



Inter&Co Reaches 40 Million Clients with 53% Net Income Growth and Robust Credit Expansion in 2Q25

MIAMI - FL, USA, August 6, 2025 (GLOBE NEWSWIRE) – Inter&Co Inc. (NASDAQ: INTR | B3: INBR32), the leading financial super app providing financial and digital commerce services to 40 million customers, today reported financial results for the second quarter of 2025.

2Q25 Highlights:

- **Total clients reached 39.3 million in the end of the quarter**, with 1.1 million new active clients added. In August, **Inter surpassed the 40 million client milestone**.
- **Gross Loan Portfolio expanded 8% in the quarter to US\$7.3 billion (R\$40.2 billion*)**, a remarkable 22% growth year-over-year, double the pace of the Brazilian market.
- **NPLs over 90 days remained stable at 4.6% in the quarter**, excluding credit card receivables anticipation, reflecting a strong improvement of 0.5 percentage point compared to the previous year.
- **Efficiency Ratio advanced further to 47.1%**, improving by 1.1 percentage point versus 1Q25.
- **Net Income rose to US\$57.8 million (R\$315 million*)**, up 53% YoY, with a Return on Equity (ROE) of 13.9%.

João Vitor Menin, Global CEO of Inter&Co, commented: “Through disciplined execution, we are witnessing the compounding benefits of our focused strategy on profitability, sustained growth, and innovation. By leveraging the effects of our comprehensive ecosystem, we are building a platform designed for scale while fostering trust and nurturing long-term relationships with our clients. This not only allows us to deliver consistent results but also strengthens the foundation of our brand.”

He added: “We are particularly proud that Inter has been recognized as the seventh most powerful brand in Brazil by Brand Finance and the number one banking brand among Gen Zs according to a survey from Forma Turismo. These recognitions highlight the success of our ‘Inter by Design’ philosophy, which delivers the financial solutions that truly align with our clients’ needs.”

Alexandre Riccio, Brazil CEO of Inter&Co, highlighted the company’s strong performance in credit expansion: “Our total credit portfolio continues to grow at an outstanding pace, with a year-over-year increase of 22%, which is twice as fast as the market. This impressive momentum is driven by standout products including Private Payroll Loans, Mortgages, and FGTS-backed credit, all of which reflect the scalability and client-centricity of our ‘Inter by Design’ approach.”

On unsecured credit, Riccio elaborated: “We remain focused on deepening credit penetration within our client base, and the launch of the ‘My Credit Journey is an important step in this direction. By guiding clients through their credit score improvement process, we aim to build not only sustainable and personalized financial relationships and reduce credit risk, but also meaningful connections that empower their financial journeys.”

Riccio concluded: “Our results this quarter, with a 14% ROE and US\$57.8 million (R\$315 million*) in net income, demonstrate the commitment of our team and the effectiveness of our approach in delivering consistent, resilient growth and profitability. As we scale, we are confident that our focus on efficiency, innovation, and client-centric solutions will continue to drive significant value.”

*The company reports in BRL, and the figures have been converted to USD based on the rates on August 5, 2025.

Conference Call

Inter&Co will discuss its 2Q2025 financial results on August 6th, 2025, at 10:30 a.m. ET (11:30a.m. BRT). The webcast details, along with the earnings materials can be accessed on the company’s Investor Relations website at <https://investors.inter.co/en/>.

About Inter&Co

Inter&Co (NASDAQ: INTR)("Inter"), is the pioneer financial super app serving nearly 40 million consumers across the Americas. The Inter ecosystem offers a broad array of services, including digital accounts, investments, mortgages, credit, gift cards, and cross-border tools. The super app also boasts a dynamic marketplace, linking consumers with shopping discounts, cashback rewards, and exclusive access to marquee events across the globe. The company is expanding rapidly in the United States, as evidenced by its naming rights sponsorship of the Inter&Co Stadium, home of Orlando City SC (MLS) and Orlando Pride (NWSL). Focused on innovation and captivating member experiences, Inter delivers comprehensive financial and lifestyle solutions to meet the evolving needs of modern consumers. For more information, visit: <https://inter.co/en/us/>

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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 number 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 figures 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 facts 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 because of new information, future developments or otherwise. The definition of each such operational metric is included in the earnings release available on our Investor Relations website.

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, among other, active clients and average revenue per active client (ARPAC), 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 adjust 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 of Funding, Efficiency Ratio, Cost of Risk, Cards+PIX TPV, Gross ARPAC, Global Clients, Total Gross Revenues, and Return on average equity (ROE).

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.