Bristol & West PLC Sep 02

Description:
The rating on U.K.-incorporated Bristol & West PLC (B&W) reflects its ownership by Bank of Ireland (BOI; A+/Stable/A-1), improved credit procedures, and adequate capitalization. BOI, one of Ireland's two dominant financial services groups with total assets of €87.3 billion ($76.2 billion, at €1 to $0.87) at March 31, 2002, acquired Bristol & West Building Society in 1997, and has established close management links between the two companies. Treasury, risk-management, and credit risk procedures show a high level of integration. B&W concentrates on savings, investments, and lending (mainly mortgages). In January 2002, B&W and BOI's other U.K. retail operations were brought together to form BOI's new U.K. Financial Services (UKFS) division. B&W benefits from improved efficiency and credit procedures, as BOI...

Companies mentioned in this report are:
- Bristol & West PLC
- Bank of Ireland

Action: Review

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