Banco Santander Central Hispano, S.A. Feb 05

Description:
A well-diversified geographic and business profile; Strong positions in core markets; Strong, albeit aggressive, management and a clear strategic focus; Sound operating profitability track record; and Tight credit-risk management and healthy asset quality in its European businesses. High credit risk arising from its investments in Latin America; Market risk resulting from its equity holdings; Tight capital management; and Weaker profitability than peers in its U.K. subsidiary. With clear strategic focus and strong management capabilities, Banco Santander Central Hispano, S.A. (Santander) has achieved a well-diversified geographic and business profile. Santander has consolidated its leading positions in most segments of the Spanish banking system. As a complement to its Spanish businesses, the bank is successfully pursuing profitable growth in commercial banking in...

Companies mentioned in this report are:
- Banco Santander S.A.
- Sanpaolo IMI SpA
- Santander UK PLC
- Banco Espanol de Credito S.A.
- Santander Central Hispano International Ltd.
- BCH Financial Services Ltd.
- Banco Santander-Chile S.A.
- BCH International Finance, Ltd.
- Santander BanCorp.

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