Banco Safra S.A. Feb 02

Description:
Abstract
The ratings on Banco Safra S.A. (Safra) take into account the bank's good competitive position within the Brazilian banking system, its conservative and flexible management, its good asset quality for the Brazilian standards, and its above-average operating efficiency and comfortable liquidity. Offsetting factors are the bank's lower profitability and capitalization compared to that of top players. Despite the ongoing consolidation within the Brazilian banking system, Safra has maintained its position as one of the leading private banks in the country by improving its business profile, diversifying both its client base and product line, and building up expertise in some market niches. Behind the bank's activities is a centralized and capable management team providing the bank with strong flexibility and agility.

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

Action: Review

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