

Belo Horizonte, January 9th, 2020 – Banco Inter S.A. (BIDI11), the only complete and free digital bank with financial and non financial services and products for individuals and companies, announces today the preview of its operational results of the fourth quarter of 2019. The presented information is preliminary, unaudited and subject to revision.

GROWTH

- We reached **4.1 million digital account holders in 2019**, growth of 180% compared to 2018;
- We broke our record of accounts opened in a quarter with **807 thousand new accounts** in 4Q19, 95% growth over 4Q18;
- We opened more than **13 thousand accounts per working day** in December.

ENGAGEMENT AND MONETIZATION

- We saw acceleration in the number of **active customers**, reaching **2.3 million active customers** in 4Q19, a **169% growth** over 4Q18;
- **Inter's Open Investment Platform (PAI)** reached **425 thousand active customers** in 4Q19, surpassing **10%** of our customer base and growing **269%**;
- Transactions in **credit and debit cards** reached **BRL 2.9 billion** in 4Q19, volume 2.1x greater than 4Q18;
- **We launched our Super App** in November. With it, we increased the offer of non-financial products and services, seeking to **expand our revenue lines**. We operate through **end-to-end** partnerships, **affiliates** and **giftcards**;
- We reached more than **BRL 34 million in transactions** (TPV ON) on our marketplace;
- We had **108 million logins** in Inter's app in 4Q19, and about **2 million logins** per working day in December;
- We reached a **NPS of 67 points** in 2019;

- We received **218 thousand direct deposit portability requests** in 2019;
- We launched two new assistance packs through Inter Seguros: **Quiet Residence** and **Quiet Family**. The packs are an insurance entrydoor, with low average ticket and high added value;
- We listed **three new real estate funds** at the Brazilian Stock Exchange (B3), which together raised **BRL 393 million** in 2019;
- We had **99 thousand customers with shares under custody** in Banco Inter by the end of 2019, **86x** higher than in 2018.

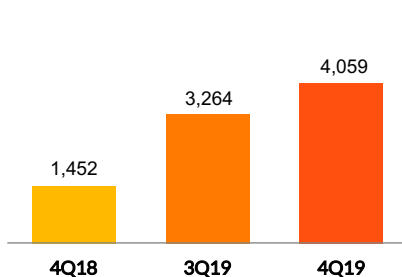
CREDIT UNDERWRITING

- Our credit underwriting reached a record high of **BRL 4.3 billion** in 2019 and **BRL 1.4 billion** in 4Q19, an increase of **75%** and **86%** when compared to 2018 and 4Q18, respectively;
- **SME Credit** grew **83%** compared to 2018 and **82%** compared to 4Q18, with **underwriting of BRL 2.1 billion** in 2019 and **BRL 697 million** in 4Q19;
- **Real Estate Loans** reached a production of **BRL 1.2 billion** in 2019 and **BRL 330 million** in 4Q19, a **47%** and **38% growth** over 2018 and 4Q18, respectively;
- **Payroll Loans** reached **BRL 996 million** in underwriting in 2019 and **BRL 356 million** in 4Q19, a **105%** growth over 2018 and **194%** over 4Q18.

Digital checking accounts

Thousands

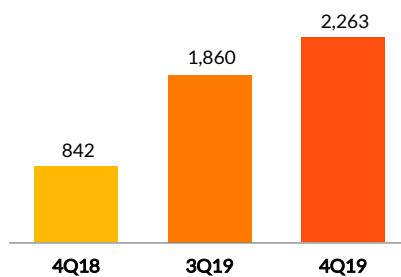
+180%



Active customers

Thousands

+169%



PAI active clients

Thousands

+269%

