Banco Santander Central Hispano, S.A. Aug 02

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, diversified balance sheet, and improving operating performance 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...

Companies mentioned in this report are:
- Banco Santander S.A.
- Banco Santander Puerto Rico
- Banesto Issuances Ltd.
- Banco Espanol de Credito S.A.
- Banco Totta & Acores, S.A.
- Santander Central Hispano International Ltd.
- Santander Central Hispano Issuances Ltd.
- BCH Financial Services Ltd.
- Banesto Finance Ltd.
- Banco Santander-Chile S.A.
- BCH International Finance, Ltd.
- Banco Santander Mexicano S.A.
- Banco Santa Cruz S.A.
- Santander BanCorp.
- Origenes Vivienda y Consumo Compania Financiera S.A.
- Banco Santander (Brasil) S.A.
- Banco do Estado de Sao Paulo S.A.
- Santander Brasil Asset Management DTVM S.A.

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