Financial Statements

June 30, 2025

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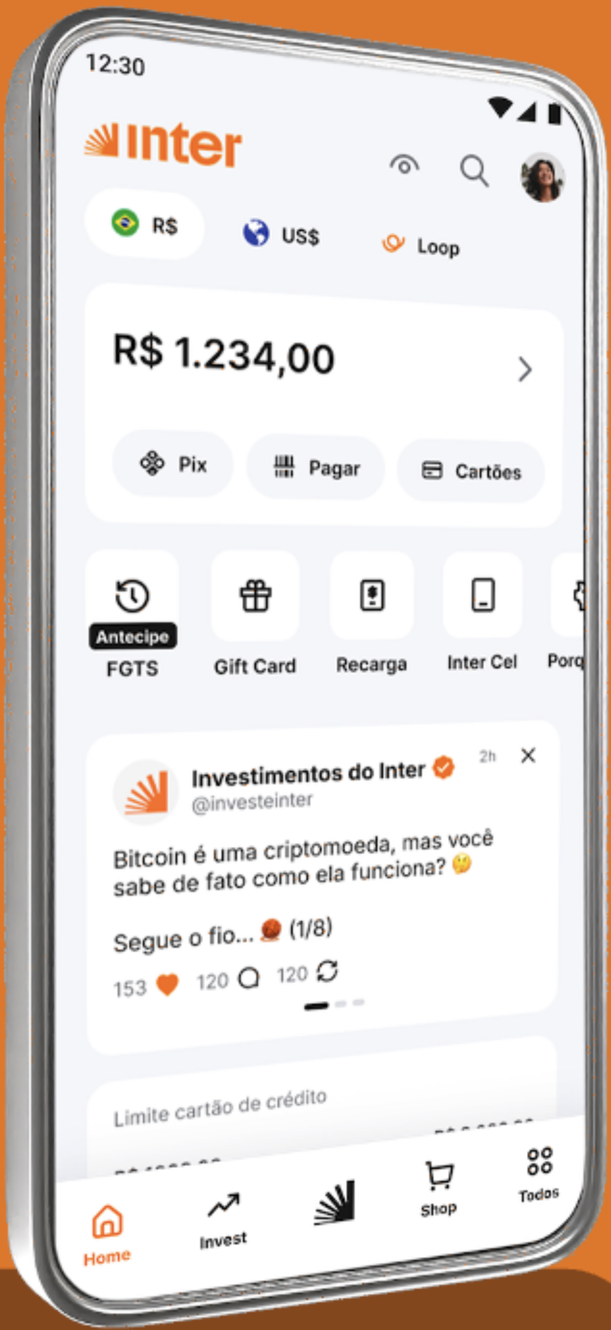

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Independent auditors' report on the individual company financial statements

To the Shareholders, Board of Directors and Management

Banco Inter S.A.
Belo Horizonte – MG

Opinion

We have audited the financial statements of Banco Inter S.A. (the "Bank"), which comprise the balance sheet as of June 30, 2025, and the statements of profit or loss, comprehensive income, changes in equity and cash flows for the six-month period then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the financial statements of Banco Inter S.A. as of June 30, 2025 have been prepared, in all material respects, in accordance with Brazilian accounting policies applicable to the entities authorized to operate by the Central Bank of Brazil.

Basis for Opinion

We conducted our audit in accordance with International and Brazilian Standards on Auditing. Our responsibilities under those standards are further described in the *Auditors' Responsibilities for the Audit of the Financial Statements* section of our report. We are independent of the Bank in accordance with the relevant ethical requirements set forth on the Professional Code of Ethics for Accountants and on the professional standards issued by the regional association of accountants (CFC) applicable to the audit of the financial statements of public-interest entities in Brazil. We also comply with other ethical responsibilities in accordance with these standards. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Emphasis

We draw attention to Note 2 of the financial statements, which describes that those financial statements have been prepared in accordance with Brazilian accounting policies applicable to the entities authorized to operate by the Central Bank of Brazil, considering the exemption from the presentation of comparative amounts for prior periods in the financial statements for the 2025 periods, as established in Resolution No. 4,966 of the National Monetary Council (CMN) and in BCB Resolution No. 352 of the Central Bank of Brazil (BCB). Our opinion does not have a qualification on that issue.

Key audit matters

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the financial statements of the current six-month period. These matters were addressed in the context of our audit of the financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters.

Allowance for expected losses associated with credit risk on loans

See Notes 3e(vi) and 9 to the financial statements

Key audit matter	How the matter was addressed in our audit
On June 30, 2025 Banco Inter S.A. recognized allowance for expected losses associated with credit risk on loans supported by internal models, as required by CMN Resolution No. 4,966 of November 25, 2021 and BCB Resolution No. 352 of November 23, 2023. The measurement of the allowance for expected credit losses on loans is determined according to internal scoring models and uses the probability of default methodology (PD), exposure at default (EAD) and loss given default (LGD), relevant macroeconomic conditions and the impact of changes in future economic scenarios. For this measurement, the Bank classifies transactions into three stages, where stage 1 the likelihood of loss considers loss for the next 12 months and in stages 2 and 3 the likelihood of loss considers loss for the remaining lifetime of the transaction. In order to classify the assets into stages, the Bank assesses whether credit risk has increased significantly since initial recognition, considering the client and the type of product. We considered the assessment of the allowance for expected credit losses on loans to be a key audit matter, because it involves significant uncertainties in measuring, as the result of the complex application of models and the subjectivity in the selection of assumptions.	Our audit procedures included, among others: - Evaluating the design and implementation of relevant internal controls, including controls related to the models, assumptions and methods used for measuring the allowance for expected losses on loans; - Involvement of our professionals with experience and knowledge specialized in credit risk, who supported: (i) in the qualitative evaluation of the methodology used for measuring the allowance for expected losses associated with credit risk on loans; (ii) in evaluating the modeling techniques used, and inspecting management's documentation to determine whether the techniques used are adequate for their intended use; (iii) in evaluating the reasonableness of macroeconomic variables considered in future scenarios through regression analysis and historical correlation; (iv) in recalculating estimates of PD, EAD and LGD using the Bank's historical data and forward-looking information; (v) in testing the accuracy of the stages allocation according to the Bank's criteria by re-performing the allocation by sampling; and (vi) in the recalculation of the allowance for expected losses. - Evaluating whether disclosures in the financial statements are in accordance with the requirements of the applicable standards and whether they consider the information relevant. According to the evidence obtained by applying the procedures summarized above, we considered that the measurement of the allowance for expected losses associated with credit risk on loans and the related disclosures are acceptable in the context of the financial statements for the six-month period ended June 30, 2025 taken as a whole.

Other information

The Bank's Management is responsible for the other information. The other information comprises the Management Report.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is relevant inconsistent with the financial statements or our knowledge obtained in the audit, or otherwise appears to be relevant misstated. If, based on the work that we have performed, we conclude that there is a relevant misstatement of this other information, then we are required to report that fact. We have nothing to report in this regard.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation and presentation of the financial statements in accordance with accounting policies adopted in Brazil, applicable to institutions authorized to operate by the Central Bank of Brazil, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, Management is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless Management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Bank's financial reporting process.

Auditors' Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Brazilian and international standards on auditing will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these consolidated financial statements.

As part of an audit in accordance with Brazilian and international standards on auditing, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations or the override of internal control.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Bank's internal controls.

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.

- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, then we are required to draw attention in our auditors' report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditors' report. However, future events or conditions may cause the Bank to cease to continue as a going concern.

- Plan and perform the group audit to obtain sufficient appropriate audit evidence regarding the financial information of the entities or business units within the Group as a basis for forming an opinion on the financial statements of the Group. We are responsible for the direction, supervision and review the audit work performed for the purposes of the group audit. We remain solely responsible for our audit opinion.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the financial statements of the six-month period and are therefore the key audit matters. We describe these matters in our auditors' report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

Belo Horizonte, September 3, 2025

KPMG Auditores Independentes Ltda.
CRC SP-014428/O-6 F-MG

Original report in Portuguese signed by
André Dala Pola
Accountant CRC 1SP214007/O-2

Management report

The Management of Banco Inter S.A. and its subsidiaries (Inter), a private multiple-service bank operating through a digital platform, including financial and non-financial services, in accordance with legal and statutory provisions, presents to its shareholders the half-yearly financial statements as of June 30, 2025. The information, except where otherwise indicated, is expressed in Brazilian local currency (in thousands of Reais) and was prepared based on accounting practices established by the Brazilian corporate law, associated with the rules and instructions of the National Monetary Council (CMN) and the Central Bank of Brazil (Bacen), when applicable.

Inter

We are a digital platform aiming to simplify the lives of our customers. We started our journey in 1994 and since 2015 we are one of the main agents in the modernization of the Brazilian banking industry, offering a disruptive value proposition with a new bank concept We currently offer an extensive portfolio of financial and non-financial services and products through our Super App. Our more than 29 years of experience in the Brazilian banking industry have provided credibility to provide quality services and products in a heavily regulated market. Concurrently, the fintech essence provided a modern, agile, scalable and digital business model, meeting the customer demands and growth strategies in the best way possible.

Since the digitalization of our business model in 2015, we have managed to diversify our revenues, increasing the relevance of service revenues. Furthermore, the structure of a digital retail bank contributes to a low funding cost model, which is more resilient and dispersed among our account holders.

The products that currently make up the Inter ecosystem communicate with each other and are completely interconnected, offering customers options such as: current accounts, loans and financing, investments, consortiums, exchange rates, insurance, as well as the possibility of purchasing products in the country's main retail stores, through Inter Shop, our digital shopping mall, all in a single application, in a simple and fast way.

Operating Highlights

Customers

In the period ended June 30, 2025, we surpassed the mark of 39,3 million customers and increased the activation rate by 2.4 p.p., reaching 57.7%.

Loan Portfolio

The balance of loan operations reached R$ 38.3 billion. The real estate secured loan portfolio exceeded R$11.9 billion. The individual loan portfolio, which includes payroll loan and credit card portfolios, reached the mark of R$22.8 billion.

Funding

Total funding amounted to R$ 49.5 billion.

Economic and Financial Highlights

Profit for the period

We present a net result in the semester ended June 30, 2025 of R$466.7 million.

Gross Profit from Financial Intermediation

Gross Profit from Financial Intermediation reached R$ 1,299.4 million.

Administrative expenses

Administrative and personnel expenses incurred in the semester ended June 30, 2025 totaled R$ 1,249.3 million, growth explained by the growing volume of operations, expansion of services and products offered, in addition to the growth of the customer base.

Equity Highlights

Total Assets

Total assets reached R$ 83.7 billion at June 30, 2025.

Shareholder's equity

Shareholder's equity totaled R$ 7,3 billion at June, 30, 2025

Inter closed on June 30, 2025 with a Basel Index of 15.7%, maintaining a strong capital structure to maintain growth rates.

Ratings

The Investment Grade rating assigned by the specialized agencies Standard & Poor's e Moody's, with long-term national scale ratings of "AA+", confirms Inter's adequate liquidity position and comfortable capitalization level. The agencies highlight the strengthening of Inter's business profile, with improved profitability, without significantly compromising its risk appetite, and maintaining adequate levels of capitalization and asset quality.

Statement of the Executive Board

The Board of Directors of Inter declares that it has discussed, reviewed and agrees with the conclusions expressed in the independent auditors' report, as well as reviewed, discussed and agrees with the financial statements for the semester ended June 30, 2025.

Relationship with the independent auditors

Inter confirms that KPMG Auditores Independentes Ltda. has procedures, policies and controls in place to ensure its independence, which include the assessment of the work performed, covering any service other than the independent audit of Inter's financial information. This assessment is based on applicable regulations and accepted principles that preserve the auditor's independence.Information related to the independent auditors' fees is made available annually in the reference form.

Acknowledgment

We would like to thank our shareholders, customers and partners for their trust in us, and each of our employees who build our history every day.

Belo Horizonte, September 03, 2025.

The Management

(Amounts in thousands of Brazilian reais)

	Note	06/30/2025
Assets		
Cash and cash equivalents	4	547,683
Financial assets at fair value through profit or loss		**714,108**
Securities, net of provisions for expected losses	6	713,381
Derivative financial instruments	7	727
Financial assets at fair value through other comprehensive income		**20,724,300**
Securities, net of provisions for expected losses	6	20,724,300
Financial assets at amortized cost		**53,063,015**
Interbank investments	5	4,434,091
Securities, net of provisions for expected losses	6	1,813,932
Loans net of provisions for expected losses	9	35,819,320
Deposits at Central Bank of Brazil		6,179,662
Other assets financial	8	4,816,010
Non-financial assets held for sale	10	269,209
Deferred tax assets	11.a	1,777,268
Current tax assets		311,196
Investments in subsidiaries and affiliates	12	4,367,643
Property and equipment	13	168,413
Intangible assets	14	871,210
Other assets	15	876,833
Total assets		**83,690,878**
Liabilities		
Financial liabilities at fair value through profit or loss		**35,526**
Derivative financial liabilities	7	35,526
Financial liabilities at amortized cost		**74,558,405**
Deposits	16.a	49,456,874
Obligations for repurchase agreements	16.c	3,218,972
Securities issued	16.b	11,403,622
Borrowing and on-lending	17	114,752
Other financial liabilities	18	10,364,185
Tax liabilities	20	348,617
Deferred tax liabilities	11.a	94,562
Provisions	21	238,076
Other liabilities	22	1,104,874
Total liabilities		**76,380,060**
Equity	23	
Share capital		7,511,433
Reserve capital		71,872
Profit reserve		254,667
Other comprehensive income		(455,323)
Treasury shares		(71,831)
Total equity		**7,310,818**
Total liabilities and equity		**83,690,878**

Explanatory notes are an integral part of the financial statements

(Amounts in thousands of Brazilian reais)

	Note	06/30/2025
Loan operations	9e	3,264,479
Income from foreign exchange operations		304,587
Income from interbank investments	5c	95,583
Income from securities, derivatives and exchange	6.d	1,370,376
Income from financial intermediation		**5,035,025**
Funding operations	16.d	(2,641,838)
Borrowings and on-lendings		(13,962)
Expenses on financial intermediation		**(2,655,800)**
Income from financial intermediation before loan losses		**2,379,225**
Allowance for loan losses	9.d	(1,087,818)
Other credit provisions		7,994
Gross income from financial intermediation		**1,299,401**
Revenue from service provision	24	623,759
Personnel expenses	25	(316,265)
Administrative expenses	26	(933,037)
Tax expenses	27	(201,878)
Result of equity interests in subsidiaries and affiliates	12.a	92,232
Other operating income	28	202,768
Other operating expenses	28	(302,528)
Operational income		**464,452**
Other non-operating income (expenses)	29	(19,070)
Profit before income tax		**445,382**
Income tax	11.d	21,306
Profit for the period		**466,688**
Earnings per share – R$		
Basic earnings per share – R$		0.18
Diluted earnings per share – R$		0.18

Explanatory notes are an integral part of the financial statements

(Amounts in thousands of Brazilian reais)

	06/30/2025
Profit for the period	**466,688**
Items that may be reclassified subsequently to the income statement	
Fair value of financial assets	216,411
Tax effect	(120,998)
Financial assets at fair value of securities available for sale	**95,413**
Cash flow hedge	(16,980)
Hedge of investments abroad	132,485
Tax effect	(59,618)
Hedge of operations	**55,887**
Current translation adjustment in foreign entities	**(132,376)**
Other comprehensive income that may be reclassified subsequently to the income statement	**18,924**
Total comprehensive income	**485,612**

Explanatory notes are an integral part of the financial statements

(Amounts in thousands of Brazilian reais)

	06/30/2025
Operating activities	
Profit for the period	**466,688**
Result of losses due to reduction in the recoverable value of financial assets	1,079,824
Provision for current income tax and social contribution	(21,306)
Provision for impairment of non-financial assets held for sale	18,691
(Reversal)/Provision for civil, labor and tax claims	26,627
Result of equity interests	(92,232)
Exchange variation result	(11,675)
Depreciation and amortization	164,076
Other capital gains (losses)	1,318
(Increase)/decrease in operating activities:	
Interbank investments	441,422
Securities	66,993
Deposits at Central Bank of Brazil	(894,260)
Loan operations	(5,210,211)
Derivative financial assets	(609)
Other assets financial	815,931
Tax credits	(95,714)
Non-financial assets held for sale	(43,694)
Other assets	(159,433)
Increase/(decrease) in operating activities:	
Deposits	4,265,505
Securities sold under agreements to repurchase	1,408,160
Funds from acceptance and issuance of securities	1,485,877
Domestic borrowings and onlendings	(13,368)
Other financial liabilities	1,482,644
Derivative financial assets	79,855
Tax liabilities	(8,055)
Provisions	(25,951)
Other liabilities	141,107
Income tax and social contribution paid	(185,476)
Net cash from (used in) operating activities	**5,182,734**
Investing activities	
Capital increase in subsidiary	(1,000,000)
Acquisition of property and equipment	(33,606)
Acquisition of intangible assets	(228,444)
Acquisition in available-for-sale securities	(4,171,252)
Disposal of available-for-sale securities	4,938,848
Acquisition of held-to-maturity securities	(211,612)
Disposal of held-to-maturity securities	10,858
Dividends and interest on equity received	33,764
Net cash from (used in) investing activities	**(661,444)**
Financing activities	
Interest on dividends and equity paid	(434,896)
Net cash from financing activities	**(434,896)**
Increase (decrease) in cash and cash equivalents	**4,086,394**
Cash and cash equivalents at the beginning of the period	883,705
Cash and cash equivalents at the end of the period	4,981,774
Effect of the exchange rate variation on cash and cash equivalents	11,675
Increase (decrease) in cash and cash equivalents	**4,086,394**

Explanatory notes are an integral part of the financial statements

(Amounts in thousands of Brazilian reais)

	Share capital	Profit reserve			Other comprehensive income	Retained earnings/ accumulated losses	Treasury shares	Total equity
		Capital reserve	Legal reserve	Statutory reserve				
Balances at December 31, 2024	**7,511,433**	**55,222**	**23,356**	**212,093**	**(474,247)**	**—**	**(71,831)**	**7,256,026**
Initial Adjustments in the Adoption of Resolutions. 4,966/21 and 4,975/21	**—**	**—**	**—**	**—**	**—**	**(12,574)**	**—**	**(12,574)**
Balances at January 01, 2025	**7,511,433**	**55,222**	**23,356**	**212,093**	**(474,247)**	**(12,574)**	**(71,831)**	**7,243,452**
Share-based payment	—	15,616	—	—	—	—	—	15,616
Profit for the period	—	—	—	—	—	466,688	—	466,688
Proposed allocations:								
Constitution / (Reversal) of legal reserve	—	—	4,717	—	—	(4,717)	—	—
Constitution / (Reversal) of distributable profit reserve	—	—	—	89,593	—	(89,593)	—	—
Interest on Equity / Dividends	—	—	—	(75,092)	—	(359,804)	—	(434,896)
Adjustment to market value net of taxes	—	—	—	—	95,413	—	—	95,413
Gains and losses - Hedge	—	—	—	—	55,887	—	—	55,887
Exchange rate change adjustment	—	—	—	—	(132,376)	—	—	(132,376)
Reflex reserve	—	1,034	—	—	—	—	—	1,034
Balances at June 30, 2025	**7,511,433**	**71,872**	**28,073**	**226,594**	**(455,323)**	**—**	**(71,831)**	**7,310,818**

Explanatory notes are an integral part of the financial statements

Notes to the financial statements

(All amounts in thousands of Reais, unless otherwise stated)

1. Operational context

Banco Inter S.A. ("Bank" or "Inter"), is directly controlled by Inter Holding Financeira S.A. (HoldFin), located in Brazil and indirectly by Inter & Co, Inc. (Inter&Co), located in the Cayman Islands.

On July 06, 2023, the Foreign Agency was created, located in the Cayman Islands with share capital in the amount of US$10,000,000.00 (ten million dollars).

Inter operates as a multiple banking institution throughout Brazil, in compliance with the regulatory standards of the national banking system. The Bank offers specialized financial services for both individuals and businesses.

2. Presentation of financial statements

The financial statements were prepared in accordance with accounting practices adopted in Brazil, applicable to institutions authorized to operate by the Central Bank of Brazil (Bacen), in accordance with Resolution 4,818/20 and BCB Resolution 2/2020, along with the accounting guidelines established by Law 4,595/64 (National Financial System Law) and the Corporations Law, including the amendments introduced by Laws 11,638/07 and 11,941/09, in compliance with the rules and instructions of the National Monetary Council (CMN) and the Securities and Exchange Commission (CVM).

As provided for in Article 79 of Resolution 4,966/21, Banco Inter exercised its prerogative of not presenting comparative balances for prior periods resulting from changes in the classification of financial instruments, including expected losses associated with credit risk. The impacts resulting from the implementation of the standard were recorded directly in equity, considering the net tax effects.

The amounts presented in these financial statements are expressed in thousands of reais, unless otherwise indicated. Due to rounding adjustments, some totals may not exactly correspond to the arithmetic sum of their component amounts.

The financial statements for the semester ended June 30, 2025 were approved by the Board of Directors of Banco Inter on September 03, 2025.

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a. Adoption of New Resolutions and Accounting Impacts

In January 1, 2025, CMN Resolutions 4,966/21 and 4,975/21 came into effect, significantly changing the accounting criteria for recognizing, measuring, and disclosing financial assets and liabilities under the Accounting Standards for Institutions Regulated by the Central Bank of Brazil (COSIF).

	12/31/2024 - Resolution 2,682	Adjustments to the Initial Adoption of 01/01/2025 - Resolution 4.966	Equity Transition Adjustments
Provision for expected losses on credit operations	(2,404,685)	(2,357,422)	47,263
Provision for expected losses on securities	(28,402)	(56,004)	(27,602)
Provision for expected losses on other financial instruments	(8,929)	(10,399)	(1,470)
Stop accrual adjustments on credit transactions	—	2,090	2,090
Adjustment to adoption of Resolution 4,975/21	—	(12,522)	(12,522)
Tax impacts	—	—	(20,333)
Net-of-tax early adoption impact			**(12,574)**

Resolution CMN 4.966/21

The implementation of this regulation resulted in structural accounting adjustments, including the implementation of balance transfers between Balance Sheet accounts and the creation of new accounting accounts. The main impacts resulting from the application of CMN Resolution 4,966/21 include:

(i) Reclassification of Loan and Other Credit Transactions based on the criteria established by the Business Model adopted by Banco Inter;

(ii) Allocation of interest incurred on overdue loan transactions, considering the actual expectation of realization;

(iii) Write-off of assets as losses in accordance with the new regulatory provisions established; and

(iv) Deferral of revenues and/or expenses from origination of loan transactions for the term of the respective transactions, applying the methodology for calculating the effective interest rate defined in the regulation.

Resolution CMN 4.975/21

Adopts Accounting Pronouncement (CPC) 06 (R2) – Leases, related to the international standard IFRS 16 – Leases. This change eliminates adjustments previously made to the financial statements under IFRS. The main points of the change are focused on the lessee, which consist of:

(a) initially recognize all leases as right-of-use assets and the related obligation discounted at a present value rate; and

(b) recognize depreciation of the right-of-use and lease interest separately in profit or loss.

The standard allows institutions that already prepared financial statements in accordance with international accounting standards in accordance with the pronouncements issued by the International Accounting Standards Board (IASB) to use the date of the first disclosure under IFRS 16 – Leases as the initial application date.

The Bank adopted the prerogative of CMN Resolution 4,975/21 (Art. 2, §3), considering the amounts disclosed in the Financial Statements in IFRS. It is worth mentioning that the Company has adopted IFRS 16 – Leases, since September 2021. The transition effects to the new regulatory criteria were recorded in equity.

b. Use of estimates and judgments

In preparing these financial statements, Management used judgments, estimates, and assumptions that affect the application of the Bank's accounting policies and the reported amounts of assets, liabilities, revenues, and expenses. Actual results may differ from these estimates.

Judgments

Information about judgments made in applying accounting policies that have the most significant effects on the amounts recognized in the financial statements is included in the following notes:

- Classification of financial assets (see notes 6 and 31): whether such assets meet the criteria for payment of principal and interest only (SPPJ test) and their respective classification (amortized cost, fair value through comprehensive income or fair value through profit or loss)

Estimates

Estimates present significant risk and may have a material impact on the values of assets and liabilities in future periods, and actual results may differ from those determined based on such estimates. The main items susceptible to impacts from estimates are disclosed below and are related to the following explanatory notes:

- Fair value measurement is based on quotations in the principal market or, in the absence of such a market, the most advantageous market for the financial assets or liabilities, considering all reasonably available information. For financial assets and liabilities that are not traded in a principal market and for which no information is available, fair value is determined using valuation techniques;

- Note 11: The expected realization of the deferred tax asset is based on the projection of future taxable income and other technical studies;

- Note 9d: Measuring provisions for expected credit losses on financial assets measured at amortized cost requires the use of complex quantitative models and assumptions about future macroeconomic conditions and credit behavior. Several significant judgments are also required to apply the accounting requirements for measuring expected credit loss, such as: determining the criteria for assessing a significant increase in credit risk; selecting appropriate quantitative models and assumptions for measuring expected credit loss; and establishing different prospective scenarios and their weightings, among others;

- Note 21: recognition and measurement of provisions, including the provision for legal proceedings. The main assumptions considered relate to the probability and magnitude of outflows of resources;

- Note 12: The assessment of goodwill impairment is based on estimates of: (i) projections of future cash flows from cash-generating units; (ii) discount rates that reflect the specific risks of the assets; (iii) perpetual growth rates; and (iv) operating assumptions such as revenue growth and margins; and

- Note 27: The measurement of the fair value of options uses pricing models that consider: (i) expected volatility of the shares; (ii) expected life of the options; (iii) risk-free interest rate; (iv) expected dividend rate; and (v) employee turnover estimates.

3. Significant accounting policies

a. Basis of measurement

The financial statements were prepared based on historical cost, except, where applicable, for certain financial instruments measured at their fair values, as described in the accounting policies below. Historical cost is generally based on the value of consideration paid in exchange for non-financial assets, and on the effective interest rate method for financial instruments that are not measured at fair value.

b. Functional currency

These financial statements are presented in Brazilian Reais (R$), which is the functional currency of Inter, including its branch abroad. All balances have been rounded to the nearest thousand, unless otherwise indicated.

c. Calculation of results

Under the accrual basis of accounting, revenues and expenses are recognized in the statement of income for the period to which they relate and, when related, simultaneously, regardless of receipt or payment. Transactions formalized with post-fixed financial charges are restated pro rata daily, based on the variation of the respective agreed-upon indexes, and transactions with pre-fixed financial charges are recorded at redemption value, adjusted by account of unearned income or unearned expenses corresponding to the future period. Transactions indexed to foreign currencies are restated up to the balance sheet date using the current rate criterion.

The significant revenues of the Group are:

- Credit transaction revenues refer to income from loans and financing in transactions carried out with pre- and post-fixed rates. The transaction price is the contractual value;
- Interchange revenues are commission revenues from debit and credit card transactions made by customers with cards issued by Inter. The performance obligation is fulfilled when the transaction is completed. The transaction price is a predefined percentage of the total payment made using the card;
- Bank fee income primarily refers to fees for bank slip transactions and fees received for interbank transfers made by Inter account holders, and is recognized when the services are provided. The transaction price is the contractual value; and
- Business intermediation revenues and commission and securities placement income refer to the intermediation of the sale of products and services. Revenue is recognized when the intermediation service is provided, at which point the performance obligation is fulfilled. The transaction price is the contractual amount, which is generally a percentage of the sales price.

d. Cash and cash equivalents

Cash and cash equivalents include cash on hand, bank deposits, investments in the open market and in interbank deposits, short-term investments with high liquidity, with an insignificant risk of change in value and limits, with a maturity of 90 days or less, on the acquisition date, which are used by Inter to manage its short-term commitments.

e. Financial instruments

Financial Assets

The Company's financial instruments are measured in accordance with the accounting guidelines established by CMN Resolution 4,966/21 and BCB Resolution 352/23. The respective standards define a financial instrument as any contract that gives rise to a financial asset for theentity and a financial liability or equity instrument for another entity.

i. Business Model

Financial assets are classified based on the business model adopted by the Company, as provided for in CMN Resolution 4,966/2021. This model reflects how financial instruments are managed to generate cash flows, taking into account the Company's strategies.

Financial assets are classified according to the following business models:

- Receipt of contractual cash flows only;
- Receipt of contractual cash flows and sale of assets; and
- Others, when the criteria described above are not exclusively met.

Financial assets must be subject to the "Principal and Interest Payment Only" (SPPJ) test, and these assets are measured at either amortized cost or fair value.

ii. SPPJ Test (Principal and Interest Payment Only)

The purpose of the SPPJ test is to evaluate the contractual terms of financial instruments to verify whether the cash flows consist exclusively of the payment of principal and interest on the principal amount. In this context:

- Principal refers to the fair value of the financial asset upon initial recognition; and
- Interest represents the remuneration of the principal, considering assumptions such as: time value of money; credit risk; liquidity; and other associated risks.

Financial instruments that do not meet the SPPJ criterion, such as derivatives or assets with complex clauses that substantially alter cash flows, are measured at fair value through profit or loss (VJR).

iii. Classification of financial assets

The classification categories for financial assets managed by the Company, which were previously held to maturity, available for sale, and held for trading, no longer exist, and the following three categories were introduced:

- Amortized cost: Refers to securities held to receive contractual cash flows, limited to principal and interest payments;
- Fair value in other comprehensive income: Includes securities whose business model aims to generate returns through contractual cash flows and the sale of the asset, with payment of principal and interest on specified dates; and
- Fair value in profit or loss: This category includes securities that do not fit into the other classifications and those acquired for active trading. Gains and losses from changes in market value are recognized in the income statement.

In one of the classifications mentioned above, financial assets are allowed to be irrevocably designated between the categories of fair value in other comprehensive income (VJORA) and fair value in profit or loss (VJR) upon their initial recognition.

The classification of measurement categories involves the analysis of the business model and SPPJ test, considering the nature and purpose of the operations.

iv. Effective Interest Rates of the Transaction

According to BCB Resolution 352/23, the effective interest rate for financial instruments must be determined by the rate that equals the present value of all receipts and payments over the contractual term of the financial asset or liability to its gross carrying amount.

Banco Inter adopted the full effective interest rate methodology for applicable financial instruments classified as amortized cost.

v. Fair Value

Fair value is the amount at which an asset could be sold, or a liability settled, between known and willing parties under normal market conditions at the measurement date.

Financial instruments measured at fair value are based on the fair value hierarchy, described below:

- **Level 1:** Quoted prices in active markets for identical assets or liabilities that the entity can access at the measurement date; the quoted price in an active market provides the most reliable evidence of fair value and should be used without adjustment to measure fair value whenever available;

- **Level 2:** Quoted prices for similar assets or liabilities in active and inactive markets and observable inputs derived from market data through correlation; and

- **Level 3:** Inputs that are not observable for the asset or liability, allowing the use of internal models and techniques.

Securities classified as fair value through profit or loss and fair value through other comprehensive income, as well as derivative financial instruments, are stated in the balance sheet at their estimated fair value. Fair value is generally based on quoted market prices or market price quotations for assets or liabilities with similar characteristics. If such market prices are not available, fair values are based on quotes from market operators, pricing models, discounted cash flow, or similar techniques, for which the determination of fair value may require significant judgment or estimation by Management.

vi. Provision for Expected Losses

CMN Resolution 4,966/21 and BCB Resolution 352/23 establish applicable concepts and criteria to be observed by financial institutions authorized to operate by the Central Bank of Brazil. These apply to the measurement, recognition, and write-off of financial instruments, such as financial guarantees provided, credit commitments, and credits to be released, as well as the establishment of provisions for expected losses associated with credit risk.

Constitution of Provision

Inter is classified as a Segment 3 (S3) institution, and therefore, it is mandatory to use the full methodology for calculating expected losses associated with credit risk, as defined in Article 44 of the aforementioned resolutions.

The Bank recognizes expected losses upon initial recognition, considering the gross carrying amount, including accrual of interest and charges, and classifying financial instruments into homogeneous risk groups, in accordance with the institution's credit policy, until the asset becomes an asset with credit impairment.

Expected loss recognition is based on the financial instrument's credit risk stage, as an expense for the period. The expense is recognized as a contra-entry to the corresponding asset account for financial assets, or to the corresponding liability account for liabilities for financial guarantees, credit commitments, and receivables.

For financial guarantees provided, the provision is calculated based on the present value of estimated future disbursements, considering: (i) the institution's liability arising from the financial guarantee agreements; and (ii) the probability of disbursement in the event of breach of contractual obligations by the guaranteed counterparty.

Internship Allocation

Financial instruments are allocated to one of three stages upon initial recognition and will be reallocated between them as their credit risk increases or decreases, considering the emergence of new relevant facts.

- **First stage:** Instruments that are not classified as assets with credit recovery issues and whose credit risk has not increased significantly. Credit risk is considered low for transactions with up to 30 days' delay in principal and interest payments. For these financial instruments, the provision calculation represents the expected loss over the next 12 months.

- **Second stage:** Instruments whose credit risk has increased significantly or that are no longer classified as having credit recovery issues. For absolute criteria purposes, the past-due range (between 31 and 90 days) is considered, as well as a comparison with the initial allocation and default data for other products; in this case, the expected loss until the end of the asset's life is calculated. and

- **Third stage:** Financial instruments classified in this stage have credit recovery problems (problem assets) in quantitative noncompliance (measured based on the number of days past due over 90 days) or qualitative noncompliance, characterized by indicators such as judicial or extrajudicial recovery, and bankruptcy filings, with substantial evidence that the counterparty will not fully honor its obligations under the originally agreed terms. At this stage, financial instruments have revenue recognition suspended (stop-accrual), and are recorded only upon receipt, under the cash basis.

The review of financial instrument stages, as well as loss provisions, is carried out monthly. A financial instrument may move between stages as its credit risk increases or decreases. Financial instruments in the second and third stages may return to the first stage, observing new relevant and proven facts that indicate a reduction in credit risk to a level similar to that at initial recognition.

BCB Resolution 352/23 establishes that financial instruments must be segregated into portfolios C1 to C5. Classification is determined based on the strength of the guarantee or collateral pledged to grant the transaction. For transactions in the third stage, there is also a provision for incurred losses, calculated according to the percentages established in BCB Resolution 352/23.

The main assumptions considered in estimating expected credit loss are:

- **Assessment of credit risk indicators:** The company assesses the significant increase or decrease in the credit risk of financial assets. In addition to these indicators, the company takes into account the type of instrument, credit risk ratings, initial recognition date, remaining term, collateral, and other relevant factors. The financial asset's migration to a previous stage occurs with a consistent reduction in credit risk;

- **Historical information:** The Bank evaluates the client's historical performance, considering stress scenarios, segmentation (wholesale/retail), and the grouping of transactions into homogeneous portfolios with similar risk characteristics to ensure greater accuracy in loss estimation. These assumptions are periodically reviewed to ensure the methodology is appropriate to current market and regulatory conditions; and

- **Forward-looking information:** The company uses forward-looking macroeconomic information from internal and external studies, such as projections for the Selic rate, Credit Default Swap (CDS), unemployment rate, Gross Domestic Product (PIB), and other risk exposure factors. Defining macroeconomic scenarios involves inherent risks, market uncertainties, and other factors that may produce results different from those expected.

The Bank conducts a detailed analysis of each credit risk exposure, considering factors such as the probability of default (PD), loss given default (LGD), and exposure at time of default (EAD) for transactions where credit limits are available for use. This allows the Bank to manage credit risk accurately and dynamically, adjusting provisions based on economic conditions and the risk profile of borrowers. Under CMN Resolution 4,966/21, interest and interest income are recognized until the transaction is classified as a Troubled Asset.

The impacts of the initial adoption of the aforementioned criteria are demonstrated in the explanatory note to Credit Operations and Provision for Expected Losses Associated with Credit Risk.

vii. Definition of Troubled Asset and “Stop Accrual”

According to CMN Resolution 4,966/21, an asset is classified as having significant difficulties in credit recovery (problem asset) in the following situations:

(i) When there is a delay of more than 90 days in the payment of principal, interest, or charges;

(ii) When there is evidence that the obligation will not be fully met under current conditions, requiring, if applicable, the execution of guarantees; and

(iii) In cases of judicial or extrajudicial reorganization, bankruptcy decree, and restructuring of operations.

If these conditions are met, the concept of stop accrual applies, meaning the recognition of revenue, interest, and charges is suspended, as provided for in Article 3 of CMN Resolution 4,966/21.

When there is significant amortization of the transaction, or when new relevant facts justify a change in the risk level, the transaction may be reclassified to a lower-risk category (cura), resulting in the return of revenue recognition (accrual) for instruments in the third stage and provision reversals. Cure criteria are reviewed annually, or sooner, considering portfolio developments, regulatory changes, and the analysis of new data, ensuring the process adheres to the best risk perception.

Renegotiation

Renegotiation may occur in various situations, without necessarily entailing a deterioration in the counterparty's creditworthiness, and is characterized as a contractual adjustment within the normal terms of the relationship between the parties.

Renegotiated assets are those arising from an agreement that involves a change in the originally agreed terms of the financial instrument or the replacement of the original contract with another, with partial or full settlement or refinancing of the obligation initially assumed.

Restructuring

Restructured assets are those that involve significant concessions by the institution, motivated by the deterioration of the counterparty's credit quality, and such concessions are different from those that would be offered under normal circumstances. The originally agreed terms of the instrument are changed or replaced by another, with partial or full settlement or refinancing of the respective original obligation.

Financial Liabilities

Banco Inter's financial liabilities are measured at amortized cost (CA), except in the cases mentioned below:

- Derivatives and financial liabilities generated by loans or leases of financial assets: fair value through profit or loss;
- Financial liabilities arising from the transfer of financial assets: are recognized and measured in accordance with the criteria established in Section III of Resolution 4,966/21;
- Credit Commitments and Credits to be Released: as set forth in Chapter IV of Resolution 4,966/21; and
- Financial guarantees provided are measured, after initial recognition, at the higher of:

(a) the provision for expected losses associated with credit risk; and

(b) the fair value at initial recognition, less the cumulative amount of revenue recognized.

CMN Resolution 4,966/21 prohibits in its Art. 10 the reclassification of financial liabilities upon recognition.

Equity Instruments

Equity instruments (shares) held by Banco Inter are classified at fair value through profit or loss, except for equity interests in affiliates, subsidiaries, or jointly-controlled entities, which are measured using the equity method. The Bank adopts this classification considering that the characteristics of these assets, in some cases, meet the principle and interest payment only concept.

Write-off of Financial Assets and Liabilities

Financial assets are written off as loss when there is no reasonable expectation of recovery or there has been a substantial transfer of the risks and rewards of the asset.

Financial liabilities are derecognized when the obligation specified in the contract is settled, canceled, matured or expired.

Derivative Financial Instruments and Accounting Hedge

Derivative financial instruments are measured at fair value at the time of monthly balance sheets and financial statements. Appreciations or depreciations are recorded in the income or expense accounts of the respective financial instruments.

The methodology for marking to market derivative financial instruments was established in compliance with consistent and verifiable criteria that take into account the average trading price on the day of calculation or, in the absence of this, pricing models that reflect the probable net realizable value in accordance with the characteristics of the derivative.

Transactions are recorded at fair value, taking into account the mark-to-market methodologies adopted by Inter, and their adjustment may be recorded in profit or loss or equity, depending on the designation for hedge accounting.

Derivative financial instruments used to offset, in whole or in part, the risks arising from exposure to changes in the market value or cash flow of financial assets or liabilities, commitments or expected future transactions, are considered hedging instruments and are classified according to their nature as:

- **Market risk hedge:** the financial instruments classified as such, as well as the hedged item, have their appreciation or depreciation recognized in income statements;

- **Cash flow hedge:** For financial instruments falling into this category, the effective portion of the appreciation or depreciation is recorded, net of tax effects, in the "Equity Valuation Adjustment" account. The effective portion is defined as that in which the variation in the hedged item, directly related to the corresponding risk, is offset by the variation in the financial instrument used for hedging, considering the cumulative effect of the transaction. Any other variations in these instruments are recognized directly in profit or loss; and

- **Net Investment Hedge Abroad:** This hedge is recorded similarly to a cash flow hedge. The effective portion of the gains or losses from the hedging instrument is recorded directly in the Company's equity. The effects of the ineffective portion are recognized directly in the profit or loss for the period.

For derivatives classified in the accounting hedge category, the effectiveness of the strategy is monitored through prospective and retrospective effectiveness tests and marking to market of the hedge instruments.

From 2027 onwards, derivatives and hedge accounting transactions will be classified according to the premises of CMN Resolution 4,966, which will revoke Circular 3,082 and CMN Resolution 4,524.

f. Financial assets held for sale

Non-property assets are non-financial assets that financial institutions hold for sale. These assets are not used directly in the Company's operations and are not related to the provision of financial services. They may include real estate, equipment, vehicles, and other tangible assets paid in kind or repossessed through applicable legal channels.

g. Investments

When there is control or significant influence over management, investments are measured using the equity method. In the absence of control or significant influence, investments are recorded at acquisition cost. A provision for impairment is recognized in the income statement for the period when the carrying amount of an investment, including goodwill, exceeds its recoverable amount.

h. Fixed assets

Corresponds to rights that have as their object tangible assets intended for the maintenance of activities or exercised for this purpose, including those arising from operations that transfer the risks, benefits and control of the assets to the entity.

Property, plant and equipment items are measured at historical acquisition or construction cost, less accumulated depreciation and any accumulated impairment losses, where applicable. Depreciation is calculated using the straight-line method, using the following annual rates: buildings, 4%; furniture and equipment and communication systems, 10%; and data processing systems, 20%.

i. Intangible

Intangible assets correspond to acquired rights that have as their object intangible assets intended for the maintenance of the entity or exercised for that purpose. They consist mainly of:

(i) Usage rights, amortized according to the terms of the contracts or as the economic benefits flow to the company; (ii) Software and intangibles generated internally, which are amortized according to their respective expected realization.

Intangible assets with finite useful lives are amortized on a straight-line basis over their estimated useful lives. Inter had no intangible assets with indefinite useful lives as of June 30, 2025.

j. Lease

Banco Inter does not act as a lessor in any significant way. When initiating a contract, it assesses whether it contains a lease, that is, whether it transfers the right to use an identified asset for a specified period in exchange for payment.

As a Tenant

When initiating or modifying contracts with a lease component, Banco Inter allocates the amounts between the lease and non-lease components based on their individual prices. However, for real estate leases, it chooses not to separate these components, treating them as a single lease component.

The asset is amortized linearly until the end of the contract, except in cases where there is a transfer of ownership or a probable purchase option, at which point it is depreciated over the asset's useful life. The asset is also periodically assessed for impairment and adjusted based on remeasurements of the liability.

The lease liability is measured at the present value of future payments, discounted at the implicit rate or the incremental lending rate, defined based on third-party financing adjusted to the terms of the contract and type of asset.

The payments considered include fixed amounts, indexed variables, residual value guarantees, purchase options and termination penalties, with the liability being recorded at amortized cost based on the effective interest method.

Remeasurement of lease assets and liabilities

Lease assets and liabilities are remeasured when there are changes in future payments, such as changes in indexes, rates, residual value guarantees, or decisions regarding contractual options. In these cases, the liability is adjusted and the right-of-use asset is revalued, or the impact is recorded in the income statement if the asset is already fully depreciated. Assets are presented as "Intangibles" and liabilities as "Other financial liabilities" on the balance sheet.

Leasing of low-value assets and short-term leases

Inter chose not to recognize right-of-use assets and lease liabilities for low-value, short-term contracts, such as those for IT equipment, recording the respective payments as a linear expense over the lease term.

k. Impairment of non-financial assets

Assets are assessed to see if there is objective evidence that a loss in their carrying value has occurred.

Objective evidence that assets have lost value may include non-payment or late payment by the debtor, indications of bankruptcy proceedings, or even a significant or prolonged decline in the asset's value.

An impairment loss on an asset is recognized in profit or loss for the period if the carrying amount of the asset or cash-generating unit exceeds its recoverable amount.

Inter assesses whether there is any indication of impairment of an asset and, if there is evidence of loss, the recoverable amount of the asset is estimated and compared with its carrying amount. Recoverable amount refers to the higher of fair value less costs to sell and its value in use. Impairment testing is performed at least annually or when events or circumstances indicate that the carrying amount exceeds its recoverable amount.

l. Other assets

The balances recorded in Other Financial Assets are mainly composed of prepaid expenses that correspond to applications of resources whose economic benefits will be appropriated in future years, according to the accrual basis.

m. Provisions, contingent liabilities and contingent assets

The recognition, measurement and disclosure of contingent assets and liabilities and legal obligations are carried out in accordance with CMN Resolution 3,823/09, according to the following criteria:

- **Contingent assets:** are not recognized, except when there is sufficient evidence to ensure a high degree of reliability of realization, usually represented by the final judgment of the action and confirmation of the capacity for its recovery by receipt or offset against another claim; and

- **Contingent liabilities (where applicable):** These arise primarily from legal and administrative proceedings inherent in the normal course of business, brought by third parties, former employees, and government agencies, in civil, labor, tax, and other lawsuits. These contingencies are assessed by legal advisors and take into account the likelihood that financial resources will be required to settle the obligations and that the amount of the obligations can be estimated with sufficient certainty.

Provisions and/or contingent liabilities are classified as: (a) probable, for which provisions are established; (b) possible, for which only disclosure is required without provisioning; and (c) remote, for which neither provision nor disclosure is required. The values of contingencies are quantified using models and criteria that allow their appropriate measurement, despite the inherent uncertainty regarding the term and amount.

Regarding the measurement bases for provisions, the entity considers the best estimate of the disbursement required to settle the obligation at the balance sheet date, considering the risks and uncertainties involved. When relevant, the financial effect produced by discounting to present value the future cash flows needed to settle the obligation; and future events that may change the amount needed to settle the obligation.

The provision for civil, tax and labor risks is recorded in the financial statement when based on the opinion of legal advisors and the risk of loss in a legal or administrative action is considered probable, with a probable outflow of resources for the settlement of obligations and the amounts involved are measurable with sufficient certainty, being quantified at the time of the summons/judicial notification and reviewed monthly.

For cases involving similar and common cases, where the value is not considered significant, the mass method is used, which considers statistical parameters. Civil provisions are based on the average historical number of convictions over the last 24 months; and labor provisions are based on the average historical number of convictions over the last 36 months.

Tax and social security obligations arise from obligations related to tax collection. This assessment is carried out by the outsourced firm responsible for monitoring the proceedings, considering the amounts charged by the tax authorities, the evidence presented by the company, and the applicable case law trends.

n. Taxes

The provisions for Income Tax, Social Contribution, PIS/PASEP, COFINS and ISS, established at the rates detailed below, considered the calculation bases provided for in the legislation in force for each tax:

	Rates from 01/01/2023
Income taxes	
Income tax	15 %
Income tax surcharge	10 %
Social contribution	20 %
Other taxes	
PIS/PASEP (Social Integration Program)	0.65 %
COFINS (Contribution for Social Security Financing)	4 %
ISS (Service Tax)	Up to 5%

o. Current income tax and social contribution expenses

Current tax expense is the estimated tax payable on taxable income for the period and any adjustments to taxes payable for prior periods. Current taxes payable are recognized in the balance sheet as a tax liability based on the best estimate of the expected amount of taxes to be collected, reflecting any uncertainties related to their calculation. Current taxes are measured based on the tax rates in effect at the balance sheet date.

p. Deferred income tax and social contribution

Deferred tax assets and liabilities are recognized in relation to temporary differences between the carrying amounts of assets and liabilities for financial reporting purposes and those used for tax purposes. Changes in deferred tax assets and liabilities in the period are recognized as deferred income tax and social contribution expense.

As of January 1, 2025, the Bank began to apply the new rules for the deductibility of credit losses in the calculation bases of Income Tax and Social Contribution arising from the activities of financial institutions and other institutions authorized to operate by the Central Bank of Brazil, as established by Law No. 14,467 of November 16, 2022, and Law No. 15,078 of December 27, 2024.

q. Other liabilities

They are shown at known or calculable values, plus, when applicable, the corresponding charges, adjusted to their present value.

r. Subsequent events

An event subsequent to the period to which the financial statements refer is an event, favorable or unfavorable, that occurs between the end date of the period to which the financial statements refer and the date on which the issuance of this information is authorized. Two types of events can be identified:

- Those that show conditions that already existed on the end date of the period to which the financial statements refer (event subsequent to the accounting year to which the information giving rise to adjustments refers); and
- Those that are indicators of conditions that arose subsequent to the accounting period to which the financial statements refer (event subsequent to the accounting year to which the information refers that does not give rise to adjustments).

s. Share-based payments

The share-based payment plans are granted by Inter&Co Inc., Banco Inter's indirect parent company, to the employees and officers of Banco Inter and its subsidiaries. Due to their characteristics, these plans are classified as equity-settled share-based payments. The fair value on the grant date of share-based payment agreements granted to employees is recognized as an expense, with a corresponding increase in equity (capital reserves) during the period in which employees unconditionally acquire the right to the awards.

The amount recognized as an expense is adjusted to reflect the number of awards for which the service and performance conditions are expected to be met, so that the final amount recognized as an expense is based on the number of awards that actually meet the service and performance conditions on the vesting date. Any changes in the fair value of the options are recognized in profit or loss as personnel expenses.

t. Recurring/Non-Recurring Results

Inter's internal policies consider recurring and non-recurring results arising from transactions carried out in accordance with Inter's corporate purpose as set forth in its Bylaws, namely, "the performance of active, passive, and ancillary transactions and services authorized for multiple banks with commercial, investment, credit, financing, and investment, and leasing portfolios, including foreign exchange, and the management of securities portfolios, as well as participation in other companies, in accordance with the legal and regulatory provisions applicable to its type of financial institution." For the results as of June 30, 2025, we had no non-recurring results.

4. Cash and cash equivalents

	06/30/2025
National currency	307,862
Foreign currency	239,821
Cash and cash equivalents	**547,683**
Interbank investments (a)	4,434,091
Total	**4,981,774**

(a) Refer to transactions whose maturity, on the date of effective application, was equal to or less than 90 days and present an insignificant risk of change in fair value.

5. Interbank investments

a. Composition of interbank liquidity investments

	06/30/2025
Investments in securities purchased with agreements to resell	**3,789,197**
National Treasury Bills (LTN)	3,516,199
National Treasury Notes (NTN)	200,000
Financial Treasury Bills (LFT)	72,998
Interbank deposit investments	**644,894**
Interbank deposit investments	644,894
Total	**4,434,091**

b. Opening by maturity

Securities	Up to 3 months	3 months to 1 year	06/30/2025
National Treasury Bills (LTN)	3,516,199	—	3,516,199
National Treasury Notes (NTN)	200,000	—	200,000
Financial Treasury Bills (LFT)	72,998	—	72,998
Interbank deposit investments	644,894	—	644,894
Total	**4,434,091**	**—**	**4,434,091**

c. Income from interbank investments

	06/30/2025
Repurchase agreements	42,166
Interbank deposits	53,417
Total	**95,583**

6. Securities, net of provisions for expected losses

a. Composition of securities net of expected losses

	06/30/2025
Fair value through other comprehensive income	**20,724,300**
Financial Treasury Bills (LFT)	9,428,226
Securities issued abroad	4,143,621
National Treasury Notes (NTN)	3,765,680
National Treasury Bills (LTN)	2,045,135
Commercial Promissory Notes	626,280
Investment fund quotas	578,346
Certificates of Real Estate Receivables	71,988
Certificates of Agricultural Receivables	58,240
Debentures	21,831
Expected losses	(15,047)
Amortized cost	**1,813,932**
National Treasury Notes (NTN)	686,110
Rural Product Bill	598,392
National Treasury Bills (LTN)	555,284
Expected losses	(25,854)
Fair value through profit or loss	**713,381**
Certificates of Real Estate Receivables	304,437
Investment fund quotas	198,304
Debentures	123,981
Certificates of Agricultural Receivables	92,059
Expected losses	(5,400)
Total	**23,251,613**
Current	**7,821,019**
Non-current	**15,430,594**

Inter assesses 88.7% of its portfolio as having low credit risk (primarily government bonds – both in Brazil and abroad) and therefore does not maintain a provision for expected credit losses.

Securities are classified as: R$2,322,377 in stage 1, R$5,674 in stage 2, and R$1,400 in stage 3.

Provisions for expected credit losses on Securities are classified as: R$24,579 in stage 1, R$1,546 in stage 2 and R$20,176 in stage 3. mu

b. Breakdown of the carrying value of securities by maturity, net of losses

	06/30/2025							
	Up to 3 months	3 months to 1 year	1 year to 3 years	From 3 to 5 years	Above 5 years	Fair value/ Carrying amount	Updated cost	Unrealized gains (losses)
Fair value through other comprehensive income	**4,231,539**	**3,192,279**	**3,331,331**	**6,410,747**	**3,558,403**	**20,724,300**	**21,209,553**	**(485,253)**
Financial Treasury Bills (LFT)	2,407,738	6,566	1,047,701	5,297,142	669,079	9,428,226	9,428,058	168
Securities issued abroad	886,590	2,970,866	286,165	—	—	4,143,621	3,884,581	259,040
National Treasury Notes (NTN)	448,949	—	598,583	431,193	2,286,955	3,765,680	4,402,594	(636,914)
National Treasury Bills (LTN)	382,946	205,047	1,164,099	293,043	—	2,045,135	2,144,059	(98,924)
Commercial Promissory Notes	105,316	9,800	160,401	341,582	—	617,100	621,380	(4,280)
Investment fund quotas	—	—	17,593	30,391	527,659	575,643	575,643	—
Certificates of Real Estate Receivables	—	—	—	2,654	67,996	70,650	74,051	(3,401)
Certificates of agricultural receivables	—	—	56,789	—	—	56,789	57,038	(249)
Debentures	—	—	—	14,742	6,714	21,456	22,149	(693)
	Up to 3 months	3 months to 1 year	1 year to 3 years	From 3 to 5 years	Above 5 years	Fair value/ Carrying amount	Market value	
Amortized cost	**85,392**	**269,209**	**687,772**	**85,448**	**686,110**	**1,813,932**	**1,813,932**	
National Treasury Notes (NTN)	—	—	—	—	686,110	686,110	686,110	
Rural Product Bill	85,392	269,209	184,398	33,538	—	572,538	572,538	
National Treasury Bills (LTN)	—	—	503,374	51,910	—	555,284	555,284	
	Up to 3 months	3 months to 1 year	1 year to 3 years	From 3 to 5 years	Above 5 years	Fair value/ Carrying amount	Updated cost	
Fair value through profit or loss	**40,011**	**2,589**	**49,310**	**56,016**	**565,456**	**713,381**	**711,863**	
Certificates of Real Estate Receivables	32	12	3,723	17,479	281,501	302,747	303,010	
Investment fund quotas	39,962	—	—	—	158,342	198,304	198,303	
Debentures	—	2,288	16,551	20,022	83,289	122,150	121,349	
Certificates of Agricultural Receivables	17	289	29,036	18,515	42,324	90,180	89,201	
Total	**4,356,942**	**3,464,077**	**4,068,413**	**6,552,211**	**4,809,969**	**23,251,613**	**23,735,348**	
				Total current		**7,821,019**		
				Total non-current		**15,430,594**		

c. Reconciliation of expected losses on securities

Fair Value through Other Comprehensive Income	Stage 1	Stage 2	Stage 3	Total
Expected losses on January 1, 2025	**14,143**	**—**	**—**	**14,143**
Transferred stage 1	—	—	—	—
Transferred stage 2	—	—	—	—
Transferred stage 3	—	—	—	—
From Stage 1	—	—	—	—
From Stage 2	—	—	—	—
From Stage 3	—	—	—	—
New assets originated or purchased/Assets liquidated or paid for	904	—	—	904
Expected losses on June 30, 2025	**15,047**	**—**	**—**	**15,047**

Amortized cost	Stage 1	Stage 2	Stage 3	Total
Expected losses on January 1, 2025	**7,755**	**8,506**	**11,986**	**28,247**
Transferred stage 1	—	—	—	—
Transferred stage 2	(933)	—	—	(933)
Transferred stage 3	(5,010)	(8,763)	—	(13,773)
From Stage 1	—	933	5,010	5,943
From Stage 2	—	—	8,763	8,763
From Stage 3	—	—	—	—
New assets originated or purchased/Assets liquidated or paid for	2,918	272	(5,583)	(2,393)
Expected losses on June 30, 2025	**4,730**	**948**	**20,176**	**25,854**

Fair value through profit or loss	Stage 1	Stage 2	Stage 3	Total
Expected losses on January 1, 2025	**8,589**	**2,791**	**—**	**11,380**
Transferred stage 1	—	(169)	—	(169)
Transferred stage 2	(9)	—	—	(9)
Transferred stage 3	—	—	—	—
From Stage 1	—	9	—	9
From Stage 2	169	—	—	169
From Stage 3	—	—	—	—
New assets originated or purchased/Assets liquidated or paid for	(3,947)	(2,033)	—	(5,980)
Expected losses on June 30, 2025	**4,802**	**598**	**—**	**5,400**

d. Income from securities, derivatives and exchange

	06/30/2025
Income from securities	**1,429,281**
Fair value through other comprehensive income	1,220,163
Fair value through profit or loss	183,706
Amortized cost	25,412
Income from Derivatives	**(70,580)**
Futures contracts dollar	121,712
Fixed-term contracts	(35,212)
Futures contracts and swaps (a)	(157,080)
Revenue foreign exchange	**11,675**
Total	**1,370,376**

(a I)n the six-month period ended June 30, 2025, market adjustments to the hedged item offset the effects of the result of Hedge Accounting derivatives.

7. Derivative financial instruments

Inter engages in operations involving financial derivative instruments in the institution's risk management, as well as to meet the demands of its customers. These operations involve swaps, indices, and terms derivatives.

a. Derivative financial instruments - adjustment to market value by maturity

	06/30/2025					
	Notional	**Amortized cost**	**Market value**	**Up to 3 months**	**3 months to 1 year**	**Total**
Assets						
Forward derivatives	29,183	727	727	649	78	727
Futures derivatives	833,590	—	—	—	—	—
Total assets	**862,773**	**727**	**727**	**649**	**78**	**727**
Liabilities						
Swap derivatives	(13,500)	(5,010)	(5,010)	(5,010)	—	(5,010)
Forward derivatives	(1,470,944)	(30,516)	(30,516)	(30,473)	(43)	(30,516)
Futures derivatives	(11,264,939)	—	—	—	—	—
Total liabilities	**(12,749,383)**	**(35,526)**	**(35,526)**	**(35,483)**	**(43)**	**(35,526)**
Net effect (a)	**(11,886,610)**	**(34,799)**	**(34,799)**	**(34,834)**	**35**	**(34,799)**

(a) The result of derivative instruments is presented in the note 6.d.

b. Forward, future and swap contracts – reference value

Below is the reference value of all derivatives by maturity:

	Up to 3 months	**3 months to 1 year**	**1 year to 3 years**	**Above 3 years**	**06/30/2025**
Long position	**474,793**	**387,980**	**—**	**—**	**862,773**
Forward derivatives	27,483	1,700	—	—	29,183
Future derivatives	447,310	386,280	—	—	833,590
Short position	**(3,472,074)**	**(1,761,774)**	**(2,935,930)**	**(4,579,605)**	**(12,749,383)**
Swap derivatives	(13,500)	—	—	—	(13,500)
Forward derivatives	(1,467,719)	(3,225)	—	—	(1,470,944)
Future derivatives	(1,990,855)	(1,758,549)	(2,935,930)	(4,579,605)	(11,264,939)
Total	**(2,997,281)**	**(1,373,794)**	**(2,935,930)**	**(4,579,605)**	**(11,886,610)**

Swap contracts: The swaps were carried out with the purpose of mitigating the market risk associated with the mismatch between the indexes of the real estate credit portfolio and the indexes of the fundraising portfolio. In June 30, 2025, Inter had active swap contracts in CDI and liabilities in IGP-M, registered with B3, with a margin deposit and recognized at their fair value in the period's profit or loss.

Fixed-term contracts: Forward contracts were entered into both to mitigate market risks arising from Inter's exposure and to meet specific customer demands. Forward contracts consider the purchase or sale of a given asset based on a previously agreed price, with settlement on a future date.

Futures contracts: Futures contracts were entered into with the aim of mitigating (i) risks arising from exposures linked to the exchange rate, including investments abroad, as well as (ii) risks arising from the mismatch between interest rates on active positions and funding rates.

Transactions involving derivative financial instruments (futures contracts, currency forwards and swaps) are held in custody at B3 S.A. – BRASIL, BOLSA, BALCÃO.

c. Reference values, separated by trading location and counterparty

	06/30/2025
B3 (bolsa) (a)	**(10,431,349)**
B3 (balcão) (b)	**(1,455,261)**
Financial institution	(1,199,950)
Companies	(255,311)
Total	**(11,886,610)**

(a) Includes specific hedge to protect assets and liabilities indexed to Pre, IPCA and foreign currency; and

(b) Mainly includes specific hedge to protect securities issued abroad in foreign currency.

d. Hedge accounting - exposure

Inter has a risk management strategy through hedging operations to mitigate exposure to interest rates, exchange rate fluctuations, and cash flows. To more accurately reflect the economic results of these strategies in the financial statements, the results are presented using a hedge accounting approach, implemented in accordance with the strategy and purpose of the structure, which may be: (i) Fair Value Hedge, (ii) Cash Flow Hedge, and (iii) Hedge of investments abroad

In this context, part of the structure's result may be recognized directly in the income statement or in Other Comprehensive Income in Equity, net of tax effects, and transferred to the income statement in the event of ineffectiveness or liquidation of the hedge structure.

i. Fair value Hedge

Inter's fair value hedging strategies aim to protect exposure to changes in fair value, specifically in interest receipts related to recognized assets. The hedged asset is adjusted to market value, as are the derivatives contracted to hedge it. Gains and losses on hedging instruments and hedged items are recognized simultaneously in profit or loss, reducing accounting volatility.

Below, we present the effects of accounting for the hedge on Inter's financial position and performance:

	06/30/2025
Hedge instruments	**8,820,776**
Future DI (a)	3,347,732
DAP (b)	5,473,044
Swap (b)	—
Hedge object	**8,820,481**
Loans (a)	3,347,437
Real estate loans (b)	5,473,044

(a) The hedging instrument used is the DI Futures Rate. The hedged item covers loan portfolios, including FGTS advance withdrawals and payroll loans; and

(b) The hedging instruments used are DAP and SWAP. The hedged asset covers the real estate loan portfolio.

ii. Hedge of investments abroad

Inter's net investment hedging strategies abroad aim to mitigate exposure to exchange rate fluctuations resulting from investments whose functional currency differs from the local currency, which impacts the organization's results. The effective portion of the hedge result is recognized in equity, and only the ineffective portion of the instrument is transferred to profit or loss.

In this context, the hedged risk is the exchange rate risk:

	06/30/2025
Hedge instruments	**1,074,595**
Future dollar (a)	1,074,595
Hedge object	**1,057,896**
Investment abroad (a)	1,057,896

(a) The hedging instrument used is the dollar futures contract. The hedged asset is investments in companies (Cayman and Payments) abroad.

iii. Cash flow hedge

Inter's Cash Flow Hedge strategies aim to hedge exposure to variations in future cash flows, particularly interest payments and exchange rate fluctuations. The effective portion of the appreciation or depreciation of hedging instruments is recognized in equity and only transferred to profit or loss in two situations: (i) if the hedge is ineffective; and (ii) upon realization of the hedged asset.

	06/30/2025
Hedge instruments	**1,239,363**
Future dollar (a)	82,030
Non Deliverable Forward - NDF (b)	1,157,333
Hedge object	**1,263,760**
Obligations with suppliers (a)	81,857
Securities issued abroad (b)	1,181,903

(a) The hedging instrument used is the dollar futures contract. The hedged asset is dollar-indexed obligations to suppliers, and

(b) The hedging instrument used is NDFs. The hedged asset is government securities issued abroad, considered low-risk, with varying maturities and without periodic interest payments.

8. Other financial assets

	06/30/2025
Payment transactions	3,602,880
Income receivable	551,864
Other settlement systems	295,078
Premium or discount on financial asset transfer transactions	199,787
Advances on exchange contracts	132,121
Expected losses (a)	(7,090)
Others	41,370
Total	**4,816,010**
Current	**4,815,956**
Non-current	**54**

(a) These refer to expected losses from payment transactions and advances on foreign exchange contracts.

9. Loan portfolio and allowance for expected losses associated with credit risk

a. Balance composition

	06/30/2025	
Credit card	12,858,155	33.6%
Real estate loans	11,948,387	31.2%
Personal loans	9,953,367	26.0%
Business loans	3,228,461	8.4%
Agribusiness loans	289,641	0.8%
Total	**38,278,011**	**100 %**
Provision for expected credit losses	(2,458,691)	
Net balance	**35,819,320**	

b. Segregation by term

	06/30/2025
Overdue by 1 day or more	4,258,720
To fall due in up to 3 months	3,644,332
To fall due between 3 to 12 months	9,992,449
To fall due in more than 12 months	20,382,510
Total	**38,278,011**

c. Analysis of the movement of loans and advances to customers by stage

Stage 1 (a)	Opening balance at 01/01/2025	Transfer to Stage 2	Transfer to Stage 3	Transfer from Stage 2	Transfer from Stage 3	Settled contracts	Write-off for loss	Origination/ receipt	Ending balance at 06/30/2025
Credit card	10,331,048	(1,129,480)	(2,107)	707,355	—	(1,443,041)	—	2,997,521	11,461,296
Real estate loans	9,116,915	(1,356,256)	(10,569)	972,564	8,973	(517,976)	—	2,518,321	10,731,972
Personal loans	7,389,886	(361,143)	(44,598)	231,035	170,780	(874,601)	—	2,696,377	9,207,736
Business loans	3,370,247	(128,221)	(2,796)	41,921	—	(3,287,943)	—	3,120,493	3,113,701
Agribusiness loans	340,834	(3,748)	(743)	—	—	(139,124)	—	87,931	285,150
Total	**30,548,930**	**(2,978,848)**	**(60,813)**	**1,952,875**	**179,753**	**(6,262,685)**	**—**	**11,420,643**	**34,799,855**

Stage 2	Opening balance at 01/01/2025	Transfer to Stage 1	Transfer to Stage 3	Transfer from Stage 1	Transfer from Stage 3	Settled contracts	Write-off for loss	Origination/ receipt	Ending balance at 06/30/2025
Credit card	272,683	(707,355)	(1,016,714)	1,129,480	113	(736,691)	—	1,251,242	192,758
Real estate loans	834,334	(972,564)	(441,070)	1,356,256	52,676	(60,081)	—	(18,661)	750,890
Personal loans	257,370	(231,035)	(171,481)	361,143	26,843	(71,307)	—	(30,189)	141,344
Business loans	44,077	(41,921)	(77,738)	128,221	1,178	(6,406)	—	(5,736)	41,675
Agribusiness loans	—	—	(3,748)	3,748	—	—	—	—	—
Total	**1,408,464**	**(1,952,875)**	**(1,710,751)**	**2,978,848**	**80,810**	**(874,485)**	**—**	**1,196,656**	**1,126,667**

Stage 3	Opening balance at 01/01/2025	Transfer to Stage 1	Transfer to Stage 2	Transfer from Stage 1	Transfer from Stage 2	Settled contracts	Write-off for loss	Origination/ receipt	Ending balance at 06/30/2025
Credit card	1,053,119	—	(113)	2,107	1,016,714	(206,136)	(626,664)	(34,926)	1,204,101
Real estate loans	217,862	(8,973)	(52,676)	10,569	441,070	(112,765)	—	(29,562)	465,525
Personal loans	583,875	(170,780)	(26,843)	44,598	171,481	(164,681)	(165,337)	331,974	604,287
Business loans	36,299	—	(1,178)	2,796	77,738	(7,132)	(10,729)	(24,709)	73,085
Agribusiness loans	—	—	—	743	3,748	—	—	—	4,491
Total	**1,891,155**	**(179,753)**	**(80,810)**	**60,813**	**1,710,751**	**(490,714)**	**(802,730)**	**242,777**	**2,351,489**

Consolidated	Opening balance at 01/01/2025	Settled contracts	Write-off for loss	Origination/ receipt	Ending balance at 06/30/2025
Credit card	11,656,850	(2,385,868)	(626,664)	4,213,837	12,858,155
Real estate loans	10,169,111	(690,822)	—	2,470,098	11,948,387
Personal loans	8,231,131	(1,110,589)	(165,337)	2,998,162	9,953,367
Business loans	3,450,623	(3,301,481)	(10,729)	3,090,048	3,228,461
Agribusiness loans	340,834	(139,124)	—	87,931	289,641
Total	**33,848,549**	**(7,627,884)**	**(802,730)**	**12,860,076**	**38,278,011**

(a) On June 30, 2025, Banco Inter does not have assets allocated in the first stage that represent a delay of more than 30 days.

d. Analysis of the movement of expected losses by stage:

(Consider expected losses from credit operations and commitments to be honored - See note 21)

Stage 1	Opening balance at 01/01/2025	Transfer to Stage 2	Transfer to Stage 3	Transfer from Stage 2	Transfer from Stage 3	Write-off for loss	Constitution/ (Reversal)	Ending balance at 06/30/2025
Credit card	539,972	(224,412)	(1,582)	102,131	—	—	353,469	769,578
Real estate loans	42,694	(72,215)	(1,658)	11,198	45	—	53,924	33,988
Personal loans	95,096	(82,521)	(28,923)	12,331	15,708	—	109,953	121,644
Business loans	9,911	(9,124)	(559)	150	—	—	9,120	9,498
Agribusiness loans	7,015	(335)	(119)	—	—	—	(3,068)	3,493
Total	**694,688**	**(388,607)**	**(32,841)**	**125,810**	**15,753**	**—**	**523,398**	**938,201**

Stage 2	Opening balance at 01/01/2025	Transfer to Stage 1	Transfer to Stage 3	Transfer from Stage 1	Transfer from Stage 3	Write-off for loss	Constitution/ (Reversal)	Ending balance at 06/30/2025
Credit card	151,240	(102,131)	(762,743)	224,412	18	—	558,736	69,532
Real estate loans	37,097	(11,198)	(69,767)	72,215	740	—	4,172	33,259
Personal loans	69,696	(12,331)	(120,898)	82,521	10,932	—	4,842	34,762
Business loans	5,810	(150)	(23,610)	9,124	13	—	12,443	3,630
Agribusiness loans	—	—	(645)	335	—	—	310	—
Total	**263,843**	**(125,810)**	**(977,663)**	**388,607**	**11,703**	**—**	**580,503**	**141,183**

Stage 3	Opening balance at 01/01/2025	Transfer to Stage 1	Transfer to Stage 2	Transfer from Stage 1	Transfer from Stage 2	Write-off for loss	Constitution/ (Reversal)	Ending balance at 06/30/2025
Credit card	890,246	—	(18)	1,582	762,743	(626,664)	(57,615)	970,274
Real estate loans	76,165	(45)	(740)	1,658	69,767	—	(59,297)	87,508
Personal loans	409,857	(15,708)	(10,932)	28,923	120,898	(165,337)	97,629	465,330
Business loans	22,623	—	(13)	559	23,610	(10,729)	2,683	38,733
Agribusiness loans	—	—	—	119	645	—	517	1,281
Total	**1,398,891**	**(15,753)**	**(11,703)**	**32,841**	**977,663**	**(802,730)**	**(16,083)**	**1,563,126**

Consolidated	Opening balance at 01/01/2025	Write-off for loss	Constitution/ (Reversal)	Ending balance at 06/30/2025
Credit card	1,581,458	(626,664)	854,590	1,809,384
Real estate loans	155,956	—	(1,201)	154,755
Personal loans	574,649	(165,337)	212,424	621,736
Business loans	38,344	(10,729)	24,246	51,861
Agribusiness loans	7,015	—	(2,241)	4,774
Total	**2,357,422**	**(802,730)**	**1,087,818**	**2,642,510**

e. Income loan operations

	30/06/2025
Real estate loans	894,829
Credit card	862,233
Personal loans	818,215
Business loans	286,463
Others (a)	402,739
Total	**3,264,479**

(a) Refers to the results of payment transactions see note 8 and rural credit.

f. Renegotiated and restructured credit operations

The accumulated balance of the renegotiated credit portfolio is R$1,612,502, which represents approximately 4.2% of the total credit portfolio, excluding the effect of expected losses.

Restructured transactions are formalized through a specific renegotiation product. They involve changes in the financial conditions for defaulters with deteriorated payment capacity, through changes in interest rates, principal amounts, and/or maturity dates, aimed at regularizing these debts. The balance of the restructured loan portfolio is R$551,572, representing approximately 1.4% of the total loan portfolio, excluding the effect of expected losses.

10. Non-financial assets held for sale

	06/30/2025
Real Estate	279,207
Material inventory	8,693
Provision for impairment loss	(18,691)
Total	**269,209**

11. Deferred tax assets

Deferred tax assets arise from temporary differences related to provisions on credit operations, provisions under civil and labor lawsuits, marking to market of securities classified as at fair value through other comprehensive income or at fair value through profit or loss, tax loss and negative calculation basis for social contribution, among others.

a. Changes in the balances of deferred taxes

	Balance at 01/01/2025	Constitution	Realization	Balance at 06/30/2025
Composition of the deferred tax assets				
Provision for impairment losses on loans and advances	934,449	141,111	(21,165)	1,054,395
Adjustment of financial assets to fair value	433,867	364,007	(433,864)	364,010
Other temporary differences	252,596	127,429	(126,006)	254,019
Hedge accounting	36,010	313	—	36,323
Provision for contingencies	21,697	22,001	(21,696)	22,002
Hedge accounting	39,185	7,334	—	46,519
	1,717,804	**662,195**	**(602,731)**	**1,777,268**
Composition of the deferred tax liabilities				
Hedge Accounting	(11,357)	(66,953)	—	(78,310)
Capital gains on assets in business combinations	(17,356)	(243)	1,959	(15,640)
Others	—	(612)	—	(612)
Total	**(28,713)**	**(67,808)**	**1,959**	**(94,562)**

b. Projection for realization of tax credits

Period	Temporary differences 06/30/2025	Tax losses 06/30/2025	Total 06/30/2025
2025	163.225	—	163.225
2026	294.361	36,323	330.684
2027	386.306	—	386.306
2028	294.361	—	294.361
2029	150.673	—	150.673
2030 a 2032	452.019	—	452.019
Total	**1,740.945**	**36,323**	**1,777.268**

As of June 30, 2025, the present value of tax credits was calculated based on the average rate of interbank deposit certificates projected for the corresponding periods, DI of 14.0% p.a. and amounted to R$ 1,249,761 in the consolidate.

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c. Reconciliation of effective rate current income tax expense

	06/30/2025
	Income Tax/Social Contribution
Profit (loss) before income tax and social contribution	**445,383**
Income Tax - (45%)	(200,410)
Tax Effect of:	
Interest on equity	63,023
Net non-taxable income (non-deductible expenses)	109,172
Subsidiaries not subject to taxation of Real Profit	43,181
Others	6,340
Total Income Tax	**21,306**
Effective tax rate	**4.78 %**
Total Income Tax	**21,306**

d. Amounts recognized in profit or loss

	06/30/2025
	Income Tax/Social Contribution
Current income tax and social contribution expense	
Current year	(170,247)
Deferred income tax and social contribution expense	
Provision for impairment losses on loans and advances	140,279
Provision for contingencies	304
Fair value assessment of marked-to-market transactions/ Hedge	51,138
Other temporary differences	1,424
Tax Loss	313
Others	(1,905)
Deferred income tax and social contribution expense subtotal	**191,553**
Total tax revenue	**21,306**

12. Investments in subsidiaries and affiliates

a. Composition of investments

Direct subsidiaries	06/30/2025 Location of headquarters	Total assets	Total liabilities	Adjusted equity	Share Capital	Profit (loss) for the period	Investment amount 06/30/2025	Equity-accounted investees 06/30/2025
Inter Digital Corretora e Consultoria de Seguros Ltda	Minas Gerais - Brasil	389,433	190,992	198,441	100	56,700	119,064	34,020
Inter Distribuidora de Títulos e Valores Mobiliários Ltda	Minas Gerais - Brasil	747,280	311,933	435,347	335,000	13,725	435,347	13,725
Inter & Co Tecnologia e Serviços Financeiros Ltda	Minas Gerais - Brasil	146,860	79,094	67,766	98,961	2,169	41,086	1,315
IM Designs Desenvolvimento de Software S.A	Minas Gerais - Brasil	10,628	430	10,199	15,138	(749)	5,099	(375)
Acerto Cobrança e Informações Cadastrais S.A	Minas Gerais - Brasil	15,169	6,938	8,231	20,495	(3,403)	4,939	(2,042)
Inter Pag Instituição de Pagamentos S.A	São Paulo - Brasil	2,753,211	662,857	2,090,354	1,413,243	54,517	2,090,354	54,517
Inter Asset Gestão de Recursos Ltda	São Paulo - Brasil	13,251	7,759	5,492	1,059	7,974	3,892	5,651
Inter & Co Payments, Inc.	Miami - EUA	2,169,277	1,204,210	965,067	1,307,740	(14,579)	965,067	(14,579)
Goodwill	—	—	—	—	—	—	543,491	—
Added Value	—	—	—	—	—	—	149,795	—
Total	**—**	**6,245,109**	**2,464,213**	**3,780,897**	**3,191,736**	**116,354**	**4,358,134**	**92,232**

Other investments	Investment amount 06/30/2025
Other investments	9,509
Total	**9,509**

Adjustments arising from the assessment of investments using the equity method were recorded in income statements under the headings “Results from equity interests in subsidiaries and affiliates”.

b. Equity participation

Direct subsidiaries	Branch of activity	Common shares and/or quotas	% in share capital 06/30/2025
Inter Digital Corretora e Consultoria de Seguros Ltda	Insurance broker	60,000	60.00 %
Inter Distribuidora de Títulos e Valores Mobiliários Ltda	TVM Distributor	335,000,000	100.00 %
Inter & Co Tecnologia e Serviços Financeiros Ltda	Provision of services	9,896,122,671	60.63 %
IM Designs Desenvolvimento de Software S.A (a)	Provision of services	50,000,000	50.00 %
Acerto Cobrança e Informações Cadastrais S.A	Provision of services	60,000,000,000	60.00 %
Inter Pag Instituição de Pagamento S.A	Provision of services	1,654,582.386	100.00 %
Inter Asset Gestão de Recursos Ltda	Resource manager	750.814	70.87 %
Inter & Co Payments, Inc	Provision of services	1.000	100.00 %

(a) See explanatory note 33 - Subsequent events.

c. Movement in investments

	Balance at 01/01/2025	Equity accounted investees	Amortization of goodwill	Distribution of dividends	Equity valuation adjustment in subsidiary	Exchange rate variation (a)	Capital Increase	Capital gains (losses)	Balance at 06/30/2025
Inter Digital Corretora e Consultoria de Seguros Ltda	114,933	34,020	—	(30,183)	294	—	—	—	119,064
Inter Distribuidora de Títulos e Valores Mobiliários Ltda	421,461	13,725	—	—	161	—	—	—	435,347
Inter & Co Tecnologia e Serviços Financeiros Ltda	39,771	1,315	—	—	—	—	—	—	41,086
IM Designs Desenvolvimento de Software S.A	5,474	(375)	—	—	—	—	—	—	5,099
Acerto Cobrança e informações	6,959	(2,042)	—	—	22	—	—	—	4,939
Inter Pag Instituição de Pagamentos S.A	1,035,800	54,518	—	—	36	—	1,000,000	—	2,090,354
Inter Asset Gestão de Recursos Ltda	4,224	5,651	—	(3,581)	59	—	—	(2,461)	3,892
Inter & Co Payments, Inc	1,110,573	(14,580)	—	—	462	(131,388)	—	—	965,067
Goodwill	589,020	—	(45,529)	—	—	—	—	—	543,491
Added Value	157,931	—	(8,136)	—	—	—	—	—	149,795
Other investments	9,509	—	—	—	—	—	—	—	9,509
Total	**3,495,655**	**92,232**	**(53,665)**	**(33,764)**	**1,034**	**(131,388)**	**1,000,000**	**(2,461)**	**4,367,643**

(a) This is a conversion adjustment on the financial statements of an investee abroad.

13. Property and equipment

a. Breakdown of property and equipment:

	Annual average rate of	06/30/2025 Historical cost	(Accumulated	Net value
Right of use (a)	4% - 10%	126,070	(13,132)	112,938
Buildings	4%	37,945	(13,166)	24,779
Furniture and equipment	10% - 20%	30,080	(28,572)	1,508
Data processing systems	20%	31,584	(2,396)	29,188
Total		**225,679**	**(57,266)**	**168,413**

(a) Includes investors identified in concession contracts that fall within the scope of Resolution 4,975/21.

b. Changes in property and equipment:

	Right of use	Buildings	Furniture and equipment	Data processing systems	Total
Balance as of January 1, 2025	**—**	**26,438**	**3,176**	**24,473**	**54,087**
Initial adoption of Resolution 4975/21 (a)	101,034	—	—	—	101,034
Addition	27,378	42	1,471	4,715	33,606
Write-offs	(2,342)	—	—	—	(2,342)
Depreciation	(13,132)	(1,701)	(3,124)	(15)	(17,972)
Balance as of June 30, 2025	**112,938**	**24,779**	**1,523**	**29,173**	**168,413**

(a) Includes investors identified in concession contracts that fall within the scope of Resolution 4,975/21.

14. Intangible assets

a. Breakdown of intangible assets

	Annual average rate of amortization	06/30/2025		
		Historical cost	Accumulated amortization	Carrying Amount
Right of use (a)	17%	457,282	(388,620)	68,662
Development costs (b)	20%	549,287	(206,334)	342,953
Intangible assets in progress	—	458,766	—	458,766
Customer portfolio	20%	10,170	(9,341)	829
Total		**1,475,505**	**(604,295)**	**871,210**

(a) Right of use: refers to software and licenses acquired from third parties and used in the provision of information processing services by Inter and its subsidiaries; and

(b) Development costs: refer to expenses with the development of new products or services that aim to increase revenue for Inter and its subsidiaries.

b. Changes in intangible assets

	Right of use	Development costs	Intangible assets in progress	Customer portfolio	Total
Balance as of January 01, 2025	**49,394**	**264,891**	**420,826**	**829**	**735,940**
Addition	73,298	—	155,146	—	228,444
Write-offs	(177)	—	(644)	—	(821)
Transfers	—	116,562	(116,562)	—	—
Amortization	(53,853)	(38,500)	—	—	(92,353)
Balance as of June 30, 2025	**68,662**	**342,953**	**458,766**	**829**	**871,210**

15. Other assets

	06/30/2025
Prepaid expenses	318,669
Intragroup receivables	259,181
Sundry debtors	226,740
Payments to be reimbursed	41,420
Advances to third parties	30,823
Total	**876,833**
Current	**876,833**
Non-current	**—**

16. Deposits and funds from acceptance and issuance of securities

a. Deposits

	No expiration date	1 to 30 days	31 to 180 days	181 to 360 days	More than 360 days	Total at 06/30/2025
Time deposits	—	16,635,908	2,449,369	3,191,743	23,586,307	45,863,327
Savings deposits	1,705,232	—	—	—	—	1,705,232
Demand deposits	1,352,966	—	—	—	—	1,352,966
Interbank deposits	—	473,249	42,041	20,059	—	535,349
Total	**3,058,198**	**17,109,157**	**2,491,410**	**3,211,802**	**23,586,307**	**49,456,874**
				Current		**25,870,567**
				Non-current		**23,586,307**

b. Securities issued

	1 to 30 days	31 to 180 days	181 to 360 days	More than 360 days	Total at 06/30/2025
Real estate credit bills	736,847	2,592,064	1,778,576	4,741,778	9,849,265
Financial Bills	120	92,769	68,293	607,437	768,619
Guaranteed real estate letters (a)	—	—	—	570,494	570,494
Agribusiness credit letters	—	45,965	66,707	102,572	215,244
Total	**736,967**	**2,730,798**	**1,913,576**	**6,022,281**	**11,403,622**
				Current	**5,381,341**
				Non-current	**6,022,281**

(a) As of June 30, 2025, the amount of R$570,494 Real Estate Guaranteed Notes (LIG) met all the requirements set forth in BACEN Resolution 5,001/22, namely: sufficiency, liquidity, and term, with a remuneration percentage of 89% of the CDI. The asset portfolio management policy and the LIG issuance term are in accordance with article 11 of BACEN Resolution No. 5,001/22. As of June 30, 2025, the issuance was secured by real estate financing for the acquisition of residential properties in the amount of R$509,779, approximately 0.59% of total assets, and had maturities in 2026 and 2028.

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c. Obligations for repurchase agreements

	06/30/2025
Financial Bills	2,399,971
Treasury bills	444,741
Treasury notes	374,260
Total	**3,218,972**

d. Expenses on funding operations

	06/30/2025
Funding expenses	
Time deposits	(1,684,540)
Open market funding	(863,317)
Savings deposits	(61,115)
Interbank deposits	(32,866)
Total	**(2,641,838)**

17. Borrowing and on-lending

	06/30/2025
Onlending obligations - Tesouro Funcafé (a)	94,650
Onlending obligations – CEF (b)	18,955
Onlending obligations – BNDES (c)	1,147
Total	**114,752**
Current	**88,182**
Non-current	**26,570**

(a) Refer to rural credit operations with Funcafé (with a fixed rate of 8% per year);

(b) Refer to operations involving the transfer of financing for real estate credits obtained from Caixa Econômica Federal (with rates between 4.5% and 8.2% per year); and

(c) Refer to Working Capital operations with BNDES (with a fixed rate of up to 6.87% per year).

18. Other financial liabilities

	06/30/2025
Payment transactions	9,134,739
Creditors by resources to release	532,286
Other settlement systems	409,708
Lease liabilities (Note 18.a)	125,273
Other liabilities	162,179
Total	**10,364,185**
Current	**5,572,813**
Non-current	**4,791,372**

a. Lease financial liability

Below we demonstrate the movements in lease liabilities as of June 30, 2025:

Balance as of January 1, 2025	**—**
Initial adoption of Resolution 4975/21	113,556
Payments	(17,104)
Appropriation of financial charges	28,687
Balance as of June 30, 2025	**125,273**

b. Lease expiration

The maturity of these financial liabilities on June 30, 2025:

	06/30/2025
Up to 1 year	3,826
Between 1 and 5 years	121,447
Total	**125,273**

19. Transactions with related parties

Transactions with related parties are defined and controlled in accordance with the Related Party Policy approved by Inter's Board of Directors. This policy defines and ensures transactions involving the Group and its shareholders or direct or indirect related parties.

Below, we detail the transactions with related parties:

	Parent Company (a)	Associates (b)	Key management personnel (c)	Other related parties (d)	Total
	06/30/2025	06/30/2025	06/30/2025	06/30/2025	06/30/2025
Assets	**13,144**	**156,062**	**5,543**	**792,761**	**967,510**
Loans operations	3,575	—	5,543	698,636	707,754
Securities	—	576	—	—	576
Other assets	9,569	155,486	—	94,125	259,180
Liabilities	**(57,139)**	**(2,002,195)**	**(18,731)**	**(1,048,741)**	**(3,126,806)**
Demand deposits	(683)	(200,224)	(1,295)	(852,005)	(1,054,207)
Time deposits	(56,017)	(1,783,633)	(17,431)	(158,405)	(2,015,486)
Obligations for repurchase agreements	—	(128)	—	—	(128)
Other liabilities	(439)	(18,210)	(5)	(38,331)	(56,985)
Result	**(3,396)**	**(100,668)**	**(736)**	**(6,077)**	**(110,877)**
Loans operations	—	—	287	2,839	3,126
Income from interbank investments	—	2	—	—	2
Service provision revenue	—	716	106	9,259	10,081
Funding operations	(3,396)	(101,386)	(1,124)	(6,261)	(112,167)
Other operating income (expenses)	—	—	(5)	(11,914)	(11,919)

(a) Inter is directly controlled by Inter Holding financeira S.A, and indirectly by Inter & Co;
(b) Entities directly controlled by Inter;
(c) Any director, advisor of Inter; and
(d) Any immediate family members of key management personnel or companies controlled by them, including: companies controlled by immediate family members of Inter's controlling shareholder; companies over which the controlling shareholder or their immediate family members have significant influence; other investors who have significant influence over Inter and their close family members.

Compensation of key management personnel

On June 30, 2025, an expense for earnings in the amount of R$11,209 was recognized.

Banco Inter has a preferred stock option plan for its key management personnel. More information about the plan is detailed in explanatory note 30.

20. Tax liabilities

	06/30/2025
Income tax and social contribution	253,024
PIS/COFINS	27,533
ISSQN	4,216
Others	63,844
Total	**348,617**

21. Provisions, contingent assets and liabilities and legal - tax and social security obligations

	06/30/2025
Provision on loan commitments (a)	183,819
Provision for contingencies	48,890
Provision for financial guarantees (b)	5,367
Total	**238,076**

(a) Inter recognizes expected credit losses for financial assets that include both a withdrawn component and an undrawn loan commitment component. To the extent that the combined amount of expected credit losses exceeds the gross carrying amount of the financial asset, the remaining balance is presented as a provision; and

(b) The balance of guarantees and sureties provided by Inter was R$803,661, with a provision of R$5,367.

a. Provisions

Inter's legal entities, in the normal course of their business, are parties to tax (tax and social security), labor, and civil lawsuits. The respective provisions were established taking into account current laws, applicable regulations, the opinion of legal advisors, the nature and complexity of the cases, case law, prior experience, and other relevant criteria, in order to enable the most accurate estimate possible.

i. Labor proceedings

These are lawsuits aimed at obtaining labor-related compensation. The provisioned amounts mostly refer to lawsuits that discuss potential labor rights, such as overtime claims and equal pay. At Inter, the methodology used to provision for these contingencies is based on calculating the average value of concluded labor lawsuits, considering the total value of concluded cases divided by the amount actually disbursed in the last 36 months.

ii. Civil proceedings

These claims predominantly seek compensation for material and moral damages related to Inter's products and services, including declaratory and reparatory actions, issues related to compliance with the 30% limit on deductions from borrowers' payroll, requests for document submission, and contract review actions. The provisioning methodology adopted by Inter for these contingencies is based on the average ticket value of completed civil cases, obtained by dividing the total value of completed cases by the amount actually paid in the last 24 months.

Movement in the provisions and classification by nature

Nature	Labor	Civil	Total
Balances at january 01, 2025	**8,560**	**39,654**	**48,214**
Constitution/increase in provision	3,401	23,226	26,627
Payments	(2,661)	(23,290)	(25,951)
Balances at June 30, 2025	**9,300**	**39,590**	**48,890**

b. Proceedings classified as possible losses

The main processes with this classification are:

(i) Income tax and social contribution on net income – IRPJ and CSLL

On August 30, 2013, a notice of violation was issued (regarding expenses considered non-deductible) requiring the payment of income tax and social contribution amounts for the calendar years 2008 to 2009. On June 30, 2025, the amount at risk of the action totals R$31,160, while the total value of the action corresponds to R$65,077.

(ii) Contribution to Social Security Financing – COFINS

Inter is discussing COFINS assessments from the period 1999 to 2014.

Before the publication of Law No. 12,973/14, which changed the understanding regarding the inclusion of financial revenues in the COFINS calculation basis, there was discussion about expanding the calculation basis for the aforementioned contribution, as promoted by §1 of art. 3 of Law No. 9,718/98.

In 2005, Inter obtained a final and binding decision from the Federal Supreme Court, which guaranteed the financial institution's right to collect COFINS based solely on revenue from services provided, rather than total revenue, which would include financial revenue.

Between 1999 and 2006, Inter made a judicial deposit and/or paid the obligation. In 2006, following a favorable decision by the Supreme Federal Court and the express consent of the Federal Revenue Service, Inter's judicial deposit was released. Furthermore, the Federal Revenue Service approved the authorization to use the credits for amounts previously overpaid against current obligations without objection on May 11, 2006. Subsequently, the Federal Revenue Service questioned Inter's procedures, arguing that financial revenues should be included in the COFINS tax calculation basis.

After the publication of Law 12.973/14, Inter modified its procedures to include financial revenues in the COFINS calculation basis, so that the triggering events involved in Inter's discussions all predate the law.

Currently, the application of material res judicata is under discussion in a separate lawsuit that secured Inter's right to waive COFINS on its financial revenues, so the Supreme Federal Court's ruling on Topic 372 does not directly affect Inter's arguments. As of June 30, 2025, the amount at risk in the lawsuit totals R$70,746, while the total value of the lawsuit is R$158,240.

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22. Other liabilities

	06/30/2025
Payments to be processed (a)	822,584
Social and statutory provisions	151,838
Amounts payable intragroup	56,980
Other liabilities	73,472
Total	**1,104,874**
Current	**1,104,874**
Non-current	—

(a) The balance is substantially composed of: (i) installments of credit transactions to be transferred; (ii) payment orders to be settled; (iii) suppliers to be paid; and (iv) fees to be paid.

23. Equity

a. Share capital

As of June 30, 2025, the share capital is R$7,511,433, fully subscribed and paid up, consisting of 2,593,598,009 common shares, all without par value.

b. Capital reserve

The Bank's capital reserves are composed of the amounts related to share-based payment transactions to be settled with the delivery of equity instruments and goodwill paid by shareholders in the subscription of shares.

c. Legal reserve

Established at 5% of the profit for the year, limited to 20% of the share capital.

d. Profit reserve

In prior years, after the establishment of the Legal Reserve, Inter's Management elected to allocate the remaining balance of profits to the establishment of the Profit Reserve.

e. Dividends and interest on equity

Inter adopts a capital remuneration policy by distributing interest on equity in the same proportion as it participates in the capital calculated in accordance with current legislation, which are imputed, net of Income Tax at Source, in the calculation of mandatory dividends for the fiscal year provided for in the Bylaws and art. 202 of Law 6,404/1976.

On June 30, 2025, Banco Inter presented a balance of R$434,896 referring to dividends and interest on equity declared and paid to its shareholders, provisioned throughout the fiscal year 2025 with the following payments:

Controller	Payment Date	06/30/2025
Inter Holding Financeira SA	01/15/2025	125,878
Inter Holding Financeira SA	04/01/2025	34,166
Inter Holding Financeira SA	05/08/2025	168,966
Inter Holding Financeira SA	05/27/2025	23,467
Inter Holding Financeira SA	06/11/2025	82,419
Total		**434,896**

f. Treasury shares

At June 30, 2025, the balance of treasury shares amounted to R$ (71,831), comprising 9,594,900 shares.

g. Other comprehensive income

The balance of Inter's other comprehensive results on June 30, 2025 is R$(455,323). This amount corresponds to the change in fair value of securities at fair value through other comprehensive income, hedge accounting, and the exchange rate adjustment on investments abroad.

24. Revenue from service provision

	06/30/2025
Interchange	580,915
Banking and credit operations	28,482
Others	14,362
Total	**623,759**

25. Personnel expenses

	06/30/2025
Salaries	(167,359)
Benefits	(91,756)
Social security charges	(53,745)
Others	(3,405)
Total	**(316,265)**

26. Administrative expenses

	06/30/2025
Data processing and information technology	(443,565)
Depreciation and amortization	(164,076)
Specialized and third-party technical services	(123,209)
Advertisement and marketing	(103,792)
Financial System Services	(41,272)
Rent, condominium fee and property maintenance	(6,734)
Others	(50,389)
Total	**(933,037)**

27. Tax expenses

	06/30/2025
PIS/COFINS	(154,397)
ISSQN	(19,142)
Others	(28,339)
Total	**(201,878)**

28. Other operating income (expenses)

	06/30/2025
Recovery of charges and expenses	92,059
Revenue from card network	71,068
Reversal of provisions	14,342
Others	25,299
Total other operating income	**202,768**
Cashback expenses	(89,673)
Inter Rewards (a)	(81,253)
Card withdrawal fee expense	(54,319)
Other operating expenses	(50,656)
Provisions for contingencies	(26,627)
Total other operating expenses	**(302,528)**
Total	**(99,760)**

(a) This is a loyalty and rewards program offered by Banco Inter. Through this program, bank customers accumulate points on their financial transactions and operations and can exchange them for benefits, discounts, products, or services.

29. Other non-operating income (expenses)

	06/30/2025
Constitution (reversal) of non-operating provisions (a)	(18,691)
Capital gains	(1,318)
Other non-operating results	939
Total	**(19,070)**

a. It basically includes the provision for impairment of non-financial assets held for sale.

30. Share-based payment

a.1) Stock option plan - Banco Inter S.A.

On January 4, 2023, the Extraordinary General Meeting of Inter & Co, Inc. was held, approving the migration of the share-based payment plans, with the consequent assumption by Inter & Co of the obligations of Banco Inter S.A. arising from the active plans and respective programs. As a result of the corporate reorganization, the number of options held by each beneficiary was proportionally changed. Therefore, for every 6 options to purchase common or preferred shares of Banco Inter S.A., the beneficiary will have 1 option to purchase Class A shares of Inter & Co. In addition, the repricing of the exercise price of the options granted in 2022, which had not yet been exercised, was approved. At the time of the repricing, the fair value of the granted and unexercised options was recalculated, determining an additional R$15,990 in incremental expense, to be allocated by the final vesting period. The main features of the plans are described below:

Grant Date	Final strike date	Options (shares INTR)	Vesting	Average strike price	Participants
02/15/2018	02/15/2025	5,452,464	Up to 5 years	R$1.80	Directors, managers and key employees
07/09/2020	07/09/2027	3,182,250	Up to 5 years	R$21.50	Directors, managers and key employees
01/31/2022	12/31/2028	3,250,000	Up to 5 years	R$15,50	Directors, managers and key employees

The changes in the options of each plan for the period ended June 30, 2025 and supplementary information are shown below:

Grant Date	01/01/2025	Granted	Expired/ Cancelled	Exercised	06/30/2025
2018	71,999	—	—	71,999	—
2020	2,443,088	—	309,412	165,975	2,251,763
2022	2,644,725	—	69,000	107,250	2,447,400
Total	**5,159,812**	**—**	**115,425**	**345,224**	**4,699,163**
Weighted average price of the shares	**R$ 18.15**	**R$ —**	**R$ 16,82**	**R$ 15,53**	**R$ 18.38**

The fair values of the period of 2018 and 2020 plans were estimated based on the Black & Scholes option valuation model considering the terms and conditions under which the options were granted, and the respective compensation expense is recognized during the vesting period.

	2018	2020
Strike price	1.80	21.60
Risk-free rate	9.97 %	9.98 %
Duration of the strike (years)	7	7
Expected annualized volatility	64.28 %	64.28 %
Fair value of the option at the grant/share date:	0.05	0.05

For the 2022 program, the fair value was estimated based on the Binomial model:

	2022
Strike price	15.50
Risk-free rate	11.45 %
Duration of the strike (years)	7
Expected annualized volatility	38.81 %
Weighted fair value of the option at the grant/share date:	4.08

In the period ended June 30, 2025, costs amounting to R$4,954 were recognized in employee benefit expenses, appropriated to Inter's results.

a.2) Restricted share grant agreements (RSU) - Inter

The Extraordinary General Meeting of Inter&Co, Inc. held on January 4, 2023, approved the creation of the Omnibus Incentive Plan, which aims to promote the interests of Inter&Co, Inc. and its shareholders by strengthening Inter&Co, Inc.'s ability to attract, retain, and motivate employees who are expected to make contributions to Inter&Co, Inc., and providing these individuals with incentives to align their interests with those of Inter&Co, Inc.'s shareholders.

The Omnibus Incentive Plan is administered by the Board of Directors of Inter&Co, Inc., which has the authority to approve the granting of programs to Inter&Co, Inc.'s management employees.

In 2023, Inter&Co, Inc. granted 1,768,500 restricted stock units (RSUs) under the Banco Inter Omnibus Incentive Plan, with vesting schedules of 25% blocks, to several Banco Inter executives and employees. Vesting schedules are set forth in each grant agreement. As of June 30, 2025, 176,500 RSUs granted had vested and 881,250 RSUs had been exercised.

In 2024, Inter&Co, Inc. granted 1,081,000 restricted stock units (RSUs) under Banco Inter's Omnibus Incentive Plan, with vesting schedules of 25% blocks, to various Banco Inter executives and employees. Vesting schedules are set forth in each grant agreement. As of June 30, 2025, 115,750 RSUs granted had vested and 265,250 RSUs had been exercised.

In the first half of 2025, Inter&Co, Inc. granted 1,102,000 restricted stock units (RSUs) under Banco Inter's Omnibus Incentive Plan, with vesting schedules of 25% blocks, to several Banco Inter executives and employees. The vesting schedules are set forth in each grant agreement. By June 30, 2025, 60,000 RSUs granted had vested.

See table below:

06/30/2025						
Grant Date	**Concession Date**	**Fair value of the share (in reais)**	**Vesting**	**Vesting period up to (years)**	**Total**	**Total not exercised**
01/06/2023	25%	14.15	2,0	4.0	1,753,500	699,500
01/11/2023	25%	22.99	3,0	4.0	15,000	11,250
01/02/2024	25%	25.22	3,0	4.0	10,000	0
01/04/2024	25%	29.11	3,0	4.0	50,000	27,500
04/26/2024	25%	26.27	3,0	4.0	851,000	567,500
04/06/2024	25%	30.35	3,0	4.0	40,000	30,000
07/01/2024	25%	33.07	2,0	3.0	50,000	37,500
07/17/2024	25%	36.47	4,0	4.0	30,000	0
09/04/2024	25%	40.39	3,0	3.0	50,000	37,500
01/29/2025	25%	28.18	4,0	4.0	835,000	775,000
01/31/2025	25%	29.02	4,0	4.0	10,000	10,000
02/24/2025	25%	28.03	4,0	4.0	10,000	10,000
06/02/2025	25%	38.56	3,0	4.0	247,000	247,000
					3,951,500	**2,452,750**

In the period ended June 30, 2025, R$13,096 of expenses related to this plan were appropriated, which are recorded in personnel expenses in Inter's results.

31. Risk management

Risk management at Inter is understood as the set of activities and processes established to identify, assess, measure, control, mitigate, and monitor risks deemed material (or priority) by the Board of Directors.

In this context, risk management is conducted through a forward-looking approach, always seeking a thorough understanding of the primary sources and drivers of risks, the characteristics, interdependencies, and correlations between risks, as well as the potential impacts on the business.

Risk management at Inter seeks to maintain a risk management structure appropriate to the complexity (and strategy) of its activities, products, and services, promoting the continuous development of processes and systems, and disseminating a culture of risk management across all organizational levels within the institution.

a. Liquidity risk management

Liquidity risk represents the possibility that Inter will be unable to efficiently meet its financial obligations, whether expected or unexpected, including obligations arising from guarantees granted and extraordinary redemptions by customers. This risk also encompasses scenarios in which Inter may face difficulties in negotiating the sale of assets at prevailing market prices, either due to significant volume relative to normal transactions or due to market disruptions or dysfunctions.

Liquidity risk is managed institutionally through a governance structure with clearly distributed responsibilities among the Board of Directors, the Assets and Liabilities Committee (ALCO), the Risk Committee, and the Risk Department, the latter responsible for the operational management of liquidity risk.

The risk management structure acts independently and proactively, aiming to continuously monitor liquidity indicators and prevent potential exceedances of established limits. Management fully encompasses Inter&Co's cash flow and payment flows, enabling the timely implementation of mitigation measures when necessary.

Liquidity risk monitoring is carried out daily, with monitoring conducted periodically by the Assets and Liabilities Committee (ALCO), which systematically assesses available liquidity risk information, including:

- Asset-liability mismatch;
- Top 10 investors;
- Net Funding;
- Liquidity Limits;
- Maturity Forecast;
- Stress tests based on internally defined scenarios;
- Liquidity contingency plans;
- Monitoring asset and liability concentrations;
- Monitoring the Liquidity Ratio and funding renewal rates; and
- Reports with information on positions held by Inter and its subsidiaries.

The structure considers the internal and external factors that impact the Group's liquidity, performing detailed daily monitoring of incoming and outgoing transactions for loans and advances to customers, Time Deposits, Savings Accounts, Agribusiness Letters of Credit (LCA), Real Estate Bonds with Real Estate Collateral (LCI), Guaranteed Real Estate Bonds (LIG), and Demand Deposits.

As of June 30, 2025, there have been no material changes to the nature of liquidity risk exposures, monitoring methodology, internal policies, or the Group's processes for managing them. Nevertheless, the Group continues to continuously improve its internal risk management processes.

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(i) Analysis of financial instruments by remaining contractual term

		Current			Non-Current		Total
	Note	1 to 30 days	31 to 180 days	181 to 365 days	1 to 5 Years	Over 5 years	06/30/2025
Financial assets							
Cash and due from banks	4	547,683	—	—	—	—	547,683
Interbank investments	5	4,434,091	—	—	—	—	4,434,091
Deposits at Central Bank of Brazil		6,179,662	—	—	—	—	6,179,662
Securities, net of provisions for expected credit losses	6	3,332,257	2,935,857	1,550,814	12,732,074	2,700,611	23,251,613
Loans net of provisions for expected losses	9	1,791,853	3,631,344	9,569,417	6,179,316	14,647,390	35,819,320
Derivative financial instruments	7	—	649	78	—	—	727
Other financial assets	8	1,893,370	2,896,181	26,405	54	—	4,816,010
Total		**18,178,916**	**9,464,031**	**11,146,714**	**18,911,444**	**17,348,001**	**75,049,106**
Financial liabilities							
Deposits	16.a	20,167,355	2,491,410	3,211,805	23,586,222	82	49,456,874
Obligations for repurchase agreements	16.c	3,218,972	—	—	—	—	3,218,972
Securities issued	16.b	736,967	2,730,797	1,913,576	5,484,374	537,907	11,403,622
Borrowing and on-lending	17	1,400	59,258	27,524	26,570	—	114,752
Derivative financial instruments	7	—	35,483	43	—	—	35,526
Other financial liabilities	18	4,878,893	158,601	535,319	4,791,372	—	10,364,185
Total		**29,003,587**	**5,475,549**	**5,688,267**	**33,888,538**	**537,989**	**74,593,931**
Difference between Assets and Liabilities (a)		**(10,824,671)**	**3,988,482**	**5,458,447**	**(14,977,094)**	**16,810,012**	**455,175**

(a) The mismatches observed arise from the different characteristics and contractual terms of the financial assets and liabilities, and do not necessarily represent limitations on the institution's effective liquidity position.

(ii) Financial assets and liabilities using a current and non-current classification

	Note	Current	Non-current	Total
Assets				
Cash and due from banks	4	547,683	—	547,683
Interbank investments	5	4,434,091	—	4,434,091
Deposits at Central Bank of Brazil		6,179,662	—	6,179,662
Securities, net of provisions for expected credit losses	6	7,818,928	15,432,685	23,251,613
Loans net of provisions for expected losses	9	14,992,614	20,826,706	35,819,320
Derivative financial instruments	7	727	—	727
Other financial assets, net of provisions for expected credit losses	8	4,815,956	54	4,816,010
Total		**38,789,661**	**36,259,445**	**75,049,106**
Liabilities				
Deposits	16.a	25,870,567	23,586,307	49,456,874
Obligations for repurchase agreements	16.c	3,218,972	—	3,218,972
Securities issued	16.b	5,381,341	6,022,281	11,403,622
Borrowing and on-lending	17	88,182	26,570	114,752
Derivative financial instruments	7	35,526	—	35,526
Other financial liabilities	18	5,572,813	4,791,372	10,364,185
Total		**40,167,401**	**34,426,530**	**74,593,931**

b. Market risk management

Market risk is defined as the possibility of losses resulting from fluctuations in the market values of positions held by the Institution and its subsidiaries, including the risks of transactions subject to exchange rate fluctuations, interest rates, stock prices, and commodity prices.

At Inter, market risk management's main objective is to support business areas by establishing processes and implementing the necessary tools to assess and control related risks. This structure enables the measurement and monitoring of risk levels according to guidelines established by senior management.

Market risk management is monitored daily, with periodic follow-up conducted by the Asset and Liability Committee (ALCO). Market risk controls allow for the analytical evaluation of information and are constantly being refined. The Bank and its subsidiaries have been improving internal risk management and mitigation processes.

(i) Measurement

Inter, in accordance with CMN Resolution 4,557/2017 and BCB Resolution No. 111/2021, aiming for greater efficiency in the management of its operations exposed to market risk, segregates its operations, including derivative financial instruments, as follows:

- **Trading Book:** formed by all own position transactions carried out with the intention of trading or intended to hedge the trading portfolio, for which there is the intention of being traded before their contractual term, observing normal market conditions, and which do not contain a non-negotiability clause.
- **Banking Book:** formed by operations not classified in the Trading Portfolio, with the main characteristic being the intention to maintain such operations until maturity.

Aligned with best market practices, Inter manages its risks dynamically, seeking to identify, measure, evaluate, monitor, report, control, and mitigate the market risk exposures of its own positions. One way to assess positions subject to market risk is through a Value at Risk (VaR) model. The methodology used to calculate VaR considers a parametric model with a 99% confidence level (CL) and a 21-day time horizon (HP).

Below, we present the VaR for the set of transactions recorded in the trading and banking portfolios and individual VaR by risk factor, both calculated with a 99% confidence level and a 21-day time horizon.

In thousands	**06/30/2025**
Risk factor	**VaR 21 (business day)**
IPCA coupon	983,266
IGP-M coupon	12,639
Interest rate coupon (TR)	38,415
Fixed interest rates	278,121
Foreign currency coupon	90,964
Foreign exchange rates	2,024
Share price	292
Others	11,745
Subtotal	**1,417,466**
Diversification effect	311,993
Value-at-Risk	**1,105,473**

(ii) Fair value hierarchy

The fair values of assets and liabilities are measured in accordance with the following categories:

- **Level 1:** uses prices negotiated in active markets for identical financial instruments. A financial instrument is considered to be quoted in an active market if quoted prices are readily and regularly available, and if those prices represent actual and regularly occurring market transactions on a basis in which there is no relationship between the parties.
- **Level 2:** uses inputs other than quoted prices included in Level 1, where prices are quoted in non-active markets or for similar assets and liabilities, or other information that is available or that can be corroborated by information observed in the market is used to support the valuation of assets and liabilities.
- **Level 3:** uses significant inputs that are not based on observable market data If the market for a financial instrument is not active, Inter establishes the fair value using a valuation technique that considers internal data, but that is consistent with accepted economic methodologies for the pricing of financial instruments.

	06/30/2025	Level 1	Level 2
Assets	**21,438,408**	**15,279,168**	**6,159,239**
Securities			
Fair value through other comprehensive income	**20,724,300**	**15,239,041**	**5,485,259**
Government securities			
Financial Treasury Bills (LFT)	9,428,226	9,428,226	—
National Treasury Bills (LTN)	2,045,135	2,045,135	—
National Treasury Notes (NTN)	3,765,680	3,765,680	—
Private securities			
Securities issued abroad	4,143,621	—	4,143,621
Commercial Promissory Notes	617,100	—	617,100
Investment fund shares	575,643	—	575,643
Certificates of Real Estate Receivables	70,650	—	70,650
Certificates of agricultural receivables	56,789	—	56,789
Debentures	21,456	—	21,456
Fair value through profit or loss	**713,381**	**40,127**	**673,253**
Private securities			
Certificates of Real Estate Receivables	302,747	—	302,747
Investment fund share	198,304	40,127	158,176
Debentures	122,150	—	122,150
Certificates of Agricultural Receivables	90,180	—	90,180
Derivative financial assets	**727**	**—**	**727**
Fixed-term contracts	727	—	727
Liabilities	**(35,526)**	**—**	**(35,526)**
Derivative financial liabilities	**(35,526)**	**—**	**(35,526)**
Swap contracts	(5,010)	—	(5,010)
Fixed-term contracts	(30,516)	—	(30,516)

(iii) Sensitivity analysis

To determine the sensitivity of the economic value of Inter's position to market movements, we calculated the delta of the marked-to-market value (MTM) of assets and liabilities under different scenarios, considering the relevant risk factors, during the period analyzed. We present the results that would negatively affect our positions, according to each scenario:

- **Scenario I:** Probable situation, where shocks of 1 basis point were determined for interest rates and coupons and 1% variation for prices (foreign currencies and shares);
- **Scenario II:** Possible situation where shocks of 25% variation in curves and shit prices were determined;
- **Scenario III:** Possible situation where shocks of 50% variation in market curves and prices were determined.

It should be noted that the impacts reflect a static view of the portfolio, and that market dynamics and portfolio composition cause these positions to change continuously and do not necessarily reflect the position demonstrated here. The group has a process for continuous market risk monitoring, and in the event of a deterioration in the position/portfolio, mitigating actions are taken to minimize potential negative effects.

We present a sensitivity analysis of the Trading and Banking Portfolio:

Exposure	R$ thousand						June, 2025
Banking and Trading Portfolios							
Risk factor	**Risk in variation**	**Rate variation in scenario I**	**Scenario I**	**Rate variation in scenario II**	**Scenario II**	**Rate variation in scenario III**	**Scenario III**
IPCA coupon (a)	Price index coupon	increase	(4,685)	increase	(750,651)	increase	(1,359,606)
IGP-M coupon (b)	Price index coupon	increase	(15)	increase	(2,572)	increase	(4,971)
Fixed rate	Pre-fixed rate	increase	(3,384)	increase	(1,084,942)	increase	(2,040,634)
TR coupon (c)	Interest rate coupon	increase	(512)	increase	(119,841)	increase	(204,079)
USD Coupon	USD Coupon	decrease	(17)	decrease	(4,394)	decrease	(8,918)

(a) The IPCA coupon is a consumer price index calculated by the IBGE (Brazilian Institute of Geography and Statistics);

(b) The IGP-M coupon (General Market Price Index) is a general market price index calculated by the Getulio Vargas Foundation (FGV); and

(c) The Reference Rate (TR) is one of the components that determine the profitability of savings accounts and the FGTS (Service Time Guarantee Fund).

c. Operational risk management

Operational risks permeate Inter's entire operations and processes, as these are susceptible to failures and errors resulting from processes, people, systems, and external events.

To effectively manage them, Inter has an independent operational risk management framework that is compatible with the complexity of its business. This framework is responsible for identifying, measuring, evaluating, monitoring, and mitigating risks, implementing appropriate internal procedures and controls. The focus is on a risk management culture that involves all employees.

Risk management is carried out through both qualitative and quantitative approaches. Qualitative approaches involve continuous monitoring and regular reviews, while quantitative approaches utilize data to effectively measure and manage these risks.

Inter adopts robust governance, in which controls are mapped in a matrix that clearly designates those responsible for their implementation. The level of effectiveness of these controls is tested periodically, with testing prioritization based on risk maturity and the stated effectiveness of these controls. The testing methodology and prioritization criteria are described and formalized in internal regulations.

Under Business Continuity Management, Inter implements measures to ensure the maintenance or recovery of processes, facilities, infrastructure, and information technology systems within a reasonable timeframe, avoiding harm to customers, employees, suppliers, and shareholders, minimizing negative impacts, and protecting its reputation. Strategies and guidelines for managing these risks are formalized in internal policies and regulations. Recovery periods and contingency team sizes are determined through Business Impact Analysis (BIA) reports. The Conglomerate also has a Crisis Management Program, the objective of which is to manage, with timely and integrated responses, critical events that could significantly impact Inter.

For capital allocation for operational risk, Inter adopts a standardized calculation approach, as provided for in Resolution 356/2023.

d. Credit risk management

Credit risk management within Inter's prudential conglomerate aims to maintain the risk profile and profitability of the credit portfolio within the limits defined in the Risk Appetite Statement ("RAS").

Credit risk management has a control structure independent of the business units, responsible for monitoring risk levels and ensuring adherence to Inter's policies.

Credit risk management is based on several pillars:

- Policies and guidelines for granting credit and collecting credit segmented by product and/or customer category;
- Statistical models for measuring and classifying risks for individuals and a conservative (and restrictive) guarantee and/or risk policy for transactions with companies;
- Defining and approving concentration limits, mitigating the accumulation of risks by category and/or segment;
- Monitoring the portfolio's risk profile through a forward-looking approach to anticipate potential risks and/or imbalances;
- Assessing guarantees, collateral, and other risk-mitigating instruments; and
- Use of statistical models that include projected default probabilities, as well as default recovery rates (in the event of default).

Additionally, it is emphasized that credit risk management considers a structured risk classification (and provisioning) process based on rigorous and consistent statistical models, considering the complexity of transactions, collateral involved, and other factors.

Finally, it is emphasized that the models adopted in credit risk management comply with market guidelines and best practices and are appropriate for the complexity (and risks) of Inter's operations.

i. Concentration by economic sector

Below, we present the concentration by economic sector related to loans and advances to customers:

	06/30/2025
Financial activities	4,448,360
Construction	1,975,565
Trade	1,804,615
Industries	1,290,400
Administrative activities	1,084,298
Agriculture	116,554
Other segments	2,375,302
Business clients	**13,095,094**
Individual clients	**25,182,917**
Total	**38,278,011**

ii.Portfolio concentration

Below, we present the concentration of credit risk related to loans and advances to customers:

	06/30/2025	
	Balance	% portfolio
Largest debtor	108,097	0.3%
10 largest debtors	819,640	2.1%
20 largest debtors	1,356,637	3.5%
50 largest debtors	2,249,765	5.9%
100 largest debtors	3,081,738	8.1%

e. Basel Index

The prudential regulation of the national financial system establishes requirements for financial institutions to ensure adequate risk management, the maintenance of minimum capital levels, and compliance with operational limits commensurate with the risks assumed in their activities.

On February 23, 2017, the Central Bank of Brazil (Bacen) issued CMN Resolution No. 4,557/2017, which established the need to implement a capital management framework for financial institutions.

Inter has mechanisms in place to identify and assess significant risks incurred—including those not covered by the Minimum Required Reference Equity. Policies, strategies, as well as the capital plan and stress tests, which are conducted periodically and evaluated from a capital perspective, aim to maintain capital at levels commensurate with the risks incurred by Inter. Management reports on capital adequacy are submitted to the relevant departments and strategic committees, supporting decision-making by Senior Management.

The Basel Index was calculated according to the criteria established by CMN Resolutions 4,955/2021 and 4,958/2021, which address the calculation of Reference Equity (PR), as well as the minimum requirements for Reference Equity (PR), Tier I, and Core Capital to be met by financial institutions in Brazil.

The regulatory capital calculation methodology remains structured into Tiers I and II: Tier I comprises Core Capital (less Prudential Adjustments) and Supplementary Capital; Tier II includes instruments authorized to comprise capital.

The verification of operational limits takes into account the Prudential Conglomerate formed by Inter, Inter Distribuidora de Títulos e Valores Mobiliários, Inter Payments, Inter Pag, and investment funds, when applicable, in accordance with current Bacen regulations.

(i) DLO - Document of requirement margins in relation to RWA

	06/30/2025
Reference Equity (RE)	**6,034,565**
Reference Equity - Level I	5,521,911
Principal Capital (CP)	5,521,911
Reference Equity - Level II	512,654
Risk-Weighted Assets - RWA	**38,473,409**
RWA for Credit Risk by Standardized Approach - RWACPAD	31,463,151
RWA for Payment Services Risk - RWASP	356,090
RWA for Market Risk - RWAMPAD	1,106,294
RWA for Operational Risk by Standard Approach - RWAOPAD	5,547,874
Capital Requirement	
Minimum Core Capital required for RWA	1,731,303
Tier I Minimum Reference Equity required for RWA	2,308,405
Minimum Reference Equity required for RWA	3,077,873
Margin on Capital Requirements	
Margin on Required Core Capital	3,790,608
Margin on Tier I Required Reference Equity	3,213,507
Core Capital Index (CC/RWA)	**14.4%**
Tier I Capital Index (Tier I /RWA)	**14.4%**
Basel Index (RE/RWA)	**15.7%**

32. Other information

(i) Ombudsman

Inter's Ombudsman's Office serves as a communication channel between customers and users of the products and services offered, and as a conflict resolution and mediation service. The Ombudsman's Office aims to seek agile and effective solutions, acting with transparency and impartiality, and is also committed to promoting improvements in the services provided. Reports received by the Ombudsman's Office are analyzed and resolved conclusively and formally within ten business days, in strict accordance with CMN Resolution 4.860/2020.

(ii) Socio-environmental responsibility

In addition to what CMN Resolution 4,945/202 calls for, Inter defines socio-environmental responsibility as when the organization itself, customers, users, suppliers, or service providers voluntarily adopt attitudes, behaviors, and actions that promote the well-being of its internal (employees, shareholders, etc.) and external (community, partners, environment, etc.) stakeholders. It is a voluntary practice that benefits the community and should not be confused exclusively with mandatory actions imposed by the regulator.

(iii) Insurance

Inter has insurance for its main assets and amounts considered adequate by Management to cover potential losses from claims.

33. Subsequent events

On July 3, 2025, 50,000 (fifty million) common shares were sold for R$2,126 (two million, one hundred and twenty-six thousand), corresponding to 50% of the share capital of IM Designs Desenvolvimento de Software S.A., to the current holders of the other 50% of shares. With this transaction, the buyers now hold 100% of the company's share capital.

Board of Directors

Rubens Menin Teixeira de Souza – Chairman
Maria Fernanda Nazareth Menin Teixeira de Souza – Director
José Felipe Diniz – Director

CEO

Alexandre Riccio de Oliveira

Vice Presidents

Marco Túlio Guimarães

Executive Board

Ana Luiza Vieira Franco Forattini
André Guilherme Henriques Caram
Carlos Filipe de Oliveira Pedrosa
Eduardo Valladares Cotta
Flávio Ramos Queijo
Frederico Corrêa Ferreira de Melo
Leonardo Paixão Gonçalves de Souza
Lucas de Souza Bernardes
Marcelo Dantas de Carvalho
Mauro França Rangel
Pierre Carvalho Magalhães
Priscila Salles Vianna de Paula
Rafaela de Oliveira Vitória
Sebastião Luiz da Silva
Tiago de Almeida Machado
Thaís Leite Lemos

Accountant in Charge

Vanderson Gonçalves Brandão - CRC-1SP 253.620/O-7 "S" MG

Summary of the audit committee report

The Audit Committee of Banco Inter S.A. ("Inter") was established by resolution of the Board of Directors on March 18, 2021, in accordance with National Monetary Council Resolution No. 4,910/2021, and is composed of three independent members, as provided by current legislation.

The Committee's responsibilities include advising the Board of Directors on assessing the quality of Inter's financial statements, internal controls, risk management, and Internal Audit, among other regulatory responsibilities. The Committee conducts its activities based on the provisions of its Internal Regulations and Inter's Bylaws.

During 2025, the Audit Committee held meetings with Inter's Independent Audit Department - KPMG Auditores Independentes, as well as with the Board of Directors and Controller's Office to discuss the financial statements, the management report, and the independent auditors' review report, enabling the issuance of the Audit Committee's opinion. Additionally, in accordance with the guidelines of the internal regulations, the Committee met with the Internal Audit, Risk, Internal Controls, Fraud Monitoring and Prevention, Governance, Controllership, Legal, and Ombudsman teams. These meetings focused on a comprehensive analysis of the work performed by each area, as well as on monitoring internal controls.

In accordance with the Internal Regulations, the Semiannual Report of Inter's Statutory Audit Committee was prepared, detailing the activities performed.

Based on the results of the work performed, the Committee recommends to the Board of Directors the approval of the financial statements for the six-month period ended June 30, 2025.