Banco Nossa Caixa S.A. Mar 09

Description: Abstract
Strong franchise and geographic presence in the Brazilian state of São Paulo Access to low-cost and stable funding Strong liquidity position Position as financial agent for the State of São Paulo Loose credit process and lower asset quality than peers Weak efficiency compared with the industry Dependence on tax credits for profitability The ratings on Banco Nossa Caixa S.A. reflect the intrinsic stand-alone credit quality of the bank because we understand that the transfer of ownership to Banco do Brasil S.A. (BdB; foreign currency BBB-/Stable/A-3, local currency BBB-/Stable/--) is very likely to occur in the coming weeks or few months. Therefore, the ratings do not incorporate any support or constraint from the bank's current ownership by the Brazilian state of...

Companies mentioned in this report are:
- Banco Nossa Caixa S.A.
- Banco do Brasil S.A

Action: Review

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