Summary: Krayinvestbank Sep 15

Description: Abstract
Status as a government-related entity (GRE), conferring good brand recognition and supporting customer loyalty in the bank's home region, Krasnodar Krai. Satisfactory historical loss experience compared with midsize peers in Russia. High systemic risk and challenging operational conditions in Russia. High exposure on noncore real estate development activities. Limited earnings capacity. Tight management of regulatory capital ratios. Standard & Poor's Ratings Services' negative outlook on Krayinvestbank reflects the challenges the bank faces due to the deteriorating operational environment in Russia, which puts pressure on its capitalization and asset quality. A negative rating action is likely if Krasnodar Krai's administration fails to commence the capital injection process before the end of 2015, because we expect capitalization will continue to erode throughout...

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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