

FORM 6-K

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

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EXHIBIT INDEX

**EXHIBIT NO.** **DESCRIPTION**

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99.1 [Consolidated Financial Information - As of December 31, 2019](#)

**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: January 13, 2020



**BANCO SANTANDER-CHILE AND SUBSIDIARIES**  
**CONSOLIDATED FINANCIAL INFORMATION**

As of December 31, 2019

The principal balances and results accumulated for the period ending December 2019 (amounts in millions of Chilean pesos).

**SUMMARIZED CONSOLIDATED STATEMENTS OF FINANCIAL POSITION**

<b>Principal assets</b>	<b>Ch\$ million</b>
Cash and deposits in banks	3,554,520
Interbank loans, net	14,833
Loans and accounts receivables from customers, net	31,823,735
Total investments	4,280,476
Financial derivative contracts	8,148,608
Other asset items	2,756,074
<b>Total assets</b>	<b>50,578,246</b>
<b>Principal liabilities</b>	<b>Ch\$ million</b>
Deposits and other demand liabilities	10,297,432
Time deposits and other time liabilities	13,192,817
Financial derivative contracts	7,390,654
Issued debt instruments	9,500,723
Other liabilities items	6,726,303
Total equity	3,470,317
<b>Total liabilities and Equity</b>	<b>50,578,246</b>
<b>Equity attributable to:</b>	
Equity holders of the Bank	3,390,823
Non-controlling interest	79,494

**SUMMARIZED CONSOLIDATED STATEMENTS OF INCOME FOR THE PERIOD**

<b>Operational results</b>	<b>Ch\$ million</b>
Net interest income	1,416,8510
Net fee and commission income	287,086
Result from financial operations	207,019
<b>Total operating income</b>	<b>1,910,956</b>
Provision for loan losses	(420,447)
Support expenses	(749,861)
Other results	(38,003)
<b>Income before tax</b>	<b>702,645</b>
Income tax expense	(150,168)
<b>Continued operations result</b>	<b>552,477</b>
<b>Discontinued operations result</b>	<b>1,699</b>
<b>Net income for the period</b>	<b>554,176</b>
<b>Attributable to:</b>	
Equity holders of the Bank	552,093
Non-controlling interest	2,083

**JONATHAN COVARRUBIAS H.**  
 Chief Accounting Officer

**MIGUEL MATA HUERTA**  
 Chief Executive Officer



**BANCO SANTANDER-CHILE Y AFILIADAS**  
**INFORMACIÓN FINANCIERA CONSOLIDADA**

Al 31 de diciembre de 2019

A continuación se presentan los principales saldos de balance y resultados acumulados por el periodo de cierre de mes de diciembre de 2019 (cifras en millones de pesos).

**ESTADO DE SITUACIÓN FINANCIERA CONSOLIDADO RESUMIDO**

Principales rubros del activo	MMS
Efectivo y depósitos en bancos	3.554.520
Adeudado por bancos	14.833
Créditos y cuentas por cobrar a clientes	31.823.735
Inversiones totales	4.280.476
Contratos de derivados financieros	8.148.608
Otros rubros del activo	2.756.074
<b>Total Activos</b>	<b>50.578.246</b>

  

Principales rubros del pasivo	MMS
Depósitos y otras obligaciones a la vista	10.297.432
Depósitos y otras captaciones a plazo	13.192.817
Contratos de derivados financieros	7.390.654
Instrumentos de deuda emitidos	9.500.723
Otros rubros del pasivo	6.726.303
Total patrimonio	3.470.317
<b>Total Pasivos y Patrimonio</b>	<b>50.578.246</b>

  

Patrimonio atribuible a:	MMS
Tenedores patrimoniales del Banco	3.390.823
Interés no controlador	79.494

**ESTADO DE RESULTADOS CONSOLIDADO DEL PERIODO RESUMIDO**

Resultados operacionales	MMS
Ingreso neto por intereses y reajustes	1.416.8510
Ingreso neto de comisiones	287.086
Resultado de operaciones financieras	207.019
<b>Total ingresos operacionales</b>	<b>1.910.956</b>
Provisiones por riesgo de crédito	(420.447)
Gastos de apoyo	(749.861)
Otros resultados	(38.003)
<b>Resultado antes de impuesto</b>	<b>702.645</b>
Impuesto a la renta	(150.168)
<b>Resultado de operaciones continuas</b>	<b>552.477</b>
<b>Resultado de operaciones discontinuas</b>	<b>1.699</b>
<b>Utilidad consolidada del periodo</b>	<b>554.176</b>

  

Resultado atribuible a:	MMS
Tenedores patrimoniales del Banco	552.093
Interés no controlador	2.083

**JONATHAN COVARRUBIAS H.**  
Gerente de Contabilidad

**MIGUEL MATA HUERTA**  
Gerente General

#### **IMPORTANT NOTICE**

The unaudited financial information has been prepared in accordance with the Compendium of Accounting Standards issued by the Financial Market Commission (FMC), formerly Superintendency of Banks and Financial Institutions (SBIF). 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 banks can use generally accepted accounting principles issued by the Chilean Accountant's Association AG and which coincides with International Financial Reporting Standards (IFRS) issued by the International Accounting Standards Board (IASB). In the event that discrepancies exist between the accounting principles issued by the FMC (Compendium of Accounting Standards) and IFRS the Compendium of Accounting Standards will take precedence.

**¿Qué podemos hacer por ti hoy?**

