Rule of 50 **in action**

2Q26 Earnings Presentation

August 2026

Agenda

1. CEO Overview

João Vitor Menin | Global CEO

2. Business Overview

Alexandre Riccio | Brazil CEO

3. Financial Performance

Santiago Stel | SVP CFO

inter

Highlights 2Q26

Rule of 50
in action

ROE

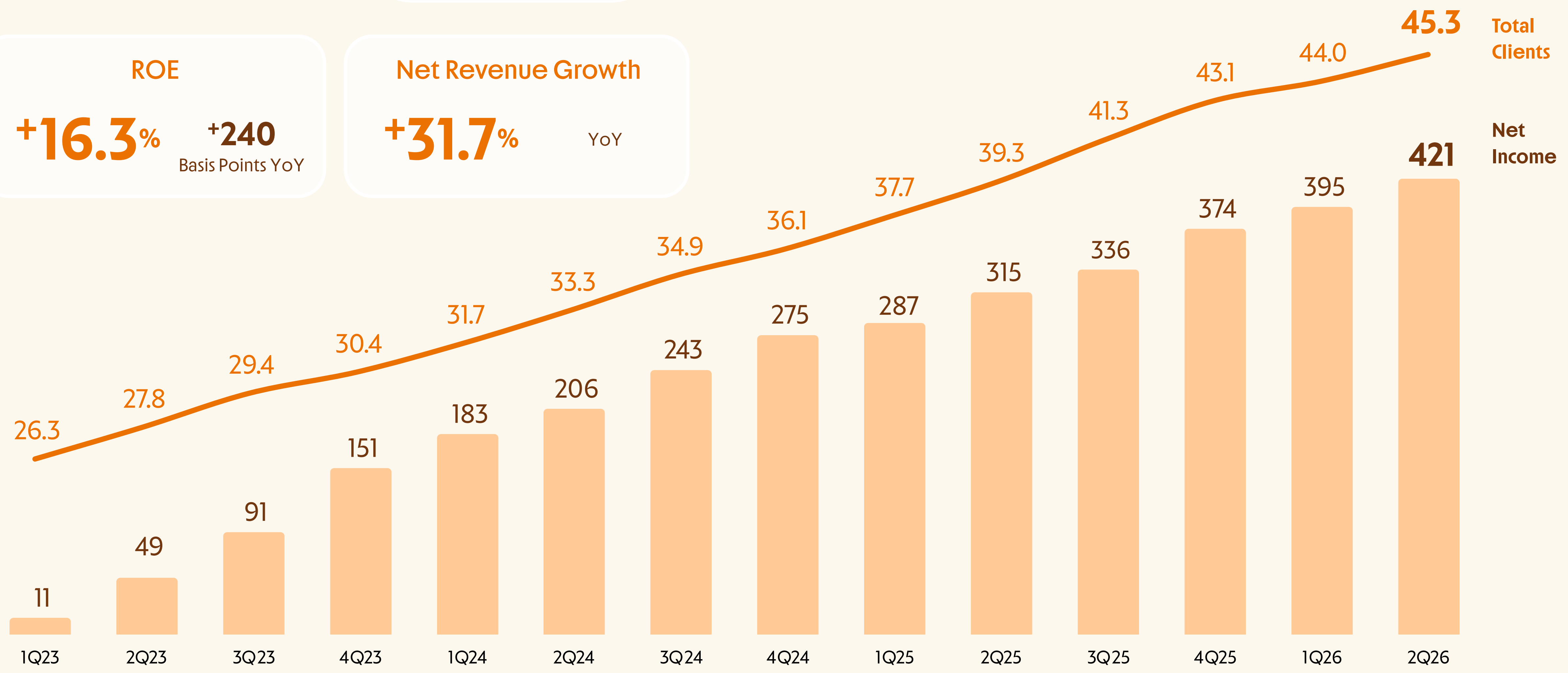
+16.3%

+240
Basis Points YoY

Net Revenue Growth

+31.7%

YoY



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

CEO Overview

João Vitor Menin | Global CEO

Rule of 50 **in action**

Total Net Revenue growth
(YoY)
31.7%

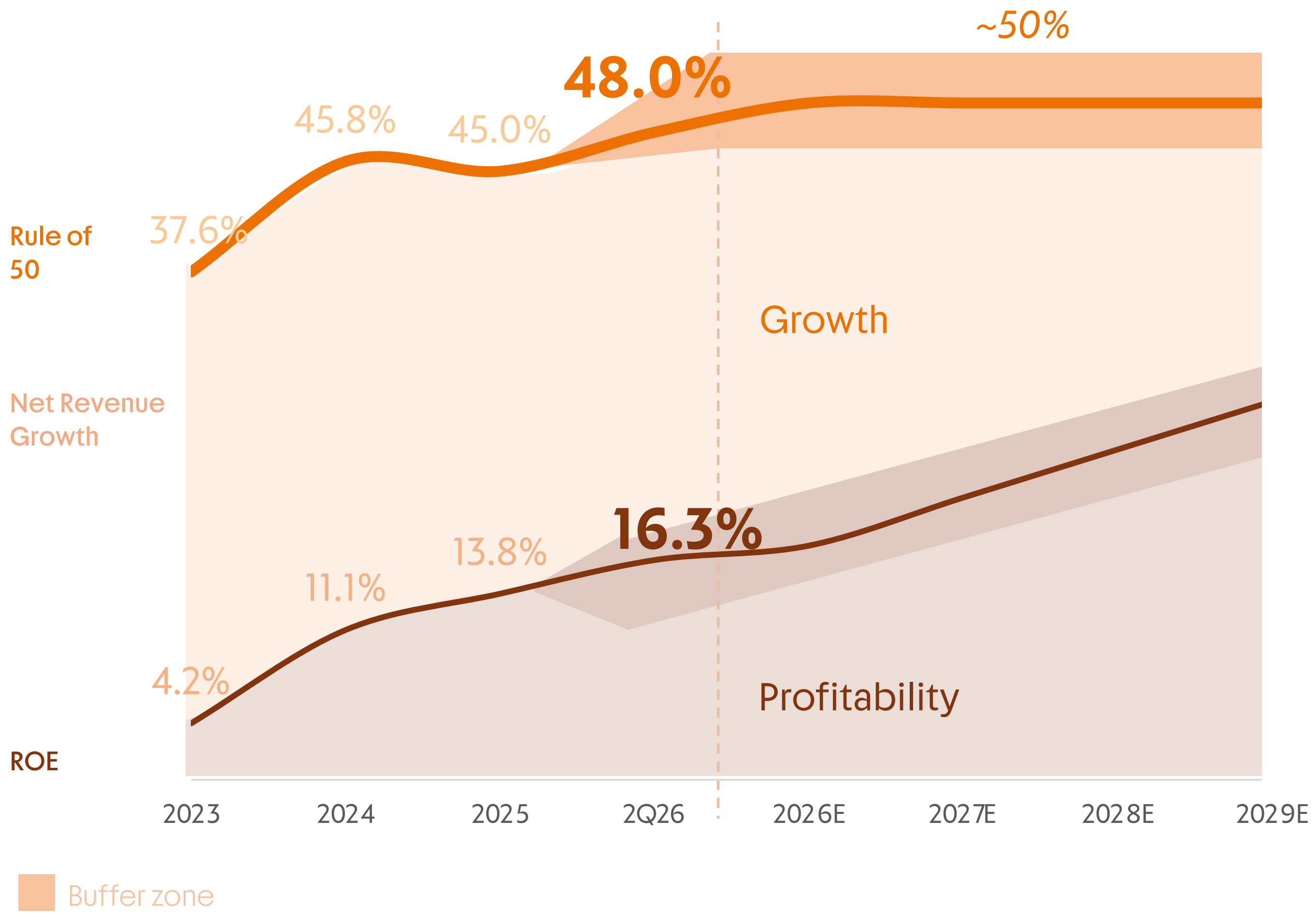
+

ROE[1]
16.3%

=

Rule of 50
48%

Rule of 50 trajectory
In %



Note: Definitions are in the Glossary section of this Presentation. **Note 1**: Return on Average Equity. Non-IFRS Financial Measure. For a reconciliation with most comparable IFRS measure, please refer to the glossary of this presentation.

Inter by Design delivering sustainable and profitable growth

+3.0x	+2.3x	-32p.p.	+18p.p.
Gross Revenue Growth since 3Q22	Active Clients Growth since 3Q22	Efficiency Ratio[1] Improvement since 3Q22	ROE[2] Expansion since 3Q22

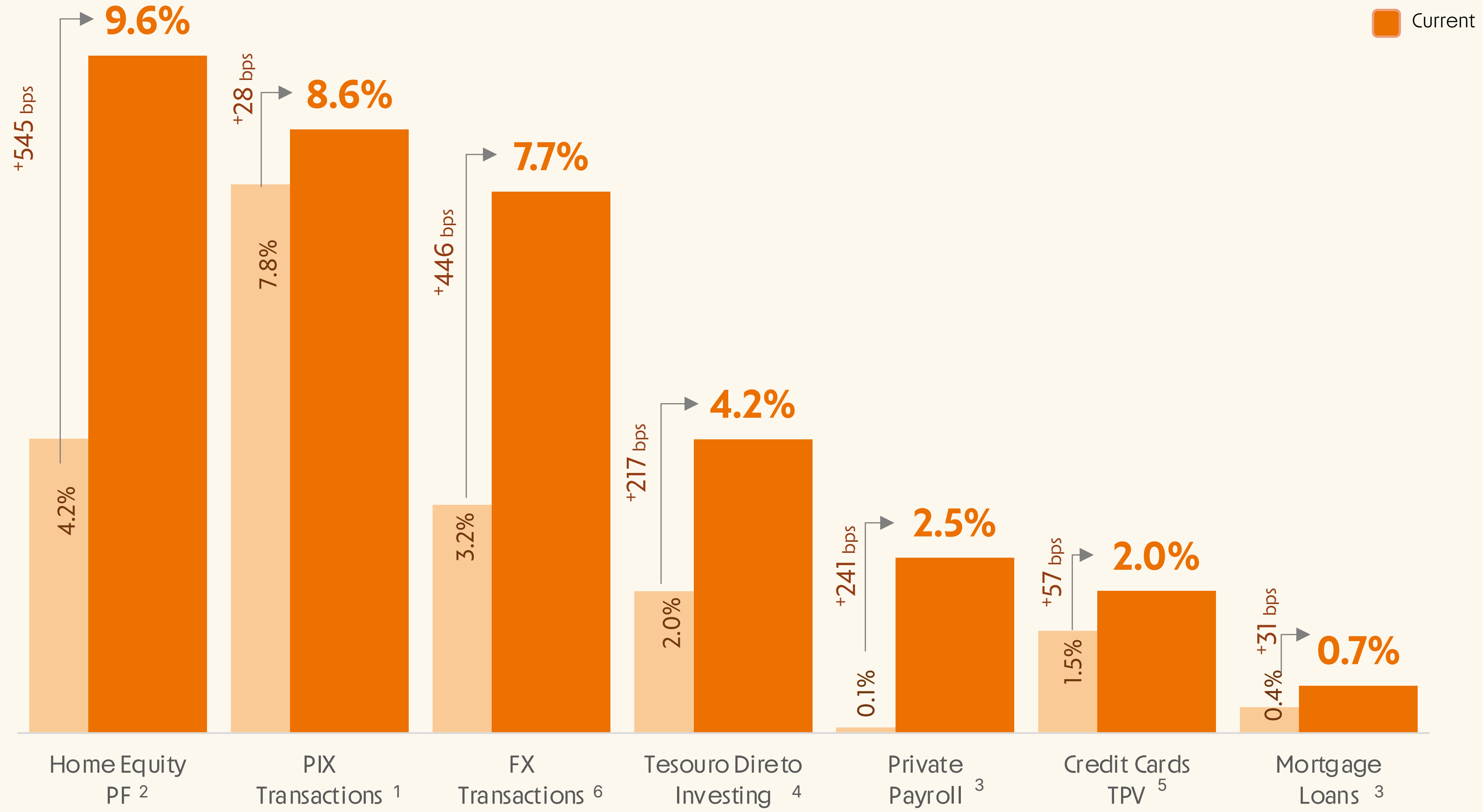
Sustainable Revenue Growth × **Scalable** Distribution Capabilities × **Unique** Cost Efficiencies = **Profitable Growth**

Note: Definitions are in the Glossary section of this Presentation. 3Q22 comparison: based on the announcement of 603030 plan. **Note 1**: Excluding taxes on interest on own capital. **Note 2**: Return on Average Equity.

Inter's flywheel getting stronger every quarter

Market Share

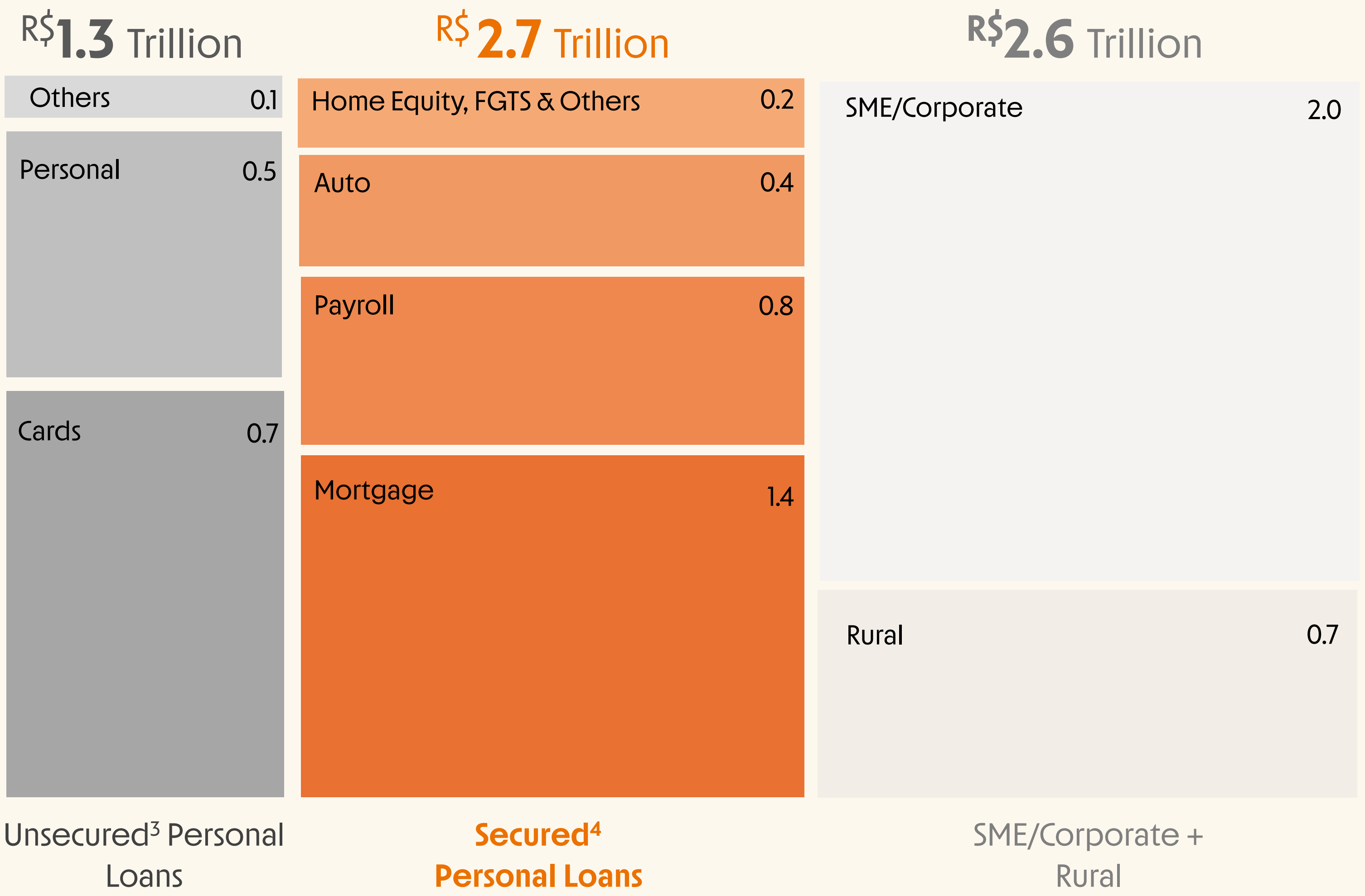
In %



Note 1: Total number PIX transactions in 1Q26 and 3Q22 excluding transactions made outside de SPI. Market data from Banco Central do Brasil. **Note 2**: Total Home Equity PF Portfolio in March/2026 and September/2022. Market data from ABECIP. **Note 3**: Market data from Banco Central do Brasil, from June/2026 and September/2022. **Note 4**: Tesouro Direto Balance. Market data from Tesouro Transparente: June/2026 and September/2022. **Note 5**: Creditl Cards TPV in 1Q26 and 3Q22, market data from ABECS. **Note 6**: Amount of FX Transfers to Abroad from 3Q25 and 2Q22 Data from Banco Central do Brasil.

Growing opportunity as we deepen and expand our addressable market

Brazilian Loan Market – June 2026[1]



Top 5 Banks Market Share[2]	Δ 2019 - 2026
67% Unsecured[3] Personal Loans	-10 p.p.
82% Secured[4] Personal Loans	**-6 p.p.**
65% SME/Corporate + Rural	-11 p.p.

Source: Banco Central do Brasil and Inter. **Note 1**: Excludes development bank loans, following Banco Central do Brasil's classification. **Note 2**: According to IF Data, Loans to Individuals. **Note 3**: Non-collateralized: credit card loans + personal loans that aren't payroll linked or has any guarantees. **Note 4**: Collateralized: Loans and advancements to clients – Non-collateralized.

Our strongest quarter ever

Rule of 50 in action

1st quarter of:

Gaining Scale

R$100+ **bn** in Total Assets

Expanding Margin

Double-digit **NIM**

Creating Value

Surpassed capital **neutrality**

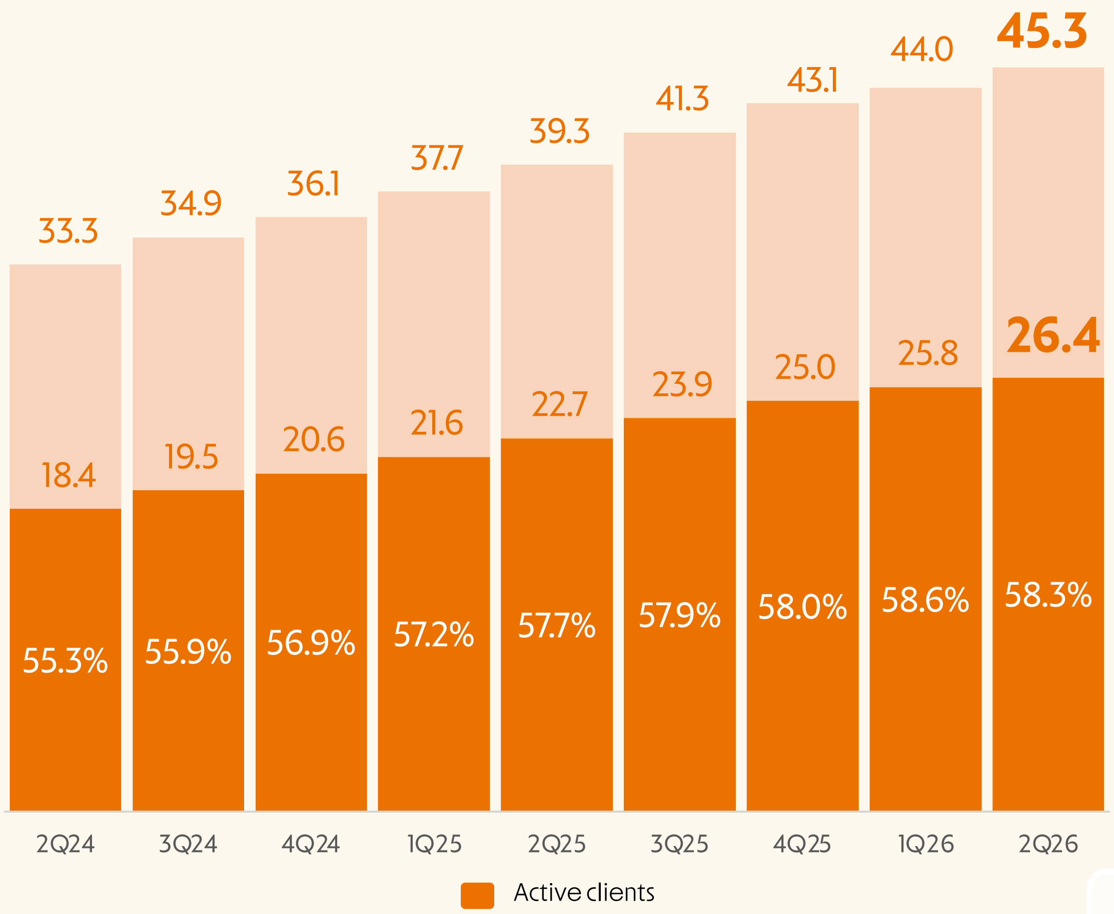
Note: Definitions are in the Glossary section of this Earnings Presentation.

Business Update

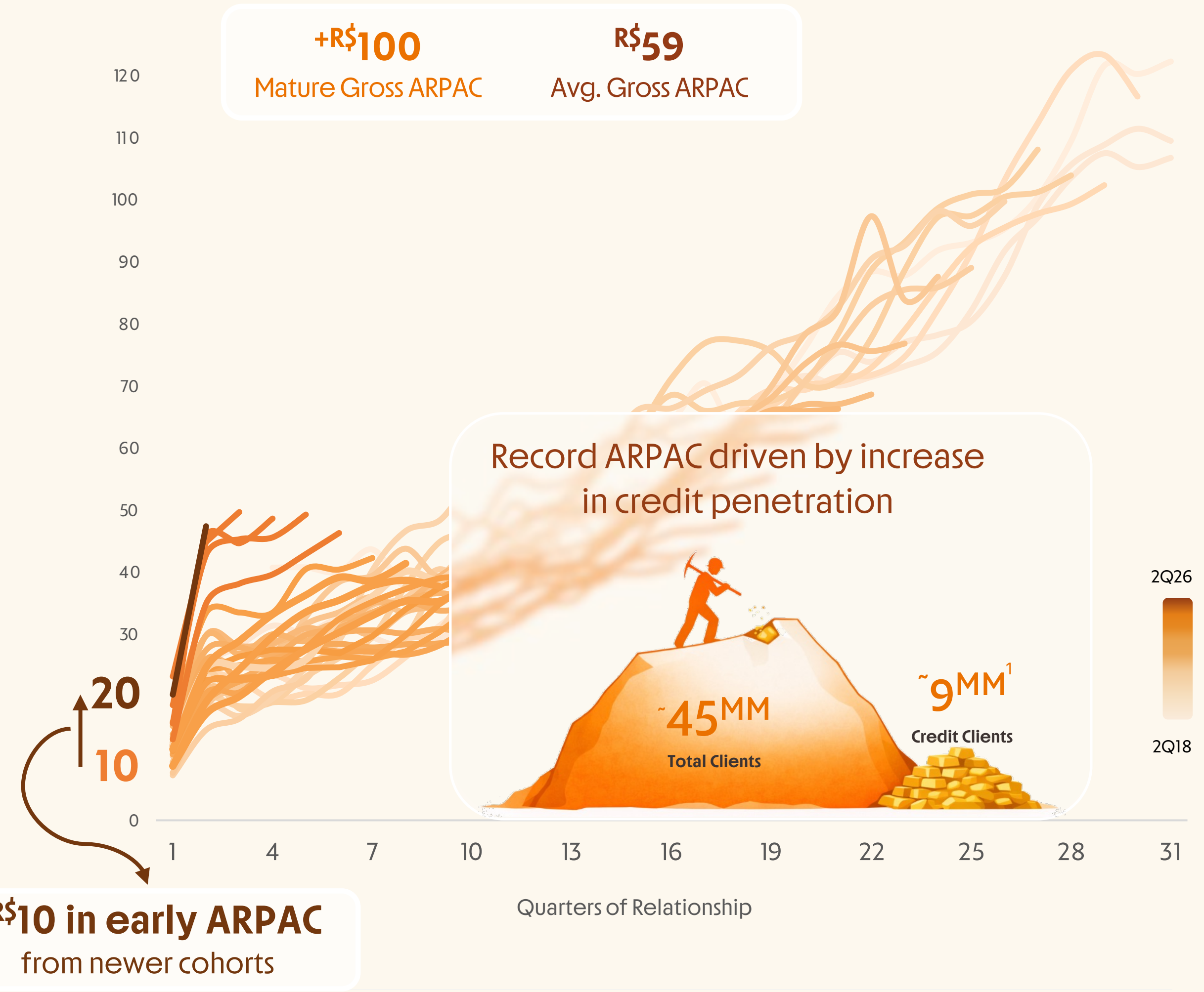
Alexandre Riccio | Brazil CEO

Client growth fueling a stronger and more active base

Total Number of Clients
In millions

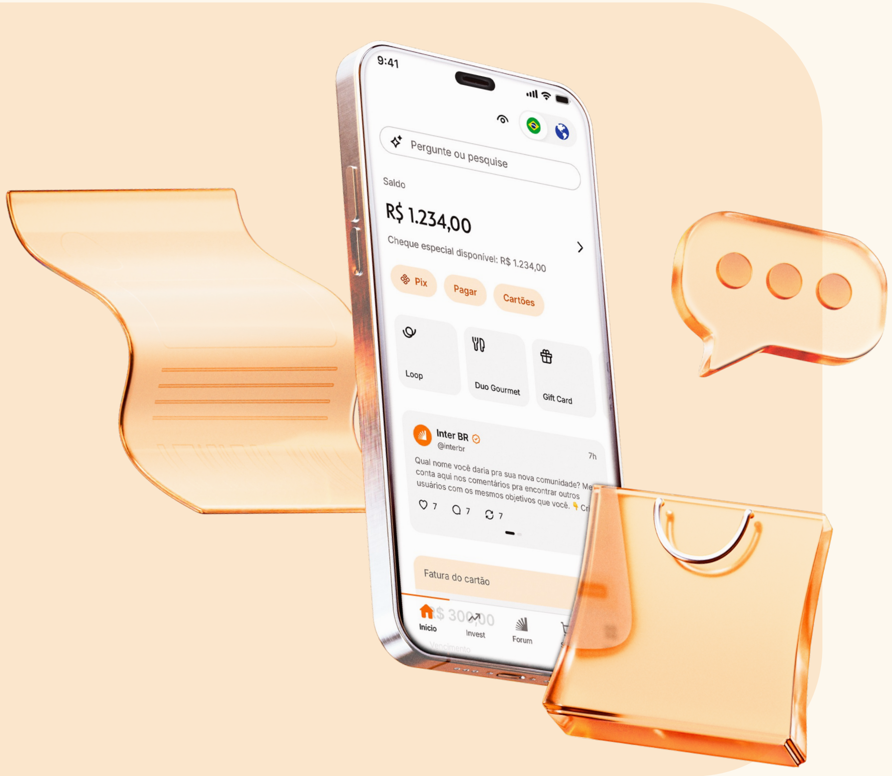


Gross ARPAC By Cohort
In R$, monthly



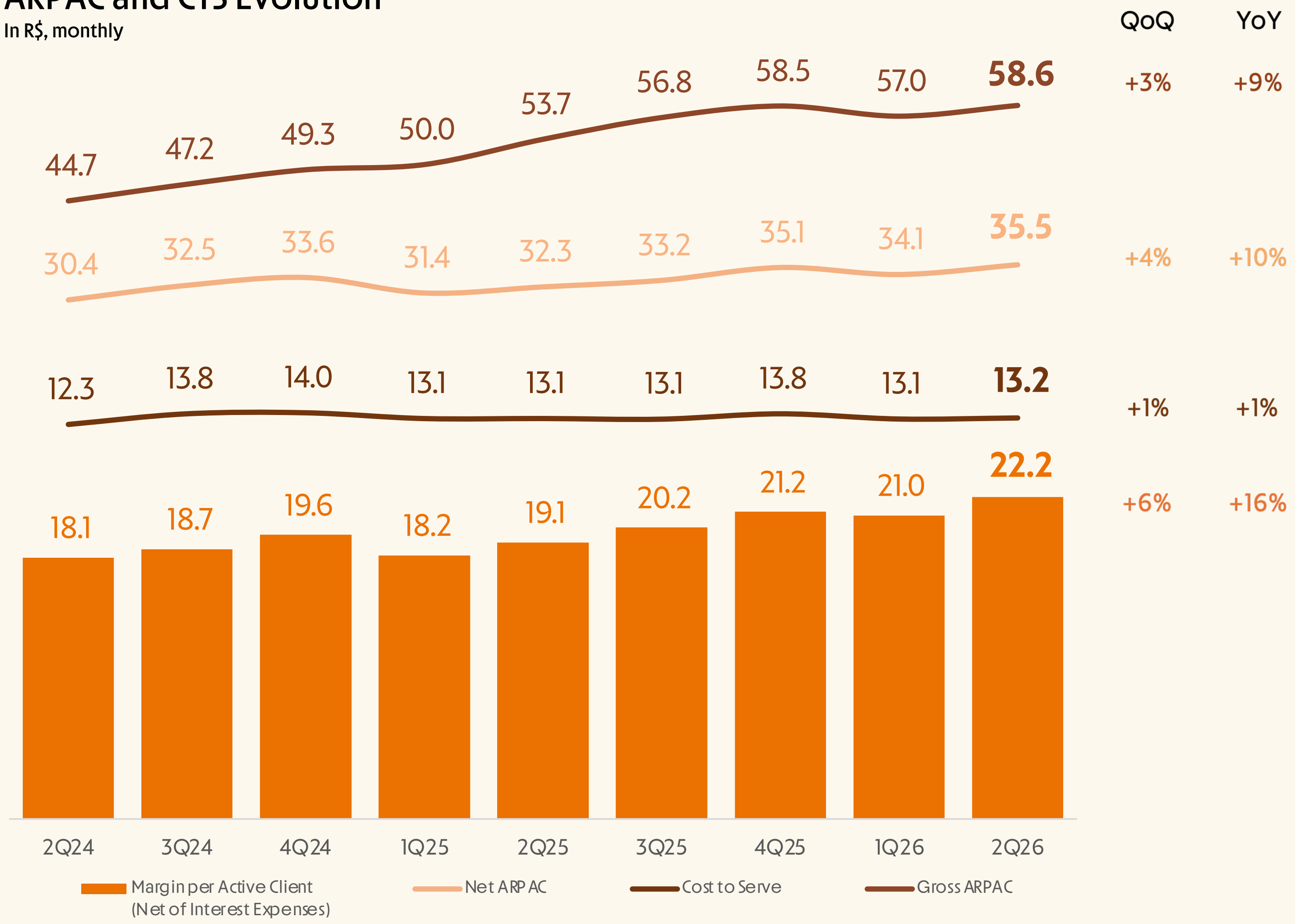
Note: Definitions are in the Glossary section of this Earnings Presentation. **Note 1:** Active clients with credit products as of 2Q26.

Increasing monetization with stable CTS



ARPAC and CTS Evolution

In R$, monthly



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

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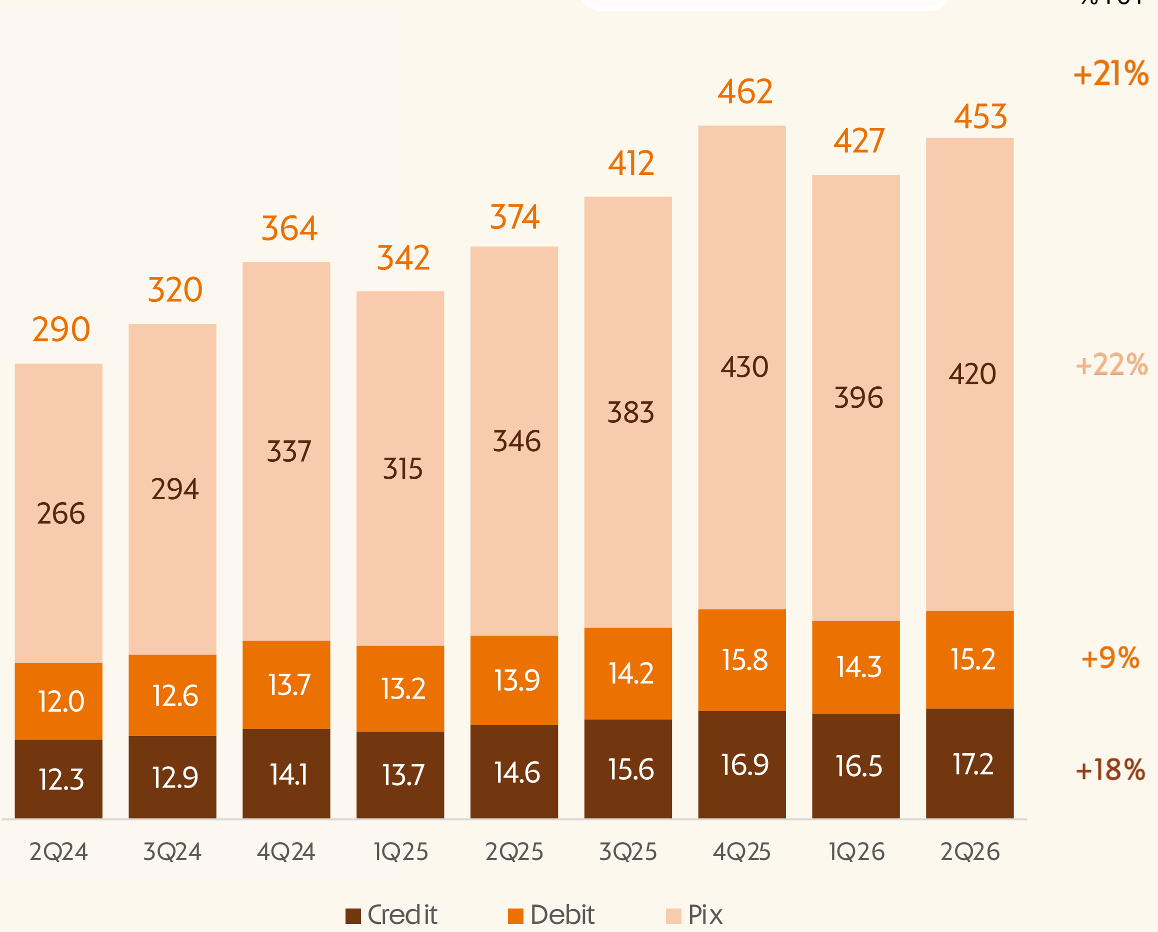
High activation levels translating into strong TPV growth

Cards + PIX TPV[1]

In R$ billions

R$ 1.8 trillion
2Q26 Run Rate



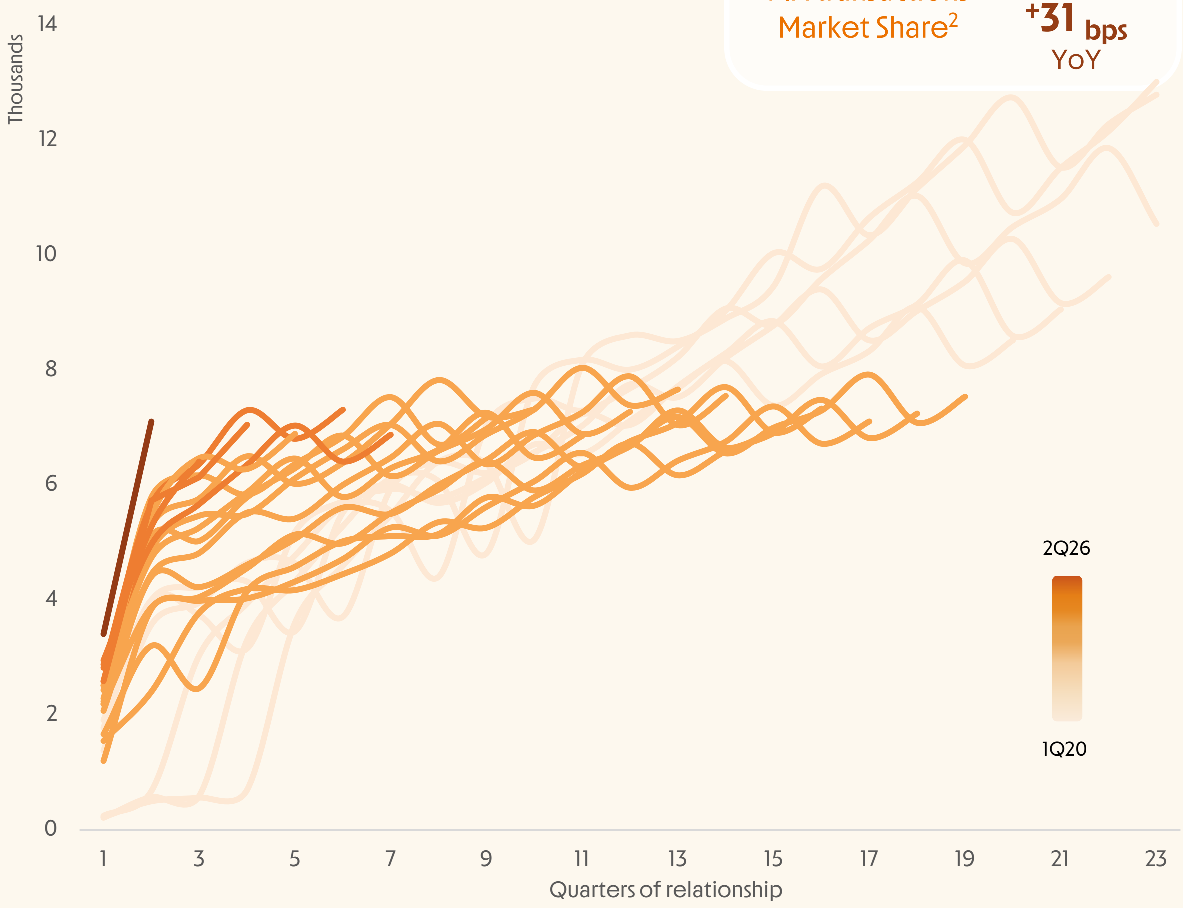
Cards + PIX TPV per Active Client

In R$ thousand, monthly

~9%
PIX transactions Market Share[2]

+5 bps QoQ

+31 bps YoY

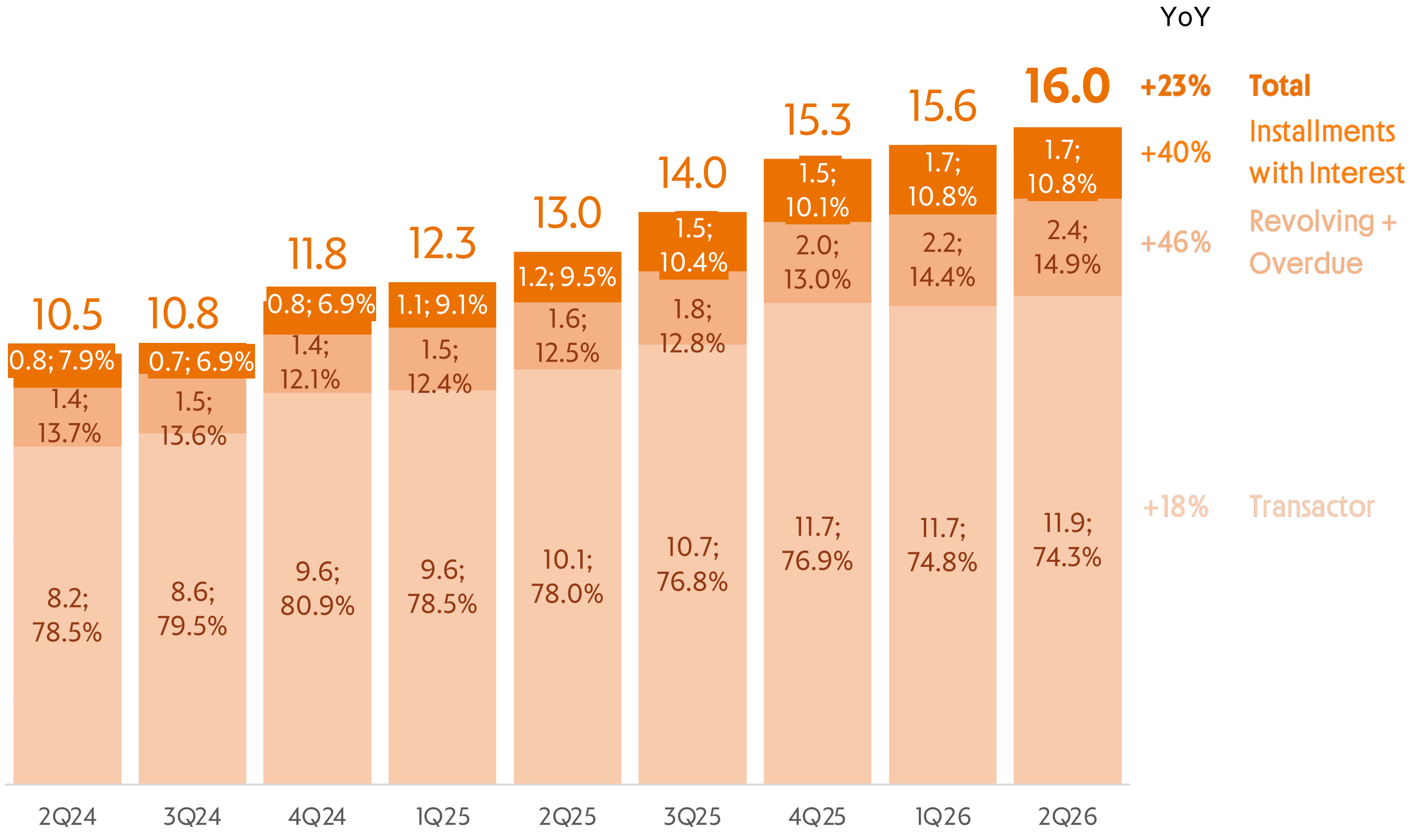


Note: Definitions are in the Glossary section of this Earnings Presentation. **Note 1:** Scale of PIX volume was reduced to fit on page. **Note 2:** Market data from Banco Central do Brasil, excluding transactions outside of SPI.

Credit Cards reshaping strategy evolving and expanding margins

Credit Card Portfolio Breakdown

In R$ billion



+25%

Active Clients With Credit Card YoY Growth

Increasing product penetration among active clients

+64%

Credit Card Interest Income[1] YoY Growth

Expanding credit card profit margins

Note: Definitions are in the Glossary section of this Earnings Presentation. **Note 1:** Credit Card Interest Income presented in Note 24 to the Financial Statements.

Private Payroll delivering strong growth

+30%
Marginal ROE

R$4.5k
Average ticket[1]

33 months
Average term[2]

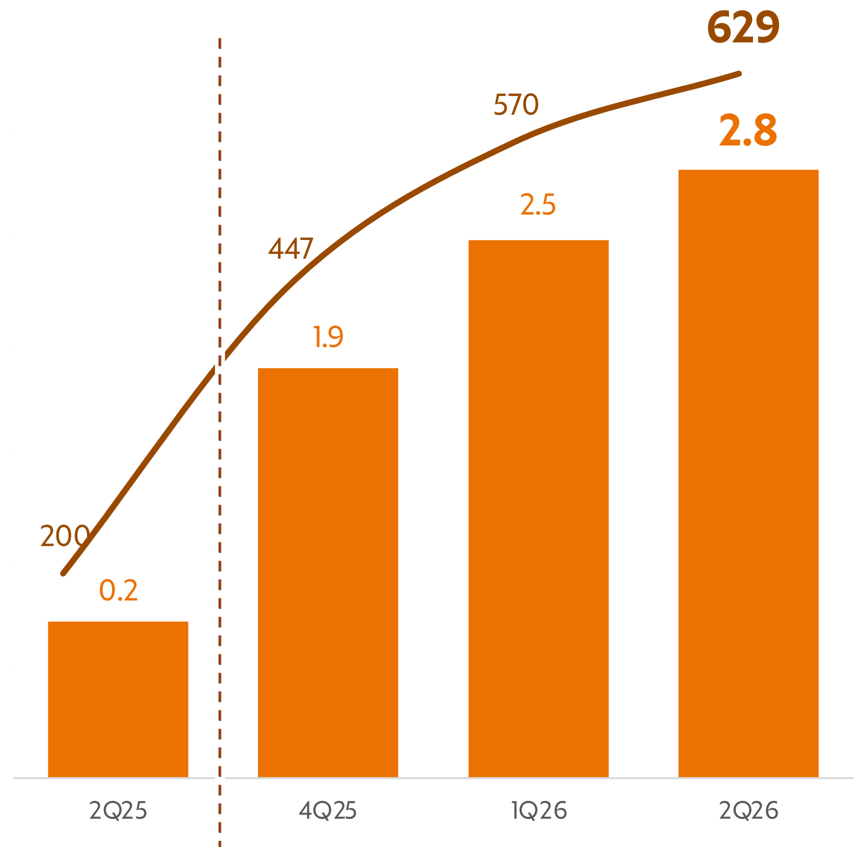
3.7x
Higher ARPAC[3] than Inter's Average client

2.5%
Market Share[4] in Jun/26

New Private Payroll
Insurance

Private Payroll Portfolio

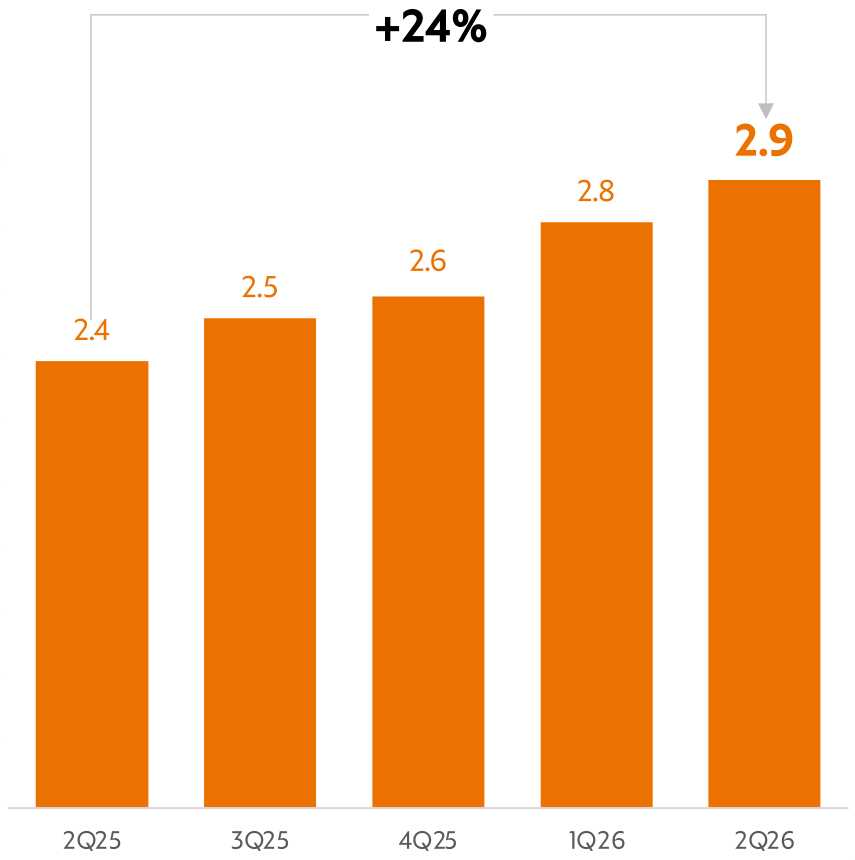
In R$ billions, active clients in thousands



Note: Definitions are in the Glossary section of this Earnings Presentation. **Note 1**: Portfolio divided by the total number of Private Payroll Clients. **Note 2**: Balance-Weighted Average of the Private Payroll loan portfolio. **Note 3**: Gross ARPAC. Non-IFRS Financial Measure. For a reconciliation with most comparable IFRS measure, please refer to the glossary of this presentation. **Note 4**: Market data from Banco Central do Brasil, from June/2026.

Business accounts is a significant opportunity

Total Business Clients
In millions



2.8x
Higher ARPAC than Inter's average[2]

11.7%
of Brazil's companies has an account at Inter[3]

15% QoQ
2Q26 Portfolio[1] growth

Payments | Investments | Acquiring | Cards | Duplicata Escritural (under testing) | & Many More

Note: Definitions are in the Glossary section of this Earnings Presentation. **Note 1**: SMB and Agribusiness loan. **Note 2:** Gross ARPAC. Non-IFRS Financial Measure. For a reconciliation with most comparable IFRS measure, please refer to the glossary of this presentation. **Note 3:** Considering all companies in Brazil according to Painéis do Mapa de Empresas from the Brazilian Government as of June/2026.

Two engines to drive fee income growth

Commissions-related growth

Banking
Subscription Plans to be launched

Investments
Advisory for high income clients

Inter Ads
Ads launched in June

Credit-related growth

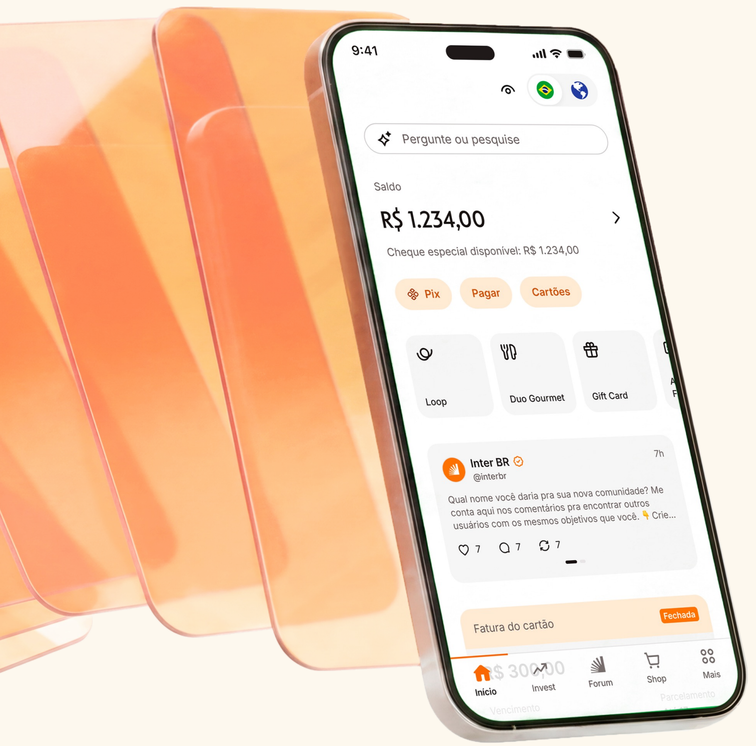
Interchange
Higher growth on Credit Credit TPV

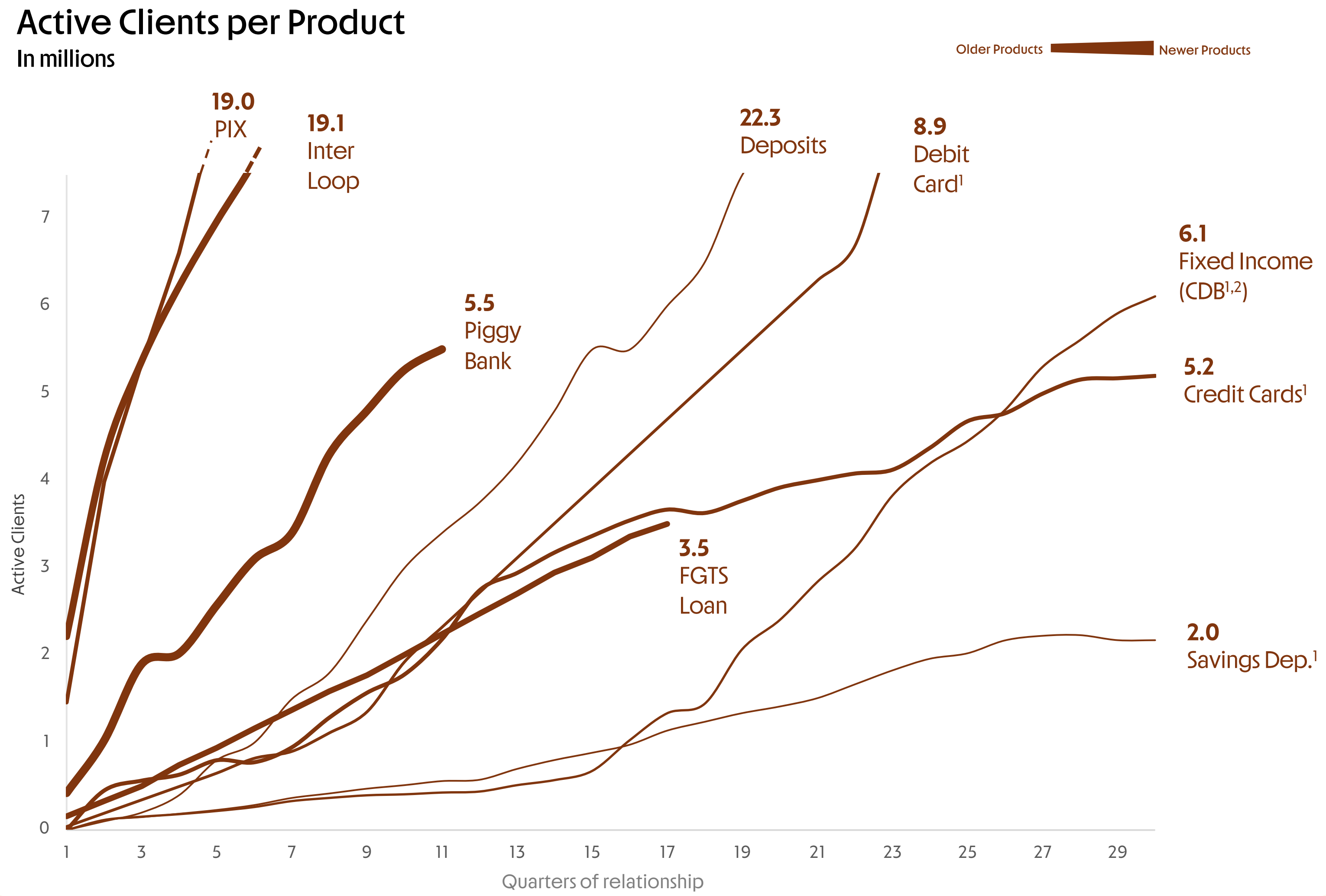
Acquiring
Inter Pag growth

Insurance
Private Payroll insurance

Note: Definitions are in the Glossary section of this Earnings Presentation. **Note 1**: Credit interchange and other revenue that are credit-related, such as some insurance products

Ecosystem strength validated by accelerating product adoption





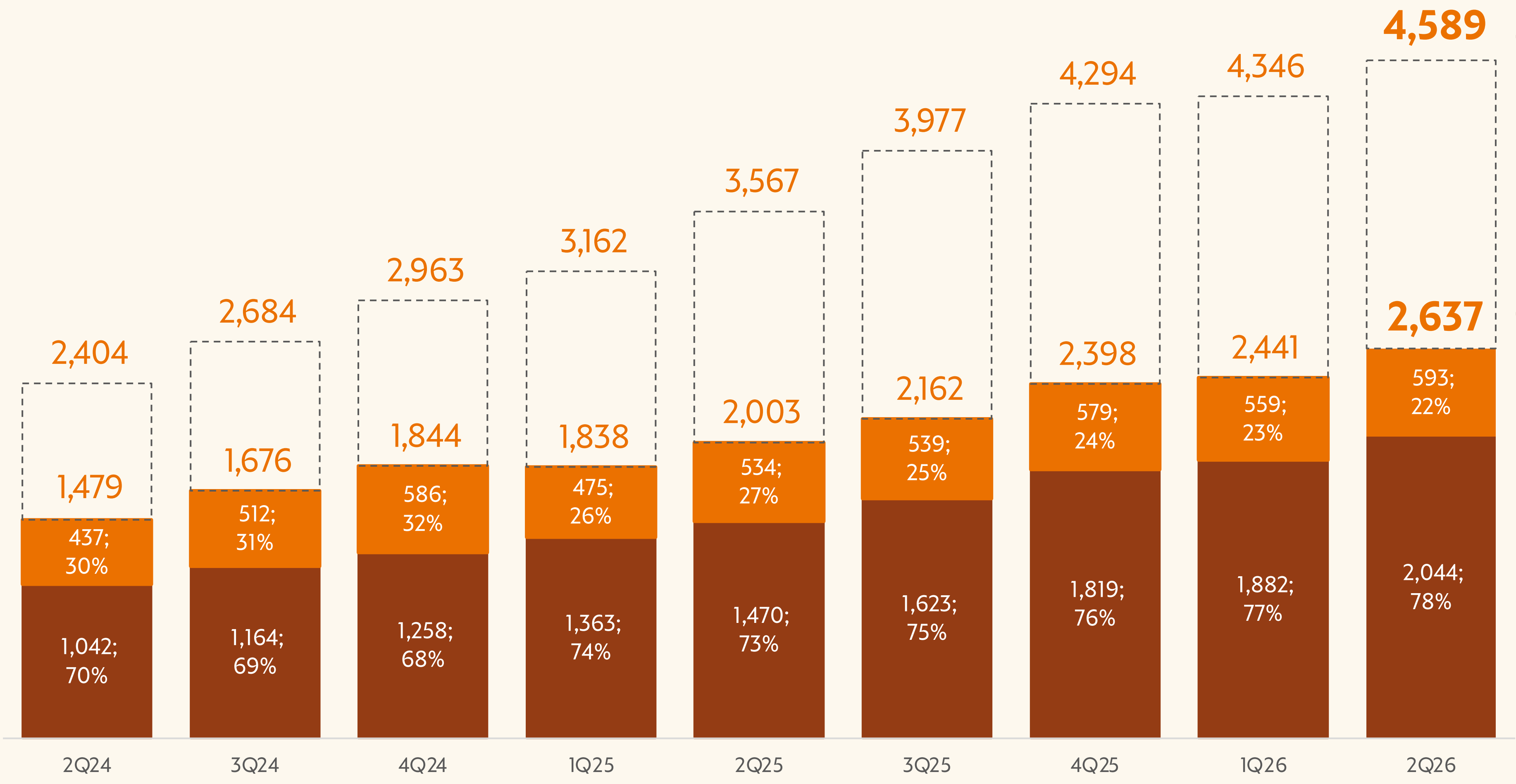
Note 1: Existing products before 1Q19, however, the actual number of active clients starts only from 1Q20 in order to fit the graph. **Note 2**: Excluding clients that has only "CDB Meu Porquinho" linked products.

Financial Performance

Santiago Stel | SVP CFO

Diversified revenue streams delivering consistent compounding growth

Revenue
In R$ millions



QoQ	YoY	
+6%	**+29%**	**Total Gross Revenue**
+8%	**+32%**	**Total Net Revenue**
+6%	+11%	Net Fee Revenue
+9%	+39%	Net Interest Income

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

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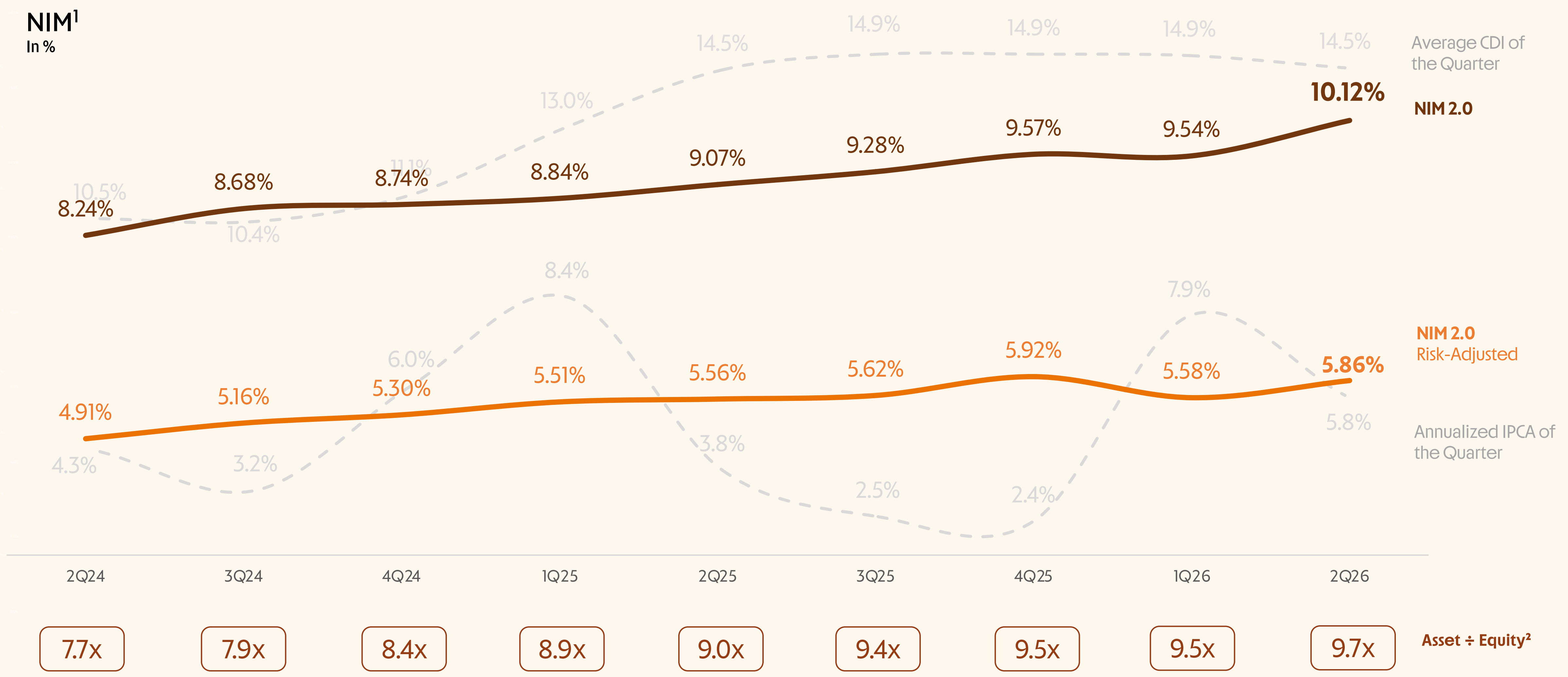
NIM growth reflecting our execution capability

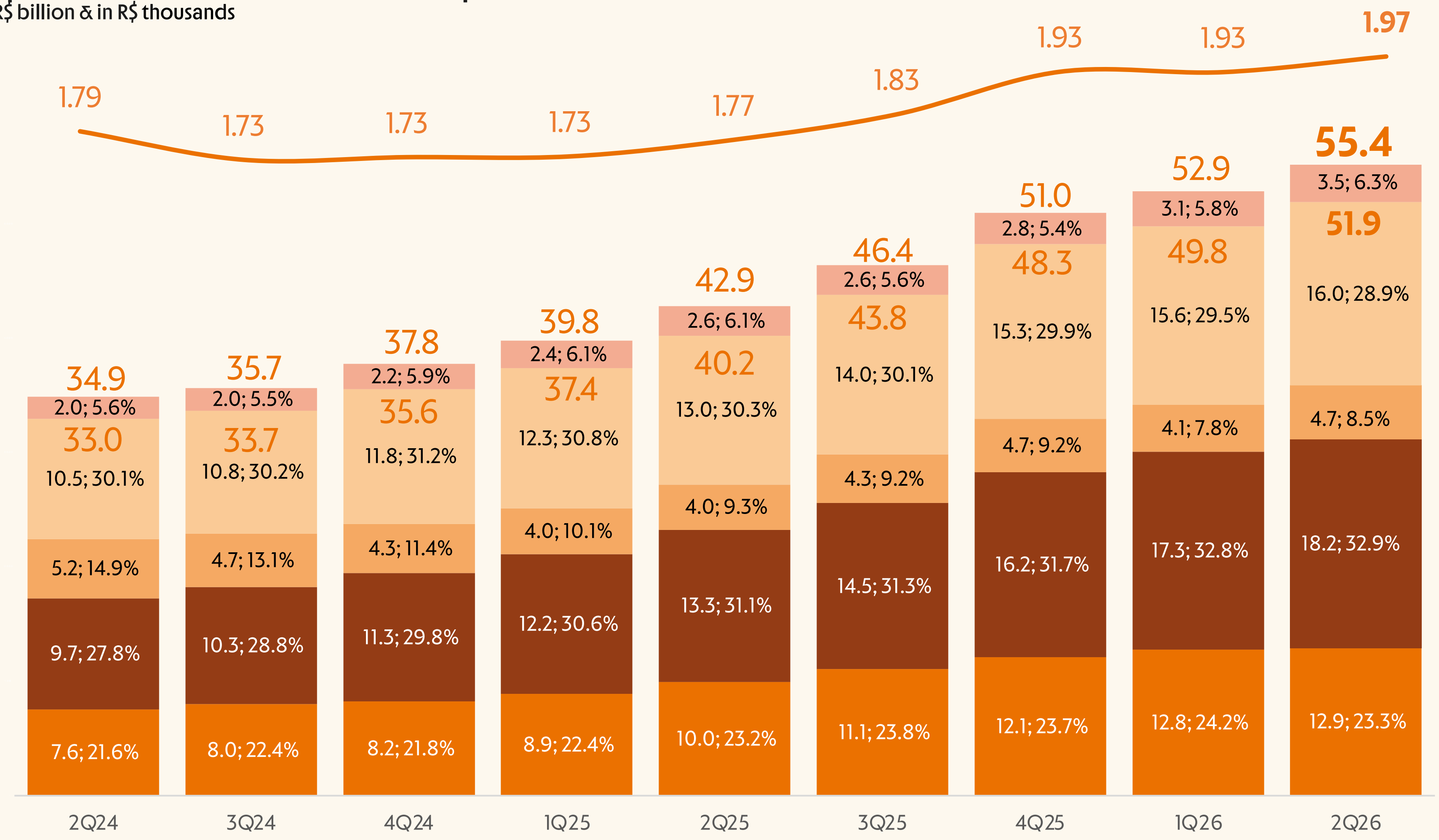


Note: Definitions are in the Glossary section of this Earnings Presentation. **Note 1:** NIM 2.0 and Risk-Adjusted All-in NIM 2.0 do not include transactor credit card portfolio. **Note 2:** Total assets/ Total shareholder's equity.

Strong credit growth combined with disciplined capital allocation

Expanded Loan Portfolio[1] & Loan per active client

In R$ billion & in R$ thousands



QoQ	YoY	
+2%	+11%	Loan per Active Client[2]
+5%	+29%	Total
+13%	+35%	Private Securities[6]
+5%	+29%	Gross Loan Portfolio
+3%	+23%	Credit Card
+15%	+19%	SMBs[3]
+5%	+37%	Mortgages + Home Equity[5]
+1%	+30%	Payroll + Personal Loans[4]

Note: Definitions are in the Glossary section of this Earnings Presentation. **Note 1**: Expanded Loan Portfolio = Loans and advancements to costumers, gross of provision expenses + private securities. **Note 2**: Total gross loan portfolio divided by total active clients. **Note 3**: SMB includes Agribusiness loans. **Note 4**: Personal includes payroll deductible loans, overdraft, credit card renegotiations, FGTS, Private Payroll, and other loans. **Note 5**: Home Equity, business and individuals' portfolio, Mortgage and US Mortgage. **Note 6**: Private Securities = Debentures, Certificates of Real Estate Receivables, Investment Fund Quotas, Certificates of Agricultural Receivables, Commercial Promissory Notes, Fixed-Term Deposit with Special Guarantee, Rural Product Bill, Financial Bills, Bank Deposit Certificates, Agribusiness Credit Bills (LCA), Real Estate Credit Bills (LCI), and Development Bills of Credit.

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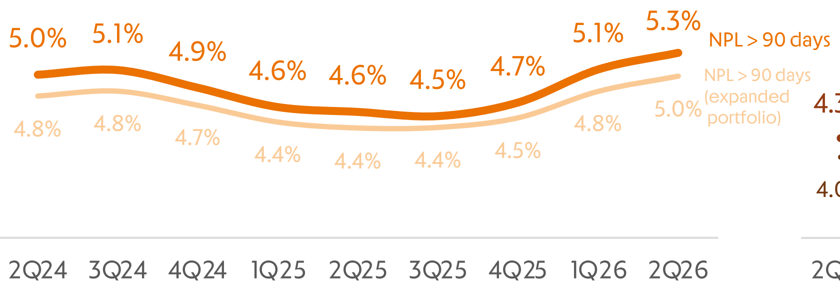
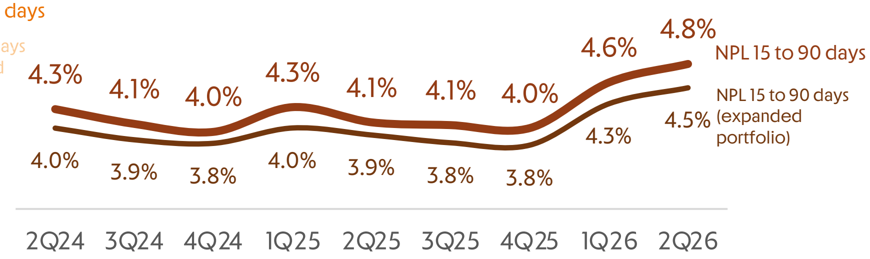
Sound asset quality amid fast portfolio growth

NPLs[1]

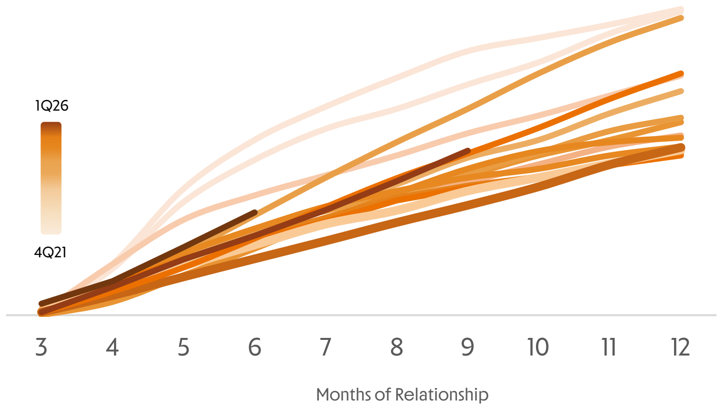
In %





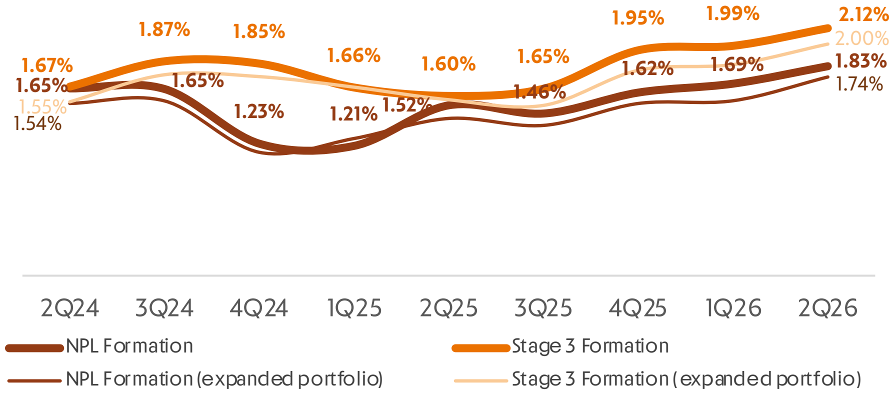
Credit Cards NPL > 90 Days per Cohort[2]

In %



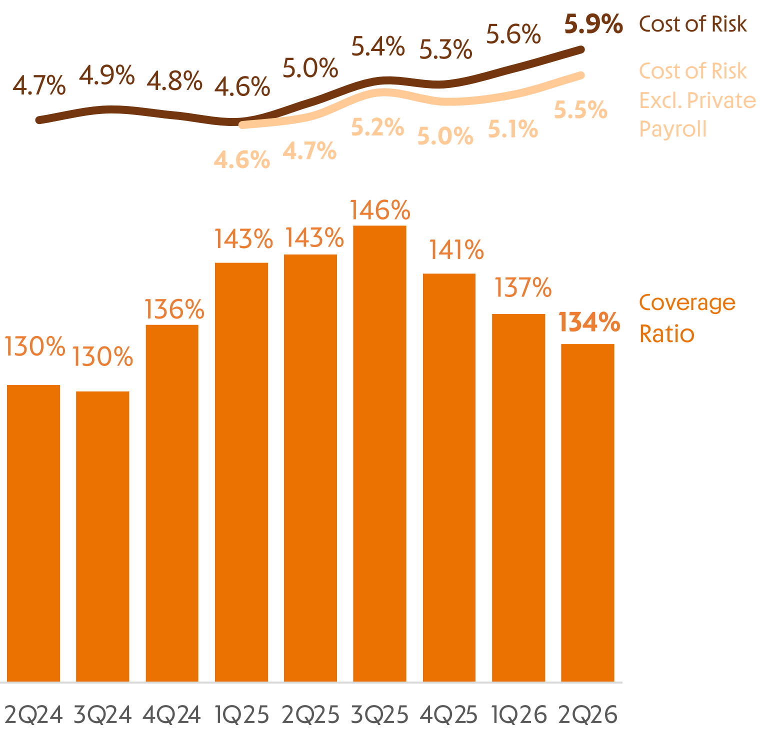
NPL and Stage 3 Formation

In %



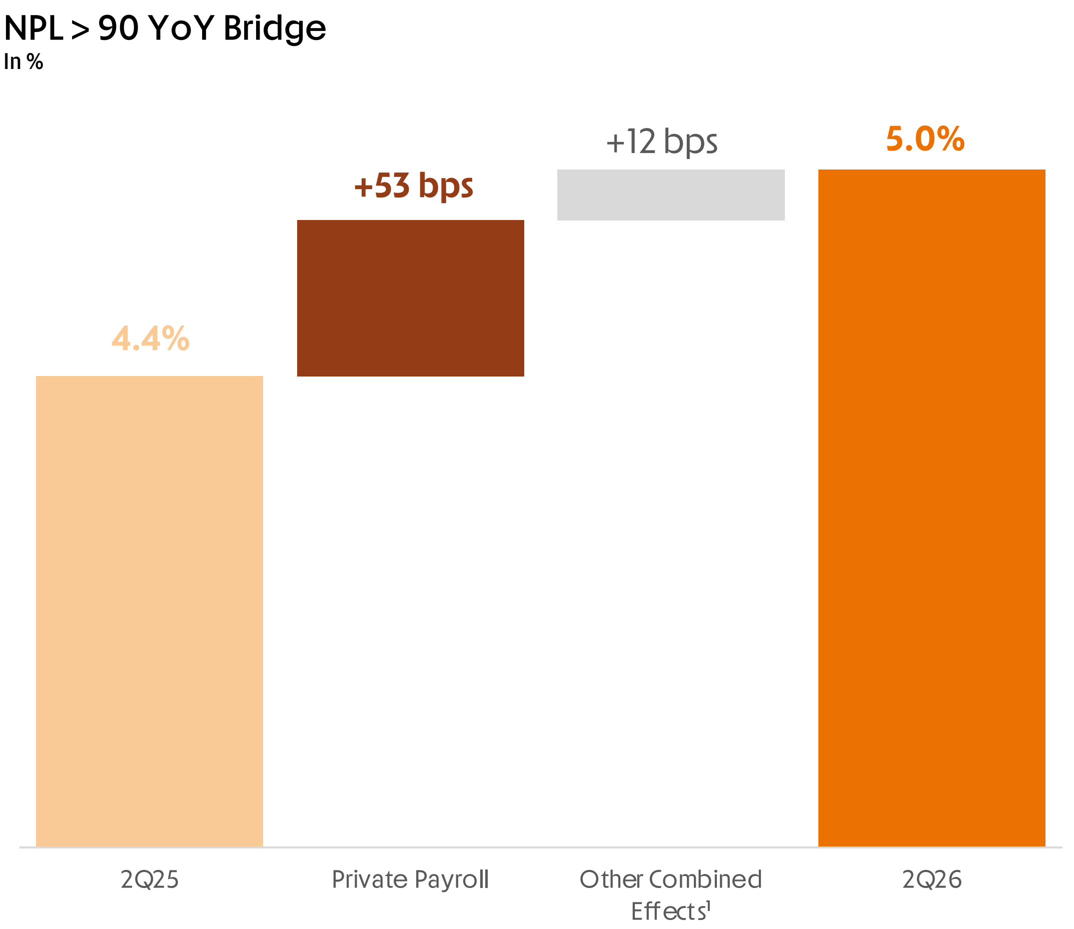
All-in Cost of Risk[3] & Coverage Ratio[4]

In %



Note: Definitions are in the Glossary section of this Earnings Presentation. **Note 1:** Considering Gross Loan Portfolio. **Note 2:** Cohorts defined as the first date when the client has his limit available. NPL per cohort = NPL > 90 days balance of the cohort divided by total credit card portfolio of the same cohort. **Note 3:** Considering Gross Loan Portfolio and securities that generates provision expenses. **Note 4:** Considering "Provision for expected credit losses on loan commitments".

Private Payroll asset quality reflecting a product in maturity



Private Payroll

Delinquency is primarily driven by the **loss of linkage when clients change jobs**

Systemic solution to be launched soon

Insurance to be launched soon

ROE accretive

+30% marginal ROE

Note 1: Reflects the net impact of NPL variation across all other credit portfolios, including credit card, SMB, home equity, and mortgages.

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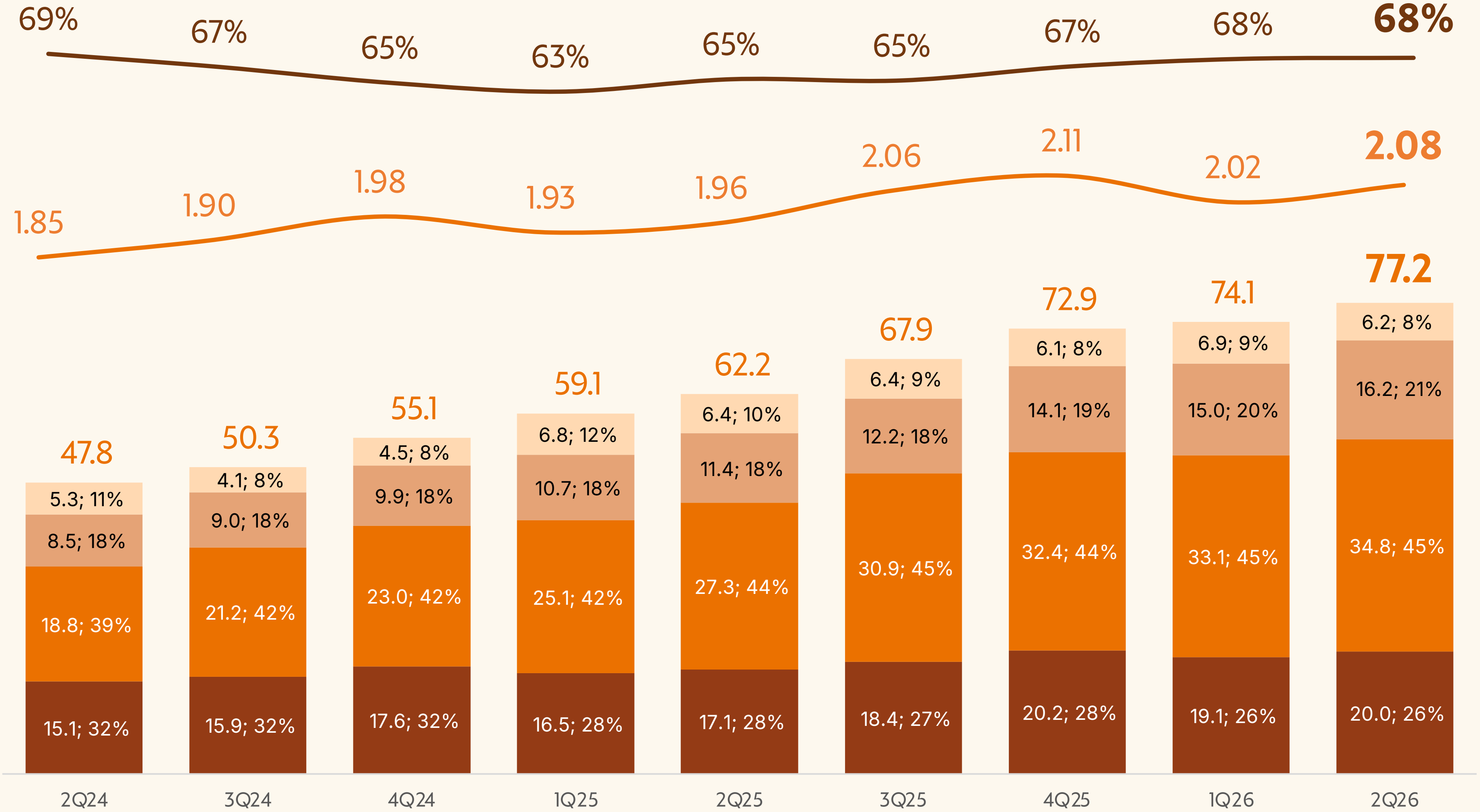
High-growth and diversified funding franchise

Funding, Funding per Active Client and Loans over Deposits

In R$ billions, in R$ thousands & in %



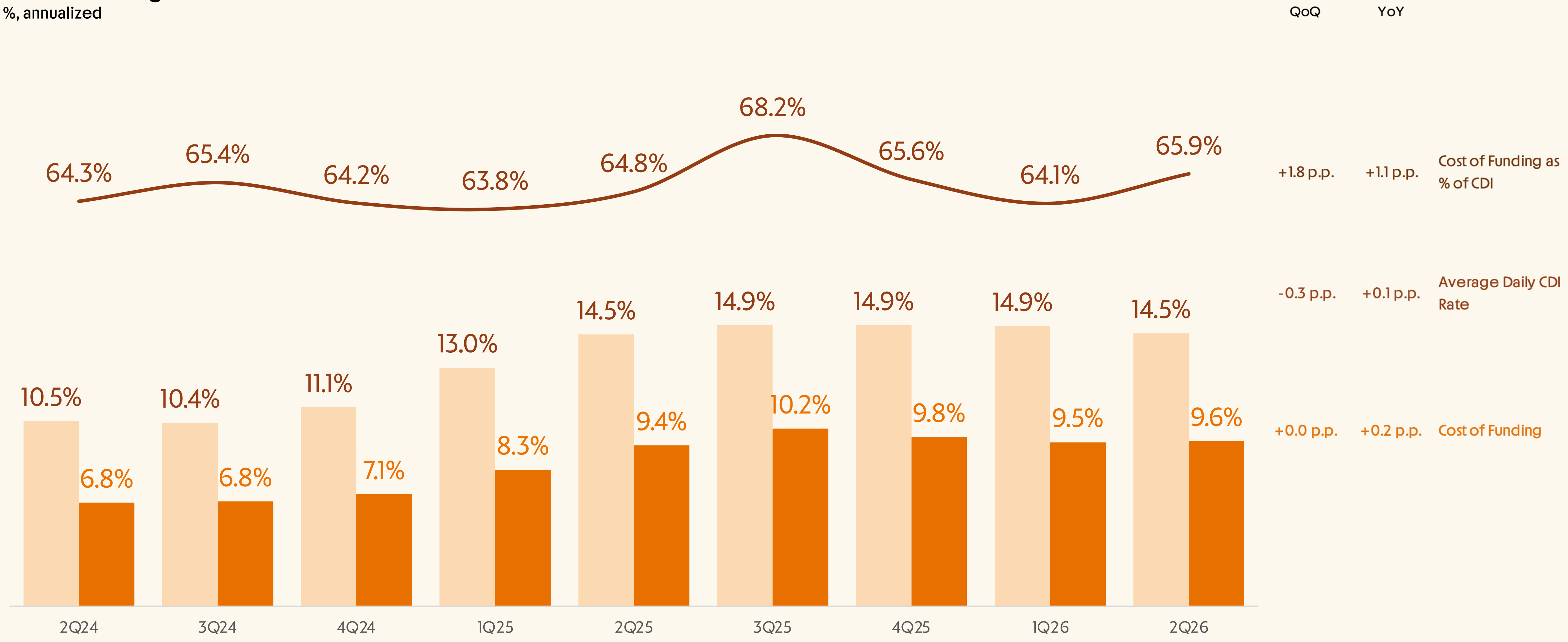
	QoQ	YoY
Loans to Deposits Ratio[5]	+0.2 p.p.	+3.2 p.p.
Deposits per Active Client[1]	+3%	+6%
Total Funding	**+4%**	**+24%**
Other[2]	-10%	-4%
Securities Issued	+8%	+42%
Time Deposits[3]	+5%	+27%
Transactional Deposits[4]	+5%	+17%

Note: Definitions are in the Glossary section of this Earnings Presentation. **Note 1:** Deposits per active client considers total demand deposits plus time deposits by the total number of active clients of the quarter. **Note 2:** Includes savings deposits, creditors by resources to release and liabilities with financial institutions (securities sold under agreements to repurchase, interbank deposits and borrowing and on lending). **Note 3:** Excluding "Conta com Pontos" balance. **Note 4:** Includes "Conta com Pontos" balance and demand deposits. **Note 5:** Total deposits/(Total funding excluding eligible capital instruments).

Low cost of funding sustaining competitive advantages

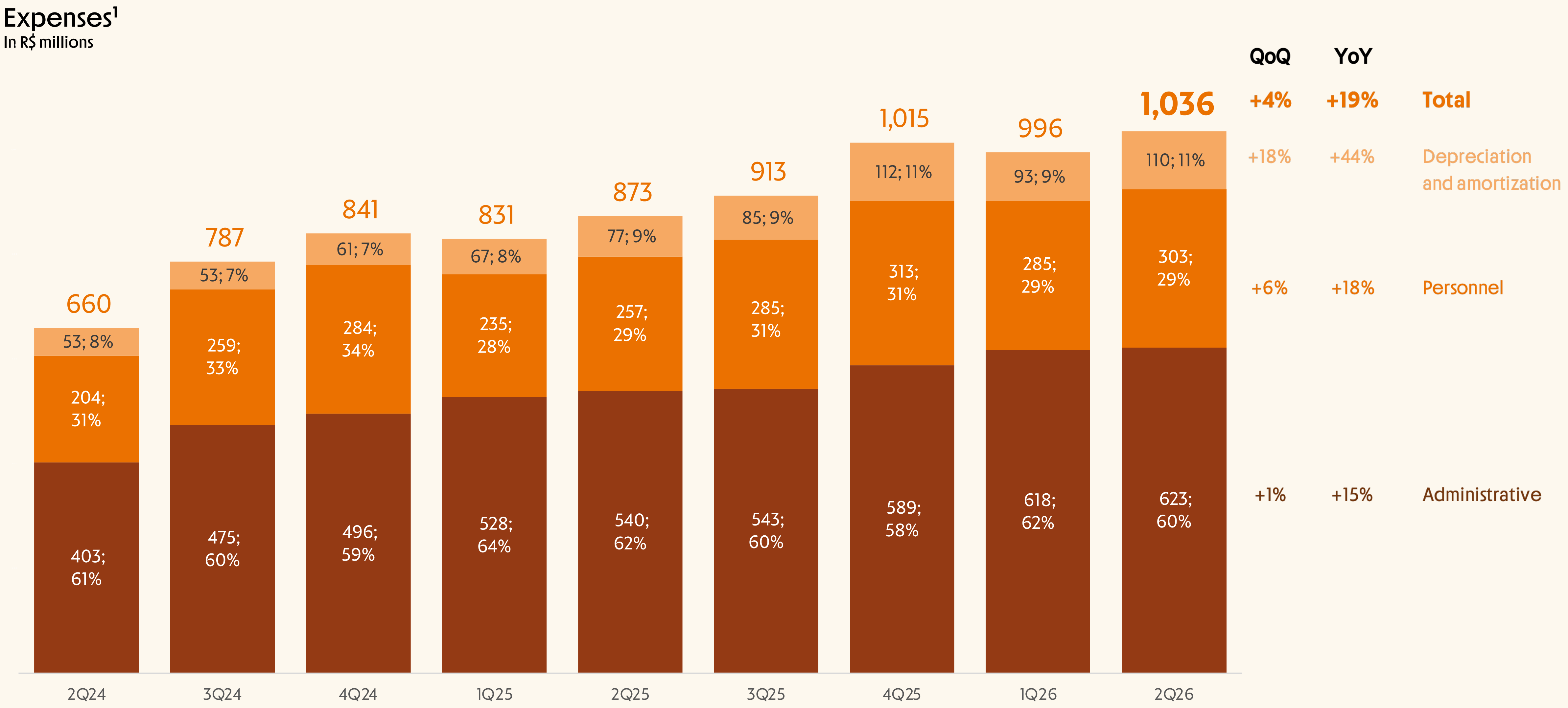
Cost of Funding[1]

In %, annualized



Note: Definitions are in the Glossary section of this Earnings Presentation. **Note 1:** Average CDI daily rate during the quarter.

Controlled expenses while we keep scaling our business

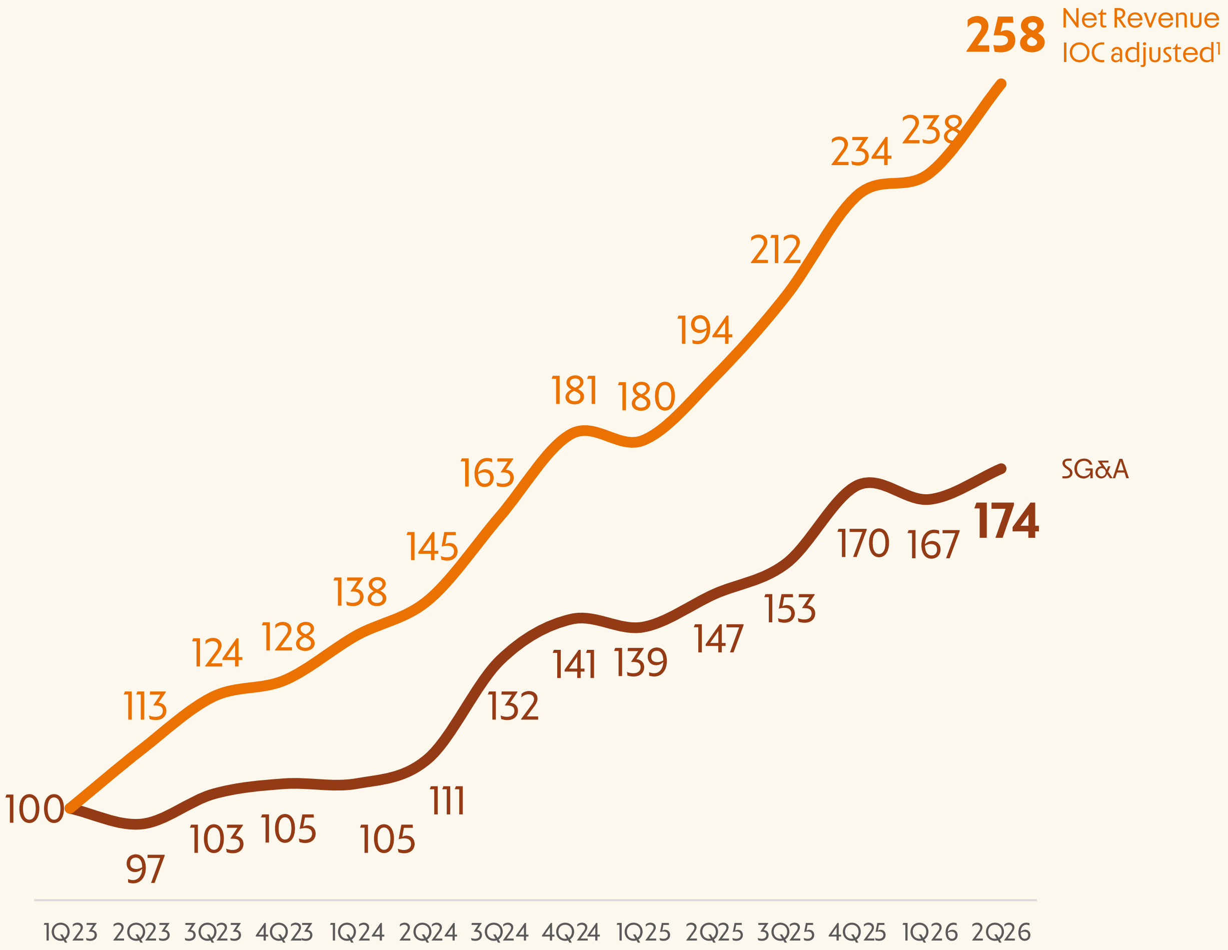


Note: Definitions are in the Glossary section of this Earnings Presentation. **Note 1**: IFRS Financial Statements lines: "Personnel expenses", "Depreciation and Amortization", "Administrative Expenses".

Operating leverage in action with expenses growing well below revenues

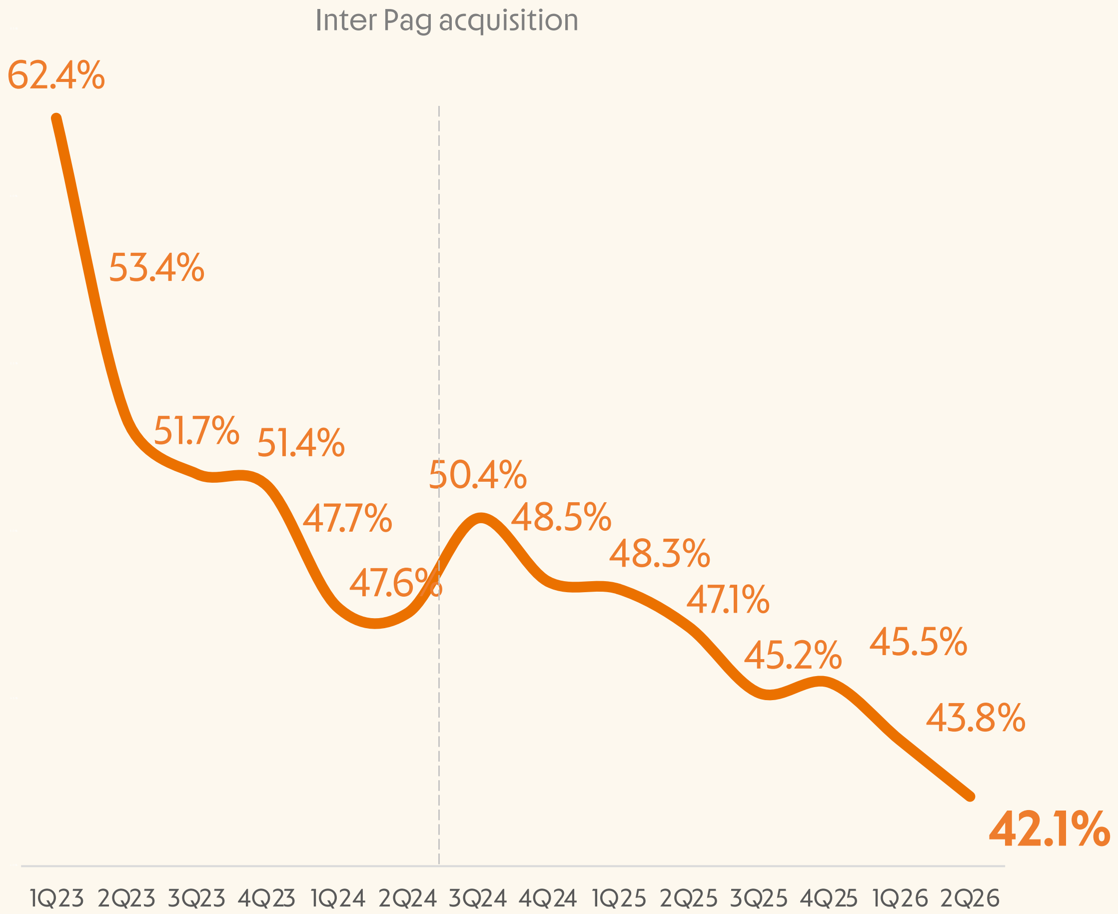
Revenue and Expenses

In %, index in a 100 basis



Efficiency Ratio[2]

In %



Note: Definitions are in the Glossary section of this Earnings Presentation. **Note 1:** Revenues minus tax expenses except taxes related to interest on own capital . **Note 2:** Excluding taxes on interest on own capital.

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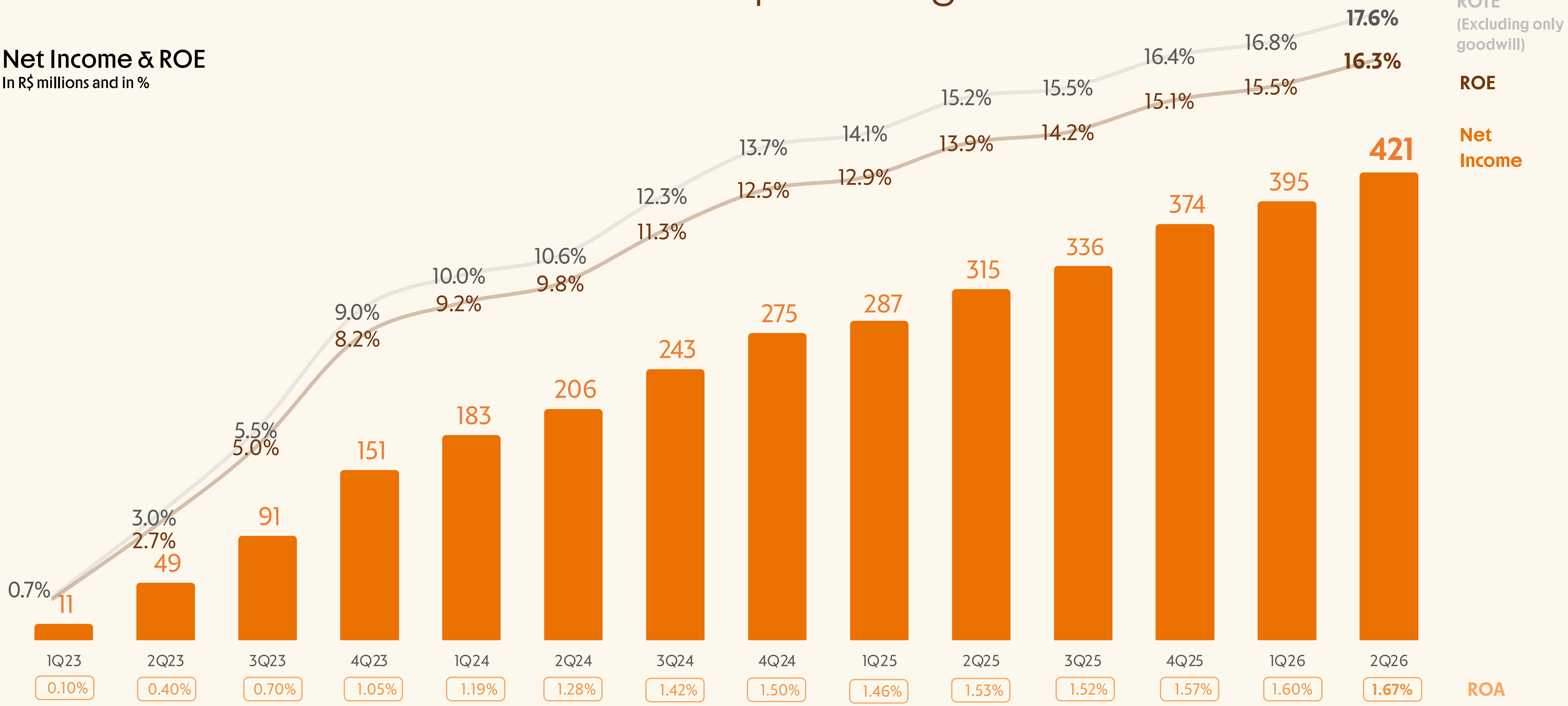
A track record of sustainable and compounding results

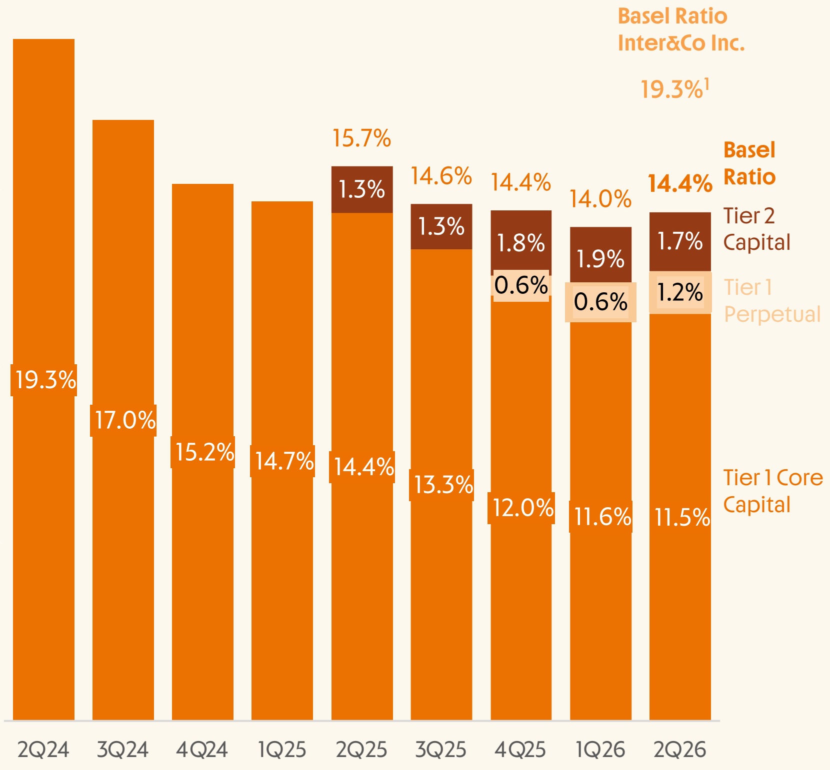
Net Income & ROE
In R$ millions and in %



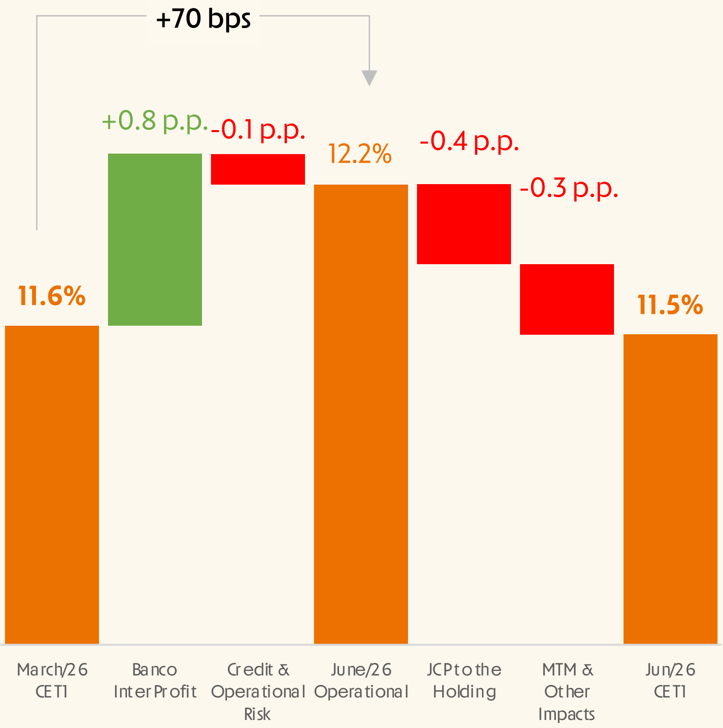
Note: Definitions are in the Glossary section of this Earnings Presentation.

Surpassing capital neutrality at Banco Inter

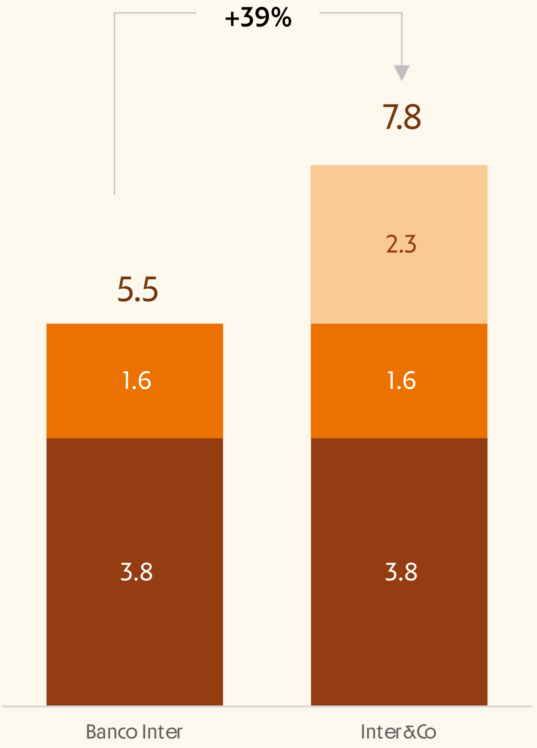
Basel Ratio – Banco Inter S.A.
In %



CET1 Ratio
In %



Reference Equity
In R$ billions



Source: Banco Inter Bacen GAAP Financial Statements. **Note 1:** CET1 ratio variation in the quarter due to Banco Inter profit and variation of credit and operational risk.

Appendix

Balance Sheet (In R$ million)

	06/30/2026	03/31/2026	06/30/2025	Variation % ΔQoQ	Variation % ΔYoY
Balance Sheet					
Assets					
Cash and equivalents	3,106	4,297	4,834	-27.7%	-35.7%
Amounts due from financial institutions	5,187	4,757	4,953	+9.0%	+4.7%
Deposits at Central Bank of Brazil	8,488	7,888	6,180	+7.6%	+37.4%
Securities, net of provisions for expected credit losses	29,591	27,341	23,860	+8.2%	+24.0%
Derivative financial instruments	19	32	1	-41.2%	+2586.4%
Net loans and advances to customers	48,357	46,485	37,780	+4.0%	+28.0%
Property and equipment	356	364	378	-2.0%	-5.7%
Intangible assets	2,135	2,100	1,971	+1.7%	+8.4%
Deferred tax assets	2,042	1,917	1,719	+6.5%	+18.8%
Other assets	3,630	3,890	3,164	-6.7%	+14.7%
Total assets	**102,912**	**99,070**	**84,733**	**+3.9%**	**+21.5%**
Liabilities					
Deposits from clients	56,697	54,151	46,667	+4.7%	+21.5%
Deposits from banks	15,527	15,730	13,885	-1.3%	+11.8%
Securities issued	16,180	14,999	11,378	+7.9%	+42.2%
Derivative financial liabilities	19	70	33	-73.6%	-44.2%
Other liabilities	2,457	2,400	1,910	+2.4%	+28.7%
Total Liabilities	**92,278**	**88,656**	**75,345**	**+4.1%**	**+22.5%**
Equity					
Equity attributable to owners of the Company	10,525	10,195	9,290	+3.2%	+13.3%
Non-controlling interest	108	219	98	-50.5%	+10.3%
Total equity	**10,634**	**10,414**	**9,388**	**+2.1%**	**+13.3%**
Total liabilities and equity	**102,912**	**99,070**	**84,733**	+3.9%	+21.5%

Income Statement (In R$ million)

	2Q26	1Q26	2Q25	Variation % ΔQoQ	Variation % ΔYoY
Income Statement					
Interest income	2,605	2,569	2,128	+1.4%	+22.4%
Interest expenses	(1,811)	(1,751)	(1,424)	+3.4%	+27.2%
Income from securities, derivatives and foreign exchange	1,251	1,064	765	+17.6%	+63.4%
Net interest income and income from securities, derivatives and foreign exchange	**2,044**	**1,882**	**1,470**	**+8.6%**	**+39.1%**
Net revenues from services and commissions	532	496	495	+7.2%	+7.4%
Expenses from services and commissions	(46)	(46)	(43)	+0.3%	+6.7%
Other revenues	107	109	81	-1.4%	+31.9%
Revenue	**2,637**	**2,441**	**2,003**	**+8.0%**	**+31.7%**
Impairment losses on financial assets	(860)	(781)	(569)	+10.1%	+51.2%
Net result of losses	**1,777**	**1,660**	**1,434**	**+7.0%**	**+23.9%**
Administrative expenses	(623)	(618)	(540)	+0.8%	+15.3%
Personnel expenses	(303)	(285)	(257)	+6.4%	+18.0%
Tax expenses	(229)	(187)	(177)	+22.6%	+29.3%
Depreciation and amortization	(110)	(93)	(77)	+18.2%	+44.0%
Profit before income tax	**512**	**477**	**384**	**+7.3%**	**+33.5%**
Income tax	(65)	(60)	(51)	+9.3%	+26.8%
Net income from controlling and non-controlling interests	447	418	332	+7.0%	+34.5%
Non-controlling interest	(26)	(23)	(17)	+13.2%	+51.2%
Net income	**421**	**395**	**315**	**+6.7%**	**+33.6%**

Disclaimer

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

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

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

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

About Non-IFRS Financial Measures

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

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

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

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Non-IFRS measures and KPIs

Activation Rate:

$$\frac{\text{Number of active clients at the end of the quarter}}{\text{Total number of clients at the end of the quarter}}$$

Active clients:

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

Annualized interest rates:

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

Anticipation of credit card receivables:

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

ARPAC gross of interest expenses:

$$\frac{\begin{gathered}(\text{Interest income} + (\text{Revenue from services and comissions} - \text{Cashback} - \text{Inter rewards})\\ + \text{Income from securities and derivarives} + \text{Other revenue}) \div 3\end{gathered}}{\text{Average of the last 2 quarters Active Clients}}$$

ARPAC net of interest expenses:

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

ARPAC per quarterly cohort:

Total Gross revenue net of interest expenses in a given cohort divided by the average number of active clients in the current and previous periods1. Cohort is defined as the period in which the client started his relationship with Inter.

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

Basel ratio:

$$\frac{\text{Referential equity}}{\text{Risk weighted assets}}$$

Card+PIX TPV:

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

Card+PIX TPV per active client:

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

Cost of funding:

$$\frac{\text{Interest expenses} \times 4}{\begin{gathered}\text{Average of last 2 quarters Interest bearing liabilities}\\ \text{(demand deposits, time deposits, savings deposits, creditors by}\\ \text{resources to release, securities issued, securities sold under agreements to repurchase,}\\ \text{interbank deposits and others)}\end{gathered}}$$

Non-IFRS measures and KPIs

Cost of funding normalized by business days:

$$\frac{\text{Interest expenses} \times 4 \div \text{business days in the quarter} \times 63}{\begin{array}{c}\text{Average of last 2 quarters Interest bearing liabilities} \\ \text{(demand deposits, time deposits, savings deposits, creditors by} \\ \text{resources to release, securities issued, securities sold under agreements to repurchase,} \\ \text{interbank deposits and others)}\end{array}}$$

Cost of risk:

$$\frac{\text{Impairment losses on financial assets} \times 4}{\begin{array}{c}\text{Average of last 2 quarters of: Loans and advances to customers} + \text{Commercial promissory notes} + \\ \text{Certificates of agricultural receivables} + \text{Certificates of real estate receivables} + \text{Debenture (Fair value through} \\ \text{other comprehensive income)} + \text{Ruralproduct bill} + \text{Debentures (Amortized cost)} + \text{Investment fund quotas} + \\ + \text{Certificates of real estate receivables} + \text{Debentures} + \text{Bank deposit certificates} + \text{Certificates of agricultural} \\ \text{receivables} + \text{Agribusiness credit bills} + \text{Commercial promissory notes} + \text{Real estate} \\ \text{credit bills (Fair value through profit or loss)}\end{array}}$$

Cost-to-serve (CTS):

$$\frac{(\text{Personnel Expense} + \text{Administrative Expenses} + \text{Depreciation and Amortization}) \div 3}{\text{Average of the last 2 quarters Active Clients}}$$

Coverage ratio:

$$\frac{\text{Provision for expected credit loss} + \text{Provision for expected credit losses on loan commitments}}{\text{Overdue higher than 90 days}}$$

Earning portfolio (IEP):

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

Efficiency ratio:

$$\frac{\text{Personnel expense} + \text{Administrative expenses} + \text{Depreciation and amortization}}{\begin{array}{c}\text{Net Interest Income} + \text{Net result from services and comissions} + \text{Other revenue} - \\ \text{Tax expenses} + \text{Taxes on interest on own capital}\end{array}}$$

Expanded Loan Portfolio:

Expanded Loan Portfolio considers “Loan Portfolio” + “Private Securities”

Fee income ratio:

$$\frac{\text{Net result from services and commissions} + \text{Other revenue}}{\text{Net Interest Income} + \text{Net result from services and comissions} + \text{Other revenue} - \text{Tax expense}}$$

Funding:

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

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

Gross loan portfolio:

Loans and Advance to Customers + Loans to financial institutions

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

Non-IFRS measures and KPIs

Gross take rate:

$$\frac{\text{Inter Shop gross revenue}}{\text{GMV}}$$

Loan portfolio:

Loans and Advance to Customers, gross of provision for expected losses

Margin per active client gross of interest expenses:

$$\text{ARPAC gross of interest expenses} - \text{Cost to Serve}$$

Margin per active client net of interest expenses:

$$\text{ARPAC net of interest expenses} - \text{Cost to Serve}$$

Net fee income:

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

Net interest income:

$$\text{Interest Income} + \text{Interest Expenses} + \text{Income from securities} + \text{Income from derivatives}$$

Net revenue:

Net interest income + Net fee income

Net revenue IOC adjusted:

Net interest income + Net fee income + Taxes on interest on own Capital

NIM 2.0 – IEP Only:

$$\frac{\text{Net interest income and income from securities, derivatives and foreign Exchange x 4}}{\text{Average of 2 Last Quarters Earning Portfolio (Cash and cash equivalents} + \text{Amounts due from financial institutions, net of provisions for expected credit losses + Deposits at Central Bank of Brazil + Securities, net of provisions for expected losses} + \text{Derivative financial assets} + \text{Loans and advances to customers, net of provisions for expected credit losses)} - \text{Interbank deposits}}$$

NPL 15 to 90 days - Excluding Credit Card Receivables:

$$\frac{\text{Overdue 15 to 90 days}}{\text{Loans and Advance to Costumers}}$$

NPL > 90 days - Excluding Credit Card Receivables:

$$\frac{\text{Overdue higher than 90 days}}{\text{Loans and Advance to Costumers}}$$

NPL formation:

$$\frac{\text{Overdue balance higher than 90 days in the current quarter} - \text{Overdue balance higher than 90 days in the previous quarter} + \text{Write} - \text{off change in the current quarter}}{\text{Total loans and advance to customers in the previous quarter}}$$

Primary Banking Relationship:

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

Private Securities:

Private Securities comprise the following instruments: Debentures, Certificates of Real Estate Receivables, Investment Fund Quotas, Certificates of Agricultural Receivables, Commercial Promissory Notes, Fixed-Term Deposit with Special Guarantee, Rural Product Bill, Financial Bills, Bank Deposit Certificates, Agribusiness Credit Bills (LCA), Real Estate Credit Bills (LCI), Development Bills of Credit, and FIDC Fund Quotas.

Non-IFRS measures and KPIs

Return on Average Assets (ROA):

$$\frac{(\text{Profit (loss) for the quarter}) \times 4}{\text{Average of last 2 quarters of total assets}}$$

Return on Average Equity (ROE):

$$\frac{(\text{Profit (loss) for the quarter}) \times 4}{\text{Average of last 2 quarters of total shareholder`s equity}}$$

Return on Average Tangible Equity Excluding Only Goodwill (ROTE):

$$\frac{(\text{Profit (loss) for the quarter}) \times 4}{\text{Average of last 2 quarters of total shareholder`s equity} - \textit{goodwill}}$$

Risk-Adjusted NIM 2.0:

$$\frac{\begin{pmatrix}\text{Net interest income and income from securities, derivatives and foreign exchange} \\ -\text{Impairment losses on financial assets}\end{pmatrix} \text{x } 4}{\begin{matrix}\text{Average of 2 Last Quarters Earning Portfolio (Cash and cash equivalents } + \text{ Amounts due from financial institutions,} \\ \text{net of provisions for expected credit losses + Deposits at Central Bank of Brazil + Securities, net of provisions for} \\ \text{expected losses + Derivative financial assets } + \text{ Loans and advances to customers, net of provisions for expected} \\ \text{credit losses} - \text{Interbank deposits} - \text{Credit card transactor portfolio)}\end{matrix}}$$

SG&A:

Administrative Expenses + Personnel Expenses + Depreciation and Amortization

Securities:

$$\text{Income from securities and derivatives} - \text{Income from derivatives}$$

Stage 3 formation:

$$\frac{\begin{matrix}\text{Stage 3 balance in the current quarter} - \text{Stage 3 balance in the previous quarter} \\ +\text{Write} - \text{off change in the current quarter}\end{matrix}}{\text{Total loans and advance to customers in the previous quarter}}$$

Total gross revenue:

$$\text{Interest income } + (\text{Revenue from services and commissions} - \text{Cashback expenses } - \text{Inter rewards}) \\ + \text{ Income from securities and derivatives } + \text{ Other revenue}$$

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