Banco Santander Serfin S.A. Jun 06

Description:
Consistent financial performance Strategic importance for its parent Important growth in targeted lending activities mainly in higher margin loans Challenge of confronting other strong large foreign banks Balance-sheet concentration in the Mexican government and public entities The ratings reflect Standard & Poor’s Ratings Services’ group methodology, where Banco Santander Serfin S.A. is considered a strategically important subsidiary for Banco Santander Central Hispano S.A. (BSCH; AA-/Positive/A-1+). The ratings on Santander Serfin also reflect its consistent financial performance in the past four years and strong loan growth obtained in targeted business segments, mainly retail loans. Banco Santander Serfin's balance sheet has an important concentration in the Mexican government and public entities, which represent an important portion of total assets in the form...

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