Banco Safra S.A. Dec 11

Description: Abstract
Healthy asset quality; and Strong liquidity. Relatively concentrated funding base; and High competitive pressures from larger banks. Standard & Poor's bases its ratings on Safra's "adequate" (as our criteria define it) business position, capital and earnings, risk position, "below-average" funding, and "strong" liquidity. Our bank criteria use our Banking Industry Country Risk assessment (BICRA) economic and industry risk scores to determine a bank's anchor, the starting point in assigning an issuer credit rating. Our anchor for a commercial bank operating only in Brazil is 'bbb'. Our economic risk assessment reflects our opinion that economic improvements and cautious fiscal and monetary policies have added to the flexibility the Brazilian economic authorities have to manage significant external shocks and potential distortions from...

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- Banco Safra S.A.

Action: Review

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