

**Rating Action: Banco Prosper S.A.**

### **Moody's rebaixa ratings de depósito B3 do Banco Prosper e retira todos os ratings**

New York, May 18, 2009 -- A Moody's Investors Service rebaixou os ratings de depósito de longo prazo em moeda local e estrangeira do Banco Prosper S.A. (Prosper) para B3 de B1. Simultaneamente, a Moody's rebaixou os ratings de curto e longo prazo na Escala Nacional Brasileira do Prosper para Ba2.br/BR-4 de Baa2.br/BR-3. A Moody's afirmou o rating de força financeira (BFSR) do banco em E+ e os ratings de depósito de curto prazo em moeda local e estrangeira como Not Prime. A perspectiva de todos os ratings é estável agora. Adicionalmente, a Moody's retirou os ratings do Prosper por motivos comerciais.

A ação de rating reflete a visão da Moody's sobre o enfraquecimento da rentabilidade e da base de capital do Prosper em razão dos ajustes de marcação a mercado na sua carteira de ações mantidas como investimento de longo prazo. As baixas contábeis incorridas na carteira de ações foram responsáveis pelas perdas líquidas não-auditadas do banco divulgadas em 2008, bem como pela redução de seu capital. Esses fatores, em conjunto com um desempenho geral mais fraco do banco, foram os principais determinantes do rebaixamento do Perfil de Risco de Crédito Individual ("Baseline Credit Assessment" ou "BCA") do banco para B3 de B1, diz a Moody's.

Na visão da Moody's, a reposição da base de capital do Prosper através de resultados acumulados representa um grande desafio para a administração do banco, principalmente em um cenário de atividade econômica reduzida. A necessidade do banco em obter fontes de recursos adicionais suportou a decisão da Moody's em rebaixar o BCA do banco. Estes recursos adicionais poderiam ocorrer na forma de injeção de capital por parte dos acionistas.

A Moody's retirou os ratings do Prosper por motivos comerciais. O banco não possui ratings de emissões em moeda estrangeira. Para maiores informações sobre a política de retirada de ratings da Moody's, favor consultar o documento Moody's Withdrawal Policy no site [www.moody.com](http://www.moody.com).

A última ação de rating para esse banco ocorreu em 19 de setembro de 2008, quando a Moody's Investors Service rebaixou o rating de força financeira (BFSR) do banco Prosper para E+ de D-, com perspectiva estável. Ao mesmo tempo, a Moody's rebaixou seus ratings de depósito de longo prazo em moeda local e estrangeira para B1 de Ba3 e os ratings na Escala Nacional Brasileira para Baa2.br/BR-3 de A3.br/BR-2. Todos os ratings de depósito foram colocados em perspectiva negativa.

As principais metodologias utilizadas na atribuição de ratings ao Prosper foram "Bank Financial Strength Ratings: Global Methodology" e "Incorporation of Joint Default Analysis into Moody's Bank Ratings: A Refined Methodology", que podem ser encontradas no site da Moody's ([www.moody.com](http://www.moody.com)) no diretório Credit Policy & Methodologies, no subdiretório Ratings Methodologies. Outras metodologias e fatores que podem ter sido considerados nesta ação de rating também podem ser encontrados no diretório Credit Policy & Methodologies.

O Banco Prosper é sediado no Rio de Janeiro, Brasil. Em dezembro de 2008, o banco tinha um total de ativos de aproximadamente R\$642 milhões (US\$274 milhões).

Os seguintes ratings do Banco Prosper S.A. foram rebaixados e retirados:

Rating de Depósito de Longo Prazo na Escala Global em Moeda Local: para B3 de B1, com perspectiva estável

Rating de Depósito de Longo Prazo em Moeda Estrangeira: para B3 de B1, com perspectiva estável

Rating de Depósito de Longo Prazo na Escala Nacional Brasileira: para Ba2.br de Baa2.br, com perspectiva estável

Rating de Depósito de Curto Prazo na Escala Nacional Brasileira: para BR-4 de BR-3

Os seguintes ratings do Banco Prosper foram afirmados e retirados:

Rating de Força Financeira de Bancos: E+, com perspectiva estável

Rating de Depósito de Longo Prazo na Escala Global em Moeda Local: Not Prime

Rating de Depósito de Curto Prazo em Moeda Estrangeira: Not Prime

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