

Mid-corporate Banking

ICO lines boost net interest income

Gross operating income grew by 4.6%, mainly thanks to the good performance of the net interest income of the ICO/EIB/EIF/OTHER lines (+24.9%), after the spectacular growth of investment in these operations in 2020. Businesses considered less significant until recently, such as investment funds (+112.2%), income from current accounts and demand liabilities (+101.1%) or the document business (+43.8%) also performed well.

Loans increased by 3.6%, in a year in which the market granted fewer loans to companies, with the consequent gain in market share compared to competitors.

Customer liquidity was effectively managed, diverting it to value-added products for the most part, which allowed growth in the intermediation balances of 271 million euros (+98.2%).

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	2021	2020	% chg
Active customers (no. of customers)	25,900	25,347	2.2%
Total customer funds (millions of euros)	7,163	6,775	5.7%
Customer deposits (millions of euros)	6,615	6,499	1.8%
Customer loans (millions of euros)	7,738	7,472	3.6%

SMEs

Transactional business returns to pre-pandemic levels

The majority of work put into the SME area focused on strengthening our customers' positions, offering solutions for restructuring their debt, extending terms and new grace periods. Accordingly, novations were arranged for more than 1.1 billion additional euros, in addition to new lines and financing. These measures helped the transactional business to return to pre-pandemic levels and contributed to a net growth of 1.43% in investment.

Revenues from the SMEs area increased 2.66% and the gross operating income reached 184 million euros. The portfolio's credit rating was maintained, with a non-performing loan ratio of 7.5%. For 2022, the challenge will once again be

to increase market share and improve margins, boosting the transactional and international activity of our customers.

In 2021, the Bankinter Business Plan was launched, a new product and customer management proposal that encourages global bonding with the entity without paying commissions. The aim of this is to increase the bank's service level, with an exclusive space for SMEs providing global solutions which go beyond the purely financial sector.

SMEs

	2021	2020	% chg
Active customers (no. of customers)	76,599	75,013	+2.1%
Total customer funds (millions of euros)	5,868	5,384	+9.0%
Customer deposits (millions of euros)	5,355	5,105	+4.9%
Customer loans (millions of euros)	6,162	6,065	+1.6%