



Institutional Presentation

Inter by design

May 2025

Disclaimer

This report may contain forward-looking statements regarding Inter, anticipated synergies, growth plans, projected results and future strategies. While these forward-looking statements reflect our Management's good faith beliefs, they involve known and unknown risks and uncertainties that could cause the company's results or accrued results to differ materially from those anticipated and discussed herein. These statements are not guarantees of future performance. These risks and uncertainties include, but are not limited to, our ability to realize the amount of projected synergies and the projected schedule, in addition to economic, competitive, governmental and technological factors affecting Inter, the markets, products and prices and other factors. In addition, this presentation contains managerial numbers that may differ from those presented in our financial statements. The calculation methodology for these managerial numbers is presented in Inter's quarterly earnings release.

Statements contained in this report that are not fact or historical information may be forward-looking statements under the terms of the Private Securities Litigation Reform Act of 1995. These forward-looking statements may, among other things, beliefs related to the creation of value and any other statements regarding Inter. In some cases, terms such as "estimate", "project", "predict", "plan", "believe", "can", "expectation", "anticipate", "intend", "aimed", "potential", "may", "will/shall" and similar terms, or the negative of these expressions, may identify forward looking statements.

These forward-looking statements are based on Inter's expectations and beliefs about future events and involve risks and uncertainties that could cause actual results to differ materially from current ones. Any forward-looking statement made by us in this document is based only on information currently available to us and speaks only as of the date on which it is made. We undertake no obligation to publicly update any forward-looking statement, whether written or oral, that may be made from time to time, whether as a result of new information, future developments or otherwise. For additional information that about factors that may lead to results that are different from our estimates, please refer to sections "Cautionary Statement Concerning Forward-Looking Statements" and "Risk Factors" of Inter&Co Annual Report on Form 20-F.

The numbers for our key metrics (Unit Economics), which include active users, as average revenue per active client (ARPAC), cost to serve (CTS), are calculated using Inter's internal data. Although we believe these metrics are based on reasonable estimates, there are challenges inherent in measuring the use of our business. In addition, we continually seek to improve our estimates, which may change due to improvements or changes in methodology, in processes for calculating these metrics and, from time to time, we may discover inaccuracies and make adjustments to improve accuracy, including adjustments that may result in recalculating our historical metrics.

About Non-IFRS Financial Measures

To supplement the financial measures presented in this press release and related conference call, presentation, or webcast in accordance with IFRS, Inter&Co also presents non-IFRS measures of financial performance, as highlighted throughout the documents. The non-IFRS Financial Measures include, among others: Adjusted Net Income, Cost to Serve, Cost of Funding, Efficiency Ratio, Underwriting, NPL > 90 days, NPL 15 to 90 days, NPL and Stage 3 Formation, Cost of Risk, Coverage Ratio, Funding, All-in Cost of Funding, Gross Merchandise Volume (GMV), Premium, Net Inflows, Global Services Deposits and Investments, Fee Income Ratio, Client Acquisition Cost, Cards+PIX TPV, Gross ARPAC, Net ARPAC, Marginal NIM 1.0, Marginal NIM 2.0, Net Interest Margin IEP + Non-int. CC Receivables (1.0), Net Interest Margin IEP (2.0), Cost-to-Serve, Risk-Adjusted Net Interest Margin IEP + Non-int. CC Receivables (1.0), Risk Adjusted Net Interest Margin IEP (2.0), Risk Adjusted Efficiency Ratio.

A "non-IFRS financial measure" refers to a numerical measure of Inter&Co's historical or financial position that either excludes or includes amounts that are not normally excluded or included in the most directly comparable measure calculated and presented in accordance with IFRS in Inter&Co's financial statements.

Inter&Co provides certain non-IFRS measures as additional information relating to its operating results as a complement to results provided in accordance with IFRS. The non-IFRS financial information presented herein should be considered together with, and not as a substitute for or superior to, the financial information presented in accordance with IFRS. There are significant limitations associated with the use of non-IFRS financial measures. Further, these measures may differ from the non-IFRS information, even where similarly titled, used by other companies and therefore should not be used to compare Inter&Co's performance to that of other companies.

1Q25 highlights



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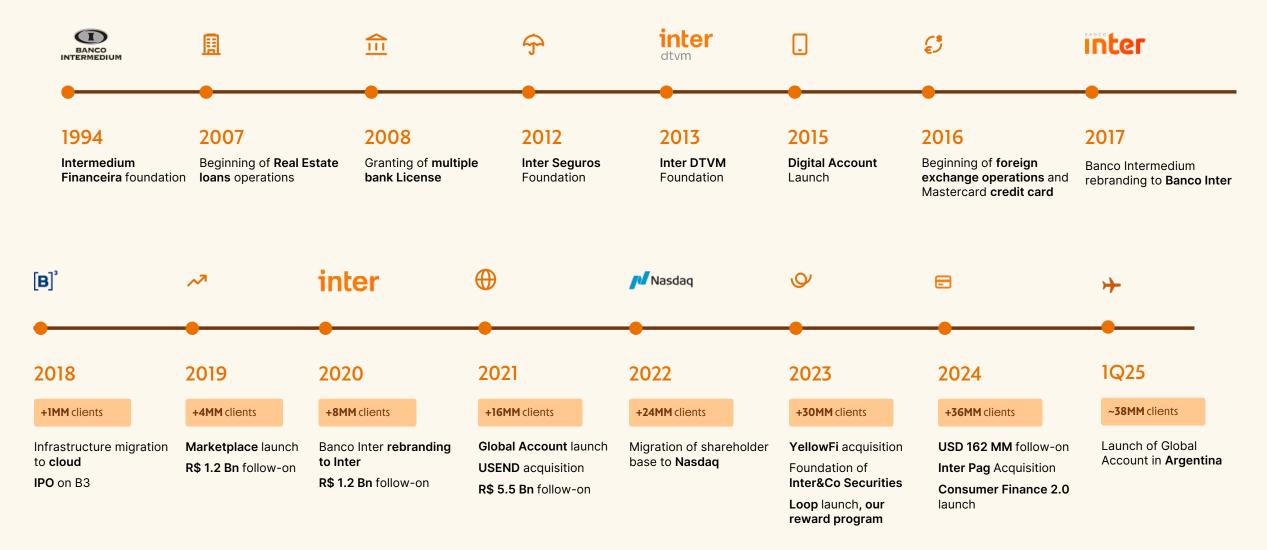


1.Company Overview

2. Business Update

3. Financial Performance

Inter's journey



The Brazilian banking industry background until 2015



Market Share of Retail Loans Top 5 banks¹



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The banking digital revolution begun in 2016

Inter was one of the main protagonists of this revolution, but with a unique approach

usd~20bn

Raised in Fintech Ecosystem Since 2016

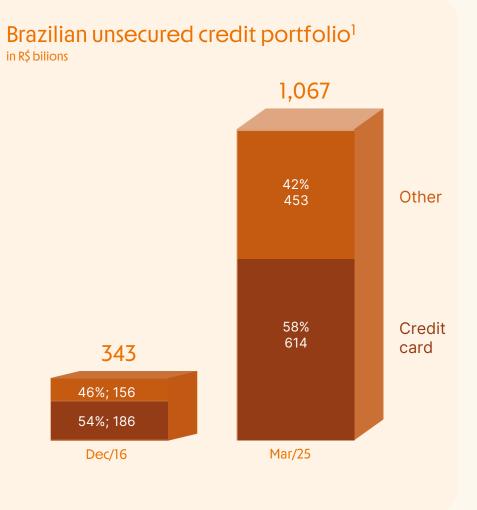


BC⁺ Agenda

Launched in 2016 By the Brazilian Central Bank



Since then, **unsecured credit grew** ~3.1x





+6.9%/pm Average Non-Payroll Personal Credit Rate²

Brazil still has one of the highest rates in the world



At Inter, we built a sustainable and integrated ecosystem



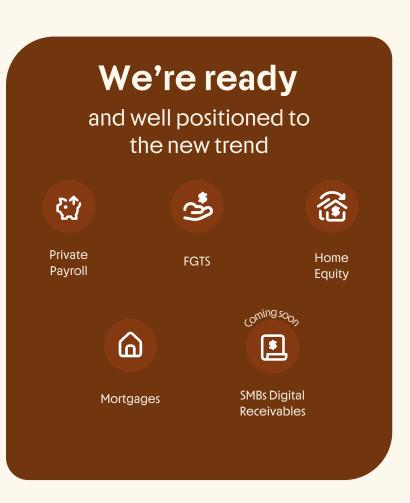
This is **Inter by design**



100% digital business model

We are seizing the opportunity in a changing market

Mortgages





Note 1: Banco Central do Brasil. Note 2: ABECIP. Note 3: Inter&Co's Internal estimates. Note 4: As of March 31st, 2025.



Inter is uniquely positioned

to thrive in a sustainable win-win model



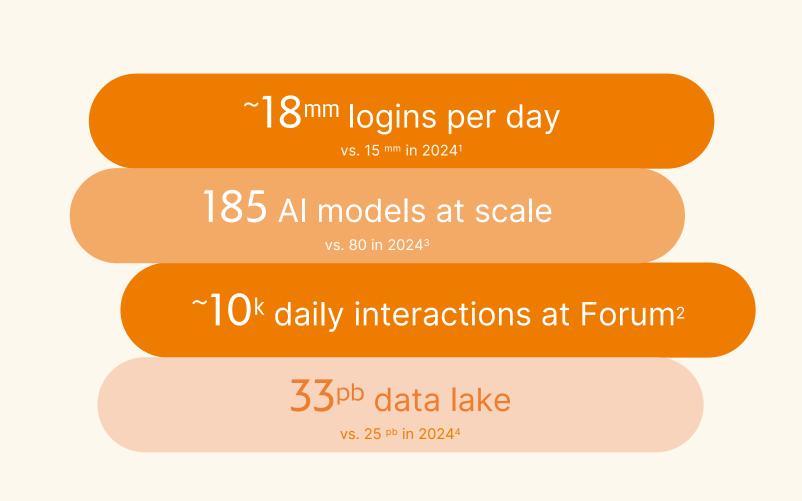
Shareholders



Industry

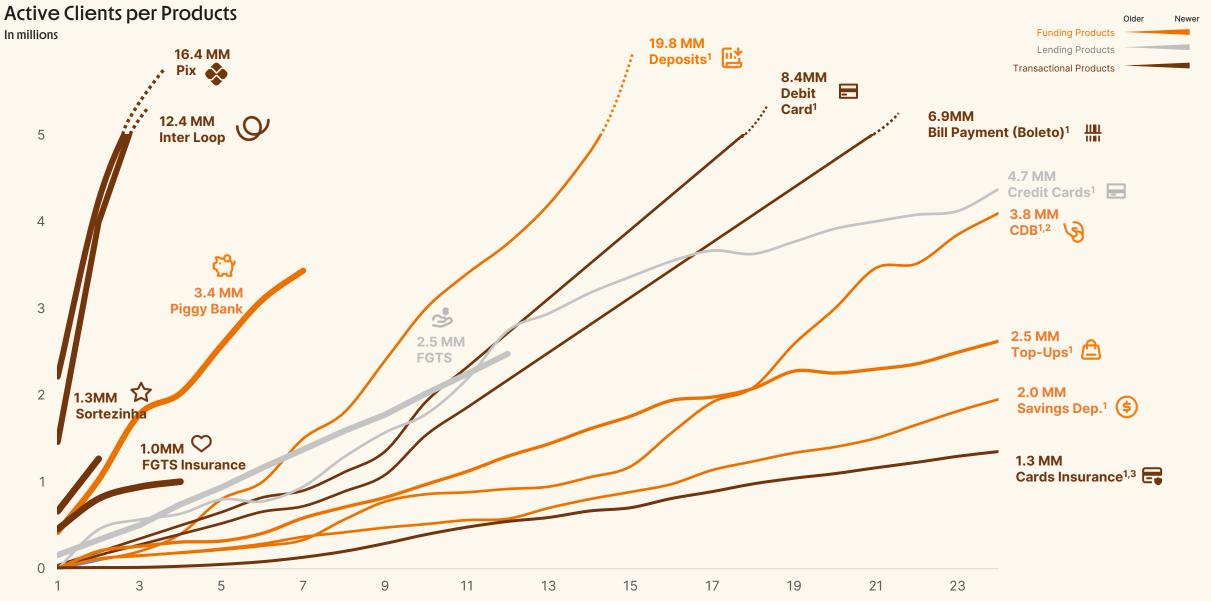


The network effect generates recurrence and daily engagement





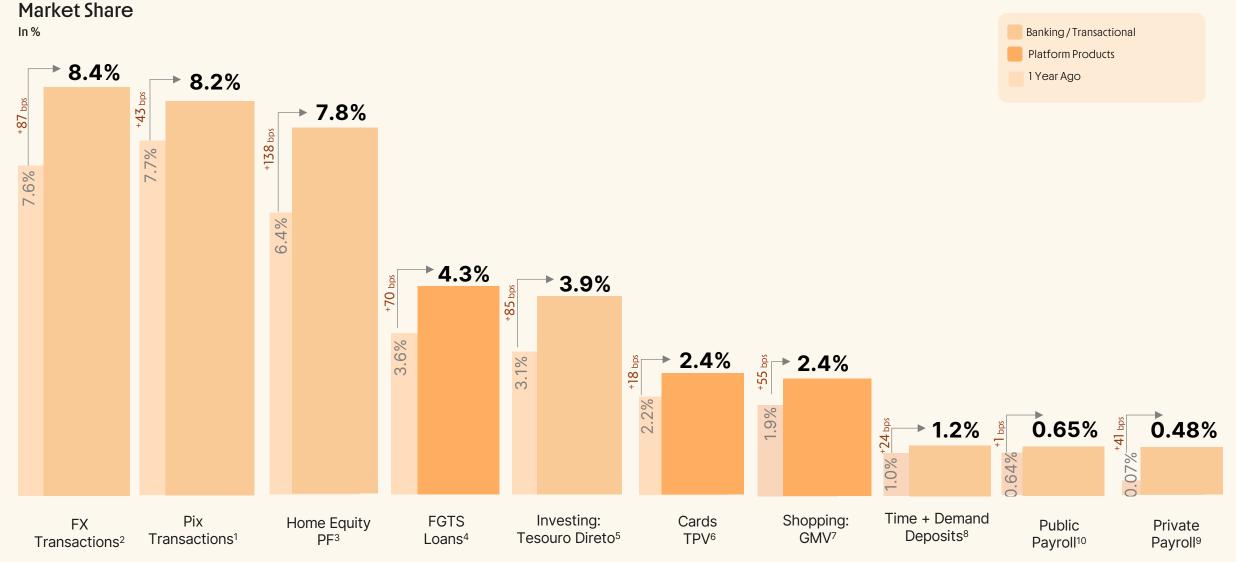
Strength of our ecosystem validated by accelerating product adoption



Note 1: Existing products before 1Q19, however the actual number of active clients starts only from 1Q20 in order to fit the graph. Note 2: Excluding clients that has only "CDB Meu Porquinho" linked products.

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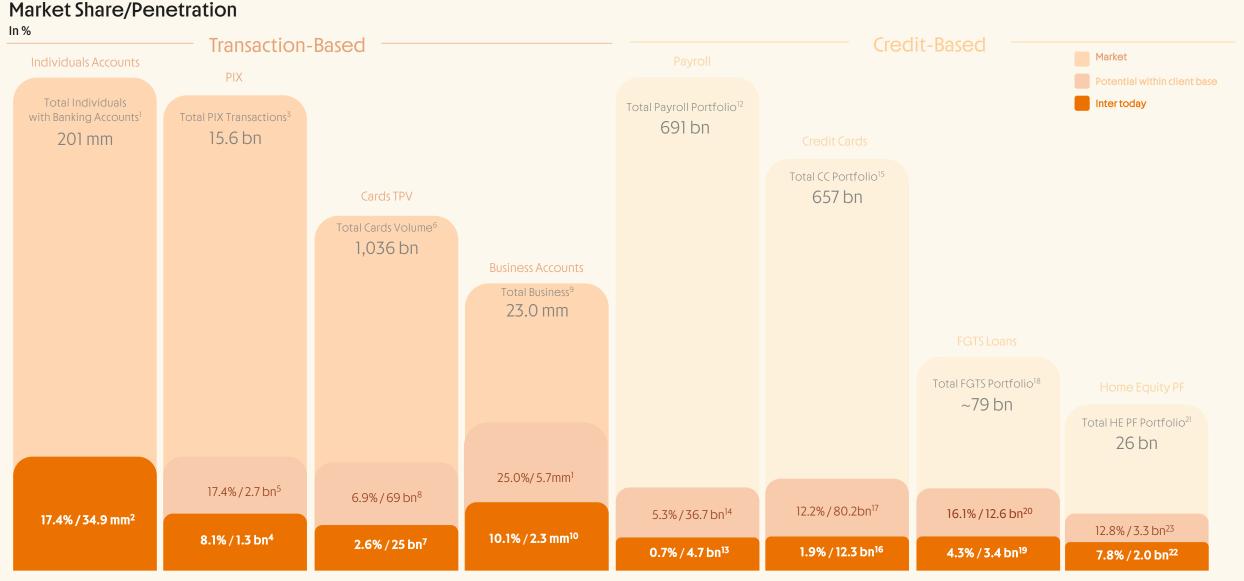
We are keeping our journey on record market share across products



Note 1: Total number PIX transactions in 1Q25 and 1Q24 excluding transactions made outside de SPI. Market data from Banco Central do Brasil. Note 2: Amount of FX Transfers to Abroad from 1Q25 and 1Q24 Data from Banco Central do Brasil. Note 3: Total Home Equity PF Portfolio in March/2025 and March/2024. Market data from ABECIP. Note 4: Total FGTS portfolio estimated by multiplying Inter's share in payments received of FGTS Withdraws (60-F – Saque Aniversário – Alienação ou Cessão Fiduciária) from March/2025 FGTS loans portfolio. Note 5: Tesouro Direto Balance. Market data from ABECIP. Note 4: Total FGTS portfolio estimated by multiplying Inter's share in payments received of FGTS Withdraws (60-F – Saque Aniversário – Alienação ou Cessão Fiduciária) from March/2025 FGTS loans portfolio. Note 5: Tesouro Direto Balance. Market data from March 2025 and March 2024. Data from Tesouro Transparente. Note 6: Total cards TPV in 4Q24 and 4Q23. Market data from ABECS. Note 7: Total e-comerce GMV from 2024 and 2023. Market data from Abcomm. Note 8: Total demand and time deposits. Data data from Banco Central do Brasil from March 2025. Note 9: From Inter considering modalidades 0901, 0902 and 0903 according to Bacen's 3040 metolodghy. Market data from Banco Central do Brasil, considering Financiamento Imobiliário PF and PJ with market and regulated rates from March 2025. and March 2025. and March 2024. Note 10: Inter Payroll loans excluding purchased portfolio. Market data from Banco Central do Brasil Data from March 2025. and March 2025.

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At the same time, we still have significant growth potential



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The 60 30 30 plan, our 5-year north start

Revenue Growth + **Cost** Efficiencies = **Profit** Generation



The execution of 60 30 30 so far



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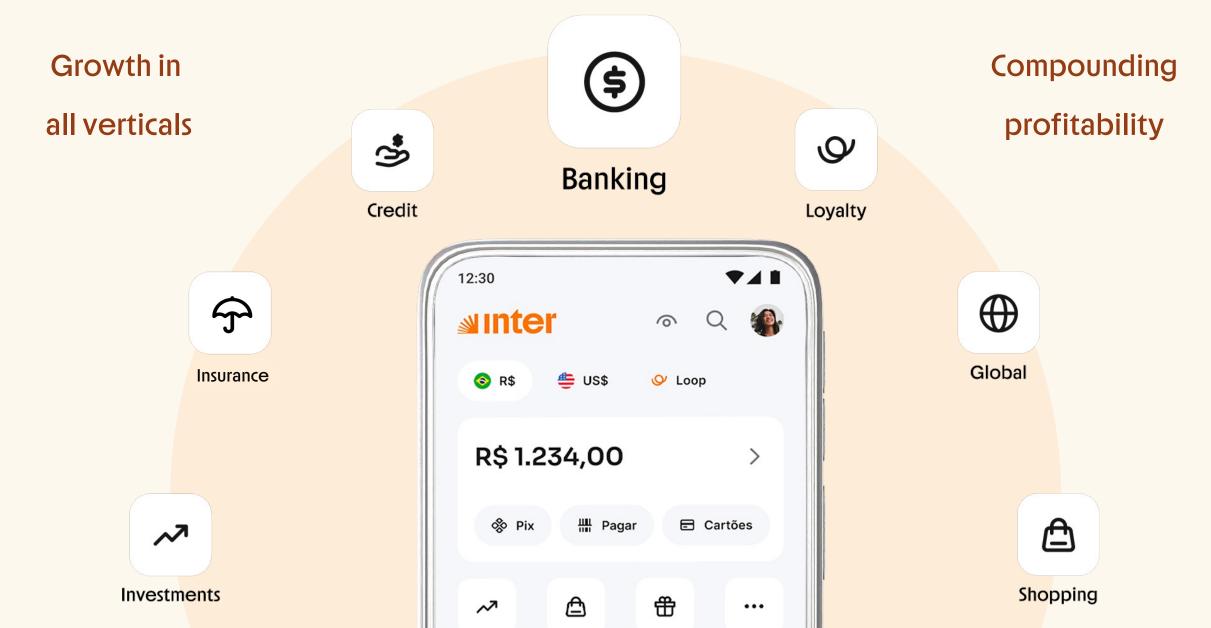
1.Company Overview

2. Business Update

3. Financial Performance

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7 verticals building the future through continuous innovation



3Q23

2Q23

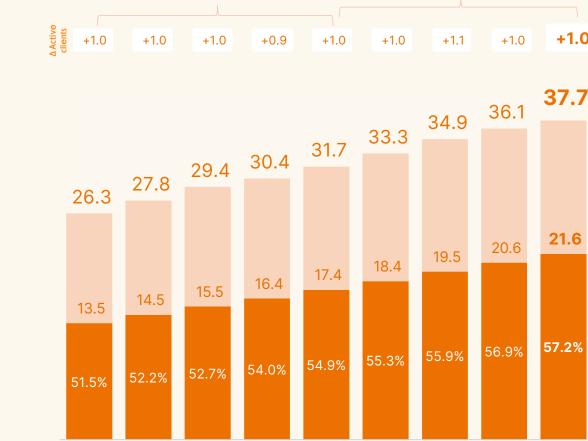
1Q23

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In millions

Total Number of Clients

+3.8



4Q23

1Q24

Active Clients

Accelerating client engagement and activation

+4.2

3Q24

2Q24

4Q24

1Q25

1Q23

2Q23

3Q23

4Q23

1Q24

2Q24

3Q24

4Q24

+1.0

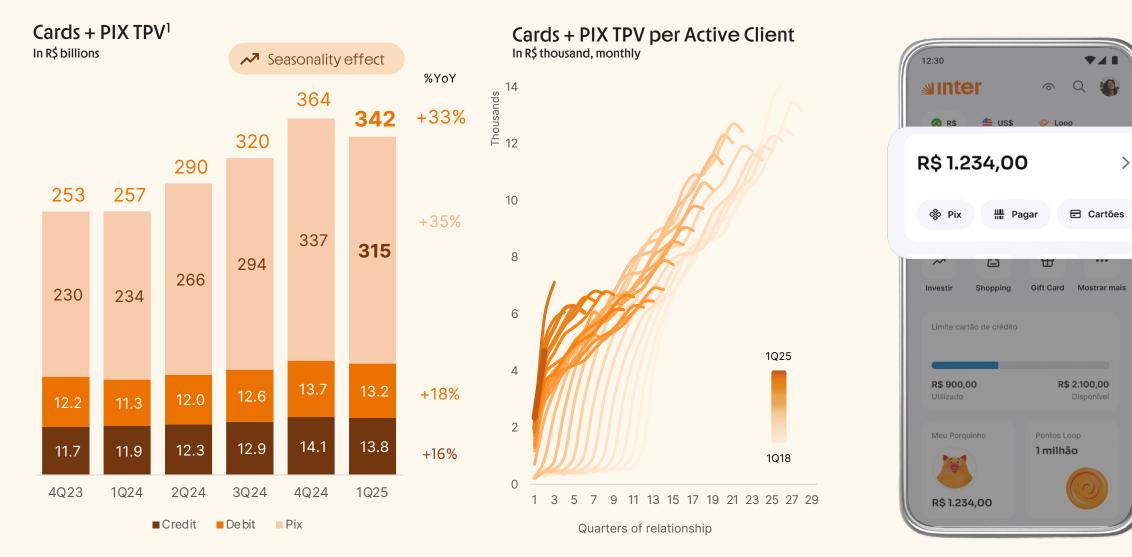


+23% YoY 2,376 2,249 1,571 1,668 1,796 1,854 1,927 2,058 2,111

1Q25

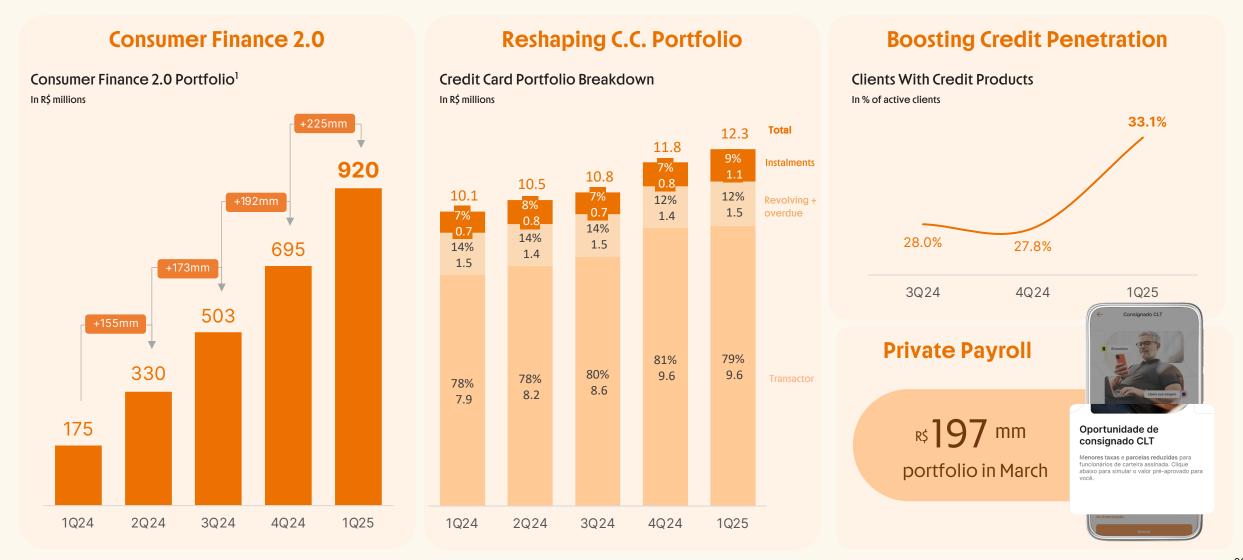
Banking: A key component of client engagement





Credit: Successfully exploring new credit lines, highlighting Private Payroll

چ Credit



Note: Definitions are in the Glossary section of this Earnings Presentation. Note 1: Consumer finance portfolio 2.0 includes PIX financing, bill financing, overdraft, BNPL and other unsecured credit lines. Note 2: Ecluding Overdraft and BNPL.

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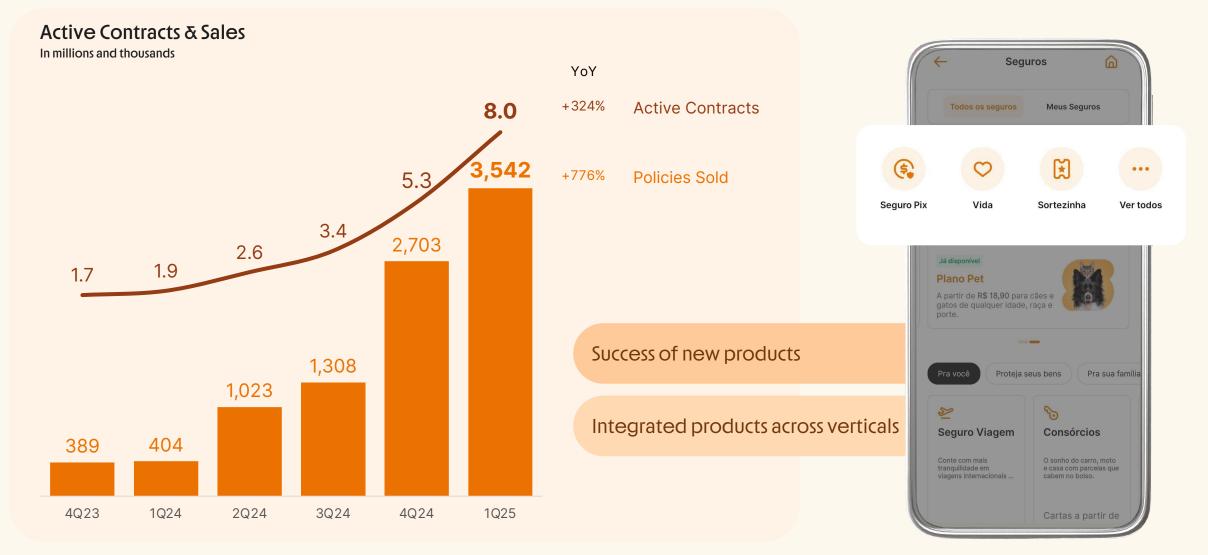
Investments: A wide range of products, for all investor profiles

Investments



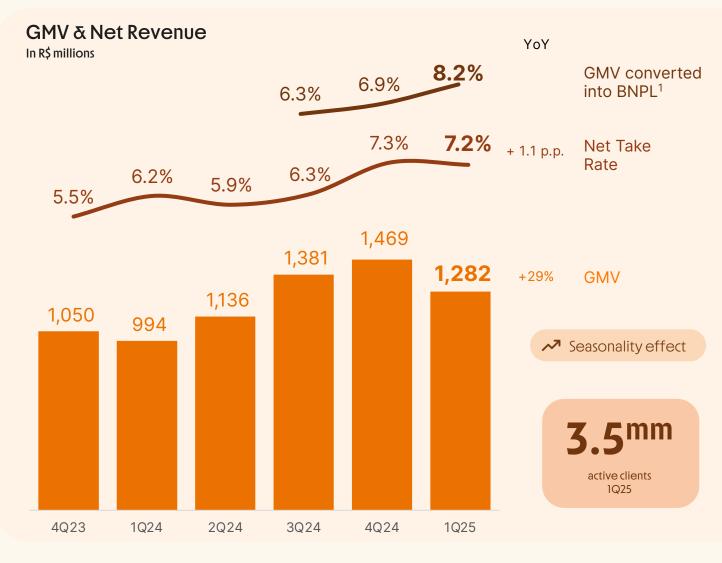
interδo **Insurance:** Reinforcing the power of our digital and integrated distribution

Insurance



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Shopping: Driving engagement, recurrence and monetization





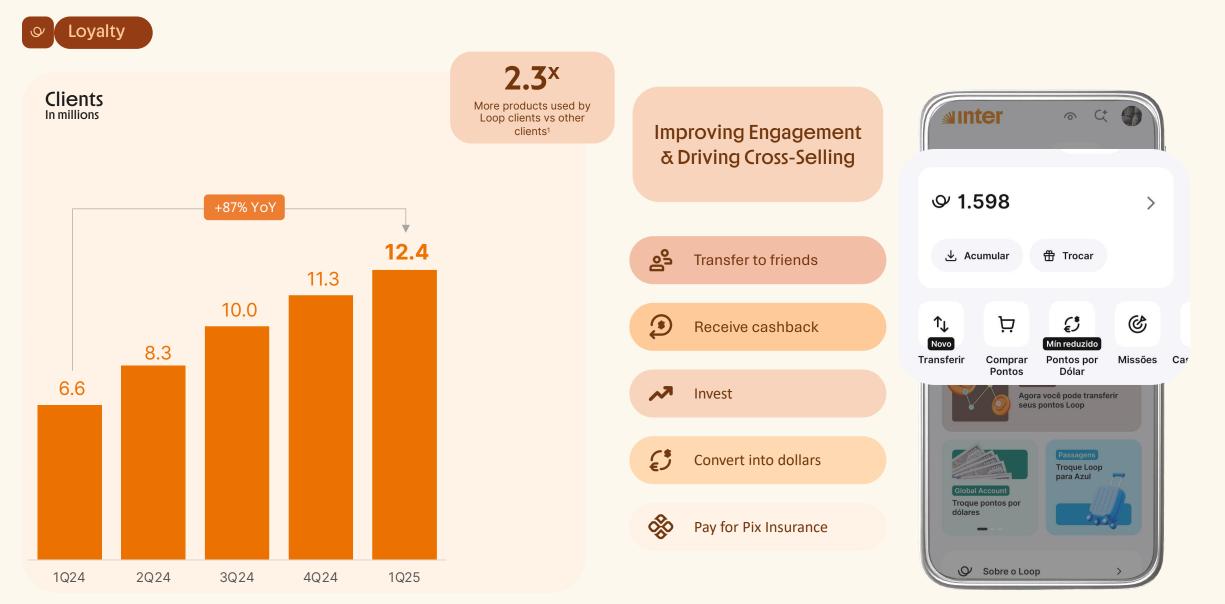
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Global: Replicating the success of our platform abroad



Note: Definitions are in the Glossary section of this Earnings Presentation. Note 1: Assets under Inter&Co Securities custody and/or management. Note 2: Amount included in Demand Deposit and Time Deposits balance on IFRS Financial Statement. Includes securities under Inter&Co Securities custody and/or management.

Loyalty: Leveraging cross-selling opportunities

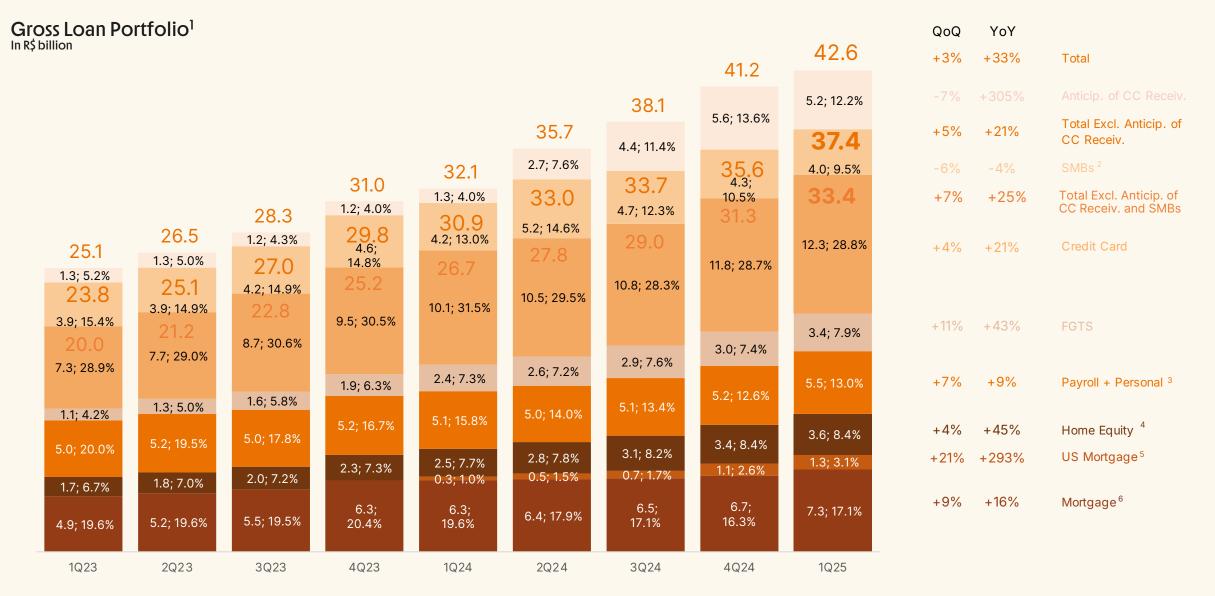




- 1.Company Overview
- 2. Business Update

3. Financial Performance

Growing our credit portfolio with focus on sustainable ROE products

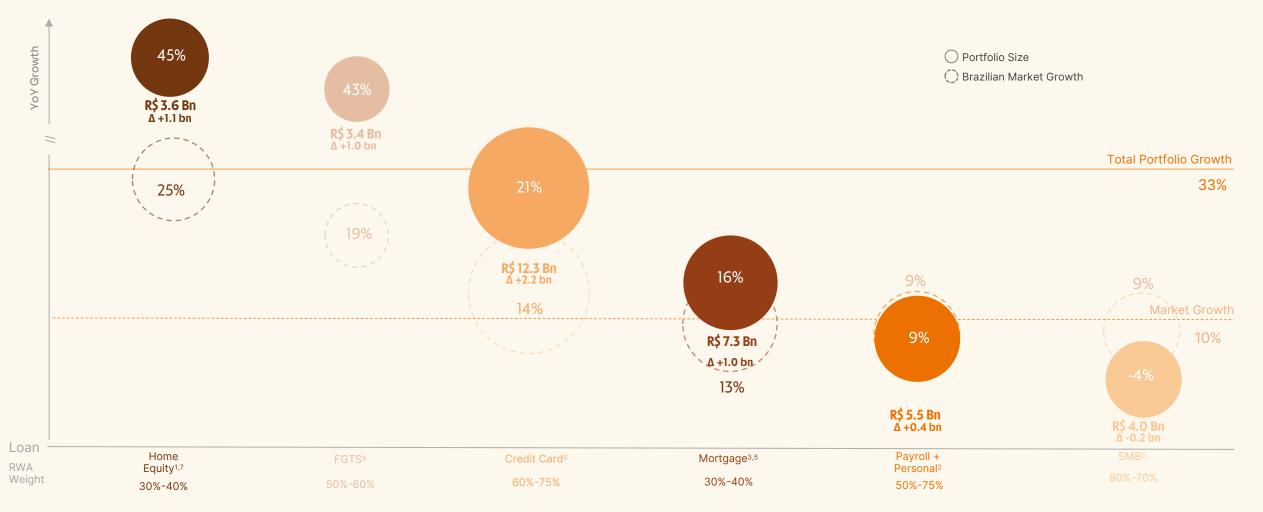


Note: Definitions are in the Glossary section of this Earnings Presentation. Note 1: Gross Loan Portfolio includes anticipation of C.C. receivables. Note 2: SMB includes Agribusiness loans. Note 3: Personal includes payroll deductible loans, overdraft, credit card renegotiations and other loans, excluding FGTS. Note 4: Home Equity includes both business and individuals' portfolio. Nota 5: Mortgage Loans in US market. Note 6: Excluding Home Equity and US Mortgage Loans.

Outpacing market growth across multiple loan products

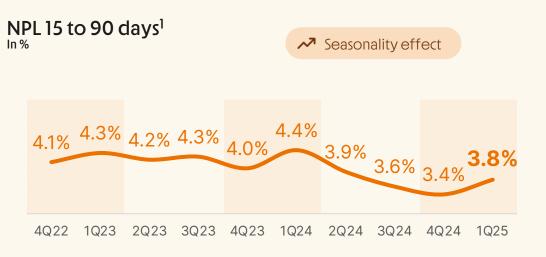
1Q25 Gross Loan Portfolio Growth and Balance

In % YoY and in R\$ billions

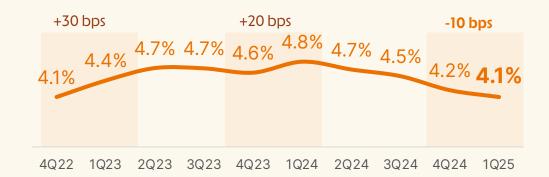


Note: Definitions are in the Glossary section of this Earnings Presentation. Note 1: Home Equity includes both business and individuals' portfolio. Note 2: Personal includes payroll deductible loans, overdraft, credit card renegotiations and other loans, excluding FGTS. Note3: Excluding Home Equity Loans. Note 4: Only Home Equity individuals' portfolio. Note 5: Include Agribusiness loans. Data from Banco Central do brasil. Note 6: Total FGTS portfolio estimated by multiplying Inter's share in payments received of FGTS Withdraws (60-F – Saque Aniversário – Alienação ou Cessão Fiduciária) from 4Q24 by Inter's Decmeberr/2024 FGTS loans portfolio. Note 7: Market data from ABECIP, Home Equity PF. Note 8: Clients that used any credit product during the quarter.

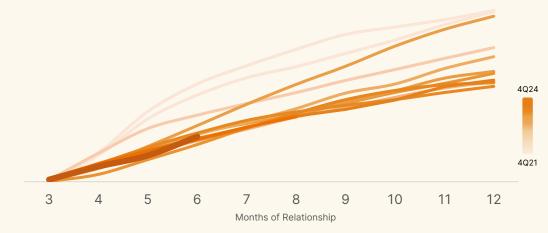
Consistent improvements in asset quality, quarter after quarter



 $NPL > 90 \text{ days}^1$

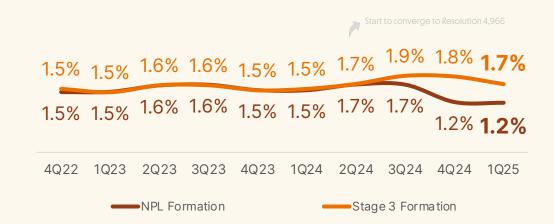


Credit Cards NPL > 90 Days per Cohort² $\ln \%$



NPL and Stage 3 Formation

In %

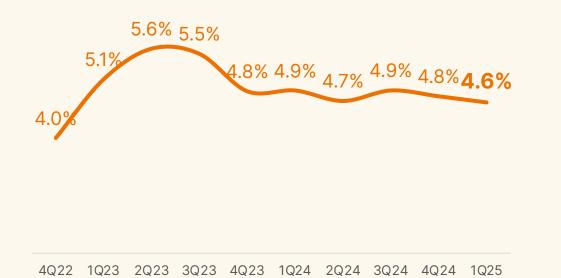


Note: Definitions are in the Glossary section of this Earnings Presentation. Note 1: Considering Gross Loan Portfolio, which includes anticipation of C.C. receivables. Note 2: Cohorts defined as the first date when the client has his limit available. NPL per cohort = NPL > 90 days balance of the cohort divided by total credit card portfolio of the same cohort.

Stable cost of risk and solid coverage ratio

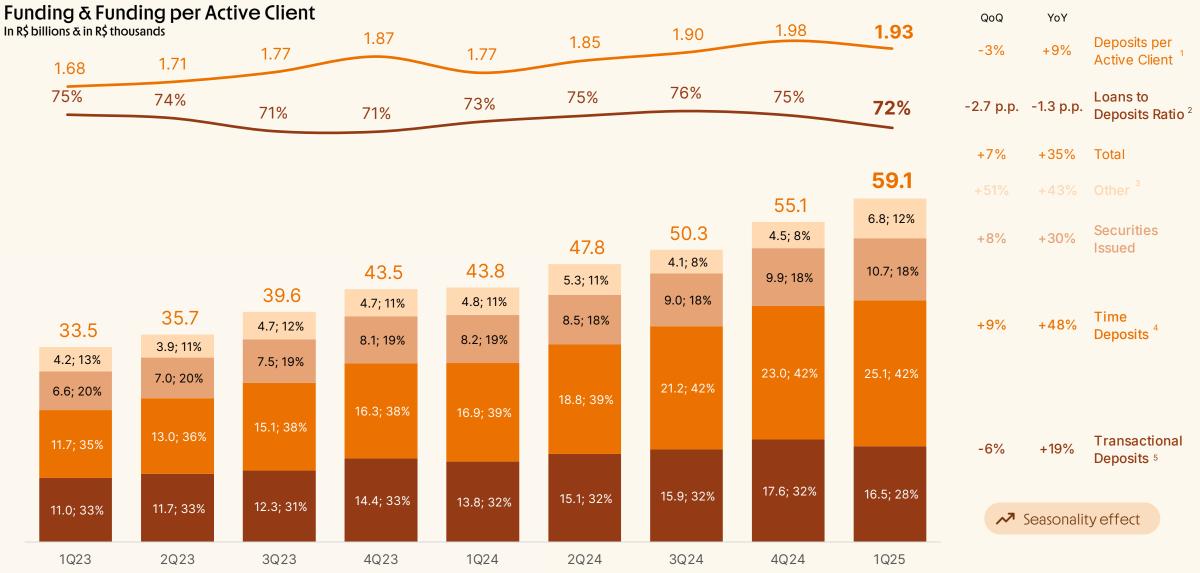
All-in Cost of Risk¹ $_{ln \%}$

Coverage Ratio²





Highly diversified funding franchise, with consistent growth through time

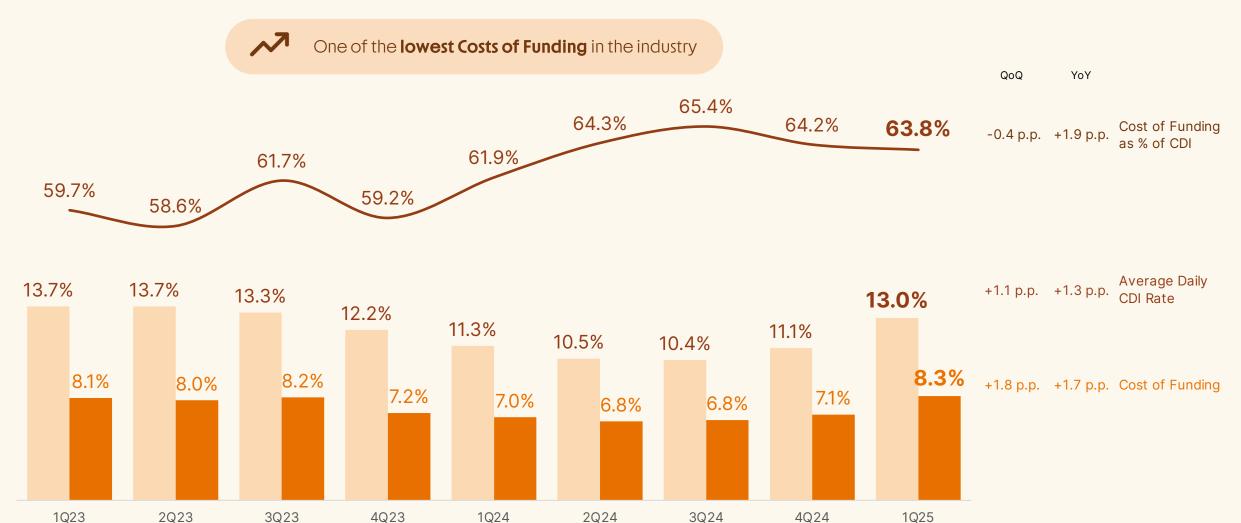


Note: Definitions are in the Glossary section of this Earnings Presentation. Note 1: Deposits per active client considers total demand deposits by the total number of active clients of the quarter. Note 2: Loans to deposits ratio considers total gross loan portfolio divided by total deposits. Note 3: Includes saving deposits, creditors by resources to release and liabilities with financial institutions (securities sold under agreements to repurchase, interbank deposits and borrowing and onlending). Note 4: Excluding Conta com Pontos balance. Note 5: Includes Conta com Pontos correspondent balance and demand deposits.

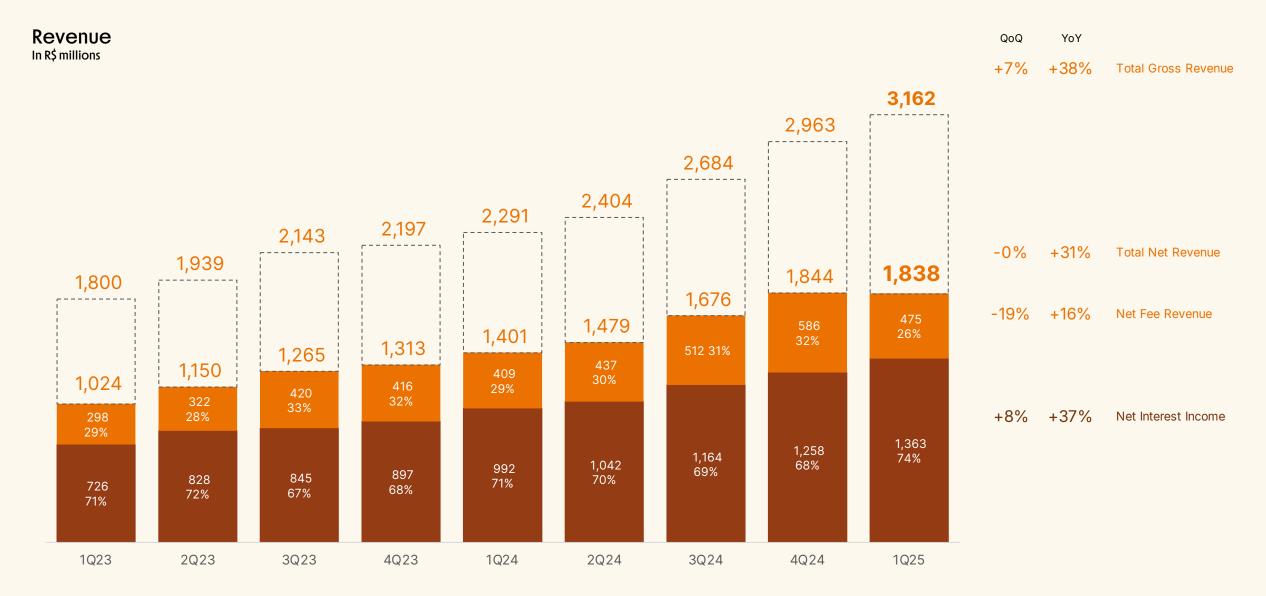
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Low cost of funding as a strong competitive edge

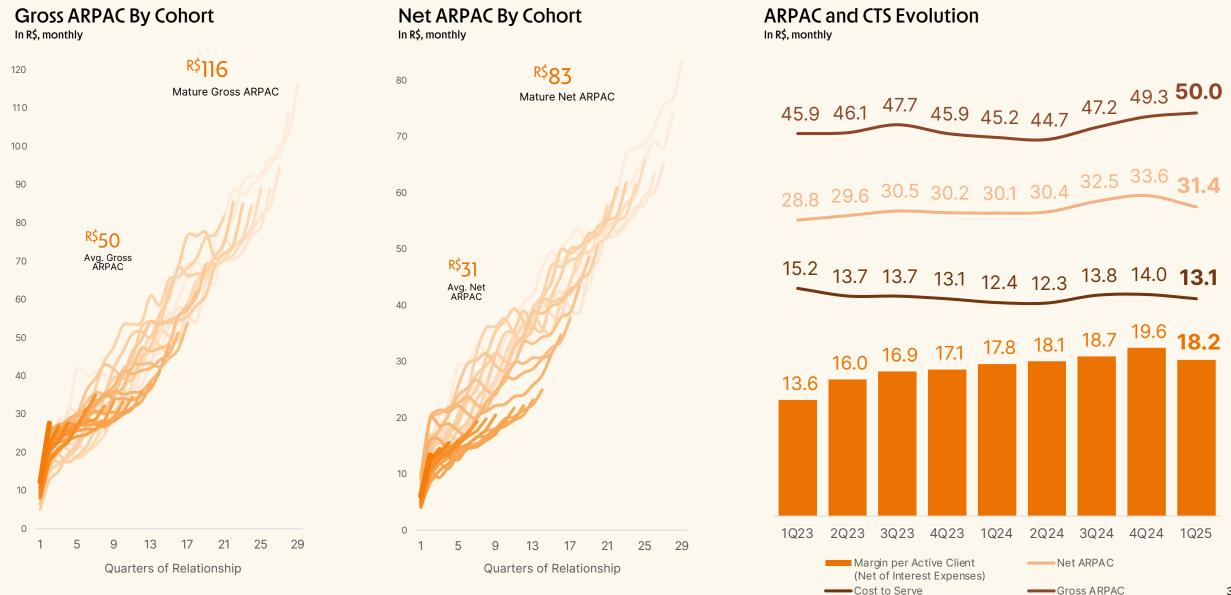
Cost of Funding¹ In %, annualized



Diversified revenue streams leveraged by the power of our platform



New cohorts driving higher ARPAC levels

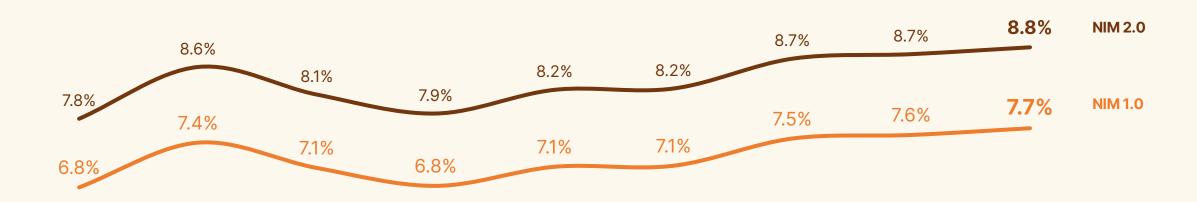


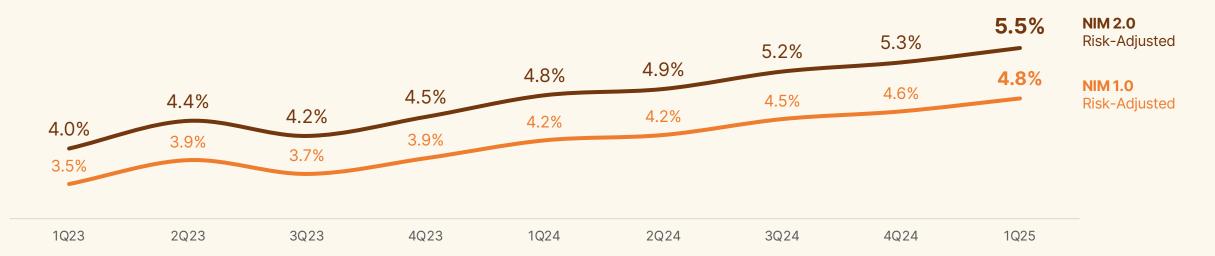
Note: Definitions are in the Glossary section of this Earnings Presentation.

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Sequential improvements in NIM







Note: Definitions are in the Glossary section of this Earnings Presentation. Note 1: (Net interest income and income from securities, derivatives and foreign exchange * 4) / average of the last two periods of cash and cash equivalents, amounts due from financial institutions net of provisions for expected credit losses (excluding interbank deposits), deposits at Central Bank of Brazil, securities net of provisions for expected credit losses, derivative financial assets and loans and advances to customers, net of provisions for expected credit losses. Note 2: All-in NIM 2.0 and Risk-Adjusted All-in NIM 2.0 do not include transactor credit credit credit losses and output credit losses. Note 2: All-in NIM 2.0 and Risk-Adjusted All-in NIM 2.0 do not include transactor credit cred

1Q23

2Q23

3Q23

4023

1Q24

Steady expenses level, supporting our growth

Expenses Breakdown¹ In R\$ millions QoQ YoY 841 831 -1% +32% Total 787 135; 16% 147; 18% +15% 106; 14% 660 71;8% 628 628 59;7% 614 +74% Advertisement and marketing 81; 10% 596 575 151; 23% 132; 21% 128; 20% 102; 17% 143; 23% 103; 18% 49;7% 20:3% 34; 5% 30; 5% 21; 4% 22:4% 351; 42% 340; 43% 389; 47% +11% +42% Data processing and other ³ 239; 243; 39% 256; 39% 275; 44% 301; 51% 265; 46% 39% -17% +23% Personnel⁴ 284; 34% 259; 33% 235; 28% 221; 35% 211; 34% 204; 31% 190; 30% 186; 32% 172; 29%

Note: Definitions are in the Glossary section of this Earnings Presentation. Note 1: IFRS Financial Statements lines: "Personnel expenses", "Depreciation and Amortization", "Administrative Expenses". Note 2: Other = Depreciation and amortization, rent, condominium fee and property maintenance, provisions for contingencies and Insurance expenses. Note 3: Data processing and other = Data processing and information technology + Third party services.

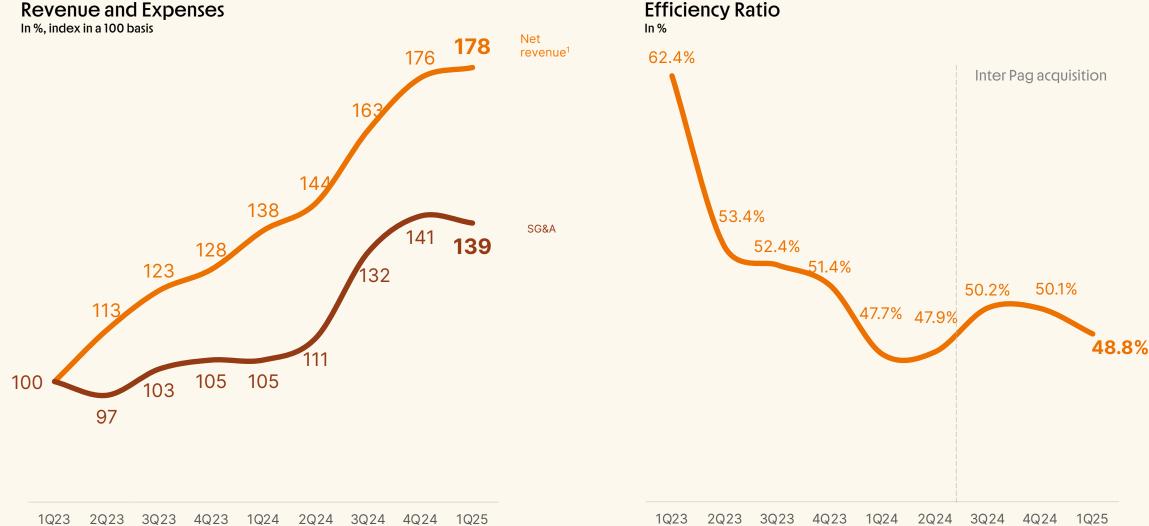
3Q24

4Q24

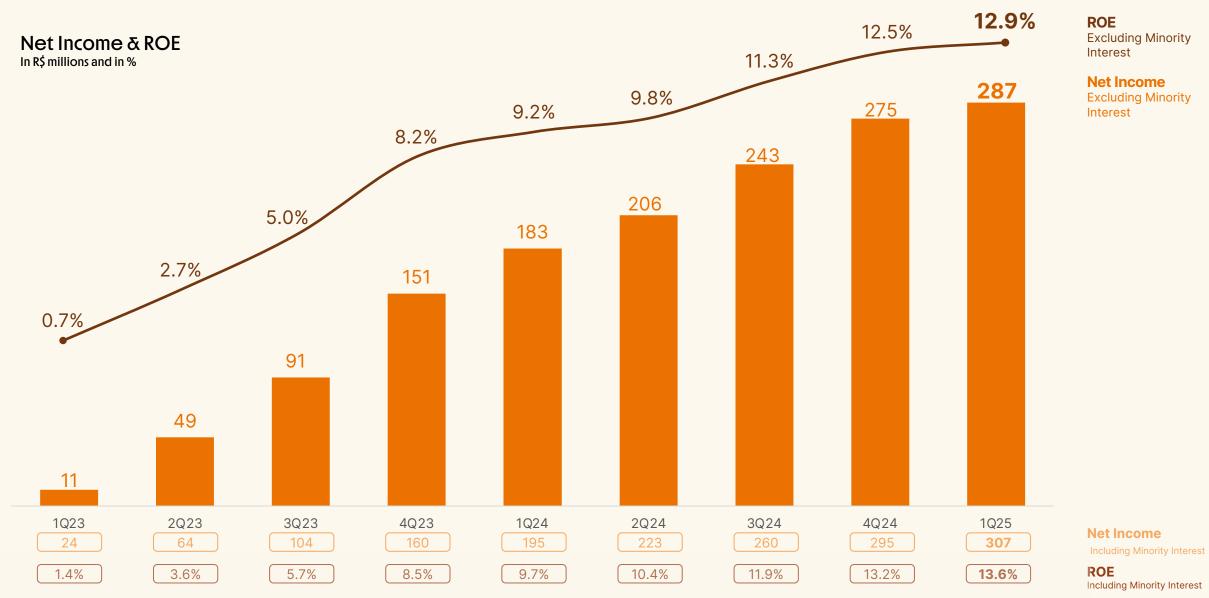
1Q25

2Q24

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Compounding profitability: ~13% ROE



Note: Definitions are in the Glossary section of this Earnings Presentation.

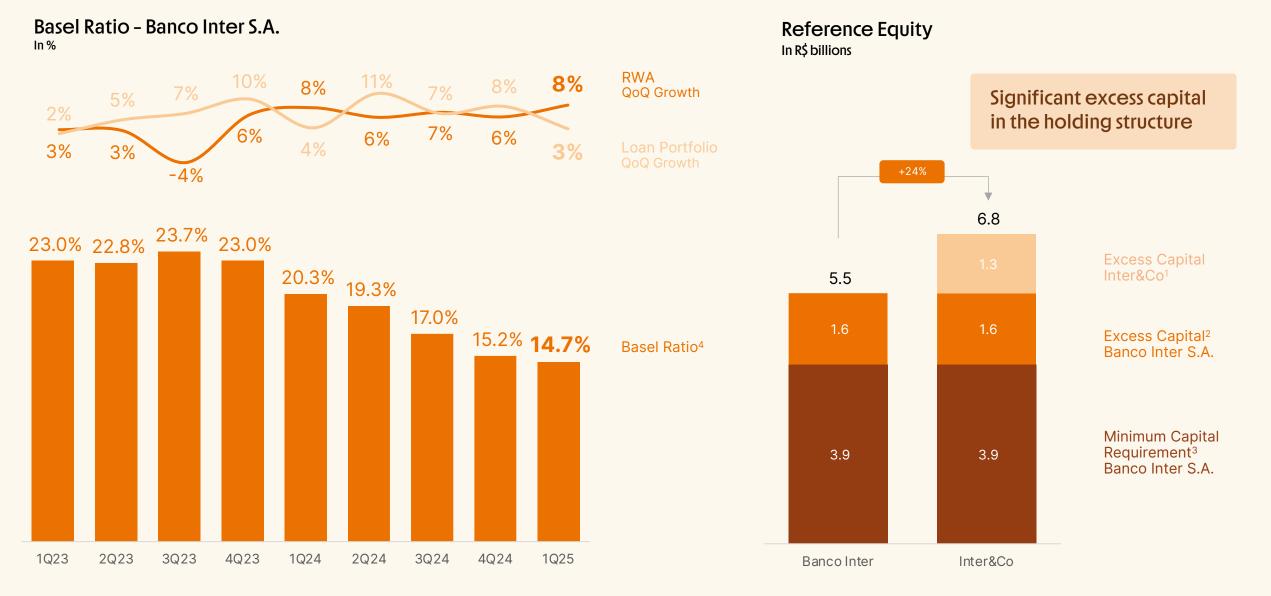
Earnings Presentation | 1Q25

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Appendix

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Basel Ratio



Balance Sheet (In R\$ million)

				Variatio	on %
	03/31/2025	12/31/2024	03/31/2024	∆QoQ	ΔΥογ
Balance Sheet					
Assets					
Cash and cash equivalents	1,459	1,108	2,830	+31.6%	-48.59
Amounts due from financial institutions	6,595	6,195	4,051	+6.5%	+62.89
Compulsory deposits	5,648	5,285	2,926	+6.9%	+93.19
Securities	24,700	23,900	18,167	+3.4%	+36.0%
Derivative financial instruments	8	1	7	+1350.4%	+10.49
Net loans and advances to customers	35,092	33,327	28,827	+5.3%	+21.79
Non-current assets held-for-sale	258	235	174	+9.8%	+48.3%
Equity accounted investees	10	10	90	+0.0%	-88.49
Property and equipment	359	370	187	-2.9%	+92.09
Intangible assets	1,926	1,836	1,596	+4.9%	+20.79
Deferred tax assets	1,849	1,705	1,082	+8.4%	+70.99
Other assets	2,688	2,486	2,609	+8.1%	+3.09
Total assets	80,592	76,458	62,547	+5.4%	+28.9%
Liabilities					
Liabilities with financial institutions	13,808	11,320	10,483	+22.0%	+31.79
Liabilities with clients	43,648	42,803	32,643	+2.0%	+33.79
Securities issued	10,698	9,890	8,249	+8.2%	+29.79
Derivative financial liabilities	6	70	14	-91.6%	-57.8%
Otherliabilities	2,229	2,386	1,957	-6.6%	+13.99
Total Liabilities	71,579	67,386	54,008	+6.2%	+32.5%
Equity					
Total shareholder's equity of controlling shareholders	8,901	8,895	8,392	+0.1%	+6.19
Non-controlling interest	112	177	146	-36.6%	-23.19
	0.017	0.070	0.570		
Total shareholder's equity	9,013	9,072	8,538	-0.7%	+5.6%
Total liabilities and shareholder's equity	80,592	76,458	62,547	+5.4%	+28.99
rotal nabilities and shareholder's equity	80,592	70,458	62,54/	+5.4%	+28.9%

Income Statement (In R\$ million)

				Variation %	
la serve Césésment	1Q25	4Q24	1Q24	ΔQoQ	ΔΥοΥ
Income Statement					
Interest income from loans	1,807	1,337	1,218	+35.2%	+48.4%
Interest expenses	(1,179)	(941)	(762)	+25.3%	+54.7%
Income from securities and derivatives and FX	735	862	537	-14.8%	+36.8%
Net interest income and income from securities and derivatives and FX	1,363	1,258	992	+8.3%	+37.3%
Revenues from services and commissions	455	514	374	-11.4%	+21.6%
Expenses from services and commissions	(41)	(39)	(34)	+4.8%	+19.5%
Other revenues	49	111	68	-55.5%	-27.6%
Revenue	1,827	1,844	1,401	-1.0%	+30.4%
Impairment losses on financial assets	(514)	(496)	(411)	+3.6%	+25.0%
Net result of losses	1,313	1,349	990	-2.6%	+32.6%
Administrative expenses	(528)	(496)	(395)	+6.5%	+33.6%
Personnel expenses	(235)	(284)	(190)	-17.3%	+23.3%
Tax expenses	(136)	(168)	(86)	-18.8%	+57.6%
Depreciation and amortization	(67)	(61)	(42)	+11.4%	+61.0%
Income from equity interests in affiliates	-	0	(2)	-100.0%	-100.0%
Profit / (loss) before income tax	358	340	274	+5.1%	+30.6%
Income tax and social contribution	(51)	(45)	(79)	+12.0%	-35.3%
Profit / (loss)	307	295	195	+4.0%	+57.1%
Net income excluding minority	287	275	183	+4.1%	+56.8%

Activation Rate:

Number of active clients at the end of the quarter Total number of clients at the end of the quarter

Active clients:

We define an active client as a customer at any given date that was the source of any amount of revenue for us in the preceding three months, or/and a customer that used products in the preceding three months. For Inter insurance, we calculate the number of active clients for our insurance brokerage vertical as the number of beneficiaries of insurance policies effective as of a particular date. For Inter Invest, we calculate the number of active clients as the number of individual accounts that have invested on our platform over the applicable period.

Active clients per employee:

Number of active clients at the end of the quarter Total number of employees at the end of the quarter, including interns

Administrative efficiency ratio:

Administrative expenses + Depreciation and amortization

Net Interest Income + Net result from services and comissions + Other revenue - Tax expense

Annualized interest rates:

Yearly rate calculated by multiplying the quarterly interest by four, over the average portfolio of the last two quarters. All-in loans rate considers Real Estate, Personnal +FGTS, SMBs, Credit Card, excluding non-interest earnings credit card receivables, and Anticipation of Credit Card Receivables.

Anticipation of credit card receivables:

Disclosed in note 9.a of the Financial Statements, line " "Loans to financial institutions".

ARPAC gross of interest expenses:

(Interest income + (Revenue from services and comissions – Cashback – Inter rewards) + Income from securities and derivarives + Other revenue) ÷ 3

Average of the last 2 quarters Active Clients

ARPAC net of interest expenses:

 $\frac{(\text{Revenue} - \text{Interest expenses}) \div 3}{\text{Average of the last 2 quarters Active Clients}}$

ARPAC per quarterly cohort:

Total Gross revenue net of interest expenses in a given cohort divided by the average number ofactive clients in the current and previous periods1. Cohort is defined as the period in which theclientstartedhisrelationshipwithInter.

1 - Average number of active clients in the current and previous periods: For the first period, is used the total number of active clients in the end of the period.

Assets under custody (AuC):

We calculate assets under custody, or AUC, at a given date as the market value of all retail clients' assets invested through our investment platform as of that same date. We believe that AUC, as it reflects the total volume of assets invested in our investment platform without accounting for our operational efficiency, provides us useful insight on the appeal of our platform. We use this metric to monitor the size of our investment platform.

Card fee revenue:

It is part of the "Revenue from services and commission" and "Other revenue" on IFRS Income Statement.

Card+PIX TPV:

PIX, debit and credit cards and withdrawal transacted volumes of a given period. PIX is a Central Bank of Brazil solution to bring instant payments among banks and financial institutions in Brazil.

Card+PIX TPV per active client:

Card+PIX TPV for a given period divided by the number of active clients as of the last day of the period.

Cost of funding:

Interest expenses × 4 Average of last 2 quarters Interest bearing liabilities (demand deposits, time deposits, savings deposits, creditors by resources to release, securities issued, securities sold under agreements to repurchase, interbank deposits and others)

Cost of risk:

Impairment losses on financial assets $\times 4$

Average of last 2 quarters of: Loans and advances to customers + Commercial promissory notes + Certificates of agricultural receivables + Certificates of real estate receivables + Debenture (Fair value through other comprehensive income) + Ruralproduct bill + Debentures (Amortized cost) + Investment fund quotas + + Certificates of real estate receivables + Debentures + Bank deposit certificates + Certificates of agricultural receivables + Agribusiness credit bills + Commercial promissorynotes + Real estate credit bills (Fair value through profit or loss)

Cost-to-serve (CTS):

(Personnel Expense + Administrative Expenses + Depreciation and Amortization) ÷ 3

Average of the last 2 quarters Active Clients

Coverage ratio:

Provision for expected credit loss + Provision for expected credit losses on loan commitments
Overdue higher than 90 days

Earning portfolio (IEP):

Earnings Portfolio includes "Amounts due from financial institutions" + "Loans and advances to customers" + "Securities" + "Derivatives" from the IFRS Balance Sheet

Efficiency ratio:

Personnel expense + Administrative expenses + Depreciation and amortization Net Interest Income + Net result from services and comissions + Other revenue - Tax expense

Fee income ratio:

Net result from services and commissions + Other revenue Net Interest Income + Net result from services and comissions + Other revenue – Tax expense

Funding:

Demand Deposits + Time Deposits + Securities Issued + Savings Deposits + Creditors by Resources to Release + Securities sold under agreements to repurchase + Interbank deposits + Borrowing and onlending

Global Services Clients:

Includes Brazilian Global Account clients, US clients and international investors.

Gross loan portfolio:

Loans and Advance to Customers + Loans to financial institutions

Gross merchandise volume (GMV):

Gross merchandise value, or GMV, for a given period as the total value of all sales made or initiated through our Inter Shop & Commerce Plus platform managed by Inter Shop & Commerce Plus.

Gross take rate:

Inter Shop gross revenue GMV

Margin per active client gross of interest expenses:

ARPAC gross of interest expenses – Cost to Serve

Margin per active client net of interest expenses:

ARPAC net of interest expenses - Cost to Serve

Net fee income:

Net result from services and commissions + Other Revenue + Revenue foreign exchange

Net interest income:

Interest Income + Interest Expenses + Income from securities + Income from derivatives

Net revenue:

Net interest income + Net fee income

Net take rate:

Inter Shop net revenue GMV

NIM 1.0 - IEP + Credit Card Transactional Portfolio:

Net interest income and income from securities, derivatives and foreign exchange x 4

Average of 2 Last Quarters Earning Portfolio (Cash and cash equivalents + Amounts due from financial institutions, net of provisions for expected credit losses + Deposits at Central Bank of Brazil + Securities, net of provisions for expected losses + Derivative financial assets + Loans and advances to customers, net of provisions for expected credit losses) - Interbank deposits + Credit card transactor portfolio

NIM 2.0 – IEP Only:

Net interest income and income from securities, derivatives and foreign exchange x 4

Average of 2 Last Quarters Earning Portfolio (Cash and cash equivalents + Amounts due from financial institutions, net of provisions for expected credit losses + Deposits at Central Bank of Brazil + Securities, net of provisions for expected losses + Derivative financial assets + Loans and advances to customers, net of provisions for expected credit losses) - Interbank deposits

NPL 15 to 90 days:

Overdue 15 to 90 days

Loans and Advance to Costumers + Loans to financial institutions

NPL > 90 days:

Overdue higher than 90 days

Loans and Advance to Costumers + Loans to financial institutions

NPL formation:

Overdue balance higher than 90 days in the current quarter – Overdue balance higher than 90 days in the previous quarter + Write – off change in the current quarter

Total loans and advance to customers in the previous quarter

Personal efficiency ratio:

Personnel expense Net Interest Income + Net result from services and comissions + Other revenue – Tax expense

Primary Banking Relationship:

A client who has 50% or more of their income after tax for that period flowing to their bank account with us during the month.

Return on average equity (ROE):

(Profit / (loss) for the quarter)× 4 Average of last 2 quarters of total shareholder`s equity

Risk-adjusted efficiency ratio:

Personnel expense + Administrative expenses + Depreciation and amortization Net Interest Income + Net result from services and comissions + Other revenue – Tax expense – Impairment losses on financial assets

Risk-adjusted NIM 1.0

Net interest income and income from securities, derivatives and foreign Exchange x 4

Average of 2 Last Quarters Earning Portfolio (Cash and cash equivalents + Amounts due from financial institutions, net of provisions for expected credit losses + Deposits at Central Bank of Brazil + Securities, net of provisions for expected losses + Derivative financial assets + Loans and advances to customers, net of provisions for expected credit losses) - Interbank deposits + Credit card transactor portfolio

Risk-Adjusted NIM 2.0:

Net interest income and income from securities, derivatives and foreign Exchange x 4

Average of 2 Last Quarters Earning Portfolio (Cash and cash equivalents + Amounts due from financial institutions, net of provisions for expected credit losses + Deposits at Central Bank of Brazil + Securities, net of provisions for expected losses + Derivative financial assets + Loans and advances to customers, net of provisions for expected credit losses) - Interbank deposits + Credit card transactor portfolio

SG&A:

Administrative Expenses + Personnel Expenses + Depreciation and Amortization

Securities:

Income from securities and derivatives - Income from derivatives

Stage 3 formation:

Stage 3 balance in the current quarter – Stage 3 balance in the previous quarter +Write – off change in the current quarter Total loans and advance to customers in the previous quarter

Tier I ratio:

Tier I referential equity Risk weighted assets

Total gross revenue:

Interest income + (Revenue from services and commissions – Cashback expenses – Inter rewards) + Income from securities and derivatives + Other revenue

Non-IFRS measures and KPIs - Market Share Definitions (Page 12)

Note 1: Total number of individuals with active relationships with banks in Brazil, based on data from Banco Central do Brasil (Bacen), as of March/2025.

Note 2: Total number of individual accounts in Inter Brazil (PFs) as of March/2025.

Note 3: Total number of PIX transactions made within the SPI only as of 1Q25.

Note 4: Total number of Inter's PIX transactions made within the SPI only as of 1Q25.

Note 5: Considering the potential market share as % of penetration of individual accounts in Brazil as of March/25.

Note 6: Total TPV of Brazil from September/2024 to December/2024 according to ABECS.

Note 7: Total TPV of Inter in Brazil for the 4Q24.

Note 8: Considers the potential within client base as the total TPV as of 4Q24 according to ABECS divided by the total number of active cards in 1Q25 according to Bacen times the total number of Inter's cards as of 1Q25.

Note 9: Total number of legal entities with active relationships with banks in Brazil, data from Mapa de Empresas form the Brazilian Government as of March/2025.

Note 10: Total number of business accounts in Inter Brazil (PJs) as of March/2025.

Note 11: Total number of business accounts in Inter Brazil (PJs) as of March/2025 summed with the number of CNPJs of current PFs clients that don't have a business account with Inter.

Note 12: Total "crédito consignado pessoa física" portfolio (Payroll PF) as of March/2025 according to Bacen.

Note 13: Total Inter's payroll PF as of March/2025, excluding FGTS and cartão consignado.

Note 14: Market Potential for Payroll Loans = (Total individuals with payroll loans by December/2023 (DataPrev) * Brazil's population according to IBGE) * (Inter's total individual accounts * Average consignado portfolio per person in Brazil) + (Total payroll pf (Bacen) * Number of individuals with payroll loans (DataPrev).

Note 15: Total credit card loan portfolio as of March/2025 according to Bacen (PF and PJ).

Note 16: Inter's total credit card loan portfolio as March/2025.

Note 17: Market Potential for Credit Card Loans = (Total credit card loan portfolio / Number of active credit cards in Brazil as of March/2025 (Bacen)) * (Half the number of cards at Inter).

Note 18: Total FGTS portfolio estimated by multiplying Inter's share in payments received of FGTS Withdraws (60-F – Saque Aniversário – Alienação ou Cessão Fiduciária) as of 4Q25 by Inter's March/2025 FGTS loans portfolio.

Note 19: Inter's March/2025 FGTS loans portfolio.

Note 20: FGTS Balance Potential = (Brazilians with FGTS balance by December/2022 from Caixa Econômica Federal) / (Total Brazilian population in 2022 according to IBGE) * (% of Brazilians opting for Saque Aniversário) * (Proportion of total FGTS alienação divided by total FGTS Saques) * (Number of Inter's PF clients by September/2024) * (Average implied Ioan FGTS Ioan portfolio).

Note 21: Total Home Equity Portfolio in Brazil according to ABECIP as of March/2025.

Note 22: Total Home Equity PF portfolio of Inter as of March/2025.

Note 23: Potential for Home Equity (estimative) = (Number of Home Equity PF contracts according to ABECIP) / (Number of Brazilians according to the IBGE 2022 census) * (Number of PF clients at Inter as of December 2024) * (Average Home Equity PF contract amount according to ABECIP as of December/2024).

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