Banco Santander-Chile S.A. Jun 06

Description: Abstract
Extremely strong franchise and competitive position in the Chilean financial system Advantageous economies of scale resulting in 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 Increasing medium-term difficulties to sustain current high growth rates given the degree of maturity of the Chilean financial system The ratings on Banco Santander-Chile S.A. (BSCh) reflect the bank's leading position in the competitive Chilean market, its well-diversified business lines, 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., and its operating in a banking system that Standard & Poor's Ratings Services considers to have...

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