

banco
inter

**Sustainable
Revolution Report**

2020

INTER: UNIQUE, AS IT LIVES ITS PURPOSE!

Our business model is simple, inclusive and guided by a purpose. We constantly think and execute innovative projects to offer products and services that fulfill our customers needs and adds value to our shareholders. Our main differential lays on the contribution our business brings to our stakeholders and to the society .

Over the years, it has been noticed that enterprises concerned with sustainability matters are in the spotlight of the market and there are many reasons to justify this highlight. Studies have proven that not only these companies have performed better than their competitors, but also that they have the ability to better cope with market variations. Therefore, it is expected that the financial market will undergo changes in the near future.

One of the reasons for the good results presented by these companies is that they have a greater objective than mere profit generation. When defining a purpose, organizations not only change their vision, they create innovative business models and reshape their organizational culture, which makes decision-making consistent and sustains focus on long-term results, benefiting all stakeholders.

Purpose-driven companies acquire the capacity for exponential growth as they are able to push themselves through recent technological advances and the growing global socio-environmental demands. This is our story. Taking advantage of the establishment of technological and legal conditions to operate a new banking model in Brazil, we carried out the digital transformation of Banco Intermedium.

The capacity to improve the lives of customers and to help transforming the sector, in economic, environmental and social terms, has motivated us since 2016 to move ahead in banking retail in a disruptive way, with the purpose of a **Banking Revolution**. A revolution with Orange Blood¹, based on our five pillars: partnership, transparency, simplicity, safety and experience. With our innovative business strategy, we were one of the pioneers in offering digital and completely free of charge accounts opened and managed by the smartphone: **without charging fees!**

This revolutionary business model was the way we found to fulfill our purpose and meet the needs of a society, which had been rapidly changing its lifestyle and consumption habits. We realized that the digital transformation of our operation was fundamental to accelerate our decision-making and product launch processes, boosting our growth and getting closer to our purpose.

In the table below we have an example of time optimization fostered by digital transformation to business.

KPI	Number of weeks (before digital transformation)	Number of weeks (after digital transformation)	Improvement
Timing for new opportunities	13,76 weeks	9,36 weeks	32%
Time to Market (develop, test and launch new products)	16,62 weeks	11,19 weeks	33%

Source: Coleman Parkes Research

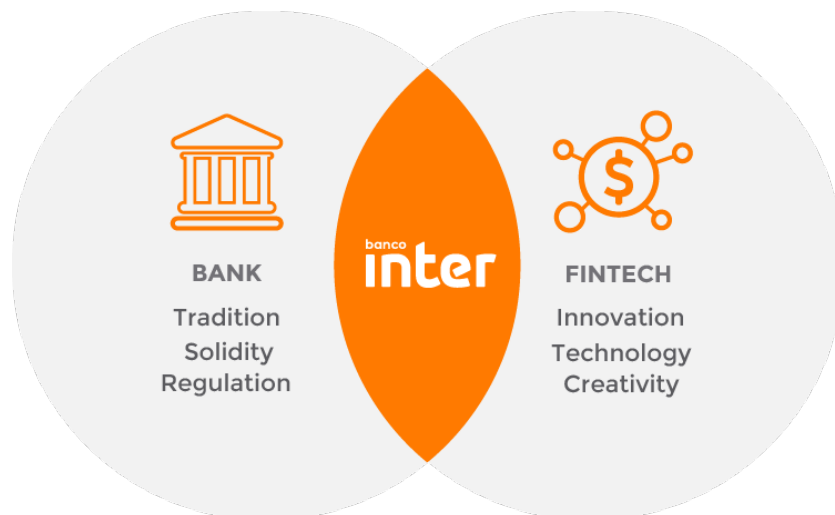
¹ Our growth is partially based on our employees' commitment and skills. In this sense, we created the term "Orange Blood" - a reference to the predominant color of our brand plus individual motivation - to express the team's high engagement with our purpose and results.

Since then, we have seen that working aiming a higher purpose has brought us many rewards. In this context, and because of Banco Inter's differentials, we attracted a diverse audience that believes in the power of corporate purpose and allowed us to experience an exponential customer growth. We went from 11.238 accounts in 2015 to over 4 million in 2019, showing an impressive account opening pace: in December 2019, about 13 thousand new customers joined Inter daily!

Revolutionizing the Brazilian financial system, allowing the inclusion of part of society that has always been excluded or that was unsatisfied with the traditional system, was a great challenge and demanded many resources. This led us to list our shares at B3 in 2018, to seek investors who believed in our purpose and were willing to seek the great results that we aimed.

NA INNOVATIVE BUSINESS MODEL: TECNOLOGY DRIVING A REVOLUTION²

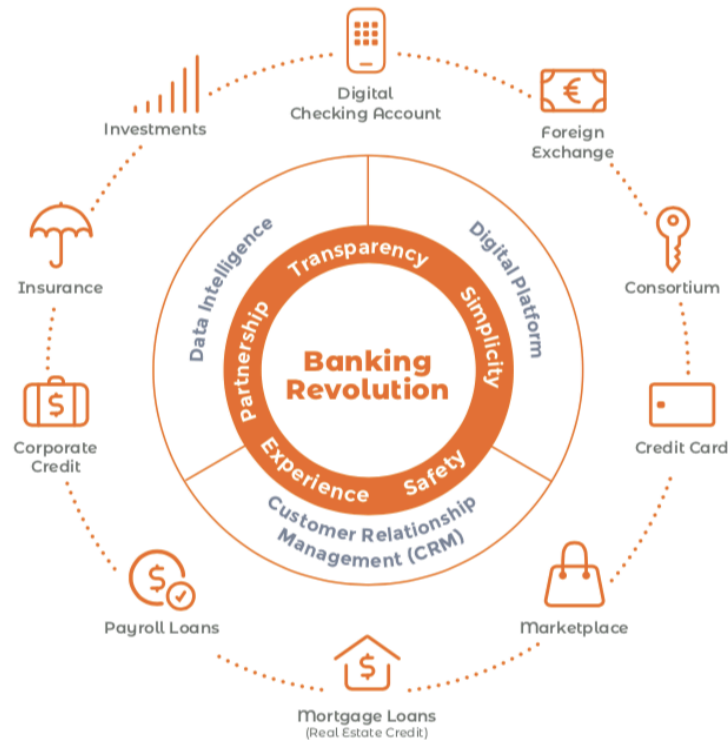
Our business configuration has market confidence and decades of experience in a highly regulated environment, reinforced by the incorporation of a innovation-driven mindset leveraged by the use of technology. Thus, we are able to combine the advantages of Fintechs without losing the positive attributes of traditional banks.



Our evolution followed the new lifestyle of a large share of Brazilian population, especially the younger generations, known as Y (Millennials) and Z. This share of the population is very familiar with communication technologies, quickly adopting computers, internet and smartphones on a daily basis. They have become used to enjoying all the benefits, convenience and time and money savings brought into their lives by these technologies. In this sense, these generations tend to distance themselves from attending to bank agencies, waiting in queues and dealing with its restricted opening hours, and from paying fees, typical of the traditional banking model. As they are trendsetters and influencers to their peers and other generations, on social networks and in person, they helped us promote our business and organically increase account opening in all social classes.

In order to fully serve people with new life habits, we redefined our field of action and re-introduced ourselves to the market with a radical new business model, placing ourselves ready to contribute to the Banking Revolution in Brazil. Our hub summarizes our value proposition. We started the Banking Revolution with the rule of respecting our pillars in each product, service and interaction, upon an increasingly complete digital platform, with new and innovative revenue sources, good relationship with our customers and constant development of data intelligence.

² Banco Inter is one of the pioneers to conduct a digital transformation process in Brazil. The retail banking inauguration and its evolution explicitly follow its steps, which can be known at section 11 of the website: <https://transformacaodigital.com/o-que-e-transformacao-digital/>.



To materialize our digital model, we invested in tools and processes to allow all Inter activities - from opening accounts, contracting services, to delivering information to customers - to be digital, fast and safe. We focus on the main point of contact with the customer: the *"branches"* (*smartphones*) and the palm of their hands.

The foundation of the digital operation is a highly scalable software architecture, based on microservices and cloud storage, supported by a system that integrates all account holders information and transmits internally to other systems and control bodies.

In order to make our customers' experience as digital as possible we constantly invest in new technologies to leverage our business. One example is BABI (Banco Inter Service Bot) which is now responsible for a considerable part of customer service. Additionally, we offer videos and tutorials on social networks and in the Super App, which help customers using our services. Thanks to the digital model, we are able to rapidly expand our operations, which do not depend on the opening of physical agencies, which have been **dematerialized and democratized**.

We are not restricted to traditional services. We are a platform that aims to facilitate our customer lifestyle by offering innovative financial and non-financial services.

Interpag is an example of a financial service: a payment tool connected to the financial system, allowing transactions to be made between two account holders direct from the smartphone, free of charge and not restricted to working days. Another example is our Open Investment Platform (PAI), in which we maintained our guideline to eliminate intermediaries and maintain direct contact with the customer. In this regard when we distribute Investment Funds, of which we receive a margin from the manager, we share part of this management fee with our customers.

Regarding non-financial services, in November 2019, we reformulated our value proposition launching our Super App, starting a new milestone in the bank's history, improving our business performance and deepening the interaction with our customers. The Super App's Marketplace offers cashback to our account holders in various purchases, even digital public parking meter.

With the Super App customers can concentrate their day-to-day demands in one place. A positive experience is the main desire of more than 80% of customers. That is why we always offer a simple interface and partnership through our channels, providing to our customers the best banking experience.

Finally, Inter has a basic operating principle: we do not charge fees! None! We have reversed the traditional logic of the financial system of offering lower rates for those who have more resources invested or other types of reciprocity. We replaced the “**fee pyramid**” with “**fee parity**”, offering our products democratically to all types of public, **without transaction and maintenance fees**.



The impact of eliminating fees is greater than imaginable. Here are some of the services we offer without charging fees:

- Banking transfers;
- Credit cards;
- Cash withdrawal from “Rede 24h”;
- Bank slip payment or emission;
- Stock trading platform;
- Fixed income investments;

To measure the impact of our free business model we created a Tariff Meter³, that displays the amount saved by our customers based in their transactions. In 2019 alone customers saved approximately BRL 970.00 in fee’s. The total amount saved surpassed BRL 2.2 billion – disclosed to their market through our Tariff Meter. All this money can be used to improve life quality for families and to boost business in different sectors and sizes.

This makes it easier to understand how we opened more than 4 million accounts in less than 4 years!

ENVIRONMENT, SOCIAL AND GOVERNANCE (ESG) OF BANCO INTER

In addition to having a safe and innovative business model that favors all customers, this model is more eco-efficient than an traditional one. Our operation is not based on bank agencies, requiring much less paper, water, energy and emitting less greenhouse gases. Additionally, we grew our customer base in more than 30.000% since 2016 without having to build any branch or datacenter. However, we still needed to measure the Bank’s sustainability performance more precisely.

For this reason, in 2019 we created the Corporate Sustainability Department, to access our sustainability status and expand the capacity to fulfill our purpose. Through communication, internal and external engagement and the promotion of sustainability in our activities, we aim to lead by example, as highlighted in the manifest and purpose below.

³ The Tariff Meter is a scoreboard which registers the amount saved by our customers, by not paying banking fees. The early saved amount can be seen in our website: www.bancointer.com.br.

Manifest

Our Banking Revolution can inspire our society through education, sustainable attitude and example. With our technological differentials we can reduce intermediaries and their negative impacts, making easier the change for a more sustainable behavior.

Purpose

With "Orange Blood", develop sustainability on the internal and external scopes, to be recognized as the most sustainable bank in Brazil, acting with Governance in the Financial, Environmental and Social pillars and encouraging Sustainability in all our interactions.

We conducted several studies in order to measure various benefits that only a bank with the same business model as ours brings for society and for the environment:

- We collected information on the Bank's economic, environmental, and social performance, based on the international corporate sustainability reporting standard Global Reporting Initiative (GRI);
- We assessed the Bank's ability to answer questionnaires on the dimensions of the B3 Corporate Sustainability Index (ISE);
- We started measuring the Bank's greenhouse gas emissions, according to the GHG Protocol; and
- We analyzed how the Bank's business model promotes eco-efficiency.

After this series of studies and consultations with specialists, we observed that there is a strong global movement to assess Governance and socioenvironmental management (synthesized by ESG) quality of financial institutions to support investment decision making. In order to meet financial market demands and possibilities, we adapted the ESG concept to our business model, considering Governance as a foundation and including the Financial perspective in our pillars. Following are the FAS action pillars:



Since then, we have been monitoring the role of the banking sector's evolution in the society towards a more sustainable future. Thus, we propose to be part of the global movement to fulfill UN Agenda 2030.

We started an approach with the Brazilian chapter of the Global Compact, organization that coordinates business actions towards the Agenda. Internally, we carried out a process of prioritizing the 17 Sustainable Development Goals (SDGs) and their 169 associated goals. In this way, we are able to better assess how our purpose can help Brazil meet its sustainability goals by 2030. In order to make the prioritization process tangible, we developed our SDG Map:



The SDG Map is divided into 4 levels of relevance from the center outwards, which consider Banco Inter's sustainability strategy. This helps us understand where we are most relevant and which themes need to be developed in the business model to bring more results for the whole society.

When analysing the SDG Map it becomes clear that the main impact of our business model is on SDG 10, that aims to reduce inequalities. Offering a free of charge account to customers of any social class, we have an important role in this journey. SDGs 2, 6, 14 and 15, on the other hand, were not considered a priority, as they are less aligned with our business model and current context. The risks inherent to these issues and there are less opportunities to act positively, therefore, they are at the fourth level of relevance and outside the circles of impact.

To understand how should we approach the SDGs, a Materiality Assessment was conducted through a stakeholders questionnaire, which helped us prioritize the most relevant financial, environmental, social and governance topics to promote sustainability in the financial sector.

Considering our business model, we conducted a market survey, benchmarking and consulting experts. We ended with 36 priority topics. An online survey was applied, in which we obtained more than 1.300 responses from regulators, employees, customers, shareholders, suppliers, specialists, among others.

Listening to stakeholders, understanding their needs, expectations and vision about us will help us to deepen our ties with them to build and execute a strategy that further integrates ESG principles to our business, which are able to mitigate risks and create new opportunities.

Below we list the 10 topics considered a priority by both our internal and external stakeholders:



The ten topics cover all of our sustainability pillars. The Financial pillar concentrates the highest number of topics, followed by Governance. It is important to highlight that the only material topic of the Social Pillar (Financial Education) was pointed out as the most relevant by our internal public and by our external stakeholders, making it our main focus.

We believe that education, specifically financial education, is the basis for a constructive and conscious economy, where individuals and corporations can interact with financial balance and ethical values. Thus, they can have the ideal preparation to develop actions with positive environmental and social impact. As an institution that receives and treats customers with equity, we will continue to expand our efforts to bring, through our communication channels and the Super App, in addition to financial education, concepts of conscious consumption, integrity and other material issues, in all our interactions. Our desire is to enable more sustainable behavior for all our stakeholders.

In the Environmental pillar, we were not expecting the relevance given to the topic Renewable Energy. At the external level, we believe that special attention in relation to this topic can generate business opportunities with a positive impact for us, our customers and the environment. Internally, it can result in greater operational efficiency and cost reduction. To exemplify, we can mention the gains that we will achieve relocating our head office to Edifício Aureliano Chaves, a LEED Gold certificated building (Leadership in Energy and Environmental Design, in the Gold category), and the gains which we have already reaped with our eco-efficient operation, or even by processing our data in AWS data centers, which consume 84% less energy than local data centers, and are massively supplied with renewable energy sources.⁴

In the elaboration of this report, we did not directly address “Responsible Credit”, one of the themes of the Financial Pillar that we consulted in our Materiality Assessment. In addition to this topic not appearing in the most relevant quadrant of our Materiality Matrix, we identified that we are still not relevant in the total credit scope of the National Financial System (0.14% market share). However, aware of the importance and impact of this theme for a Financial Institution, we will constantly keep it on our radar, always aiming to use the best sustainability practices.

By 2020, we will work focusing on the SDGs prioritized on the map and on the material topics defined in the Materiality Assessment. As a result of these two processes, we were able to summarize below what our action priorities will be within our pillars:

FINANCIAL:

Internal Priority	External Priority
Support the bank's economic performance, seeking to maintain the financial health and the pace of growth and innovation of the organization.	Leverage the inclusion and financial education of the population in an equitable way and constantly improve the customer experience.

ENVIRONMENTAL:

Internal Priority	External Priority
Promote eco-efficiency, through the environmental quality of our operation, reducing negative environmental impacts.	Foment the Green Economy, through products and services that encourage the development of environmentally friendly businesses.

SOCIAL:

Internal Priority	External Priority
Provide training for employees in sustainability, support the well-being of our teams and their families and ensure the maintenance of a diverse and non-discriminatory environment.	Encourage customers to improve their relationship with money, through financial education actions, and develop Social Responsibility and Corporate Volunteering programs.

GOVERNANCE:

Internal Priority	External Priority
Maintain and improve the bank's Integrity Program, align the organizational culture with the principles of sustainability and value the security of customer data.	Follow the evolution of the most advanced corporate governance models in the market, to guide the evolution of the Inter model and always be at the forefront of digital security.

In this way, it will be possible to have more assertiveness in the construction of projects with a positive impact and that are consistent with our stakeholders' expectations.

Next, we will present the evidence that demonstrates how our Business Model has clear advantages over our competitors in different aspects of sustainability.

COMPARATIVE SUSTAINABILITY: ANTICIPATING NEW MARKET TRENDS

Financial companies have been showing signs that they can modify their attitudes to adapt to the socio-environmental changes that are taking place on the planet. These changes are not being properly evaluated by a large share of the market analysts, therefore, assets might be priced incorrectly. It is believed that the correct inclusion of ESG aspects in assets valuation will soon cause a significant reallocation of capital.

National and international fund managers are already working to place sustainability at the heart of their investment strategy, including ESG analysis of all invested companies, demanding greater transparency and eliminating high risk companies (eg thermal coal producers) from their portfolio. To give an example at the governmental level, in Germany a commission appointed by Berlin decided that, by 2038, the country will stop producing energy from mineral coal.

The banking sector is considered to have a low direct negative socioenvironmental impacts, that are concentrated in branches' operation, business travels and energy consumption of its private data centers. Unlike them, Banco Inter has a unique model, and it differs radically from its competitors.

We developed a comparison between our social-environmental performance to the main retail banks of Brazil. The analyses were based on the number of clients, branches and employees of 2018, comparable to the most recent ecoefficiency available data.

We have recently surpassed 4 million customers. Despite being an expressive number, it is still much lower than those presented by the largest banks in the country - about 8% of the average, and 4.4% of the leading institution in Brazil:

- **INTER: 4.1 million customers⁵**
- AVERAGE NUMBER FROM THE TOP RETAIL BANKS: 52.6 million costumers
- MEDIAN NUMBER FROM THE TOP RETAIL BANKS: 49.9 million costumers

In order to make more accurate comparisons among banks, minimizing the size difference between them, we divided the amounts for each institution by their number of account holders. With all the information being marked out by a million customers, we can assess the efficiency of each institution in managing environmental, economic and social assets to serve this group of customers.

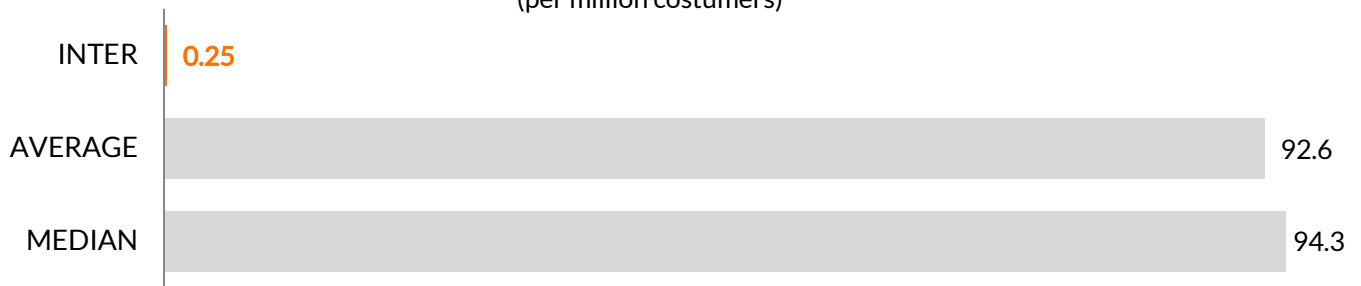
The main characteristic that distinguishes us from other banks is that we do not have physical branches. As all our services are done through smartphones, there is no need for the account holder to attend to a bank agency.

The number of agencies required to serve one million account holders varies widely among the main banks in the country. But nothing compared to our number. To get an idea of how intense is the difference between banking models, the number of Inter agencies per million customers represents about 0.7% of the rate of its closest competitor.

- **INTER: 1 agencie**
- AVERAGE NUMBER FROM THE TOP RETAIL BANKS: 3,987.4 agencies
- MEDIAN NUMBER FROM THE TOP RETAIL BANKS: 4,617.0 agencies

⁵ To take into account Banco Inter's high growth rate, we decided to use data from December 2019.

Agencies
(per million costumers)

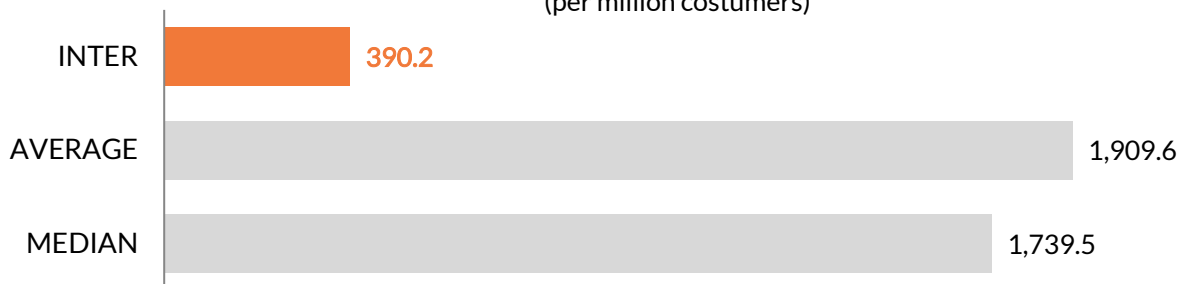


After analyzing the efficiency of the agencies network, it is important to observe that Inter's digital model also result in greater efficiency in the number of employees required for our operation.

Once again, it is observed that our numbers diverge strongly from those presented by other banks. At the end of 2019, we had a total of 1,584 employees, representing approximately 390.2 employees per million customers. This number represents less than half of the second most efficient institution in this regard, and over 20% of the average of large institutions.

- **INTER: 1,584 employees⁶**
- AVERAGE NUMBER FROM THE TOP RETAIL BANKS: 82,983.4 employees
- MEDIAN NUMBER FROM THE TOP RETAIL BANKS: 86,801.0 employees

Employees
(per million costumers)



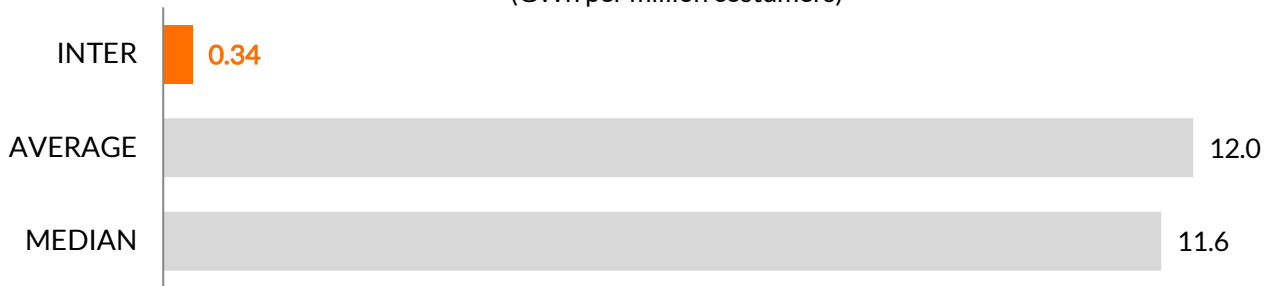
Our business model is based on resources savings, including human resources. This format allows us to have a lean and scalable operation, which makes it possible for us not to charge fees from our customers. This advent allows us to share the resources saved with our customers, so they have freedom and can move the economy directly, investing, making purchases and hiring employees for their respective businesses, for example. With this, we indirectly enable the generation of more jobs in the economy.

When we evaluate the environmental impacts of our operation, we observe the same discrepancy of social aspects. Throughout 2019, 1.4 GWh of energy was consumed in all of our operating units, representing 0.3 GWh per million customers. This value represents 2.9% of the average of other institutions.

- **INTER: 1.4 GWh**
- AVERAGE NUMBER FROM THE TOP RETAIL BANKS: 49,349.0 GWh
- MEDIAN NUMBER FROM THE TOP RETAIL BANKS: 547,451.7 GWh

⁶To take into account Banco Inter's high growth rate, we decided to use data from December 2019.

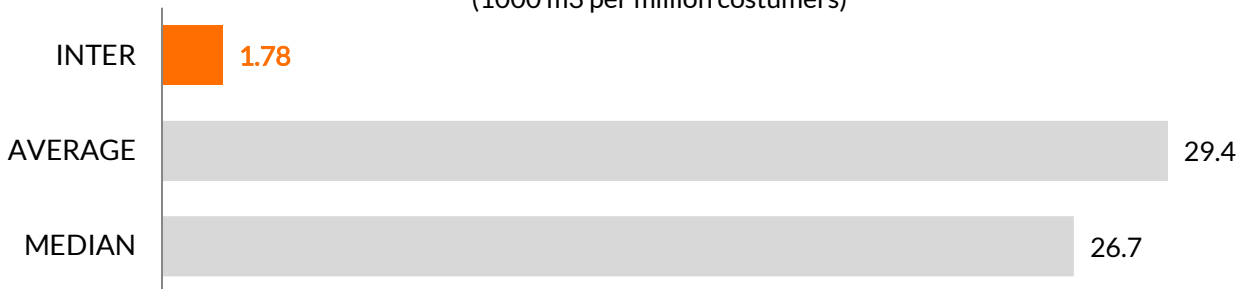
Energy Consumption (GWh per million costumers)



Our water consumption is also much lower than that of our competitors. While we use 1.8 thousand m³ of water per million customers, considering consumption data from Belo Horizonte, where most of our operations are concentrated, the average for large banks is 28.9 thousand m³, approximately 16 times higher. In 2020, with the relocation of our head office to a building that reuses rainwater, this figure should drop even further.

- **INTER: 7.2 thousand m³**
- AVERAGE NUMBER FROM THE TOP RETAIL BANKS: 1,164.7 thousand m³
- MEDIAN NUMBER FROM THE TOP RETAIL BANKS: 1,310.9 thousand m³

Water Consumption (1000 m3 per million costumers)



In our model, we work intensively with digital documents, which significantly reduces impressions and the amount of waste we generate. To illustrate this difference, in 2019 around 5 tons of paper were printed - approximately 1.25 tons per million customers, and a traditional bank printed, on A4 paper alone, more than 1,400 tons! The printed amount per million customers is more than 60 times greater than ours. We also quantified the amount of paper used from all of our deliverable documents to arrive at the total paper weight we used in 2019. We used 20.6 tons per million customers, which represents only 17% of the average ratio of other banks.

- **INTER: 83.5 tons**
- AVERAGE NUMBER FROM THE TOP RETAIL BANKS: 5,294.9 tons
- MEDIAN NUMBER FROM THE TOP RETAIL BANKS: 5,195.0 tons

Paper Consumption
(per million costumers)



One of the aspects that help us reduce the amount of printed papers is the use of an online subscription service. With the amount of documents sent by this tool in the last 12 months, we have generated a significant saving of resources in the paper production process such as wood and water, in addition to saving aspects associated with our operational efficiency, such as time and money.

We present below the multiple savings obtained from digital signature of documents:



In addition to paper, another material with which we are very careful is our equipment - computers, laptops, etc. When selecting our supplier, we chose Apple, partially for environmental reasons: the company's equipment has a longer lifespan, consumes less energy than the market average and the company is responsible for the collection of the equipment after the end of its lifecycle, for its correct disposal.

Finally, we present our performance in relation to our Greenhouse Gas Emissions. Due to our first Emissions Inventory with 2019 data, it is possible to make a comparison with our competitors also in this environmental aspect. We measured the emissions of the following categories: Stationary Combustion Emissions, Mobile Combustion and Fugitive Emissions - Scope 1; Emissions from Purchased Energy (Location) - Scope 2; Business Travel and Employee Commuting - Scope 3. The value of our atmospheric emissions was compared with the values of these same categories reported by traditional banks. It is notable that our emissions represent 1.27% of top retail banks average or 13% if compared by the number of costumers.

- **INTER: 1378.6 tons CO₂e**
- AVERAGE NUMBER FROM THE TOP RETAIL BANKS: 108,189.2 tons CO₂e
- MEDIAN NUMBER FROM THE TOP RETAIL BANKS: 108,982.9 tons CO₂e

Atmospheric Emissions
(tons of CO2 equivalent per million costumers)



The data showed in tis section demonstrate that our business model is closely linked to sustainability, making the case that our work in favor of a more digital and efficient bank is good for our shareholders, but also for the environment and society.

Our future impact assessments will focus on our material topics and will cover, whenever possible, our value chain. In this way, we will always be able to assess where our performance needs to improve, so that we can create effective action plans to promote sustainability among our stakeholders.

FINAL CONSIDERATIONS:

Our digital transformation is the product of innovative, unquiet an simple minds. Our will to reduce burocracy and to treat our customers with equity, gave us the courage to advance into retail banking through a banking revolution. On this report we seek to demonstrate the alignment between our vision and actions. We believe that everything we have already done is just the begging of a even greater work in favor of society, nature and business. With time, competence and living our purpose on each breath, we can do even more.

A sustainable and profitable growth is our goal, and to get that we are aware of the need of support from the whole stakeholder network. We have noticed that the sustainability business environment is collaborative and has a common purpose, where learning and interchanging with our partners and competitors is very relevant. In addition, we work with our employees and suppliers in order to maximize the positive impact of our activities.

However, without the cooperation of our customers, we would have limited action reach. Therefore, underpinned by the efficacy of our business model, reflected in competitive advantages of eco-efficiency, we would like to emphasize that our clients might contribute to sustainability simply opening and using our bank account.

We believe that the option for Inter is a position in favor of a different society, with fairer, more efficient and sustainable companies. So, every day, we want to serve more and more people who make this choice!

We are together in this revolution!

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