
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

Report of Foreign Issuer

Pursuant to Rule 13a-16 or 15d-16 of
the Securities Exchange Act of 1934

Commission File Number: 001-14554

Banco Santander Chile
Santander Chile Bank
(Translation of Registrant's Name into English)

Bandera 140
Santiago, Chile
(Address of principal executive office)

Indicate by check mark whether the registrant files or will file annual reports under cover of Form 20-F or Form 40-F:

Form 20-F Form 40-F

Indicate by check mark if the registrant is submitting the Form 6-K in paper as permitted by Regulation S-T Rule 101(b)(1):

Yes No

Indicate by check mark if the registrant is submitting the Form 6-K in paper as permitted by Regulation S-T Rule 101(b)(7):

Yes No

Indicate by check mark whether by furnishing the information contained in this Form, the Registrant is also thereby furnishing the information to the Commission pursuant to Rule 12g3-2(b) under the Securities Exchange Act of 1934:

Yes No

If "Yes" is marked, indicate below the file number assigned to the registrant in connection with Rule 12g3-2(b): N/A

EXHIBIT INDEX

EXHIBIT NO.	DESCRIPTION
99.1	Management Commentary as of September 30, 2022
99.2	Banco Santander-Chile and Subsidiaries Consolidated Financial Information

SIGNATURE

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned, thereunto duly authorized.

BANCO SANTANDER-CHILE

By: /s/ Cristian Florence

Name: Cristian Florence

Title: General Counsel

Date: November 15, 2022



Santiago, November 15, 2022

Mrs.
Solange Berstein Jáuregui
President
Financial Markets Commission
Present

Ref. Communication of Material Fact.

Mrs President,

In compliance with the provisions of article 9 and subsection 2 of article 10 of Law No. 18,045, on the Securities Market, and General Rule No. 30 of the Commission for the Financial Market (hereinafter, the "CMF") modified by General Rule No. 486 of August 31, 2022, duly empowered to that effect, hereby report as a Material Fact regarding Banco Santander-Chile (hereinafter, the "Bank") with the purpose of disclosing in a truthful, sufficient and timely manner the essential facts and information related to the Bank, its businesses and the securities issued by it that are subject to public offering, the following:

As of today, November 15, 2022, the dematerialized and bearer bonds were placed by the Bank in the local market, and as of November 16, 2022, the settlement will be carried out, charged to the line registered in the Securities Registry of the CMF under the number 11/2017 dated October 12, 2017. The specific conditions of the aforementioned placement were as follows:

- Series U-6 bonds, for a total amount of \$7.000 million pesos, maturing on April 1, 2026. The average placement rate of the securities was 6.63%.
- Series U-7 bonds, for a total amount of \$28.000 million pesos, maturing on September 1, 2027. The average placement rate of the securities was 6.25%.

Sincerely,
Patrica Pérez Pallacan
Manager of financial mangement

C.c:
- Stock Exchange
- Chilean Electronic Exchange
- Banco de Chile / Representative of the bond holders



BANCO SANTANDER-CHILE AND SUBSIDIARIES
CONSOLIDATED FINANCIAL INFORMATION

As of October 31, 2022

The principal balances and results accumulated for the period ending October 2022 (amounts in millions of Chilean pesos).

SUMMARIZED CONSOLIDATED STATEMENTS OF FINANCIAL POSITION

Principal assets	MCh\$
Cash and deposits in banks	2,620,590
Loans and accounts receivables from customers and banks, net	38,171,132
Loans and accounts receivables from customers at fair value, net	76,830
Financial instruments	10,278,202
Financial derivative contracts	15,771,353
Other asset items	5,544,563
Total assets	72,462,670
Principal liabilities	
	MCh\$
Deposits and other demand liabilities	14,201,280
Time deposits and other time liabilities	13,486,655
Issued debt and regulatory capital instruments	9,463,119
Financial derivative contracts	17,598,709
Other liabilities items	13,642,673
Total equity	4,070,234
Total liabilities and Equity	72,462,670
Equity attributable to:	
Equity holders of the Bank	3,962,088
Non-controlling interest	108,146

SUMMARIZED CONSOLIDATED STATEMENTS OF INCOME FOR THE PERIOD

Operational results	MCh\$
Net interest income	1,435,307
Net fee and commission income	333,236
Result from financial operations	170,180
Total operating income	1,938,723
Provision for loan losses	(285,009)
Support expenses	(705,833)
Other results	(89,032)
Income before tax	858,849
Income tax expense	(93,800)
Net income for the period	765,049
Attributable to:	
Equity holders of the Bank	751,261
Non-controlling interest	13,788

As of October 31, 2022, Banco Santander-Chile has constituted additional provisions with a charge to results in the line Provision for loan losses of Ch\$35,000 million (before taxes).

JONATHAN COVARRUBIAS H.
Chief Accounting Officer

ROMAN BLANCO R.
Chief Executive Officer



BANCO SANTANDER-CHILE Y AFILIADAS INFORMACIÓN FINANCIERA CONSOLIDADA

Al 31 de Octubre de 2022

A continuación, se presentan los principales saldos de balance y resultados acumulados por el periodo de cierre de mes de octubre de 2022 (cifras en millones de pesos).

ESTADO DE SITUACIÓN FINANCIERA CONSOLIDADO RESUMIDO

Principales rubros del activo	MM\$
Efectivo y depósitos en bancos	2.620.590
Créditos y cuentas por cobrar a clientes y bancos	38.171.132
Créditos y cuentas por cobrar a clientes a valor razonable	76.830
Instrumentos financieros	10.278.202
Contratos de derivados financieros	15.771.353
Otros rubros del activo	5.544.563
Total Activos	72.462.670
Principales rubros del pasivo	MM\$
Depósitos y otras obligaciones a la vista	14.201.280
Depósitos y otras captaciones a plazo	13.486.655
Instrumentos de deuda y capital regulatorio emitidos	9.463.119
Contratos de derivados financieros	17.598.709
Otros rubros del pasivo	13.642.673
Total patrimonio	4.070.234
Total Pasivos y Patrimonio	72.462.670
Patrimonio atribuible a:	
Tenedores patrimoniales del Banco	3.962.088
Interés no controlador	108.146

ESTADO DE RESULTADOS CONSOLIDADO DEL PERIODO RESUMIDO

Resultados operacionales	MM\$
Ingresos neto por intereses y reajustes	1.435.307
Ingresos neto de comisiones	333.236
Resultado de operaciones financieras	170.180
Total ingresos operacionales	1.938.723
Gasto de pérdidas crediticias	(285.009)
Gastos de apoyo	(705.833)
Otros resultados	(89.032)
Resultado antes de impuesto	858.849
Impuesto a la renta	(93.800)
Utilidad consolidada del periodo	765.049
Resultado atribuible a:	
Tenedores patrimoniales del Banco	751.261
Interés no controlador	13.788

Al 31 de octubre de 2022, Banco Santander-Chile ha constituido provisiones adicionales con un cargo a resultados en el ítem Provisiones por riesgo de crédito por MM\$35.000 (antes de impuestos).

JONATHAN COVARRUBIAS H.
Gerente de Contabilidad

ROMAN BLANCO R.
Gerente General

IMPORTANT NOTICE

The unaudited financial information has been prepared in accordance with the Compendium of Accounting Standards for Banks effective from January 1, 2022 issued by the Financial Market Commission (FMC). The accounting principles issued by the FMC are substantially similar to IFRS but there are some exceptions. The FMC is the banking industry regulator according to article 2 of the General Banking Law, which by General Regulation establishes the accounting principles to be used by the banking industry. For those principles not covered by the Compendium of Accounting Standards for Banks, banks can use generally accepted accounting principles issued by the Chilean Accountant's Association AG which coincide with International Financial Reporting Standards (IFRS) issued by the International Accounting Standards Board (IASB). If discrepancies exist between the accounting principles issued by the FMC (Compendium of Accounting Standards for Banks) and IFRS the Compendium of Accounting Standards for Banks will take precedence.

¿Qué podemos hacer por ti hoy?

