Bristol & West PLC Jul 06

Description:  
Largest element of Bank of Ireland's U.K. Financial Services Division Close integration with parent Increasing focus on profitability and market share growth A high proportion of lending is focused on potentially higher risk self-certified and buy-to-let specialist lending Reliance on parent for liquidity and funding Niche market position and reliance on intermediary distribution The rating on U.K.-incorporated Bristol & West PLC (B&W) reflects its ownership by, and integration within, Bank of Ireland (BOI; A+/Positive/A-1), satisfactory performance, and good current asset quality. B&W is the largest element of BOI's U.K. Financial Services division (UKFS), which represented just less than one-fourth of BOI's profit before tax in the year to March 31, 2006. BOI manages UKFS by business line (personal lending, business...  

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

Action: Review  

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