Banco Mercantil Do Brasil S.A. Dec 12

Description:
Know-how operating its core businesses in the Southeastern Brazil; Long track-record and expertise in the SME's and individuals segments in the region; Adequate liquidity. Low capitalization; Concentrated funding sources; Sluggish historical profitability. The stable outlook reflects our expectation that MB will continue expanding its activities and branch network to improve its profitability and capitalization levels. We could raise the ratings if the bank's earnings retention in the next 12 months is enough to raise our projected average RAC ratio above 5% or if there is another capital injection to boost its current capital levels. Conversely, if its asset quality deteriorates, capital levels drop, or if liquidity decreases, we could lower the ratings on the bank. Standard & Poor's bases its...

Companies mentioned in this report are:
- Banco Mercantil Do Brasil S.A.

Action: Review

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