Banco Santander Central Hispano, S.A. Jun 03

Description: Abstract

The ratings on Banco Santander Central Hispano, S.A. (Santander) reflect the balance between the bank's strong position in its domestic market and diversified balance sheet, on the one hand, and the credit risk arising from its investments in Latin America on the other. Santander has consolidated its leading positions in all segments of the Spanish banking system. Despite having lost some market share in the process of downsizing its branch network, the bank's gradual integration of the networks of the former Banco Santander S.A. and Banco Central Hispano S.A. has been key for the group in maintaining a customer focus. It has thus avoided additional reductions in market share and has achieved the expected cost savings. Santander's operating profitability before...

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

Action: Review

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