Banco Santander Central Hispano, S.A. May 06

Description:

Abstract
Well-diversified geographic and business profile Solid positions in core markets Strong, albeit aggressive, management and a clear strategic focus Sound operating-profitability track record Tight credit risk management and healthy asset quality in the European businesses High credit risk arising from investments in Latin America Tight capital management The U.K. subsidiary's weaker profitability than that of peers Acquisition-driven stance that carries inherent execution risk The ratings on Spain-based Banco Santander Central Hispano, S.A. are supported by its clear strategic focus and strong management capabilities. The bank has achieved a well-diversified geographic and business profile. It has 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...

Companies mentioned in this report are:
- Banco Santander S.A.
- Sanpaolo IMI SpA
- Santander UK PLC
- Banco Espanol de Credito S.A.
- Santander Holdings U.S.A Inc.
- Santander Consumer Finance S.A.
- Santander Totta SGPS
- Banco Santander Totta S.A.

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