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# SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

## FORM 6-K

### Report of Foreign Issuer

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

For the month of November, 2006

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	<input checked="" type="checkbox"/>	Form 40-F	<input type="checkbox"/>
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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	<input type="checkbox"/>	No	<input checked="" type="checkbox"/>
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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	<input type="checkbox"/>	No	<input checked="" type="checkbox"/>
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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	<input type="checkbox"/>	No	<input checked="" type="checkbox"/>
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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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**BANCO SANTANDER - CHILE AND SUBSIDIARIES**  
**CONSOLIDATED BALANCE SHEET**  
**In real Ch\$ million as of September 30, 2006**

	As of September 30,	
	2006	2005
	Ch\$ (Millions)	Ch\$ (Millions)
<b>ASSETS</b>		
<b>CASH</b>	<b>1,023,373.4</b>	<b>1,146,368.3</b>
<b>LOANS</b>		
Commercial loans	4,082,361.1	3,654,944.5
Foreign trade loans	656,170.7	584,394.6
Consumer loans	1,692,432.0	1,357,468.1
Mortgage (financed w/ mortgage bonds) loans	525,963.0	709,692.7
Leasing	754,571.7	641,759.8
Contingent loans	963,462.9	893,075.7
Other loans	2,519,304.5	1,959,751.1
Past due loans	88,862.8	118,515.4
<b>Total loans</b>	<b>11,283,128.7</b>	<b>9,919,601.9</b>
Less: Reserves	(160,878.5)	(157,320.8)
<b>Total loans net</b>	<b>11,122,250.2</b>	<b>9,762,281.1</b>
<b>OTHER CREDIT OPERATIONS</b>		
Interbank loans	134,609.2	206,085.2
Investment collateral under agreements to repurchase	14,422.1	33,750.3
<b>Total other credit operations</b>	<b>149,031.3</b>	<b>239,835.5</b>
<b>TRADING INSTRUMENTS</b>	<b>671,975.0</b>	<b>1,086,031.1</b>
<b>FINANCIAL INVESTMENTS</b>		
Available for sale	602,872.2	327,453.3
Held to maturity	0.0	0.0
<b>Total financial investments</b>	<b>602,872.2</b>	<b>327,453.3</b>
<b>DERIVATIVE CONTRACTS</b>	<b>305,641.2</b>	<b>259,817.2</b>
<b>OTHER ASSETS</b>	<b>521,368.5</b>	<b>655,579.3</b>
<b>FIXED ASSETS</b>		
Bank premises and equipment	222,441.1	224,563.4
Investment in companies	6,941.4	6,455.2
<b>Total fixed assets</b>	<b>229,382.5</b>	<b>231,018.6</b>
<b>TOTAL ASSETS</b>	<b>14,625,894.3</b>	<b>13,708,384.4</b>

**BANCO SANTANDER - CHILE AND SUBSIDIARIES**  
**CONSOLIDATED BALANCE SHEET**  
**In real Ch\$ million as of September 30, 2006**

	As of September 30,	
	2006	2005
	Ch\$ (Millions)	Ch\$ (Millions)
<b>LIABILITIES &amp; SHAREHOLDERS' EQUITY</b>		
<b>LIABILITIES</b>		
<b>DEPOSITS AND OTHER OBLIGATIONS</b>		
Demand deposits	1,487,518.3	1,410,929.9
Savings accounts and time deposits	6,867,376.4	5,661,761.9
Other sight accounts	736,463.0	1,019,822.7
Investments sold under agreements to repurchase	73,433.7	171,292.9
Mortgage finance bonds	560,333.8	833,167.0
Contingent liabilities	964,923.7	893,915.1
<b>Total deposits and other obligations</b>	<b>10,690,048.9</b>	<b>9,990,889.5</b>
<b>Bonds</b>		
Senior bonds	559,165.0	324,277.5
Subordinated bonds	490,973.8	527,863.7
<b>Total bonds</b>	<b>1,050,138.8</b>	<b>852,141.2</b>
<b>INTERBANK LOANS AND CENTRAL BANK BORROWINGS</b>		
Credit lines for renegotiation of loans	5,486.7	7,555.8
Other Banco Central borrowings	184,147.3	179,710.4
Borrowings from domestic financial institutions	3,777.2	2,779.8
Foreign borrowings	924,775.6	870,616.8
Other obligations	43,234.6	43,041.8
<b>Total interbank and Central Bank borrowings</b>	<b>1,161,421.4</b>	<b>1,103,704.6</b>
<b>DERIVATIVE CONTRACTS</b>		
	<b>307,620.8</b>	<b>257,999.2</b>
<b>OTHER LIABILITIES</b>		
	<b>228,038.3</b>	<b>432,575.4</b>
<b>TOTAL LIABILITIES</b>	<b>13,437,268.2</b>	<b>12,637,309.9</b>
<b>MINORITY INTEREST</b>		
	<b>1,489.4</b>	<b>1,636.8</b>
<b>SHAREHOLDERS' EQUITY</b>		
Capital and reserves	965,614.7	879,441.3
Other equity accounts	(3,190.6)	494.6
Net income	224,712.6	189,501.8
<b>Total shareholders' equity</b>	<b>1,187,136.7</b>	<b>1,069,437.7</b>
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>	<b>14,625,894.3</b>	<b>13,708,384.4</b>

**BANCO SANTANDER - CHILE AND SUBSIDIARIES**  
**CONSOLIDATED INCOME STATEMENT**  
**For the periods between January 1 and September 30,**  
**In real Ch\$ million as of September 30, 2006**

	2006	2005
	Ch\$ (Millions)	Ch\$ (Millions)
<b>INCOME STATEMENT</b>		
<b>OPERATING RESULTS</b>		
Interest income	915,322.8	719,061.1
Gain from trading and mark-to-market	115,229.9	69,182.1
Fee income	146,415.8	126,137.0
Gain from foreign exchange transactions	0.0	1,588.5
Other operating income	3,511.9	18,667.0
<b>Total operating income</b>	<b>1,180,480.4</b>	<b>934,635.7</b>
<b>LESS:</b>		
Interest expense	(439,967.4)	(307,904.6)
Loss from trading and mark-to-market	(37,687.0)	(44,154.7)
Fee expense	(26,071.7)	(23,561.3)
Loss from foreign exchange transactions	(44,248.1)	0.0
Other operating expenses	(28,603.2)	(34,045.7)
<b>Gross operating income</b>	<b>603,903.0</b>	<b>524,969.4</b>
Personnel expenses	(111,604.9)	(106,380.0)
Administrative expenses	(81,005.0)	(75,969.0)
Depreciation and amortizations	(28,613.5)	(28,749.7)
<b>Operating income</b>	<b>382,679.6</b>	<b>313,870.7</b>
Provision expense	(83,507.5)	(48,697.5)
<b>Net operating income</b>	<b>299,172.1</b>	<b>265,173.2</b>
<b>NON-OPERATING RESULTS</b>		
Non-operating income	10,128.8	19,287.3
Non-operating expenses	(23,397.7)	(42,290.7)
Income attributable to investments in other companies	868.0	623.5
Price level restatement	(16,262.6)	(12,420.8)
<b>Income before taxes</b>	<b>270,508.6</b>	<b>230,372.5</b>
Income tax expenses	(45,683.7)	(40,671.3)
<b>Income after taxes</b>	<b>224,824.9</b>	<b>189,701.2</b>
Minority interest	(112.3)	(199.4)
<b>Net income</b>	<b>224,712.6</b>	<b>189,501.8</b>
	0.0	0.0

ROBERTO JARA CABELLO  
Manager of Accounting

OSCAR VON CHRISMAR CARVAJAL  
CEO

**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**

Date: November 8, 2006

By: /s/ Gonzalo Romero

Name: Gonzalo Romero

Title: General Counsel

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