



# Risk and Capital Management – Pillar 3

Third Quarter of 2025

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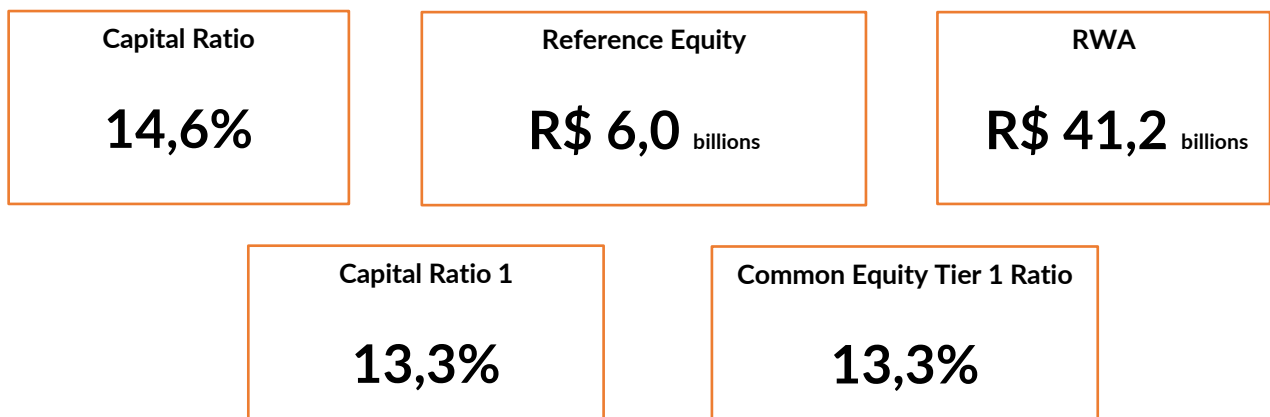
## Objective

This document aims to describe the risk and capital management structure of the institutions that are part of Inter's Prudential Conglomerate. It complies with Resolution nº. 4.557/2017 of the Central Bank of Brazil (hereinafter referred to as BCB), which addresses integrated risk management and capital management. Additionally, the document presents standardized tables for the disclosure of the Pillar 3 Report, as stipulated in BCB Resolution No. 54/2020.

Risk management at Inter is understood as the set of activities undertaken to identify, assess, measure, control, monitor, and manage risks deemed material or priority by the Conglomerate. Risk management occurs both proactively and prospectively, based on an adequate understanding of the types of risks, their respective characteristics and interdependencies, as well as their potential impact on the business.

Risk management at Inter is led and supervised by independent areas that have structures appropriate to the complexity of the Institution's activities and strategy.

Below are the main indicators of the report, calculated based on the Prudential Conglomerate, as of September 30, 2025.



At the end of the **3rd quarter of 2025**, Inter's customer base surpassed the **41 million** customers milestone. The Prudential Conglomerate's credit portfolio grew by approximately **R\$ 2.1 billion** compared to the last quarter.

In the third quarter of 2025, total RWA increased compared to the previous quarter, primarily driven by credit portfolio growth. This movement resulted in an increase of R\$ 2.7 billion in risk-weighted assets. Additionally, operational risk was recalculated in July, reaching R\$ 5.9 billion, while credit risk increased by R\$ 2.2 billion. These variations, combined with other operational factors, put pressure on the Basel ratio, causing a reduction of 1.1 percentage points.

## The Supervision Model

Aligned with market practices, Inter adopts the three lines of defense supervision model, as follows:

**1st Line of Defense:** This includes commercial and operational areas, responsible for the activities that generate the risks incurred by the conglomerate. These areas are the risk owners, responsible for implementing the necessary treatments and controls to keep risks within the appetite defined by the Board of Directors.

**2nd Line of Defense:** This includes control functions (risk management, compliance, and internal controls), which are responsible for providing specialized consultative support and overseeing whether the treatments and controls implemented by the 1st line of defense adhere to the risk appetite.

**3rd Line of Defense:** This includes internal audit. The internal audit does not provide specialized guidance but operates more broadly (and independently) to verify adherence to the conglomerate's guidelines.

## Prudential Indicators

### KM1: Quantitative Information on Prudential Requirements

In BRL thousand

Available capital (amounts)	3Q25	2Q25	1Q25	4Q24
Common Equity Tier 1 (CET1)	5.496.220	5.521.911	5.543.088	5.262.321
Common Equity Tier 1 (CET1) <sup>(1)</sup>	5.298.781	5.324.472	-	-
Tier 1	5.496.220	5.521.911	5.543.088	5.262.321
Tier 1 <sup>(1)</sup>	5.298.781	5.324.472	-	-
Reference Equity (RE)	6.030.082	6.034.565	5.543.088	5.262.321
Reference Equity (RE) <sup>(1)</sup>	5.832.643	5.837.126	-	-
Excess resources invested in permanent assets	-	-	-	-
Excess resources invested in permanent assets <sup>(1)</sup>	-	-	-	-
RE highlight	-	-	-	-
Risk-weighted assets (RWA) - total RWA amounts	41.210.624	38.473.408	37.366.220	34.653.740
Risk-weighted assets (RWA) - total RWA amounts <sup>(1)</sup>	41.013.185	38.275.969	-	-
<b>Regulatory capital as a proportion of RWA</b>				
Common Equity Tier 1 ratio (%)	13,3%	14,4%	14,8%	15,2%
Common Equity Tier 1 ratio (%) <sup>(1)</sup>	12,9%	13,9%	-	-
Tier 1 ratio (%)	13,3%	14,4%	14,8%	15,2%
Tier 1 ratio (%) <sup>(1)</sup>	12,9%	13,9%	-	-
Total capital ratio (%)	14,6%	15,7%	14,8%	15,2%
Total capital ratio (%) <sup>(1)</sup>	14,2%	15,3%	-	-
<b>Additional Core Capital (ACC) as a proportion of RWA</b>				
Capital conservation buffer requirement (%)	2,5%	2,5%	2,5%	2,5%
Countercyclical buffer requirement (%)	-	-	-	-
Bank G-SIB and/or D-SIB additional requirements (%)	-	-	-	-
Total of bank CET1 specific buffer requirements (%)	2,5%	2,5%	2,5%	2,5%
CET1 available after meeting the bank's minimum capital requirements (%)	7,6%	8,7%	7,8%	8,2%
CET1 available after meeting the bank's minimum capital requirements (%) <sup>(1)</sup>	7,2%	8,3%	-	-
<b>Leverage Ratio (LR)</b>				
Total Basel III leverage ratio exposure measure	109.396.684	99.503.595	77.313.848	59.547.176
Total Basel III leverage ratio exposure measure <sup>(1)</sup>	109.199.245	99.306.156	-	-
Basel III leverage ratio (%)	5,0%	5,5%	7,2%	8,8%
Basel III leverage ratio (%) <sup>(1)</sup>	4,9%	5,4%	-	-

(1) Reported value considering the full impact according to expected loss provisioning criteria set forth in CMN Resolution No. 4,966/21, disregarding the transition effects of expected loss provisioning rules established by CMN Resolution No. 5,199/24 and BCB Resolution No. 448/24.

## OVA: Overview of Risk Management

### Risk Appetite Statement (RAS)

The Risk Appetite Statement is the primary strategic guideline regarding risk management within the Prudential Conglomerate. This document is defined and approved by the Board of Directors and the Executive Management of the Institution, and it outlines the risks and respective levels of risk that the Conglomerate is willing to assume in conducting its business plan.

Risk appetite is translated into metrics and indicators, for which limits and tolerances are set. Thus, the Risk Appetite Statement is aligned with the strategic planning, which is periodically reassessed and updated for consistency and adherence.

### Risk Governance

Inter's risk governance involves defining roles and responsibilities related to risk management at various levels and authorities, considering a structure compatible with the complexity of its activities and business operations.

### Risk Management Cycle

Inter adopts processes, methodologies, and tools to identify, assess, measure, treat, monitor, and report all risk exposures considered material or priority by the conglomerate, both at the individual and aggregated levels. Among the activities in the risk management cycle, it is worth highlighting:

1. Risk profile control, which describes each identified risk, indicating its category and origin, thereby enabling the assignment of responsibilities for its management;
2. Definition of qualitative and/or quantitative methodologies for risk measurement and their respective data sources, seeking best market practices;
3. Controls compatible with each level of risk and with the priorities established by the Conglomerate, aiming to keep risk exposures within defined limits;
4. The processes, methodologies, tools, and risk management models are independently validated.

## Risk Management Division Responsibilities

The Risk Management Directorate plays a central role in continuously supervising risk management within the Conglomerate. To ensure it can execute its activities independently, the Risk Management Directorate is not responsible for decisions that lead the Conglomerate to assume risks. Its main responsibilities include:

- Guiding Operational Units (1st Line of Defense) and the Conglomerate's business areas regarding risk management (advisory support); and
- Supervising the risk treatments and controls implemented by the Operational Units (1st Line of Defense) to ensure they are adequate and aligned with the risk appetite.

The main activities include:

1. Monitoring the risk profile and exposure levels of the Conglomerate, ensuring adherence to the risk appetite (RAS);
2. Evaluating processes, methodologies, and tools used for risk management, as well as the sufficiency and adequacy of human and material resources involved in this activity across various areas of the Conglomerate;
3. Following up on the implementation of action plans or corrective measures aimed at addressing deficiencies in the Risk Management Structure;
4. Periodically reporting, and whenever deemed necessary, to the Conglomerate's Management and Board of Directors any inadequacies found in the Risk Management Structure;
5. Proposing actions to raise awareness among the Conglomerate's employees regarding the risks of their operations, with the objective of reinforcing behaviors and attitudes that favor risk management;
6. Advising on strategies and alternatives for risk management, if it does not compromise its independence.
7. Leading the Statutory Risk Control Committees, enabling participating Board members to gain a broad and in-depth understanding of the respective agendas, and contributing to the definitions, approvals, and necessary developments.

## Risk Management Policy

Inter's risk management policies establish strategies and guidelines for managing the most relevant (or priority) risks associated with the main processes of the Conglomerate.

There is complementarity between the risk management policy and the Risk Appetite Statement (RAS) complement each other: while the RAS defines which risks and to what extent the Board of Directors accepts the Conglomerate to incur, the policies specify the operational procedures for their effective management.

### **Guidelines for Risk Measurement Models**

For risks to be adequately managed and controlled, they must be properly assessed and measured. Among the guidelines in effect within Inter's Prudential Conglomerate, the following stand out:

- Hybrid Methodologies: Adoption of complementary quantitative approaches;
- Technical Standardization: Ensuring consistency, homogeneity, and comparability among measurement methodologies and models adopted;
- Technical Documentation: Implementation of forward-looking methodologies through documented process that enable replicability;
- Quality Controls: Systematic verification of calculations, manual procedures and accounting reconciliation of databases used;
- Data Validation: Certification of the scope, consistency, integrity, and reliability of data used in measurement models.

### **OV1: Overview of Risk-Weighted Assets (RWA)**

In accordance with CMN Resolution 4.958, the calculation of minimum capital requirements is based on the determination of Risk-Weighted Assets (RWA), composed of the following components:

- $RWA_{OPAD}$ : Relating to credit risk exposures subject to capital requirement calculation using the standardized approach;
- $RWA_{MPAD}$ : Relating to market risk exposures subject to capital requirement calculation using the standardized approach;
- $RWA_{OPAD}$ : Relating to the calculation of required capital of operational risk using the standardized approach; and
- $RWA_{SP}$ : Relating to the calculation of required capital for risks associated with payment services.

This measurement framework ensures adequate capital coverage for the main risks incurred in the Conglomerate's activities, maintaining financial soundness and regulatory compliance.

In BRL thousand	RWA		Minimum RE requirement
	3Q25	2Q25	3Q25
<b>Credit Risk – treatment using a standardized approach</b>	<b>33.725.395</b>	<b>31.463.151</b>	<b>2.698.032</b>
Credit risk in the strict sense	31.630.092	29.344.112	2.530.407
Counterparty credit risk(CCR)	2.703	994	216
Of which: standardized approach for counterparty credit risk (SA-CCR)	NA	NA	NA
Of which: Current Exposure Method approach (CEM)	2.703	994	216
Of which: other CCR	-	-	-
Increase related to the adjustment associated with the variation in the value of derivatives due to variation in the credit quality of the counterparty (CVA)	-	-	-
Equity investments in funds – look-through approach	77.970	96.986	6.238
Equity investments in funds – mandate-based approach	-	-	-
Equity investments in funds – fall-back approach	97.575	76.558	7.806
Securitization exposures in banking book – standardized approach	503.364	533.583	40.269
Amounts below the thresholds for deduction	1.413.691	1.410.917	113.095
<b>Market risk</b>	<b>1.151.727</b>	<b>1.106.293</b>	<b>92.138</b>
Of which: standardized approach (RWAMPAD)	1.151.727	1.106.293	92.138
Of which: internal model (RWAMINT)	-	-	-
<b>Operational Risk</b>	<b>5.996.395</b>	<b>5.547.874</b>	<b>479.712</b>
<b>Payment Services risk (RWASP)</b>	<b>337.106</b>	<b>356.090</b>	<b>26.969</b>
<b>Total</b>	<b>41.210.624</b>	<b>38.473.408</b>	<b>3.296.850</b>

## Capital Components

The Reference Equity (RE) consists of the regulatory capital required for the institution's operational limits. The calculation consists of the sum of Tier 1 and Tier 2.

**Tier 1** – basic equity capital of the financial institution, including paid-in capital and retained earnings

- Common Equity Tier 1 – highest quality banking capital component, comprising ordinary shares, earnings reserves, and retained earnings/losses;
- Additional Tier 1 – additional component of banking capital, including preferred shares and hybrid instruments.

**Tier 2** – secondary capital of the financial institution, including hybrid capital instruments and subordinated debt with perpetual characteristics or with maturity.

### CCA: Main features of Reference Equity (RE) instruments

The instruments comprising Tier 2 are described according to the information presented in the CCA Table – Main characteristics of instruments comprising Reference Equity (RE), which are disclosed on the institution's website available on [Investors](#), under Corporate Governance >>> Risk Management >>> Appendix – Pilar III | September 2025.

## CC1: Reference Equity (RE) Composition

In BRL thousand

2Q25

	Amount	Reference in conglomerate balance sheet
<b>Common Equity Tier 1: instruments and reserves</b>		
Qualifying Common Equity Tier 1 instruments	7.653.218	(c)
Retained earnings	-	
Other comprehensive income and other reserves <sup>(1)</sup>	-73.130	(d) (f)
Non-controlling interests in CET1 instruments issued by subsidiaries	-	
<b>Common Equity Tier 1 before prudential adjustments</b>	<b>7.580.088</b>	
<b>Common Equity Tier 1: prudential adjustments</b>		
Prudential valuation adjustments (PVA)	-	
Goodwill paid on acquisitions based on future profitability expectations	543.491	(e)
Intangible assets	1.119.948	(a)
Tax credits arising from tax losses and negative basis of Social Contribution on Net Income and those originating from such contribution related to assessment periods ended up to December 31, 1998	201.147	(b)
Adjustments related to fair value of derivative financial instruments used for cash flow hedge of hedged items whose mark-to-market adjustments are not recorded in accounting	-	
Shortfall in provisions relative to expected losses	-	
Defined benefit pension fund net assets	-	
Own shares or other own-issued instruments authorized to comprise the institution's or conglomerate's Common Equity Tier 1, acquired directly, indirectly or synthetically	71.832	(d)
Total amount of deductions related to reciprocal holdings of Common Equity Tier 1	-	
Total deductions for non-significant net holdings in Common Equity Tier 1 of institutions authorized to operate by the Central Bank of Brazil and non-consolidated foreign financial institutions, and in share capital of non-consolidated financial-like entities, insurance companies, reinsurance companies, capitalization companies and open pension funds	-	
Total deductions for significant net holdings in Common Equity Tier 1 of institutions authorized by the Central Bank of Brazil and non-consolidated foreign financial institutions, and in share capital of non-consolidated financial-like entities, insurance/reinsurance companies, capitalization companies and open pension funds, exceeding 10% of the institution's or conglomerate's own Common Equity Tier 1, excluding specific deductions	-	
Total deductions for tax credits arising from temporary differences dependent on future taxable income generation for realization, exceeding 10% of the institution's or conglomerate's own Common Equity Tier 1, excluding specific deductions	121.758	(b)
Amount that exceeds, on aggregate basis, 15% of the institution's or conglomerate's own Common Equity Tier 1 of which: arising from significant net holdings in Common Equity Tier 1 of institutions authorized by the Central Bank of Brazil and non-consolidated foreign financial institutions, and in share capital of non-consolidated financial-like entities, insurance/reinsurance companies, capitalization companies and open pension funds	-	
of which: arising from tax credits from temporary differences dependent on future taxable income generation for realization	-	
National regulatory adjustments	-	
Deferred permanent assets	-	
Investments in branches, controlled foreign financial institutions or non-financial entities in the conglomerate to which the Central Bank of Brazil lacks access to information, data and documents	-	
Unauthorized share capital increase	-	
Excess of adjusted Common Equity Tier 1 amount	-	
Deposit to remedy capital deficiency	-	
Amount of intangible assets constituted before Resolution 4,192/2013 came into effect	-	
Excess of resources invested in Permanent Assets	-	
Regulatory Capital carve-out per Resolution 4,589 of June 29, 2017	-	
Other residual differences related to Common Equity Tier 1 calculation methodology for regulatory purposes	-	
Deduction applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover respective deductions in those components	-	
<b>Total regulatory adjustments to Common Equity Tier 1</b>	<b>2.058.177</b>	
<b>Common Equity Tier 1</b>	<b>5.521.911</b>	
<b>Additional Tier 1: instruments</b>		
Qualifying Additional Tier 1 instruments	-	
of which: classified as share capital under accounting rules	-	
of which: classified as liabilities under accounting rules	-	
Instruments authorized to comprise Additional Tier 1 capital before Resolution No. 4,192 of 2013 came into effect	-	
Non-controlling interests in instruments issued by subsidiaries of the institution or conglomerate and eligible for its Additional Tier 1	-	
of which: instruments issued by subsidiaries before Resolution No. 4,192 of 2013 came into effect	-	
Additional Tier 1 before regulatory adjustments	-	
<b>Additional Tier 1: regulatory adjustments</b>		
Own shares or other own-issued instruments authorized to comprise the institution's or conglomerate's Additional Tier 1 capital, acquired directly, indirectly or synthetically	-	
Total amount of deductions related to reciprocal holdings of Additional Tier 1	-	
Total deductions for non-significant net investments in Additional Tier 1 capital of institutions authorized by the Central Bank of Brazil and non-consolidated foreign financial institutions	-	
Total deductions for non-significant net investments in Additional Tier 1 capital of institutions authorized by the Central Bank of Brazil and non-consolidated foreign financial institutions	-	
National regulatory adjustments	-	
Non-controlling interests in Additional Tier 1	-	
Other residual differences related to Additional Tier 1 capital calculation methodology for regulatory purposes	-	
Deduction applied to Additional Tier 1 capital due to insufficient Tier 2 capital to cover the deduction in that component	-	
<b>Total regulatory deductions from Additional Tier 1</b>	<b>-</b>	
<b>Additional Tier 1</b>	<b>-</b>	
<b>Tier 1</b>	<b>5.521.911</b>	

<b>Tier 2: instruments</b>		
Qualifying Tier 2 Instruments	533.862	(e)
Instruments authorized to comprise Tier 2 capital before Resolution No. 4,192 of 2013 came into effect	-	
Non-controlling interests in instruments issued by conglomerate subsidiaries and eligible for its Tier 2 capital	-	
<i>of which: instruments issued by subsidiaries before Resolution No. 4,192 of 2013 came into effect</i>	-	
<b>Tier 2 before regulatory adjustments</b>	<b>533.862</b>	
<b>Tier 2: regulatory adjustments</b>		
Own shares or other own-issued instruments authorized to comprise the institution's or conglomerate's Tier 2 capital, acquired directly, indirectly or synthetically	-	
Total amount of deductions related to reciprocal holdings of Tier 2 capital	-	
Total deductions for non-significant net investments in Tier 2 instruments and TLAC-recognized instruments issued by institutions authorized by the Central Bank of Brazil or non-consolidated foreign financial institutions	-	
Total amount of deductions related to significant net investments in Tier 2 instruments and TLAC-recognized instruments issued by institutions authorized by the Central Bank of Brazil or non-consolidated foreign financial institutions	-	
National regulatory adjustments	-	
Non-controlling interests in Tier 2 capital	-	
Other residual differences related to Tier 2 capital calculation methodology for regulatory purposes	-	
<b>Total regulatory deductions from Tier 2 capital</b>	<b>-</b>	
<b>Tier 2</b>	<b>533.862</b>	
<b>Reference Equity</b>	<b>6.030.082</b>	
<b>Total risk-weighted assets (RWA)</b>	<b>41.210.624</b>	
<b>Basel ratios and Capital Conservation Buffer</b>		
<b>Common Equity Tier 1 ratio (CET1)</b>	<b>13,3%</b>	
<b>Tier 1 ratio (CRT)</b>	<b>13,3%</b>	
<b>Total capital ratio (CR)</b>	<b>14,6%</b>	
<b>Capital Conservation Buffer percentage (relative to RWA)</b>	<b>2,5%</b>	
of which: Capital Conservation Buffer - CCB	2,5%	
of which: Countercyclical Buffer - CCyB	-	
of which: Systemic Risk Buffer for Common Equity Tier 1 - SRB	-	
<b>Common Equity Tier 1 capital in excess of amounts used to meet capital requirements, as proportion of RWA (%)</b>	<b>7,6%</b>	
<b>Amounts below the threshold for deduction before application of risk-weighting factor</b>		
Total amount, subject to risk-weighting, of non-significant holdings in Common Equity Tier 1 of institutions authorized by the Central Bank of Brazil and non-consolidated foreign financial institutions, and in share capital of non-consolidated financial-like entities, insurance companies, reinsurance companies, capitalization companies and open pension funds, as well as non-significant investments in Additional Tier 1 capital, Tier 2 instruments and TLAC-recognized instruments issued by financial institutions authorized by the Central Bank of Brazil or non-consolidated foreign financial institutions	-	
Total amount, subject to risk-weighting, of significant holdings in Common Equity Tier 1 of institutions authorized by the Central Bank of Brazil and non-consolidated foreign financial institutions, and in share capital of non-consolidated financial-like entities, insurance companies, reinsurance companies, capitalization companies and open pension funds	-	
Tax credits arising from temporary differences dependent on future taxable income generation for realization, not deducted from Common Equity Tier 1	562.591	(b)
<b>Instruments authorized to comprise Regulatory Capital before Resolution No. 4,192 of 2013 came into effect (applicable between January 1, 2018 and January 1, 2022)</b>		
Current limit for instruments authorized to comprise Additional Tier 1 capital before Resolution No. 4,192 of 2013 came into effect	-	
Amount excluded from Additional Tier 1 capital due to line 82 limit	-	
Current limit for instruments authorized to comprise Tier 2 capital before Resolution No. 4,192 of 2013 came into effect	-	
Amount excluded from Tier 2 capital due to line 84 limit	-	

(1) The adjustment in the regulatory capital, in an accordance with the expected credit loss provisioning criteria set forth in CMN Resolution No. 4,966, impacted capital on a phased-in basis as established by CMN Resolution No. 5,199.

## CC2: Reconciliation between Reference Equity (RE) and published financial statements

In BRL thousand

	Balance sheet amounts at period end	Amounts considered for prudential regulation purposes at period end	3Q25 Reference in conglomerate balance sheet
<b>Assets</b>			
Cash and cash equivalents	5.695.320	5.555.972	
Loans and advances to financial institutions, net of expected credit loss provisions	3.275.871	3.346.777	
Compulsory depositys with Central Bank of Brazil	7.072.746	7.072.746	
Securities, net of expected credit loss provisions	27.078.010	26.576.826	
Derivative financial instruments	2.493	2.492	
Loans and advances to customers, net of expected credit loss provisions	41.113.584	37.822.244	
Non-current assets held for sale	313.776	313.776	
Investments	10.401	519.338	(e)
Property, plant and equipment	367.318	334.383	
Intangible assets	2.006.644	1.655.046	(a)
Deferred tax assets	1.702.928	2.036.849	(b)
Other assets	3.169.417	4.527.340	
<b>Total assets</b>	<b>91.808.508</b>	<b>89.763.789</b>	
<b>Liabilities</b>			
Customer deposits	51.496.386	52.759.135	
Deposits from financial institutions	14.253.393	14.256.934	
Debt securities issued	12.242.366	12.242.366	(g)
Derivative financial instruments	23.470	37.291	
Borrowings and onlendings	676.424	207.448	
Current tax liabilities	660.338	529.682	
Provisions	258.680	257.999	
Deferred tax liabilities	46.918	117.095	
Other liabilities	2.342.401	1.983.227	
<b>Total liabilities</b>	<b>82.000.376</b>	<b>82.391.177</b>	
<b>Equity</b>			
Share capital	13	7.653.219	(c)
Reserves	10.579.565	515.036	(f)
Other comprehensive income	(899.763)	(821.155)	(d)
Non-controlling interests	128.317	25.512	
<b>Total equity</b>	<b>9.808.132</b>	<b>7.372.612</b>	
<b>Total liabilities and equity</b>	<b>91.808.508</b>	<b>89.763.789</b>	

## LIQA: Liquidity Risk Management

Liquidity Risk represents the possibility that the institution may not be able to meet its financial commitments within established timeframes, either due to insufficient available resources or the need to raise funds at excessive costs.

The monitoring of this risk aims to ensure that the institution maintains adequate capacity to fulfill its current or future obligations, both in normal scenarios and in market stress situations, preserving business continuity without significant impacts on profitability or financial stability.

### Governance Structure

Inter maintains an integrated liquidity risk management structure, operationalized through specialized committees where operational limits, monitoring parameters, strategic guidelines, and funding policies are established. The governance of this structure follows the segregation of duties model among the Boards of Directors, Vice-Presidencies, and specialized Directorates, ensuring functional independence and control effectiveness.

### Risk Management Directorate Responsibilities

The Risk Management Directorate plays a central role in liquidity monitoring and control, being responsible for measuring, tracking and developing the following management instruments:

- High-Quality Liquid Assets (HQLA): Quantification and monitoring of the stock of eligible assets for immediate conversion to financial resources without significant value losses;

- Liquidity Indicator (LI): Calculation and monitoring of the regulatory liquidity ratio according to the methodology established by the Central Bank of Brazil;
- Minimum Liquidity Reserves: Determination of minimum cash amounts required across different time horizons to support operations under stress scenarios;
- Maturity Mismatch Analysis: Monitoring of liquidity gaps between assets and liabilities by maturity buckets, identifying temporal risk concentrations;
- Monitoring Reports: Preparation of management reports for continuous tracking of liquidity position and warning indicators;
- Funding Diversification: Control of funding sources and monitoring of concentrations by issuer, market, and instrument;
- Liquidity Contingency Plan: Development and maintenance of operational procedures for stress situations;
- Regulatory Framework: Development and updating of internal policies and operational procedures;
- Regulatory Reporting: Preparation of the Liquidity Risk Report (LRR) according to supervisory requirements

#### Liquidity Contingency Plan

For crisis situations characterized by loss of funding capacity, unscheduled cash outflows, increased asset price volatility, or other events that significantly impact the cash position, the institution implements the Liquidity Contingency Plan. This instrument aims to prevent or mitigate negative effects arising from the deterioration of liquidity indicators.

Plan execution follows a tiered severity structure with progressive levels of action ranging from preventive measures to emergency liquidity preservation actions, including activation of committed credit lines, asset liquidation, and implementation of operational restrictions.

## CRA: Credit Risk Management

Credit Risk is defined as the possibility of incurring losses associated with the borrower's or counterparty's failure to meet their financial obligations as agreed, the devaluation of a credit contract due to the deterioration of the counterparty's credit quality, the restructuring of financial instruments, and recovery costs.

The credit risk management within the Inter Prudential Conglomerate aims to maintain the risk profile and profitability of the credit portfolio within the limits defined in the Risk Appetite Statement (RAS). This objective is supported by structured processes for:

1. Defining economic groups, identifying economic dependency relationships between individuals and entities, and analyzing shareholding and control structures.
2. Risk classification of borrowers, based on statistical application models (in the initial stages of customer relationship) and behavior scoring (used for clients with a relationship history with Inter), for individuals and small and medium enterprises. For large companies, classification relies on fundamental analysis, industry sector perspectives, and various consultations with credit bureaus, etc.

3. Designing, calibrating, implementing, and validating credit granting policies, rules, filters, and guidelines, and calibrating collection strategies. The policies define decision limits and levels, as well as accepted risk profiles;
4. Monitoring the risk exposure profile of the portfolio with a forward-looking and independent perspective, providing early warning signals and timely feedback to credit policies and risk classification models to enable changes when necessary;
5. Evaluating guarantees, collaterals, and mitigating instruments. Accepted guarantees can be personal or real, and are assessed in terms of legal effectiveness, execution costs, and expected recovery value, considering market volatility and liquidity, and Inter's experience in executing the guarantees; and
6. Provisioning for potential credit losses based on consistent models, which aim to weigh the probability of default and recovery potential in cases of default.

The models adopted in credit risk management adhere to the guidelines and best practices for the development, calibration, implementation, and use of risk measurement models as described previously.

The general guidelines that govern credit risk are established in the Credit Risk Management Policy, which, in turn, institutes and considers rules for credit risk management aligned with the requirements of CMN Resolution No. 4,966/2021 and with principles set forth in IFRS 9.

## CR1: Credit Quality of Exposures

In BRL thousand

	Gross amount:			Provisions, advances and unearned income (c)	Net amount (a+b-c)
	Exposures characterized as operations in abnormal course (a)	In normal course (b)			
Credit extension	2.611.026	43.291.018		26.618	45.875.426
Debt Securities	52.535	1.252.027		2.906.200	(1.601.639)
in which: Sovereigns	-	-		-	-
in which: Other Debts	52.535	1.252.027		2.906.200	(1.601.639)
Off-balance sheet exposures	-	28.902.404		2.932.818	25.969.586
<b>Total</b>	<b>2.663.561</b>	<b>73.445.449</b>		<b>5.865.636</b>	<b>70.243.373</b>

## CR2: Changes in the Stock of Non-Performing Loans<sup>2</sup>

In BRL thousand

	Total
Value of operations in abnormal course at the end of the previous period (2Q25)	2.457.721
Value of operations classified as in abnormal course in the current period	996.360
Value of operations reclassified to normal course	(106.937)
Loss write-off value	(203.017)
Other adjustments	(480.566)
<b>Value of operations in abnormal course at the end of the current period (3Q25)</b>	<b>2.663.561</b>

(2) Credit operations are in "abnormal course" if they are characterized as problematic assets in accordance with Article 24 of Resolution 4.557.

## CRB: Additional Information on the credit quality of exposures

**Table CRBa: Breakdown of total exposures by geographic region, by economic sector and by remaining term of maturity**

Total Exposures by Geographic Region	in BRL thousand	
	Net Balance	Provision
Southeast	25.957.938	1.496.832
Northeast	5.692.744	591.005
Midwest	5.625.603	326.739
South	4.883.918	353.219
North	1.509.383	150.834
Global Market	604.272	14.190
<b>Grand Total</b>	<b>44.273.858</b>	<b>2.932.819</b>

Total Exposures by Economic Sector	in BRL thousand	
	Net Balance	Provision
<b>Individual</b>	32.499.547	2.636.101
<b>Legal entity</b>	11.774.311	296.718
Manufacturing Industry	1.155.625	24.449
Construction	2.020.382	29.969
Administrative Activities and Complementary Services	740.520	23.016
Trade: Repair of Motor Vehicles and Motorcycles	1.917.927	71.164
Financial, Insurance and Related Services	3.007.747	6.571
Extractive Industries	308.000	2.944
Real Estate Activities	1.089.796	29.568
Transportation, Storage and Mail	294.291	8.082
Electricity and Gas	91.149	299
Agriculture, Livestock, Forestry, Fisheries and Aquaculture	116.006	8.545
Others	1.032.869	92.110
<b>Grand Total</b>	<b>44.273.858</b>	<b>2.932.819</b>

Total Exposures by Remaining Term of Maturity	in BRL thousand	
	Net Balance	Provision
Up to 6 months	9.908.318	1.737.757
Over 6 months to 1 year	8.064.406	516.031
Over 1 year to 5 years	8.175.354	421.909
Over 5 years	18.125.780	257.122
<b>Grand Total</b>	<b>44.273.858</b>	<b>2.932.819</b>

**Tables CRBb: Total operations in abnormal course by geographic region and economic sector**

Total of those in Abnormal Course Segregated by Geographic Region	in BRL thousand	
	Gross Balance	Provision
Southeast	1.327.272	848.651
Northeast	556.986	369.631
Midwest	344.132	209.614
South	291.130	188.246
North	144.041	94.935
Global Market	-	-
<b>Grand Total</b>	<b>2.663.561</b>	<b>1.711.077</b>

Total of those in Abnormal Course Segregated by Economic Sector	in BRL thousand	
	Gross Balance	Provision
<b>Individual</b>	2.406.099	1.586.785
<b>Legal entity</b>	257.462	124.292
Manufacturing Industry	12.339	6.526
Construction	29.598	12.264
Administrative Activities and Complementary Services	13.261	8.562
Trade: Repair of Motor Vehicles and Motorcycles	50.474	31.275
Financial, Insurance and Related Services	12.661	2.860
Extractive Industries	3.117	1.428
Real Estate Activities	62.148	19.064
Transportation, Storage and Mail	4.283	3.039
Electricity and Gas	-	-
Agriculture, Livestock, Forestry, Fisheries and Aquaculture	16.931	6.869
Others	52.650	32.405
<b>Grand Total</b>	<b>2.663.561</b>	<b>1.711.077</b>

**Tables CRBc: Total overdue exposures segmented by arrears range**

Total Exposures Segmented by Arrears Range	in BRL thousand	
	Net Balance	Provision
Arrears of less than 30 days	42.757.266	1.310.949
Arrears between 31 and 90 days	915.416	293.794
Arrears between 91 and 180 days	355.388	496.354
Arrears between 181 and 365 days	228.328	802.938
Arrears of more than 365 days	17.460	29.785
<b>Grand Total</b>	<b>44.273.858</b>	<b>2.932.819</b>

**Tables CRBd: Segregation of total restructured exposure**

Total Restructured Exposures by Course of Operations	in BRL thousand	
	Gross Balance	Provision
Normal Course	155.466	20.777
Abnormal Course	415.301	324.497
<b>Grand Total</b>	<b>570.767</b>	<b>345.274</b>

**Tables CRBe: Concentration**

Concentration Percentage of the 10 and 100 largest exposures	In %
Top 10 Largest	4,05%
Top 100 Largest	12,59%

## CCRA: Counterparty Credit Risk Management

Inter maintains control over its exposure and concentration of counterparty credit risk, which involves the potential loss due to a counterparty failing to fulfill obligations related to the settlement of financial assets, derivative instruments, and transactions with central counterparties (CCP's).

As mitigating instruments, Inter uses margin deposits as a guarantee, netting agreements as defined by CMN Resolution 3.263/2005, and other available security instruments.

The management of Counterparty Credit Risk encompasses processes for granting, monitoring, and consuming the granted limits. In compliance with BCB Resolution 229/2022, Inter has adopted the Current Exposure Method (CEM) for calculating the exposure value to counterparty credit risk resulting from operations with derivative financial instruments.

## SECA: Securitizations

Inter's securitization activities primarily aim at cash allocation (investment). In conducting these operations, Inter analyzes factors such as profitability, the characteristics of the financial instrument, the underlying asset, and the portfolio's risk level, among others. Additionally, it is emphasized that there are no restrictions on Inter structuring securitization operations (or portfolio sales) to potentially adjust or enhancements in capital, Basel requirements, or cash.



Additionally, it is important to mention that Inter DTVM acts as a structurer and/or coordinator of securitization operations for clients.

## MRA: Market Risk Management

Market Risk is understood as the possibility of incurring losses due to fluctuations in the market values of positions held by the institution. The Market Risk Management process of the Inter Prudential Conglomerate is guided by the institutional Market Risk Management Policy, which aims to define the identification, monitoring, control, treatment, and communication of risks, in compliance with CMN Resolution 4.557/17.

### Methodology and Management Structure

Risk management is conducted using methodologies and systems appropriate to the nature of its operations, the complexity of its products, and the extent of its exposure. Inter's risk management structure operates in an integrated manner, considering the discussion of key risks through Committees, where limits, parameters, guidelines, and strategies are established, thereby providing visibility and transparency to the process.

### Responsibilities and Control

The Market Risk area is responsible for Market Risk Management, with the mission to keep Inter's Market Risk within the limits established in the Risk Appetite Statement (RAS).

Market Risk monitoring uses historical and statistical data to forecast economic behavior and potential scenarios that might impact the assets in an investment portfolio. Market risk management follows the segregation of operations into the Trading Book and Banking Book, in accordance with the general criteria established by CMN Resolution 4.557/17 and BCB Resolution 111/2021.

### Reclassification of Instruments in the Trading Book or Banking Book

In compliance with BCB Resolution 111/2021, we report that there were no reclassifications of instruments in the trading book or the banking book in the third quarter of 2025.

### Trading Book

The Trading Book includes all operations involving financial instruments and commodities, including derivatives, acquired with the intention of trading or designated as hedges, which are not subject to negotiability limitations. The derivative financial instruments held by the institution are intended for hedging risk exposures and other necessary positions, with no speculative nature.

### Control Metrics

The controls used by Inter for measuring market risk exposure are well-established and widely used in the industry, including:

- Value at Risk (VaR): A statistical measure that quantifies the maximum potential economic loss expected under normal market conditions, considering a specified time horizon and confidence interval;
- Stress Testing: A simulation technique to evaluate the behavior of the portfolio's assets, liabilities, and derivatives under extreme market scenarios, based on prospective and historical scenarios shocks;
- Gap Analysis (GAPS): Measurement of the cumulative exposure of cash flows by risk factor, expressed at market value and allocated to maturity dates;
- Sensitivity (DV01 - Delta Variation): The impact on the market value of cash flows when subjected to a one basis point change in current interest rates or the index rate; and
- Concentration: Accumulated exposure by financial instrument or risk factor, measured at market value (Mark to Market - MtM).

## Market Risk-Weighted Assets

MR1: Standardized Approach – Market-Related Risk Factors (In R\$ Thousand)

In BRL thousand		
Risk factors	3Q25	2Q25
Interest rates	498.577	381.580
Fixed rate denominated in reais (RWAJUR1)	70.268	58.906
Foreign exchange linked interest rate (RWAJUR2)	82.742	3.246
Price index linked interest rate (RWAJUR3)	345.567	319.428
Interest rate linked interest rate (RWAJUR4)	-	-
Stock prices (RWAACS)	2.695	4.172.417
Exchange rates (RWACAM)	133.334	74.512
Commodity prices (RWACOM)	11.939	10.895.572
RWADRC	505.180	635.132.514
RWACVA	-	-
<b>Total</b>	<b>1.151.725</b>	<b>1.106.293</b>

## Exposure Associated with Derivative Financial Instruments

Market risk arising from structural mismatches is managed through various financial instruments, including exchange-traded and over-the-counter derivatives. When applicable, derivative operations may be classified as accounting hedge, upon specific documentation that proves the effectiveness of the protection and compliance with the requirements established in BACEN Circular 3,082/2002.

Derivative positions serve primarily to manage risks in trading and banking portfolios across their respective risk factors, contributing to earnings stability and capital protection.

<b>Derivatives: Trading Book and Banking Book</b>				
In R\$ thousands				
<b>Risk factors</b>	<b>With central counterparty</b>		<b>Without central counterparty</b>	
	<b>Assets</b>	<b>Liabilities</b>	<b>Assets</b>	<b>Liabilities</b>
Price index coupon	-	-7.123.740	-	-
Post-fixed interest rate	10.646.937	-618.150	-	-
Pre-fixed interest rate	2.999.356	-3.512.423	-	-
Foreign exchange coupon	434.119	-2.827.614	-	-
Foreign currency	434.119	-2.827.614	5.605	-
<b>Total</b>	<b>14.514.530</b>	<b>-16.909.540</b>	<b>5.605</b>	<b>-</b>

Note: Simultaneous exposures are considered for derivatives with more than one risk factor.

## IRRBBA: Qualitative Information on the Management of IRRBB (Banking Book)

The Banking Book is characterized by operations held with the intention of maintaining until maturity, encompassing structural instruments such as treasury operations, credit, deposits, external funding and derivatives not classified trading. These positions are held without trading intent and medium and to long-term horizons.

### Interest Rate Risk in the Banking Book (IRRBB)

The Interest Rate Risk in the Banking Book (IRRBB) refers to the risk of capital impact due to adverse interest rate movements affecting positions within the Banking Book. Inter assesses the IRRBB in accordance with Bacen Circular 3,876/18, which outlines evaluation methodologies for this risk.

### Measurement Metrics

*Economic Value of Equity (EVE)*: Estimates the variation between the present value of repricing flows under the baseline scenario (current rates) and the present value of the same flows under interest rate shocks, capturing the economic impact on shareholders' equity.

*Net Interest Income (NII)*: Measures the difference between net interest income under the baseline scenario and the result under rate shocks, assessing the impact on future net interest margin.

### Management and Controls

The management objective is to minimize the volatility of banking instruments and maximize the potential return of the portfolio. The institution maintains appetite metrics that establish adequate levels for IRRBB, with the Treasury Directorate responsible for:

- Proposing market risk mitigation strategies;
- Executing hedge operations to maintain IRRBB at acceptable levels;
- Reporting measures to members of the Asset and Liability Committee (ALCO)

## IRRBB Sensitivity Table

### IRRBB1: Qualitative information on IRRBB

In BRL thousand

Scenarios	4Q24		4Q23	
	ΔEVE	ΔNII	ΔEVE	ΔNII
Parallel bullish scenario	1.094.828	1.001.767	1.142.733	636.572
Parallel bearish scenario	4.377	-1.156.107	959	-788.099
Scenario of rising short-term interest rates	N/A	N/A	N/A	N/A
Short-term interest rate reduction scenario	N/A	N/A	N/A	N/A
Steeper Scenario	N/A	N/A	N/A	N/A
Flattener Scenario	N/A	N/A	N/A	N/A
Maximum variation	1.094.828	1.001.767	1.142.733	636.572
Level I of the Reference Equity (RE)	5.262.321		6.138.173	

## ORA: Operational Risk Management

Operational risk is one of the fundamental risk categories addressed in the continuous risk and capital management framework.

According to Resolution No. 4,557 of February 23, 2017, of the National Monetary Council, Operational Risk is characterized by the possibility of losses resulting from external events or failures, deficiencies, or inadequacies in internal processes, people, or systems. This definition also includes legal risk related to the inadequacy or deficiency in contracts entered by Inter, as well as sanctions arising from non-compliance with legal provisions and compensation for damages to third parties resulting from the company's activities.

Inter's Operational Risk Management framework is independent, proportional, and compatible with the size and complexity of the Company's business. It is responsible for identifying, measuring, assessing, monitoring, reporting, controlling, and mitigating operational risks. This involves the effective implementation of adequate procedures and internal controls, alongside fostering a risk management culture that includes awareness and accountability among all employees.

As defined in Inter's Risk Appetite Statement (RAS), the management prioritizes the implementation of treatments, response actions, and controls for operational risks classified as material or significant, whether qualitatively or quantitatively.

Continuous monitoring, regular evaluation of internal controls, and periodic review of processes are critical to ensuring the effectiveness of operational risk management. The main controls for Inter's most relevant and material risks are mapped in a matrix, which also identifies the individuals responsible for executing and maintaining them (the risk owners).

The effectiveness of controls is tested periodically, with the prioritization of tests based on the maturity of risks and the declared effectiveness of these controls. The testing methodology and prioritization criteria are described and formalized in an internal regulation.



## Process for Identifying, Capturing, Classifying, and Storing Operational Losses, Recovery Events, and Updates

Inter continually enhances an effective process for identifying, capturing, classifying, and storing its operational losses, as well as the associated recovery events. Within Inter's organizational structure, the Operational Risks and Internal Controls Superintendency is responsible for overseeing and coordinating operational risk processes.

The controls and systems developed and implemented at Inter to identify, capture, classify, and store operational losses are suited to the nature, size, and complexity of the products and services offered by the Conglomerate, in addition to being proportional to its exposure to operational risks. By analyzing and evaluating the causes of these losses, effective actions can be established to mitigate operational risks and prevent future occurrences. This proactive process of identifying causes and implementing preventive measures helps reduce the frequency and magnitude of operational losses.

The process of identifying, capturing, classifying, and storing operational losses, along with the associated recovery events and updates, is formalized in an appropriate internal regulation.

## Information Security Risk Management

Inter maintains a high level of maturity in its information security processes and controls, based on principles such as (i) Confidentiality, (ii) Integrity, (iii) Stability, and (iv) Availability, aligned with international guidelines and best practices.

The strategies and guidelines for managing these risks are formalized in the Information Security Policy and operationalized through related normative instructions.

## Business Continuity Risk Management

To establish principles and guidelines for Business Continuity Management, Inter centers its approach on employee safety, operational sustainability, asset protection, and preserving the brand's image and reputation. To achieve this, Inter adopts a series of principles and guidelines as documented in its internal policies and regulations.

Inter uses the Business Impact Analysis (BIA) methodology to identify critical processes and activities that cannot be interrupted. This approach assesses the impact of downtime, enabling the identification of vulnerabilities and essential processes. The BIA serves as fundamental input for developing Operational Continuity Plans, which are integrated into Inter's Business Continuity Plan.

Additionally, operational continuity testing is a practice implemented by Inter to evaluate the effectiveness of the contingency environment and ensure compliance with applicable regulations. During these tests, the compliance of internal controls with policies and Operational Continuity Plans (OCPs) for each area is verified, conducted with a minimum annual frequency. The tests also assist in building capabilities for effective and efficient responses in contingency scenarios.

Furthermore, Inter maintains a crisis management structure that identifies and assesses the impact of potential threats and crisis situations on critical business processes. This structure



coordinates both internal and external communication and response efforts. The established protocols and procedures aim to ensure operational sustainability while protecting employee welfare and the integrity of assets and operations.

## Legal and Compliance Risk Management

Inter promptly reports any occurrences of significant violations or breaches, whether intentional or unintentional, of laws or codes to which the institution is subject to the Board of Directors.

The management of legal and compliance risks is carried out collaboratively by the Corporate Governance and Compliance, Legal, Information Security, and Risk Departments. The process involves a series of committees and forums where events, incidents, or changes in the regulatory environment are discussed and analyzed.

## Image and Reputation Risks Management

The monitoring of image risks is the responsibility of the Corporate Communications team, which tracks Inter's exposure in the media and social networks and defines response actions to incidents. Among the metrics adopted and their respective limits, the quantity of posts about Inter and the sentiment (positive or negative) of these posts are monitored.

Inter has a set of internal standards and procedures designed to manage and protect its reputation and image among employees, customers, strategic partners, suppliers, service providers, regulatory bodies, and the community. This is achieved through a governance structure focused on transparency, strict adherence to norms and regulations, and cooperation with law enforcement and judicial authorities.

## Strategic and Business Risk Management

Inter has mechanisms in place to ensure that strategic decisions are shared and made jointly with the Board of Directors.

The Risk Department actively participates in long-term strategic planning, the budgeting process, and the evaluation and prospecting of Inter's proprietary mergers and acquisitions. This involvement includes constructively challenging business assumptions and directives.

## Capital Management Structure

To ensure adequate levels of solvency, liquidity, and profitability that align with the risk appetite and are sufficient to achieve Inter's strategic objectives, the Conglomerate has implemented a Capital Management Structure following best market practices. The capital management process involves the following activities:



## Capital Planning

Annually, as part of the Conglomerate's strategic and financial planning process, efficient capital levels are defined to ensure Inter meets its strategic goals and executes its business plan compliant with risk appetite. Capital planning is managed jointly by the Risk and Finance Departments.

## Stress Testing of Business Plan

Capital planning undergoes stress tests and sensitivity analyses with a forward-looking perspective, assessing the solvency and liquidity of the Conglomerate's balance sheet. These tests challenge the execution of capital planning and adherence to risk appetite through unexpected and unfavorable scenarios. The stress testing program is structured as follows:

- Meetings to define prospective stress scenarios for each risk in risk committees (credit, market and liquidity, and operational);
- Application of defined stress scenarios to the business plan and capital plan, along with sensitivity analysis of results; and
- Evaluation of solvency indicators (capital allocation), liquidity, and RAS limits under stress scenarios.

Sensitivity analysis evaluates the impact on the Inter Prudential Conglomerate's capital due to independent variations in interest rates, exchange rates, credit quality as measured by the level of Problematic Assets (PA), and residential property prices, without assuming any bank reaction to those variations or incorporating future results.

## Development of the Capital and Liquidity Contingency Plan

A capital and liquidity contingency plan have been developed, detailing corrective actions (issuances, buybacks, and dividends), sources of resources, and the responsible agents to restore adequate levels of solvency, liquidity, and profitability in line with risk appetite during unexpected and unfavorable scenarios.

## Reporting and Disclosure

The execution of the capital budget and any activation of contingency plans are promptly reported to Inter's Board and Board of Directors with a forward-looking perspective, anticipating trends, and enabling corrective actions and strategic realignment. Additionally, regulatory reporting requirements are met, and information about the risks and capital of the Conglomerate is disclosed to the market (analysts, investors, shareholders, clients). The information is published quarterly in the Pillar 3 Risk Management Report on Inter's investor relations website.



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