Banco Santander-Chile S.A. Apr 12

Description:  
Abstract  
Strong market position as the second largest Chilean bank in terms of total loans; Healthy asset quality; High operating efficiency, and Adequate profitability and capitalization. High competition in the Chilean banking system. The stable outlook on BSCh reflects that if we were to downgrade Santander to 'A', the long-term issuer credit rating on BSCh could remain at the same level because in that case we would add an extra notch to its 'a-' SACP, reflecting the moderately high likelihood of extraordinary support by the Chilean government, as stated in our bank criteria methodology dated Nov. 9, 2011. Standard & Poor's Ratings Services bases its ratings on Banco Santander-Chile S.A. (BSCh) on the bank's "strong" business position, "adequate" capital and earnings,...

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