Banco Panamericano S.A. Jul 07

Description: Abstract
Long track record in consumer finance Improved liquidity and strong capacity to cede its loan portfolio Diversified 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. reflect the still-leveraged balance sheet, the higher credit risk of its loan portfolio, and exposure to fierce competition and margin pressures. These risks are offset by Panamericano's long track record (38 years) in consumer finance, its diversified credit portfolio with reduced concentration risk, and good liquidity. Panamericano had total assets of Brazilian reais (R) 3.7 billion as of December 2006. The bank gained market share in the system's credit operation, mainly in auto financing (to 2.85% in 2006 from...

Companies mentioned in this report are: - Banco Pan S.A.

Action: Review

Standard and Poors RatingsXpress Credit Research provides in-depth coverage of international corporates, financial institutions, insurance companies, utilities, sovereigns and structured finance programs. RatingsXpress Credit Research lets users determine the credit rating of holdings and identify key factors underlying an issuer's creditworthiness, distinguishes the different risk exposures for new and existing deals, and provides an understanding of how their analysts interpret key regulatory, political and environmental events and their economic impact.

Research Type: Full Analysis

Order by Fax - using the form below
Order by Post - print the order form below and send to

Research and Markets, Guinness Centre, Taylors Lane, Dublin 8, Ireland.
Fax Order Form
To place an order via fax simply print this form, fill in the information below and fax the completed form to 646-607-1907 (from USA) or +353-1-481-1716 (from Rest of World). If you have any questions please visit
http://www.researchandmarkets.com/contact/

Order Information
Please verify that the product information is correct.

<table>
<thead>
<tr>
<th>Product Name:</th>
<th>Banco Panamericano S.A. Jul 07</th>
</tr>
</thead>
<tbody>
<tr>
<td>Web Address:</td>
<td><a href="http://www.researchandmarkets.com/reports/2531648/">http://www.researchandmarkets.com/reports/2531648/</a></td>
</tr>
<tr>
<td>Office Code:</td>
<td>SCDKTEIZ</td>
</tr>
</tbody>
</table>

Product Format
Please select the product format and quantity you require:

<table>
<thead>
<tr>
<th>Quantity</th>
</tr>
</thead>
<tbody>
<tr>
<td>Electronic:</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td>USD 400</td>
</tr>
</tbody>
</table>

Contact Information
Please enter all the information below in **BLOCK CAPITALS**

<table>
<thead>
<tr>
<th>Title:</th>
<th>Mr ☐</th>
<th>Mrs ☐</th>
<th>Dr ☐</th>
<th>Miss ☐</th>
<th>Ms ☐</th>
<th>Prof ☐</th>
</tr>
</thead>
<tbody>
<tr>
<td>First Name:</td>
<td>______________________</td>
<td>Last Name:</td>
<td>______________________</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Email Address: *</td>
<td>______________________</td>
<td>Job Title:</td>
<td>______________________</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Organisation:</td>
<td>______________________</td>
<td>Address:</td>
<td>______________________</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>City:</td>
<td>______________________</td>
<td>Postal / Zip Code:</td>
<td>______________________</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Country:</td>
<td>______________________</td>
<td>Phone Number:</td>
<td>______________________</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fax Number:</td>
<td>______________________</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

* Please refrain from using free email accounts when ordering (e.g. Yahoo, Hotmail, AOL)
Payment Information

Please indicate the payment method you would like to use by selecting the appropriate box.

☐ Pay by credit card: You will receive an email with a link to a secure webpage to enter your credit card details.

☐ Pay by check: Please post the check, accompanied by this form, to:
Research and Markets,
Guinness Center,
Taylors Lane,
Dublin 8,
Ireland.

☐ Pay by wire transfer: Please transfer funds to:
Account number 833 130 83
Sort code 98-53-30
Swift code ULSBIE2D
IBAN number IE78ULSB98533083313083
Bank Address Ulster Bank,
27-35 Main Street,
Blackrock,
Co. Dublin,
Ireland.

If you have a Marketing Code please enter it below:

Marketing Code: ______________________

Please note that by ordering from Research and Markets you are agreeing to our Terms and Conditions at http://www.researchandmarkets.com/info/terms.asp