

Private banking

A change for the better customer experience

During 2021, this business has incorporated the Private Banking customers of the Branch Network and the Agency Network under the same department. With this operation, Bankinter intends to improve the efficiency of the service and customer experience, by streamlining decision-making and, consequently, the response to their needs in an environment such as the present, where rapid action is key.

In addition, the entity has launched a new customer categorisation model using Big Data and incorporating algorithms with the current attributes and future value of customers, using all this data to develop models that allow customers to be classified based on their requirements

and not their assets in order to offer every customer a tailored service. In addition, special emphasis has been placed on adopting an independent advisory model for customers with higher income, which will translate into greater transparency in costs and a noticeable improvement in the customer's experience.

Last year, Private Banking recorded record figures in investment and assets under management. Investment exceeded 5 billion euros (5.188) and assets under management stood at around 50 billion (49.92).

Private banking

	2021	2020	% chg
Active customers (no. of customers)	44,929	41,901	+7.2%
Total customer funds (millions of euros)	32,779	29,193	+12.3%
Customer deposits (millions of euros)	13,534	13,135	+3.0%
Customer loans (millions of euros)	5,189	4,767	+8.8%

Corporate banking

Largest increase in gross operating income, in spite of the difficult circumstances

It was a particularly difficult year for the business due to the performance of the environment. Despite this, Corporate Banking remained the segment with the greatest contribution to the bank's gross operating income (249.5 million euros) and profit before taxes (185.7 million euros).

Actively and prominently intervened in the generation and placement of new investment vehicles, such as Mountain (via the logistics company Montepino) and Tumbet (part of the Meliá hotel group).

Signature risk (national and international guarantees and documentary credits) registered very significant growth. 270 million new transactions were carried out and the year closed at 3.589 billion euros.

Corporate banking

	2021	2020	% chg
Active customers (no. of customers)	6,283	5,970	5.2
Total customer funds (billions of euros)	8,817	7,931	11.2
Customer deposits (millions of euros)	8,343	7,682	8.6
Customer loans (millions of euros)	12,775	13,120	-2.6

2021 milestones

Interviews

Results

Businesses

Risks

Innovation

Governance

Sustainability

Individuals

Appendix