Bristol & West PLC Sep 03

Description:

Abstract
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, which had total assets of €89.5 billion ($98.0 billion) at March 31, 2003, acquired Bristol & West Building Society in 1997, and has established close management links between the two companies. Treasury, risk-management, and credit procedures are highly integrated. 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 division (UKFS). B&W benefits from improved efficiency, funding, and credit procedures, as BOI procedures have been implemented groupwide. Although the rating on B&W will be driven by...

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

Action: Review

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