Banco Pine S.A. May 14

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 negative outlook on Brazil-based commercial bank Banco Pine S.A. (Pine) reflects our view that there's certain pressure on Pine's capital level under our risk-adjusted capital (RAC) methodology, following the revision to our Banking Industry Country Risk Assessment (BICRA), which raised risk weights for the exposure of banks operating in Brazil. We could lower the ratings if Pine doesn't generate enough internal capital to maintain its average RAC ratio above 7% for the next 24 months. On the other hand, if the bank boosts its capital beyond 10% under our RAC methodology, gains significant market...

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

Action: Review

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