Banco Santander-Chile S.A. Jun 05

Description:

Abstract
Extremely strong franchise and competitive position in the Chilean financial system Advantageous economies of scale, and thus, highly profitable operation Ownership by a committed parent Operating in a low-risk environment Margins under pressure as a result of the highly competitive environment and low interest rates Over the medium term, it will be increasingly difficult for the bank to sustain current high growth rates given the degree of maturity of the Chilean financial system The ratings on Banco Santander-Chile S.A. reflect the bank’s leading position in the competitive Chilean market, its well-diversified business line, and its good financial profile. The ratings also take into account the bank’s ownership and full control by Banco Santander Central Hispano S.A. (SCH), and its operating...

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