Retail Banking

More customers, more loans and more assets under management

Retail Banking, which integrates the former Personal, Private and Foreign Banking segments, reached 776,019 active customers in 2021, an increase of 7.8% compared to the previous year.

This growth is due to the magnificent attraction figures obtained in the year, with 107,503 new customers, 20% more than in 2020. The main drivers the salary accounts and mortgages. The number of salary accounts sold was 65,730 and a total of 19,716 mortgages were formalised, which increased the bank's investment in loans for home purchases by 1.047 billion euros.

Retail Banking customer assets totalled 39.735 billion euros at the end of the year, highlighting the growth in investment funds, whose commercial activity exceeded 1.321 billion at 31 December.

Throughout 2021, Bankinter consolidated and developed its strategy for families, in which the youth project was integrated. The goal is to launch products and services that provide specific solutions to customers to manage their finances based on the life stage in which they find themselves.

Individual Retail Banking

	2021	2020	% chg	% chg
Customer acquisition (no. of customers)	107,503	89,906	17,597	19.6%
Active customers (no. customers)	776,019	719,814	56,205	7.8%
Total customer funds (millions of euros)	35,042	30,029	5,013	16.7%
Customer deposits (millions of euros)	24,826	21,871	2,955	13.5%
Customer loans (millions of euros)	24,028	22,981	1,047	4.6%



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Results

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Individuals

Appendix