

Rating Action: Banco Bonsucesso S.A.

A Moody's retira os ratings do Banco Bonsucesso

New York, December 18, 2008 -- A Moody's Investors Service retirou todos os ratings do Banco Bonsucesso S.A. (Bonsucesso) por razões comerciais.

O banco não possui dívidas em moedas estrangeiras no mercado que tenham recebido atribuição de ratings da Moody's.

Essa ação não reflete uma mudança na qualidade de crédito do Bonsucesso.

Para maiores detalhes, favor verificar o Moody's Withdrawal Policy no site da Moody's (moodys.com).

A última ação de rating da Moody's aconteceu em 11 de dezembro de 2008, quando a Moody's rebaixou todos os ratings atribuídos ao Bonsucesso, concluindo a revisão para possível rebaixamento iniciada em 14 de outubro de 2008. Nessa ação de rating, a Moody's rebaixou o rating de força financeira do Bonsucesso's para D- de D, o rating global de depósito em moeda local e estrangeira para Ba3 de Ba2, e o rating de depósito em escala nacional brasileira para A2.br de A1.br. Ao mesmo tempo, todos os ratings foram colocados em perspectiva negativa.

As metodologias principais utilizadas na atribuição desses ratings foram "Ratings de Força Financeira de Bancos: Metodologia Global" ("Bank Financial Strength Ratings: Global Methodology") de fevereiro de 2007 e "Incorporação da Análise de Default Conjunto nos Ratings de Bancos da Moody's: Metodologia Refinada" ("Incorporation of Joint-Default Analysis into Moody's Bank Ratings: A Refined Methodology") de março de 2007, que podem ser encontradas no site da Moody's (www.moodys.com) no diretório "Credit Policy and Methodologies", no subdiretório "Ratings Methodology". Outras metodologias e fatores que podem ter sido considerados nesse processo de atribuição de ratings podem ser encontrados no diretório "Credit Policy & Methodologies".

O Banco Bonsucesso S.A. é sediado em Belo Horizonte, Brasil, e possuía ativos não consolidados de R\$1.271 milhões e patrimônio líquido de R\$300 milhões em 30 de setembro de 2008.

Os seguintes ratings atribuídos ao Banco Bonsucesso S.A. foram retirados:

Rating de força financeira de bancos - D-

Rating global de depósito de longo e curto prazo em moeda local -- Ba3 e Not Prime;

Rating de depósito de longo e curto prazo em moedas estrangeiras -- Ba3 e Not Prime;

Rating de depósito de longo e curto prazo em escala nacional brasileira --A2.br e BR-1

Sao Paulo
Ceres Lisboa
Vice President - Senior Analyst
Financial Institutions Group
Moody's America Latina Ltda.
55-11-3043-7300

New York
M. Celina Vansetti
Senior Vice President
Financial Institutions Group
Moody's Investors Service
JOURNALISTS: 212-553-0376
SUBSCRIBERS: 212-553-1653

CREDIT RATINGS ARE MIS'S CURRENT OPINIONS OF THE RELATIVE FUTURE CREDIT RISK OF ENTITIES, CREDIT COMMITMENTS, OR DEBT OR DEBT-LIKE SECURITIES. MIS DEFINES CREDIT RISK AS THE RISK THAT AN ENTITY MAY NOT MEET ITS CONTRACTUAL, FINANCIAL OBLIGATIONS AS THEY COME DUE AND ANY ESTIMATED FINANCIAL LOSS IN THE EVENT OF DEFAULT. CREDIT RATINGS DO NOT ADDRESS ANY OTHER RISK, INCLUDING BUT NOT LIMITED TO: LIQUIDITY RISK, MARKET VALUE RISK, OR PRICE VOLATILITY. CREDIT RATINGS ARE NOT STATEMENTS OF CURRENT OR HISTORICAL FACT. CREDIT RATINGS DO NOT CONSTITUTE INVESTMENT OR FINANCIAL ADVICE, AND CREDIT RATINGS ARE NOT RECOMMENDATIONS TO PURCHASE, SELL, OR HOLD PARTICULAR SECURITIES. CREDIT RATINGS DO NOT COMMENT ON THE SUITABILITY OF AN INVESTMENT FOR ANY PARTICULAR INVESTOR. MIS ISSUES ITS CREDIT RATINGS WITH THE EXPECTATION AND UNDERSTANDING THAT EACH INVESTOR WILL MAKE ITS OWN STUDY AND EVALUATION OF EACH SECURITY THAT IS UNDER CONSIDERATION FOR PURCHASE, HOLDING, OR SALE. ALL INFORMATION CONTAINED HEREIN IS PROTECTED BY COPYRIGHT LAW AND NONE OF SUCH INFORMATION MAY BE COPIED OR OTHERWISE REPRODUCED, REPACKAGED, FURTHER TRANSMITTED, TRANSFERRED, DISSEMINATED, REDISTRIBUTED OR RESOLD, OR STORED FOR SUBSEQUENT USE FOR ANY SUCH PURPOSE, IN WHOLE OR IN PART, IN ANY FORM OR MANNER OR BY ANY MEANS WHATSOEVER, BY ANY PERSON WITHOUT MOODY'S PRIOR WRITTEN CONSENT. All information contained herein is obtained by MOODY'S from sources believed by it to be accurate and reliable. Because of the possibility of human or mechanical error as well as other factors, however, such information is provided "as is" without warranty of any kind and MOODY'S, in particular, makes no representation or warranty, express or implied, as to the accuracy, timeliness, completeness, merchantability or fitness for any particular purpose of any such information. Under no circumstances shall MOODY'S have any liability to any person or entity for (a) any loss or damage in whole or in part caused by, resulting from, or relating to, any error (negligent or otherwise) or other circumstance or contingency within or outside the control of MOODY'S or any of its directors, officers, employees or agents in connection with the procurement, collection, compilation, analysis, interpretation, communication, publication or delivery of any such information, or (b) any direct, indirect, special, consequential, compensatory or incidental damages whatsoever (including without limitation, lost profits), even if MOODY'S is advised in advance of the possibility of such damages, resulting from the use of or inability to use, any such information. The credit ratings and financial reporting analysis observations, if any, constituting part of the information contained herein are, and must be construed solely as, statements of opinion and not statements of fact or recommendations to purchase, sell or hold any securities. NO WARRANTY, EXPRESS OR IMPLIED, AS TO THE ACCURACY, TIMELINESS, COMPLETENESS, MERCHANTABILITY OR FITNESS FOR ANY PARTICULAR PURPOSE OF ANY SUCH RATING OR OTHER OPINION OR INFORMATION IS GIVEN OR MADE BY MOODY'S IN ANY FORM OR MANNER WHATSOEVER. Each rating or other opinion must be weighed solely as one factor in any investment decision made by or on behalf of any user of the information contained herein, and each such user must accordingly make its own study and evaluation of each security and of each issuer and guarantor of, and each provider of credit support for, each security that it may consider purchasing, holding or selling.

MOODY'S hereby discloses that most issuers of debt securities (including corporate and municipal bonds, debentures, notes and commercial paper) and preferred stock rated by MOODY'S have, prior to assignment of any rating, agreed to pay to MOODY'S for appraisal and rating services rendered by it fees ranging from \$1,500 to approximately \$2,400,000. Moody's Corporation (MCO) and its wholly-owned credit rating agency subsidiary, Moody's Investors Service (MIS), also maintain policies and procedures to address the independence of MIS's ratings and rating processes. Information regarding certain affiliations that may exist between directors of MCO and rated entities, and between entities who hold ratings from MIS and have also publicly reported to the SEC an ownership interest in MCO of more than 5%, is posted annually on Moody's website at www.moody's.com under the heading "Shareholder Relations - Corporate Governance - Director and Shareholder Affiliation Policy."