

Equity

Strong portfolio growth and steady level of customer acquisition

The Variable Income business came to a close having had a good year last year, both in terms of revenue volume and cash deposited, thanks to the improvement in activity in international markets and the maintenance of the pace of attracting new customers, which is one of its key objectives.

Revenue grew to 68 million euros, which is a new record, surpassing the 2020 figure, which had already grown significantly. The portfolio, in turn, reached 23.8 billion in cash deposits, the highest on record, up 17% from the previous year.

With regard to support services, in 2021 improvements were made to the Bankinter Broker Academy digital training platform, in which professional experts share their knowledge with customers, and to the Broker app.

Equity

	2021	2020	% chg
Total cash value deposited (in thousands of €)	23,832	20,434	17%
Income (Int+Comi) ExSocimi (in thousands of €)	67,963	67,339	1%

Partnet Banking

New partners and mortgage business, main drivers

New partners of great relevance in the economic environment joined, which is the fundamental basis for attracting good customers and for improving the income statement and the notoriety of Banca Partnet.

The investment in Commercial Retail Banking grew by 14%, mostly thanks to the boost in mortgage loans (+51%, with the signing of 336 million euros) and the increase in personal loans and other credits. This positive performance largely offset the fall in investment within Business Banking. The excellent performance of fees and commissions stood out in this business segment.

In 2021, the upwards trend of Bankinter Partnet's Institutional business continued. This is the only entity that offers entities regulated by the CNMV a comprehensive service for its customers that includes the custody of vehicles, intermediation of contracting orders and financing.

Partnet Banking

	2021	2020	% chg
Active customers (no. of customers)	43,538	40,239	8.2
Total customer funds (millions of euros)	6,599	5,795	13.9
Customer deposits (millions of euros)	4,725	4,164	13.5
Customer loans (millions of euros)	3,101	3,190	-2.8

2021 milestones

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