Banco Pine S.A. Oct 13

Description:
Abstract
Strong asset quality; Conservative risk management practices; and Expertise in its core business. Concentrated business lines and revenue sources; Concentrated funding profile; and Small market-share. The stable outlook on Brazil-based Bank, Banco Pine S.A. (Pine), reflects our expectation that the bank will continue to expand its loan portfolio with good asset quality and adequate liquidity. We could raise the rating if the bank expanded significantly or if internal capital generation or a capital injection led to an average forecasted risk-adjusted capital (RAC) ratio for 2013 and 2014 of greater than 10%. Conversely, we could downgrade Pine if we notice a relaxation in its credit and liquidity polices or significant asset-quality deterioration. We based our ratings on Pine's conservative risk management...

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

Action: Review

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