Summary: Carim - Cassa di Risparmio di Rimini SpA Jul 03

Description: Abstract
The ratings on Carim - Cassa di Risparmio di Rimini SpA (Carim) reflect the bank's strong local franchise in its economically healthy home territory of Rimini, as well as its very sound financial profile in terms of profitability, asset quality, liquidity, and capitalization. Also reflected in the ratings is the bank's effective strategy, which has traditionally emphasized efficiency. An offsetting factor is Carim's concentration risk, a result of its focus on the local tourism sector. With total assets of €2.3 billion and 95 branches at year-end 2002, Carim is a midsize retail savings bank, with leading market shares in deposits (30%) and loans (24%) in Rimini. The bank's customer base consists of small and midsize firms and households, essentially mirroring...

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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