Banco Santander Central Hispano, S.A. Mar 03

Description:
Abstract
The ratings on Banco Santander Central Hispano, S.A. (SAN) reflect the balance achieved between the bank's strong position in its domestic market and diversified balance sheet, on the one hand, and the higher leverage and credit risk arising from its investments in Latin America on the other. After completing the integration of its networks, SAN has consolidated its leading positions in all segments of the Spanish banking system. Despite having lost some market share in the process of downsizing the branch network, the bank's gradual integration of both networks has been key for the group in maintaining a customer focus, thus avoiding additional reductions in market share and achieving the expected cost savings. With a diversified earnings base dominated by...

Companies mentioned in this report are:
- Banco Santander S.A.
- Banco Espanol de Credito S.A.

Action: Review

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