

4Q21

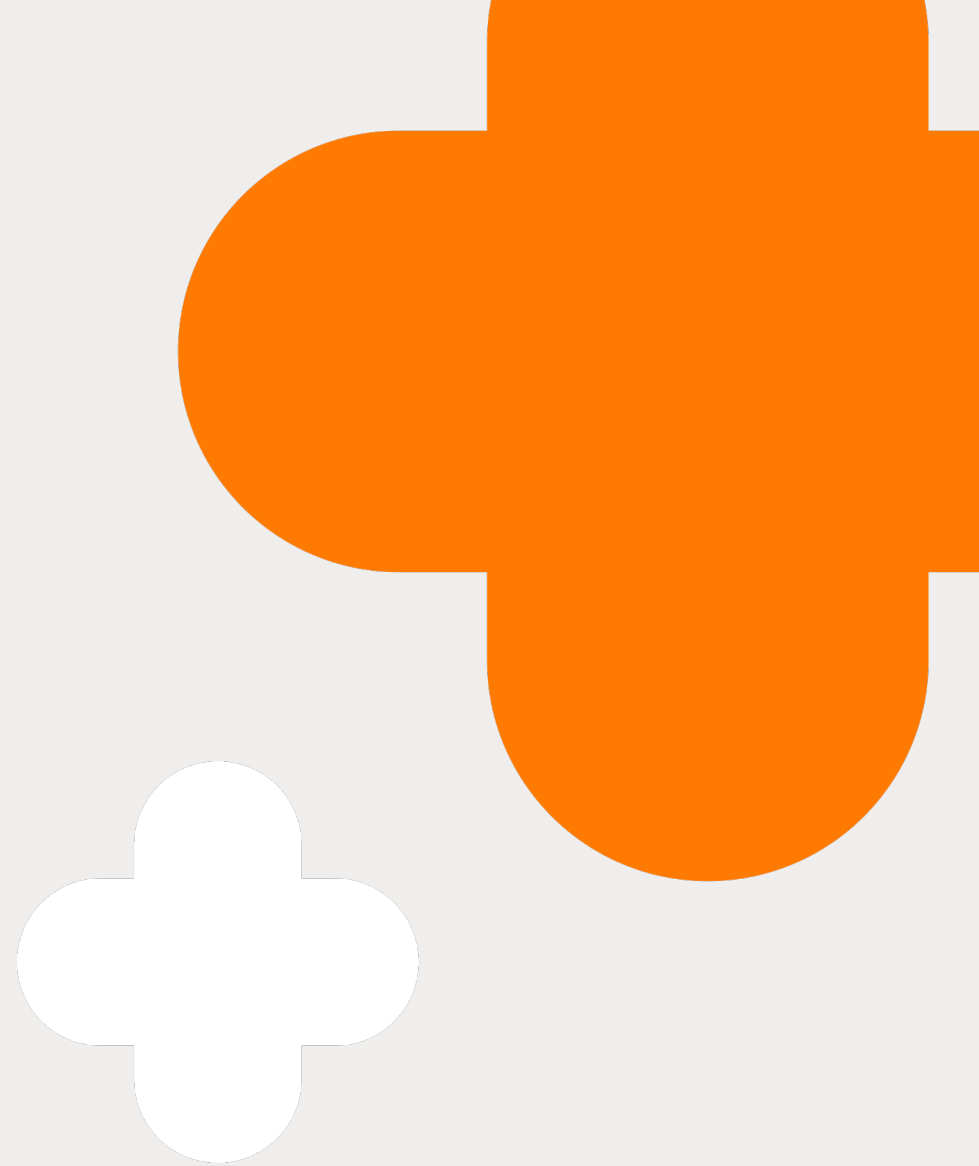
Institutional Presentation

inter



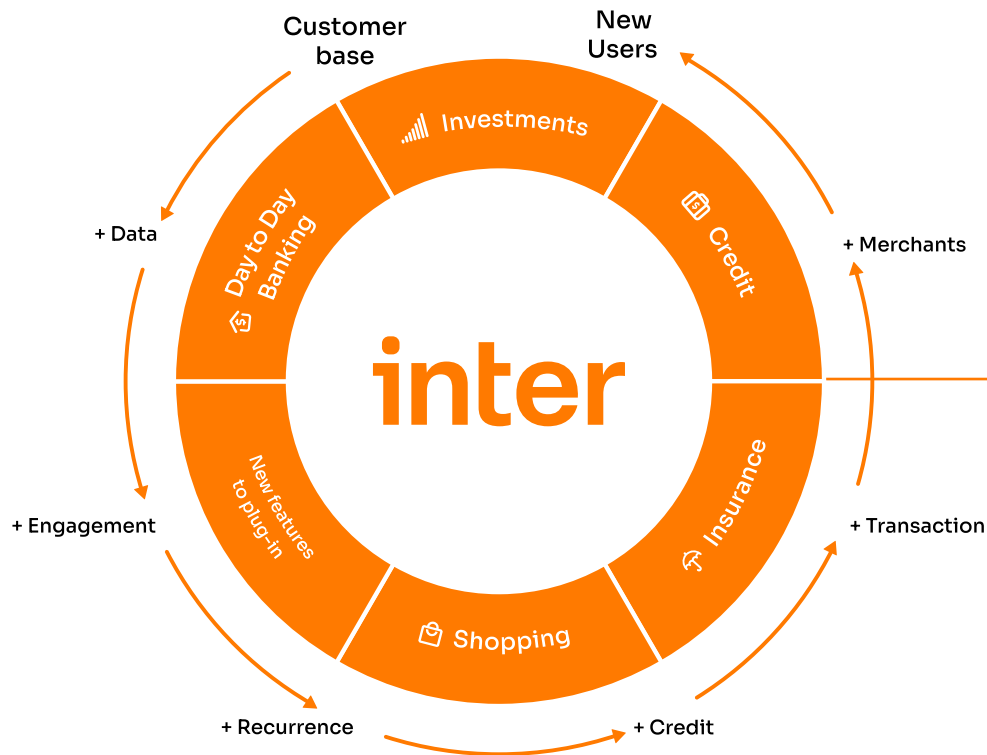
Agenda

- 1 Inter: a complete digital platform
- 2 Our growth avenues
- 3 ESG
- 4 Operational and financial highlights
- 5 Appendix



Inter. A complete digital platform

Interconnected and interdependent monetization and growth avenues



- _ Digital platform with a complete solution portfolio
- _ Strategy focused on users experience
- _ Symbiotic relationship between areas
- _ Network effect drives engagement and generates a virtuous cycle
- _ Cross-sell and up-sell opportunities

Data
+
Recurrence
+
Payments
+
Credit
=
Strong digital platform

Key Highlights 4Q21

Growth and engagement

— We reached 16.3 million clients in 4Q21, growth of 17% QoQ and 93% YoY and added more than 8 million new clients in 2021;

— We achieved R\$ 3.2 billion in total revenues¹ in 2021, a growth of 131% YoY;

— We reached R\$1.3 billion in service revenues² in 2021, a 144% YoY growth;

— We achieved an average revenue per user (ARPU) of R\$218.06, an increase of 8.7%YoY;

— We reached a Cross-Selling Index (CSI) of 3.44 products per client in 4Q21, a 12% YoY growth;

— We achieved an adjusted net profit³ of R\$78 million in 2021, a 1,307% YoY growth.

¹ Total revenues = Income from financial intermediation + service fee income (gross cashback) + other operating income;

² Revenues from management services include service revenues, operating revenues, floating revenues, foreign exchange revenues and Inter Shop prepayment revenues. Revenue allocation is managerial, unaudited and subject to review;

³ Adjusted net profit does not consider negative effects of CSLL aliquot changes

Key Highlights 4Q21

Banking

R\$9.9 bi

Demand deposits
4Q21 +48% YoY

R\$270 bi

Pix Transactions
4Q21

R\$250 mi

Floating Revenues
2021 +251% YoY

Credit

R\$18.6 bi

Credit Portfolio
4Q21
+ 97% YoY

R\$5.8 bi

Credit
Underwriting
4Q21 + 66% YoY

2.7%

Provision for loan
loses 4Q21

Insurance

839 thousand

Active clientes 4Q21
+229% YoY

R\$25.2 mi

Revenues 4Q21
+ 100% YoY

251 thousand

Premium sales
2021 +141%YoY

Investments

2.0 million

Active Clients 4Q21
+60% YoY

R\$57 bi

AuC 4Q21
+ 29% YoY

+100 milion

Inter Invest Revenues
2021 +101% YoY

Shopping

+87 mi

Inter Shop
Revenue 4Q21
+ 121% YoY

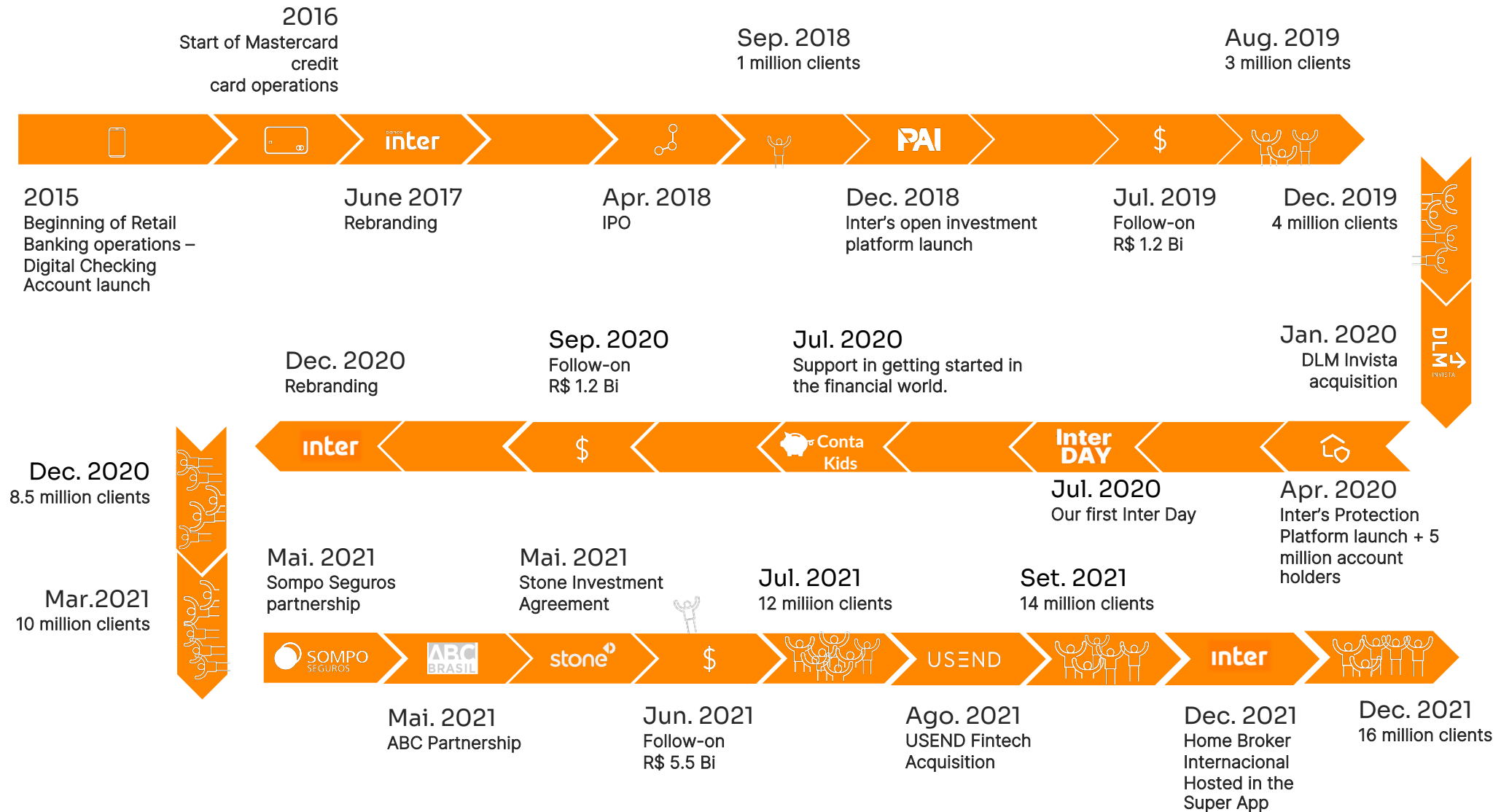
7.5%

Take-rate 4Q21
+ 1.5 p.p YoY

R\$3.5 bi

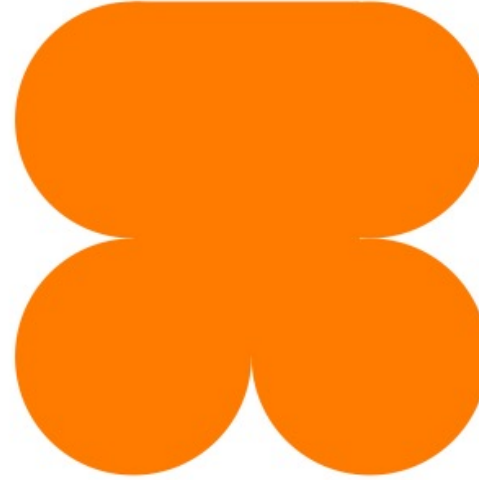
de GMV 2021
+ 201% YoY

Evolution of Our Strategy



inter

The Super App
that simplify people's lives



We believe

We breath the new and make it diferent.
We take bureaucracy away to delivery
what people need in a practical,
adaptable and intuitive way.

Our purpose

Create what simplify
people's lives.

What we do

We are an innovative Super App that
makes life easier joining several
products and services at the same
place in a 100% digital form.

Agenda

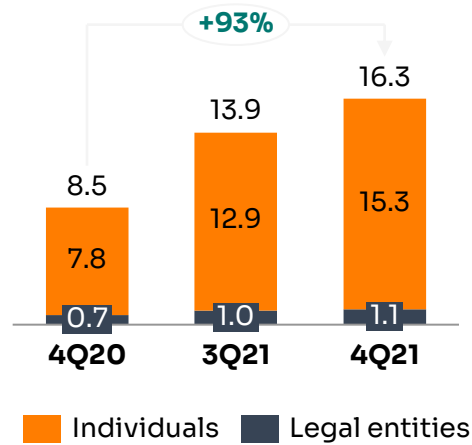
- 1 Inter: a complete digital platform
- 2 **Our growth avenues**
- 3 ESG
- 4 Operational and financial highlights
- 5 Appendix



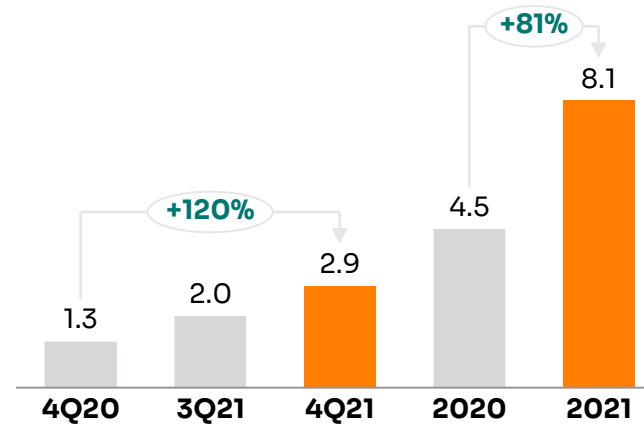
interbank

Best offer of current account, payments, transfers, with drawals and cards

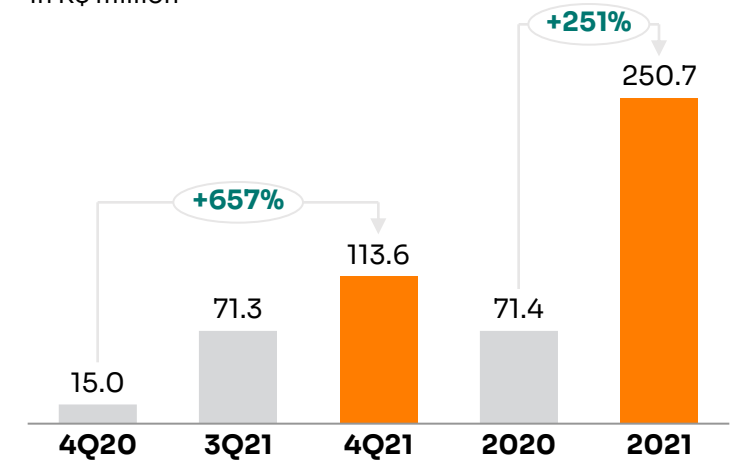
Number of Clients
In Million



Added clients
In Million



Floating Revenue
In R\$ million



2.9 million clients added only in 4Q21

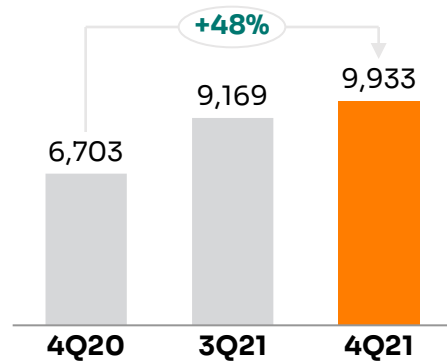


Strengths

- High recurrence and engagement
- 100% digital

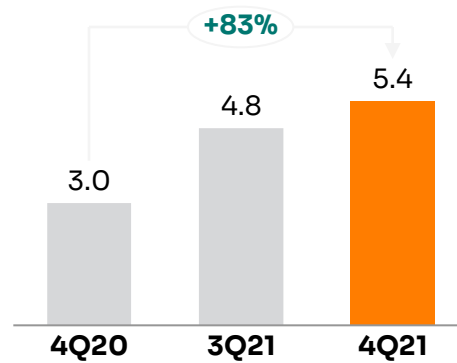
Demand deposits

In R\$ million



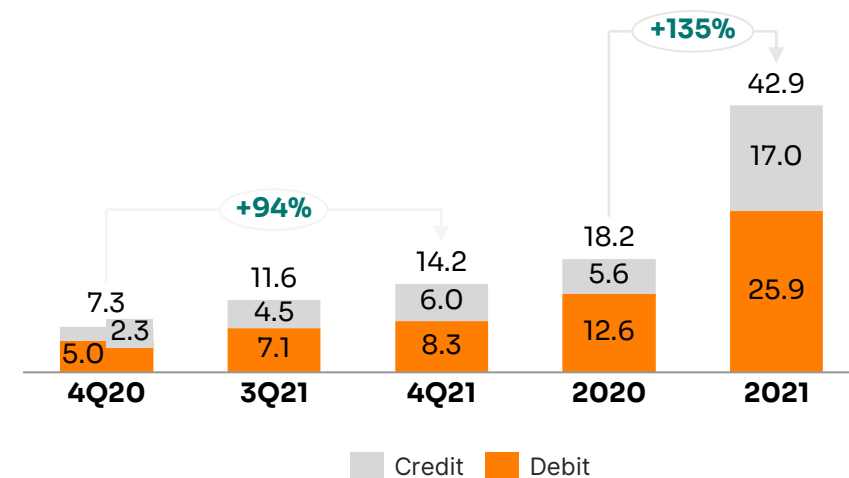
Nº of used cards

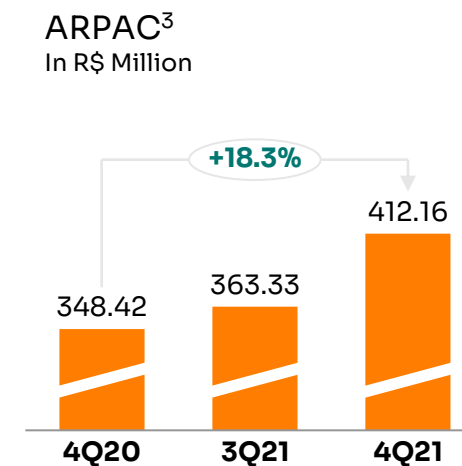
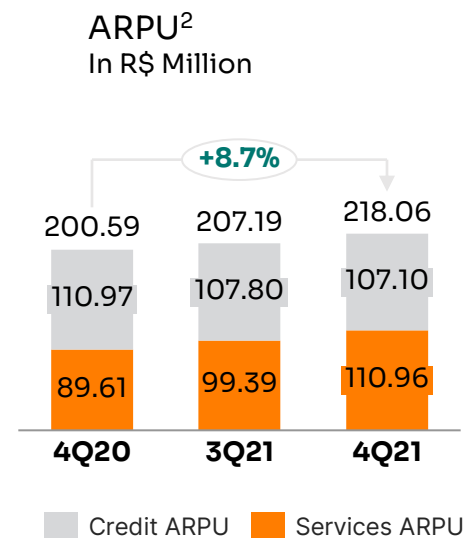
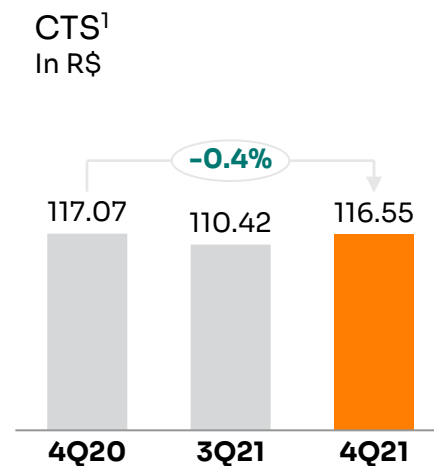
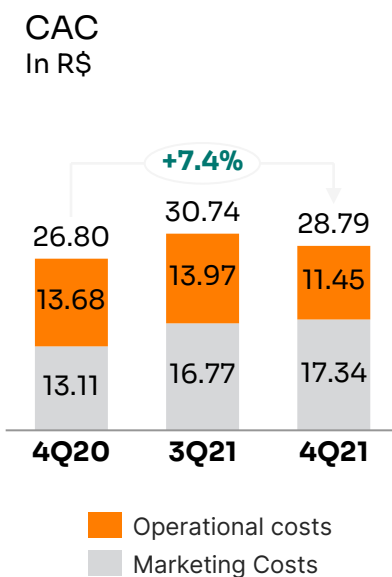
In thousand



Transacted volume

In R\$ billion





Low CAC, CTS and increased average revenue
per client and per active client



(1) CTS = (other administrative expenses + personnel expenses + other operating expenses)*4 ÷ number of digital checking accounts – CAC.. (2) Revised ARPU calculation for 1Q20: ARPU = [(Fee and Operating Income + NII) * 4] ÷ number of digital accounts.

(2) ARPU = [(Adjusted NII) * 4] / number of digital accounts; ARPU services = [(service revenues)*4] / number of digital accounts.

(3) ARPAC = (Total Net Revenues * 4) / number of active clients

Credit

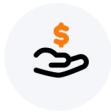
Focus on collateralized products



Real estate credit



Payroll loans



Collateralized SME credit



Credit card

Low cost of funding, know-how and products, leading to a reduced gap between the market share in checking accounts and on credit lines

Strengths

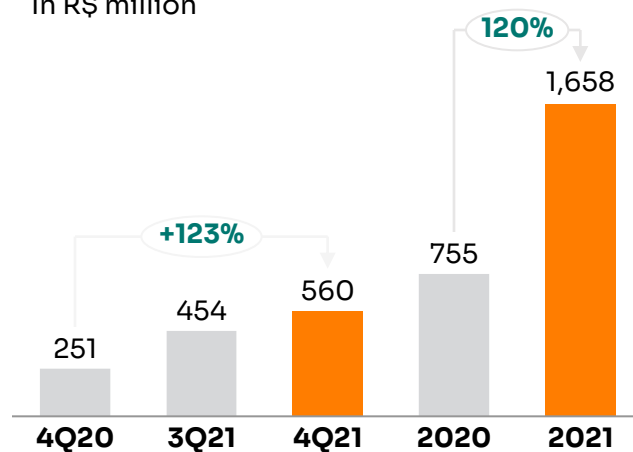
- Highly collateralized loan book
- Low cost of funding driven by retail funding base
- Sizable retail customer base
- Long term experience and know-how

Growth levers

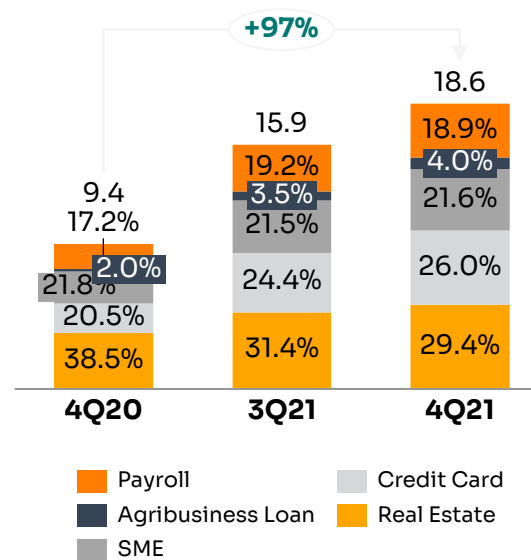
- Collateralize credit cards
- Low penetration on customer base
- Increase share of wallet



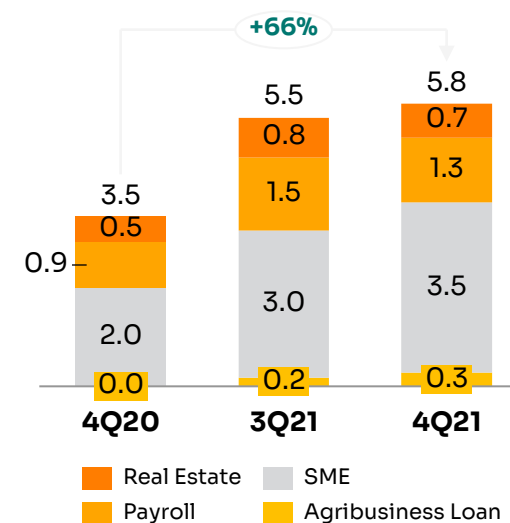
NII
In R\$ million



Extended Credit Portfolio¹
In R\$ billion



Credit Underwriting
In R\$ billion



(1) Including Debentures, CRAs and CRIs.



The largest digital insurance platform in Brazil

839k Active clients¹ 4Q21

+229% vs. 4Q20



Carro



Carro para terceiros



Seguro de cartão



Micro garantia e assistência domiciliar



Crédito



Viagem



Micro garantia familiar e assistência



Casa



Seguro de renda



Previdência



Consórcio



Dentário

Partners:



Liberty Seguros

Exclusivity agreement renewed in Aug/20

Term: 15 years

Upfront payment: BRL 60 mm

Earn out payments: BRL 308 mm



Sampo Seguros

Exclusivity agreement firmed in May/21

Term: 15 years

Upfront payment: BRL 12.0 mm

Earn out payments: BRL 152.5 mm



²

Wiz partnership

Boosting insurance operations

Strengths

- In-app protection platform
- Diversified insurance and consortium offering
- Long term revenue stream
- Bancassurance platform
- Automated journeys to offer diverse and personalized products

Growth levers

- Life Insurance
- Health insurance
- Gadget insurance
- Extended warranty

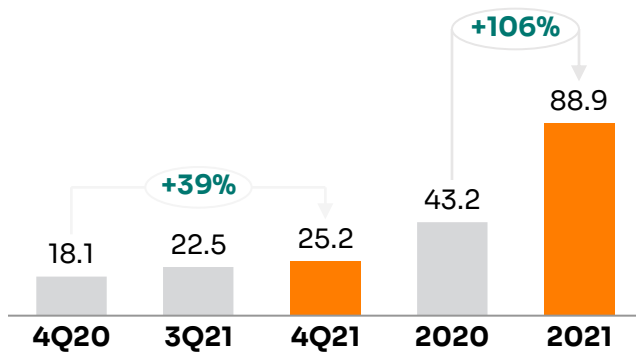
(1) Active customers: customers or the object of the contract (home, car, social security, consortia, etc.)

(2) Shareholder company

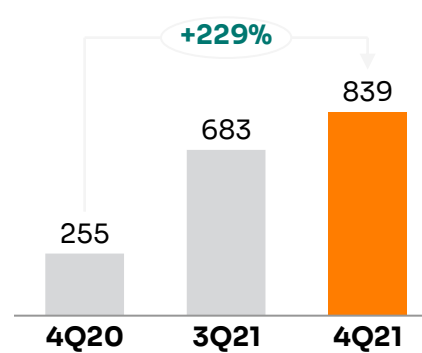


Inter's Protection Platform has automated journeys offering diverse and personalized products that meet different customer profiles

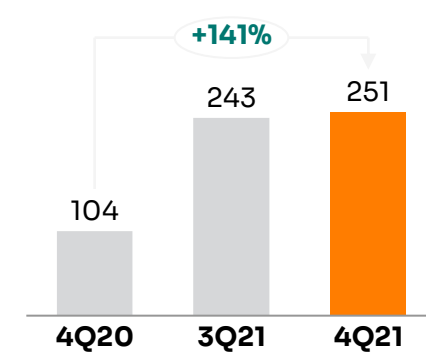
Insurance Revenues¹
In R\$ million



Active Customers²
In Thousand



Premium Sales
In Thousand



(1) We reviewed the methodology for allocating revenues between avenues and reviewed the history

(2) Active customers: customers or the object of the contract (home, car, social security, consortia, etc.)



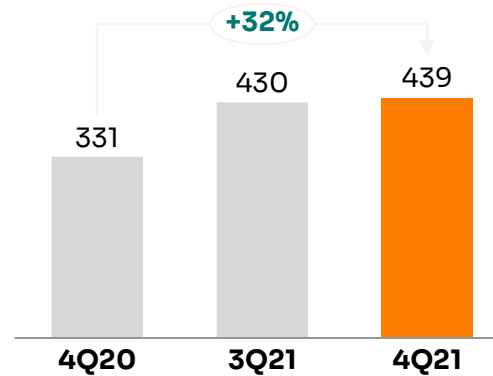
Unique B2C digital investment platform in Brazil, positioned to build customer loyalty

- Customer centric approach
- Democratize access to diversified investments
- Suite of investment products

2.0 million Active clientes 4Q21
+60% vs. 4Q20

R\$57 billion AuC 4Q21
+29% vs. 3Q20

Investors with shares under custody ('000)



Best Brazilian Digital Platform
iBest

Most Loyalty Platform
FGV / Isto É

Strengths

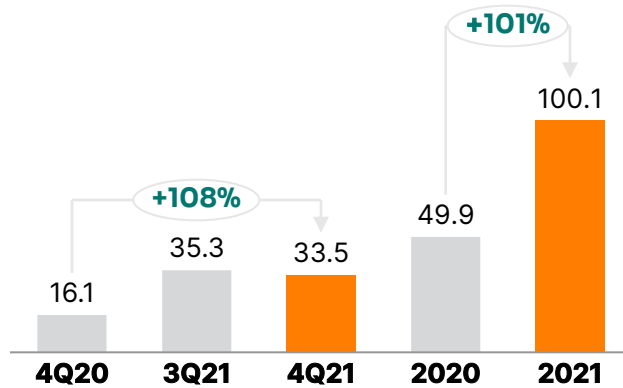
- Last-mile ownership
- Retail funding
- Free online stock trading platform
- Cashback on invest funds
- Segmented customer service
- Research team
- Inter Wealth Management - WIN

Growth levers

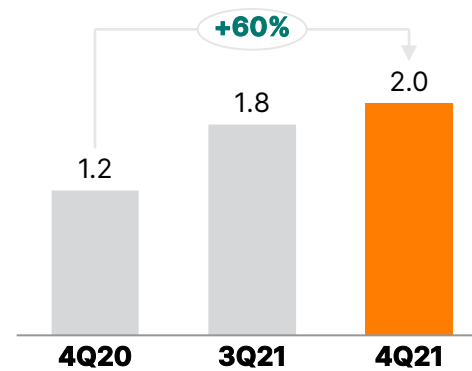
- Credit card with investments collateral
- Inter Investment communities
- New UX for Investments



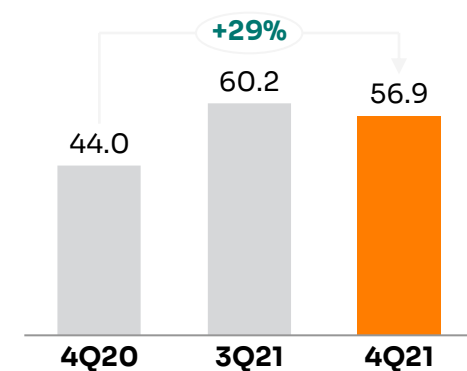
Inter Invest Revenues¹
In R\$ Million



Number of investors
In Million



Assets Under Custody²
In R\$ Billion



Inter Invest gives full autonomy to our clients with a hybrid offer of open platform (broker with specialized service) and other banking services



(1) Inter Invest Revenues are the sum of Inter DTVM and Inter Asset revenues

(2) Considers cash deposits;



Inter Shop has been posting outstanding results with significant upside

+430 partners sellers, of which more than 280 operating in end-to-end partnerships, where the purchase journey happens 100% inside our App

R\$ 87.2 million

Inter Shop's commission revenues, increase of 121% over 4Q20



In 2021, we reached:

- More than 400'000 SKUs available in end-to-end;
- More than 430 stores, integrations and partners in Brazil, of which more than 280 are End-to-End, where the purchase experience is 100% inside of our App;
- More than 86 partner stores at United States, 93 at Spain and 67 at Portugal.

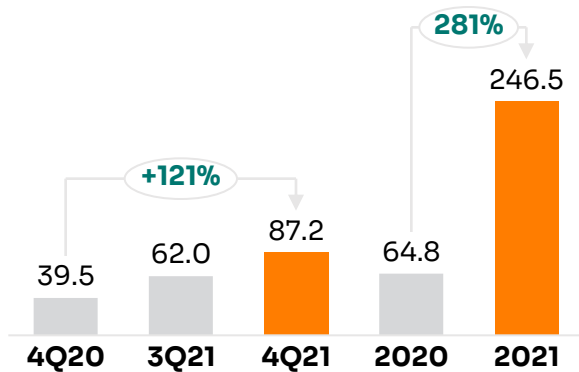
Strengths

- Cashback on purchases
- Convenience
- Seamless UX in payments
- Extended credit for platform purchases
- Payment flexibility
- Recurrence driven by banking platform
- Cross-selling



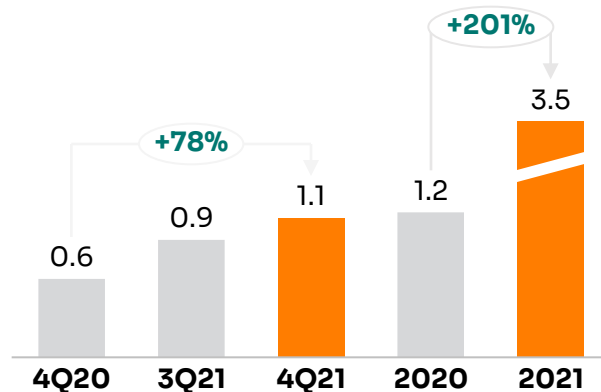
Inter Shop Revenues

In R\$ Million



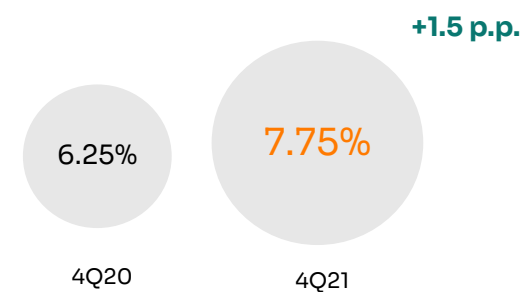
Inter Shop Gross Merchandise Volume (GMV)

In R\$ Million



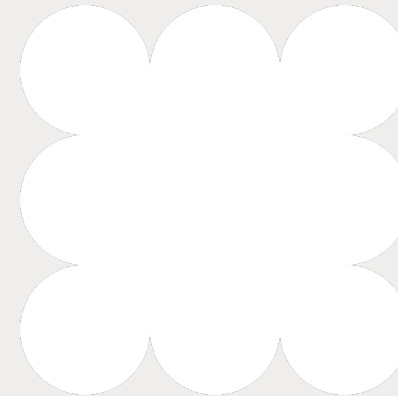
Take-rate

%



Agenda

- 1 Inter: a complete digital platform
- 2 Our growth avenues
- 3 ESG
- 4 Operational and financial highlights
- 5 Appendix



ESG Retrospective

January

- _ Official launch of the internal group Sustainability Catalysts
- _ Beginning of participation in the Investors for the Climate (IPC) initiative

February

- _ Beginning of training courses in Financial Education for the Value Chain

March

- _ Establishment and election of members and approval of the Internal Regulations of the Statutory Audit Committee

April

- _ Launch of our second Listen to Stakeholders
- _ Signing of the Principles for Responsible Investment (PRI) from UNEP-FI
- _ Holding of General Meetings in a fully digital way, including the Annual General Meeting, for greater participation of our shareholders due to the limitation given by the Covid-19 pandemic
- _ Establishment of the Supervisory Board
- _ Creation of a Board responsible for Controllershship activities, including, but not limited to, the accounting and tax areas

ESG Retrospective

May

- _ Launch of our first **Annual Report** for 2020
- _ Inclusion in B3's Carbon Efficient Index (ICO2) portfolio
- _ Beginning of activities and participation in the ODS MG Hub, partnership of the Challenge 2030 Network, an initiative of mining companies of which we were already part, with the United Nations Global Compact
- _ Renewal of the Inter ODS Map, which prioritizes the most relevant ODS's according to our business model

June

- _ Launch of the 2021 internal volunteer public notice cycle

July

- _ Response to CDP's Climate Change questionnaire
- _ Approval by the Board of Directors of the Private Social Investment Policy that establishes guidelines for the Inter Group's Private Social Investment, ensuring that there is planning, solidity, and transparency of fund transfers to social projects selected to receive support, according to the criteria and principles established herein

August

- _ Best ESG in the Financial/Bank sector – Midcap by Institutional Investor
- _ Neutralization of our 2020 carbon emissions
- _ Review of the Securities Trading Policy and Material Act or Fact.

ESG Retrospective

September

- _ Disclosure of our 2020 Emissions Inventory, with the GHG Protocol gold seal

October

- _ Review and Update of the members and powers of the Statutory Advisory Committees of the Board of Directors

November

- _ Launch of the Inter Diversity Program
- _ Beginning of the Inter Ligados project, a Java training course for young people under socioeconomic vulnerability

December

- _ Green Bond Issuance, in accordance with the Green Bond Principles
- _ Obtaining the “A” Awareness Rating in the Humanized survey
- _ Creation of a Research Board and election of a female director, making Inter’s Board of Directors composed of 23.53% of female members

Agenda

- 1 Inter: a complete digital platform
- 2 Our growth avenues
- 3 ESG
- 4 Operational and financial highlights
- 5 Appendix



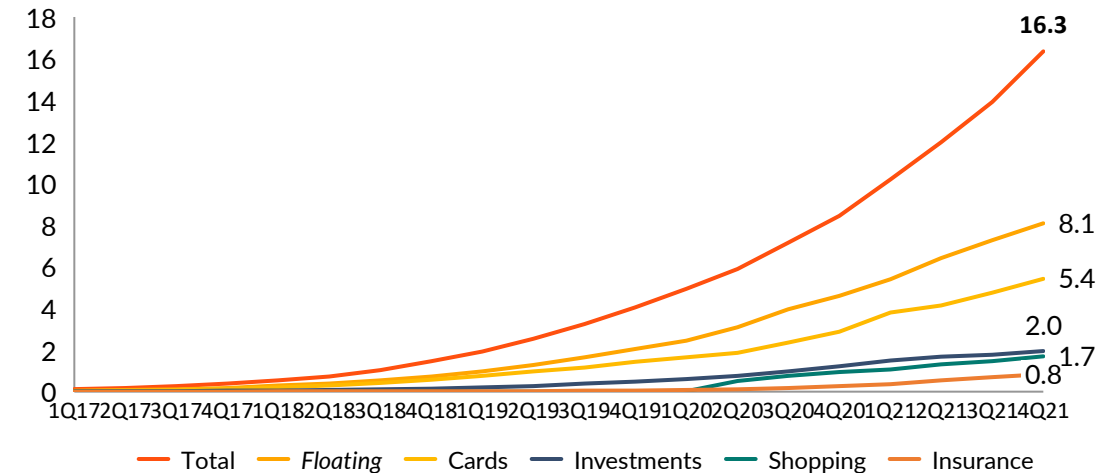
Engagement KPIs

Continuous growth on activation rate and cross-selling

Active customers¹ per quarter
In %

| | 1Q20 | 2Q20 | 3Q20 | 4Q20 | 1Q21 | 2Q21 | 3Q21 | 4Q21 |
|------------|-------|-------|-------|-------|-------|-------|-------|-------|
| Until 2018 | 67.9% | 69.0% | 70.1% | 69.8% | 68.8% | 67.6% | 66.3% | 65.3% |
| 1Q19 | 59.0% | 60.8% | 62.7% | 63.0% | 62.6% | 62.4% | 62.0% | 61.8% |
| 2Q19 | 56.7% | 59.1% | 61.2% | 61.7% | 61.4% | 61.3% | 61.0% | 60.7% |
| 3Q19 | 56.8% | 59.7% | 62.2% | 62.8% | 62.6% | 62.6% | 62.3% | 62.0% |
| 4Q19 | 48.8% | 52.6% | 55.8% | 56.8% | 56.9% | 57.1% | 57.0% | 57.0% |
| 1Q20 | 36.7% | 53.0% | 56.6% | 57.8% | 58.1% | 58.4% | 58.2% | 58.2% |
| 2Q20 | | 45.6% | 62.0% | 62.4% | 62.4% | 62.7% | 62.4% | 62.2% |
| 3Q20 | | | 48.0% | 61.7% | 61.9% | 62.5% | 62.3% | 62.2% |
| 4Q20 | | | | 37.4% | 52.9% | 54.3% | 54.7% | 54.8% |
| 1Q21 | | | | | 40.8% | 52.5% | 52.6% | 52.8% |
| 2Q21 | | | | | | 41.4% | 51.1% | 51.1% |
| 3Q21 | | | | | | | 39.5% | 48.6% |
| 4Q21 | | | | | | | | 36.8% |

Active customers per quarter (Breakdown by avenue)¹
In million



8.8 million active clients 4Q21

Engagement KPIs

Continuous growth on cross-selling

Cross-selling index²

| Quarter CSI | 1Q19 | 2Q19 | 3Q19 | 4Q19 | 1Q20 | 2Q20 | 3Q20 | 4Q20 | 1Q21 | 2Q21 | 3Q21 |
|--------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Until 4Q16 | 1.47 | 1.50 | 1.51 | 1.53 | 1.54 | 1.55 | 1.59 | 1.73 | 1.74 | 1.90 | 2.23 |
| 1Q17 | 2.99 | 3.01 | 3.00 | 3.02 | 3.05 | 3.05 | 3.24 | 3.50 | 3.65 | 3.77 | 4.10 |
| 2Q17 | 3.04 | 3.06 | 3.06 | 3.09 | 3.09 | 3.10 | 3.28 | 3.54 | 3.67 | 3.79 | 4.10 |
| 3Q17 | 3.00 | 3.02 | 3.01 | 3.03 | 3.04 | 3.04 | 3.24 | 3.49 | 3.65 | 3.76 | 4.03 |
| 4Q17 | 2.99 | 3.02 | 3.01 | 3.04 | 3.04 | 3.05 | 3.26 | 3.50 | 3.65 | 3.77 | 4.02 |
| 1Q18 | 2.96 | 2.98 | 2.96 | 3.00 | 3.00 | 3.00 | 3.20 | 3.42 | 3.57 | 3.70 | 3.93 |
| 2Q18 | 2.84 | 2.86 | 2.84 | 2.87 | 2.87 | 2.89 | 3.11 | 3.31 | 3.45 | 3.58 | 3.77 |
| 3Q18 | 2.77 | 2.77 | 2.76 | 2.78 | 2.78 | 2.80 | 3.04 | 3.23 | 3.37 | 3.50 | 3.66 |
| 4Q18 | 2.86 | 2.80 | 2.76 | 2.77 | 2.77 | 2.79 | 3.01 | 3.20 | 3.33 | 3.47 | 3.61 |
| 1Q19 | 2.55 | 2.92 | 2.83 | 2.83 | 2.83 | 2.85 | 3.05 | 3.23 | 3.38 | 3.52 | 3.66 |
| 2Q19 | | 2.57 | 2.89 | 2.83 | 2.81 | 2.82 | 3.03 | 3.20 | 3.35 | 3.50 | 3.63 |
| 3Q19 | | | 2.59 | 2.89 | 2.82 | 2.82 | 3.02 | 3.18 | 3.34 | 3.49 | 3.62 |
| 4Q19 | | | | 2.54 | 2.84 | 2.80 | 2.97 | 3.13 | 3.28 | 3.43 | 3.53 |
| 1Q20 | | | | | 2.54 | 2.83 | 3.00 | 3.13 | 3.29 | 3.45 | 3.54 |
| 2Q20 | | | | | | 2.50 | 3.04 | 3.10 | 3.25 | 3.43 | 3.49 |
| 3Q20 | | | | | | | 2.62 | 3.05 | 3.19 | 3.39 | 3.43 |
| 4Q20 | | | | | | | | 2.56 | 3.22 | 3.41 | 3.41 |
| 1Q21 | | | | | | | | | 2.88 | 3.41 | 3.38 |
| 2Q21 | | | | | | | | | | 2.96 | 3.25 |
| 3Q21 | | | | | | | | | | | 2.71 |
| Total | 2.59 | 2.66 | 2.68 | 2.72 | 2.73 | 2.75 | 2.94 | 3.06 | 3.21 | 3.37 | 3.43 |

3,44 Cross-selling Index 4Q21

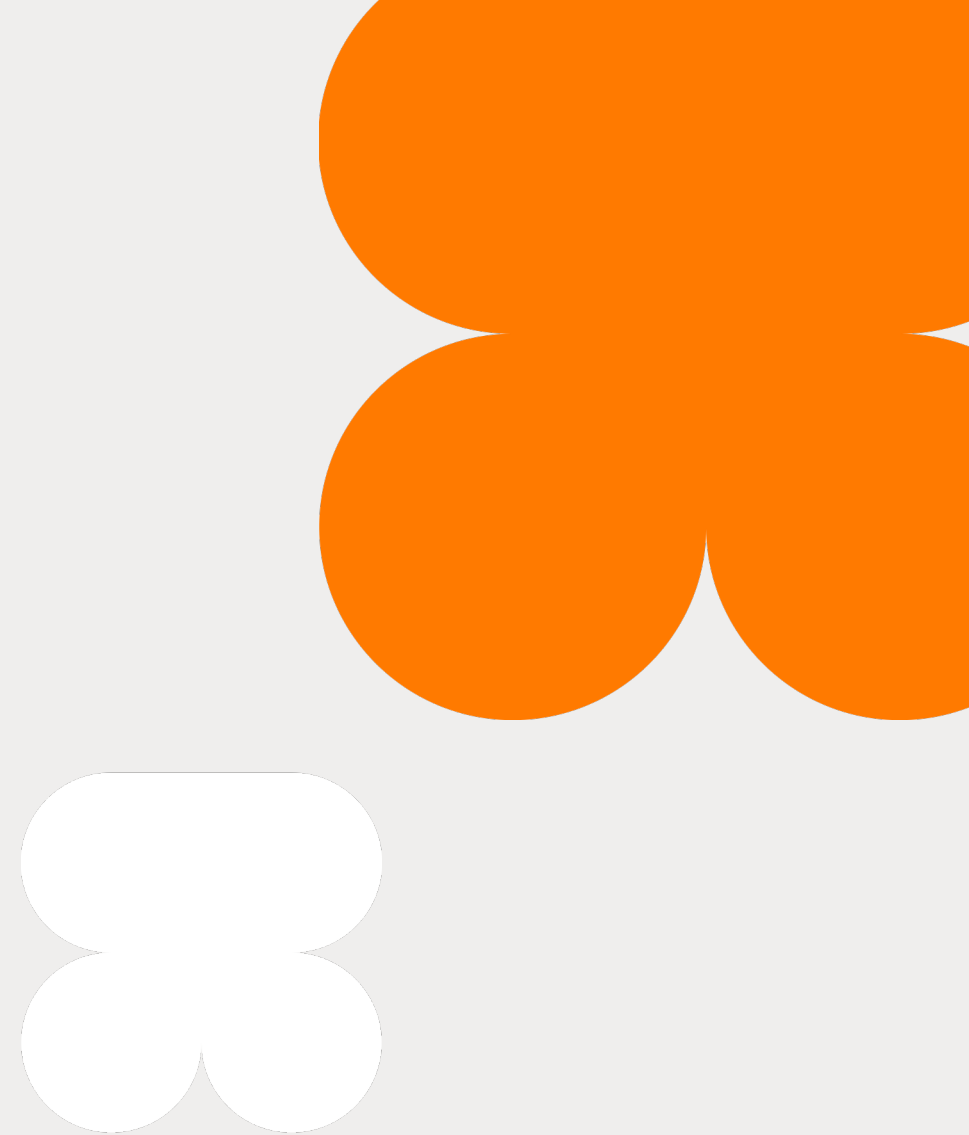
83 NPS as of December 2021

45% of our active clients use Inter as their main bank

Note: (2) Cross-Selling Index (CSI): average consumption per active customer of all products of the Bank, Inter Seguros, Marketplace and IDTVM in the quarter. It is calculated through the total number of products consumed in the period divided by the number of active customers in the same period.

Agenda

- 1 Inter: a complete digital platform
- 2 Our growth avenues
- 3 ESG
- 4 Operational and financial highlights
- 5 Appendix



C-level team reinforcing strong innovative culture



João Vitor Menin
CEO



Alexandre Riccio
Vice President



Marco Túlio Guimarães
Vice President



Helena Lopes Caldeira
CFO and IRO



Ray Tarick Chalub
COO



Priscila Salles
CMO



Guilherme Ximenes
CTO



Leonardo Corrêa
Treasury Officer



Ricardo Vescovi
Organizational Development
Officer



Rodrigo Gouveia
Inter
Marketplace CEO



Ana Luiza Forattini
Governance, Corporate
Operations and Compliance
Officer



Sebastião Luiz da Silva
Commercial Officer



Lucas Bernardes
Security, Data Governance and
Operational Risks Officer



Thiago Garrides
CRO



André Jacques
Legal Officer and Ombudsman



Paulo Padilha
Inter Seguros CEO



Felipe Bottino
Chief Investment Officer



Frederico Melo
Commercial Officer



Rafaela Vitoria
Chief Economist and
Head of Research



Maria Clara Gusmão
Inter DTVM CEO



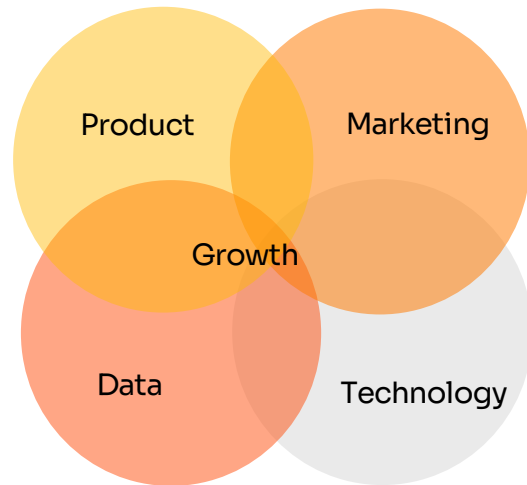
Daniel Castro
Inter Asset CEO

Growth marketing strategy

A holistic approach focused on performance

Growth Marketing

Growth as a linchpin for business



- Data-driven
- Culture of experimentation (A/B tests)

How growth team scale

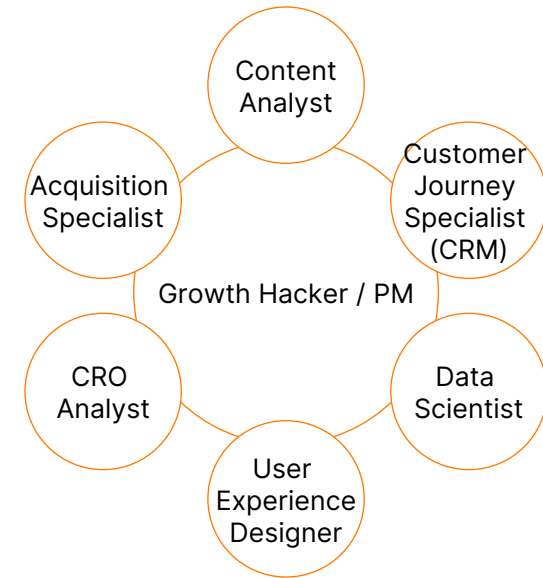
End-to-end dimension funnel



- Agile marketing methodology
- Accumulate learnings

The Growth Squad

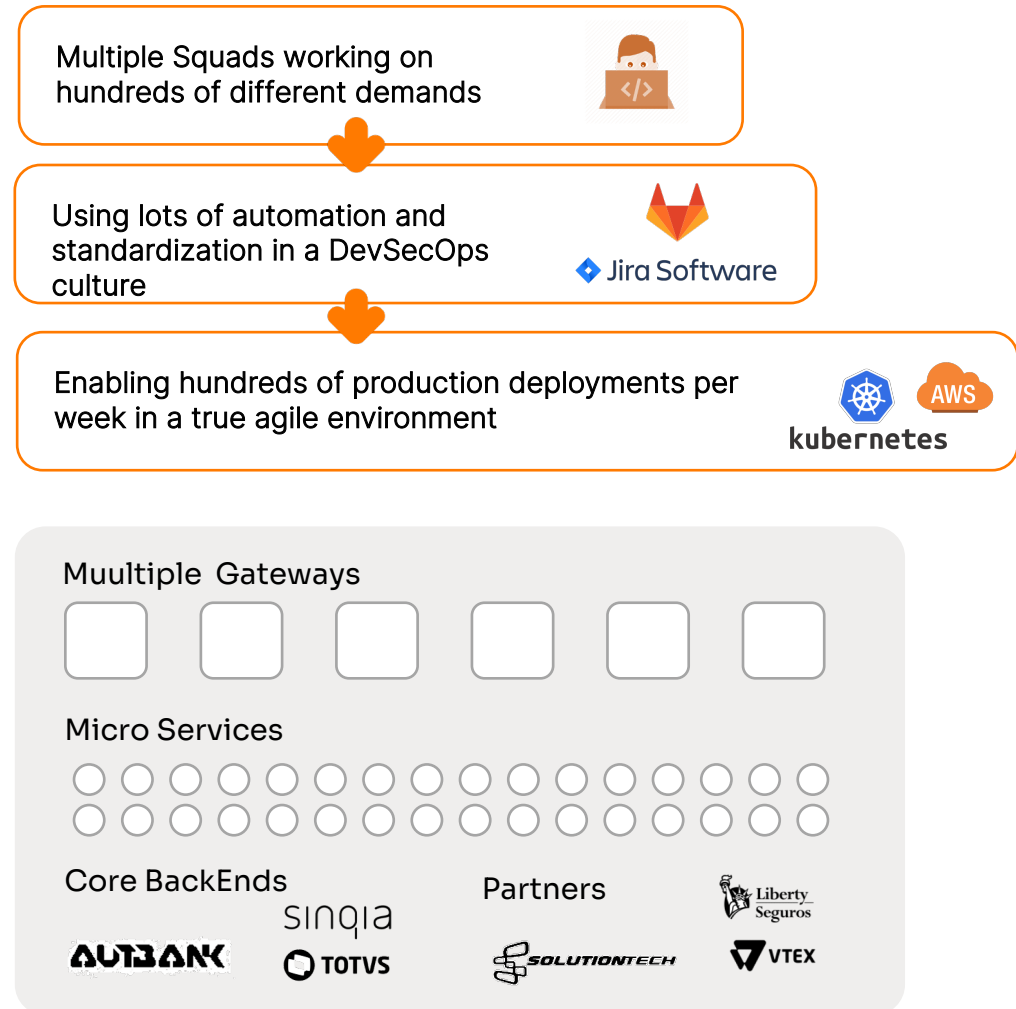
Multidisciplinary team oriented by product



- Using data to understand consumer behavior and output personalized campaigns and experiences.

Digital business capabilities unleashed by modern technology processes and architecture

- Automation from code to production deployments
- Different teams and ideas, using same coding framework standard across the board
- Micro services architecture ramping up true agility
- Leading to human resources scalability suiting Inter's business needs
- Scalable and reduced single point of failure infrastructure powered by cloud computing technology



Fully digital Backbone

Complete payments integration and flexibility to optimize our capabilities

Efficient App Onboarding on Deposit Account



JARVIS & TARS
Robots on
Proprietary Tech and
AI analyze prospects
with human
supervision



Account & Card
Every account has
a Combo
(Debit and Credit)
Card



Complete Digital Platform with AI and Human Support

- Full-Service Banking Platform
- AI and Human Support
- Security

Flexible Integrations

SPB ("Brazilian Payment System")
official Brazilian banking platform,
Clearing Houses, Market Places, Any
End-to-End and Open Banking APIs

Modern and Highly Scalable Systems



Hybrid Authorization Gateway
FIS IST



Checking Accounts
Autbank



Credit Cards
First Data Vision Plus 10.2



Inter Shop Merchants
Proprietary Tech



New national instant payments
gateway

Contact

CFO and Investor Relation Officer

Helena Lopes Caldeira | +55 (31) 2138-7989

IR Manager

Kenny Cordeiro Damazio | +55 (31) 2138-7974

IR Specialist

Felipe Lobo Rezende | +55 (31) 2138-7974

Disclaimer

This presentation may contain forward-looking statements regarding Banco Inter, anticipated synergies, growth plans, projected results and future strategies. Although these forward-looking statements reflect management's good faith beliefs, they involve known and unknown risks and uncertainties that may cause the Company's actual results or outcomes to be materially different from those anticipated and discussed herein. These statements are not guarantees of future performance. These risks and uncertainties include, but are not limited to our ability to realize the amount of the projected synergies and the timetable projected, as well as economic, competitive, governmental and technological factors affecting the Company, markets, products and prices, and other factors. Commission which readers are urged to read carefully in assessing the forward-looking statements contained herein. This presentation contains managerial numbers that may be different from those presented in our financial statements. The calculation methodology for those managerial numbers is presented in Banco Inter quarterly earnings release.

The numbers for our key metrics (Unit Economics), which include our monthly active users (MAU), daily active users (DAU), average revenue per user (ARPU) and cross-selling index (CSI), are calculated using internal company data. While these numbers are based on what we believe to be reasonable estimates, there are inherent challenges in measuring usage of our products. In addition, we are continually seeking to improve our estimates of our user base, and such estimates may change due to improvements or changes in our methodology. We regularly review our processes for calculating these metrics, and from time to time we may discover inaccuracies in our metrics or make adjustments to improve their accuracy, including adjustments that may result in the recalculation of our historical metrics.

For further information please check our website: ri.bancointer.com.br