

Belo Horizonte, October 10th, 2019 – Banco Inter S.A. (BIDI11), the only complete and free digital bank with financial products and services for individuals and companies, announces today the preview of its operational results of the third quarter of 2019. The presented information is preliminary, unaudited and subject to revision.

GROWTH

- We surpassed **3.3 million digital account holders** in **3Q19**, number 3.1 times higher than 3Q18;
- We broke our record of accounts opened with **732 thousand new accounts** in 3Q19, number 2.4 times higher than 3Q18;
- We opened more than **12 thousand accounts per working day** in September.

ENGAGEMENT AND MONETIZATION

- We saw the acceleration in the number of **active customers** in the quarter, reaching **1.9 million customers**, a **192% growth** over 3Q18;
- We continuously see the **Cross-Selling Index (CSI)** increase as our clients mature. In 3Q19 CSI reached 2.55 products per customer, compared to 2.28 in 3Q18;
- **Inter's Open Platform for Investments (PAI)** reached **338 thousand active clients** in 3Q19, representing **10%** of our customer base and an annual growth of **297%**;
- Transactions in **credit and debit cards** reached **BRL 2.2 billion** in 3Q19, volume 2.5x greater than 3Q18;
- We reached **90.7 million logins** in Inter's app in 3Q19, and about **1.4 million** accesses per working day in September;

- We received **62.9 thousand direct deposit portability requests** in the third quarter of 2019, a 76% YoY growth;
- We reached a **NPS of 67 points** in the quarter;
- We launched two new types of insurance: **Dental Plan** and **Third Party Auto Insurance**. In addition, we advanced with bancassurance products as **Protected Credit** (lender insurance on payroll) and **Super Habitational** (bundle of Residential and Housing Insurances).

CREDIT UNDERWRITING

- Our credit underwriting reached a record high of **BRL 1.2 billion**, an increase of **123%** and **37%** when compared to 3Q18 and 2Q19, respectively;
- **Payroll Loans** reached **BRL 293 million** in underwriting (100% digital), a **255%** growth over 3Q18 and **50%** over 2Q19;
- **Real Estate Loans** reached a production of **BRL 354 million**, a **51%** and **14%** growth over 3Q18 and 2Q19, respectively;
- **SME Credit** grew **147%** YoY and **49%** QoQ, with underwriting of **BRL 591 million** in 3Q19.

