Banco Nacional de Mexico S.A. (Banamex) May 08

Description:

Abstract
Good franchise across the country Low funding cost Strong efficiency Well-diversified banking profile, with increasing retail banking activities Strong enterprise risk management (ERM) Strong competition in Mexico Good liquidity, but higher loan-to-deposit ratio The ratings reflect Banco Nacional de Mexico S.A.'s (Banamex) stand-alone creditworthiness, notably its ample franchise, diversified business profile, strong ERM, and good and consistent financial performance. The ratings on Banamex are constrained by the Banking Industry Country Risk Assessment of the United Mexican States, which measures risks in the Mexican operating environment such as payment culture, transparency of information, current legal framework, lending risk in a less-favorable economic environment, and higher funding costs due to strong competition in the market, especially in the corporate segment. Standard &...

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