Banco Santander S.A. Dec 15

Description: Abstract
Wide geographic diversification and solid market positions in the markets where it operates. Focus on stable retail banking business, underpinning the bank's sound and resilient earnings. Successful strategy and implementation. Proven ability to access the capital markets for funding in difficult times. Exposure to higher-than-average economic risk in some of the countries where it operates. Proven appetite for acquisitions. Comparatively weaker creditworthiness of the Kingdom of Spain. Standard & Poor's Ratings Services' outlook on Spain-based Banco Santander S.A. (Santander) is stable, mirroring our stable outlook on the long-term sovereign credit rating on Spain, as we are unlikely to rate the bank two notches above our long-term sovereign credit rating on Spain (we currently rate Santander one notch above the rating... 

Companies mentioned in this report are:
- Banco Santander S.A.
- Banco Santander Puerto Rico
- Santander UK PLC
- Santander Holdings U.S.A Inc.
- Banco Santander-Chile S.A.
- Santander Bank, N.A.
- Abbey National Capital Trust I
- Sovereign Real Estate Investment Trust
- Santander BanCorp.
- Banco Santander (Brasil) S.A.
- Santander Consumer Finance S.A.
- Banco Santander Totta S.A.
- Santander Asset Management Investment Holdings Ltd
- Santander UK Group Holdings PLC

Action: Review

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