

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 July 31, 2022](#)

**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: August 16, 2022



## BANCO SANTANDER-CHILE AND SUBSIDIARIES CONSOLIDATED FINANCIAL INFORMATION

As of July 31, 2022

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

### SUMMARIZED CONSOLIDATED STATEMENTS OF FINANCIAL POSITION

| Principal assets   | MCh\$             |
|--|-------------------|
| Cash and deposits in banks                                       | 2,526,694         |
| Loans and accounts receivables from customers and banks, net     | 37,178,408        |
| Loans and accounts receivables from customers at fair value, net | 75,059            |
| Financial instruments  | 10,754,117        |
| Financial derivative contracts                                   | 15,133,430        |
| Other asset items  | 5,369,156         |
| <b>Total assets</b>  | <b>71,036,864</b> |
| <b>Principal liabilities</b>                                     |                   |
| <b>MCh\$</b>   |                   |
| Deposits and other demand liabilities                            | 14,733,589        |
| Time deposits and other time liabilities                         | 12,507,738        |
| Issued debt and regulatory capital instruments                   | 9,431,298         |
| Financial derivative contracts                                   | 16,850,721        |
| Other liabilities items  | 13,959,487        |
| Total equity   | 3,554,031         |
| <b>Total liabilities and Equity</b>                              | <b>71,036,864</b> |
| <b>Equity attributable to:</b>                                   |                   |
| Equity holders of the Bank                                       | 3,450,273         |
| Non-controlling interest   | 103,758           |

### SUMMARIZED CONSOLIDATED STATEMENTS OF INCOME FOR THE PERIOD

| Operational results              | MCh\$            |
|----------------------------------|------------------|
| Net interest income              | 1,090,101        |
| Net fee and commission income    | 226,746          |
| Result from financial operations | 124,397          |
| <b>Total operating income</b>    | <b>1,441,244</b> |
| Provision for loan losses        | (189,928)        |
| Support expenses                 | (488,925)        |
| Other results                    | (70,732)         |
| <b>Income before tax</b>         | <b>691,659</b>   |
| Income tax expense               | (94,961)         |
| <b>Net income for the period</b> | <b>596,678</b>   |
| <b>Attributable to:</b>          |                  |
| Equity holders of the Bank       | 587,279          |
| Non-controlling interest         | 9,399            |

As of July 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 julio de 2022

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

| ESTADO DE SITUACIÓN FINANCIERA CONSOLIDADO RESUMIDO        |                   | ESTADO DE RESULTADOS CONSOLIDADO DEL PERIODO RESUMIDO |                  |
|--|-------------------|---|------------------|
| <b>Principales rubros del activo</b>                       | <b>MM\$</b>       | <b>Resultados operacionales</b>                       | <b>MM\$</b>      |
| Efectivo y depósitos en bancos                             | 2.526.694         | Ingresos neto por intereses y reajustes               | 1.090.101        |
| Créditos y cuentas por cobrar a clientes y bancos          | 37.178.408        | Ingresos neto de comisiones                           | 226.746          |
| Créditos y cuentas por cobrar a clientes a valor razonable | 75.059            | Resultado de operaciones financieras                  | 124.397          |
| Instrumentos financieros                                   | 10.754.117        | <b>Total ingresos operacionales</b>                   | <b>1.441.244</b> |
| Contratos de derivados financieros                         | 15.133.430        | Gasto de pérdidas crediticias                         | (189.928)        |
| Otros rubros del activo                                    | 5.369.156         | Gastos de apoyo                                       | (488.925)        |
| <b>Total Activos</b>                                       | <b>71.036.864</b> | Otros resultados                                      | (70.732)         |
|  |                   | <b>Resultado antes de impuesto</b>                    | <b>691.659</b>   |
| <b>Principales rubros del pasivo</b>                       | <b>MM\$</b>       | Impuesto a la renta                                   | (94.961)         |
| Depósitos y otras obligaciones a la vista                  | 14.733.589        | <b>Utilidad consolidada del periodo</b>               | <b>596.678</b>   |
| Depósitos y otras captaciones a plazo                      | 12.507.738        |   |                  |
| Instrumentos de deuda y capital regulatorio emitidos       | 9.431.298         | <b>Resultado atribuible a:</b>                        |                  |
| Contratos de derivados financieros                         | 16.850.721        | Tenedores patrimoniales del Banco                     | 587.279          |
| Otros rubros del pasivo                                    | 13.959.487        | Interés no controlador                                | 9.399            |
| Total patrimonio   | 3.554.031         |   |                  |
| <b>Total Pasivos y Patrimonio</b>                          | <b>71.036.864</b> |   |                  |
| <b>Patrimonio atribuible a:</b>                            |                   |   |                  |
| Tenedores patrimoniales del Banco                          | 3.450.273         |   |                  |
| Interés no controlador                                     | 103.758           |   |                  |

Al 31 de julio 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?**

