



2022 COMPANY OF THE
YEAR AWARD
VIII EDITION



COMPANY OF THE YEAR AWARD - 2022 EDITION
**Bankinter Luxembourg, chosen as “Company of the year
2022”**

bankinter.
Banking in Luxembourg

- **The Official Spanish Chamber of Commerce in Belgium and Luxembourg highlights the leadership and competitiveness of Bankinter Luxembourg within its sector and its contribution to projecting the "Spain Brand" in Luxembourg.**
- **Bankinter landed in Luxembourg a decade ago and became the first Spanish entity to obtain a banking license in the country.**
- **This is the first year that the award is given to a Spanish company with a presence in Luxembourg.**

The Official Spanish Chamber of Commerce in Belgium and Luxembourg recognizes, in the VIII Edition of its "Company of the Year" awards, the great trajectory of [Bankinter Luxembourg](#), which landed ten years ago in the Grand Duchy to complement its private banking strategy.

Through this award, the Chamber aims to contribute one more year to the promotion of Spanish economic and business development in Belgium and Luxembourg, rewarding the experience and demonstration of leadership and competitiveness of companies in their sector of activity.

The Chamber of Commerce honors, with this award, the international presence of a company that has been the first Spanish bank with a banking license to operate in Luxembourg, the country with the highest credit rating by the three rating agencies and that holds, among other achievements, the second place in the

world ranking in terms of both the volume of investment funds deposited and the highest GDP per capita ratio.

Bankinter chose Luxembourg as a country that fosters a strong culture of investor protection, based on its political, economic and regulatory stability. The regulatory environment and the quality of supervision are two of the main reasons why companies continue to choose Luxembourg as their EU headquarters.

For Héctor Esteban, general manager of Bankinter Luxembourg, this award is "a recognition of our activity in this country, where we were the first Spanish entity to establish our own banking account. From this jurisdiction we have been able to offer a global and clearly differentiated financial proposal to our high-net-worth clients, as well as having a much deeper perspective of the international financial markets, which has been extremely useful for us. Our intention is to continue to strengthen our presence with increased investments, specialized teams and a value proposition of the highest quality."

Banking supervisory statistics for the fourth quarter of 2021 from the European Central Bank report Bankinter Luxembourg with a solvency ratio of 22.14% compared to 12.80% for the Spanish average and 18.67% for the Luxembourg average.

About the Official Spanish Chamber of Commerce in Belgium and Luxembourg

The [Official Spanish Chamber of Commerce in Belgium and Luxembourg](#) plays a relevant role in the commercial and economic relations between Spain, Belgium and Luxembourg. Its main objective is the trade and investment development between Spain and the states belonging to its territorial competence. It offers its more than 300 associated companies a wide range of trade promotion services, information, advice, logistical and administrative support, essential information on the different markets in Spain, Belgium and Luxembourg and facilitates business networking among its members, being publicly recognized as one of the most prestigious tribunes of dialogue between companies and European institutions, based in Brussels and Luxembourg.

About Bankinter

Bankinter is the sixth largest bank in the Spanish financial system, the fourth in terms of market capitalization and the first in terms of profitability and asset quality. It has more than 110,800 million euros in total assets, a loan portfolio of 72,870 million euros and controlled funds of 116,600 million euros. With a presence in Spain, Portugal, Ireland and Luxembourg, Bankinter bases its strategy on different business lines that complement each other, including the corporate business, with a special focus on the medium and large segments; the high net worth customer segment, where the bank has a market share much higher than what would correspond to its size; the insurance business; consumer finance, through its subsidiary Bankinter Consumer Finance; and digital activity through its subsidiary EVO Bank.

Bankinter Luxembourg has around 5,000 million euros in assets under management.



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