Banco Safra S.A. Aug 10

Description:
Abstract
Competitive advantage from a long track record in its primary core business Strong asset quality from conservative underwriting and efficient controls Strong ownership and commitment from its sole shareholder Challenge to improve leverage and efficiency Pressure on interest margins with increased competition Concentration risk on wholesale funding The ratings on Banco Safra S.A. reflect its successful track record in its core businesses, which gives the bank a competitive advantage despite its smaller size; strong asset quality resulting from its conservative underwriting and efficient controls; and shareholder commitment. The bank's need to improve leverage, expected pressure on interest margins in the competitive domestic bank sector, and dependence on potentially volatile wholesale funding partially offset the company's strengths. Safra is the ninth-largest...

Companies mentioned in this report are:
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Action: Review

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