International Banking

An expanding business renowned for its quality

In 2021, Bankinter's international activity grew by 76% in the documents business and by 27% in the volume of international collections and brokered payments. The performance of the online currency broker also stood out, with a 40% increase in its managed volume.

The gross operating income reached 167.7 million euros, of which 55% corresponded to commissions (four points more than in 2020). The average investment balance increased by 10.4% to 6.378 billion, despite the difficult international economic scenario resulting from disruptions in the supply chain and the appearance of new variants of COVID-19.

Thanks to the improvements in our high quality financial and transactional services offer against a backdrop of digital transformation, International Banking ranked one of the most acclaimed services in Bankinter's internal quality indicators, having ranked third place in the previous year.

Capital markets

Enough liquid assets for difficult conditions

In terms of liquidity, resources grew by more than 7 billion euros in 2021 and at the close of the financial year they already accounted for 108% of loans and receivables, both in Bankinter Spain and in the Group. Liquid assets now have enough of a buffer to address even the most difficult conditions. In June, a subordinated debt issue of 750 million was carried out with excellent acceptance by the investor base.

From the treasury, we continued to respond to the needs of customers to manage their foreign exchange, fixed income and interest rate transactions.

The managed investment funds of Bankinter Asset Management exceeded 10 billion euros last year, several of which ranked first in their class in terms of profitability for the investor.

Capital markets

	2021	2020
Loan-to-deposit ratio	108.5%	103.2%
Buffer of liquid assets with bond issuing capacity	30,700	24,221
LCR	228.6%	198.1%