

# Insurance and pension plans

## More than 3,100 million savings managed, despite restrictions

Despite the reduction of the maximum limits for contributions to private pension plans, Bankinter exceeded 3.1 billion euros managed in pension plans and voluntary social welfare entities (EPSV), thanks to the recovery of the financial markets and the efforts in commercial activity.

The marketing of new products began in 2021 to expand the range of insurance solutions to individuals and companies: These included the launch of rent protection and collective accident insurance for companies, as well as a new type of individual health insurance without co-payment.

The Bank's commercial activity resulted in a 5% increase in premium income in the life line, to exceed 98 million euros.

# Bankinter Consumer Finance

## Good performance, driven by Ireland

Loans and receivables performed favourably in 2021. Total growth was 22.6%, reaching 3.527 billion euros. This improvement occurred in the three countries where Bankinter Consumer Finance is present (Spain, Portugal and Ireland), although the greatest increase corresponded to the latter, with 96.8%.

Part of the growth experienced in 2021 was based on the mortgage business in Ireland, where Bankinter Consumer Finance is already handling significant volumes just one year after launch. By mid-December, cumulated annual production totalled 401 million euros, which equates to a market share of 3.5%.

In Spain, a new line of products was successfully launched subject to online sanction and big data and which are offered to all types of customers, not just those who are already part of the group. The investment at the end of 2021 totalled 36.8 million euros, with good prospects for growth.