

Belo Horizonte, January 7th, 2021 – Banco Inter S.A. (BID11) announces today the preview of its operational results of the fourth quarter of 2020. The presented information is preliminary, unaudited and subject to revision.

The 4Q20 was our **best quarter ever** in all avenues:



- _Opening of checking accounts
- _Credit underwriting
- _Shopping sales
- _Number of investors
- _Insurance sales

interbank

/ Banking

_We ended 2020 with **8.5 million** accounts holders, an increase of **108%** compared to 2019;

_We broke the record of accounts opened with **4.5 million** new accounts in 2020, up **69.3%** comparing to 2019 and more than **25 thousand** accounts opened per business day only in December;

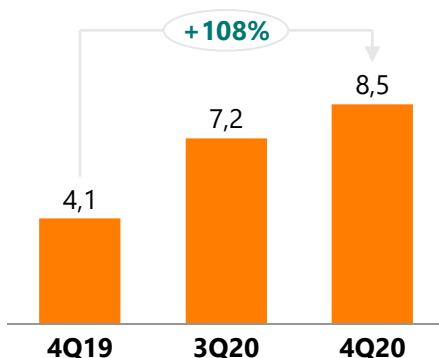
_We reached a NPS of **82 points** in December, in excellence zone;

_We surpassed **269 million** logins in the App in 4Q20 and about **790 million** logins in 2020;

_Transactions in credit and debit cards reached **BRL 7.3 billion** in 4Q20, a growth of **154%** compared to 4Q19. In 2020 more than **BRL 18.2 billion** were transacted, an increase of **119%** compared to 2019.

Digital accounts holders

In million



/ Credit

_Our Credit underwriting reached **BRL 3.6 billion** in 4Q20, an annual growth of more than **160%**. In 2020, underwriting was approximately **BRL 9.0 billion**, **+107%** YoY;

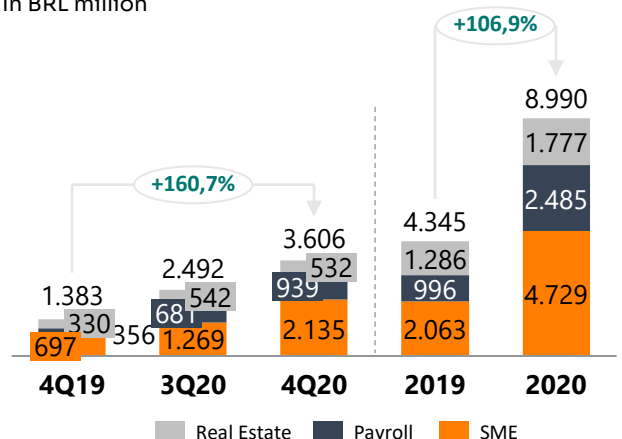
_Real Estate Credit underwriting was **BRL 532 million** in 4Q20, **61%** higher than in 4Q19. In 2020 we reached **BRL 1.8 billion**, with highlight to Mortgage Loans that surpassed **BRL 1.2 billion**, **151%** annual growth;

_Payroll Loan underwriting surpassed **BRL 939 million** in 4Q20, an annual growth of **164%**. We grew **149%** in underwriting when compared to 2019, reaching **BRL 2.5 billion** in 2020;

_The SME Credit underwriting grew **206%** compared to 4Q19, reaching **BRL 2.1 billion** in 4Q20. In 2020 we surpassed **BRL 4.7 billion** in underwriting, **129%** higher than 2019.

Credit underwriting

In BRL million



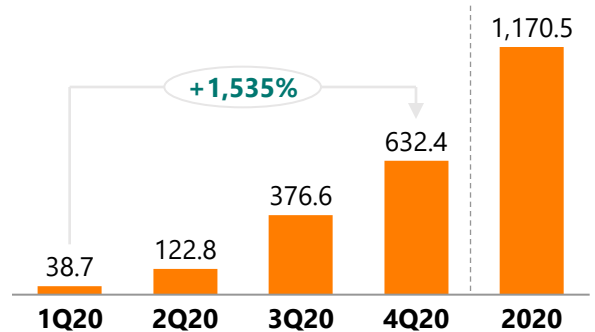
intershop

_We surpassed **BRL 632.4 million** in Gross Merchandise Volume (GMV) in 4Q20, a growth of **1,535%** when compared to 1Q20 and **68%** compared to 3Q20. In 4Q20 GMV was boosted by Orange Friday and Christmas sales;

_More than **3.8 million** transactions were made in 4Q20, a **35%** increase over 3Q20 and **220%** compared to 1Q20;

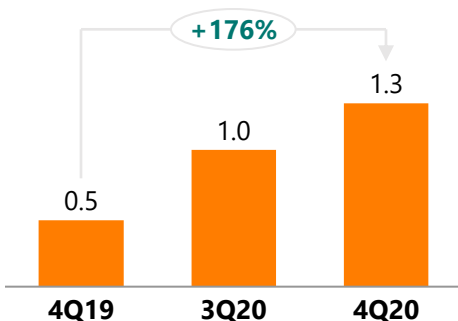
_In 2020, we reached **BRL 1.2 billion** in GMV through **9.5 million** transactions, consolidating our marketplace strategy.

**Gross Merchandise Volume (GMV)
Inter Shop**
In BRL million



interinvest

**Active Users
Inter Invest**
In million



_ We reached about **1.3 million** investors in December, which represents **15%** of our customer base;

_We surpassed **330 thousand** customers with stock under custody at Inter in 4Q20, which is approximately **10%** of individual investors in the Brazilian Stock Exchange;

_Inter Invest strategy is to offer a complete and hybrid open platform, which allows autonomy while provides support through advisors and financial education.

interseguros

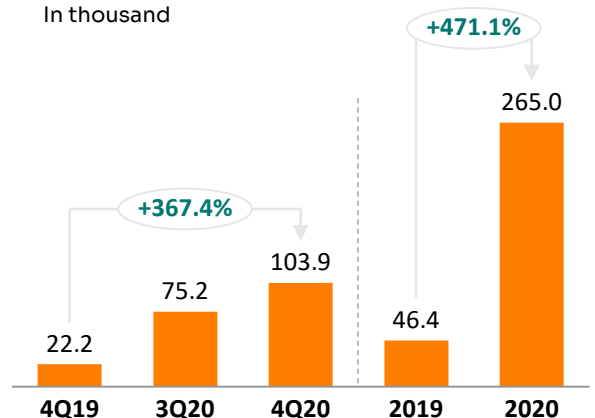
_We reached about **265 thousand** in insurance sales on Inter Seguros, a **471%** increase over 2019;

_We surpassed **BRL 153 million** in sales of consortium letters in 2020, an annual growth of **259%**;

_We grew more than **380%** in Pension Plans, with more than **BRL 60 million** in the year;

_In one year we more than **double** the penetration of insurance in our clients base, strengthening our **cross-selling** capability.

**Number of insurance sales
Inter Seguros**
In thousand



Disclaimer

Este relatório pode conter considerações futuras referentes ao Inter, sinergias antecipadas, planos de crescimento, resultados projetados e estratégias futuras. Embora essas declarações prospectivas reflitam as crenças de boa fé da Administração, elas envolvem riscos e incertezas conhecidos e desconhecidos que podem fazer com que os resultados ou resultados reais da empresa sejam materialmente diferentes daqueles antecipados e discutidos aqui. Estas declarações não são garantias de desempenho futuro. Esses riscos e incertezas incluem, mas não se limitam a nossa capacidade de perceber a quantidade de sinergias projetadas e o cronograma projetado, além de fatores econômicos, competitivos, governamentais e tecnológicos que afetam o Banco, mercados, produtos e preços e outros fatores. Além disso, esta apresentação contém números gerenciais que podem ser diferentes dos apresentados em nossas demonstrações financeiras. A metodologia de cálculo para esses números gerenciais é apresentada no release de resultados trimestrais do Inter.

Os números das nossas principais métricas (Unit Economics), que incluem os usuários ativos mensais (MAU), os logins únicos diários (DAU), a receita média por usuário (ARPU) e o índice de cross selling (CSI), são calculados usando dados internos do Inter. Embora esses números sejam baseados no que acreditamos ser estimativas razoáveis, há desafios inerentes à medição do uso de nossos produtos. Além disso, continuamente, buscamos aprimorar as estimativas de nossa base de usuários, as quais podem mudar devido a melhorias ou mudanças de metodologia. Analisamos regularmente nossos processos para calcular essas métricas e, de tempos em tempos, podemos descobrir imprecisões e realizar ajustes para melhorar a precisão, incluindo ajustes que podem resultar no recálculo de nossas métricas históricas.

Para obter mais informações consulte nosso site: ri.bancointer.com.br

inter

BIDI

B3 LISTED N2