Banco PanAmericano S.A. Mar 06

Description: Abstract
Long track record in the consumer finance segment Ability to maintain good growth prospects Adequate profitability Leveraged balance sheet and low liquidity level expected to be reinforced through the maintenance of part of the proceeds of the MTN program as liquidity Higher credit risk of lending portfolio Exposure to fierce competition and margins pressure The ratings on Banco PanAmericano S.A. (PanAmericano) incorporate the bank's leveraged balance sheet and its low liquidity levels; the increasing credit risk of its loan portfolio; and like most small and midsize banks, PanAmericano's exposure to fierce competition and the consequent pressure on margins. These risk factors are tempered by PanAmericano's long track record of 36 years in the consumer finance segment; the bank's capable management...

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

Action: Review

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