Banco Santander-Chile S.A. Nov 08

Description:

Abstract

Strong franchise and competitive position in the relatively strong Chilean financial system
Strong ownership
Diversified portfolio mix and strong asset quality
Profitable operation
Higher competitive pressures in the Chilean banking industry
Potential vulnerability to global financial turmoil
Standard & Poor's Ratings Services' rating on Banco Santander-Chile S.A. (BSCh) reflects the bank's leading position in the relatively low-risk and competitive Chilean banking industry, its well-diversified business lines, and its good financial risk profile. This includes high profitability, healthy asset quality, and adequate capitalization. The ratings also take into account the bank's ownership and full control by Banco Santander S.A. (AA/Stable/A-1+). These strengths are partially counterbalanced by high competitive pressures in the Chilean banking system and the potential indirect negative effects from...

Companies mentioned in this report are:
- Banco Santander-Chile S.A.
- Banco Santander Puerto Rico
- Alliance & Leicester PLC
- Banco Santander S.A.
- Santander UK PLC
- Banco Espanol de Credito S.A.
- Santander Central Hispano Issuances Ltd.
- Abbey National Capital Trust I
- 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
- Santander PR Capital Trust I

Action: Review

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