Banco Santander-Chile S.A. Jan 11

Description:

Abstract

Strong franchise, and competitive position, Strong ownership. Diversified loan portfolio. Good asset quality. High operating efficiency. High profitability. Operating in the low risk Chilean environment. High competitive pressures in the Chilean banking industry. Standard & Poor's Ratings Services' ratings on Banco Santander-Chile S.A. (BSCh) reflect the bank's leading position in the Chilean banking industry, its well-diversified business lines, and its sound financial risk profile, which includes high profitability, adequate asset quality, and capitalization. The ratings also take into account parent company Banco Santander S.A.'s (AA/Negative/A-1+) full ownership and control, which enhances the bank's operating efficiency and financial flexibility. High competitive pressures in the Chilean banking system partially mitigate these strengths. BSCh benefits from its leading and well-diversified business position (in...

Companies mentioned in this report are:
- Banco Santander-Chile S.A.
- Banco Santander Puerto Rico
- Banco Santander S.A.
- Santander UK PLC
- Banco Espanol de Credito S.A.
- Santander Holdings U.S.A Inc.
- Santander Central Hispano Issuances Ltd.
- 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.
- Santander Issuances S.A. Unipersonal
- Banco Santander Totta S.A.
- Banco Santander (Mexico) S.A. Institucion de Banca Multiple Grupo Financiero Santander

Action: Review

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