Banco Nacional de Mexico S.A. (Banamex) Dec 07

Description: Abstract
Strong franchise across the country Low funding cost Strong efficiency Able to cope with a domestic financial crisis on a stand-alone basis Strong competition in Mexico Competitive environment pressures margins Higher loan to deposit ratio Standard & Poor’s Ratings Services' rating on Banco Nacional de Mexico S.A. (Banamex) reflects improved stand-alone creditworthiness, its good liquidity, low exposure to foreign exchange activities, a strong market position, and improved financial performance. The ratings are constrained by banking industry country risks related to operating in Mexico (United Mexican States; FC: BBB+/Stable/A-2; LC: A+/Stable/A-1), as well as lending risks and the tough competitive environment in the Mexican banking sector. Although Banamex is exposed to Mexican country risk, we believe that it may be able...

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