

Belo Horizonte, April 8<sup>th</sup>, 2020 – Banco Inter S.A. (BIDI11) announces today the preview of its operational results of the first quarter of 2020. The presented information is preliminary, unaudited and subject to revision.

We already are **5 million** in the purpose of banking revolution 

## GROWTH

- We surpassed **4.9 million account holders** in 1Q20, growth of **155%** compared to 1Q19 and, in April 7, 2020, we **reached 5 million account holders**;
- We broke our record of accounts opened within a quarter with **890 thousand new accounts**;
- We opened more than **14 thousand accounts per working day** in March.
- We saw our **NPS reaching 61 points** in 1Q20;
- We reached **BRL 38.7 million transacted** by around **362 thousand customers** in our Marketplace in 1Q20;
- We surpassed **130 million logins** on the App in 1Q20;
- We had more than **2.5 million demand depositors** in 1Q20, with an average balance of BRL 1,049.00;
- We are the **primary bank** for more than **40% of our active customers**.

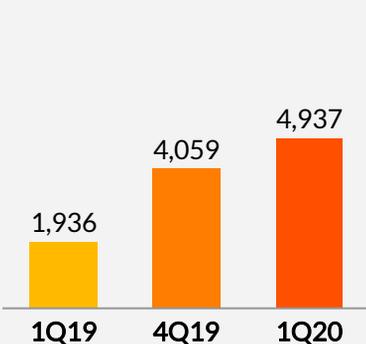
## ENGAGEMENT AND MONETIZATION

- We signed a **new partnership with Mastercard** that increases incentives based on an exclusivity agreement;
- We reached **2.7 million active customers** in 1Q20, a **147% growth** over 1Q19;
- We increased the **Cross-Selling Index (CSI)** to **2.73 products** in 1Q20, compared to 2.59 in 1Q19;
- Transactions in credit and debit cards reached **BRL 2.8 billion** in 1Q20, **21.7x** greater than 1Q19;
- **Inter's Open Investment Platform (PAI)** reached **601 thousand active customers** in 1Q20, surpassing **12% of our customer base**, a **205% growth YoY**;
- We reached **185 thousand clients with shares under custody** at Inter in 1Q20, **16x** higher than 1Q19;

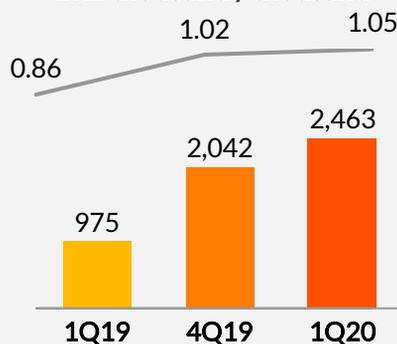
## CREDIT UNDERWRITING

- Our credit underwriting reached of **BRL 1.3 billion** in 1Q20, an increase of **66% YoY**;
- **SME Credit** grew **73% YoY**, with underwriting of **BRL 649 million** in 1Q20;
- **Real Estate Loans** reached an underwriting of **BRL 328 million** in 1Q20, an **13% increase** compared to 1Q19;
- **Payroll Loans** reached **BRL 376 million** in underwriting in 1Q20, an increase of **147%** over 1Q19.

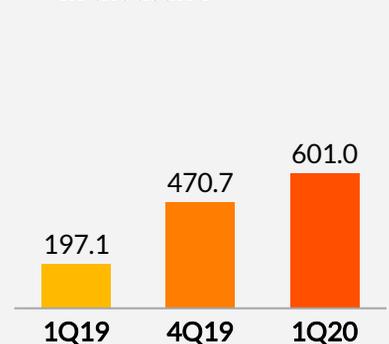
**Digital accounts holders**  
In thousand



**Account balance**  
BRL thousand / thousand



**PAI active customers**  
In thousand



 Demand Depositors

 Average balance

## Disclaimer

This report 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](http://ri.bancointer.com.br)