Banco Safra S.A. May 03

Description:
Abstract
The ratings on Banco Safra S.A. (Safra) reflect its competent management, its above-average asset quality for Brazilian standards, and its recent improvements in profitability and capitalization ratios. Negative aspects factored in the rating are the relative concentration of its assets due to its wholesale operations, and the intrinsic risks of the domestic economic environment. Safra benefits from strong flexibility and agility to deal with a changing economic environment. The bank has a centralized, rapid decision-making process enabling it to quickly adapt its strategies to the prevailing circumstances. In addition, it has taken a conservative approach in its lending activities and rigorous supervision of operations. Asset quality indicators remain good for Brazilian standards. The bank's loan portfolio exhibits some concentration by...

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

Action: Review

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