

Managing Area ADMINISTRATION BOARD		Code RE553	
Product / Activity ASSETS, LIABILITIES AND LIQUIDITY COMMITTEE		Disclosure PUBLIC	
Date of elaboration: 05/26/2020	Date Updated:	Version 1.00	Page 1 of 6

## I. GOAL

Art 1. This Internal Regulation (“Internal Regulation”) sets the rules related to organization, composition, operation and competence of the Asset, Liabilities and Liquidity Committee (“Committee”) of Banco Inter S.A. (“Banco Inter”), Inter Digital Corretora e Consultoria de Seguros Ltda (“Inter Seguros”), Inter Asset Gestão de Recursos Ltda. (“Inter Asset”), Inter *Marketplace* e Intermediação de Negócios e Serviços Ltda (“Inter *Marketplace*”), in compliance with the provisions in the Corporate Bylaws of Banco Inter, Level 2 Listing Regulation of B3 S.A. – Brasil, Bolsa, Balcão (“Level 2 Regulation” and “B3”) and the legislation and regulation in force.

Banco Inter, Inter Seguros, Inter *Asset* and Inter *Marketplace*, together will be hereinafter referred to as “Grupo Inter”.

## II. SCOPE OF OPERATION AND RESPONSIBILITIES

Art 2. The referred Committee is a collegiate, statutory and permanent body, whose attribution is to assist the Administration Board of Banco Inter and the other companies from Grupo Inter in the subject matters described hereunder, notwithstanding the competencies indicated in Art. 17 of the present Internal Regulation:

- (i) In the approval of subjects that impact the exposure of the Bank to market, capital and liquidity risk.
- (ii) In the approval of methodologies for measurement, management and correlated controls, limits of exposure.
- (iii) Define actions for mitigation and verification of the sufficiency of the prudential reserves.
- (iv) Monitor the fulfillment of the regulatory and the internal exposure limits of Banco Inter, taking the due measures to assure classification in case of excess.
- (v) Assure the complete fulfillment of the mandates defined in the Board of Banco Inter, taking the due measures for classification, when necessary.

### III. COMPOSITION, MANDATE AND INVESTITURE

Art 3. The Committee will be composed of at least 4 (four) and maximum 15 (fifteen) members as approved by the Administration Board. In the same meeting, when the Committee members are elected, the Administration Board will nominate the Coordinator and the Secretary of the Committee.

Art 4. The Committee shall be composed of qualified professionals with the necessary experience for competent judgment on the subject matters to be discussed, and shall also consider the repercussion in the risk management of Grupo Inter.

Art 5. The tasks of the Committee members cannot be delegated, except in case of absence or impediment of the Coordinator or the Secretary, whose tasks will be performed by another member chosen by the others.

Art 6. The members of the committee will not have any deputies related thereto.

Art 7. The following positions will be eligible to participate in the Committee:

- (i) Risk, Credit Policy and Modeling Executive Officer (Coordinator and Secretary).
- (ii) Member of the Administrative Board.
- (iii) Member of the Administrative Board.
- (iv) Chief Executive Officer.

NOTE 1: The Chief Executive Officer will participate in the meetings only according to the internal rules.

- (v) Technology, Operations and Financial Vice Chief Executive Officer.
- (vi) Bank Products Vice Chief Executive Officer.
- (vii) Financial and Investor Relations Executive Officer.
- (viii) Investment Executive Officer.

NOTE 1: The Investment Executive Officer cannot participate in the meetings of the Committee, which handle subjects involving approvals in positions and limits of banking and trading treasuries, as well as decisions on allocation of funds from the cash of Banco Inter, as described in item 17, (i) and (ii) .

- (ix) Front Office Treasury Superintendent.
- (x) Back Office Treasury Superintendent.
- (xi) Economy Executive Officer.

(xii) Risk Executive Officer.

Art 8. The members of the Committee will be nominated by the Administration Board with mandate of 2 (two) years, considering that reelection is allowed.

Art 9. In case of vacancy, absence or temporary impediment of a member of the Committee, the Administration Board may nominate a deputy to serve eventually or permanently, who will comply with all provisions in this Internal Regulation in the position of a member.

Art 10. The meetings will be conducted according to the agendas prepared and submitted to the members of the Committee in advance, as well as the respective material.

#### IV. REMUNERATION

Art 11. The members of the Committee will not be entitled with the right to remuneration, except if deliberated otherwise by the Administration Board.

#### V. OPERATION

Art 12. Frequency and Mode

Art 12.1. The Committee will hold ordinary meetings monthly, and extraordinary meetings whenever necessary.

Art 12.2. The meetings of the Committee shall preferably be held in the headquarters of Banco Inter, or in case all members of the Committee agree, in another place to be defined by the Coordinator.

Art 12.3. The meetings of the Committee can be held by means of video-conference, teleconference, internet or any other means of communication that enables conversation among people in real time.

Art 13. Call and Installation

Art 13.1. The calls for meeting of the Committee shall be made in advance by the Coordinator or the Secretary by means of e-mail, in writing, or by means of the Governance Portal of Banco Inter.

Art 13.2. The Committee Coordinator will send, whenever possible, the support documents for the performance of the meetings together with the agenda.

Art 13.3. When all members of the Committee are present, the call formalities provided in Art. 13.1 will not be necessary.

Art 13.4. The Committee meeting will be started only in the presence of the majority of the members of the Committee. Members, who participate by means of teleconference or video-conference will be considered present as well.

## Art 14. Decisions

Art 14.1. Each member of the Committee will be entitled with the right to 1 (one) vote in the meetings, and the Coordinator will have the quality vote in case of draw in the deliberations. The deliberations will be taken by the simple majority of the present.

## VI. COMPETENCE AND RESPONSIBILITIES

Art 15. The Committee Coordinator shall:

- (i) Call and chair the meetings of the Committee.
- (ii) Evaluate and propose the subject matters to be discussed in the meetings, assuring the strategic alignment and the grounded decision-making.
- (iii) Keep the Governance Portal updated with all discussed materials and minutes of meeting of the Committee.
- (iv) Assure that all norms and obligations of the Committee listed in the present Internal Regulation are complied with.

Art 16. The Committee Secretary shall:

- (i) Be the secretary of the Committee meetings.
- (ii) Prepare, record and send the minutes of meetings of the Committee for signature by the participating members through the Governance Portal.

Art 17. The Committee shall, specifically in relation to the companies from the Financial Conglomerate:

- (i) Evaluate, approve and supervisor the positions and the limits of the banking and trading treasuries.
- (ii) Evaluate and approve allocation of cash funds.
- (iii) Evaluate and approve the criteria for definition of the funding cost by modality and period.
- (iv) Evaluate and approve the macroeconomic scenarios for Certificate of Interbank Deposit (CDI), Broad Customer Price Index (IPCA) and General Market Price Index (IGPM).
- (v) Evaluate and approve the strategies for handling of GAPS between assets and liabilities upon supervision of their performance.
- (vi) Evaluate, approve and supervise the market marking models (expected and systemic loss).

- (vii) Define criteria for issuance of Agribusiness Credit Letters (LCA), Real Estate Credit Letters (LCI) and Guaranteed Real Estate Letters (LIG) and follow-up of the management of the respective ballast.
- (viii) Evaluate and approve the maximum and the minimum rates of funding by product and period.
- (ix) Evaluate and approve the criteria for definition of the funding cost by modality and period.
- (x) Define the criteria for constitution of minimum cash, liquidity and capital contingency plan, and supervise their performance.
- (xi) Evaluate and approve the core deposit models (cash deposits, savings accounts and Certificate of Bank Deposit with liquidity), as well as supervision of their application.
- (xii) Monitor and control the capital kept by Banco Inter.
- (xiii) Evaluate the need of capital to face the risks Banco Inter is exposed to.
- (xiv) Planning of targets and need of capital, considering the strategic goals of Banco Inter.
- (xv) Evaluate the impact on capital according to the stress tests required by the Regulator, taking the due measures to guarantee its sufficiency and availability.
- (xvi) Supervise the execution of the Operational Limit Document (DLO) and other regulatory reports.
- (xvii) Evaluate and approve the internal policies and norms on topics of the Committee's competence.
- (xviii) Report its activities to the Administration Board periodically and submit its recommendations on issues of its competence to the Administration Board.

### VII. CONFLICT OF INTERESTS

Art 18. Once conflict of interest or private interest of any member of the Committee in relation to given subject matter in the agenda is found out, such member shall inform the Secretary, considering that in case he/she does not manifest, any of the members present in the meeting, who is aware of such fact, shall do so. As soon as conflict of interest or private interest is identified, the member of the Committee cannot have access to the information, attend the Committee meetings, vote or intervene in anyway whatsoever in the subjects he/she is directly or indirectly involved in, until the situation of conflict of interest is terminated.

## VIII. GENERAL PROVISIONS

Art 19. This Internal Regulation can be amended only upon deliberation of the Board upon amendments in the relevant legislation, the Corporate Bylaws or upon requirement by CVM or B3.

Art 20. The omissions in this Internal Regulation, any doubts on interpretation and any amendments of its provisions will be decided in a Board meeting as provided in the Corporate Bylaws and in this Internal Regulation.

Art 21. The present Internal Regulation enters into force on the date of its approval by the Board of Banco Inter, and after its approval, it will be immediately complied with by Banco Inter, its executive officers, Board members and members of the Assistance Bodies.

## IX. PUBLICATION RECORD AND REVIEW

Publication/Review		Pages Changed	Changes	Responsible Area
Version	Date			
1.00	05/26/2020	-	Initial Version	Administration Board

## X. APPROVAL

Internal controls: Viviane Peixoto

Risk, Credit Policy and Modeling Executive Officer: Rogério Toledo Goulart

Legal Governance and Corporate Affairs: Rodrigo Proença Compliance, PLD

and Internal Control Superintendence: Teófilo Sette

By Administration Board: Approved in minutes of meeting of the Administration Board on

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