

# Bankinter Luxembourg

## High profitability, solvency and security

During the year, the team's commitment stood out, after a period with rotations and a combination of face-to-face and remote work due to health situation. The effort made it possible to maintain the service quality standard of the Bankinter Group.

The activity focused on value-added products, which registered a growth of 30%, allowing Bankinter Luxembourg to close the year with a profit before tax of 7.2 million euros and a return on equity (ROE) of 10.63%.

The high level of capital adequacy (TIER above 26%) was maintained which, in combination with the AAA rating granted to Luxembourg by the main rating agencies, represents an additional level of security for customers.

# EVO

## Becoming leaders of fully digital services

In 2021, EVO Banco established itself as one of the leading digital banks in Spain, with more than 678,000 financial customers. The commercial strategy was reinforced with a view to positioning EVO as the main bank for its customers, making it easy for them to cancel their other accounts and transfer direct debits, payroll or income and payment transfers in a matter of minutes.

The year closed with a 14% growth in gross operating income and a record figure for loans and receivables of 1.86 billion, up 52% from 1.224 billion in 2020. The volume of new mortgages arranged totalled 729 million euros, compared to 395 million the previous year.



In relation to the off-balance sheet business, EVO redesigned its investment platform to provide a fully digital response to the various requirements of customers. EVO Smart Broker was also launched, making it the first Spanish bank to allow customers to invest in the American market without fees or commissions and providing preferential access to more than 15,000 securities from around the world.