

**RANKING AND STUDY:
"Most Sustainable Latin American Mid-Cap Banks 2007"**

The first ever ranking and study on the mid-cap banks best at sustainability, governance, social responsibility in Latin America

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

Ranking 2007		
	Bank Name	Score
1	Mibanco-Peru	57,58%
2	Bicbanco-Brazil	48,48%
3	Supervielle - Argentina	43,94%
4	Banesco-Venezuela	43,33%
5	Bisa-Bolivia	40,91%
6	Pine-Brazil	38,18%
7	Discount Bank-Uruguay	36,67%
8	Ciudad de Buenos Aires	28,79%
9	Bancaribe-Venezuela	27,88%
10	Credicoop-Argentina	24,85%
11	Da Amazônia-Brazil	24,55%
12	Interbank-Peru	19,39%
13	Nuevo Comercial-Uruguay	19,39%
14	República Oriental del Uruguay	18,18%
15	Safra-Brazil	17,27%
16	BBM-Brazil	16,06%
17	Hipotecario del Uruguay	13,94%
18	Mercantil-Brazil	12,73%
19	Mercantil-Bolivia	10,30%
20	ABC-Brazil	10,00%

The mid cap banking sector in Latin America is among the most dynamic in the world, as these banks expand into growing markets and are taking advantage of opportunities to snatch market shares from their blue chip competitors. Developing sustainability and areas covered by this term, such as ethics, social responsibility, corporate governance and transparency, is central to banks' competitive strategies. Good ethics and sustainability mean better management and higher levels of confidence among customers and key stakeholders, who still recall the often crisis-ridden histories of many smaller, private Latin banks.

Another M&E/LatinFinance joint venture

Management & Excellence (M&E) and LatinFinance (LF) have a long-standing and meanwhile well-known partnership. M&E and LF have been releasing several studies annually for years, including covering the most sustainable/ethical big banks in Latin America (August), countries and oil companies.

The results of this first study on the most sustainable mid-cap banks in Latin America will be published in the LatinFinance May 2007 edition and in various finance media throughout Latin America, the USA and Europe.

Banks are compared according to 330 accepted standards...

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

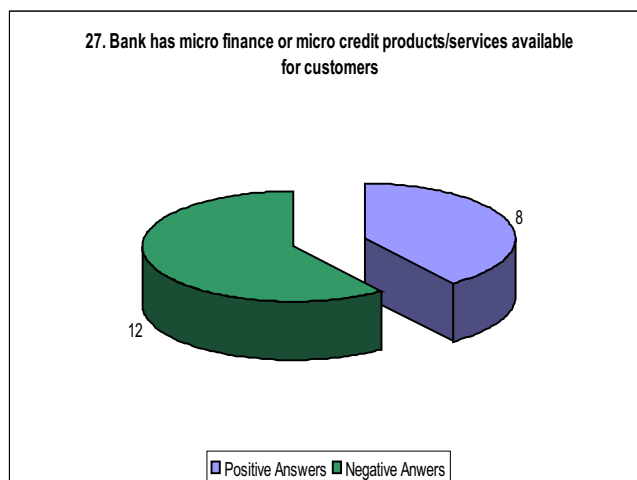
The 330 points are not random. They are standards accepted in the banking business or mandated by regulators or stock exchanges. The study objectively shows exactly which banks comply with which criteria. Their final score is of their compliance/performance in the most updated sustainability and related points.



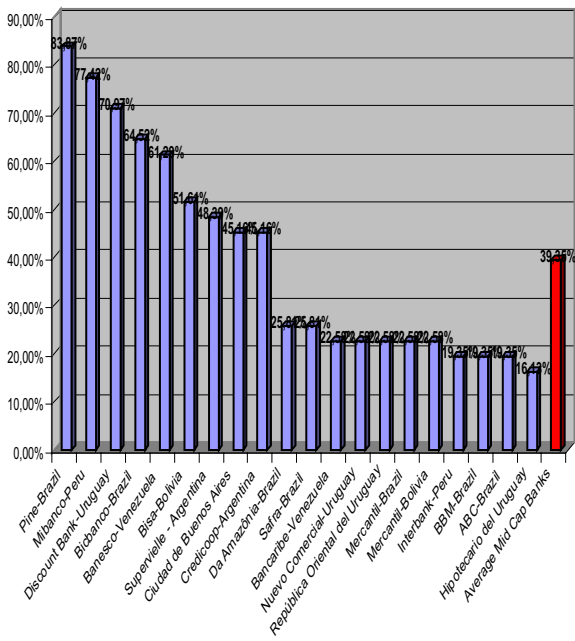
What the study contains:

The top 20 banks from Argentina, Bolivia, Brazil, Perú, Venezuela, Uruguay are ranked and compared in over 70 individual charts covering such areas as:

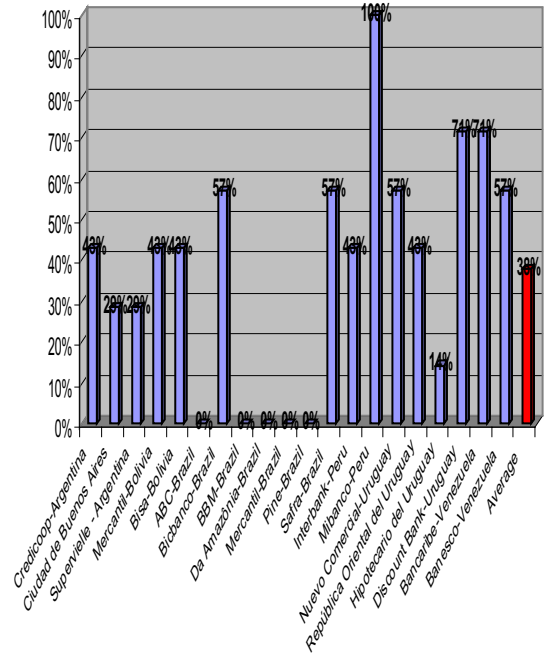
- 8 types of financial data you should have to be transparent
- 12 areas of productivity measurement systems on HR performance, customer satisfaction, product quality...
- 20 points your code of ethics/conduct should include
- 17 kinds of economic and financial information
- 20 categories of environmental, management and compliance data
- 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 their executives' data



Score in Ethics



46. Bank carries out the following customer service policies / measures:



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 compiled the 330 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 €3.000 delivered within 1 day upon receipt of your order as a pdf document. For banks ordering the study before the release of the ranking on May 1, 2007, we offer a special price of €2.700.

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.

Management & Excellence S.A.
 C/ Serrano 93, 3ro. 28006, Madrid Spain
 Tel: (34) 915902950
 Fax:(34) 915902955
www.management-rating.com
info@management-rating.com
 Silvio Escudero
silvio.escudero@management-rating.com

Latin Finance
 2600 Douglas Road, Suite 410
 Coral Gables, FL 33134, USA
 Tel: (1) 305 448-6593
 Fax:(1) 305 448-0718
www.latinfinance.com
 Kate Mayfield
katem@latinfinance.com