

3Q26 Earnings Presentation

Banking strength, technology at scale, a flywheel in motion

November 2026

Highlights 3Q26

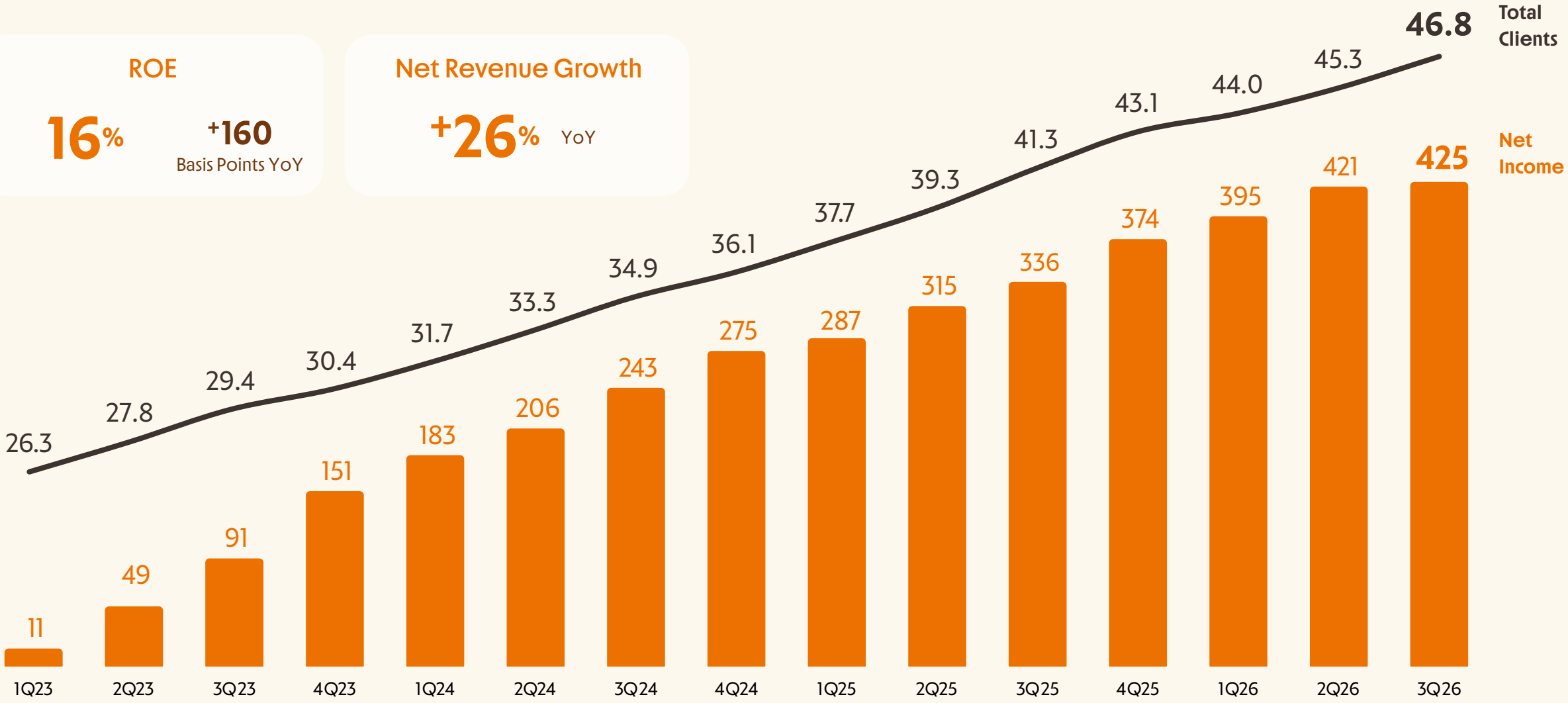
ROE

16%

+160 Basis Points YoY

Net Revenue Growth

+26% YoY



Note: Definitions are in the Glossary section of this Earnings Presentation.



CEO Overview

João Vitor Menin
Global CEO


Banking strength, technology at scale
a flywheel in motion

Born from banking, powered by tech.

2018 IPO Page:

- Authorized to offer a wide range of products
- Experience of working in a highly regulated market
- Credibility

Traditional banks strive to enter the digital market...

...while Fintechs struggle to become a financial institution

- Scalable business model
- Marketing through a referral strategy
- Retail distribution without the need of physical branches
- Agility

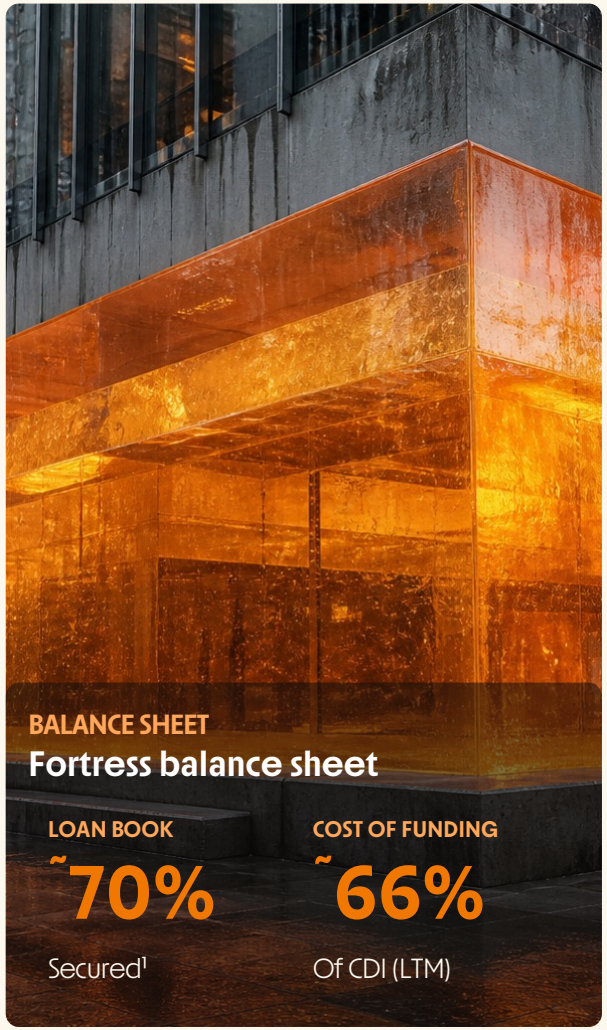
BANKING + TECHNOLOGY = BANTECH



Previous headquarters'
"Tarifômetro"
Belo Horizonte, Brazil

A category of one. It still holds true, more than ever.

Our model is **built for any cycle**



BALANCE SHEET

Fortress balance sheet

LOAN BOOK

~70%

Secured[1]

COST OF FUNDING

~66%

Of CDI (LTM)



REGULATORY

Aligned with the regulator

Private Payroll

Real Estate

Invoice discounting



COMPETITIVE LANDSCAPE

Growing client franchise

RETAIL CLIENTS

#2

growth in the Americas

Euromoney · Americas 2025[2]

PIX

~9%

market share[3]



TECHNOLOGY

AI already running

Data Vault

Cloud Ops

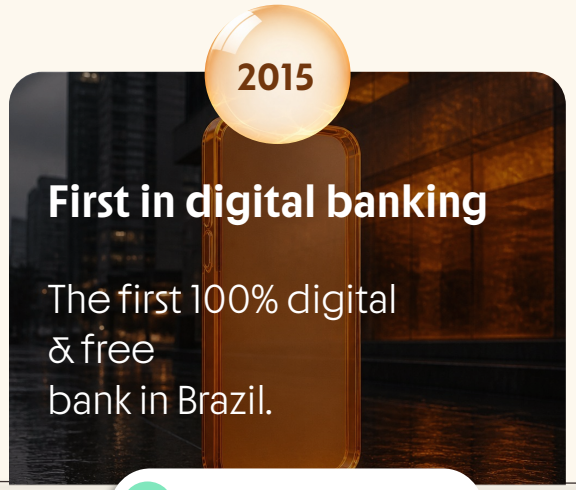
Seven Multi-agent

BANK + TECH

Note 1: 3Q26 loan book . Loans and advances to clients - unsecured . Unsecured = credit card loans + personal loans that aren't payroll linked or have no guarantees. **Note 2:** Euromoney, Fastest growing banks - Americas. Ranking on absolute retail-customer growth in 2025. **Note 3:** Market data from Banco Central do Brasil, excluding transactions outside of SPI.

We don’t adapt to the future. **We design it.**

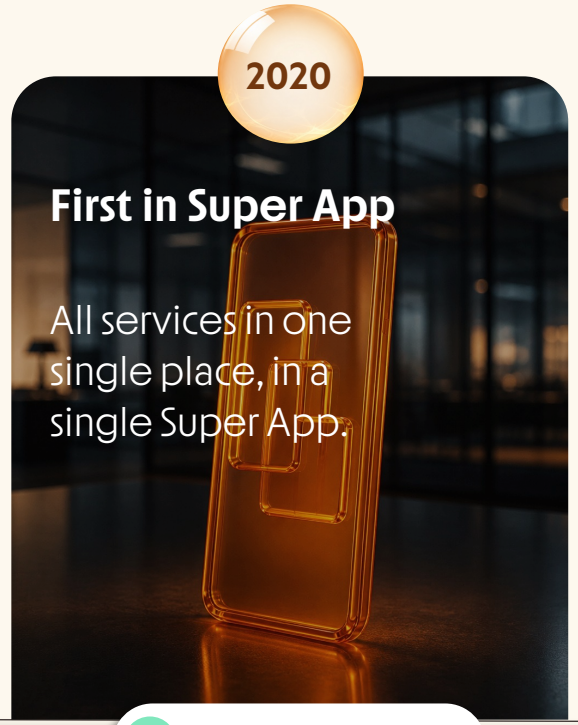
Every bold move in our history fueled a flywheel



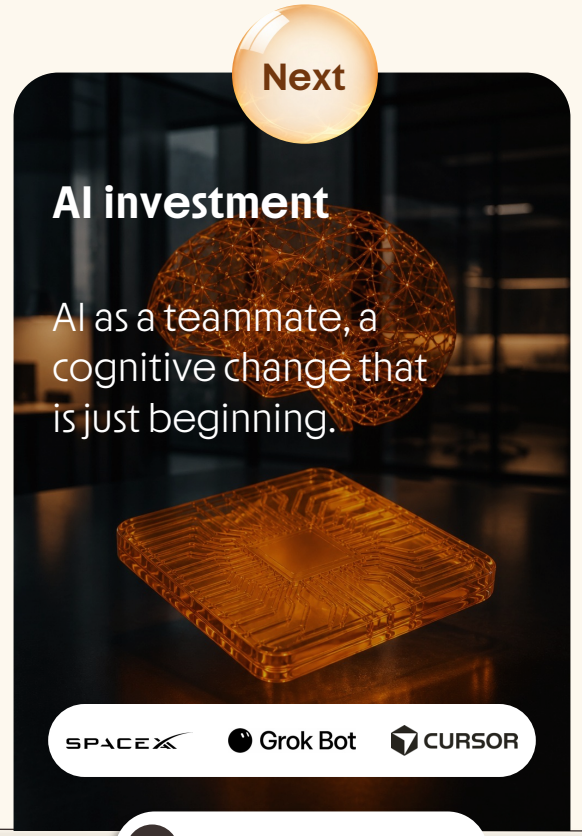
MOBILE ONLY



CLOUD ONLY



ONE APP ONLY



AI ONLY

Our flywheel drives **sustainable growth and profitability**



3 Capabilities

With more data and smarter, we get better at our products and services.

2 Intelligence

Every new client and every interaction adds data to our data vault.

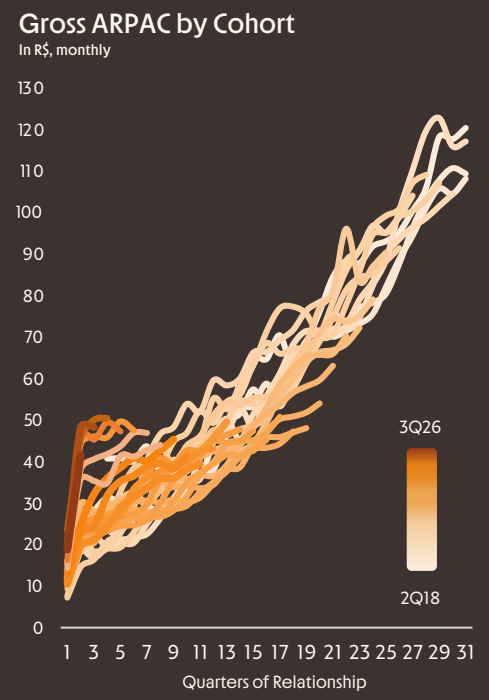
1 Relationship

Clients come to Inter first.
And they come most often.

Flywheel of learning effects

Continued growth

Sustainable profitability



A team built to **lead the future**



GLOBAL CEO

João Vitor Menin

SENIOR VICE PRESIDENTS



COO

Alexandre Riccio

FOCUS

Credit Underwriting & Operational Excellence

Excellence in credit underwriting and AI-powered operations at scale



WELCOME!

CGO

Francisco Santos

FOCUS

Growth & Monetization

Growing businesses and monetizing our flywheel

PREVIOUS EXPERIENCE

itaú PicPay cielo Santander



CFO

Santiago Stel

FOCUS

Profitability & Capital Allocation

Turning growth into returns with disciplined capital

Our culture as the foundation

- Client Centricity
- Operational Excellence
- Driven by Innovation
- Winning Mentality
- Enterprise Thinking

Growing businesses and monetizing our flywheel



Francisco Santos

SVP Chief Growth Officer (SVP CGO)

EXPERIENCE

itaú PicPay cielo Santander

KEY FOCUSES

01

RETAIL CLIENTS

Increase client principality and monetization

02

SMBs

Drive cross-sell from funding into credit

03

STRATEGY

Bring new perspectives to shape the Inter of the future

Excellence in credit and AI-powered operations at scale



Alexandre Riccio

SVP Chief Operations Officer (SVP COO)

MANDATE

Excellence in credit and AI-powered operations at scale

KEY FOCUSES

01

CREDIT

Evolve our Next Gen Foundation models to full scale

02

COLLECTIONS

Reach full maturity in collection execution & products

03

OPERATIONS

Scale up process transformation with agentic AI

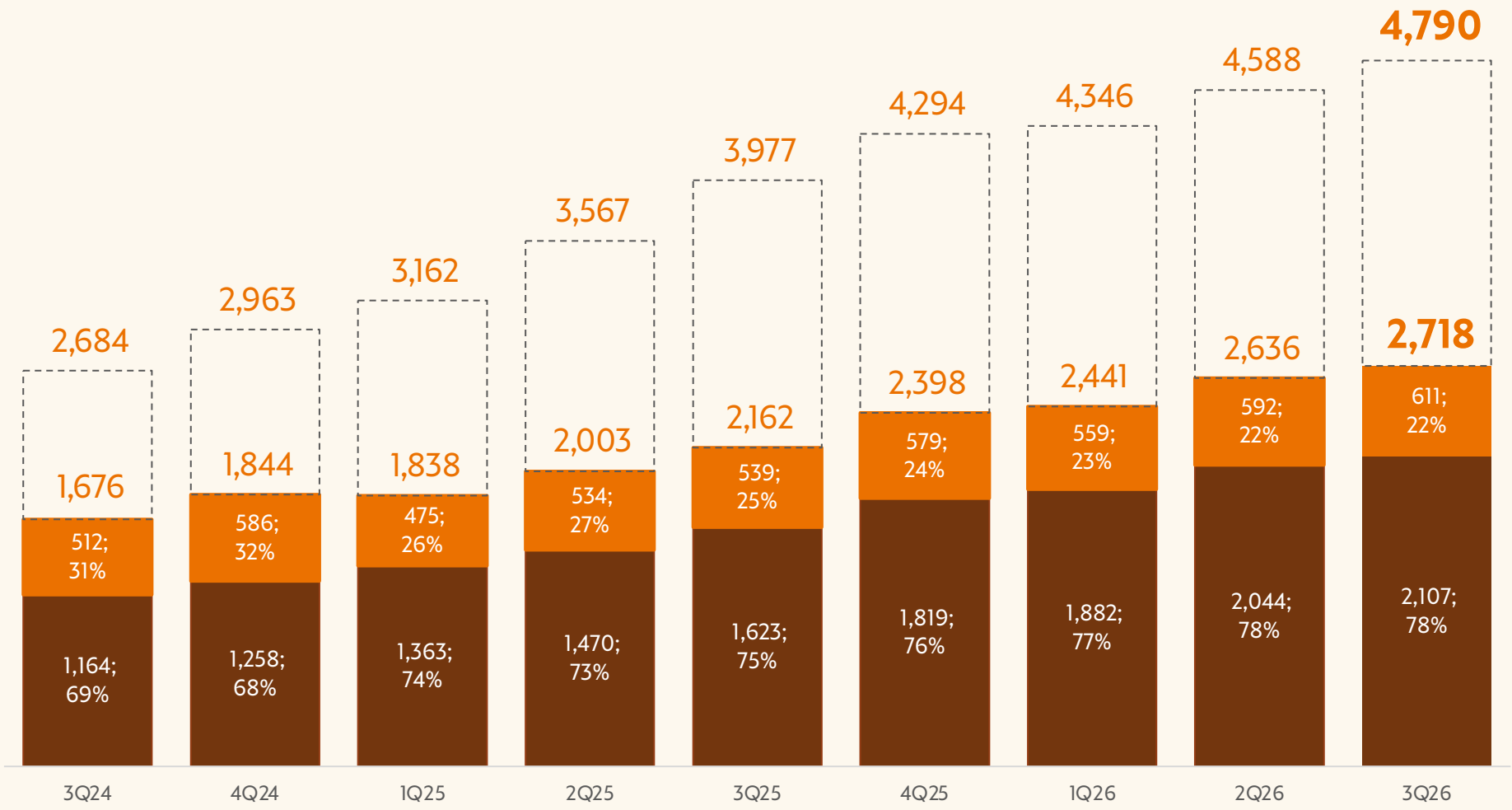


Financial Performance

Santiago Stel
SVP CFO

Diversified revenue streams delivering consistent growth

Revenue
In R$ millions



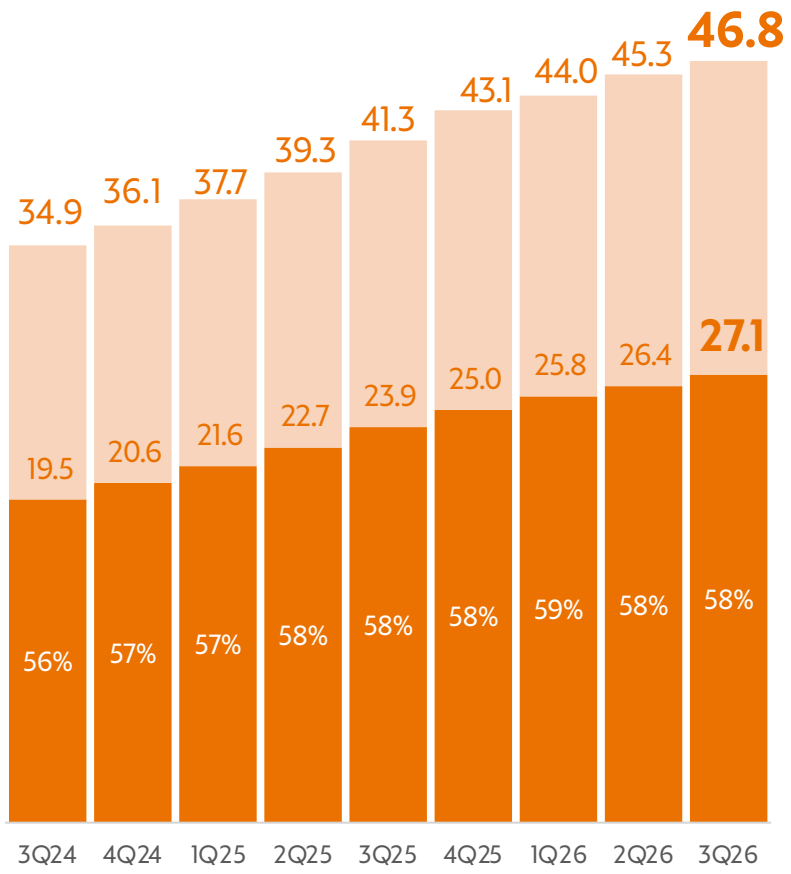
	QoQ	YoY
Total Gross Revenue	**+4%**	**+20%**
Total Net Revenue	**+3%**	**+26%**
Net Fee Revenue	+3%	+13%
Net Interest Income	+3%	+30%

Note: Definitions are in the Glossary section of this Earnings Presentation.

Deeper engagement and higher credit penetration fueling monetization

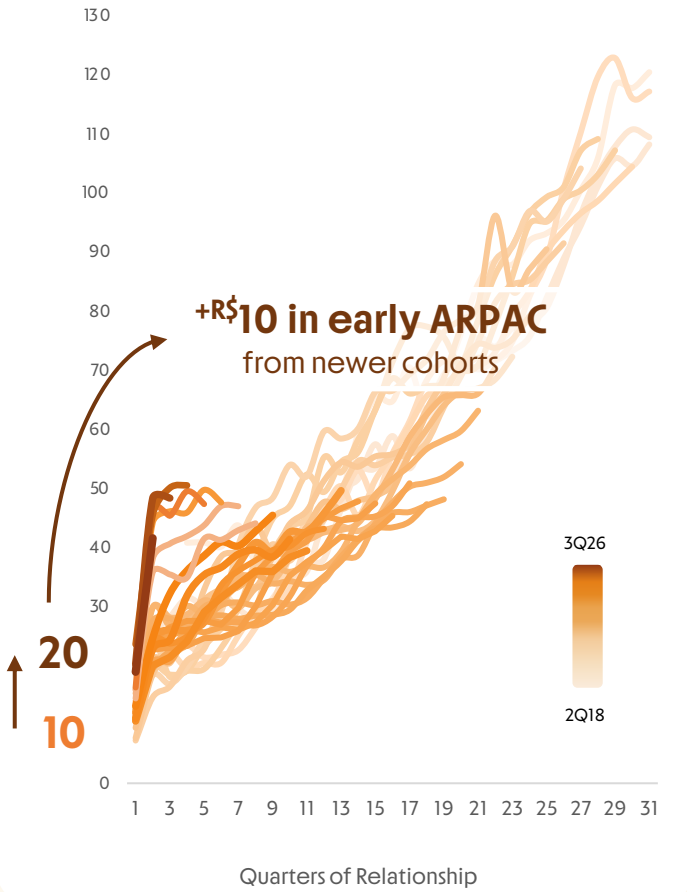
Total Number of Clients

In millions



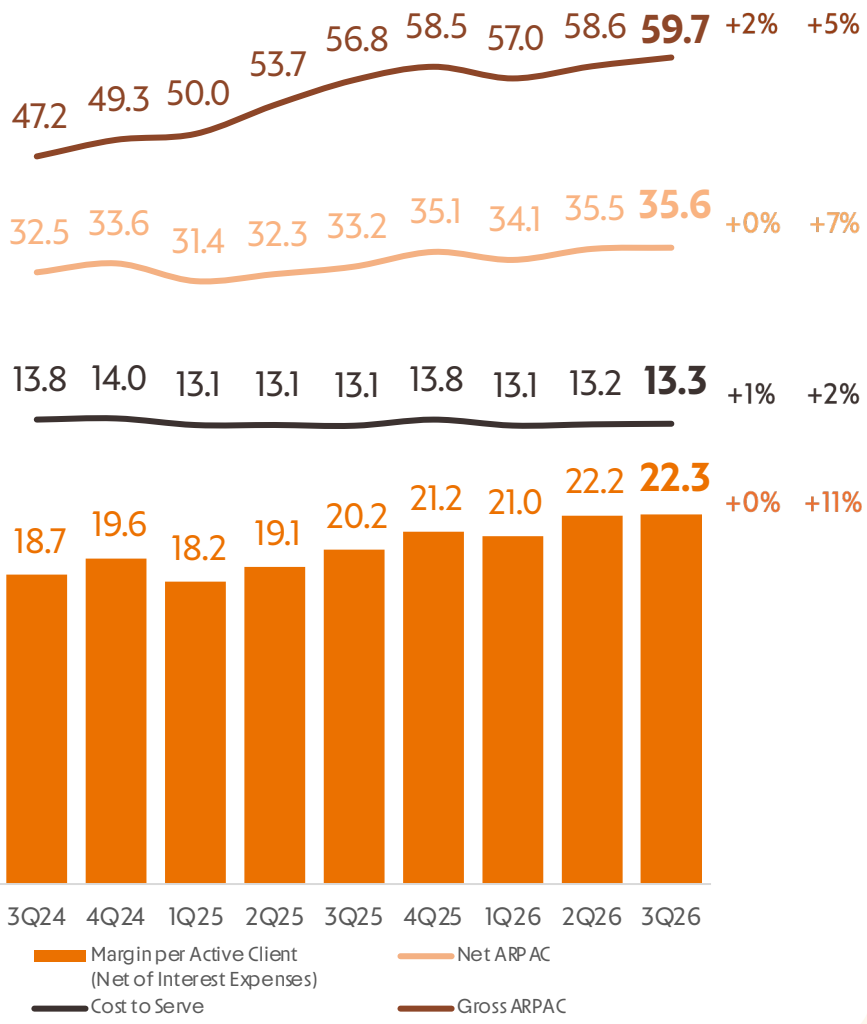
Gross ARPAC by Cohort

In R$, monthly



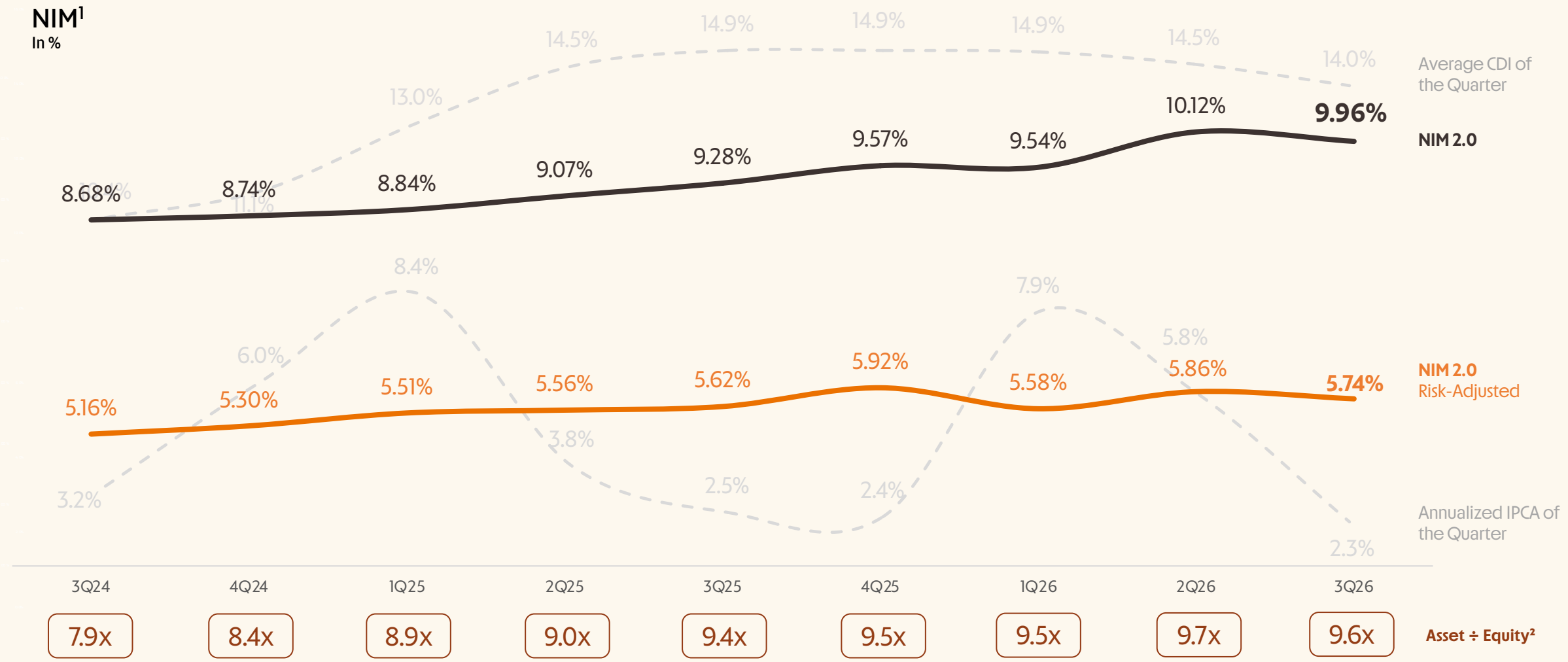
ARPAC and CTS Evolution

In R$, monthly



Note: Definitions are in the Glossary section of this Earnings Presentation.

NIM growth reflecting our execution capability

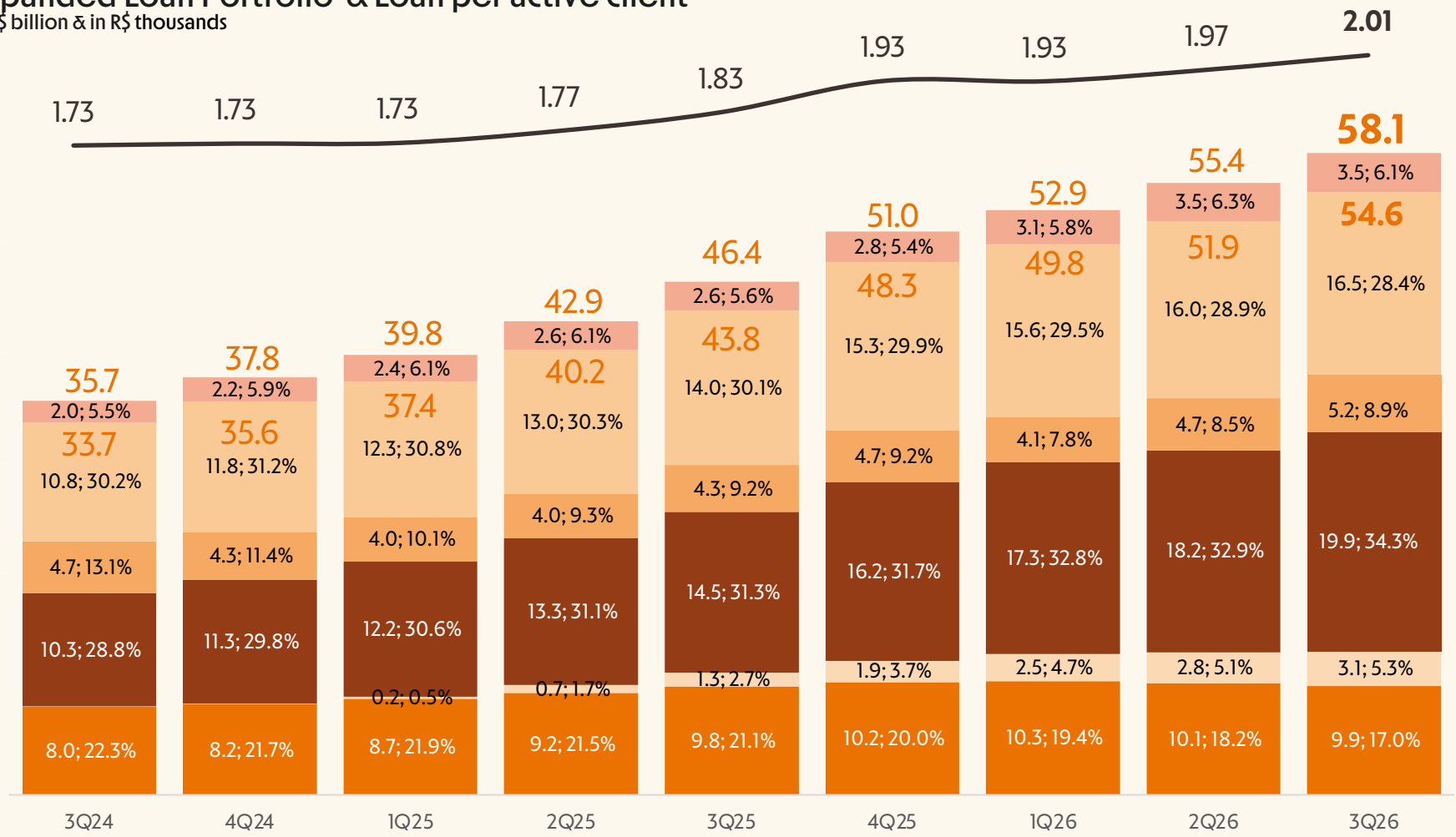


Note: Definitions are in the Glossary section of this Earnings Presentation. **Note 1:** NIM 2.0 and Risk-Adjusted NIM 2.0 do not include transactor credit card portfolio. **Note 2:** Total assets / Total shareholder's equity.

Strong credit growth combined with disciplined capital allocation

Expanded Loan Portfolio[1] & Loan per active client

In R$ billion & in R$ thousands



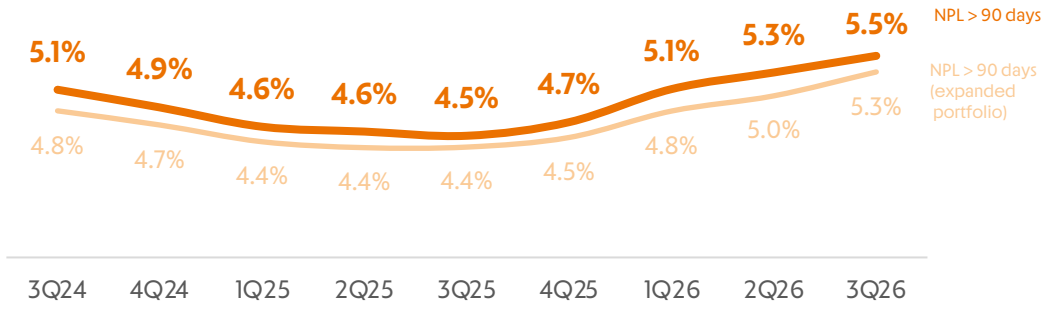
	QoQ	YoY
Loan per Active Client[2]	+3%	+10%
Total	**+5%**	**+25%**
Private Securities[6]	+2%	+35%
Gross Loan Portfolio	+5%	+25%
Credit Card	+3%	+18%
SMBs[3]	+9%	+22%
Mortgages + Home Equity[5]	+9%	+37%
Private Payroll	+9%	+147%
Public Payroll + Personal Loans[4]	-2%	+1%

Note: Definitions are in the Glossary section of this Earnings Presentation. **Note 1**: Expanded Loan Portfolio = Loans and advancements to clients, gross of provision expenses + private securities. **Note 2**: Total gross loan portfolio divided by total active clients. **Note 3**: SMB includes Agribusiness loans. **Note 4**: Personal includes payroll deductible loans, overdraft, credit card renegotiations, FGTS and other loans. **Note 5**: Home Equity, business and individuals' portfolio, Mortgage and US Mortgage. **Note 6**: Private Securities = Debentures, Certificates of Real Estate Receivables, Investment Fund Quotas, Certificates of Agricultural Receivables, Commercial Promissory Notes, Fixed-Term Deposit with Special Guarantee, Rural Product Bill, Financial Bills, Bank Deposit Certificates, Agribusiness Credit Bills (LCA), Real Estate Credit Bills (LCI), and Development Bills of Credit.

Sound asset quality amid fast portfolio growth

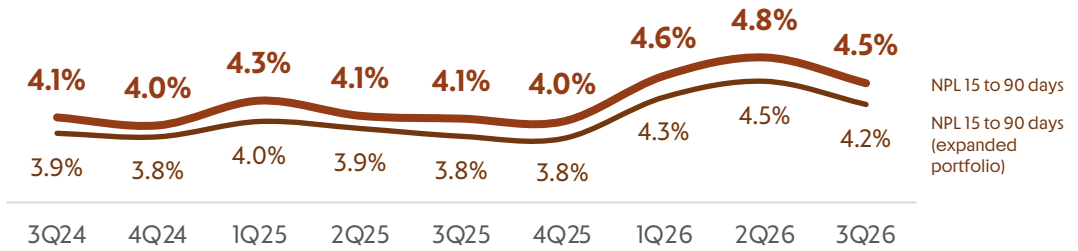
NPL > 90 Days[1]

In %



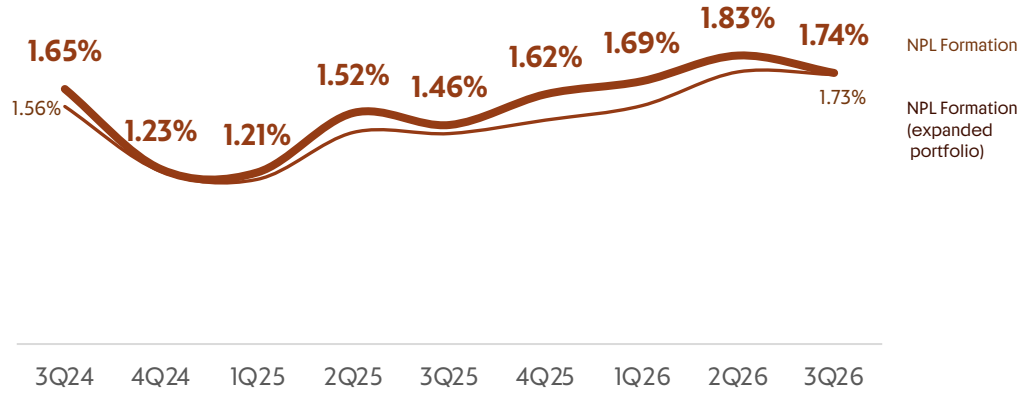
NPL 15 to 90 Days[1]

In %



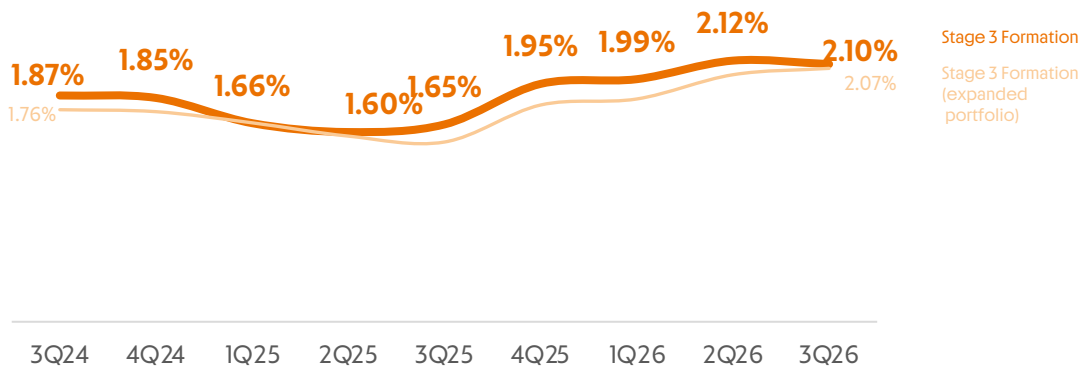
NPL Formation

In %



Stage 3 Formation

In %

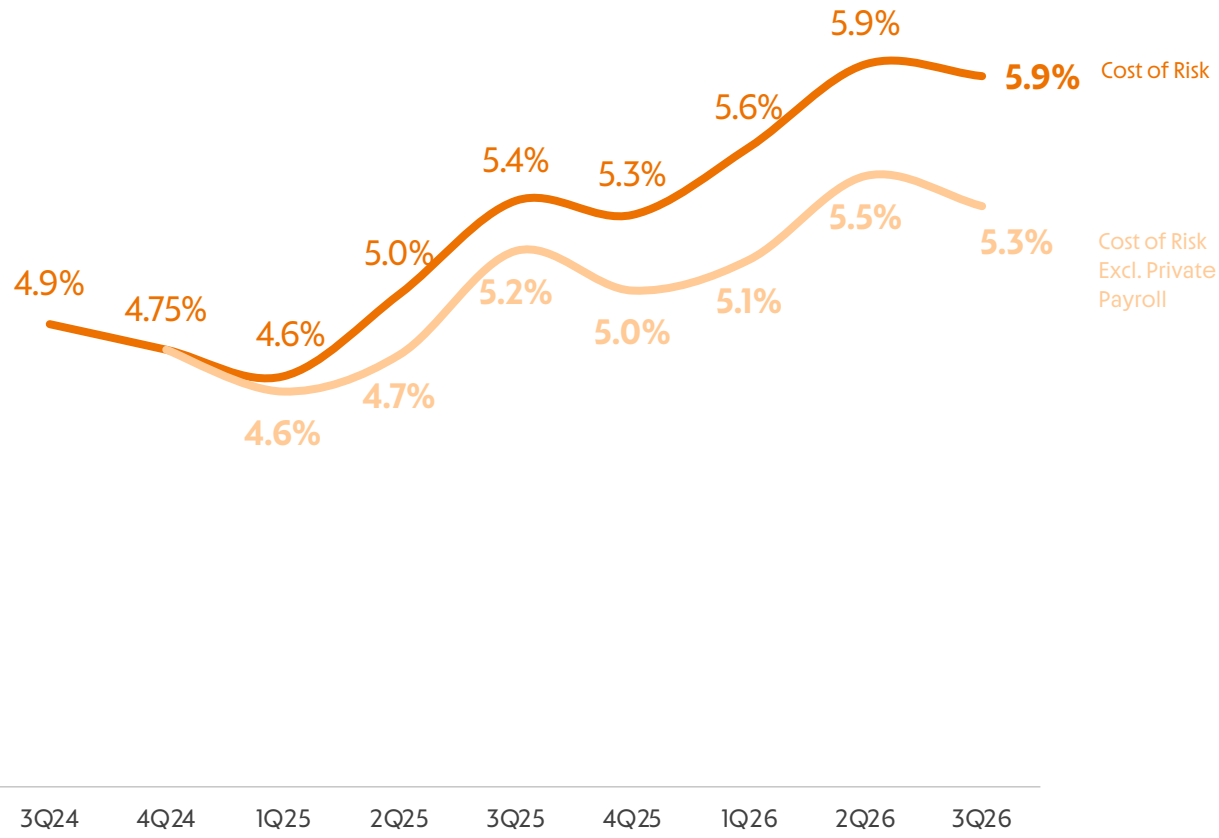


Note: Definitions are in the Glossary section of this Earnings Presentation. **Note 1:** Considering Gross Loan Portfolio.

Sound asset quality amid fast portfolio growth

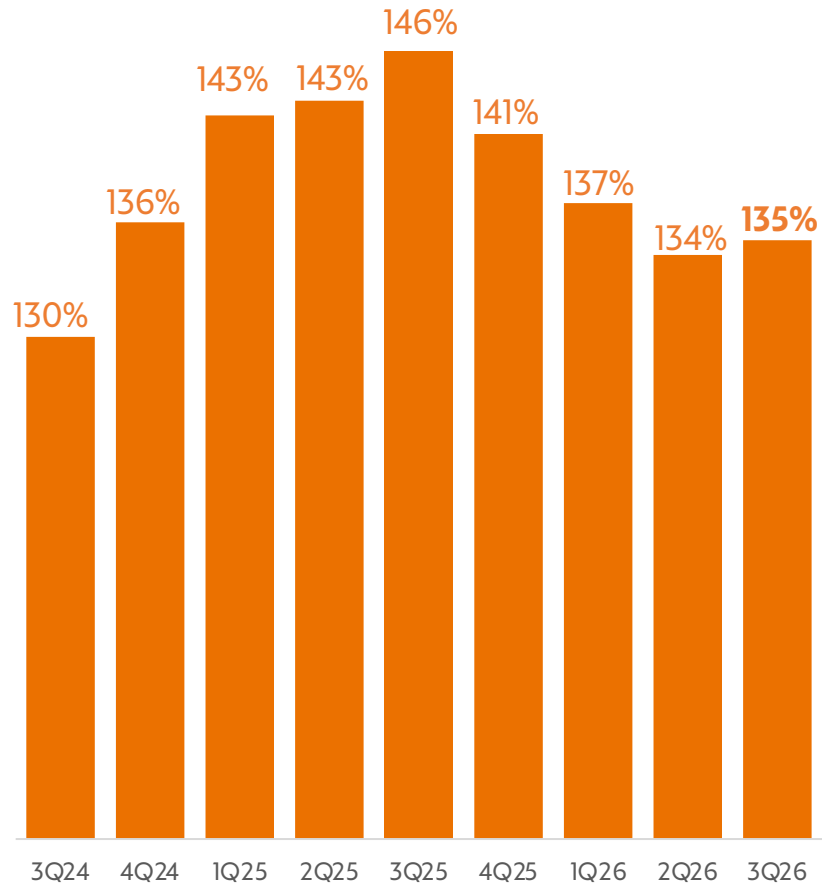
All-in Cost of Risk[1]

In %



Coverage Ratio[2]

In %

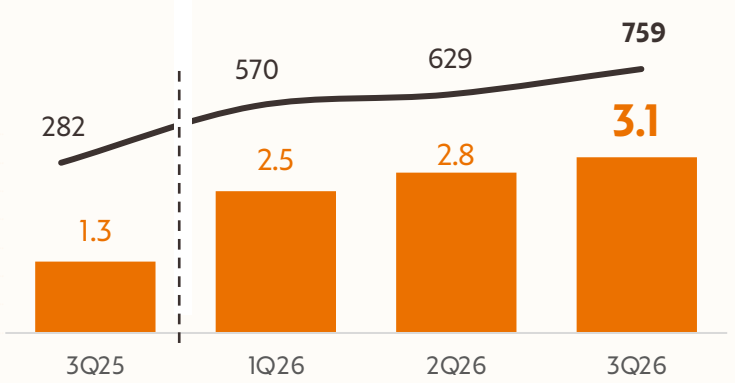


Note: Definitions are in the Glossary section of this Earnings Presentation. **Note 1:** Considering Gross Loan Portfolio and securities that generate provision expenses. **Note 2:** Considering "Provision for expected credit losses on loan commitments".

Private Payroll growing with **operational excellence**

Operational Breakthroughs...

Private Payroll Portfolio
In R$ billions, active clients in thousands



Automatic Relinkage ● LIVE

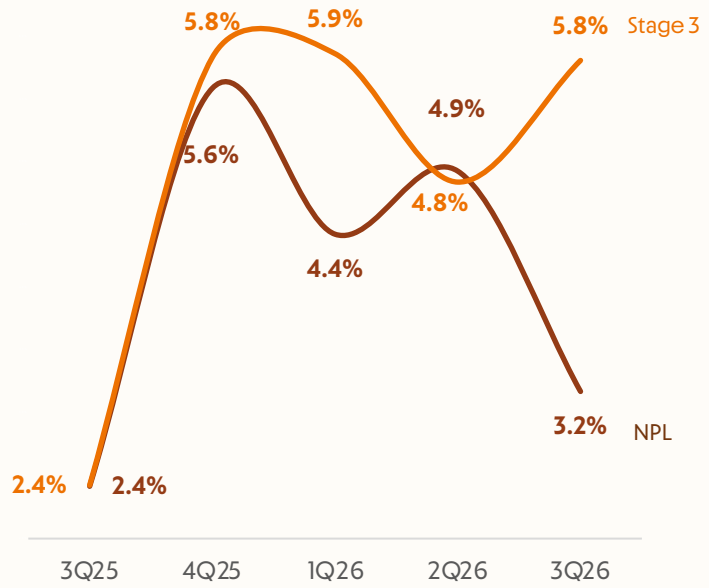
~30% **Of the NPL relinked**

Private Payroll Insurance ● LIVE

~40% **Penetration**

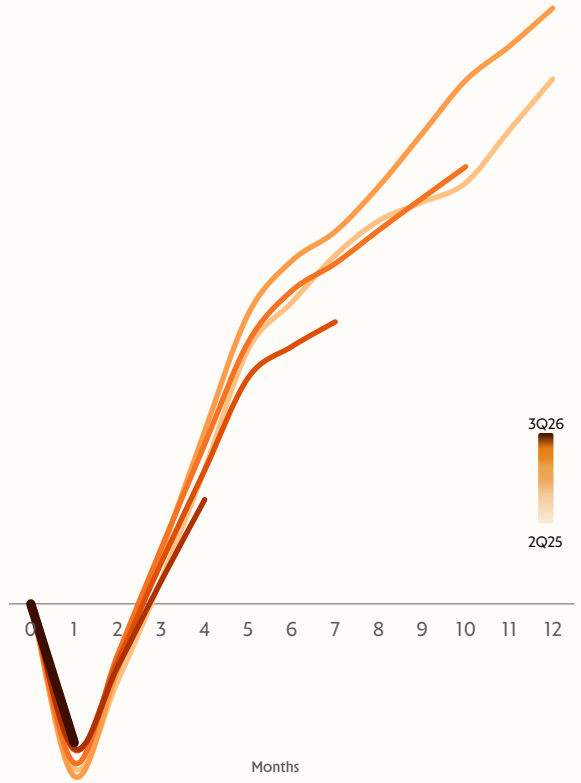
...Are Improving Asset Quality Trends...

Private Payroll NPL & Stage 3 Formation
In %



...Leading to Improved margins

Illustrative Net Margin after CoR per Cohort
In %

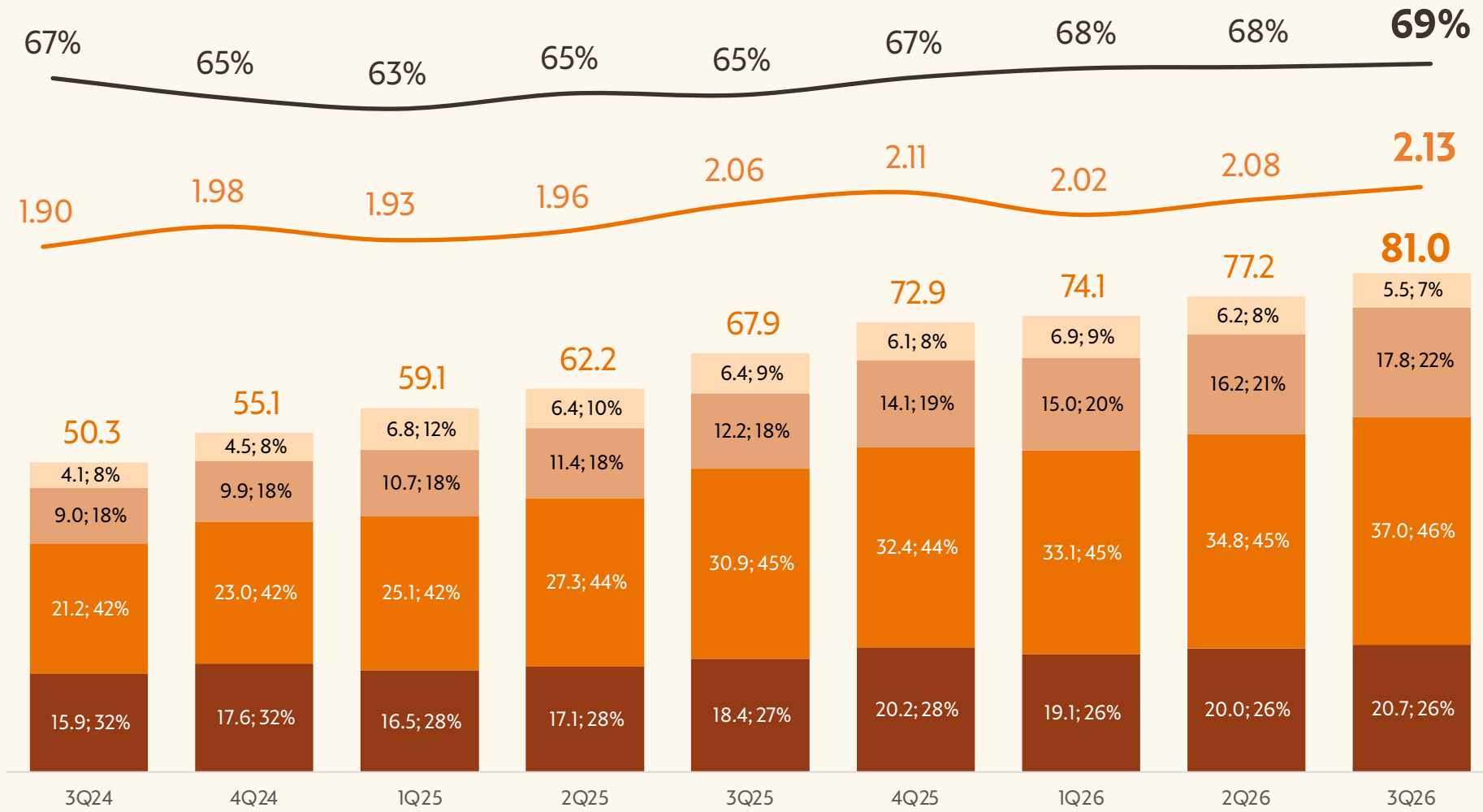


Note: Definitions are in the Glossary section of this Earnings Presentation.

Diversified funding franchise

Funding, Funding per Active Client and Loans over Deposits

In R$ billions, in R$ thousands & in %



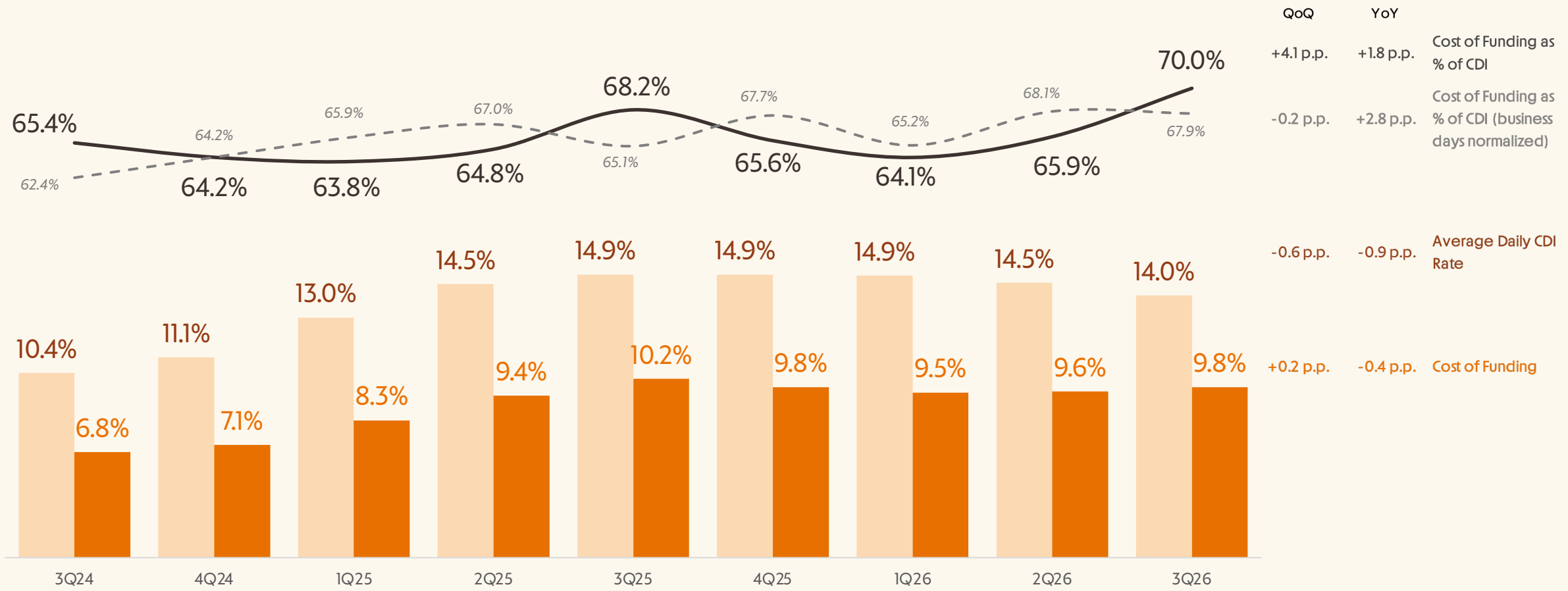
	QoQ	YoY
Loans to Deposits Ratio[5]	+0.4 p.p.	+3.8 p.p.
Deposits per Active Client[1]	+2%	+3%
Total Funding	**+5%**	**+19%**
Other[2]	-10%	-14%
Securities Issued	+10%	+45%
Time Deposits[3]	+6%	+20%
Transactional Deposits[4]	+3%	+13%

Note: Definitions are in the Glossary section of this Earnings Presentation. **Note 1:** Deposits per active client considers total demand deposits plus time deposits by the total number of active clients of the quarter. **Note 2:** Includes savings deposits, creditors by resources to release and liabilities with financial institutions (securities sold under agreements to repurchase, interbank deposits and borrowing and on lending). **Note 3:** Excluding "Conta com Pontos" balance. **Note 4:** Includes "Conta com Pontos" balance and demand deposits. **Note 5:** Total deposits/(Total funding excluding eligible capital instruments).

Low cost of funding sustaining competitive advantages

Cost of Funding[1]

In %, annualized

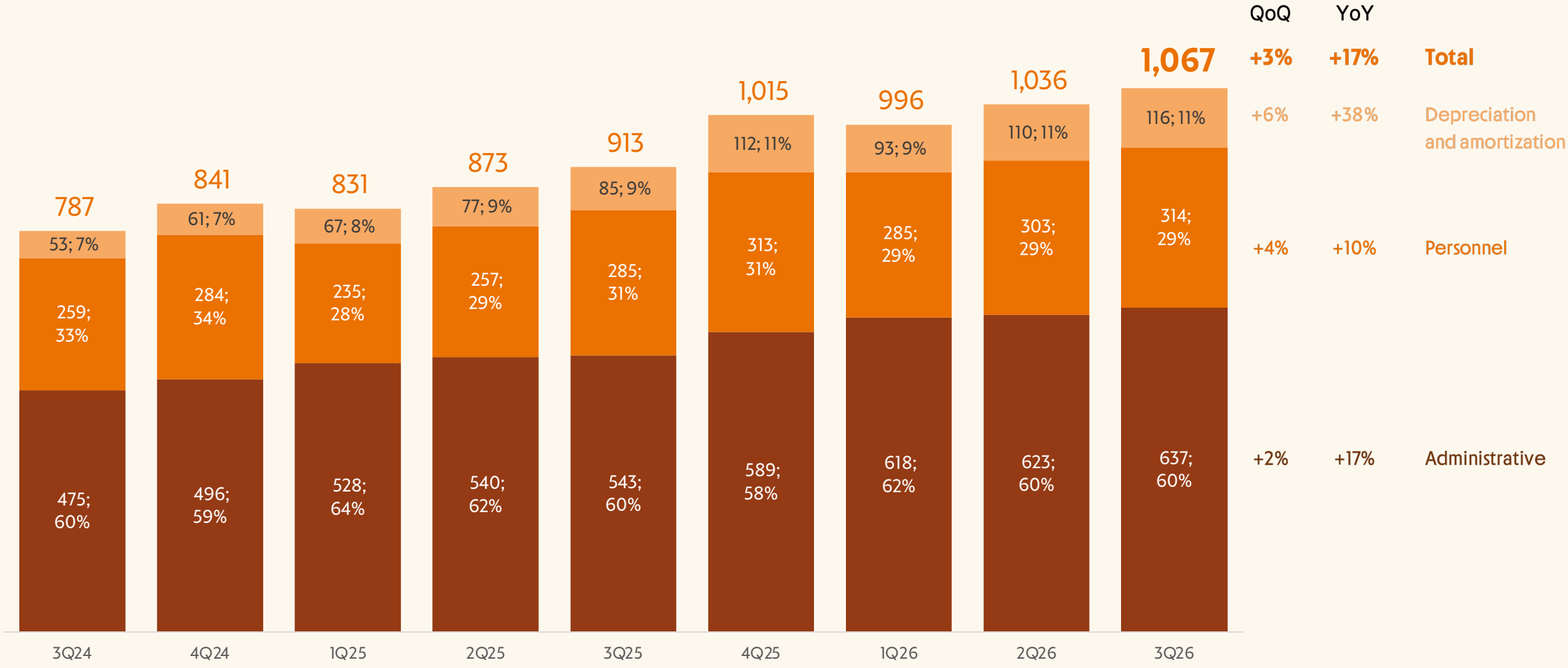


	QoQ	YoY	
Cost of Funding as % of CDI	+4.1 p.p.	+1.8 p.p.	Cost of Funding as % of CDI
Cost of Funding as % of CDI (business days normalized)	-0.2 p.p.	+2.8 p.p.	Cost of Funding as % of CDI (business days normalized)
Average Daily CDI Rate	-0.6 p.p.	-0.9 p.p.	Average Daily CDI Rate
Cost of Funding	+0.2 p.p.	-0.4 p.p.	Cost of Funding

Note: Definitions are in the Glossary section of this Earnings Presentation. **Note 1:** Average CDI daily rate during the quarter.

Controlled expenses while we keep scaling our business

Expenses[1]
In R$ millions

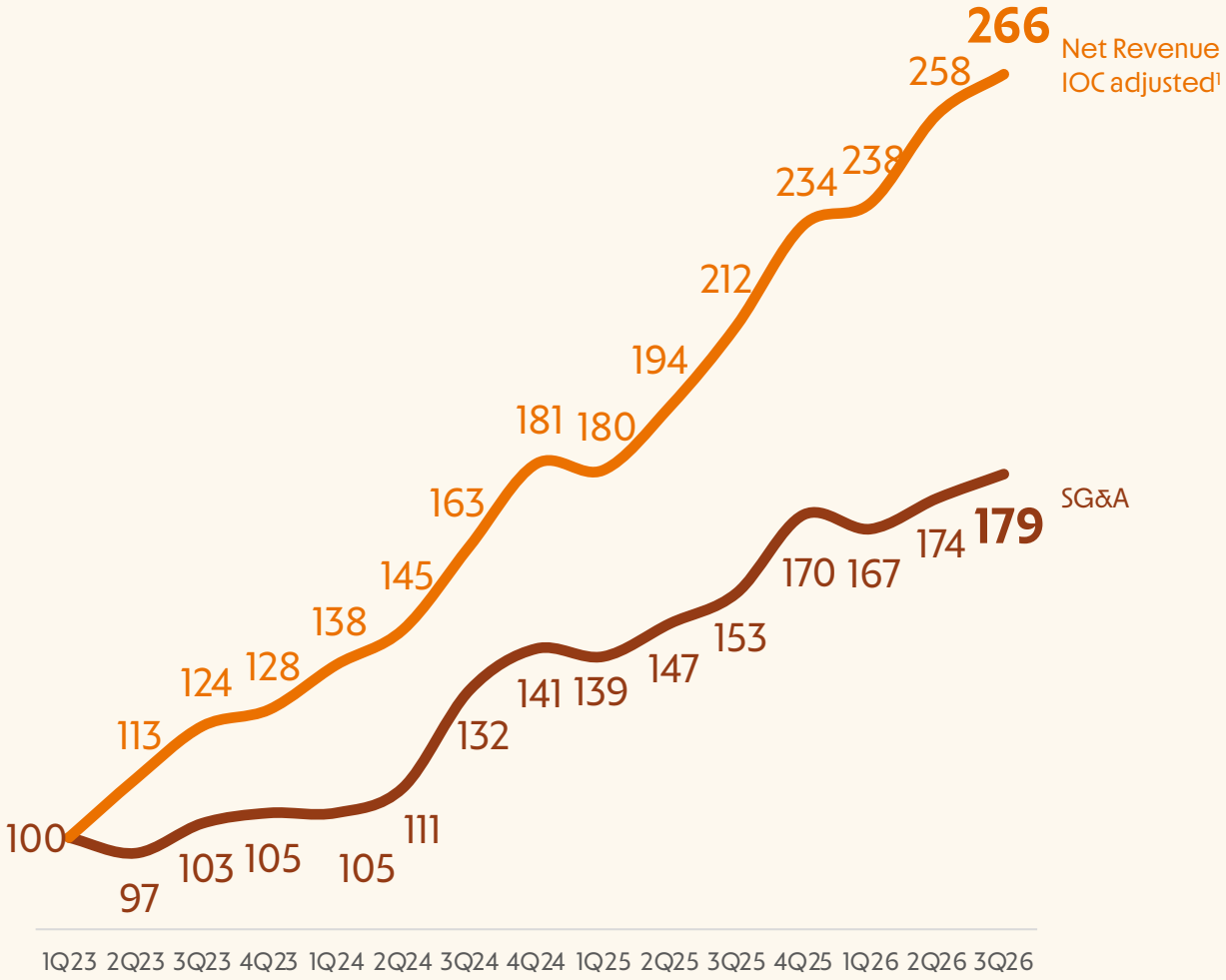


Note: Definitions are in the Glossary section of this Earnings Presentation. **Note 1**: IFRS Financial Statements lines: "Personnel expenses", "Depreciation and Amortization", "Administrative Expenses".

Operating leverage in action with expenses growing well below revenues

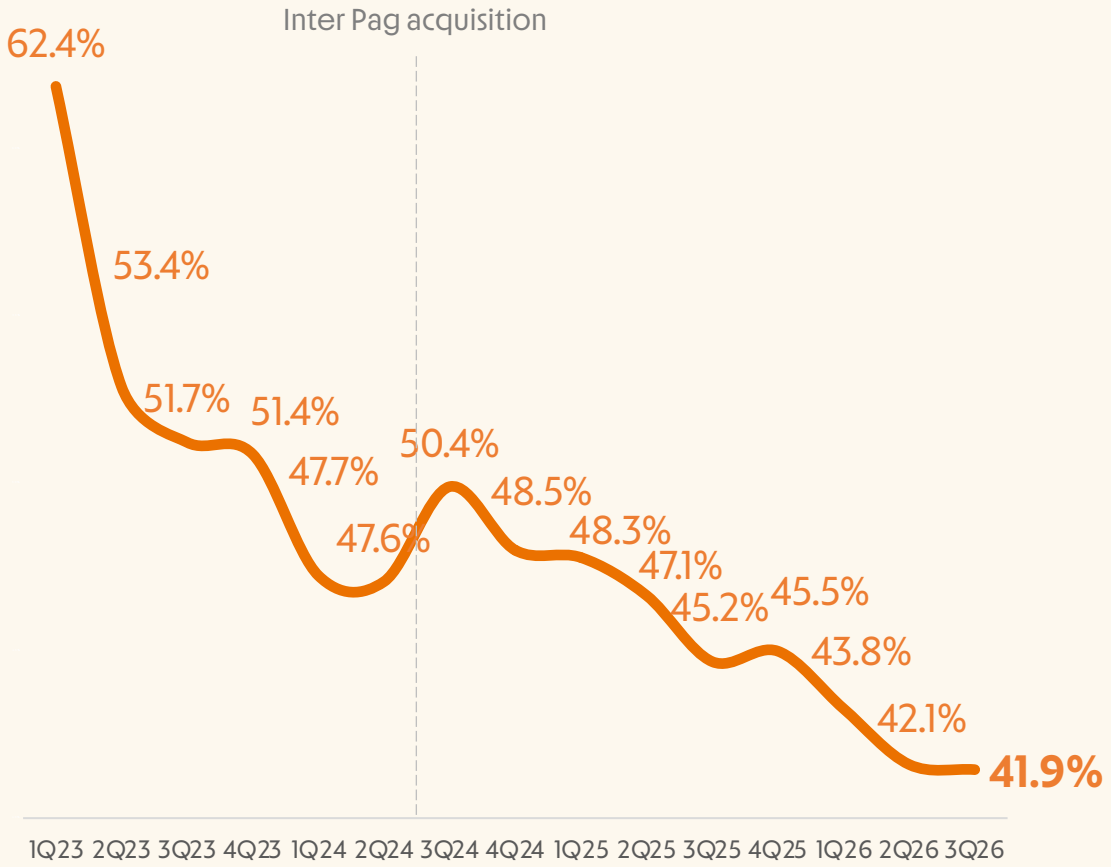
Revenue and Expenses

In %, index in a 100 basis



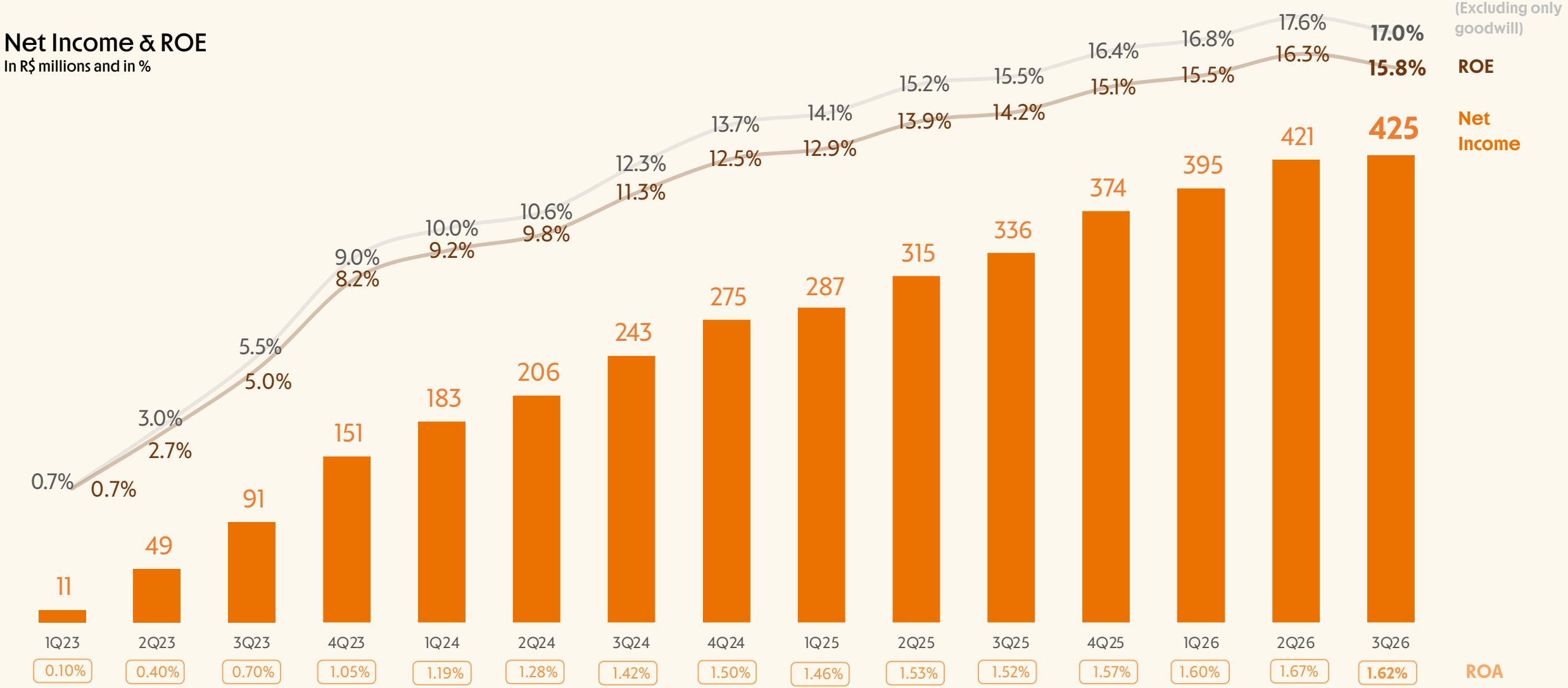
Efficiency Ratio[2]

In %



Note: Definitions are in the Glossary section of this Earnings Presentation. **Note 1:** Revenues minus tax expenses, except taxes related to interest on own capital . **Note 2:** Excluding taxes on interest on own capital.

A track record of sustainable and compounding results

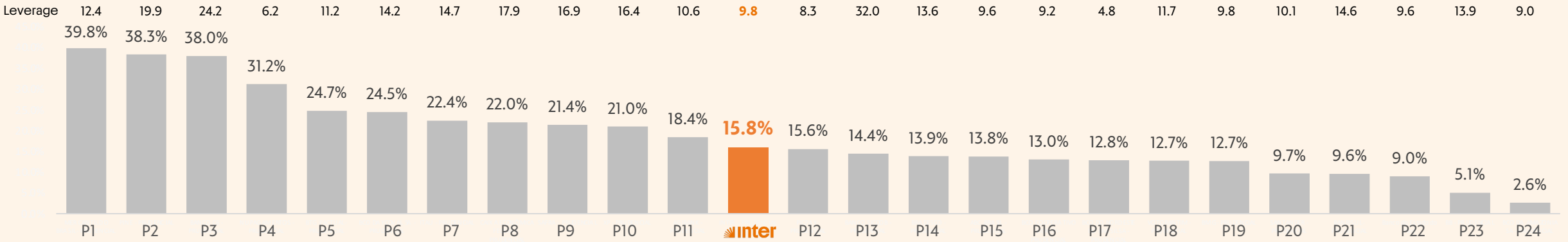


Note: Definitions are in the Glossary section of this Earnings Presentation.

ROE & ROA of Top 25 Banks in Brazil by Assets[1]

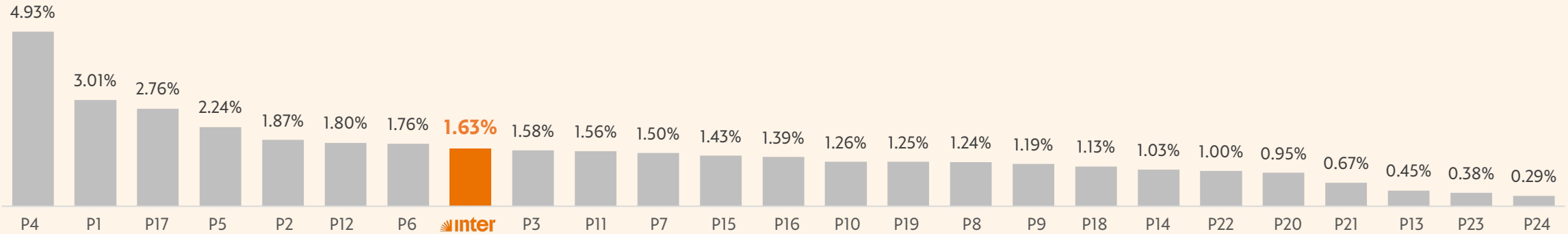
ROE – 1H'26[2]

In %



ROA – 1H'26[2]

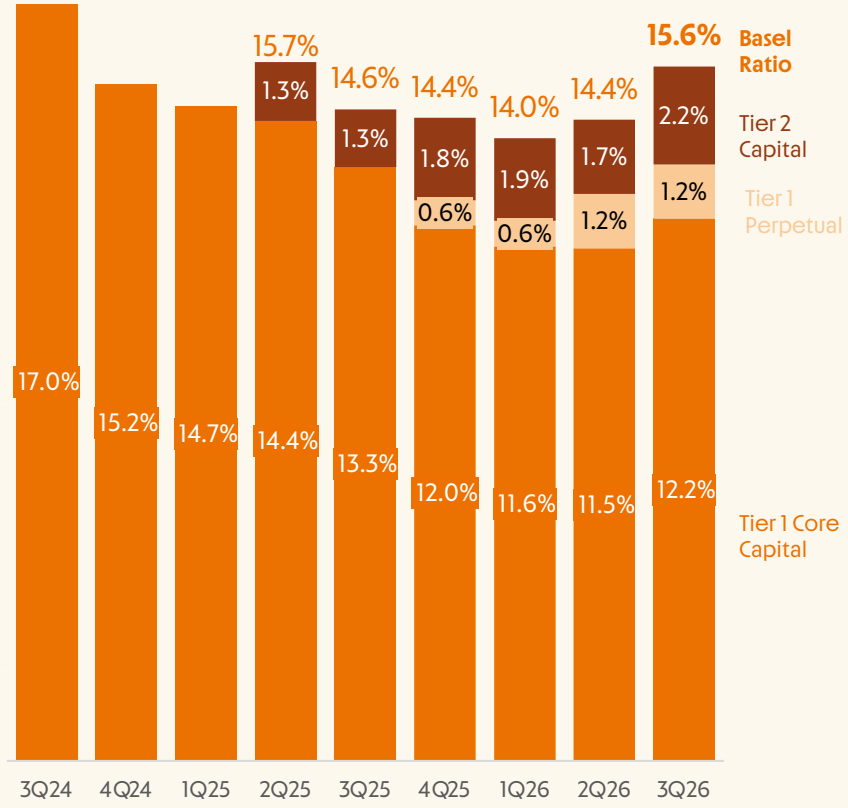
In %



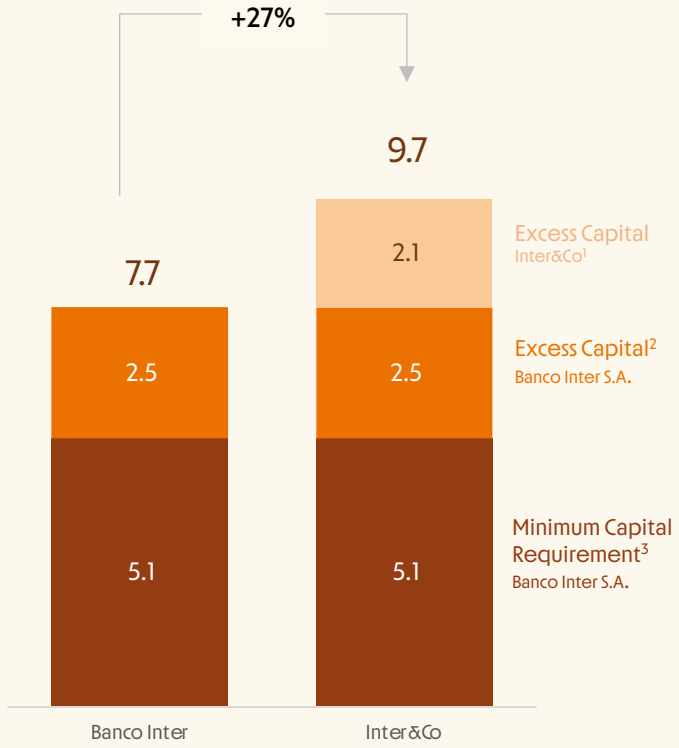
Source: Inter, Banco Central do Brasil and Peers Released Financial Statements. **Note 1:** Top 25 by total assets in Brazil, according to their prudential conglomerates in 2Q26 excluding development banks, investment banks, captive banks and payment processing focused payments institution (IPs). **Note 2:** Inter's own methodology, considering net income attributable to shareholders of the company and average equity attributable to shareholders.

Surpassing capital neutrality at Banco Inter

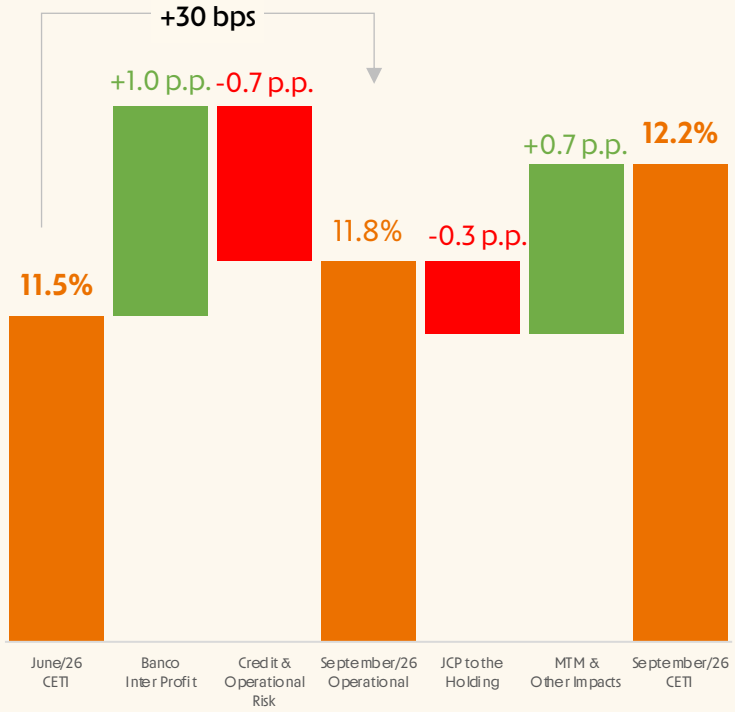
Basel Ratio – Banco Inter S.A.
In %



Reference Equity
In R$ billions



CET1 Ratio
In %



Source: Banco Inter Bacen GAAP Financial Statements. **Note 1:** Capital hold outside Conglomerado Prudencial Banco Inter S.A. level. **Note 2:** Excess capital within Conglomerado Prudencial Banco Inter S.A. **Note 3:** Additional and minimum tier 1 capital requirements.



Closing Remarks

João Vitor Menin
Global CEO

4 financial highlights for this quarter

CREDIT GROWTH

25%

Expanded Credit Portfolio[1] Growth YoY

3x

YoY Inter growth vs. market growth

Growing well above the market

ASSET QUALITY PERFORMANCE

5.9%

Cost of risk[2] 3Q26

Flat

vs. last quarter

Even with the market deteriorating

NIM EVOLUTION

~10%

Net interest margin[3] 3Q26

+70 bps

vs. 3Q25

Even with IPCA impacts

EFFICIENCY RATIO

41.9%

Cost-to-income[4] 3Q26

322 bps

improvement vs. 3Q25

Operating leverage in action



Note 1: Expanded Loan Portfolio = Loans and advancements to customers, gross of provision expenses + private securities. **Note 2:** All-in Cost of Risk. Considering Gross Loan Portfolio and securities that generate provision expenses. **Note 3:** NIM 2.0 does not include transactor credit card portfolio. **Note 4:** Efficiency ratio excluding taxes on interest on own capital.



Appendix

Balance Sheet (In R$ million)

Balance Sheet	09/30/2026	06/30/2026	09/30/2025	Variation % ΔQoQ	Variation % ΔYoY
Assets					
Cash and equivalents	4,186	3,106	5,695	+34.8%	-26.5%
Amounts due from financial institutions	4,955	5,187	3,276	-4.5%	+51.2%
Deposits at Central Bank of Brazil	8,825	8,488	7,073	+4.0%	+24.8%
Securities, net of provisions for expected credit losses	30,340	29,591	27,078	+2.5%	+12.0%
Derivative financial instruments	50	19	2	+171.5%	+1918.9%
Net loans and advances to customers	50,676	48,357	41,114	+4.8%	+23.3%
Property and equipment	332	356	367	-6.9%	-9.7%
Intangible assets	2,177	2,135	2,007	+2.0%	+8.5%
Deferred tax assets	2,002	2,042	1,703	-1.9%	+17.6%
Other assets	3,689	3,630	3,169	+1.6%	+16.4%
Total assets	**107,234**	**102,912**	**91,809**	**+4.2%**	**+16.8%**
Liabilities					
Deposits from clients	59,431	56,697	51,496	+4.8%	+15.4%
Deposits from banks	14,842	15,527	14,253	-4.4%	+4.1%
Securities issued	17,788	16,180	12,242	+9.9%	+45.3%
Derivative financial liabilities	15	24	23	-34.8%	-34.4%
Other liabilities	2,445	2,457	2,342	-0.5%	+4.4%
Total Liabilities	**96,059**	**92,278**	**82,000**	**+4.1%**	**+17.1%**
Equity					
Equity attributable to owners of the Company	11,045	10,525	9,680	+4.9%	+14.1%
Non-controlling interest	129	108	128	+19.1%	+0.5%
Total equity	**11,174**	**10,634**	**9,808**	**+5.1%**	**+13.9%**
Total liabilities and equity	**107,234**	**102,912**	**91,809**	+4.2%	+16.8%

Income Statement (In R$ million)

Income Statement	3Q26	2Q26	3Q25	Variation % ΔQoQ	Variation % ΔYoY
Interest income	3,079	2,605	2,226	+18.2%	+38.3%
Interest expenses	(1,933)	(1,811)	(1,654)	+6.7%	+16.9%
Income from securities, derivatives and foreign exchange	960	1,251	1,050	-23.2%	-8.5%
Net interest income and income from securities, derivatives and foreign exchange	**2,107**	**2,044**	**1,623**	**+3.1%**	**+29.8%**
Net revenues from services and commissions	553	532	514	+4.0%	+7.5%
Expenses from services and commissions	(48)	(46)	(47)	+5.1%	+3.0%
Other revenues	107	106	72	+0.5%	+48.0%
Revenue	**2,718**	**2,636**	**2,162**	**+3.1%**	**+25.7%**
Impairment losses on financial assets	(893)	(860)	(641)	+3.8%	+39.3%
Net result of losses	**1,825**	**1,775**	**1,521**	**+2.8%**	**+20.0%**
Administrative expenses	(637)	(623)	(543)	+2.3%	+17.2%
Personnel expenses	(314)	(303)	(285)	+3.8%	+10.2%
Tax expenses	(244)	(229)	(190)	+6.8%	+28.3%
Depreciation and amortization	(116)	(110)	(85)	+5.5%	+37.7%
Profit before income tax	**514**	**511**	**418**	**+0.5%**	**+22.9%**
Income tax	(69)	(65)	(62)	+5.3%	+10.7%
Net income from controlling and non-controlling interests	445	446	356	-0.1%	+25.0%
Non-controlling interest	(20)	(25)	(20)	-19.5%	+0.6%
Net income	**425**	**421**	**336**	**+1.0%**	**+26.4%**

Disclaimer

This report may contain forward-looking statements regarding Inter, anticipated synergies, growth plans, projected results and future strategies. While these forward-looking statements reflect our Management's good faith beliefs, they involve known and unknown risks and uncertainties that could cause the company's results or accrued results to differ materially from those anticipated and discussed herein. These statements are not guarantees of future performance. These risks and uncertainties include, but are not limited to, our ability to realize the amount of projected synergies and the projected schedule, in addition to economic, competitive, governmental and technological factors affecting Inter, the markets, products and prices and other factors. In addition, this presentation contains managerial numbers that may differ from those presented in our financial statements. The calculation methodology for these managerial numbers is presented in Inter's quarterly earnings release.

Statements contained in this report that are not fact or historical information may be forward-looking statements under the terms of the Private Securities Litigation Reform Act of 1995. These forward-looking statements may, among other things, beliefs related to the creation of value and any other statements regarding Inter. In some cases, terms such as "estimate", "project", "predict", "plan", "believe", "can", "expectation", "anticipate", "intend", "aimed", "potential", "may", "will/shall" and similar terms, or the negative of these expressions, may identify forward looking statements.

These forward-looking statements are based on Inter's expectations and beliefs about future events and involve risks and uncertainties that could cause actual results to differ materially from current ones. Any forward-looking statement made by us in this document is based only on information currently available to us and speaks only as of the date on which it is made. We undertake no obligation to publicly update any forward-looking statement, whether written or oral, that may be made from time to time, whether as a result of new information, future developments or otherwise. For additional information that about factors that may lead to results that are different from our estimates, please refer to sections "Cautionary Statement Concerning Forward-Looking Statements" and "Risk Factors" of Inter&Co Annual Report on Form 20-F.

The numbers for our key metrics (Unit Economics), which include active users, as average revenue per active client (ARPAC), cost to serve (CTS), are calculated using Inter's internal data. Although we believe these metrics are based on reasonable estimates, there are challenges inherent in measuring the use of our business. In addition, we continually seek to improve our estimates, which may change due to improvements or changes in methodology, in processes for calculating these metrics and, from time to time, we may discover inaccuracies and make adjustments to improve accuracy, including adjustments that may result in recalculating our historical metrics.

About Non-IFRS Financial Measures

To supplement the financial measures presented in this press release and related conference call, presentation, or webcast in accordance with IFRS, Inter&Co also presents non-IFRS measures of financial performance, as highlighted throughout the documents. The non-IFRS Financial Measures include, among others: Adjusted Net Income, Cost to Serve, Cost of Funding, Efficiency Ratio, Underwriting, NPL > 90 days, NPL 15 to 90 days, NPL and Stage 3 Formation, Cost of Risk, Coverage Ratio, Funding, All-in Cost of Funding, Gross Merchandise Volume (GMV), Premium, Net Inflows, Global Services Deposits and Investments, Fee Income Ratio, Client Acquisition Cost, Cards+PIX TPV, Gross ARPAC, Net ARPAC, Marginal NIM 1.0, Marginal NIM 2.0, Net Interest Margin IEP + Non-int. CC Receivables (1.0), Net Interest Margin IEP (2.0), Cost-to-Serve, Risk-Adjusted Net Interest Margin IEP + Non-int. CC Receivables (1.0), Risk Adjusted Net Interest Margin IEP (2.0), Risk Adjusted Efficiency Ratio.

A "non-IFRS financial measure" refers to a numerical measure of Inter&Co's historical or financial position that either excludes or includes amounts that are not normally excluded or included in the most directly comparable measure calculated and presented in accordance with IFRS in Inter&Co's financial statements.

Inter&Co provides certain non-IFRS measures as additional information relating to its operating results as a complement to results provided in accordance with IFRS. The non-IFRS financial information presented herein should be considered together with, and not as a substitute for or superior to, the financial information presented in accordance with IFRS. There are significant limitations associated with the use of non-IFRS financial measures. Further, these measures may differ from the non-IFRS information, even where similarly titled, used by other companies and therefore should not be used to compare Inter&Co's performance to that of other companies.

Non-IFRS measures and KPIs

Activation Rate:

$$\frac{\text{Number of active clients at the end of the quarter}}{\text{Total number of clients at the end of the quarter}}$$

Active clients:

We define an active client as a customer at any given date that was the source of any amount of revenue for us in the preceding three months, or/and a customer that used products in the preceding three months. For Inter insurance, we calculate the number of active clients for our insurance brokerage vertical as the number of beneficiaries of insurance policies effective as of a particular date. For Inter Invest, we calculate the number of active clients as the number of individual accounts that have invested on our platform over the applicable period.

Annualized interest rates:

Yearly rate calculated by multiplying the quarterly interest by four, over the average portfolio of the last two quarters. All-in loans rate considers Real Estate, Personnal +FGTS, SMBs, Credit Card, excluding non-interest earnings credit card receivables, and Anticipation of Credit Card Receivables.

Anticipation of credit card receivables:

Disclosed in note 9.a of the Financial Statements, line " "Loans to financial institutions".

ARPAC gross of interest expenses:

$$\frac{\begin{array}{c}(\text{Interest income} + (\text{Revenue from services and comissions} - \text{Cashback} - \text{Inter rewards}) \\ + \text{Income from securities and derivarives} + \text{Other revenue}) \div 3\end{array}}{\text{Average of the last 2 quarters Active Clients}}$$

ARPAC net of interest expenses:

$$\frac{(\text{Revenue} - \text{Interest expenses}) \div 3}{\text{Average of the last 2 quarters Active Clients}}$$

ARPAC per quarterly cohort:

Total Gross revenue net of interest expenses in a given cohort divided by the average number of active clients in the current and previous periods1. Cohort is defined as the period in which the client started his relationship with Inter.

1 - Average number of active clients in the current and previous periods: For the first period, is used the total number of active clients in the end of the period.

Basel ratio:

$$\frac{\text{Referential equity}}{\text{Risk weighted assets}}$$

Card+PIX TPV:

PIX, debit and credit cards and withdrawal transacted volumes of a given period. PIX is a Central Bank of Brazil solution to bring instant payments among banks and financial institutions in Brazil.

Card+PIX TPV per active client:

Card+PIX TPV for a given period divided by the number of active clients as of the last day of the period.

Cost of funding:

$$\frac{\text{Interest expenses} \times 4}{\begin{array}{c}\text{Average of last 2 quarters Interest bearing liabilities} \\ \text{(demand deposits, time deposits, savings deposits, creditors by} \\ \text{resources to release, securities issued, securities sold under agreements to repurchase,} \\ \text{interbank deposits and others)}\end{array}}$$

Non-IFRS measures and KPIs

Cost of funding normalized by business days:

$$\frac{\text{Interest expenses} \times 4 \div \text{business days in the quarter} \times 63}{\text{Average of last 2 quarters Interest bearing liabilities (demand deposits, time deposits, savings deposits, creditors by resources to release, securities issued, securities sold under agreements to repurchase, interbank deposits and others)}}$$

Cost of risk:

$$\frac{\text{Impairment losses on financial assets} \times 4}{\text{Average of last 2 quarters of: Loans and advances to customers + Commercial promissory notes + Certificates of agricultural receivables + Certificates of real estate receivables + Debenture (Fair value through other comprehensive income) + Ruralproduct bill + Debentures (Amortized cost) + Investment fund quotas + + Certificates of real estate receivables + Debentures + Bank deposit certificates + Certificates of agricultural receivables + Agribusiness credit bills + Commercial promissory notes + Real estate credit bills (Fair value through profit or loss)}}$$

Cost-to-serve (CTS):

$$\frac{(\text{Personnel Expense} + \text{Administrative Expenses} + \text{Depreciation and Amortization}) \div 3}{\text{Average of the last 2 quarters Active Clients}}$$

Coverage ratio:

$$\frac{\text{Provision for expected credit loss} + \text{Provision for expected credit losses on loan commitments}}{\text{Overdue higher than 90 days}}$$

Earning portfolio (IEP):

Earnings Portfolio includes “Amounts due from financial institutions” + “Loans and advances to customers” + “Securities” + “Derivatives” from the IFRS Balance Sheet

Efficiency ratio:

$$\frac{\text{Personnel expense} + \text{Administrative expenses} + \text{Depreciation and amortization}}{\text{Net Interest Income} + \text{Net result from services and comissions} + \text{Other revenue} - \text{Tax expenses} + \text{Taxes on interest on own capital}}$$

Expanded Loan Portfolio:

Expanded Loan Portfolio considers “Loan Portfolio” + “Private Securities”

Fee income ratio:

$$\frac{\text{Net result from services and commissions} + \text{Other revenue}}{\text{Net Interest Income} + \text{Net result from services and comissions} + \text{Other revenue} - \text{Tax expense}}$$

Funding:

Demand Deposits + Time Deposits + Securities Issued + Savings Deposits + Creditors by Resources to Release + Securities sold under agreements to repurchase + Interbank deposits + Borrowing and on-lending

Global Clients:
Includes Brazilian Global Account clients, US clients and international investors.

Gross loan portfolio:

Loans and Advance to Customers + Loans to financial institutions

Gross merchandise volume (GMV):
Gross merchandise value, or GMV, for a given period as the total value of all sales made or initiated through our Inter Shop & Commerce Plus platform managed by Inter Shop & Commerce Plus.

Non-IFRS measures and KPIs

Gross take rate:

$$\frac{\text{Inter Shop gross revenue}}{\text{GMV}}$$

Loan portfolio:

Loans and Advance to Customers, gross of provision for expected losses

Margin per active client gross of interest expenses:

ARPAC gross of interest expenses – Cost to Serve

Margin per active client net of interest expenses:

ARPAC net of interest expenses – Cost to Serve

Net fee income:

Net result from services and commissions + Other Revenue + Revenue foreign exchange

Net interest income:

Interest Income + Interest Expenses + Income from securities + Income from derivatives

Net revenue:

Net interest income + Net fee income

Net revenue IOC adjusted:

Net interest income + Net fee income + Taxes on interest on own Capital

NIM 2.0 – IEP Only:

$$\frac{\text{Net interest income and income from securities, derivatives and foreign Exchange x 4}}{\text{Average of 2 Last Quarters Earning Portfolio (Cash and cash equivalents + Amounts due from financial institutions, net of provisions for expected credit losses + Deposits at Central Bank of Brazil + Securities, net of provisions for expected losses + Derivative financial assets + Loans and advances to customers, net of provisions for expected credit losses) – Interbank deposits}}$$

NPL 15 to 90 days - Excluding Credit Card Receivables:

$$\frac{\text{Overdue 15 to 90 days}}{\text{Loans and Advance to Costumers}}$$

NPL > 90 days - Excluding Credit Card Receivables:

$$\frac{\text{Overdue higher than 90 days}}{\text{Loans and Advance to Costumers}}$$

NPL formation:

$$\frac{\text{Overdue balance higher than 90 days in the current quarter – Overdue balance higher than 90 days in the previous quarter + Write – off change in the current quarter}}{\text{Total loans and advance to customers in the previous quarter}}$$

Primary Banking Relationship:

A client who has 50% or more of their income after tax for that period flowing to their bank account with us during the month.

Private Securities:

Private Securities comprise the following instruments: Debentures, Certificates of Real Estate Receivables, Investment Fund Quotas, Certificates of Agricultural Receivables, Commercial Promissory Notes, Fixed-Term Deposit with Special Guarantee, Rural Product Bill, Financial Bills, Bank Deposit Certificates, Agribusiness Credit Bills (LCA), Real Estate Credit Bills (LCI), Development Bills of Credit, and FIDC Fund Quotas.

Non-IFRS measures and KPIs

Return on Average Assets (ROA):

$$\frac{(\text{Profit (loss) for the quarter}) \times 4}{\text{Average of last 2 quarters of total assets}}$$

Return on Average Equity (ROE):

$$\frac{(\text{Profit (loss) for the quarter}) \times 4}{\text{Average of last 2 quarters of total shareholder`s equity}}$$

Return on Average Tangible Equity Excluding Only Goodwill (ROTE):

$$\frac{(\text{Profit (loss) for the quarter}) \times 4}{\text{Average of last 2 quarters of total shareholder`s equity} - \textit{goodwill}}$$

Risk-Adjusted NIM 2.0:

$$\frac{\begin{pmatrix}\text{Net interest income and income from securities, derivatives and foreign exchange} \\ -\text{Impairment losses on financial assets}\end{pmatrix} \text{ x } 4}{\begin{array}{c}\text{Average of 2 Last Quarters Earning Portfolio (Cash and cash equivalents + Amounts due from financial institutions,} \\ \text{net of provisions for expected credit losses + Deposits at Central Bank of Brazil + Securities, net of provisions for} \\ \text{expected losses + Derivative financial assets + Loans and advances to customers, net of provisions for expected} \\ \text{credit losses - Interbank deposits - Credit card transactor portfolio)}\end{array}}$$

SG&A:

Administrative Expenses + Personnel Expenses + Depreciation and Amortization

Securities:

Income from securities and derivatives – Income from derivatives

Stage 3 formation:

$$\frac{\begin{array}{c}\text{Stage 3 balance in the current quarter – Stage 3 balance in the previous quarter} \\ +\text{Write} - \text{off change in the current quarter}\end{array}}{\text{Total loans and advance to customers in the previous quarter}}$$

Total gross revenue:

Interest income + (Revenue from services and commissions − Cashback expenses − Inter rewards) + Income from securities and derivatives + Other revenue


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