Banco Votorantim S.A. Dec 07

Description: Abstract
Implicit support from the Votorantim Group Strong brand-name recognition and good position in the auto finance market Experienced management team, efficient decision-making processes Vulnerable to deteriorating asset quality in a less-favorable economic environment due to rapid loan growth Potential risks associated with the bank's treasury business Strong competition in its core business Standard & Poor's Ratings Services' ratings on Banco Votorantim S.A. incorporate the bank's rapid loan growth, which increases its vulnerability to deteriorating asset quality in a less-favorable economic environment; the potential risks associated with the bank's treasury business; and the strong competition in its core business. The rating benefits from the implicit support of the Votorantim Group (Votorantim Participacoes S.A.; BBB/Stable/--) and the group's strong brand name and good...

Companies mentioned in this report are: Banco Votorantim S.A., Votorantim Participacoes S.A., Votorantim Cimentos North America Inc.
Action: Review

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