Banco Santander-Chile S.A. Mar 14

Description:
Abstract
Sound market position with stable market shares; Strong business stability as a result of its nationwide footprint and ample customer base; and High systemic importance within the Chilean financial system. Stiff competition and margin pressures in the Chilean financial system; and Regulatory developments could hamper fees and commissions growth. The stable outlook on Chile-based universal bank Banco Santander-Chile S.A. (BSCh) incorporates our view that it will continue to have high systemic importance within the Chilean financial system. The outlook also reflects our expectation that the bank will maintain adequate risk-adjusted capital (RAC) ratios for the next two years, stable market shares in the different business lines in which it operates, and credit losses below 1.5%. We could lower the ratings...

Companies mentioned in this report are:
- Banco Santander-Chile S.A.
- Banco Santander Puerto Rico
- Banco Santander S.A.
- Santander UK PLC
- 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.
- Banco Santander Totta S.A.
- Banco Santander (Mexico) S.A. Institucion de Banca Multiple Grupo Financiero Santander
- Santander Asset Management Investment Holdings Ltd

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