

Inter&Co Acquires YellowFi to Expand its Product Offering in the US

Belo Horizonte-MG, Brazil, February 7th, 2023 – Inter&Co (NASDAQ: INTR | B3:INBR32), the holding company of Inter Group, which offers the premier Super App in the Americas providing financial and digital commerce services to more than 25 million clients in Brazil and the US, announces the acquisition of 100% of the share capital of YellowFi Mortgage LLC and YellowFi Management LLC (jointly “YellowFi”).

YellowFi is a mortgage originator and fund manager, democratizing access to real estate investing. Its managed fund, Brickell Bay Mortgage Opportunity Fund LP, invests in residential mortgage loans across the United States since 2018.

As part of the transaction, Cassio Segura, partner of YellowFi and the former CEO of Banco do Brasil Americas (BB Americas), joins Inter’s executive team to oversee and grow the business.

YellowFi helps accelerate Inter’s goal of expanding the suite of solutions offered to clients that want to save, transact and invest in the United States by enabling them to invest in the US real estate sector through YellowFi’s managed fund. The target will benefit significantly from Inter’s success with its Global Account, which has already accumulated over US\$100 million in deposits and investments across approximately 1 million clients.

“This bolt-on transaction illustrates Inter’s approach to inorganic growth and the expansion of products offered to our growing base of clients. We are adding complementary capabilities that are capital-light and that can easily be plugged into our ecosystem, as well as acquiring talent and product expertise”, said João Vitor Menin, Inter&Co CEO.

About Inter&Co

Inter&Co is the holding company of Inter Group and indirectly holds all of Banco Inter’s shares. Inter is the premier Super App providing financial and digital commerce services to more than 25 million clients in Brazil and the US. We offer a complete range of solutions, including banking, investments, credit, insurance and cross-border services, in addition to a marketplace that brings together the best retailers in Brazil and the United States.

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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.

In addition, this release 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 available at: <https://ri.bancointer.com.br/en/investor-updates/financial-information/>. The numbers for our key metrics, which include active users and average revenue per active client (ARPAC) are calculated using Inter’s internal data. Whether based on what we believe to be reasonable estimates, there are challenges inherent in measuring the use of our products. In addition, we continually seek to improve estimates of our user base, 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. This release contains non-IFRS measures of financial performance. The non-IFRS Financial Measures include, among others: Loan Portfolio and Gross Revenues. 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.