Banco Mercantil Santa Cruz S.A. Dec 14

Description:
Abstract
Leading Bolivian bank with strong market share and brand recognition; and Low cost and stable funding sources. Weak capitalization levels; Inherent risks of operating in the Bolivian economy; and Competitive pressures in the Bolivian financial system. The stable outlook on Banco Mercantil Santa Cruz S.A. (BMSC) reflects that the bank will maintain its current strategy, business stability, and adequate asset quality metrics, despite the implementation of the banking law. We expect the bank to maintain its leading position in the Bolivian banking system with nonperforming assets (NPAs) below 3.5% and sufficient internal capital generation to maintain our risk-adjusted capital framework (RACF) above 3% over the next 12 to 18 months. We believe the bank will keep its current market position,...

Companies mentioned in this report are:
- Banco Mercantil Santa Cruz S.A.

Action: Review

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