Banco Santander S.A. Jan 08

Description:
Abstract
Well-diversified geographic and business profile Solid positions in core markets Strong management and clear strategic focus Sound operating profitability Tight credit risk management and healthy asset quality in Europe High credit risk arising from Latin American investments Tight capital management Acquisition-driven stance that carries inherent execution risk The ratings on Banco Santander, S.A. are supported by the Spanish bank’s clear strategic focus and strong management capabilities. Santander has achieved a well-diversified geographic and business profile, with leading positions in most segments of Spanish banking and strong market shares in the main Latin American financial systems. The bank is successfully pursuing profitable growth in commercial banking in Portugal and in consumer finance in various European countries. Through Abbey National PLC (AA/Stable/A-1+),...

Companies mentioned in this report are:
- Banco Santander S.A.
- Santander UK PLC
- Banco Espanol de Credito S.A.
- Santander BanCorp.
- Banco Santander (Brasil) S.A.
- Santander Consumer Finance S.A.
- Santander Totta SGPS

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