Summary: Calyon Feb 05

Description:

Abstract
The ratings on France-based bank Calyon reflect its core position within the Crédit Agricole group (whose member regional retail banks and central entity Crédit Agricole S.A. (CASA) are rated AA-/Stable/A-1+), for which it is the corporate and investment banking arm. Standard & Poor's Ratings Services considers that the bank is fully integrated into its parent group. Calyon's ratings accordingly match those of the group's core operating entities, although it is not part of the system of solidarity that binds the group's cooperative members (CASA and the regional banks). As such, implicit shareholder support is the key rating factor. The ratings also take into account Calyon's enhanced franchise following its creation through the merger of Crédit Agricole's and Crédit Lyonnais' respective...

Companies mentioned in this report are:
- Credit Agricole Corporate and Investment Bank

Action: Review

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.

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