BANCO SANTANDER CHILE Form 6-K November 08, 2006

### 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 x Form 40-F o

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 o No x

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 o No x

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 o No

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

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

ASSETS	2005 Ch\$ Millions) 1,146,368.3 3,654,944.5 584,394.6 1,357,468.1 709,692.7 641,759.8 893,075.7 1,959,751.1 118,515.4
Millions   Cash   Cash   Cash   Cash   Cash   Cash   Cash   Commercial loans   Commercial loans   Commercial loans   Commercial loans   Consumer loans   Cons	1,146,368.3 3,654,944.5 584,394.6 1,357,468.1 709,692.7 641,759.8 893,075.7 1,959,751.1
CASH         1,023,373.4           LOANS         4,082,361.1           Commercial loans         4,082,361.1           Foreign trade loans         656,170.7           Consumer loans         1,692,432.0           Mortgage (financed w/ mortgage bonds) loans         525,963.0           Leasing         754,571.7           Contingent loans         963,462.9           Other loans         2,519,304.5           Past due loans         88,862.8           Total loans         11,283,128.7           Less: Reserves         (160,878.5)           Total loans net         11,122,250.2           OTHER CREDIT OPERATIONS         134,609.2           Investment collateral under agreements to repurchase         14,422.1           Total other credit operations         149,031.3	3,654,944.5 584,394.6 1,357,468.1 709,692.7 641,759.8 893,075.7 1,959,751.1
CASH         1,023,373.4           LOANS         4,082,361.1           Commercial loans         4,082,361.1           Foreign trade loans         656,170.7           Consumer loans         1,692,432.0           Mortgage (financed w/ mortgage bonds) loans         525,963.0           Leasing         754,571.7           Contingent loans         963,462.9           Other loans         2,519,304.5           Past due loans         88,862.8           Total loans         11,283,128.7           Less: Reserves         (160,878.5)           Total loans net         11,122,250.2           OTHER CREDIT OPERATIONS         134,609.2           Investment collateral under agreements to repurchase         14,422.1           Total other credit operations         149,031.3	3,654,944.5 584,394.6 1,357,468.1 709,692.7 641,759.8 893,075.7 1,959,751.1
LOANS         4,082,361.1           Foreign trade loans         656,170.7           Consumer loans         1,692,432.0           Mortgage (financed w/ mortgage bonds) loans         525,963.0           Leasing         754,571.7           Contingent loans         963,462.9           Other loans         2,519,304.5           Past due loans         88,862.8           Total loans         11,283,128.7           Less: Reserves         (160,878.5)           Total loans net         11,122,250.2           OTHER CREDIT OPERATIONS         11,122,250.2           Investment collateral under agreements to repurchase         14,422.1           Total other credit operations         149,031.3	3,654,944.5 584,394.6 1,357,468.1 709,692.7 641,759.8 893,075.7 1,959,751.1
Foreign trade loans         656,170.7           Consumer loans         1,692,432.0           Mortgage (financed w/ mortgage bonds) loans         525,963.0           Leasing         754,571.7           Contingent loans         963,462.9           Other loans         2,519,304.5           Past due loans         88,862.8           Total loans         11,283,128.7           Less: Reserves         (160,878.5)           Total loans net         11,122,250.2           OTHER CREDIT OPERATIONS         11,122,250.2           Investment collateral under agreements to repurchase         14,422.1           Total other credit operations         149,031.3	584,394.6 1,357,468.1 709,692.7 641,759.8 893,075.7 1,959,751.1
Consumer loans         1,692,432.0           Mortgage (financed w/ mortgage bonds) loans         525,963.0           Leasing         754,571.7           Contingent loans         963,462.9           Other loans         2,519,304.5           Past due loans         88,862.8           Total loans         11,283,128.7           Less: Reserves         (160,878.5)           Total loans net         11,122,250.2           OTHER CREDIT OPERATIONS         134,609.2           Investment collateral under agreements to repurchase         14,422.1           Total other credit operations         149,031.3	1,357,468.1 709,692.7 641,759.8 893,075.7 1,959,751.1
Mortgage (financed w/ mortgage bonds) loans         525,963.0           Leasing         754,571.7           Contingent loans         963,462.9           Other loans         2,519,304.5           Past due loans         88,862.8           Total loans         11,283,128.7           Less: Reserves         (160,878.5)           Total loans net         11,122,250.2           OTHER CREDIT OPERATIONS         134,609.2           Investment collateral under agreements to repurchase         14,422.1           Total other credit operations         149,031.3	709,692.7 641,759.8 893,075.7 1,959,751.1
Leasing       754,571.7         Contingent loans       963,462.9         Other loans       2,519,304.5         Past due loans       88,862.8         Total loans       11,283,128.7         Less: Reserves       (160,878.5)         Total loans net       11,122,250.2         OTHER CREDIT OPERATIONS       134,609.2         Investment collateral under agreements to repurchase       14,422.1         Total other credit operations       149,031.3	641,759.8 893,075.7 1,959,751.1
Contingent loans       963,462.9         Other loans       2,519,304.5         Past due loans       88,862.8         Total loans       11,283,128.7         Less: Reserves       (160,878.5)         Total loans net       11,122,250.2         OTHER CREDIT OPERATIONS       134,609.2         Investment collateral under agreements to repurchase       14,422.1         Total other credit operations       149,031.3	893,075.7 1,959,751.1
Other loans       2,519,304.5         Past due loans       88,862.8         Total loans       11,283,128.7         Less: Reserves       (160,878.5)         Total loans net       11,122,250.2         OTHER CREDIT OPERATIONS       134,609.2         Investment collateral under agreements to repurchase       14,422.1         Total other credit operations       149,031.3	1,959,751.1
Past due loans  Total loans  11,283,128.7  Less: Reserves  (160,878.5)  Total loans net  11,122,250.2  OTHER CREDIT OPERATIONS  Interbank loans  134,609.2 Investment collateral under agreements to repurchase  14,422.1  Total other credit operations  149,031.3	
Total loans  Less: Reserves  (160,878.5)  Total loans net  11,122,250.2  OTHER CREDIT OPERATIONS  Interbank loans Investment collateral under agreements to repurchase  Total other credit operations  149,031.3	118,515.4
Less: Reserves (160,878.5)  Total loans net 11,122,250.2  OTHER CREDIT OPERATIONS Interbank loans 134,609.2 Investment collateral under agreements to repurchase 14,422.1  Total other credit operations 149,031.3	
Total loans net  11,122,250.2  OTHER CREDIT OPERATIONS  Interbank loans 134,609.2 Investment collateral under agreements to repurchase 14,422.1  Total other credit operations 149,031.3	9,919,601.9
Total loans net  OTHER CREDIT OPERATIONS  Interbank loans Investment collateral under agreements to repurchase  Total other credit operations  114,031.3	(157,320.8)
OTHER CREDIT OPERATIONS Interbank loans 134,609.2 Investment collateral under agreements to repurchase 14,422.1  Total other credit operations 149,031.3	
Interbank loans 134,609.2 Investment collateral under agreements to repurchase 14,422.1  Total other credit operations 149,031.3	9,762,281.1
Interbank loans 134,609.2 Investment collateral under agreements to repurchase 14,422.1  Total other credit operations 149,031.3	
Investment collateral under agreements to repurchase 14,422.1  Total other credit operations 149,031.3	206,085.2
<u> </u>	33,750.3
TRADING INSTRUMENTS 671,975.0	239,835.5
	1,086,031.1
	<del></del>
FINANCIAL INVESTMENTS	
Available for sale 602,872.2	327,453.3
Held to maturity 0.0	0.0
Total financial investments 602,872.2	327,453.3
DERIVATIVE CONTRACTS 305,641.2	259,817.2
OTHER ASSETS 521,368.5	655,579.3
	000,017.0
FIXED ASSETS Bank premises and equipment 222,441.1	224,563.4
Bank premises and equipment222,441.1Investment in companies6,941.4	6,455.2
Total fixed assets 229,382.5	231,018.6
227,302.3	231,010.0
TOTAL ASSETS 14,625,894.3	13,708,384.4

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

	As of Septe	embr 30,
	2006 Ch\$ (Millions)	2005 Ch\$ (Millions)
LIABILITIES & SHAREHOLDERS EQUITY		
LIABILITIES		
DEPOSITS AND OTHER OBLIGATIONS		
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
Total deposits and other obligations	10,690,048.9	9,990,889.5
Bonds		
Senior bonds	559,165.0	324,277.5
Subordinated bonds	490,973.8	527,863.7
Total bonds	1,050,138.8	852,141.2
Total Donas	1,030,130.0	052,141.2
INTERBANK LOANS AND CENTRAL BANK BORROWINGS		
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
Total interbank and Central Bank borrowings	1,161,421.4	1,103,704.6
DERIVATIVE CONTRACTS	307,620.8	257,999.2
DERIVATIVE CONTRACTS	307,020.8	231,777.2
OTHER LIABILITIES	228,038.3	432,575.4
TOTAL LIABILITIES	13,437,268.2	12,637,309.9
MINORITY INTEREST	1,489.4	1,636.8
SHAREHOLDERS EQUITY	0/5/147	879,441.3
Capital and reserves Other equity accounts	965,614.7 (3,190.6)	8/9,441.3 494.6
Other equity accounts Net income	(3,190.6)	189,501.8
Total shareholders equity	1,187,136.7	1,069,437.7
TOTAL LIABILITIES AND SHAREHOLDERS EQUITY	14,625,894.3	13,708,384.4

## 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

Loss from foreign exchange transactions       (44,248.1)       0.0         Other operating expenses       (28,603.2)       (34,045.7)         Gross operating income       603,903.0       524,969.4         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)         Operating income       382,679.6       313,870.7         Net operating income       (83,507.5)       (48,697.5)         NON-OPERATING RESULTS         Non-operating income       10,128.8       19,287.3         Non-operating expenses       (23,397.7)       (42,290.7)		2006	
OPERATING RESULTS         915,322.8         719,061.1           Gain from trading and mark-to-market         115,229.9         69,182.1           Gain from trading and mark-to-market         116,213.0         60.0         1,588.5           Other operating income         3,511.9         18,667.0         1,588.5           Other operating income         1,180,480.4         934,655.7           Total operating income         4,439,967.4         (507,904.6)           LESS:         (439,967.4)         (507,904.6)           Loss from trading and mark-to-market         3,508.70         (44,184.1)           Loss from trading and mark-to-market         3,508.70         (44,184.1)           Loss from foreign exchange transactions         44,248.1         3,00           Other operating exchange transactions         44,248.1         3,00           Other operating exchange transactions         44,248.1         3,00           Other operating exchange transactions         63,903.0         524,969.4           Foress operating income         63,903.0         524,969.4           Personnel expenses         (111,604.9)         (106,380.0)           Abministrative expenses         (111,604.9)         (106,380.0)           Abministrative expenses         (81,005.5)         (78,99.0) <th></th> <th></th>			
OPERATING RESULTS         915,322.8         719,061.1           Gain from trading and mark-to-market         115,229.9         69,182.1           Gain from trading and mark-to-market         116,213.0         60.0         1,588.5           Other operating income         3,511.9         18,667.0         1,588.5           Other operating income         1,180,480.4         934,655.7           Total operating income         4,439,967.4         (507,904.6)           LESS:         (439,967.4)         (507,904.6)           Loss from trading and mark-to-market         3,508.70         (44,184.1)           Loss from trading and mark-to-market         3,508.70         (44,184.1)           Loss from foreign exchange transactions         44,248.1         3,00           Other operating exchange transactions         44,248.1         3,00           Other operating exchange transactions         44,248.1         3,00           Other operating exchange transactions         63,903.0         524,969.4           Foress operating income         63,903.0         524,969.4           Personnel expenses         (111,604.9)         (106,380.0)           Abministrative expenses         (111,604.9)         (106,380.0)           Abministrative expenses         (81,005.5)         (78,99.0) <th>INCOME STATEMENT</th> <th></th> <th></th>	INCOME STATEMENT		
Gain from trading and mark-to-market         115,2299         69,182.1           Fee income         146,415,8         126,137.0           Gain from foreign exchange transactions         0         1,588.5           Other operating income         1,180,480.4         234,635.7           Total operating income         (439,967.4)         (807,904.6)           LESS:         (449,967.4)         (807,904.6)           Loss from trading and mark-to-market         (36,007.7)         (22,561.3)           Loss from trading and mark-to-market         (36,007.7)         (22,561.3)           Loss from foreign exchange transactions         (44,248.1)         0.0           Other operating expenses         (16,007.2)         (34,045.7)           Gross operating income         603,90.0         524,969.4           Personnel expenses         (111,604.9)         (106,880.0)           Administrative expenses         (111,604.9)         (106,880.0)           Administrative expenses         (81,005.0)         (75,969.0)           Operating income         382,679.6         313,870.7           Provision expense         (83,507.5)         (48,697.5)           Non-operating income         10,128.8         1,228.7           Non-operating income         10,228.7         <			
Fee income         146,415.8         126,137.0           Guin from foreign exchange transactions         0         1,586.5           Other operating income         3,511.9         1,806.70           Total operating income         1,180,480.4         934,635.7           LESS:         (439,967.4)         (307,904.6)           Loss from trading and mark-to-market         (430,677.0)         (421,477.7)           Loss from trading exchange transactions         (426,671.7)         (225,613.1)           Loss from foreign exchange transactions         (428,602.2)         (34,945.7)           Other operating expenses         (111,604.9)         (106,380.0)           Other operating income         603,903.0         524,969.4           Personnel expenses         (111,604.9)         (106,380.0)           Administrative expenses         (111,604.9)         (106,380.0)           Depreciation and amortizations         (28,613.5)         (28,79.7)           Operating income         382,679.6         313,870.7           Provision expense         (83,507.5)         (48,697.5)           Not operating income         10,128.8         19,287.3           Non-operating income         10,128.8         19,287.3           Non-operating income         20,80.2	Interest income	915,322.8	719,061.1
Gain from foreign exchange transactions         0.0         1,588.5           Other operating income         3,511.9         18,667.0           Total operating income         1,180,480.4         934,635.7           LESS:	Gain from trading and mark-to-market		
Other operating income         3,511,9         18,667,0           Total operating income         1,189,480,4         934,635,7           LESS:			
Data operating income   1,189,480.4   934,635.7     DESS:			
Description   Description	Other operating income	3,511.9	18,667.0
Interest expense         (439,967,4) (307,904,6)           Loss from trading and mark-to-market         (37,687,0) (44,184,7)           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)           Gross operating income         603,903.0 524,969,4           Personnel expenses         (111,604.9) (106,380.0)           Administrative expenses         (81,005.0) (75,969.0)           Depreciation and amortizations         (28,613.0) (75,969.0)           Operating income         382,679.6 313,870.7           Provision expense         (83,507.5) (48,697.5)           Not operating income         299,172.1 265,173.2           NON-OPERATING RESULTS         Non-operating income           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         (23,397.7) (42,290.7)           Income tax expenses         (45,683.7) (40,671.3)           Income tax expenses         (45,683.7) (40,671.3)           Income after taxes         224,824.9 189,701.2           Minority interest         (112.3) (199.4)           Net income         224,712.6 189,501.8  <	Total operating income	1,180,480.4	934,635.7
Interest expense         (439,967,4) (307,904,6)           Loss from trading and mark-to-market         (37,687,0) (44,184,7)           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)           Gross operating income         603,903.0 524,969,4           Personnel expenses         (111,604.9) (106,380.0)           Administrative expenses         (81,005.0) (75,969.0)           Depreciation and amortizations         (28,613.0) (75,969.0)           Operating income         382,679.6 313,870.7           Provision expense         (83,507.5) (48,697.5)           Not operating income         299,172.1 265,173.2           NON-OPERATING RESULTS         Non-operating income           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         (23,397.7) (42,290.7)           Income tax expenses         (45,683.7) (40,671.3)           Income tax expenses         (45,683.7) (40,671.3)           Income after taxes         224,824.9 189,701.2           Minority interest         (112.3) (199.4)           Net income         224,712.6 189,501.8  <	LESS:		
Lass from trading and mark-to-market         (37,687,0) (44,154.7) (23,561.3)           Fee expense         (26,071.7) (23,561.3)           Other operating expenses         (28,603.2) (34,045.7)           Gross operating income         603,903.0 524,969.4           Personnel expenses         (111,604.9) (106,380.0)           Administrative expenses         (81,005.0) (75,909.0)           Depreciation and amortizations         (28,613.5) (28,749.7)           Operating income         382,679.6 313,870.7           Provision expense         (83,507.5) (48,697.5)           Net operating income         299,172.1 265,173.2           Non-operating income         10,128.8 19,287.3           Non-operating income         10,128.8 19,287.3           Non-operating expenses         (23,397.7) (42,290.7)           Income autributable to investments in other companies         86.8 0 623.5           Price level restatement         (16,626.6 (12,420.8)           Income tax expenses         (45,683.7) (40,671.3)           Income after taxes         224,824.9 189,701.2           Minority interest         (112.3) (199.4)           Met income         224,712.6 189,501.8		(439.967.4)	(307.904.6)
Fee expense         (26,071.7)         (23,561.3)           Loss from foreign exchange transactions         (44,248.1)         0.0           Other operating expenses         (28,602.2)         (34,045.7)           Gross operating income         603,903.0         524,969.4           Personnel expenses         (111,604.9)         (106,380.0)           Administrative expenses         (81,005.0)         (75,969.0)           Administrative expenses         (81,005.0)         (75,969.0)           Operating income         382,679.6         313,870.7           Provision expense         (83,507.5)         (48,697.5)           Non-operating income         29,172.1         265,173.2           NON-OPERATING RESULTS         10,128.8         19,287.3           Non-operating income         10,128.8         19,287.3           Non-operating expenses         (23,397.7)         (42,209.7)           Income attributable to investments in other companies         868.0         623.5           Price level restatement         (16,526.6)         (12,420.8)           Income tax expenses         (45,683.7)         (40,671.3)           Income tax expenses         (45,683.7)         (40,671.3)           Income tax expenses         (45,683.7)         (40,671.3)			
Lass from foreign exchange transactions       (44,248.1)       0.0         Other operating expenses       (28,603.2)       (34,045.7)         Gross operating income       603,903.0       524,969.4         Personnel expenses       (111,604.9)       (106,380.0)         Administrative expenses       (81,005.0)       (75,969.0)         Depreciation and amortizations       (28,613.3)       (28,749.7)         Operating income       382,679.6       313,870.7         Provision expense       (83,507.5)       (48,697.5)         Net operating income       299,172.1       265,173.2         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       (16,202.6)       (12,420.8)         Income tax expenses       (45,683.7)       (40,671.3)         Income after taxes       224,824.9       189,701.2         Minority interest       (112.3)       (199.4)         Net income       224,712.6       189,501.8	Fee expense		. , , ,
Gross operating income         603,903.0         524,969.4           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)           Operating income         382,679.6         313,870.7           Provision expense         (83,507.5)         (48,697.5)           Net operating income         299,172.1         265,173.2           NON-OPERATING RESULTS         10,128.8         19,287.3           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         886.0         623.5           Price level restatement         (16,262.6)         (12,420.8)           Income tax expenses         (45,683.7)         (40,671.3)           Income tax expenses         (45,683.7)         (40,671.3)           Income after taxes         224,824.9         189,701.2           Minority interest         (112.3)         (199.4)           Net income         224,712.6         189,501.8	•		0.0
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)           Operating income         382,679.6         313,870.7           Provision expense         (83,507.5)         (48,697.5)           Net operating income         299,172.1         265,173.2           NON-OPERATING RESULTS         10,128.8         19,287.3           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         (16,202.6)         (12,420.8)           Income before taxes         270,508.6         230,372.5           Income after taxes         24,824.9         189,701.2           Minority interest         (112.3)         (199.4)           Net income         224,712.6         189,501.8	Other operating expenses	(28,603.2)	(34,045.7)
Administrative expenses       (81,005.0)       (75,969.0)         Depreciation and amortizations       (28.613.5)       (28.749.7)         Operating income       382,679.6       313,870.7         Provision expense       (83,507.5)       (48.697.5)         Net operating income       299,172.1       265,173.2         NON-OPERATING RESULTS       10,128.8       19,287.3         Non-operating income       10,128.8       19,287.3         Non-operating expenses       (23,397.7)       462,290.7         Income autitibutable to investments in other companies       868.0       623.5         Price level restatement       (16,262.6)       (12,420.8)         Income before taxes       270,508.6       230,372.5         Income tax expenses       (45,683.7)       (40,671.3)         Income after taxes       224,824.9       189,701.2         Minority interest       (112.3)       (199.4)         Net income       224,712.6       189,501.8	Gross operating income	603,903.0	524,969.4
Administrative expenses       (81,005.0)       (75,969.0)         Depreciation and amortizations       (28.613.5)       (28.749.7)         Operating income       382,679.6       313,870.7         Provision expense       (83,507.5)       (48.697.5)         Net operating income       299,172.1       265,173.2         NON-OPERATING RESULTS       10,128.8       19,287.3         Non-operating income       10,128.8       19,287.3         Non-operating expenses       (23,397.7)       462,290.7         Income autitibutable to investments in other companies       868.0       623.5         Price level restatement       (16,262.6)       (12,420.8)         Income before taxes       270,508.6       230,372.5         Income tax expenses       (45,683.7)       (40,671.3)         Income after taxes       224,824.9       189,701.2         Minority interest       (112.3)       (199.4)         Net income       224,712.6       189,501.8	Personnel expenses	(111 604 9)	(106 380 0)
Depreciation and amortizations         (28,613.5)         (28,749.7)           Operating income         382,679.6         313,870.7           Provision expense         (83,507.5)         (48,697.5)           Net operating income         299,172.1         265,173.2           Non-operating income         10,128.8         19,287.3           Non-operating expenses         (23,397.7)         (42,290.7)           Income appraise         868.0         623.5           Price level restatement         (16,262.6)         (12,420.8)           Income before taxes         270,508.6         230,372.5           Income after taxes         24,824.9         189,701.2           Minority interest         (112.3)         (199.4)           Net income         224,712.6         189,501.8		( , , ,	
Provision expense         (83,507.5)         (48,697.5)           Net operating income         299,172.1         265,173.2           NON-OPERATING RESULTS         3000-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)           Income before taxes         270,508.6         230,372.5           Income after taxes         (45,683.7)         (40,671.3)           Income after taxes         224,824.9         189,701.2           Minority interest         (112.3)         (199.4)           Net income         224,712.6         189,501.8	•		
Net operating income         299,172.1         265,173.2           NON-OPERATING RESULTS         10,128.8         19,287.3           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)           Income before taxes         270,508.6         230,372.5           Income tax expenses         (45,683.7)         (40,671.3)           Income after taxes         224,824.9         189,701.2           Minority interest         (112.3)         (199.4)           Net income         224,712.6         189,501.8	Operating income	382,679.6	313,870.7
Net operating income         299,172.1         265,173.2           NON-OPERATING RESULTS         10,128.8         19,287.3           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)           Income before taxes         270,508.6         230,372.5           Income tax expenses         (45,683.7)         (40,671.3)           Income after taxes         224,824.9         189,701.2           Minority interest         (112.3)         (199.4)           Net income         224,712.6         189,501.8		(02.507.5)	(40.605.5)
NON-OPERATING RESULTS         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)         Income before taxes       270,508.6       230,372.5         Income tax expenses       (45,683.7)       (40,671.3)         Income after taxes       224,824.9       189,701.2         Minority interest       (112.3)       (199.4)         Net income       224,712.6       189,501.8	Provision expense	(83,307.5)	(48,697.3)
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)         Income before taxes       270,508.6       230,372.5         Income tax expenses       (45,683.7)       (40,671.3)         Income after taxes       224,824.9       189,701.2         Minority interest       (112.3)       (199.4)         Net income       224,712.6       189,501.8	Net operating income	299,172.1	265,173.2
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)         Income before taxes       270,508.6       230,372.5         Income tax expenses       (45,683.7)       (40,671.3)         Income after taxes       224,824.9       189,701.2         Minority interest       (112.3)       (199.4)         Net income       224,712.6       189,501.8	NON-OPERATING RESULTS		
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)         Income before taxes       270,508.6       230,372.5         Income tax expenses       (45,683.7)       (40,671.3)         Income after taxes       224,824.9       189,701.2         Minority interest       (112.3)       (199.4)         Net income       224,712.6       189,501.8		10.128.8	19.287.3
Income attributable to investments in other companies       868.0 (23.5)         Price level restatement       (16,262.6) (12,420.8)         Income before taxes       270,508.6 230,372.5         Income tax expenses       (45,683.7) (40,671.3)         Income after taxes       224,824.9 189,701.2         Minority interest       (112.3) (199.4)         Net income       224,712.6 189,501.8	1 0		
Income before taxes       270,508.6       230,372.5         Income tax expenses       (45,683.7)       (40,671.3)         Income after taxes       224,824.9       189,701.2         Minority interest       (112.3)       (199.4)         Net income       224,712.6       189,501.8	Income attributable to investments in other companies		
Income tax expenses       (45,683.7)       (40,671.3)         Income after taxes       224,824.9       189,701.2         Minority interest       (112.3)       (199.4)         Net income       224,712.6       189,501.8	Price level restatement	(16,262.6)	(12,420.8)
Income after taxes       224,824.9       189,701.2         Minority interest       (112.3)       (199.4)         Net income       224,712.6       189,501.8	Income before taxes	270,508.6	230,372.5
Income after taxes       224,824.9       189,701.2         Minority interest       (112.3)       (199.4)         Net income       224,712.6       189,501.8	Income tax expenses	(45,683.7)	(40,671.3)
Minority interest       (112.3)       (199.4)         Net income       224,712.6       189,501.8	·		
Net income 224,712.6 189,501.8	Income after taxes	224,824.9	189,701.2
	Minority interest	(112.3)	(199.4)
0.0 0.0	Net income	224,712.6	189,501.8
		0.0	0.0

ROBERTO JARA CABELLO Manager of Accounting OSCAR VON CHRISMAR CARVAJAL CEO

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#### **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