Banco Santander-Chile S.A. Mar 16

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 Soft investor confidence driven by regulatory changes could hamper business opportunities. The stable outlook on BSCh incorporates our view that it will remain a high systemically important institution within the Chilean financial system. The outlook also reflects our expectation that the bank will keep adequate risk-adjusted capital (RAC) ratios over the next two years, stable market shares in the different business lines in which it operates, and low credit losses below 2% during the same timeframe. A downgrade could...

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.
- 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.
- Banco Santander Totta S.A.
- Santander Asset Management Investment Holdings Ltd
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