Summary: Carim - Cassa di Risparmio di Rimini SpA Oct 05

Description: Abstract
The ratings on Carim - Cassa di Risparmio di Rimini SpA reflect the bank’s strong local franchise in its economically healthy home territory of Rimini and its sound financial fundamentals--in particular its solid asset quality and liquidity, and satisfactory profitability. The ratings also reflect concentration risk in the local hotel sector and on single borrowers. Also taken into account are the risks related to the bank’s fast growth strategy and expansion outside its core territory. With total assets of €3 billion ($3.6 billion) at Dec. 31, 2004, Carim is a midsize retail savings bank, holding leading market shares of about 30% in deposits and 24% in loans in Rimini. It has a network of 103 branches, mainly in the regions...

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

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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