



# Individual Financial Statements

December 31, 2025

2H2025



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## 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 December 31, 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 with the purpose of simplifying the lives of our customers. We began our journey in 1994 and, since 2015, we have been one of the main agents in the modernization of the Brazilian banking industry, offering a disruptive value proposition with a new concept of banking. Today, we 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 deliver services and products that we believe are of high quality in a heavily regulated market. The fintech essence, in parallel, has provided Inter with a modern, agile, scalable, and digital business model, best meeting customer demands and growth strategies.

Since digitizing our business model in 2015, we have been able to diversify our revenues, increasing the relevance of service revenues. Additionally, the structure of a digital retail bank contributes to a lower-cost funding composition that is more resilient and widely distributed among our account holders.

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

In compliance with the provisions of article 133 of Law No. 6,404/1976, as amended by Law No. 15,177, of July 23, 2025, Banco Inter S.A. adopts policies and practices aimed at promoting equity, diversity and equal opportunities in the corporate environment.

Banco Inter has internal policies and human resources management guidelines that ensure objective, transparent and non-discriminatory criteria for hiring, development, remuneration and filling positions, including management positions, observing best corporate governance practices and applicable legislation.

## Operating Highlights

### Customers

In the period ended December 31, 2025, we surpassed the mark of 43.1 million customers and increased the activation rate by 1.1 p.p., reaching 58.0%.

### Loan Portfolio

The balance of loan operations reached R\$ 46.0 billion on December 31, 2025.

### Funding

Total fundraising, which includes demand deposits, time deposits, savings accounts, and issued securities such as mortgage-backed securities, secured mortgage-backed securities, and financial securities, totaled R\$ 71.8 billion, as of December 31, 2025.

## Economic and Financial Highlights

### Net income

We reported a net income for the fiscal year ended December 31, 2025 of R\$1,053.1 million.

### Gross Profit from Financial Intermediation

Gross Profit from Financial Intermediation, net of expected losses on financial assets, as of December 31, 2025, reached R\$ 2,866.5 million.



### **Administrative expenses**

Administrative and personnel expenses incurred in the semester ended December 31, 2025 totaled R\$ 2,684.9 million, an increase explained by the growing volume of operations, expansion of services and products offered, and growth in the customer base.

### **Equity Highlights**

#### **Total Assets**

Total assets reached R\$ 96 billion at December 31, 2025.

#### **Shareholder's equity**

Shareholder's equity totaled R\$ 7.3 billion at December 31, 2025.

Inter closed on December 31, 2025 with a Basel Index of 14.4%, maintaining a strong capital structure to maintain growth rates.

Inter adopts a capital remuneration policy by distributing interest on equity in the same proportion as their share of the capital, calculated in accordance with current legislation. This interest, net of withholding income tax, is included in the calculation of mandatory dividends for the fiscal year as stipulated in the Articles of Association and Article 202 of Law N°. 6,404/1976.

### **Ratings**

The Investment Grade rating assigned by the specialized agencies Standard & Poor's and Moody's, with long-term national scale ratings of "AA+", respectively, confirms Inter's adequate liquidity position and comfortable level of capitalization. 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**

Inter's Board of Directors 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 fiscal year ended December 31, 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 an assessment of the work performed, encompassing any service that is not an independent audit of Inter's financial information. This assessment is based on applicable regulations and accepted principles that preserve auditor independence. Information regarding independent auditors' fees is made available annually in the reference form.

### **Acknowledgment**

We thank our shareholders, customers, and partners for the trust they have placed in us, and each and every employee who builds our history every day.

Belo Horizonte, March 30, 2026.

The Management



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# Independent auditors' report on the financial statements

**To the Shareholders, Board of Directors and Management of  
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 December 31, 2025, and the statements of profit or loss, comprehensive income, changes in equity and cash flows for the six-month period and year 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 December 31, 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 and year. 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
<p>On December 31, 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.</p> <p>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.</p> <p>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.</p>	<p>Our audit procedures included, among others:</p> <ul style="list-style-type: none"> <li>- 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;</li> <li>- Involvement of our professionals with experience and knowledge specialized in credit risk, who supported: <ul style="list-style-type: none"> <li>(i) in the qualitative evaluation of the methodology used for measuring the allowance for expected losses associated with credit risk on loans;</li> <li>(ii) in evaluating the modeling techniques used, and inspecting management's documentation to determine whether the techniques used are adequate for the intended use;</li> <li>(iii) in evaluating the reasonableness of macroeconomic variables considered in future scenarios through regression analysis and historical correlation;</li> <li>(iv) in recalculating estimates of PD, EAD and LGD using the Bank's historical data and forward-looking information;</li> <li>(v) in testing the accuracy of the stages allocation according to the Bank's criteria by re-performing the allocation by sampling; and</li> <li>(vi) in the recalculation of the allowance for expected losses.</li> </ul> </li> <li>- Evaluating whether disclosures in the financial statements are in accordance with the requirements of the applicable standards and whether they consider the information relevant.</li> </ul> <p>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 and year ended December 31, 2025 taken as a whole.</p>

## Impairment test of the cash generating units (CGUs), which include the goodwill recognized in intangible assets

See Notes 3(k) and 12 to the financial statements.

Key audit matter	How the matter was addressed in our audit
<p>As of December 31, 2025, the Bank has goodwill related to the acquisition of Inter &amp; Co Payments Inc, for which the Bank tests its assets for impairment at least annually or when there are events or circumstances that indicate that book value exceeds recoverable value.</p> <p>The recoverable amount of the CGU is calculated according to its value in use, using estimated future cash flows discounted to their present value using a discount rate that reflects current market assessments of the time value of money and the risks specific to the asset.</p> <p>Calculating the CGU's value in use requires the use of significant data and assumptions used in the valuation models, including the discount rate and future growth rate. Assumptions about future growth include the forecast growth rate and the expected long-term inflation rate</p> <p>We considered the assessment of the recoverable value of the CGU, including goodwill, as a key audit matter, due to the uncertainties related to the selection of data and assumptions used.</p>	<p>Our audit procedures in this area included, but were not limited to:</p> <ul style="list-style-type: none"> <li>- Evaluating the design and implementation of significant internal controls related to preparing, reviewing and approving the main assumptions used to test the recoverable value and the calculation methodology for performing the impairment test;</li> <li>- Evaluation, with the involvement of our corporate finance experts with knowledge and experience in the industry;</li> </ul> <p>(i) of the methodology used to estimate value in use, comparing it with the market's generally accepted valuation practices;</p> <p>(ii) the reasonableness of the discount rates used to calculate the present value and the growth rate used to estimate estimated revenues and expenses flows, comparing them with information obtained from internal and external sources;</p> <p>(iii) changes between the projections and the cash flows realized, and obtaining explanations from the Bank about the fluctuations; and</p> <p>(iv) of the mathematical accuracy of certain steps in the calculation of present value.</p> <p>- Checking whether disclosures in the financial statements are in accordance with the requirements of applicable accounting standards and consider all relevant information.</p> <p>According to the evidence obtained by applying the procedures summarized above, we considered that the impairment testing of the CGU that includes goodwill related to the acquisition of Inter &amp; Co Payments Inc, and the related disclosures are acceptable in the context of the financial statements taken as a whole for the year ended December 31, 2025.</p>

## Other information accompanying the financial statements and the auditor's report

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 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 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.
- Planned and performed 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 directing, supervising and reviewing 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 year, 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, March 30, 2026

KPMG Auditores Independentes Ltda.

CRC SP-014428/O-6 F-MG

Original report in Portuguese signed by

Marco Antonio Pontieri

Accountant CRC 1SP153569/O-0

	Note	12/31/2025
<b>Assets</b>		
Availability	4	1,864,329
<b>Financial assets at fair value through profit or loss</b>		<b>1,911,909</b>
Securities and marketable assets, net of provisions for expected losses.	6	1,852,616
Derivative financial instruments	7	59,293
<b>Financial assets at fair value through other comprehensive income</b>		<b>24,720,481</b>
Securities and marketable assets, net of provisions for expected losses	6	24,720,481
<b>Financial assets at amortized cost</b>		<b>58,507,253</b>
Liquid financial investments	5	918,057
Securities and marketable assets, net of provisions for expected losses.	6	2,247,560
Credit operations, net of provisions for expected losses	9	43,031,006
Deposits at Central Bank of Brazil		7,867,658
Other financial assets	8	4,442,972
Non-financial assets held for sale	10	381,158
Deferred tax assets	11.a	1,968,849
Current tax assets		208,689
Investments in subsidiaries and affiliates	12	4,362,994
Property and equipment	13	160,050
Intangible assets	14	938,321
Other assets	15	975,778
<b>Total assets</b>		<b>95,999,811</b>
<b>Liabilities</b>		
<b>Financial liabilities at fair value through profit or loss</b>		<b>58,002</b>
Derivative financial liabilities	7	58,002
<b>Financial liabilities at amortized cost</b>		<b>86,789,625</b>
Deposits	16.a	57,559,284
Obligations for repurchase agreements	16.c	3,368,226
Securities issued	16.b	14,276,357
Obligations for loans and obligations for transfers from the country	17	209,681
Other financial liabilities	18	11,376,077
Current taxes	20	172,480
Deferred tax liabilities	11.a	120,247
Provision	21	260,446
Other liabilities	22	1,309,087
<b>Total liabilities</b>		<b>88,709,887</b>
<b>Equity</b>	23	
Share capital		7,511,433
Reserve capital		87,978
Profit reserve		112,439
Other comprehensive income		(350,094)
Treasury shares		(71,832)
<b>Total equity</b>		<b>7,289,924</b>
<b>Total liabilities and equity</b>		<b>95,999,811</b>

The explanatory notes are an integral part of the individual financial statements.

	Note	2nd Semester 2025	12/31/2025
Loan operations	9e	3,736,883	7,001,362
Income from foreign exchange operations		458,482	763,069
Income from interbank investments	5c	277,957	373,540
Income from securities, derivatives and exchange	6.d	2,005,885	3,376,261
<b>Income from financial intermediation</b>		<b>6,479,207</b>	<b>11,514,232</b>
Funding operations	16.d	(3,554,588)	(6,196,426)
Borrowings and on-lendings		(18,407)	(32,369)
<b>Expenses on financial intermediation</b>		<b>(3,572,995)</b>	<b>(6,228,795)</b>
<b>Income from financial intermediation before loan losses</b>		<b>2,906,212</b>	<b>5,285,437</b>
Allowance for loan losses	9.d	(1,317,617)	(2,405,435)
Other credit provisions		(21,472)	(13,478)
<b>Gross income from financial intermediation</b>		<b>1,567,123</b>	<b>2,866,524</b>
Revenue from service provision	24	728,097	1,351,856
Personnel expenses	25	(383,781)	(700,046)
Administrative expenses	26	(1,051,804)	(1,984,841)
Tax expenses	27	(225,612)	(427,490)
Result of equity interests in subsidiaries and affiliates	12.a	56,921	149,153
Other operating income	28	236,784	439,552
Other operating expenses	28	(366,674)	(669,202)
<b>Operational income</b>		<b>561,054</b>	<b>1,025,506</b>
Other non-operating income (expenses)	29	12,384	(6,686)
<b>Profit before income tax</b>		<b>573,438</b>	<b>1,018,820</b>
Income tax	11.d	12,982	34,288
<b>Profit for the period</b>		<b>586,420</b>	<b>1,053,108</b>
<b>Earnings per share – R\$</b>			
Basic earnings per share – R\$		0.23	0.41
Diluted earnings per share – R\$		0.23	0.41

The explanatory notes are an integral part of the individual financial statements.

	<b>2nd Semester 2025</b>	<b>12/31/2025</b>
<b>Profit for the period</b>	<b>586,420</b>	<b>1,053,108</b>
<b>Items that may be reclassified subsequently to the income statement</b>		
Fair value of financial assets	104,570	308,670
Tax effect	(23,859)	(144,855)
<b>Financial assets at fair value through other comprehensive income</b>	<b>80,711</b>	<b>163,815</b>
Hedge of investments abroad	(7,348)	125,137
Tax effect	3,306	(56,312)
<b>Investment hedge in foreign operations</b>	<b>(4,042)</b>	<b>68,825</b>
Cash flow hedge	(925)	(5,597)
Tax effect	8,057	8,057
<b>Cash flow hedge</b>	<b>7,132</b>	<b>2,460</b>
<b>Exchange rate variations in foreign investment</b>	<b>21,429</b>	<b>(110,947)</b>
<b>Total of other comprehensive results that may be subsequently reclassified to the result</b>	<b>105,230</b>	<b>124,153</b>
<b>Total comprehensive income</b>	<b>691,650</b>	<b>1,177,261</b>

The explanatory notes are an integral part of the individual financial statements.

	2nd Semester 2025	12/31/2025
<b>Operating activities</b>		
<b>Profit for the period</b>	<b>586,420</b>	<b>1,053,108</b>
Expected losses from credit operations	1,339,089	2,418,913
Provision for current income tax and social contribution	(12,982)	(34,288)
Provision for impairment of non-financial assets held for sale	(13,046)	5,645
(Reversal)/Provision for civil, labor and tax claims	27,763	54,390
Result of equity interests	(56,921)	(149,153)
Exchange variation result	(76,012)	(87,687)
Depreciation and amortization	199,832	363,908
Other capital gains (losses)	2,286	3,604
<b>(Increase)/decrease in operating activities:</b>		
Interbank investments	—	441,422
Securities	(463,165)	(396,172)
Deposits at Central Bank of Brazil	(1,687,996)	(2,582,256)
Loan operations	(8,630,522)	(13,840,733)
Derivative financial assets	(58,566)	(59,175)
Other assets financial	373,744	1,189,675
Tax credits	174,010	78,296
Non-financial assets held for sale	(99,685)	(143,379)
Other assets	(86,413)	(245,846)
<b>Increase/(decrease) in operating activities:</b>		
Deposits	8,102,410	12,367,915
Securities sold under agreements to repurchase	149,254	1,557,414
Funds from acceptance and issuance of securities	2,872,735	4,358,612
Domestic borrowings and onlendings	94,929	81,561
Other financial liabilities	1,011,892	2,494,536
Derivative financial assets	34,772	114,627
Tax liabilities	(135,799)	(143,854)
Provisions	78,102	52,151
Other liabilities	282,496	423,603
Income tax and social contribution paid	(205,748)	(391,224)
<b>Net cash from (used in) operating activities</b>	<b>3,802,879</b>	<b>8,985,613</b>
<b>Investing activities</b>		
Capital increase in subsidiary	—	(1,000,000)
Acquisition of property and equipment	(10,799)	(44,405)
Acquisition of intangible assets	(186,510)	(414,954)
Acquisition in available-for-sale securities	(5,893,995)	(10,065,247)
Disposal of available-for-sale securities	758,813	5,697,661
Acquisition of held-to-maturity securities	(37,887)	(249,499)
Disposal of held-to-maturity securities	15,356	26,214
Dividends and interest on equity received	5,391	39,155
<b>Net cash from (used in) investing activities</b>	<b>(5,349,631)</b>	<b>(6,011,075)</b>
<b>Financing activities</b>		
Interest on dividends and equity paid	(728,648)	(1,163,544)
<b>Net cash from financing activities</b>	<b>(728,648)</b>	<b>(1,163,544)</b>
<b>Increase (decrease) in cash and cash equivalents</b>	<b>(2,275,400)</b>	<b>1,810,994</b>
Cash and cash equivalents at the beginning of the period	4,981,774	883,705
Cash and cash equivalents at the end of the period	2,782,386	2,782,386
Effect of the exchange rate variation on cash and cash equivalents	76,012	87,687
<b>Increase (decrease) in cash and cash equivalents</b>	<b>(2,275,400)</b>	<b>1,810,994</b>

The explanatory notes are an integral part of the individual financial statements.

	Share capital	Profit reserve			Other comprehensive income	Retained earnings/ accumulated losses	Treasury shares	Total equity
		Capital reserve	Legal reserve	Statutory reserve				
<b>Balances at December 31, 2024</b>	<b>7,511,433</b>	<b>55,222</b>	<b>23,356</b>	<b>212,093</b>	<b>(474,247)</b>	<b>—</b>	<b>(71,832)</b>	<b>7,256,025</b>
Initial Adjustments in the Adoption of Resolutions. 4,966/21 and 4,975/21	—	—	—	—	—	(12,574)	—	(12,574)
<b>Balances at January 01, 2025</b>	<b>7,511,433</b>	<b>55,222</b>	<b>23,356</b>	<b>212,093</b>	<b>(474,247)</b>	<b>(12,574)</b>	<b>(71,832)</b>	<b>7,243,451</b>
Share-based payment	—	28,428	—	—	—	—	—	28,428
Profit for the period	—	—	—	—	—	1,053,108	—	1,053,108
<b>Proposed allocations:</b>								
Constitution / (Reversal) of legal reserve	—	—	52,655	—	—	(52,655)	—	—
Constitution / (Reversal) of distributable profit reserve	—	—	—	79,455	—	(79,455)	—	—
Interest on Equity / Dividends	—	—	—	(255,120)	—	(908,424)	—	(1,163,544)
Adjustment to market value net of taxes	—	—	—	—	163,815	—	—	163,815
Gains and losses - Hedge	—	—	—	—	71,285	—	—	71,285
Exchange rate change adjustment	—	—	—	—	(110,947)	—	—	(110,947)
Reflex reserve	—	4,328	—	—	—	—	—	4,328
<b>Balances at December 31, 2025</b>	<b>7,511,433</b>	<b>87,978</b>	<b>76,011</b>	<b>36,428</b>	<b>(350,094)</b>	<b>—</b>	<b>(71,832)</b>	<b>7,289,924</b>
<b>Balances at June 30, 2025</b>	<b>7,511,433</b>	<b>71,872</b>	<b>28,073</b>	<b>226,594</b>	<b>(455,323)</b>	<b>—</b>	<b>(71,832)</b>	<b>7,310,818</b>
Share-based payment	—	12,812	—	—	—	—	—	12,812
Profit for the period	—	—	—	—	—	586,420	—	586,420
<b>Proposed allocations:</b>								
Constitution / (Reversal) of legal reserve	—	—	47,938	—	—	(47,938)	—	—
Constitution / (Reversal) of distributable profit reserve	—	—	—	(10,138)	—	10,138	—	—
Interest on Equity / Dividends	—	—	—	(180,028)	—	(548,620)	—	(728,649)
Adjustment to market value net of taxes	—	—	—	—	68,402	—	—	68,402
Gains and losses - Hedge	—	—	—	—	15,398	—	—	15,398
Exchange rate change adjustment	—	—	—	—	21,429	—	—	21,429
Reflex reserve	—	3,294	—	—	—	—	—	3,294
<b>Balances at December 31, 2025</b>	<b>7,511,433</b>	<b>87,978</b>	<b>76,011</b>	<b>36,428</b>	<b>(350,094)</b>	<b>—</b>	<b>(71,832)</b>	<b>7,289,924</b>

The explanatory notes are an integral part of the individual financial statements.



## Notes to the financial statements

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

### 1. Operational context

Banco Inter S.A. ("Banco" or "Inter"), headquartered in Belo Horizonte, Minas Gerais, Brazil, is under the direct control of Inter Holding Financeira S.A. (HoldFin) and the indirect control of Inter&Co Inc. (Inter&Co), a foreign company incorporated in the Cayman Islands, registered with the Securities and Exchange Commission and with shares listed on Nasdaq, the American stock exchange.

Inter is registered with the Central Bank as a multiple bank. The Bank offers various specialized financial services for both individuals and legal entities.

On July 6, 2023, Inter established a branch in the Cayman Islands, with a share capital of US\$ 10,000,000 (ten million US dollars).

### 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 compliance with Resolution No. 4,818/20 and BCB Resolution No. 2/20, with the accounting guidelines emanating from Law No. 4,595/64 (National Financial System Law), the Corporations Law, including the amendments introduced by Laws No. 11,638/07 and No. 11,941/09, observing 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 the prerogative of not presenting comparative balances from previous 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 values presented in these financial statements are expressed in thousands of reais, except where otherwise indicated. Due to rounding adjustments, some totals may not correspond exactly to the arithmetic sum of the values that compose them.

The financial statements for the year ended December 31, 2025 were approved by the Board of Directors of Banco Inter on March 30, 2026.



## a. Adoption of New Resolutions and Accounting Impacts

In January 1, 2025, CMN Resolutions n°. 4,966/21 and n°. 4,975/21 came into effect, significantly altering the accounting criteria for recognition, measurement, and disclosure of financial assets and liabilities within the scope of the Accounting Standard 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)
<b>Net-of-tax early adoption impact</b>			<b>(12,574)</b>

### Resolution CMN n° 4.966/21

The implementation of this regulation resulted in structural accounting adjustments, including the operationalization of balance transfers between Balance Sheet accounts and the creation of new accounting accounts. The main impacts resulting from the application of CMN Resolution No. 4,966/21 include:

- (i) Reclassification of Credit Operations and Other Credits based on the criteria established by the Business Model adopted by Banco Inter;
- (ii) Appropriation of interest incurred on overdue credit operations, considering the effective expectation of realization;
- (iii) Write-off of assets to loss in accordance with new regulatory provisions established; and
- (iv) Deferral of origination revenues and/or expenses of credit operations for the term of the respective operations, applying the methodology for calculating the effective interest rate defined in the regulation.

### Resolution CMN n° 4.975/21

Adopts Accounting Pronouncement (CPC) 06 (R2) – Leases, related to the international standard IFRS 16 – Leases, that is, with the change, it eliminates adjustments previously made for the financial statements in IFRS. The main points of change are aimed at the lessee, which consist of:

- (a) initially recognizing all leases as right-of-use assets and the respective obligation discounted at a present value rate; and
- (b) recognizing right-of-use depreciation and lease interest separately in profit or loss.

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



The Bank adopted the prerogative of CMN Resolution No. 4,975/21 (Article 2, §3), considering the values disclosed in the Financial Statement under IFRS. It should be mentioned that the Company has adopted IFRS 16 – Leases since September 2021. The transition effects to the new regulatory criteria were recorded in equity.

#### **b. Standards and Requirements - Applicable in Future Periods**

##### **Resolution CMN n°. 4,966/2021 – Financial Instruments**

This regulation introduces new criteria for the designation of hedge transactions and accounting recognition and present value adjustment of financial instruments subject to renegotiation. Its mandatory adoption will occur from January 1, 2027.

Currently, the institution is evaluating the possible impacts, with completion expected before the start of its validity.

##### **Resolution CMN n°. 5,252/2025 – Sustainability**

This regulation establishes guidelines for the measurement, recognition, derecognition, and disclosure of assets and liabilities related to sustainability. The new rules will be applied prospectively from January 1, 2027. The potential effects are under analysis and will be finalized before the start of its application.

#### **c. 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 from the principal market or, in the absence thereof, the most advantageous market for the financial assets or liabilities, considering all reasonably available information. When dealing with financial assets and liabilities that are not traded in a principal market and for which no information is available, fair value is determined through the use of valuation techniques;
- Explanatory note n°. 11 – Deferred tax assets: the expectation of realization of the deferred tax asset is based on the projection of future taxable profits and other technical studies;



- Explanatory Note n°. 9d – Analysis of the movement of expected losses by stage: the measurement of 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 necessary 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 to measure expected credit loss; and establishing different prospective scenarios and their weighting, among others;
- Explanatory Note n°. 21 – Provisions and contingent liabilities: recognition and measurement of provisions, including provision for legal proceedings. The main assumptions considered relate to the probability and magnitude of resource outflows; Explanatory Note n°. 12 – Investments in subsidiaries and associates: The impairment assessment of goodwill 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) operational assumptions such as revenue and margin growth; and
- Explanatory Note n°. 30 – Share-based payment: The fair value measurement of options uses pricing models that consider: (i) expected stock volatility; (ii) expected life of the options; (iii) risk-free interest rate; (iv) expected dividend yield; and (v) estimates of employee turnover.



### 3. Significant accounting policies

#### a. Basis of measurement

The financial statements have been prepared on a historical cost basis, 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 amount 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 Inter's functional currency. All balances have been rounded to the nearest thousand, except where otherwise indicated.

#### c. Calculation of results

In accordance with the accrual basis of accounting, revenues and expenses are recognized in the determination of the period's result to which they belong and, when correlated, simultaneously, regardless of receipt or payment. Transactions formalized with post-fixed financial charges are updated on a pro rata daily basis, based on the variation of the respective agreed indexes, and transactions with pre-fixed financial charges are recorded at the redemption value, adjusted by an account of accrued income or accrued expenses corresponding to the future period. Transactions indexed to foreign currencies are updated to the balance sheet date using the current exchange rate criterion.

Inter's significant revenue streams are:

- Credit operation revenues refer to income from loans and financing in operations carried out with pre- and post-fixed rates. The transaction price is the contractual value;
- Interchange revenues are revenues from transaction fees with debit and credit cards 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 revenues mainly refer to transaction fees with boleto (bank slip) and fees received for interbank transfers made by Inter account holders, and are recognized when the services are provided. The transaction price is the contractual value; and
- Business intermediation revenues and commission and securities placement revenues refer to the intermediation of the sale of products and services. Revenues are recognized when the intermediation service is provided, at which point the performance obligation is fulfilled. The transaction price is the contractual value, which is usually a percentage of the sales value.

#### d. Cash and cash equivalents

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



## e. Financial instruments

### Financial Assets

The Company's financial instruments are valued in accordance with the accounting guidelines established by CMN Resolution No. 4,966/21 and BCB Resolution No. 352/23. The respective standards define a financial instrument as any contract that gives rise to a financial asset for the entity and a financial liability or equity instrument for another entity.

#### i. Business Model

The classification of financial assets is based on the business model adopted by the Company, as provided for in CMN Resolution No. 4,966/2021. This model reflects how financial instruments are managed with the objective of generating cash flows, considering 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

Other, when the criteria described above are not exclusively met.

Financial assets must be subjected to the "Principal and Interest Only Payments" (SPPJ) test, with these assets being measured at either amortized cost or fair value.

#### ii. SPPJ Test (Principal and Interest Payment Only)

The objective of the SPPJ test is to evaluate the contractual terms of financial instruments to verify whether 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 at 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 (FVL).

#### iii. Classification of financial assets

The classification categories for financial assets managed by the Company that were previously held-to-maturity, Available-for-Sale, and Held-for-Trading have ceased to exist, and the following three categories have been 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 covers 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 addition to the classifications mentioned above, financial assets are permitted to be irrevocably designated between the categories of fair value in other comprehensive income (FVOCI) and fair value in profit or loss (FVIP) upon initial recognition.

The framing of measurement categories involves analyzing the business model and SPPJ testing, considering the nature and purpose of the operations.

#### iv. Effective Interest Rates of the Transaction

According to BCB Resolution nº 352/23, the effective interest rate of financial instruments must be determined by the rate that equalizes the present value of all receipts and payments over the contractual term of the financial asset or liability to its gross book value.

Banco Inter adopted the complete effective interest rate methodology for applicable financial instruments that were classified in the amortized cost category.

#### v. Fair Value

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

Financial instruments that are 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 to which the entity can have 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 information that is derived from market data through correlation; and
- **Level 3:** Information that is not observable for the asset or liability allowing the use of internal models and techniques.

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

#### vi. Provision for Expected Losses

Resolution CMN nº. 4,966/21 and BCB nº. 352/23 establish applicable concepts and criteria to be observed by financial institutions authorized to operate by the Central Bank of Brazil. This applies to the measurement, recognition, and write-off of financial instruments, such as financial guarantees provided, credit commitments, and outstanding credits, as well as the establishment of provisions for expected losses associated with credit risk.

#### Provision Establishment

Banco Inter is classified as a Segment 3 (S3) institution; therefore, the use of the complete methodology for calculating expected losses associated with credit risk is mandatory, as defined in article 44 of the aforementioned resolutions.



The Bank establishes expected losses upon initial recognition, considering the gross book value, including accrual of interest and charges, and classifying financial instruments into homogeneous risk groups, according to the institution's credit policy, until it becomes an asset with credit recovery problems.

The recognition of the expected loss is carried out based on the credit risk stage of the financial instrument, as an expense of the period. The expense is recognized against the respective asset account for financial assets, or the respective liability account in the case of liabilities for financial guarantees, credit commitments, and accounts receivable.

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

### Staged Allocation

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

- **Stage 1:** Instruments that are not characterized as assets with credit recovery problems and whose credit risk has not increased significantly. Credit risk is considered low in operations with delays of up to 30 days in the payment of principal and interest. For these financial instruments, the provision calculation represents the expected loss over the next 12 months;
- **Stage 2:** Instruments whose credit risk has increased significantly or that are no longer characterized as having credit recovery problems. For the purposes of absolute criteria, the delay range (between 31 and 90 days) is considered, as well as the comparison with the initial allocation and the default data of other products; in this case, the expected loss is calculated until the end of the asset's life;
- **Stage 3:** Financial instruments classified in this stage have credit recovery problems (problem assets) in quantitative default (assessed based on delays exceeding 90 days) or qualitative default, characterized by indicators such as judicial or extrajudicial reorganization and declared bankruptcy, providing substantial evidence that the counterparty will not fully honor its obligations under the originally contracted conditions. In this stage, the financial instruments have suspended revenue recognition (stop-accrual), being accounted for only upon receipt, on a cash basis.

The review of the stages of financial instruments, as well as provisions for losses, are reviewed 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 relevant and proven new facts that indicate a reduction in credit risk to a level similar to the initial recognition.

BCB Resolution No. 352/23 defines that financial instruments must be segregated into portfolios C1 to C5. The classification is determined according to the soundness of the guarantee or collateral pledged in granting the operation. For operations in the third stage, there is also the component of provision for incurred losses, calculated according to the percentages determined in BCB Resolution n°. 352/23.



The main assumptions considered in estimating the expected credit loss are:

- **Credit risk indicator assessment:** the company assesses the significant increase or decrease in the credit risk of financial assets. In addition to the indicators, the company considers the type of instrument, credit risk ratings, initial recognition date, remaining term, guarantees, among other relevant factors. The migration of the financial asset to an earlier stage occurs with the consistent reduction of credit risk;
- **Historical information:** the Bank assesses the client's history considering stress scenarios, segmentation (wholesale/retail) and the grouping of operations into homogeneous portfolios with similar risk characteristics to ensure greater accuracy in the estimation of losses. These assumptions are periodically reviewed to ensure the adequacy of the methodology to current market and regulatory conditions; and
- **Prospective information:** The company uses prospective macroeconomic information from internal and external studies, such as: projections of the Selic Rate, Credit Default Swap (CDS), unemployment rate, Gross Domestic Product (GDP) and other risk exposure factors. Defining macroeconomic scenarios involves inherent risks, market uncertainties, and other factors that can generate results different from what is expected.

The Bank conducts a detailed analysis of each credit risk exposure, considering factors such as the probability of default (PD), the loss in case of default (LGD), and the exposure at the time of default (EAD) for operations where credit limits are available for use. With this, the Bank manages credit risk precisely and dynamically, adjusting provisions according to economic conditions and the risk profile of borrowers. With CMN Resolution No. 4,966/21, the recognition of interest and charges occurs while the operation is not allocated to the third stage – with the marking of Problematic Asset.

The impacts of the initial adoption of the criteria mentioned above are demonstrated in explanatory note nº. 2 Credit operations and provision for expected losses associated with credit risk.

#### vii. Definition of a Problem Asset and "Stop Accrual"

According to CMN Resolution nº. 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 are indications that the obligation will not be fully met under the prevailing conditions, requiring, if necessary, the execution of guarantees; and
- (iii) In cases of judicial or extrajudicial reorganization, declared bankruptcy and restructuring of operations.

If these conditions are met, the concept of stop accrual applies, that is, the recognition of revenues, interest and charges is interrupted, as provided for in Article 3 of CMN Resolution nº. 4,966/21.

When there is significant amortization of the operation, or when new relevant facts justify a change in the risk level, the operation may be reclassified to a lower risk category (cure), resulting in the return of revenue recognition (accrual) for the instruments in the third stage and reversals of provisions. The curation criteria are reviewed annually, or more frequently, taking into account portfolio developments, regulatory changes, and the analysis of new data, ensuring that the process adheres to the best risk perception.



### Renegotiation

Renegotiation can occur in various situations, without necessarily implying a deterioration in the credit quality of the counterparty, characterizing itself as a contractual adjustment within the normal conditions of the relationship between the parties.

Renegotiated assets are considered to be those resulting from an agreement that implies an alteration of the originally agreed conditions 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 considered to be those that involve significant concessions by the institution, motivated by the deterioration of the counterparty's credit quality, with such concessions being distinct from those that would be offered under normal circumstances. The originally agreed terms of the instrument are altered 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 (AC), except for the cases mentioned below:

- Derivatives and financial liabilities generated from loans or rental of financial assets: fair value through profit or loss;
- Financial liabilities arising from the transfer of financial assets: are recognized and measured according to 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 accumulated amount of recognized revenue.

Resolution CMN n°. 4,966/21 prohibits, in its Article 10, the reclassification of financial liabilities at recognition.

### Equity Instruments

The equity instruments (shares) held by Banco Inter are classified at fair value through profit or loss, except for investments in associates, 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 concept of "Payment of Principal and Interest Only".

### Write-off of Financial Assets and Liabilities

Financial assets are written off as impairments when there is no reasonable expectation of recovery or when there is a substantial transfer of the risks and benefits of the asset.

Financial liabilities are written off when the obligation specified in the contract is settled, cancelled, due or expired.



#### Derivative Financial Instruments and accounting hedging.

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

The mark-to-market methodology for derivative financial instruments was established in accordance with consistent and verifiable criteria that take into account the average trading price on the day of assessment or, failing that, pricing models that reflect the probable net realizable value according to the characteristics of the derivative.

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

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

- **Market risk hedge:** financial instruments classified as such, as well as the hedged item, have their appreciations or depreciations recognized in income statement accounts;
- **Cash flow hedge:** for financial instruments in this category, the effective portion of appreciations or depreciations is recorded, net of tax effects, in the "Equity Valuation Adjustment" account. The effective portion is understood to be 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 accumulated effect of the operation. Other variations verified in these instruments are recognized directly in the income statement; and
- **Net Investment Abroad Hedge:** is recorded similarly to the cash flow hedge. The effective portion of the gains or losses of the hedging instrument is accounted for directly in the Company's Equity. The effects of the ineffective portion are recognized directly in the period's income statement.

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

From 2027 onwards, derivatives and hedge accounting transactions will be classified according to the premises of CMN Resolution No. 4,966, which will revoke Circular nº. 3,082 and CMN Resolution nº. 4,524.

#### f. Financial assets held for sale

Non-operating assets are non-financial assets that financial institutions hold for the purpose of 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 acquired through debt settlement or repossessed through applicable legal means.

#### 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. Property and equipment**

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. It is mainly composed of: (i) Rights of use, amortized according to the terms of the contracts or as the economic benefits flow to the company; (ii) Software and internally generated intangibles, which are amortized according to their respective realization expectations.

Intangible assets with a defined useful life are amortized linearly over the term of their estimated useful life. Inter does not have intangible assets with an indefinite useful life as of December 31, 2025.

#### **j. Lease**

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

##### **As a Lessee**

At the inception or amendment of contracts with a lease component, Banco Inter allocates the values 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, in which case it is depreciated over the useful life of the asset. The asset is also periodically assessed for recoverable value and adjusted according to remeasurements of the liability.

The lease liability is measured at the present value of future payments, discounted at the implicit rate or the incremental borrowing 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 variable amounts, residual value guarantees, purchase options, and termination penalties, with the liability accounted for at amortized cost based on the effective interest method.

##### **Remeasurement of lease assets and liabilities**

The remeasurement of lease assets and liabilities occurs when there are changes in future payments, such as changes in ratios, 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 profit or loss if the asset is already fully depreciated. The assets are presented as "Intangible" and the liabilities as "Other financial liabilities" on the balance sheet.

##### **Leasing of low-value assets and short-term leases**

Banco Inter chose not to recognize right-of-use assets and lease liabilities for low-value, short-term contracts, such as those for computer equipment, accounting for the respective payments as a straight-line expense over the lease period.



#### k. Impairment of non-financial assets

Assets are assessed to determine if there is objective evidence that their carrying amount has been impaired.

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 if the carrying amount of the asset or cash-generating unit exceeds its recoverable amount.

Inter assesses whether there is evidence of impairment of an asset and, if there is evidence of impairment, the recoverable amount of the asset is estimated and compared to its carrying amount. The recoverable amount is the higher of fair value less costs to sell and its value in use. The impairment test is performed at least annually or when there are events or circumstances that 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 investments of resources whose economic benefits will be recognized in future periods, according to the accrual basis of accounting.

#### 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 ability to recover them through receipt or compensation with another liability; and
- **Contingent liabilities:** (when applicable): arise, basically, from judicial and administrative proceedings, inherent to the normal course of business, brought by third parties, former employees and public bodies, in civil, labor, tax and other risk actions. These contingencies are assessed by legal advisors and take into account the probability 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 made; (b) possible, which are only disclosed without being provisioned; and (c) remote, which do not require provision and disclosure. The values of contingencies are quantified using models and criteria that allow for their proper measurement, despite the uncertainty inherent in the timing and amount.

With regard to the measurement bases of provisions, the entity observes the best estimate of the disbursement required to settle the present 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 required to settle the obligation; and future events that may alter the amount required 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 from a judicial or administrative action is considered probable, with a probable outflow of resources to settle the obligations and the amounts involved are measurable with sufficient certainty, being quantified upon judicial summons/notification and reviewed monthly.



For cases related to similar and common causes, where the value is not considered significant, the massified method is used, which considers statistical parameters. Civil provisions are made based on the historical average value of judgments over the last 24 months; and labor provisions are made based on the historical average value of judgments over the last 36 months.

Tax and social security obligations arise from obligations related to tax collection. This calculation 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 jurisprudential trends applicable to the case.

#### n. Taxes

The provisions for Income Tax, Social Security Contribution, PIS/PASEP, COFINS, and ISS, established at the rates specified below, considered the calculation bases stipulated in the current legislation for each tax:

	<u>Current rates</u>
<b>Income taxes</b>	
Income tax	15 %
Additional income tax	10 %
Social contribution on profit	20 %
<b>Other taxes</b>	
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 security contribution expenses

Current tax expense is the estimated tax payable on the taxable profit for the period and any adjustments to taxes payable in respect of prior periods. The amount of current taxes payable is 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 assessment. Current tax is measured based on the tax rates in effect at the balance sheet date.

#### p. Deferred income tax and social security contribution

Deferred tax assets and liabilities are recognized in respect of 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 during the period are recognized as deferred income tax and social contribution expense.

As of January 1, 2025, the Bank began applying the new rules for the deductibility of credit losses in the tax bases for 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 n°. 14,467 of November 16, 2022 and Law n°. 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**

A subsequent event to the period to which the financial statements refer is any 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 evidence conditions that already existed at the end date of the period to which the financial statements refer (subsequent event to the accounting period to which the information refers that gives rise to adjustments); and
- Those that are indicators of conditions that arose subsequent to the accounting period to which the financial statements refer (subsequent event to the accounting period to which the information refers that does not give rise to adjustments).

**s. Share-based payments**

Stock-based compensation plans are granted by Inter&Co Inc., the indirect parent company of Banco Inter, to the employees and directors of Banco Inter and its subsidiaries. Due to their characteristics, these plans are classified as stock-based compensation settled in equity instruments. The fair value at the grant date of the stock-based compensation 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 there is an expectation that the service and performance conditions will be met, such 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 results arising from operations carried out in accordance with Inter's corporate purpose as set forth in its Articles of Association, namely, "the practice of active, passive and ancillary operations and services authorized to multiple banks with commercial, investment, credit, financing and investment and leasing portfolios, including foreign exchange, and the management of the securities portfolio, as well as participation in other companies, in accordance with the legal and regulatory provisions applicable to its type of financial institution". For the result as of December 31, 2025, we had no non-recurring results.



#### 4. Cash and cash equivalents

	<b>12/31/2025</b>
National currency	242,528
Foreign currency	1,621,801
<b>Total availability</b>	<b>1,864,329</b>
Interbank liquidity applications (a)	918,057
<b>Total cash and cash equivalents</b>	<b>2,782,386</b>

(a) This refers to transactions whose maturity, at the time of application, was equal to or less than 90 days and present an insignificant risk of change in fair value. Due to the short term and low volatility of these financial instruments, no provision for losses was established, since the credit risk is considered minimal and there is no expectation of significant variations in market value until maturity.

#### 5. Interbank liquidity applications

##### a. Composition of interbank liquidity applications

	<b>12/31/2025</b>
<b>Investments in securities purchased with agreements to resell</b>	<b>303,413</b>
National Treasury Notes	300,105
Financial Treasury Bills	3,308
<b>Applications in interbank deposits</b>	<b>614,644</b>
Applications in interbank deposits	614,644
<b>Total</b>	<b>918,057</b>

##### b. Opening by expiration

<b>Securities</b>	<b>Up to 3 months</b>	<b>From 3 to 12 months</b>	<b>12/31/2025</b>
National Treasury Notes	300,105	—	300,105
Financial Treasury Bills	3,308	—	3,308
Applications in interbank deposits	614,644	—	614,644
<b>Total</b>	<b>918,057</b>	<b>—</b>	<b>918,057</b>

##### c. Income from interbank investments

	<b>2nd Semester of 2025</b>	<b>12/31/2025</b>
Applications in repurchase agreements	230,700	272,866
Applications in interbank deposits	47,257	100,674
<b>Total</b>	<b>277,957</b>	<b>373,540</b>



## 6. Securities, net of provisions for expected losses

### a. Composition of securities net of expected losses

	12/31/2025
<b>Fair value through other comprehensive income (FVOCI)</b>	<b>24,720,481</b>
Financial Treasury Bills	12,088,912
National Treasury Bills	4,405,496
National Treasury Notes	3,803,840
Securities issued abroad	3,734,254
Commercial Promissory Notes	562,764
Certificates of Real Estate Receivables	70,204
Certificates of Agricultural Receivables	44,069
Debentures	18,625
Expected impairment loss	(7,683)
<b>Amortized cost</b>	<b>2,247,560</b>
National Treasury Notes	688,429
National Treasury Bills	596,348
Rural Product Bill	580,090
Securities issued abroad	405,523
Expected impairment loss	(22,830)
<b>Fair value through profit or loss (FVL)</b>	<b>1,852,616</b>
Investment fund quotas	1,176,425
Certificates of Real Estate Receivables	427,166
Debentures	132,392
Certificates of Agricultural Receivables	125,913
Expected impairment loss	(9,280)
<b>Total</b>	<b>28,820,657</b>
<b>Current</b>	<b>5,873,685</b>
<b>Non-current</b>	<b>22,946,972</b>

(a) Previously classified as FVOCI and transferred to FVL in the current fiscal year. The change was made to reflect management's strategy and there was no impact on the result as a result of the transfer.

Inter classifies R\$ 26,260,582 (91.1%) of the portfolio as low credit risk (mainly due to the predominance of Government Bonds - Brazil and abroad) and for this reason does not maintain a provision for expected credit loss.

The remaining R\$ 2,560,075 (8.9%) of the Portfolio corresponds to assets that have inherent credit risk, and therefore are subject to assessment for the establishment of a provision.

Securities and Bonds with credit risk are classified as follows: R\$ 2,471,519 (96.5%) in stage 1, R\$ 70,601 (2.8%) in stage 2 and R\$ 17,955 (0.7%) in stage 3.

The total provisions for expected credit loss of Securities and Bonds is R\$ 39,793 and are classified as follows: R\$ 21,388 (53.7%) in stage 1, R\$ 4,928 (12.4%) in stage 2 and R\$ 13,477 (33.9%) in stage 3.

**b. Detailed breakdown of the book value of securities by maturity, net of losses**

	12/31/2025					Fair value	Updated cost	Unrealized gains (losses)
	Up to 3 months	From 3 to 12 months	From 1 to 3 years old	From 3 to 5 years	Above 5 years			
<b>Fair value through other comprehensive income (FVOCI)</b>	<b>999,868</b>	<b>3,225,670</b>	<b>8,904,016</b>	<b>4,132,943</b>	<b>7,457,984</b>	<b>24,720,481</b>	<b>25,420,612</b>	<b>(692,448)</b>
Financial Treasury Bills	7,053	17,979	5,560,970	1,766,183	4,736,727	12,088,912	12,081,786	7,126
National Treasury Bills	—	426,846	1,052,186	934,292	1,992,172	4,405,496	4,495,956	(90,460)
National Treasury Notes	—	2,045	1,963,930	1,297,122	540,743	3,803,840	4,398,665	(594,825)
Securities issued abroad	992,815	2,741,439	—	—	—	3,734,254	3,735,429	(1,175)
Commercial Promissory Notes	—	—	298,999	101,658	162,107	562,764	570,493	(7,729)
Certificates of Real Estate Receivables	—	32,724	19,499	5,646	12,334	70,204	74,731	(4,527)
Certificates of agricultural receivables	—	—	11,651	16,478	15,940	44,069	44,846	(777)
Debentures	—	4,925	293	13,408	—	18,625	18,706	(81)
Expected impairment loss	—	(288)	(3,513)	(1,843)	(2,040)	(7,683)	—	—
	<b>Up to 3 months</b>	<b>From 3 to 12 months</b>	<b>From 1 to 3 years old</b>	<b>From 3 to 5 years</b>	<b>Above 5 years</b>	<b>Cost value</b>		
<b>Amortized cost</b>	<b>93,310</b>	<b>222,697</b>	<b>1,323,217</b>	<b>608,336</b>	<b>—</b>	<b>2,247,560</b>		
National Treasury Notes	—	—	185,700	502,729	—	688,429		
National Treasury Bills	—	—	540,540	55,808	—	596,348		
Rural Product Bill	105,889	228,331	195,625	50,245	—	580,090		
Securities issued abroad	—	—	405,523	—	—	405,523		
Expected impairment loss	(12,579)	(5,634)	(4,171)	(446)	—	(22,830)		
	<b>Up to 3 months</b>	<b>From 3 to 12 months</b>	<b>From 1 to 3 years old</b>	<b>From 3 to 5 years</b>	<b>Above 5 years</b>	<b>Fair value</b>		
<b>Fair value through profit or loss (FVL)</b>	<b>1,176,846</b>	<b>155,293</b>	<b>136,826</b>	<b>172,481</b>	<b>211,169</b>	<b>1,852,616</b>		
Investment fund quotas	1,176,425	—	—	—	—	1,176,425		
Certificates of Real Estate Receivables	181	152,729	54,303	119,037	100,916	427,166		
Debentures	131	746	42,483	24,649	64,383	132,392		
Certificates of Agricultural Receivables	272	2,665	41,895	31,947	49,133	125,913		
Expected impairment loss	(163)	(846)	(1,855)	(3,153)	(3,263)	(9,280)		
<b>Total</b>	<b>2,270,025</b>	<b>3,603,660</b>	<b>10,364,059</b>	<b>4,913,759</b>	<b>7,669,153</b>	<b>28,820,657</b>		
				<b>Total current</b>		<b>5,873,685</b>		
				<b>Total non-current</b>		<b>22,946,972</b>		



### c. Reconciliation of expected losses on securities

Fair value through other comprehensive income (FVOCI)	Stage 1	Stage 2	Stage 3	Total
<b>Expected losses on January 1, 2025</b>	<b>14,143</b>	<b>—</b>	<b>—</b>	<b>14,143</b>
Transferred stage 1	—	—	—	—
Transferred stage 2	1,487	—	—	1,487
Transferred stage 3	—	—	—	—
From Stage 1	—	(1,487)	—	(1,487)
From Stage 2	—	—	—	—
From Stage 3	—	—	—	—
New assets originated or purchased/Assets liquidated or paid off	(6,460)	—	—	(6,460)
<b>Expected losses on December 31, 2025</b>	<b>9,170</b>	<b>(1,487)</b>	<b>—</b>	<b>7,683</b>
<b>Amortized cost</b>	<b>Stage 1</b>	<b>Stage 2</b>	<b>Stage 3</b>	<b>Total</b>
<b>Expected losses on January 1, 2025</b>	<b>7,755</b>	<b>8,506</b>	<b>11,986</b>	<b>28,247</b>
Transferred stage 1	—	—	—	—
Transferred stage 2	(31)	—	—	(31)
Transferred stage 3	(435)	(1,523)	—	(1,958)
From Stage 1	—	31	435	466
From Stage 2	—	—	1,523	1,523
From Stage 3	—	—	—	—
New assets originated or purchased/Assets liquidated or paid off	1,976	(6,925)	(468)	(5,417)
<b>Expected losses on December 31, 2025</b>	<b>9,265</b>	<b>88</b>	<b>13,477</b>	<b>22,830</b>
<b>Fair value through profit or loss (FVL)</b>	<b>Stage 1</b>	<b>Stage 2</b>	<b>Stage 3</b>	<b>Total</b>
<b>Expected losses on January 1, 2025</b>	<b>8,589</b>	<b>2,791</b>	<b>—</b>	<b>11,380</b>
Transferred stage 1	—	(203)	—	(203)
Transferred stage 2	(1,117)	—	—	(1,117)
Transferred stage 3	—	—	—	—
From Stage 1	—	1,117	—	1,117
From Stage 2	203	—	—	203
From Stage 3	—	—	—	—
New assets originated or purchased/Assets liquidated or paid off	(4,722)	2,622	—	(2,100)
<b>Expected losses on December 31, 2025</b>	<b>2,953</b>	<b>6,327</b>	<b>—</b>	<b>9,280</b>

### d. Income from securities, derivatives and exchange

	2nd Semester 2025	12/31/2025
<b>Income from securities</b>	<b>1,706,365</b>	<b>3,135,646</b>
Fair value through other comprehensive income	1,383,583	2,603,746
Fair value through profit or loss	291,404	475,110
Amortized cost	31,378	56,790
<b>Income from Derivatives</b>	<b>223,508</b>	<b>152,928</b>
Futures contracts dollar	27,351	149,063
Futures contracts and swaps (a)	178,255	21,175
Fixed-term contracts	17,902	(17,310)
<b>Revenue foreign exchange</b>	<b>76,012</b>	<b>87,687</b>
<b>Total</b>	<b>2,005,885</b>	<b>3,376,261</b>

(a) For the fiscal year and semester ended December 31, 2025, market adjustments to the hedged asset offset the effects of the hedge accounting derivatives result.



## 7. Derivative financial instruments

The accounting policy on Derivatives is presented in Note 3, item e.

Banco Inter conducts operations with derivatives, with the objective of meeting its own needs and those of its clients, aiming to reduce exposure to market risks, exchange rate variations, and fluctuations in interest rates.

These operations encompass various types of derivatives, such as forward contracts, futures, swaps, options, and credit derivatives.

**Forward contracts:** These are traded in the over-the-counter market, where the purchase or sale of financial or non-financial instruments occurs on a specific future date, at a previously agreed price.

The main objective of using forward contracts is to mitigate market risks arising from Inter's exposure and to meet client demands. Forward contracts consider the purchase or sale of a specific asset based on a previously agreed price, with settlement on a future date.

**Futures contracts:** These are standardized contracts, traded on the stock exchange, that establish the purchase or sale of financial or non-financial instruments on a future date, at a fixed price.

The Group's objective in using futures contracts is to mitigate: (i) risks arising from exchange rate-linked exposures, including investments abroad; and (ii) risks arising from the mismatch between interest rates of active positions and funding rates.

**Swap contracts:** These are contracts that involve the exchange of cash flows or returns between two parties, during a specified period, based on different indexers (such as interest rates, exchange rates, or commodity prices).

The swaps were carried out to mitigate the market risk associated with the mismatch between the indexers of the mortgage loan portfolio and the indexers of the funding portfolio. As of December 31, 2025, Inter had passive contracts indexed to IGP-M, with margin deposits and recognized at their fair value in the profit or loss for the year.

**Option contracts:** These are contracts that grant the acquirer, through the payment of a premium, the right to acquire or sell financial or non-financial assets/liabilities at a predetermined value during a set period.

### a. Derivative financial instruments - fair value

	Assets	Liabilities
	12/31/2025	12/31/2025
Swap (adjustments to be received/paid)	286	1,209
Futures Contracts (adjustments to receive/to pay)	54,546	3,790
Forward Contracts (adjustments to receive/to pay)	4,461	53,003
<b>Total</b>	<b>59,293</b>	<b>58,002</b>



## b. Derivative financial instruments - (reference value, index and term)

	Up to 3 months	From 3 to 12	From 1 to 3	From 3 to 5	Above 5 years	12/31/2025
<b>Swap Contracts</b>	—	37,141	13,244	5,950	—	56,335
Interbank Market	—	31,639	—	—	—	31,639
Pre (CDS)	—	—	13,244	5,950	—	19,194
Pre	—	5,502	—	—	—	5,502
<b>Buy Positions</b>	534,733	409,392	—	—	—	944,125
<b>Futures Contracts</b>	396,482	20,915	—	—	—	417,397
Currency Exchange Coupon	108,517	20,915	—	—	—	129,432
Interbank Market	287,965	—	—	—	—	287,965
<b>Forward Contracts</b>	138,251	388,477	—	—	—	526,728
Foreign Currency	138,251	388,477	—	—	—	526,728
<b>Sell Positions</b>	4,971,399	1,658,180	3,967,100	2,712,360	2,887,184	16,196,223
<b>Futures Contracts</b>	3,980,482	1,558,661	3,967,100	2,712,360	2,887,184	15,105,787
Currency Coupon	265,706	42,792	25,835	—	—	334,333
Foreign Currency	2,793,673	—	—	—	—	2,793,673
Interbank Market	297,000	779,100	1,393,500	788,600	812,500	4,070,700
IPCA Coupon	624,103	736,769	2,547,765	1,923,760	2,074,684	7,907,081
<b>Forward Contracts</b>	990,917	99,519	—	—	—	1,090,436
Foreign Currency	990,917	99,519	—	—	—	1,090,436
<b>Total</b>	<b>5,506,132</b>	<b>2,104,713</b>	<b>3,980,344</b>	<b>2,718,310</b>	<b>2,887,184</b>	<b>17,196,683</b>

## c. Reference values, separated by trading location and counterparty

	12/31/2025
<b>B3 (stock exchange) (a)</b>	15,523,184
<b>B3 (counter) (b)</b>	1,673,499
Financial Institution	1,280,345
Companies	393,154
<b>Total</b>	<b>17,196,683</b>

(a) Includes specific hedging for the protection of assets and liabilities linked to pre-fixed rates, inflation-linked rates, and foreign currency; and

(b) Includes primarily specific hedging for the protection of securities issued abroad in foreign currency.

## d. Types of margin offered as collateral for derivative financial instruments

The value of the collateral provided was R\$ 3,204,286, consisting mainly of government bonds.

## e. Hedge accounting - exposure

The accounting policy on hedge accounting is presented in explanatory note Note 3 item e.

Banco Inter has a risk management strategy through hedging operations, aiming to mitigate exposure to interest rates, exchange rate variations, and cash flows. To more adequately reflect the economic result of these strategies in the financial statements, the results are presented from a hedge accounting approach, carried out in accordance with the strategy and purpose of the structure, which may be: (i) Fair Value Hedge, (ii) Cash Flow Hedge, and (iii) Foreign Investment Hedge.



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

## i. Cash Flow Hedge

Strategy	Hedge Instrument (b)					Hedge Object (b)			
	Nominal value hedge instrument	Book Value of the Hedge Instrument	Changes in the value of the hedging instrument recognized in OCI	Adjustment to gross fair value (Accumulated in 2025)	Ineffectiveness of the hedge recognized in the Income Statement	hedged object nominal value	Adjustment to gross fair value recorded (Accumulated in 2025)	Accumulated hedge adjustments of the hedged object since the start of the operation.	Cash flow reserve balance
<b>As of December 31, 2025</b>									
Securities issued abroad (a)	954,085	(47,268)	(1,067)	(52,167)	350	992,815	52,517	52,517	(1,067)
<b>Total</b>	<b>954,085</b>	<b>(47,268)</b>	<b>(1,067)</b>	<b>(52,167)</b>	<b>350</b>	<b>992,815</b>	<b>52,517</b>	<b>52,517</b>	<b>(1,067)</b>

(a) The hedging instrument used is NDFs. The hedged item is government bonds issued abroad, considered low-risk, with varying maturities and without periodic interest payments; and

(b) The item is being presented under the heading securities and financial instruments, net of provisions for expected losses, the instrument is being presented under the heading derivative financial instruments in the balance sheet. The effect on the result is shown in the heading financial intermediation revenue in the income statement.

Banco Inter executed a cash flow hedge operation for supplier payments that began on January 31, 2025, and was settled during the fiscal year. The gross profit from this operation was R\$ 2,130 in 2025, and R\$ 1,171 net of taxes.

## ii. Fair value Hedge

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

Strategy	Hedge Instruments (c)				Hedge Object (c)		
	Nominal value hedge instrument	Book Value of the Hedge Instrument	Adjustment to gross fair value recorded in profit or loss (Accumulated in 2025)	Ineffectiveness of the hedge recognized in the Income Statement	hedged object nominal value	Adjustment to gross fair value recorded in profit or loss (Accumulated in 2025)	Accumulated hedge adjustments of the hedged object since the start of the operation
<b>As of December 31, 2025</b>							
Hedging of credit operations (a)	2,936,800	(658)	(140,971)	(997)	2,936,665	139,973	(75,798)
Hedging of real estate credit operations (b)	7,613,292	3,761	(41,695)	3,561	7,613,292	45,256	(171,419)
<b>Total</b>	<b>10,550,092</b>	<b>3,103</b>	<b>(182,665)</b>	<b>2,564</b>	<b>10,549,957</b>	<b>185,229</b>	<b>(247,217)</b>

(a) The hedging instrument used is the DI Future Rate. The hedged object covers loan portfolios, including FGTS withdrawal advances and payroll loans;

(b) The hedging instrument used is DAP and SWAP. The hedged object covers the real estate loan portfolio; and

(c) The object is being presented in the heading "Loans and advances to customers," net of provisions for expected losses, and the instrument is being presented in the heading "Derivative financial instruments" of the balance sheet. The effect on the result is demonstrated in the heading "Financial intermediation revenue," in the income statement.

## iii. Investment hedge abroad

Strategy	Hedge Instrument (b)				Hedge Object (b)		
	Nominal value hedge instrument	Book Value of the Hedge Instrument	Adjustment to gross fair value (Accumulated in 2025)	Ineffectiveness of the hedge recognized in the Income Statement	hedged object nominal value	Adjustment to gross fair value (Accumulated in 2025)	Accumulated hedge adjustments of the hedged object since the start of the operation.
<b>As of December 31, 2025</b>							
Foreign Investment (a)	1,208,839	18,426	134,565	2,205	1,205,001	(132,360)	(275,777)
<b>Total</b>	<b>1,208,839</b>	<b>18,426</b>	<b>134,565</b>	<b>2,205</b>	<b>1,205,001</b>	<b>(132,360)</b>	<b>(275,777)</b>

(a) The hedging instrument used is the dollar futures contract. The object of the hedge is investments in companies (Cayman and Payments) abroad; and

(b) The object is being presented in the heading investments in subsidiaries and associates, the instrument is being presented in the heading derivative financial instruments of the balance sheet. The effect on the result is demonstrated in the heading of financial intermediation revenue, in the income statement.

## 8. Other financial assets

	<b>12/31/2025</b>
Amounts receivable relating to payment transactions (a)	3,537,498
Income receivable	620,326
Premium or discount on financial asset transfer transactions	151,094
Advances on exchange contracts	114,349
Expected losses (b)	(858)
Others	20,563
<b>Total</b>	<b>4,442,972</b>
<b>Current</b>	<b>3,853,834</b>
<b>Non-current</b>	<b>589,138</b>

(a) These refer to receivables acquired from payment arrangements (cards), purchased from acquirers; and

(b) These refer to expected losses from payment transactions and advance payments under foreign exchange contracts.

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

### a. Balance composition

	<b>12/31/2025</b>	
Credit card	15,092,420	32.8%
Real estate loans	14,626,454	31.8%
Personal loans	12,113,795	26.3%
Business loans	3,772,528	8.2%
Agribusiness loans	386,706	0.8%
<b>Total</b>	<b>45,991,903</b>	<b>100 %</b>
Provision for expected credit losses	(2,960,897)	
<b>Net balance</b>	<b>43,031,006</b>	

### b. Segregation by term

	<b>12/31/2025</b>
Overdue by 1 day or more	5,142,507
To fall due in up to 3 months	4,143,335
To fall due between 3 to 12 months	12,377,627
To fall due in more than 12 months	24,328,434
<b>Total</b>	<b>45,991,903</b>



### 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 12/31/2025
Credit card	10,331,048	(2,059,845)	(4,542)	956,552	11	(3,692,301)	—	7,710,427	13,241,350
Real estate loans	9,116,915	(2,749,864)	(54,611)	1,904,999	27,313	(1,253,317)	—	6,162,212	13,153,647
Personal loans	7,389,886	(896,370)	(81,871)	365,517	306,207	(2,517,837)	—	6,489,122	11,054,654
Business loans	3,370,247	(253,434)	(6,504)	97,848	—	(7,154,041)	—	7,622,346	3,676,462
Agribusiness loans	340,834	(8,798)	(743)	—	—	(390,881)	—	446,295	386,707
<b>Total</b>	<b>30,548,930</b>	<b>(5,968,311)</b>	<b>(148,271)</b>	<b>3,324,916</b>	<b>333,531</b>	<b>(15,008,377)</b>	<b>—</b>	<b>28,430,402</b>	<b>41,512,820</b>
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 12/31/2025
Credit card	272,683	(956,552)	(2,129,651)	2,059,845	950	(1,580,353)	(193)	2,729,914	396,643
Real estate loans	834,334	(1,904,999)	(871,454)	2,749,864	123,379	(95,995)	—	(28,645)	806,484
Personal loans	257,370	(365,517)	(456,074)	896,370	43,127	(139,728)	—	439	235,987
Business loans	44,077	(97,848)	(134,393)	253,434	4,805	(9,892)	(49)	(14,192)	45,942
Agribusiness loans	—	—	(5,047)	8,798	—	(3,750)	—	—	1
<b>Total</b>	<b>1,408,464</b>	<b>(3,324,916)</b>	<b>(3,596,619)</b>	<b>5,968,311</b>	<b>172,261</b>	<b>(1,829,718)</b>	<b>(242)</b>	<b>2,687,516</b>	<b>1,485,057</b>
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 12/31/2025
Credit card	1,053,119	(11)	(950)	4,542	2,129,651	(484,815)	(1,205,777)	(41,381)	1,454,378
Real estate loans	217,862	(27,313)	(123,379)	54,611	871,454	(283,056)	(2,858)	(40,999)	666,322
Personal loans	583,875	(306,207)	(43,127)	81,871	456,074	(384,897)	(290,788)	726,352	823,153
Business loans	36,299	—	(4,805)	6,504	134,393	(23,969)	(42,923)	(55,326)	50,173
Agribusiness loans	—	—	—	743	5,047	(5,753)	—	(37)	—
<b>Total</b>	<b>1,891,155</b>	<b>(333,531)</b>	<b>(172,261)</b>	<b>148,271</b>	<b>3,596,619</b>	<b>(1,182,490)</b>	<b>(1,542,346)</b>	<b>588,609</b>	<b>2,994,026</b>
Consolidated	Opening balance at 01/01/2025	Settled contracts	Write-off for loss	Origination/receipt	Ending balance at 12/31/2025				
Credit card	11,656,850	(5,757,469)	(1,205,970)	10,398,960	15,092,371				
Real estate loans	10,169,111	(1,632,368)	(2,858)	6,092,568	14,626,453				
Personal loans	8,231,131	(3,042,462)	(290,788)	7,215,913	12,113,794				
Business loans	3,450,623	(7,187,902)	(42,972)	7,552,828	3,772,577				
Agribusiness loans	340,834	(400,384)	—	446,258	386,708				
<b>Total</b>	<b>33,848,549</b>	<b>(18,020,585)</b>	<b>(1,542,588)</b>	<b>31,706,527</b>	<b>45,991,903</b>				

(a) On December 31, 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 12/31/2025
Credit card	539,972	(574,243)	(3,410)	182,951	—	—	677,396	822,666
Real estate loans	42,694	(116,289)	(5,621)	18,457	106	—	96,499	35,846
Personal loans	95,096	(184,254)	(53,930)	16,298	25,743	—	258,432	157,385
Business loans	9,911	(17,137)	(1,244)	374	—	—	19,720	11,624
Agribusiness loans	7,015	(568)	(119)	—	—	—	(1,801)	4,527
<b>Total</b>	<b>694,688</b>	<b>(892,491)</b>	<b>(64,324)</b>	<b>218,080</b>	<b>25,849</b>	<b>—</b>	<b>1,050,246</b>	<b>1,032,048</b>

  

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 12/31/2025
Credit card	151,240	(182,951)	(1,586,277)	574,243	294	(193)	1,188,318	144,674
Real estate loans	37,097	(18,457)	(115,864)	116,289	1,307	—	5,449	25,821
Personal loans	69,696	(16,298)	(306,663)	184,254	11,683	—	101,515	44,187
Business loans	5,810	(374)	(41,117)	17,137	54	(49)	22,059	3,520
Agribusiness loans	—	—	(784)	568	—	—	216	—
<b>Total</b>	<b>263,843</b>	<b>(218,080)</b>	<b>(2,050,705)</b>	<b>892,491</b>	<b>13,338</b>	<b>(242)</b>	<b>1,317,557</b>	<b>218,202</b>

  

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 12/31/2025
Credit card	890,246	—	(294)	3,410	1,586,277	(1,205,776)	(102,869)	1,170,994
Real estate loans	76,165	(106)	(1,307)	5,621	115,864	(2,858)	(90,347)	103,032
Personal loans	409,857	(25,743)	(11,683)	53,930	306,663	(290,789)	175,901	618,136
Business loans	22,623	—	(54)	1,244	41,117	(42,922)	1,344	23,352
Agribusiness loans	—	—	—	119	784	—	(903)	—
<b>Total</b>	<b>1,398,891</b>	<b>(25,849)</b>	<b>(13,338)</b>	<b>64,324</b>	<b>2,050,705</b>	<b>(1,542,345)</b>	<b>(16,873)</b>	<b>1,915,515</b>

  

Consolidated	Opening balance at 01/01/2025	Write-off for loss	Constitution/ (Reversal)	Ending balance at 12/31/2025
Credit card	1,581,458	(1,205,969)	1,762,845	2,138,334
Real estate loans	155,956	(2,858)	11,601	164,699
Personal loans	574,649	(290,789)	535,848	819,708
Business loans	38,344	(42,971)	43,123	38,496
Agribusiness loans	7,015	—	(2,488)	4,527
<b>Total</b>	<b>2,357,422</b>	<b>(1,542,587)</b>	<b>2,350,930</b>	<b>3,165,765</b>



### e. Income loan operations

	2nd Semester 2025	31/12/2025
Credit card	1,093,021	1,955,254
Personal loans	1,133,229	1,951,444
Real estate loans	873,605	1,768,434
Business loans	344,392	630,855
Others (a)	292,636	695,375
<b>Total</b>	<b>3,736,883</b>	<b>7,001,362</b>

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

### f. Renegotiated credit operations

The accumulated balance of the renegotiated loan portfolio is R\$1,088,686, which represents approximately 2.3% of the total loan portfolio, excluding the effect of expected losses. As of December 31, 2025, there are no restructured operations registered in the loan portfolio.

## 10. Non-financial assets held for sale

	12/31/2025
Real estate	372,043
Material inventory	14,760
Provision for impairment loss	(5,645)
<b>Total</b>	<b>381,158</b>

## 11. Deferred tax assets

Deferred tax assets arise from temporary differences related to provisions on credit operations, provisions for civil and labor lawsuits, mark-to-market valuation of securities classified at fair value through other comprehensive income or fair value through profit or loss, tax losses, and negative tax base for social contribution, among others.

### a. Changes in the balances of deferred taxes

	Balance at 01/01/2025	Constitution	Realization	Balance at 12/31/2025
<b>Composition of the deferred tax assets</b>				
Provision for impairment losses on loans and advances	934,449	313,792	(88,100)	1,160,141
Adjusting the market value of financial assets	433,867	354,355	(433,866)	354,356
Other temporary differences	252,596	182,286	(135,732)	299,150
Tax loss	36,010	10,349	—	46,359
Provision for contingencies	21,697	22,704	(21,696)	22,705
Hedge accounting	39,185	46,953	—	86,138
	<b>1,717,804</b>	<b>930,439</b>	<b>(679,394)</b>	<b>1,968,849</b>
<b>Composition of the deferred tax liabilities</b>				
Hedge Accounting	(11,357)	(106,565)	11,357	(106,565)
Capital gains on assets in business combinations	(17,356)	(244)	3,918	(13,682)
<b>Total</b>	<b>(28,713)</b>	<b>(106,809)</b>	<b>15,275</b>	<b>(120,247)</b>



## b. Projection for realization of tax credits

Period	Temporary differences	Tax losses	Total
	12/31/2025	12/31/2025	12/31/2025
2026	326,495	—	326,495
2027	393,027	—	393,027
2028	290,428	—	290,428
2029	290,428	—	290,428
2030	336,903	—	336,903
2031 and 2032	331,569	—	331,569
<b>Total</b>	<b>1,968,849</b>	<b>—</b>	<b>1,968,849</b>

As of December 31, 2025, the present value of the tax credits was calculated based on the average interbank deposit certificate rate projected for the corresponding periods, with a DI rate of 12.0% p.a., totaling R\$1,423,570.

## c. Reconciliation of effective rate current income tax expense

	2nd Semester of 2025	12/31/2025
	Income Tax/Social Contribution	Income Tax/Social Contribution
<b>Profit (loss) before income tax and social contribution</b>	<b>573,438</b>	<b>1,018,820</b>
Income Tax - (45%)	(258,035)	(458,445)
<b>Tax Effect of:</b>		
Interest on equity	151,808	214,831
Net non-taxable income (non-deductible expenses)	7,667	116,839
Subsidiaries not subject to taxation of Real Profit	13,649	56,830
Others	97,893	104,233
<b>Total Income Tax</b>	<b>12,982</b>	<b>34,288</b>
<b>Effective tax rate</b>	<b>2.26 %</b>	<b>3.37 %</b>
<b>Total Income Tax</b>	<b>12,982</b>	<b>34,288</b>

## d. Expenses related to income tax and social security contributions

	2nd Semester 2025	12/31/2025
	Income Tax/Social Contribution	Income Tax/Social Contribution
<b>Current income tax and social contribution expense</b>		
Current year	(165,411)	(335,658)
<b>Deferred income tax and social contribution expense</b>		
Provision for impairment losses on loans and advances	105,746	246,025
Provision for contingencies	704	1,008
Fair value assessment of marked-to-market transactions	62,462	113,600
Other temporary differences	45,130	46,554
Tax Loss	10,036	10,348
Others	(45,685)	(47,589)
<b>Deferred income tax and social contribution expense subtotal</b>	<b>178,393</b>	<b>369,946</b>
<b>Total tax revenue</b>	<b>12,982</b>	<b>34,288</b>

## 12. Investments in subsidiaries and affiliates

### a. Composition of investments

Direct subsidiaries	12/31/2025						Investment amount	Equity-accounted investees	
	Location of headquarters	Total assets	Total liabilities	Adjusted equity	Share Capital	Profit (loss) for the period	12/31/2025	12/31/2025	2nd Semester 2025
Inter Digital Corretora e Consultoria de Seguros Ltda.	Minas Gerais - Brasil	404,279	154,115	250,164	100	108,182	150,098	64,909	30,889
Inter Distribuidora de Títulos e Valores Mobiliários Ltda.	Minas Gerais - Brasil	873,460	427,971	445,489	335,000	23,128	445,489	23,128	9,403
Inter Asset Gestão de Recursos Ltda.	São Paulo - Brasil	14,451	8,800	5,651	1,059	18,110	3,991	12,820	7,169
Acerto Cobrança e Informações Cadastrais S.A.	Minas Gerais - Brasil	13,360	5,391	7,969	20,495	(3,694)	4,782	(2,217)	(175)
Inter & Co Payments, Inc.	Miami - EUA	2,299,705	1,344,421	955,284	1,318,596	(34,419)	955,284	(34,416)	(19,837)
Inter & Co Tecnologia e Serviços Financeiros Ltda.	Minas Gerais - Brasil	455,590	386,370	69,220	98,961	3,624	41,968	2,197	882
Inter Pag Instituição de Pagamentos S.A.	São Paulo - Brasil	3,018,795	899,822	2,118,973	1,413,243	83,107	2,118,973	83,107	28,590
IM Designs Desenvolvimento de Software S.A. (a)	Minas Gerais - Brasil	—	—	—	—	(749)	—	(375)	—
Goodwill	—	—	—	—	—	—	491,242	—	—
Added Value	—	—	—	—	—	—	141,658	—	—
<b>Total</b>	<b>—</b>	<b>7,079,640</b>	<b>3,226,890</b>	<b>3,852,750</b>	<b>3,187,454</b>	<b>197,289</b>	<b>4,353,485</b>	<b>149,153</b>	<b>56,921</b>
<b>Other investments</b>									<b>Investment amount</b>
Other investments									9,509
<b>Total</b>									<b>9,509</b>

(a) On July 3, 2025, 50% of the share capital of IM Designs Desenvolvimento de Software S.A. was sold to the holders of the other 50% of the shares. With this transaction, the buyers came to hold 100% of the company's share capital.

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
			12/31/2025
Inter & Co Payments, Inc.	Provision of services	1.000	100.00 %
Acerto Cobrança e Informações Cadastrais S.A. (a)	Provision of services	60,000,000,000	60.00 %
Inter Digital Corretora e Consultoria de Seguros Ltda.	Insurance broker	60,000	60.00 %
Inter Asset Gestão de Recursos Ltda. (b)	Resource manager	750.814	70.87 %
Inter Distribuidora de Títulos e Valores Mobiliários Ltda.	TVM Distributor	335,000,000	100.00 %
Inter Pag Instituição de Pagamento S.A.	Provision of services	1,654,582.386	100.00 %
Inter & Co Tecnologia e Serviços Financeiros Ltda.	Provision of services	9,896,122,671	61.00 %

(a) On March 16, 2026, Banco Inter signed a contract to acquire an additional stake equivalent to 20% of the total share capital of Acerto Cobrança e Informações Cadastrais S.A., thus holding 80.00%; and

(b) On January 9, 2026, Banco Inter celebrated an additional stake from Inter Asset Gestão de Recursos, increasing its ownership to 99.01%.

**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 12/31/2025
Inter Digital Corretora e Consultoria de Seguros Ltda.	114,933	64,909	—	(30,183)	438	—	—	—	150,097
Inter Distribuidora de Títulos e Valores Mobiliários Ltda.	421,461	23,128	—	—	900	—	—	—	445,489
Inter & Co Tecnologia e Serviços Financeiros Ltda.	39,771	2,197	—	—	—	—	—	—	41,968
IM Designs Desenvolvimento de Software S.A.	5,474	(374)	—	—	—	—	—	(5,100)	—
Acerto Cobrança e informações	6,959	(2,217)	—	—	39	—	—	—	4,781
Inter Pag Instituição de Pagamentos S.A.	1,035,800	83,107	—	—	66	—	1,000,000	—	2,118,973
Inter Asset Gestão de Recursos Ltda.	4,224	12,820	—	(8,972)	—	—	—	(4,081)	3,991
Inter & Co Payments, Inc	1,110,573	(34,417)	—	—	2,885	(123,757)	—	—	955,284
Goodwill	589,020	—	(97,778)	—	—	—	—	—	491,242
Added Value	157,931	—	(16,271)	—	—	—	—	—	141,660
Other investments	9,509	—	—	—	—	—	—	—	9,509
<b>Total</b>	<b>3,495,655</b>	<b>149,153</b>	<b>(114,049)</b>	<b>(39,155)</b>	<b>4,328</b>	<b>(123,757)</b>	<b>1,000,000</b>	<b>(9,181)</b>	<b>4,362,994</b>

(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 amortization	Historical cost	12/31/2025	
			(Accumulated depreciation)	Carrying Amount
Right of use (a)	4% - 10%	132,961	(26,844)	106,117
Buildings	4%	38,018	(14,868)	23,150
Furniture and equipment	10% - 20%	33,585	(28,077)	5,508
Data processing systems	20%	31,583	(6,308)	25,275
<b>Total</b>		<b>236,147</b>	<b>(76,097)</b>	<b>160,050</b>

(a) It includes the assets identified in lease agreements that fall within the scope of Resolution No. 4,975/21.

### b. Changes in property and equipment:

	Right of use	Buildings	Furniture and equipment	Data processing systems	Total
<b>Balance as of January 1, 2025</b>	—	<b>26,438</b>	<b>3,176</b>	<b>24,473</b>	<b>54,087</b>
Initial adoption of Resolution 4975/21 (a)	101,034	—	—	—	101,034
Addition	34,471	191	4,975	4,768	44,405
Write-offs	(2,342)	(75)	—	(54)	(2,471)
Depreciation	(27,046)	(3,404)	(2,643)	(3,912)	(37,005)
<b>Balance as of December 31, 2025</b>	<b>106,117</b>	<b>23,150</b>	<b>5,508</b>	<b>25,275</b>	<b>160,050</b>

(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

	12/31/2025			
	Average depreciation rate (p.a.)	Historical cost	Accumulated amortization	Carrying Amount
Right of use (a)	17%	479,726	(442,726)	37,000
Development costs (b)	20%	675,405	(231,085)	444,320
Intangible assets in progress	—	456,551	—	456,551
Customer portfolio	20%	829	(606)	223
Softwares	20%	6,346	(6,119)	227
<b>Total</b>		<b>1,618,857</b>	<b>(680,536)</b>	<b>938,321</b>

(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: These refer to expenses related to the development of new products or services aimed at increasing the revenue of Inter and its subsidiaries.

### b. Changes in intangible assets

	Right of use	Development costs	Intangible assets in progress	Customer portfolio	Softwares	Total
<b>Balance as of January 01, 2025</b>	<b>43,048</b>	<b>264,891</b>	<b>420,826</b>	<b>829</b>	<b>6,346</b>	<b>735,940</b>
Addition	102,174	—	312,780	—	—	414,954
Write-offs	—	(66)	—	—	—	(66)
Transfers	—	277,055	(277,055)	—	—	—
Amortization	(108,222)	(97,560)	—	(606)	(6,119)	(212,507)
<b>Balance as of December 31, 2025</b>	<b>37,000</b>	<b>444,320</b>	<b>456,551</b>	<b>223</b>	<b>227</b>	<b>938,321</b>

## 15. Other assets

	<b>12/31/2025</b>
Prepaid expenses	306,969
Various debtors (a)	397,629
Intragroup receivables	237,402
Payments to be reimbursed	24,921
Advances to third parties	8,857
<b>Total</b>	<b>975,778</b>
<b>Current</b>	<b>975,778</b>
<b>Non-current</b>	<b>—</b>

(a) It refers primarily to portability values to be processed, values to be processed from credit cards, negotiation and intermediation of values, and debtors through judicial deposit.

## 16. Deposits and fundraising

### a. Deposits

	<b>1 to 30 days</b>	<b>31 to 180 days</b>	<b>181 to 360 days</b>	<b>1 to 5 years</b>	<b>Above 5 years</b>	<b>Total at 12/31/2025</b>
Demand deposits	1,242,598	—	—	—	—	1,242,598
Savings deposits	1,599,609	—	—	—	—	1,599,609
Term deposits	19,648,223	2,714,755	5,222,151	27,063,464	—	54,648,593
Interbank deposits	—	21,412	47,072	—	—	68,484
<b>Total</b>	<b>22,490,430</b>	<b>2,736,167</b>	<b>5,269,223</b>	<b>27,063,464</b>	<b>—</b>	<b>57,559,284</b>
					<b>Current</b>	<b>30,495,820</b>
					<b>Non-current</b>	<b>27,063,464</b>

### b. Acceptance and securities issuance resources

	<b>1 to 30 days</b>	<b>31 to 180 days</b>	<b>181 to 360 days</b>	<b>1 to 5 years</b>	<b>Above 5 years</b>	<b>Total at 12/31/2025</b>
Real estate credit bills	330,833	2,450,510	2,031,054	6,343,669	7,848	11,163,914
Financial Bills	—	73,947	12,983	150,295	1,058,149	1,295,374
Guaranteed real estate letters (a)	—	—	1,771	1,292,037	—	1,293,808
Agribusiness credit notes	6,391	263,904	167,912	85,054	—	523,261
<b>Total</b>	<b>337,224</b>	<b>2,788,361</b>	<b>2,213,720</b>	<b>7,871,055</b>	<b>1,065,997</b>	<b>14,276,357</b>
					<b>Current</b>	<b>5,339,305</b>
					<b>Non-current</b>	<b>8,937,052</b>

(a) As of December 31, 2025, the amount of R\$ 1,293,808 refers to Guaranteed Real Estate Letters (LIG) that meet all the requirements determined by BACEN Resolution No. 5,001/22, namely: sufficiency, liquidity, and term, with a remuneration percentage of 88.5% of the CDI. The asset portfolio management policy and the LIG issuance terms are in accordance with article 11 of BACEN Resolution No. 5,001/22. As of December 31, 2025, the issuance is guaranteed by real estate financing for the acquisition of residential properties in the amount of approximately R\$ 1,179,513, representing 1.22% of the total assets, and has a maturity date until 2028.



### c. Obligations for repurchase agreements

	<u>12/31/2025</u>
Financial bills	2,354,827
Treasury bills	793,397
Treasury notes	100,036
Certificates of real estate receivables	33,621
Debentures	14,093
Others	72,252
<b>Total</b>	<b><u>3,368,226</u></b>
<b>Current</b>	<b>3,368,226</b>
<b>Non-current</b>	<b>—</b>

### d. Expenses related to fundraising operations in the market

	<u>2nd Semester of 2025</u>	<u>12/31/2025</u>
<b>Funding expenses</b>		
Time deposits	(2,393,042)	(4,077,582)
Open market funding	(1,096,760)	(1,960,077)
Savings deposits	(60,723)	(121,838)
Interbank deposits	(4,063)	(36,929)
<b>Total</b>	<b><u>(3,554,588)</u></b>	<b><u>(6,196,426)</u></b>

## 17. Obligations for loans and obligations for transfers from the country

	<u>12/31/2025</u>
Onlending obligations - Tesouro Funcafé (a)	169,267
Onlending obligations – CEF	35,118
Obligations for loans abroad	4,383
Onlending obligations – BNDES	913
<b>Total</b>	<b><u>209,681</u></b>
<b>Current</b>	<b>115,454</b>
<b>Non-current</b>	<b>94,227</b>

(a) Refers to rural credit operations with Funcafé (with rates between 13,0% and 14,5 p.a.).



## 18. Other financial liabilities

	<u>12/31/2025</u>
Payment transactions	10,542,555
Creditors by resources to release	614,327
Lease liabilities (Note 18.a)	118,550
Other liabilities	100,645
<b>Total</b>	<b><u>11,376,077</u></b>
<b>Current</b>	<b>11,253,013</b>
<b>Non-current</b>	<b>123,064</b>

### a. Lease financial liability

Below we demonstrate the movements in lease liabilities as of December 31, 2025:

<b>Balance as of January 1, 2025</b>	<u>—</u>
Initial adoption of Resolution 4975/21	113,556
New contracts	1,223
Payments	(34,872)
Appropriation of financial charges	38,643
<b>Balance as of December 31, 2025</b>	<b><u>118,550</u></b>

### b. Lease expiration

The maturity of these financial liabilities on December 31, 2025:

	<u>12/31/2025</u>
Up to 1 year	4,633
Between 1 and 5 years	113,917
<b>Total</b>	<b><u>118,550</u></b>

## 19. Transactions with related parties

Transactions with related parties are defined and controlled in accordance with the Related Parties Policy approved by Inter's Board of Directors. The 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
	12/31/2025	12/31/2025	12/31/2025	12/31/2025	12/31/2025
<b>Assets</b>	<b>2,936</b>	<b>157,872</b>	<b>17,121</b>	<b>719,465</b>	<b>897,394</b>
Loans operations	2,936	87,808	17,121	291,765	399,630
Derivative financial instruments	—	417	—	—	417
Other assets	—	69,647	—	427,700	497,347
<b>Liabilities</b>	<b>(1,359,326)</b>	<b>(3,783,778)</b>	<b>(23,875)</b>	<b>(590,879)</b>	<b>(5,757,858)</b>
Demand deposits	(1,447)	(515,671)	(1,462)	(69,038)	(587,618)
Time deposits	(1,247,293)	(1,971,998)	(8,309)	(220,595)	(3,448,195)
Obligations for repurchase agreements	—	(99,517)	—	(153,641)	(253,158)
Acceptance and securities issuance resources	(106,653)	(1,164,863)	(14,104)	(95,667)	(1,381,287)
Derivative financial instruments	(3,933)	—	—	—	(3,933)
Other liabilities	—	(31,729)	—	(51,938)	(83,667)
<b>Result</b>	<b>(76,534)</b>	<b>(233,308)</b>	<b>(1,618)</b>	<b>(101,733)</b>	<b>(413,193)</b>
Loans operations	271	98,267	1,845	26,885	127,268
Funding operations	(76,805)	(305,919)	(3,134)	(50,123)	(435,981)
Other administrative expenses	—	(25,656)	(329)	(78,495)	(104,480)

(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 or 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 immediate family members.



### Compensation of key management personnel

On December 31, 2025, an expense related to salaries was recognized in the amount of R\$ 22,212.

Banco Inter has a preferred stock option plan for its key management personnel. More information about the plan is detailed in explanatory note no. 30.

## 20. Tax liabilities

	<u>12/31/2025</u>
Income tax and social contribution	96,653
PIS/COFINS	38,968
ISSQN	4,852
Others	32,007
<b>Total</b>	<b><u>172,480</u></b>

## 21. Provisions and contingent liabilities

	<u>12/31/2025</u>
Provision on loan commitments (a)	204,868
Provision for contingencies	50,453
Provision for financial guarantees (b)	5,125
<b>Total</b>	<b><u>260,446</u></b>

(a) Inter establishes expected losses for financial assets that include both a drawn component and an unused 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\$ 586,443, with a provision of R\$ 5,125.

### a. Provisions

Inter's legal entities, in the normal course of their activities, are parties to legal proceedings of a fiscal (tax and social security), labor, and civil nature. 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, past experience, and other relevant criteria, in order to allow for the most accurate estimate possible.

#### i. Labor proceedings

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

#### ii. Civil proceedings

These claims primarily seek compensation for material and moral damages related to Inter's products and services, including declaratory and compensatory actions, issues concerning compliance with limits for payroll deductions for borrowers, requests for document submission, and contract review actions. The provisioning methodology adopted by Banco Inter for these contingencies is based on calculating the average value of completed civil lawsuits, obtained by dividing the total value of closed cases by the amount actually paid in the last 24 months.



### Movement in the provisions and classification by nature

Nature	Labor	Civil	Total
<b>Balances at January 01, 2025</b>	<b>8,560</b>	<b>39,654</b>	<b>48,214</b>
Constitution/increase in provision	5,288	49,102	54,390
Payments	(5,185)	(46,966)	(52,151)
<b>Balances at December 31, 2025</b>	<b>8,663</b>	<b>41,790</b>	<b>50,453</b>

#### 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, an infraction notice was issued (referring to expenses considered non-deductible) demanding the payment of income tax and social security contributions for the calendar years 2008 and 2009. As of December 31, 2025, the amount at risk from the lawsuit totals R\$ 32,147, while the total amount of the lawsuit is R\$ 67,145.

##### (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 modified the understanding regarding the inclusion of financial revenues in the calculation basis of COFINS (Social Security Financing Contribution), there was discussion about expanding the calculation basis of said contribution, as promoted by §1 of Article 3 of Law No. 9,718/98.

In 2005, Inter obtained a final and favorable ruling from the Supreme Federal Court that ensured the financial institution's right to collect COFINS (Social Security Financing Contribution) based only on revenue from services rendered, instead of total revenue that would include financial revenue.

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

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

Currently, there is discussion regarding the application of res judicata in a separate legal action that secured Inter's right not to pay COFINS on its financial revenues, such that the Supreme Federal Court's ruling on Topic 372 does not directly affect Inter's discussions. As of December 31, 2025, the amount at risk in the action totals R\$ 73,000, while the total value of the action corresponds to R\$ 163,268.



## 22. Other liabilities

	<u>12/31/2025</u>
Payments to be processed (a)	886,238
Social and statutory provisions	201,932
Amounts payable intragroup	68,734
Other liabilities	152,183
<b>Total</b>	<b><u>1,309,087</u></b>
<b>Current</b>	<b>1,227,342</b>
<b>Non-current</b>	<b>81,745</b>

(a) The balance consists substantially of: (i) installments of credit operations to be transferred; (ii) payment orders to be settled; (iii) suppliers payable; and (iv) fees payable.

## 23. Equity

### a. Share capital

As of December 31, 2025, the share capital is R\$ 7,511,433, fully subscribed and paid up, consisting of 2,593,598,009 ordinary shares, all without par value.

### b. Capital reserve

The Bank's capital reserves are comprised of amounts relating to share-based payment transactions to be settled with the delivery of equity instruments and premiums paid by shareholders on the subscription of shares.

### c. Legal reserve

It is constituted on the basis of 5% of the net profit determined, limited to 20% of the share capital.

### d. Profit reserve

In previous fiscal years, after establishing the Legal Reserve, Inter's management chose to allocate the remaining profit balance to create a Profit Reserve.

### e. Dividends and interest on equity

As of December 31, 2025, Banco Inter distributed a total of R\$ 1,163,544 in dividends and interest on equity declared and paid to its shareholders, provisioned throughout the 2025 fiscal year with the following payments:



Controller	Payment Date	12/31/2025
Inter Holding Financeira S.A.	01/15/2025	125,878
Inter Holding Financeira S.A.	04/01/2025	34,166
Inter Holding Financeira S.A.	05/08/2025	168,966
Inter Holding Financeira S.A.	05/27/2025	23,467
Inter Holding Financeira S.A.	06/11/2025	82,419
Inter Holding Financeira S.A.	08/26/2025	202,624
Inter Holding Financeira S.A.	09/26/2025	77,533
Inter Holding Financeira S.A.	10/29/2025	63,237
Inter Holding Financeira S.A.	11/26/2025	48,096
Inter Holding Financeira S.A.	12/17/2025	237,085
Inter Holding Financeira S.A.	12/22/2025	100,073
<b>Total</b>		<b>1,163,544</b>

#### f. Treasury shares

As of December 31, 2025, the balance of treasury shares totaled R\$ (71,832), consisting of 9,594,900 shares.

#### g. Other comprehensive income

Inter's balance of other comprehensive income as of December 31, 2025, is R\$ (350,094). This amount corresponds to the fair value change of securities and marketable assets through other comprehensive income, hedge accounting, and the exchange rate adjustment for investments abroad.

### 24. Revenue from services rendered

	2nd Semester of 2025	12/31/2025
Interchange	671,139	1,252,054
Banking and credit operations	32,649	61,131
Others	24,309	38,671
<b>Total</b>	<b>728,097</b>	<b>1,351,856</b>

### 25. Personnel expenses

	2nd Semester of 2025	12/31/2025
Salaries	(182,194)	(349,553)
Benefits	(138,153)	(229,909)
Social security charges	(60,602)	(114,347)
Others	(2,832)	(6,237)
<b>Total</b>	<b>(383,781)</b>	<b>(700,046)</b>



## 26. Administrative expenses

	2nd Semester of 2025	12/31/2025
Data processing and information technology	(460,580)	(904,145)
Depreciation and amortization	(199,832)	(363,908)
Advertisement and marketing	(148,755)	(252,547)
Specialized and third-party technical services	(119,588)	(242,797)
Financial system services	(45,879)	(87,151)
Rent, condominium fee and property maintenance	(8,482)	(15,216)
Others	(68,688)	(119,077)
<b>Total</b>	<b>(1,051,804)</b>	<b>(1,984,841)</b>

## 27. Tax expenses

	2nd Semester of 2025	12/31/2025
PIS/COFINS	(186,067)	(340,464)
ISSQN	(22,205)	(41,347)
Others	(17,340)	(45,679)
<b>Total</b>	<b>(225,612)</b>	<b>(427,490)</b>

## 28. Other operating income (expenses)

	2nd Semester of 2025	12/31/2025
Recovery of charges and expenses	89,817	181,876
Revenue from card network	85,647	156,715
Reversal of provisions	—	14,342
Others	61,320	86,619
<b>Total other operating income</b>	<b>236,784</b>	<b>439,552</b>
Cashback expenses	(103,064)	(192,737)
Inter Rewards (a)	(93,542)	(174,795)
Card withdrawal fee expense	(53,072)	(107,391)
Provisions for contingencies	(27,763)	(54,390)
Other operating expenses	(89,233)	(139,889)
<b>Total other operating expenses</b>	<b>(366,674)</b>	<b>(669,202)</b>
<b>Total</b>	<b>(129,890)</b>	<b>(229,650)</b>

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



## 29. Other non-operating income (expenses)

	2nd Semester of 2025	12/31/2025
Constitution (reversal) of non-operating provisions (a)	13,046	(5,645)
Capital gains	(2,286)	(3,604)
Other non-operating results	1,624	2,563
<b>Total</b>	<b>12,384</b>	<b>(6,686)</b>

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.

Between February 2018 and January 2022, Banco Inter S.A. established stock option programs through which Inter's directors and executives were granted options to purchase Banco Inter S.A. shares.

On January 4, 2023, an Extraordinary General Meeting of Inter & Co, Inc. was held, in which the migration of share-based payment plans was approved, 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 altered. 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, a new calculation of the fair value of the granted and unexercised options was performed, resulting in an additional incremental expense of R\$15,990, to be appropriated until the final vesting period.

The main characteristics 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 movements of the options for each plan for the fiscal year ending December 31, 2025, along with supplementary information, are shown below:

Grant Date	01/01/2025	Granted	Expired/ Cancelled	Exercised	12/31/2025
2018	71,999	—	—	71,999	—
2020	2,443,088	—	25,350	195,075	2,222,663
2022	2,644,725	—	120,075	203,100	2,321,550
<b>Total</b>	<b>5,159,812</b>	<b>—</b>	<b>145,425</b>	<b>470,174</b>	<b>4,544,213</b>
<b>Weighted average price of the shares</b>	<b>R\$ 18.15</b>	<b>R\$ —</b>	<b>R\$ 16,55</b>	<b>R\$ 15,89</b>	<b>R\$ 18.43</b>

The fair values of the 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 corresponding compensation expense is recognized over the vesting period.



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

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

	<b>2022</b>
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 fiscal year ended December 31, 2025, R\$ 11,126 in employee benefit expenses were recognized in 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 by 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 managing employees.

In 2023, Inter&Co, Inc. granted 1,768,500 restricted stock units (RSUs) under the Banco Inter Omnibus Incentive Plan with 25% block vesting schedules to various Banco Inter executives and employees. Vesting schedules are outlined in each grant agreement. As of December 31, 2025, 187,500 granted RSUs had expired and 1,235,000 RSUs had been exercised.

In 2024, Inter&Co, Inc. granted 1,081,000 restricted stock units (RSUs) under the Banco Inter Omnibus Incentive Plan with 25% block vesting schedules to various Banco Inter executives and employees. Vesting schedules are outlined in each grant agreement. As of December 31, 2025, 138,000 granted RSUs had expired and 488,250 RSUs had been exercised.

In the year 2025, Inter&Co, Inc. granted 1,132,000 restricted stock units (RSUs) under the Banco Inter Omnibus Incentive Plan with 25% block vesting schedules to various Banco Inter executives and employees. Vesting schedules are outlined in each grant agreement. As of December 31, 2025, 91,000 granted RSUs have expired and 264,500 RSUs have been exercised.



See table below:

12/31/2025						
Grant Date	Concession Date	Fair value of the share (in reais)	Vesting	Vesting period up to (years)	Total	Total not exercised
01/11/2023	25%	22.99	2,0	4.0	15,000	0
01/02/2024	25%	25.22	2,0	4.0	10,000	0
01/04/2024	25%	29.11	2,0	4.0	50,000	20,000
04/26/2024	25%	26.27	2,0	4.0	851,000	354,750
04/06/2024	25%	30.35	2,0	4.0	40,000	30,000
07/01/2024	25%	33.07	1,0	3.0	50,000	25,000
07/17/2024	25%	36.47	3,0	4.0	30,000	0
09/04/2024	25%	40.39	2,0	3.0	50,000	25,000
01/29/2025	25%	28.18	3,0	4.0	835,000	558,750
01/31/2025	25%	28.97	3,0	4.0	10,000	10,000
02/24/2025	25%	28.03	3,0	4.0	10,000	7,500
06/02/2025	25%	38.36	3,0	4.0	247,000	177,750
10/06/2025	25%	47.14	3,0	3.0	30,000	22,500
					<b>2,228,000</b>	<b>1,231,250</b>

In the fiscal year ended December 31, 2025, R\$ 40,761 in expenses related to this plan were allocated and recorded as personnel expenses in Inter's income statement.

### 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 considered material (or priority) by the Board of Directors.

In this context, risk management is carried out through a prospective approach, always seeking an adequate understanding of the primary sources and factors of risk, the characteristics, interdependencies and correlations that exist between risks, as well as the potential impacts on the business.

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

#### a. Liquidity risk management

Liquidity risk represents the possibility that Inter may not be able to efficiently meet its financial obligations, whether expected or unexpected, including obligations arising from guarantees granted and extraordinary redemptions by clients. This risk also encompasses scenarios in which Inter may face difficulties in negotiating the sale of assets at market prices, either due to the significant volume relative to usual transactions, or due to market disruptions or dysfunctions.

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



The risk management structure operates independently and proactively, aiming to continuously monitor liquidity indicators and prevent any exceeding of established limits. Management comprehensively covers Banco Inter's cash inflows and outflows, allowing for the timely implementation of mitigation actions when necessary.

Liquidity risk monitoring is performed daily, with periodic follow-up conducted by the Assets and Liabilities Committee (ALCO), which systematically assesses available liquidity risk information, including:

- Mismatch between assets and liabilities;
- The 10 biggest investors;
- Net Funding;
- Liquidity Limits;
- Expected Expiry Date;
- Stress tests based on internally defined scenarios;
- Liquidity contingency plans;
- Monitoring of asset and liability concentrations;
- Monitoring the Liquidity Index and loan renewal rates; and
- Reports containing information about positions held by Inter and its subsidiaries.

The structure considers internal and external factors that impact the Group's liquidity, carrying out detailed daily monitoring of incoming and outgoing loan and customer advance transactions, Term Deposits, Savings, Agribusiness Credit Notes (LCA), Real Estate Notes with Real Guarantee (LCI), Guaranteed Real Estate Notes (LIG) and Demand Deposits.

Up to the base date of December 31, 2025, there have been no material changes in the nature of liquidity risk exposures, monitoring methodology, internal policies, and the Group's processes for managing them. Nevertheless, the Group continues to improve its internal risk management processes.

## (i) Analysis of financial instruments by remaining contractual term

	Note	Current			Non-Current		Total
		1 to 30 days	31 to 180 days	181 to 365 days	1 to 5 Years	Over 5 years	12/31/2025
<b>Financial assets</b>							
Cash and due from banks	4	1,864,329	—	—	—	—	1,864,329
Interbank investments	5	918,057	—	—	—	—	918,057
Deposits at Central Bank of Brazil		7,867,658	—	—	—	—	7,867,658
Securities, net of provisions for expected credit losses	6	1,216,502	1,548,300	3,108,883	15,670,155	7,276,816	28,820,657
Loans net of provisions for expected losses	9	2,204,395	5,308,005	8,807,869	7,610,398	19,100,339	43,031,006
Derivative financial instruments	7	55,573	2,806	914	—	—	59,293
Other financial assets	8	3,692,459	161,309	66	432,478	156,660	4,442,972
<b>Total</b>		<b>17,818,973</b>	<b>7,020,420</b>	<b>11,917,732</b>	<b>23,713,031</b>	<b>26,533,815</b>	<b>87,003,972</b>
<b>Financial liabilities</b>							
Deposits (a)	16.a	22,490,430	2,736,167	5,269,223	27,063,464	—	57,559,284
Obligations for repurchase agreements	16.c	3,368,226	—	—	—	—	3,368,226
Securities issued	16.b	337,224	2,788,361	2,213,720	7,871,056	1,065,996	14,276,357
Borrowing and on-lending	17	—	—	115,455	93,874	352	209,681
Derivative financial instruments	7	4,149	52,426	271	1,156	—	58,002
Other financial liabilities	18	5,067,548	174	6,185,291	123,064	—	11,376,077
<b>Total</b>		<b>31,267,577</b>	<b>5,577,128</b>	<b>13,783,960</b>	<b>35,152,614</b>	<b>1,066,348</b>	<b>86,847,627</b>
<b>Difference between Assets and Liabilities (b)</b>		<b>(13,448,604)</b>	<b>1,443,292</b>	<b>(1,866,228)</b>	<b>(11,439,583)</b>	<b>25,467,467</b>	<b>156,345</b>

- (a) In general, fixed-term deposits (CDBs) are issued with an early liquidity clause, and the client (counterparty) can redeem them at any time until the final maturity date. For disclosure purposes, CDBs are allocated according to the number of days remaining until maturity. However, for risk management purposes, considering both market risk and liquidity risk, a methodology (statistical behavior model) is considered that focuses on allocating positions (CDBs) to a more likely maturity date; and
- (b) The observed mismatches stem from the different characteristics and contractual terms of the financial assets and liabilities, and do not necessarily represent limitations in the institution's effective liquidity position.



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

	Note	Current	Non-current	Total
<b>Assets</b>				
Cash and due from banks	4	1,864,329	—	1,864,329
Interbank investments	5	918,057	—	918,057
Deposits at Central Bank of Brazil		7,867,658	—	7,867,658
Securities, net of provisions for expected credit losses	6	5,873,685	22,946,972	28,820,657
Loans net of provisions for expected losses	9	16,320,269	26,710,737	43,031,006
Derivative financial instruments	7	59,293	—	59,293
Other financial assets, net of provisions for expected credit losses	8	3,853,834	589,138	4,442,972
<b>Total</b>		<b>36,757,125</b>	<b>50,246,847</b>	<b>87,003,972</b>
<b>Liabilities</b>				
Deposits	16.a	30,495,820	27,063,464	57,559,284
Obligations for repurchase agreements	16.c	3,368,226	—	3,368,226
Securities issued	16.b	5,339,305	8,937,052	14,276,357
Borrowing and on-lending	17	115,455	94,226	209,681
Derivative financial instruments	7	56,846	1,156	58,002
Other financial liabilities	18	11,253,013	123,064	11,376,077
<b>Total</b>		<b>50,628,665</b>	<b>36,218,962</b>	<b>86,847,627</b>

**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 operations subject to exchange rate variations, interest rates, stock prices, and commodity prices.

At Inter, market risk management aims primarily to support business areas by establishing processes and implementing the necessary tools for assessing and controlling 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 follow-up conducted periodically by the Assets and Liabilities Committee (ALCO). Market risk controls allow for the analytical evaluation of information and are in a constant process of improvement. Inter and its subsidiaries are enhancing internal aspects of risk management and mitigation.

**(i) Measurement**

Inter, in accordance with CMN Resolution No. 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:** comprised of all own position transactions carried out with the intention of trading or intended to hedge the trading portfolio, for which there is an intention to trade before their contractual term, observing normal market conditions, and which do not contain a non-negotiability clause.
- **Banking Book:** comprised of transactions not classified in the Trading Portfolio, characterized primarily by the intention to hold such transactions until their maturity.



Aligned with best market practices, Inter manages its risks dynamically, seeking to identify, measure, evaluate, monitor, report, control, and mitigate market risk exposures of its own positions. One of the ways 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 time horizon (HP) of 21 days.

Below we present the VaR of the set of operations recorded in the trading and banking portfolios and individual VaR by risk factor, both calculated with a 99% confidence level and a time horizon of 21 (twenty-one) days.

<i>In thousands</i>	<b>12/31/2025</b>
<b>Risk factor</b>	<b>VaR 21 (business day)</b>
IPCA coupon	870,283
IGP-M coupon	4,386
Interest rate coupon (TR)	34,499
Fixed interest rates	453,867
Foreign currency coupon	281,516
Foreign exchange rates	3,474
Share price	108
Others	9,887
<b>Subtotal</b>	<b>1,658,020</b>
Diversification effect	458,928
<b>Value-at-Risk</b>	<b>1,199,092</b>

## (ii) Fair value hierarchy

The fair value of assets and liabilities is measured according to the levels of information available:

- **Level 1:** Includes financial instruments whose fair values are based on quoted (unadjusted) prices in active markets for identical assets or liabilities.

An active market is one in which transactions for the measured asset or liability occur with sufficient frequency and volume to provide valuation information on an ongoing basis.

- **Level 2:** It includes assets and liabilities that do not have prices directly available in active markets, and are priced using conventional or internal models.

The methodology used for measuring financial assets and liabilities classified as "Level 2" employs observable information for the asset or liability at market: (i) quoted prices of similar items in an active market; (ii) identical items in an inactive market; or (iii) other information derived from related markets.

- **Level 3:** It utilizes unobservable information for the asset or liability, allowing the application of internal models and techniques.

The following table presents the composition of financial instruments according to their accounting classification at fair value through profit or loss (FVPL) and fair value through other comprehensive income (FVORI). It also shows the carrying amounts and fair values of the financial instruments, including their levels in the fair value hierarchy. Inter does not include fair value information for financial assets and liabilities when the carrying amount is a reasonable approximation of fair value.



	12/31/2025	Level 1	Level 2
<b>Assets</b>	<b>26,632,390</b>	<b>21,407,163</b>	<b>5,225,227</b>
<b>Fair value through other comprehensive income</b>	<b>24,720,481</b>	<b>21,291,063</b>	<b>3,429,418</b>
<b>Government securities</b>			
Financial Treasury Bills	12,088,912	12,088,912	—
National Treasury Bills	4,405,496	4,405,496	—
National Treasury Notes	3,803,840	3,803,840	—
<b>Private securities</b>			
Securities issued abroad	3,734,253	992,815	2,741,439
Commercial Promissory Notes	556,980	—	556,980
Certificates of Real Estate Receivables	69,717	—	69,717
Certificates of agricultural receivables	42,984	—	42,984
Debentures	18,298	—	18,298
<b>Fair value through profit or loss</b>	<b>1,852,616</b>	<b>116,100</b>	<b>1,736,516</b>
<b>Private securities</b>			
Certificates of Real Estate Receivables	423,330	—	423,330
Investment fund share	1,176,425	116,100	1,060,325
Debentures	130,551	—	130,551
Certificates of Agricultural Receivables	122,310	—	122,310
<b>Derivative financial assets</b>	<b>59,293</b>	<b>—</b>	<b>59,293</b>
Fixed-term contracts	59,293	—	59,293
<b>Liabilities</b>	<b>(58,002)</b>	<b>—</b>	<b>(58,002)</b>
<b>Derivative financial liabilities</b>	<b>(58,002)</b>	<b>—</b>	<b>(58,002)</b>
Derivative financial liabilities	(58,002)	—	(58,002)

### (iii) Sensitivity analysis

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

- **Scenario I:** The likely scenario, based on market information, involved applying shocks of 1 basis point to interest rates and a 1% variation to prices (foreign currencies and stocks);
- **Scenario II:** A possible situation where shocks of 25% variation in market curves and prices were determined; and
- **Scenario III:** A possible situation where shocks of 50% variation in market curves and prices were determined.



It is important to note that the impacts reflect a static view of the portfolio and that the dynamism of the market and the portfolio composition means that these positions change continuously and do not necessarily reflect the position shown here. The group has a process for continuous monitoring of market risk and, in case of deterioration of position/portfolio, mitigating actions are taken to minimize possible negative effects.

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

Exposure		R\$ thousand		December 31, 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	(5,633)	increase	(913,857)	increase	(1,646,807)
IGP-M coupon (b)	Price index coupon	increase	(27)	increase	(5,266)	increase	(10,099)
Fixed rate	Pre-fixed rate	increase	(4,357)	increase	(1,377,481)	increase	(2,586,133)
TR coupon (c)	Interest rate coupon	increase	(511)	increase	(122,128)	increase	(208,431)
USD Coupon	USD Coupon	decrease	(40)	decrease	(7,111)	decrease	(14,402)
Others	Others	decrease	(205)	decrease	(5,122)	decrease	(10,244)

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

(b) The IGP-M 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 define the profitability of savings accounts and the FGTS (Severance Indemnity Fund).

### c. Operational risk management

Operational risk is a fundamental discipline in the ongoing risk and capital management framework.

Operational risk management involves multiple areas with specific responsibilities, allowing for a proper assessment of exposures and providing support to managers and senior management in the decision-making process. The operational risk management structure is everyone's responsibility, coordinated by the Executive Risk Management Board.

Considering the management guidelines, this structure is responsible for identifying, measuring, evaluating, monitoring, communicating, and mitigating exposures to operational risks, promoting an organizational culture focused on prevention and effective risk management. This approach encompasses both a forward-looking perspective for anticipating future risks and a historical perspective for analyzing trends and patterns of losses.

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

In the context of Business Continuity Management, Inter implements measures to ensure the maintenance or recovery of processes, facilities, infrastructure, and information technology systems within a reasonable timeframe, so as not to harm clients, 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 the sizing of contingency teams are determined through Business Impact Analysis (BIA) reports. The Conglomerate also has a Crisis Management Program, whose objective is to manage, with timely and integrated responses, critical events that may significantly impact Inter.

From January 2025, Inter adopted the standardized approach for allocating regulatory capital intended to cover operational risk, in accordance with BCB Resolution No. 356, of November 28, 2023. Until December 2024, the methodology used was the Basic Indicator Approach (BIA), as established in Article 1 of BCB Circular No. 3,640, of 2013.



#### d. Credit risk management

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

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

Credit risk management is based on several pillars:

- Credit granting and collection policies and guidelines segmented by product and/or customer category;
- Statistical models for measuring and classifying risks for individuals and a conservative (and restrictive) policy on guarantees and/or risk for transactions with companies;
- Definition and approval of concentration limits, mitigating the accumulation of risks by categories and/or segments;
- Monitoring the portfolio's risk profile through a forward-looking perspective to anticipate potential risks and/or imbalances;
- Assessment of guarantees, collateral, and other risk mitigation instruments; and
- Use of statistical models that include projections of default probabilities, as well as default recovery levels (in the case 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, weighing the complexity of operations, guarantees involved, among other points.

Finally, it is worth highlighting that the models adopted in credit risk management meet market guidelines and best practices and are well-suited to 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:

	12/31/2025
Financial activities	406,577
Construction	2,080,490
Trade	1,658,824
Industries	1,385,398
Administrative activities	785,016
Agriculture	69,220
Other segments	1,365,293
<b>Business clients</b>	<b>7,750,818</b>
<b>Individual clients</b>	<b>38,241,085</b>
<b>Total</b>	<b>45,991,903</b>



## ii. Portfolio concentration

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

	12/31/2025	
	Balance	% portfolio
Largest debtor	184,344	0.4%
10 largest debtors	1,035,546	2.3%
20 largest debtors	1,583,141	3.4%
50 largest debtors	2,541,617	5.5%
100 largest debtors	3,456,191	7.5%

## e. Basel Index

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

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

Inter has mechanisms in place to identify and assess relevant 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 compatible with the risks incurred by Inter. Management reports on capital adequacy are reported to the areas involved and to the strategic committees, supporting decision-making by Senior Management.

The Basel Index was calculated according to the criteria established by CMN Resolutions No. 4,955/2021 and No. 4,958/2021, which deal with the calculation of Reference Equity (PR), as well as the minimum requirements for Reference Equity (PR), Tier 1 and Core Capital to be observed by financial institutions in Brazil.

The methodology for calculating regulatory capital remains structured in Levels I and II: Level I comprises Core Capital (less Prudential Adjustments) and Supplementary Capital; Level II covers other instruments authorized to form part of the capital.

The verification of operational limits observes the Prudential Conglomerate formed by Banco Inter, Inter Distribuidora de Títulos e Valores Mobiliários, Inter Payments, Inter Pag and investment funds, when applicable, according to the current regulations of the Central Bank of Brazil (Bacen).



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

	12/31/2025
<b>Reference Equity (RE)</b>	<b>6,442,705</b>
Reference Equity - Level I	5,636,019
Principal Capital (CP)	5,384,556
Complementary capital	251,464
Reference Equity - Level II	806,686
<b>Risk-Weighted Assets - RWA</b>	<b>44,601,125</b>
RWA for Credit Risk by Standardized Approach - RWACPAD	37,180,070
RWA for Payment Services Risk - RWASP	339,991
RWA for Market Risk - RWAMPAD	1,084,669
RWA for Operational Risk by Standard Approach - RWAOPAD	5,996,395
<b>Capital Requirement</b>	
Minimum Core Capital required for RWA	2,007,051
Tier I Minimum Reference Equity required for RWA	2,676,067
Minimum Reference Equity required for RWA	3,568,090
<b>Margin on Capital Requirements</b>	
Margin on Required Core Capital	3,377,505
Margin on Tier I Required Reference Equity	2,959,952
<b>Core Capital Index (CC/RWA)</b>	<b>12.1%</b>
<b>Tier I Capital Index (Tier I /RWA)</b>	<b>12.6%</b>
<b>Basel Index (RE/RWA)</b>	<b>14.4%</b>

**32. Other information**

## (i) Ombudsman

Inter's Ombudsman acts as a communication channel between clients and users of the products and services offered, and in the handling and mediation of conflicts. The Ombudsman's purpose is to seek agile and effective solutions, acting with transparency and impartiality, and is committed to promoting improvements in the services provided. Complaints received by the Ombudsman are analyzed and addressed conclusively and formally within ten business days, in strict accordance with CMN Resolution No. 4,860/2020.

## (ii) Socio-environmental responsibility

Beyond what CMN Resolution No. 4,945/2020 advocates, for Inter, socio-environmental responsibility is when the organization itself, clients, users, suppliers, or service providers voluntarily adopt attitudes, behaviors, and actions that promote the well-being of their internal (employees, shareholders, etc.) and external (community, partners, environment, etc.) stakeholders. It is a voluntary practice that involves the benefit of the community and should not be confused exclusively with mandatory actions imposed by the regulator.

## (iii) Insurance policies contracted

Inter has insurance policies covering its main assets and values deemed adequate by the Administration to cover potential losses from accidents.



### 33. Subsequent events

#### Acquisition of an additional stake in Inter Asset Gestão de Recursos Ltda.

On January 9, 2026, Banco Inter signed a contract to acquire an additional stake equivalent to 29.05% of the total share capital of Inter Asset Gestão de Recursos Ltda., for R\$ 35,180, as previously approved by BACEN in an official letter sent on November 10, 2025. As a result of the acquisition, Banco Inter now holds 99.91% of Inter Asset Gestão de Recursos Ltda., an independent asset management, securities portfolio management, and wealth management firm.

#### Acquisition of an additional stake in Acerto Cobrança e Informações Cadastrais S.A.

On March 16, 2026, Banco Inter signed a contract to acquire an additional stake equivalent to 20% of the total share capital of Acerto Cobrança e Informações Cadastrais S.A., for R\$ 18,350, as previously approved by BACEN in an official letter sent on February 23, 2026. As a result of the acquisition, Banco Inter came to hold 80% of Acerto Cobrança e Informações Cadastrais S.A.

### **Board of Directors**

Rubens Menin Teixeira de Souza – President

Maria Fernanda Nazareth Menin Teixeira de Souza – Board Member

José Felipe Diniz - Board Member

### **CEO**

Alexandre Riccio de Oliveira

### **Vice Presidency**

Marco Túlio Guimarães

### **Executive Board**

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

Marcello Garcia Marcomini

Mauro França Rangel

Pierre Carvalho Magalhães

Priscila Salles Vianna de Paula

Rafaela de Oliveira Vitória

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 Resolution No. 4,910/2021 of the National Monetary Council and Resolution No. 23/2021 of the Securities and Exchange Commission, and is composed of three independent members, as provided for in current legislation.

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

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

In accordance with the Internal Regulations, the Annual Report of the Inter Statutory Audit Committee was prepared, which contains a detailed account of the activities carried out.

Based on the results of the work carried out, the Committee recommends to the Board of Directors the approval of the financial statements for the fiscal year ended December 31, 2025.