



2023 Annual Report

Pocket Version



ESG at Inter&Co

Inter&Co's Annual Report presents the company's results in generating shared value for its various stakeholder groups, contributing to advancement of the ESG agenda by strengthening the integration of governance, people, and environmental issues at the company and its purpose of unlocking possibilities for an intelligent financial life.

Strategic vision driven by technology and innovation

Looking beyond the horizon, we are excited about the prospects for 2024. We are focused on delivering the second year of our "60-30-30 Plan". Our ongoing quest to drive innovation and technology, which was even the most popular material topic in our stakeholder survey in 2023, will unlock even more possibilities for a smarter financial life for our customers.



João Vitor Menin
Inter&Co CEO

The Super App for your financial life

Inter&Co offers the Financial Super App: a powerful platform with integrated products and services, designed to meet the needs of the various moments in its customers' lives.

Through an unique and transformative ecosystem, Inter&Co **unlocks possibilities** for a **smart financial life**.



Banking products

Banking

- Digital account
- Corporate account
- Pix
- Kids Account
- Credit card

Investments

- Investment platform
- Meu Porquinho ("My Piggybank")
- Investe Fácil ("Invest Easy")
- Savings
- Private pension

Credit

- Pay order on credit
- Digital credit card
- Pix on credit
- Real Estate Credit
- Advance of FGTS
- Payroll Loan Credit
- More limit savings
- Vehicle financing
- Consortiums

Non-banking products

Shopping & experiences

- Shopping
- Travel
- Duo Gourmet
- Recharge
- Shell Box
- Cell Phone Plans
- Gift Card
- Sustainable Living

Loop

- Exchange points for miles
- Exchange points for dollars
- Exchange points for a discount on your bill
- Exchange points for extra cashback
- Exchange points for cashback directly on your bill
- Exchange points for investments in Meu Porquinho ("My Piggybank")

Insurance

- Life insurance
- Pix Insurance
- More protected card
- Travel insurance
- Home insurance

Health

- Dental plan
- Pet health plan
- Telemedicine

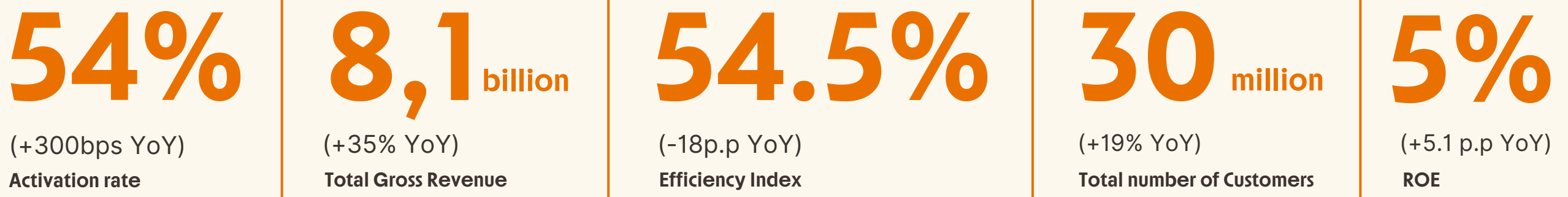
Through the Financial Super App, Inter&Co's activities **transcend banking barriers** and reach the generation of **positive impact** on several fronts and for multiple audiences, for society, and the environment.

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Finance

The year 2023 was the starting point for the 60-30-30 Plan* and **exceptional financial results** have already been achieved.



*It is a five-year strategic plan that guides the entire company in its quest to reach 60 million customers, achieve an efficiency rate of 30%, and deliver a return on equity (ROE) of 30% by 2027.

New products

Launched with success and high customer adoption

Meu Porquinho (“My Piggybank”)

The gateway for customers into the world of investments.

1,333,345
customers used the product

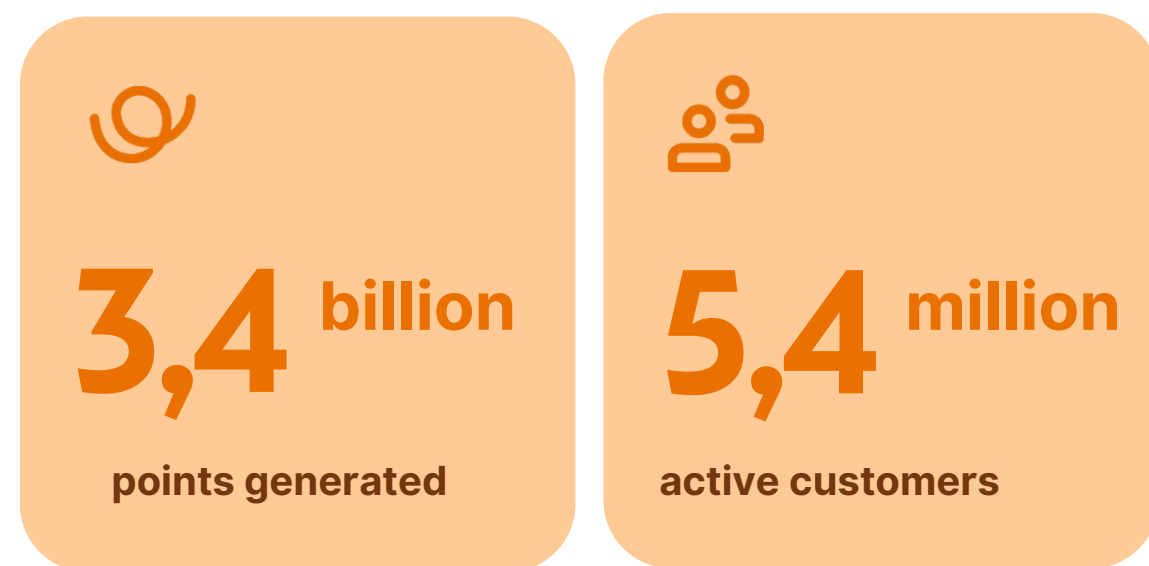
44%

of customers used Meu Porquinho (“My Piggybank”) as their first investment with Inter&Co.



Loop

Inter&Co's points program that provides access to multiple benefits.



Materiality

A compass of impact for the company, it defines the main financial, environmental, social, and governance risks and opportunities.

3rd Round of Feedback from Stakeholders

2023

8,261

stakeholders responded to the online survey

7,061

outside stakeholders

1,200

#SangueLaranjas (internal stakeholders)



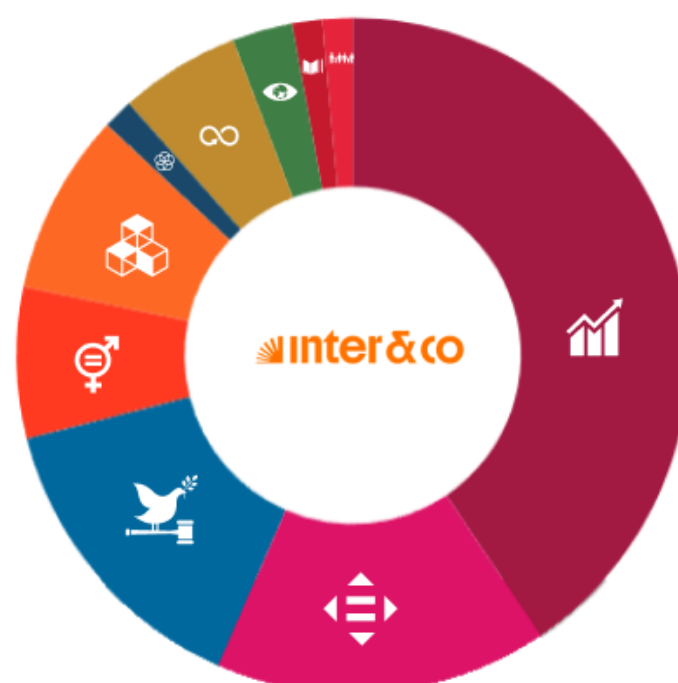
10

material topics structured in the Double Materiality Matrix

- +Internal workshops
- +Interviews with stakeholders

Alignment with the SDGs

The SDG Radar reflects deployment of the priorities identified in the development of Double Materiality in the vision and language of the 2030 Agenda. The more relevant it is to Inter&Co, the more space the SDG has on the Radar.



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Innovation and Technology

We have revolutionized the financial market, simplifying and innovating in the offer of products and services

1st digital bank:

to open an account 100% free of charge in Brazil

to operate 100% in the cloud in Latin America

to integrate marketplace, an investment and insurance platform, global account, and loyalty in the same app

with a sustainable behavior section in its Super App in Brazil

The technological foundation of our business model allows us to continue to see beyond the horizon

79

artificial intelligence models implemented in the areas and processes of the business verticals

We deliver innovation and technology securely.

Number 1 

in perceived security

According to Google's principality study (2023)

Fraud prevention enhanced with

30

Artificial Intelligence touch points

Governance

A culture of governance based on transparency, accountability, integrity, and corporate responsibility.



50%

of the Board of Directors is made up of independent members



Compliance and Integrity policies updated to reflect applicable US regulations.



Ethics channel available in Portuguese and English, 24 hours a day, seven days a week.



Obtainment of the Pro-Ethics Company seal (CGU) 2022-2023.

People



3,270

#SangueLaranjas incorporating the company's cultural guidelines into their work

 Feedback

 Focus

 Doing it together

 Spark



24,200

Hours dedicated to training



46.6%

Women in initial leadership positions



100%

Return to work after ending maternity and paternity leave

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Society

From 2019 to 2023:

+R\$16,4 million
in private social investment

+80
projects supported in Call for Volunteers

+120
social actions carried out

+950
volunteer participations in social actions

Financial Education

Inter&Co believes that through financial education it is possible to empower people to make responsible and intelligent decisions in their financial lives. The subject is worked on across the company.

Blog
98
articles

Social media
+3,6
million views

Podcast Mil Contra
+260
thousand views

Internal Tools and Initiatives

Personalized Customer Service Journey
guides risk mitigation strategies according to different customer profiles.

Governance for Financial Education
through a Working Group (WG) that is developing the Financial Education Policy

Planet

97%
more eco-efficient on average when compared to the big traditional players

-98%
water consumption

-97%
carbon emission

-97%
energy consumption

Our business model is aligned with a low-carbon economy and we are constantly reinforcing this commitment.

Strategic partnerships

AWS has been offering Inter&Co's cloud infrastructure since 2018. Through AWS Graviton, Inter&Co has achieved better technology performance, significant cost savings, and 60% less energy consumption.

Measure to act

Since 2019, our GHG Emissions Inventories have been recognized with the Gold Seal (GHG Protocol). Since 2019, we have been offsetting our GHG emissions by purchasing certified carbon credits



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