



Корпоративная стратегия Banco Santander

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Santander

- Santander – испанский коммерческий банк, который в основном присутствует на 10 рынках. Банк – лидирующий банк Еврзоны. Находится среди 15 мировых финансовых институтов с наибольшей рыночной капитализацией.

- Business model focused on retail banking: 86% of revenues and 80% of profits
- €50 billion, the leading eurozone bank in terms of market capitalisation
- €1.4 billion in managed funds
- Present in ten major markets: Brazil, Spain, the United Kingdom, Mexico, Portugal, Germany, Chile, Argentina, Poland, and the United States
- 102 million clients
- 193,000 employees
- 15,000 offices, the largest international banking network
- 3.3 million shareholders, the most in the international sector

Модель шести столпов

Six pillar model

- Ориентир на розницу
- Capital discipline and financial strength
- Предусмотрительность в рисках
- Географическое разнообразие и филиальная модель
- Santander Brand
- Эффективность

3-year strategic plan in the UK

The strategy is directed towards the commercial turnaround of the businesses and Santander UK's transformation into a market-leading retail and corporate bank in the UK.

In reaction to the greater challenges emerging in the economy, the strategic focus will move more towards balance sheet strength and stability. They will be focused on maintaining the high quality of lending, improving further capital base and tightly managing the liquidity and funding positions.

3 principles of the strategy

- shifting to a customer focus rather than a product focus;
- to a more balanced business mix, particularly growth of SME and business banking;
- maintaining operating efficiency hand-in-hand with good service levels to customers. In the last quarter of 2011 progress has been evident in both Retail Banking and Corporate Banking.