Summary: Carmel-Clay Public Library Building Corp., Indiana   Carmel-Clay Public Library; General Obligation Equivalent Security

Description:
Standard and Poors RatingsXpress Credit Research provides in-depth coverage of international corporates, financial institutions, insurance companies, utilities, sovereigns and structured finance programs. RatingsXpress Credit Research lets users determine the credit rating of holdings and identify key factors underlying an issuer's creditworthiness, distinguishes the different risk exposures for new and existing deals, and provides an understanding of how their analysts interpret key regulatory, political and environmental events and their economic impact.

This product consists of a Summary Analysis: Bi-annual (at least). An abbreviated analysis containing Standard & Poor's issuer credit ratings as of the time the article was published. The analysis includes a rating rationale - the basis on which the rating was assigned - and an outlook section if the issuer is not on CreditWatch. Financial statistics are not included.

Abstract
Standard & Poor's Ratings Services raised its long-term rating and underlying rating (SPUR) to 'AA+' from 'AA' on Carmel-Clay Public Library, Ind.'s general obligation (GO) bonds, reflecting our view of management's ability to maintain very strong cash reserves. The outlook is stable. The ratings also reflect our opinion of the library's: Substantial and diverse employment base, and participation in the Indianapolis area economy; Very strong income levels; Very strong financial reserves, albeit on a cash basis of accounting; and Moderate overall net debt level as a percent of market value. The Carmel Clay Public Library district serves residents from the City of Carmel, Ind. (‘AA’ GO rating) and portions of Clay Township, Ind. (‘AA’ GO rating). The district is located...

Companies mentioned in this report are: Carmel Clay Pub Lib
Action: Outlook: Stable
Action: Upgraded

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