Britannia Building Society Mar 02

Description:
Abstract
The ratings on Britannia Building Society are based on its strong capitalization, improved strategic focus, and good asset quality. Loan growth was high in 2001, but over a longer time period has been relatively moderate compared with peers and is mainly funded by a solid retail deposit base. Britannia’s overall profitability is satisfactory. Britannia’s capital ratios compare favorably with those of its peers and also benefit from the concentration on relatively low-risk residential mortgage lending. Capital has been boosted by the gains from selling Britannia’s noncore life and asset management businesses. As a result, Britannia now has a much tighter strategic focus on its core society activities and housing finance-related nonmember businesses. Although internal capital generation is relatively low, Britannia’s...

Companies mentioned in this report are:
- Britannia Building Society

Action: Review

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