

Agent network

A reinforced business model to almost double profits

The Bankinter Agent Network reinforced its business model in 2021, which sets a benchmark in the sector, with the incorporation of new indicators in line with statutory regulations and with a new segmentation of these professionals, by virtue of both quantitative and qualitative criteria.

This reinforcement, together with the strategy of focusing on the activities with the highest added value in Private Banking and Personal Banking, already implemented in 2020, made it possible to achieve a pre-tax profit of 35 million euros, 85% higher than the previous year.

The Network, made up of some 400 professionals with their own offices and who are approved by Bankinter to provide financial services, managed total funds of 11.305 billion euros (+18.6%) at the end of last year and served 41,869 customers (+5.8%). The average balance per agent was 60 million.

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	2021	2020	% chg
Active customers (no. of customers)	41,869	39,560	5.8
Total customer funds (millions of euros)	11,305	9,530	18.6
Customer deposits (millions of euros)	2,599	2,510	3.6
Customer loans (millions of euros)	1,874	1,714	9.3

Remote network

Record figures in terms of customer satisfaction

The quality of service perceived by customers set record figures in 2021. 81.40% were satisfied and 65.15% would recommend it. In addition, in 87.06% of the calls, the customer indicated that their query had been resolved at the time.

Telephone Banking implemented new technologies that facilitated the efficient management of the 2.1 million calls registered throughout the year. The incorporation of a virtual assistant facilitated the self-management of customers by more than half a million

calls since the middle of the year. The introduction of an automatic dialer also increased sales interactions by 7%.

The almost 800,000 calls made for commercial purposes focused on value products (investment funds, pension plans and variable income), as well as new mortgage loans and renewals of non-mortgage asset operations, comprehensive payment management and international business. Telephone Banking intervened in the marketing of more than 91,000 operations.

2021 milestones

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