Summary: Carim - Cassa di Risparmio di Rimini SpA Dec 02

Description:  
Abstract  
The ratings on Carim-Cassa di Risparmio di Rimini SpA (Carim) reflect a strong local franchise in the bank's economically healthy home territory of Rimini, and a very sound financial profile in terms of profitability, asset quality, liquidity, and capitalization. They also reflect the bank's effective strategy, which is focused on its home territory, and has traditionally involved significant attention to efficiency levels. An offsetting factor, however, is Carim's concentration risk resulting from the bank's focus on the local tourism sector. With total assets of €1.9 billion and 65 branches at June 30, 2002, Carim is a midsize retail savings bank, with leading market shares of 30% in deposits and 24% in loans in Rimini. The structure of the bank's customer...

Companies mentioned in this report are:  
- Banca Carim - Cassa di Risparmio di Rimini SpA

Action: Review

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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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