Banco Santander-Chile S.A. Mar 13

Description:

Abstract
Strong market position with stable market shares; Sound business stability as a result of its nationwide footprint and ample customer base; Highly systemic importance institution within the Chilean financial system; and Favorable economic prospects. Stiff competition in the Chilean banking system pressuring net interest margins; and Loan-to-deposit ratio is higher than other regional peers. The stable outlook on Banco Santander-Chile S.A. (BSCh) reflects our view it will remain a highly systemic important bank to the Chilean financial system. The outlook also reflects our expectation that the bank's performance and asset quality will remain healthy. Our base-case scenario forecasts an average loan portfolio growth of 10% in 2013 and about 11.5% in 2014 and 2015, a risk-adjusted capital (RAC) ratio of...

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.
- Sovereign Capital Trust I
- Santander Bank, N.A.
- Sovereign Capital Trust II
- Abbey National Capital Trust I
- Sovereign Real Estate Investment Trust
- Santander BanCorp.
- Banco Santander (Brasil) S.A.
- Sovereign Capital Trust IV
- Santander Consumer Finance S.A.
- Santander Issuances S.A. Unipersonal
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- Santander PR Capital Trust I

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