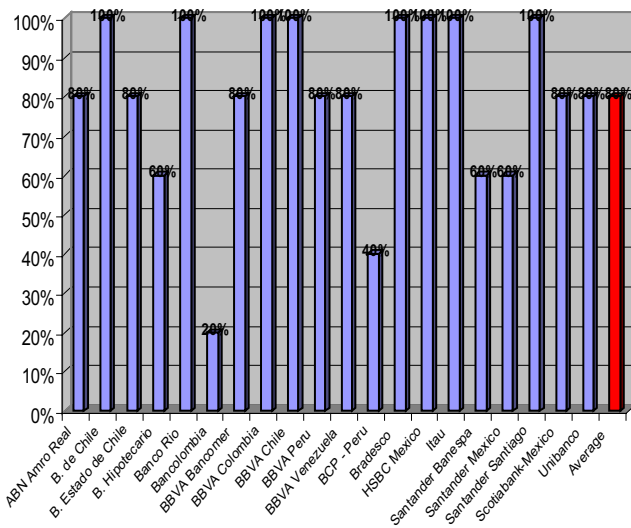
The top 20 banks from Brazil, México, Chile, Colombia, Perú and Argentina are ranked and compared in 71 individual charts covering such areas as:

- 8 types of financial data you should have to be transparent
- 12 areas of productivity measurement systems on HR performance, customer satisfaction, product quality...
- 20 points your code of ethics/conduct should include
- 3 pillars needed to fulfilled Basel requirements
- 8 criteria of good crisis management
- 14 topics a website should have such as a corporate governance policy or executives' data

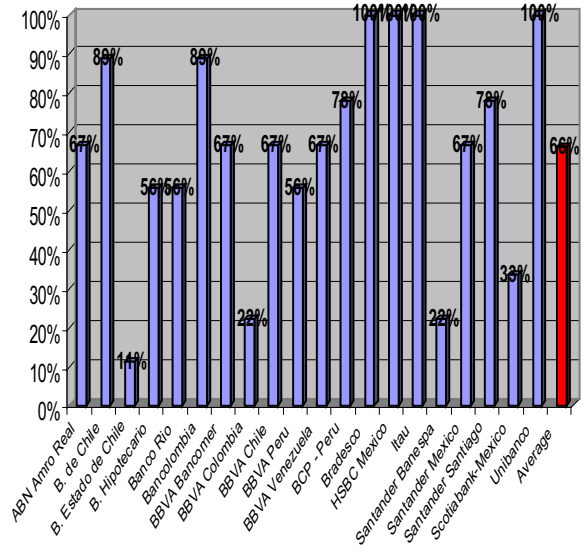
...and there are over 200 more points a good bank needs to cover in order to have a good image in sustainability, ethics, social responsibility or transparency.



Score in Implementation of Code of Ethics / Conduct



Score in communication of its work for communities



What is Sustainability & Co.?

- Ethics: codes of ethics, scandals
- Sustainability: HR, good management
- Corporate Social Responsibility: community programs
- Corporate Governance: management structures, regulations
- Transparency: Reporting, openness

Sustainability, corporate responsibly impact image most:

A growing pool of studies among executives and the public show that sustainability, social responsibility and related fields impact your company’s image the most.

For example, a study in 26 countries involving 25.000 people showed that 60% cite labor practices, business ethics, responsibility to society, environmental issues influence their views of companies more than brand reputation and financials (www.mori.co.uk).

How this study was prepared:

We researched the 280 accepted standards, put them into a questionnaire and asked the largest and best Latin American banks to self-audit themselves, fill out the questionnaires and return them to us. All points are equally weighted. More important areas are covered by several points. Each bank received percentages and is accordingly ranked in 5 categories (e.g. sustainability, corporate governance), ranked overall (total of all points), and in each of over 60 sub-topics.

Costs:

The regular price for the study is €3.500 delivered within 1 day upon receipt of your order as a pdf document.

M&E: leading in research and ratings in Latin America:

Management & Excellence SA in Madrid has analyzed, ranked and rated more companies in Latin America than perhaps any other company in the area of sustainability and related fields. In this and several other studies, M&E is partnered with LatinFinance magazine. In addition, M&E has formal partnerships with the leading credit rating company SR Rating in Brazil and Grow Associates, also in Brazil, Accion RSE in Chile. M&E works closely together with leading media such as Valor Economico (Brazil), El Mercurio (Chile), Mundo Ejecutivo (Mexico). M&E issues individual sustainability RATINGS (AAA, AA, A...) in sustainability and related fields valid for 3 years worldwide.

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