Banco Panamericano S.A. May 07

Description:

Abstract
Long track record in the consumer finance segment Improved liquidity and strong capacity to cede its loan portfolio Diversified and scattered credit portfolio Leveraged balance sheet Fierce competition compressing spreads and profitability Higher credit risk of its loan portfolio The ratings on Banco Panamericano S.A. (Panamericano) incorporate the leveraged balance sheet, the higher credit risk of its loan portfolio, and the bank's exposure to fierce competition and pressures on margins. These risk factors are tempered by Panamericano's long track record (36 years) in the consumer finance segment, its scattered credit portfolio with reduced concentration risk, and higher liquidity. Panamericano had total assets of Brazilian reais 3.7 billion as of December 2006. The bank gained market share in the system's credit...

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Action: Review

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