Summary: Krayinvestbank Oct 14

Description: 
Abstract
Status as a government-related entity, conferring good brand recognition and supporting customer loyalty in the bank's home region, Krasnodar Krai. Stable funding profile. High systemic risk in Russia and higher-than-system-average single-name concentrations. Limited earnings capacity. Relatively small size and limited business development. The stable outlook reflects our expectation that over the next 12-18 months Krayinvestbank's capitalization and asset quality will remain resilient to mounting economic and industry risk in Russia. In particular, we believe that Krayinvestbank's solid regional franchise will prove an advantage that supports stable deposits and the capacity to generate core revenues. We could take a negative rating action if the bank's liquidity position were to deteriorate abruptly, for example because of deposit instability, rising credit or funding...

Companies mentioned in this report are:
- Krayinvestbank

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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