



2Q25

earnings release

**Sou
Bradesco**
Nossa cultura em evolução

#SomosPelas
Pessoas 

#UmTime
Empoderado 

#ObstinadosPor
Resultados 

#Unidos
Evoluímos 

#SomosPelos
Clientes 

#OrientadosA
Desafios 

Translation

I AM BRADESCO
our evolving culture

We Stand For People

An Empowered Team

Results-Driven

Together We Evolve

We Stand for Customers

Challenge Oriented



operational performance

2Q25

recurring net income

R\$ 6.1 bi

▲ **3.5%**

2Q25 vs. 1Q25 (q/q)

▲ **28.6%**

2Q25 vs. 2Q24 (y/y)

▲ **33.7%**

1H25 vs. 1H24 (h/h)

ROAE **14.6%** ▲ **3.2** p.p. (y/y)



Solid increase in profitability reflects the combination of operational improvement and the benefits deriving from our transformation plan



Revenues grow across all lines: NII, insurance and fees



NII net of provisions grows with an adequate mix of loans, efficiency gains in funding and an increase in the spread



Operating expenses under control and acceleration of footprint adjustment



Stability in delinquency and reduction in the restructured portfolio



The insurance performance reflects its operational improvement



total revenue

2Q25

R\$ 34.0 bi

▲5.2% (q/q) ▲15.1% (y/y)



total net interest
income

▲4.7% (q/q) ▲15.8% (y/y)



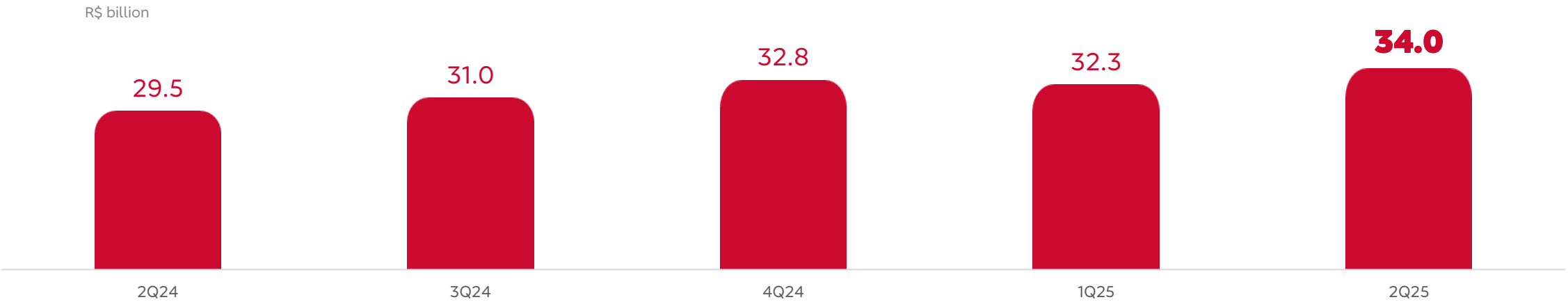
fee and commission
income

▲5.5% (q/q) ▲10.6% (y/y)



insurance, pension plans
and capitalization bonds

▲6.5% (q/q) ▲21.7% (y/y)



■ Total Revenue (NII + Fee and Commission Income + Income from Insurance Op.)

expanded loan portfolio

June25

R\$ 1,018 bi ▲1.3% (q/q)
▲11.7% (y/y)

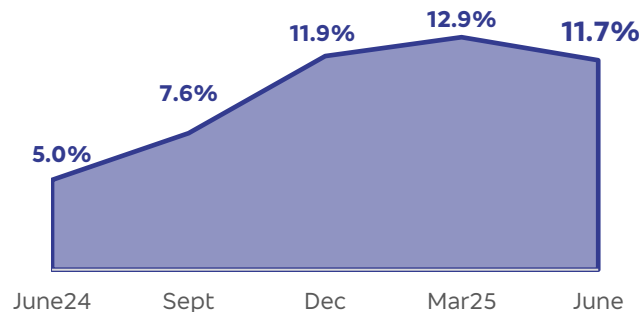
main products performance (%)

	q/q	y/y
\\Individuals	2.2	15.9
Personal Loans	5.1	17.5
Real Estate Financing	3.7	17.6
CDC / Vehicle Leasing	3.1	11.6
Credit Card	1.9	9.8
High Income	3.5	25.8
Payroll-deductible Loans	0.4	5.2
Rural Loans	(2.7)	89.1
\\MSME	3.6	25.2
\\Large Corporate	(1.2)	(0.2)
\\Companies	0.6	8.6
Rural Loans	14.0	23.1
CDC / Leasing	2.4	7.6
Sureties and Guarantees	1.4	6.1
Working Capital	(0.5)	13.7
Foreign Trade Finance	(1.6)	6.9

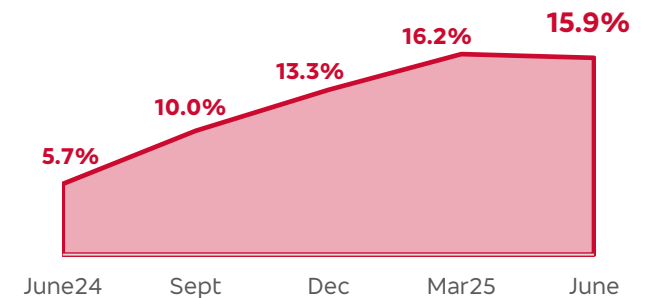
solid performance for another consecutive quarter

total

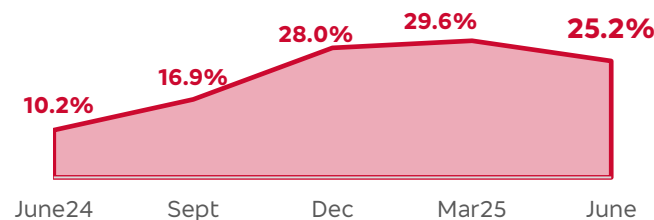
12M growth



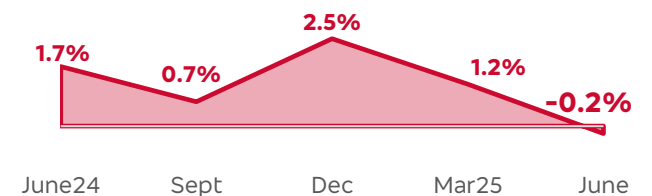
individuals
R\$ 442.4 bi



micro, small and medium-sized enterprises
R\$ 230.5 bi



large corporate
R\$ 345.5 bi



net interest income

2Q25

R\$ 18.0 bi

▲4.7% (q/q) ▲15.8% (y/y) ▲14.8% (h/h)



expenses with expanded LLP

R\$ 8.1 bi

▲6.5% (q/q) ▲11.7% (y/y) ▲4.5% (h/h)

NII net of provisions

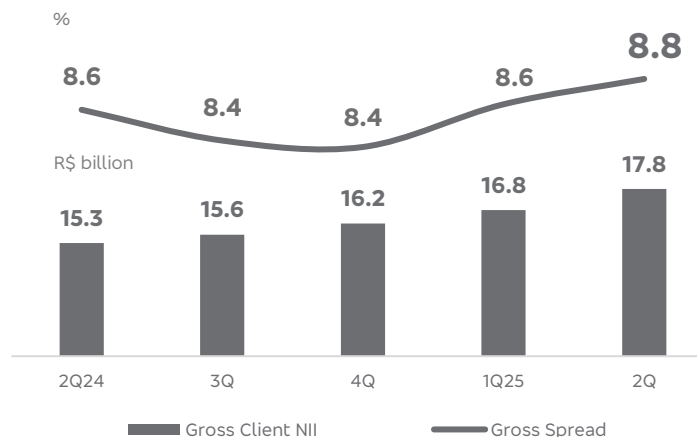
R\$ 9.9 bi

▲3.2% (q/q) ▲19.4% (y/y) ▲24.7% (h/h)



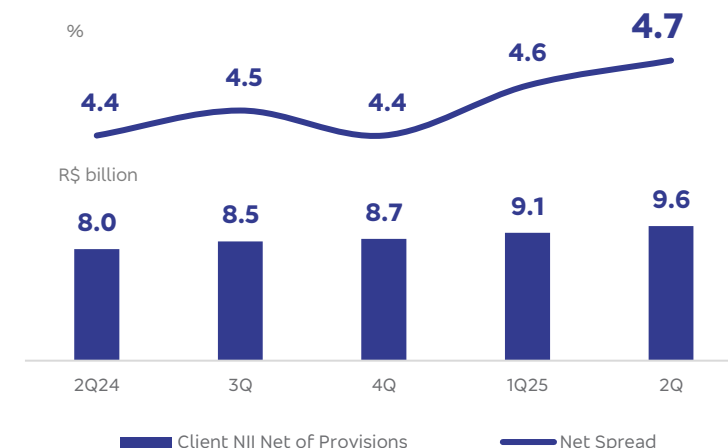
client NII

R\$ 17.8 bi ▲5.9% (q/q) ▲16.4% (y/y)

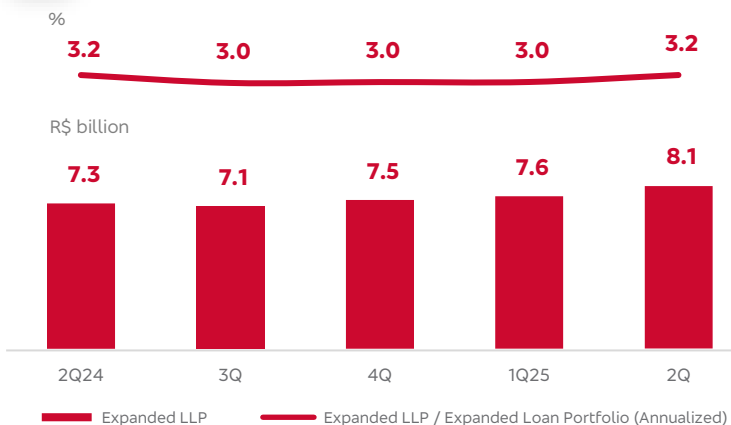


client NII net of provisions

R\$ 9.6 bi ▲5.3% (q/q) ▲20.7% (y/y)



expenses with LLP



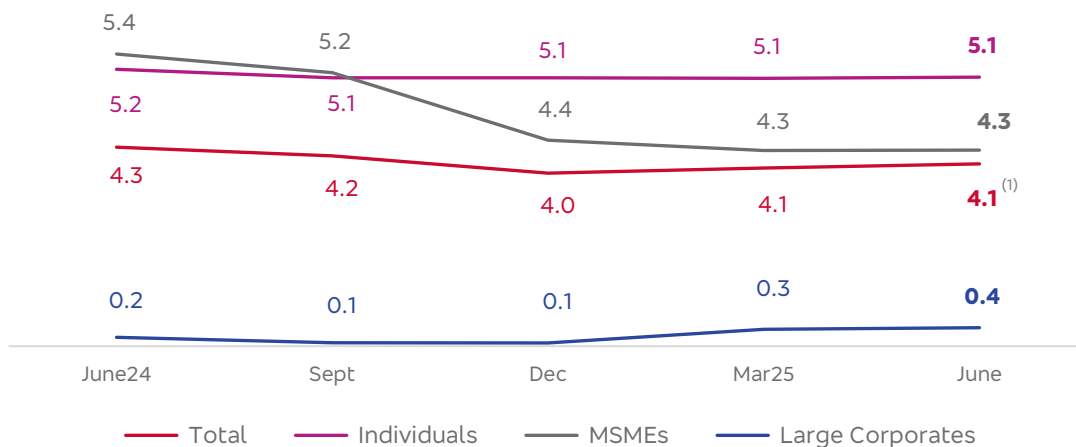
market NII

R\$ 0.3 bi



loan quality indicators

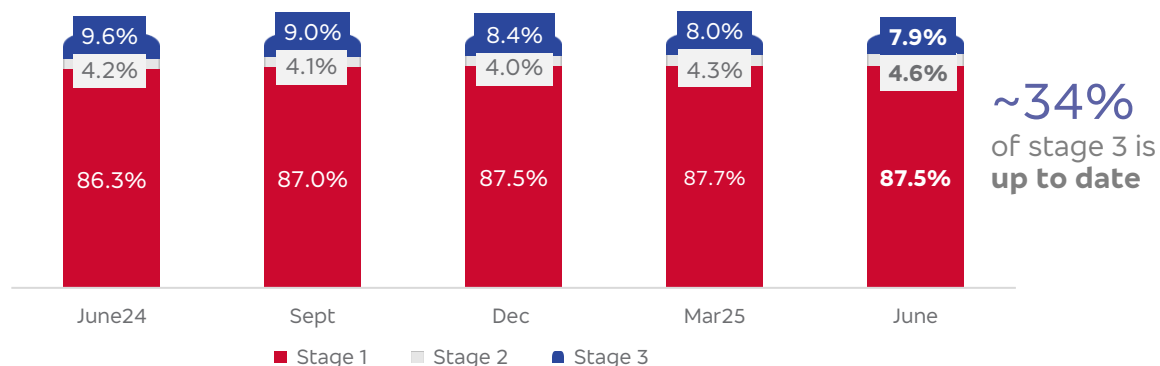
over 90-day non-performing loans - %



(1) 15-90 day delinquency ratio at 3.5% in June25, vs. 3.4% in Mar25 and 3.7% in June24.

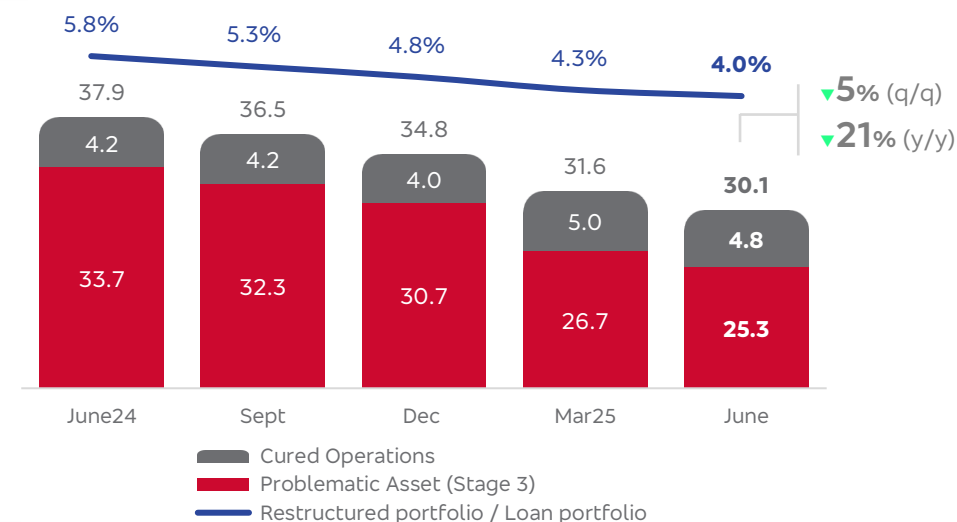
loan portfolio by stages

92% of portfolio is on stages 1 and 2, increasing 1.6 p.p. in 12 months

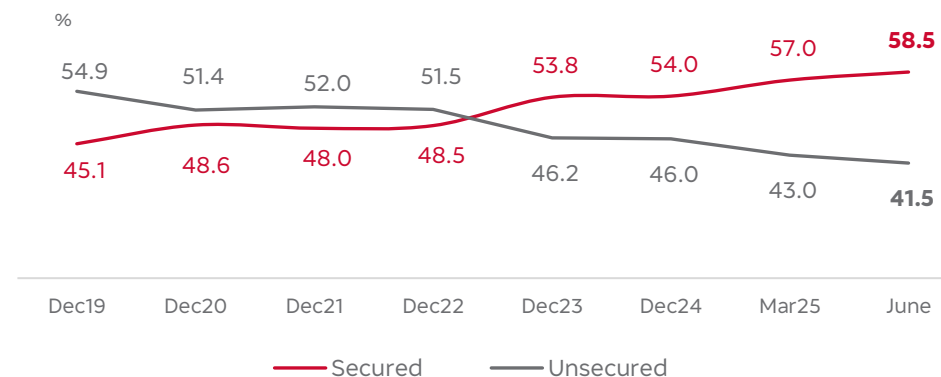


Note: NPL Coverage – in new Stage 3 is 104% in 2Q25 Calculation: LLP Expenses / Stage 3 variation before write-off

restructured portfolio – R\$ billion



loan portfolio – evolution of the secured portfolio





fee and commission income

2Q25

R\$ 10.3 bi

▲5.5% (q/q) ▲10.6% (y/y) ▲10.4% (h/h)

card income

R\$ 4.5 bi ▲3.3% (q/q) ▲19.9% (y/y) ▲18.0% (h/h)

Traded volume in 2Q25: **R\$91 billion** (high income +17% y/y)

checking account

R\$ 1.7 bi ▼0.6% (q/q) ▼2.6% (y/y) ▼0.8% (h/h)

38.1 million account holders

asset management

R\$ 0.9 bi ▲3.8% (q/q) ▲3.7% (y/y) ▲4.9% (h/h)

Investment funds and managed portfolios balance of **R\$1.3 trillion** in June25, growth of +2.2% q/q and +6.4% y/y

consortium management

R\$ 0.8 bi ▲9.1% (q/q) ▲20.8% (y/y) ▲14.9% (h/h)

Maintaining leadership in movable assets and **regaining 1st position** in real estate

loan operations

R\$ 0.7 bi ▲13.1% (q/q) ▼1.9% (y/y) ▼1.7% (h/h)

capital markets / financial advisory services

R\$ 0.6 bi ▲75.9% (q/q) ▲33.7% (y/y) ▲46.5% (h/h)

1st position on **M&A** ranking in 2Q25

custody and brokerage services

R\$ 0.4 bi ▲2.3% (q/q) ▲5.2% (y/y) ▲4.4% (h/h)

Leader in the global custody market according to ANBIMA ranking with **R\$2.5 trillion** under custody

operating expenses

2Q25
R\$ 15.9 bi

▲5.9% (q/q) ▲9.9% (y/y) ▲11.1% (h/h)



personnel +
administrative

▲4.4% (q/q)

▲4.9% (y/y)

▲4.3% (h/h)



total operating
expenses

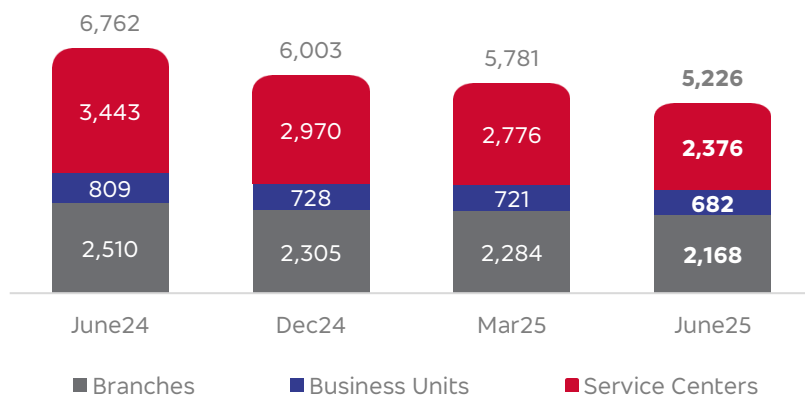
2Q25 x 2Q24
(y/y)

▲9.9%

excluding Elopár and Cielo

▲5.8%

service points



footprint adjustment



-555 vs. Mar25

-777 vs. Dec24

-1.536 vs. Jun24



+1.1 MM
clients
in 12 months



Quarterly ER

49.9%

▲0.2 p.p. (q/q) ▼2.4 p.p. (y/y)

insurance, pension plans and capitalization bonds



net income

2Q25	1H25
R\$ 2.3 bi	R\$ 4.7 bi
▲4.4% (y/y)	▲14.2% (h/h)

1H25 | ROAE 21.7%

technical provisions

2Q25
R\$ 425 bi
▲2.6% (q/q)
▲11.2% (y/y)

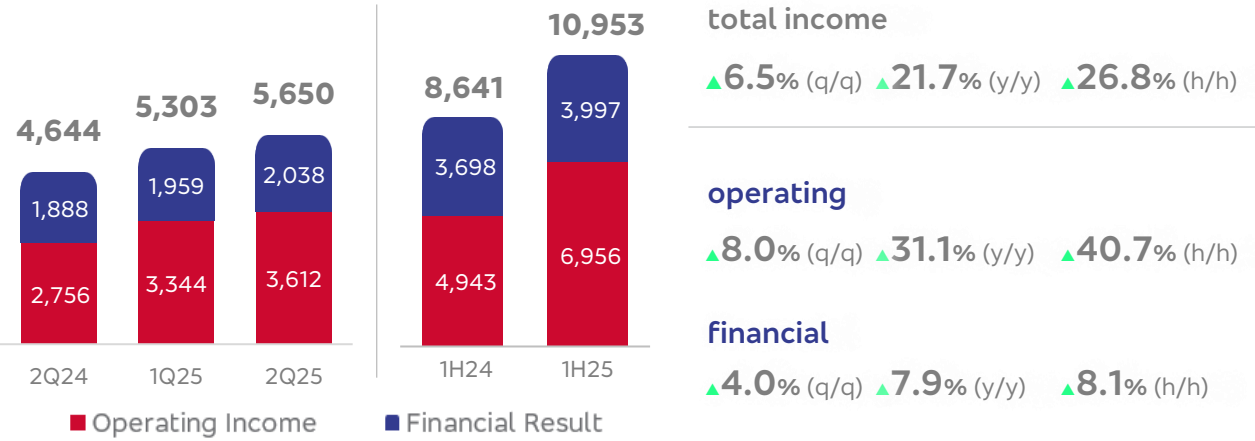


revenues from insurance premiums, pension contributions and capitalization bonds

2Q25	1H25
R\$ 29.2 bi	R\$ 59.2 bi
▼3.3% (y/y)	▲1.8% (h/h)

income from insurance operations

R\$ million



capital & dividends/IOC



Basel ratio

tier I

13.0%

stable in the quarter ▲0.4 p.p. (y/y)

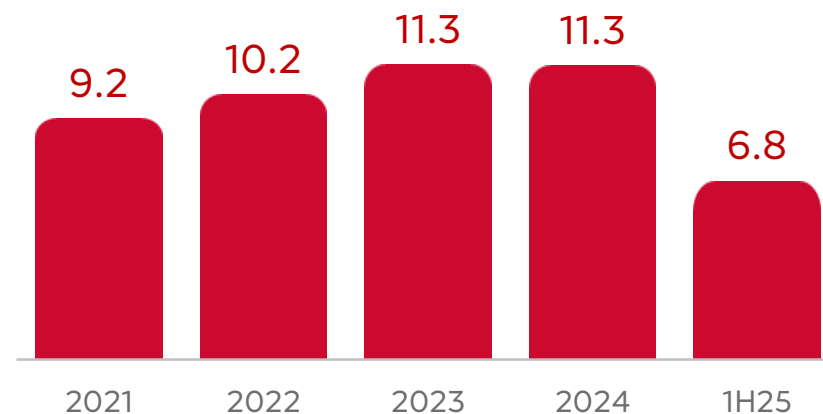
common equity

11.1%



dividends/IOC - Gross

R\$ billion



Guidance 2025

	previous	current	actual 1H25 vs. 1H24
Expanded Loan Portfolio	4% to 8%	maintained	11.7%
NII net of provisions (Net interest income – expanded loan loss provisions)	R\$ 37 bi to R\$ 41 bi	maintained	R\$ 19.5 bi
Fee and commission income	4% to 8%	5% to 9%	10.4%
Operating expenses (Personnel + administrative + others)	5% to 9%	maintained	11.1% ^(*)
Income from Insurance, pension plans and capitalization bonds	6% to 10%	9% to 13%	26.8%

(*) 7.5% excluding Cielo and Elopap





2Q25

advances



IT **33%** reduction in delivery lead time and **84% increase** in business development hours



Wholesale and SMEs: Intensive use of GenAI + Strong penetration across all segments and specialized teams. More services for SMEs through Cielo (e.g., more collections anticipation), an energy desk and a dedicated capital market team, as well as an users increase on the new Companies & Businesses App.



Bradesco Principal with **7** new offices and accelerating



Footprint adjustment of **-1,536** points of sales vs. June24



cultural evolution program with workshops and KPIs



1,800 people internalized in technology



technology efficiency with GenAI use

greater IT and business proximity & enterprise agility

+20%

collection performance with **MentorIA**

2

multiagents projects in legacy systems delivered by the end of the year

5 MM+ chat enabled customers with **high resolution**

-33%

lead time 1H25 vs. 1H24

+11,6%

developers in 2025

+30%

of **productivity** by using multiagents on virtual squads

+94% total productivity in 2025



tools for productivity



GenAI

+50% accuracy compared to the previous model

BIA TECH

+58% efficiency in story writing (q/q)

Organized and prepared environment for developers

BRIDGE Bradesco's enabling technology powered by GenAI

200+ initiatives



education and technological development

kunumi

Multiagents squads for model development

Institute

12 labs + 15 in final negotiation goal of being present in all federation units

TECH CULTURE

Tech Academy

technology skill-building development platform / advanced training

productivity increase



Wholesale Bank & SME

Intensive use of machine learning and GenAI in customer management tools and applications

Wholesale Bank

IB

Global Markets

Institutional Segment

Ultra Corporate

Large Corporate

Global Corporate

Corporate

Agribusiness Corporate

Initiatives



team strengthened



distribution strengthened on global markets and tighter **connection to wealth**



cash – global solutions



treasury – energy desk



10 platforms launched and team strengthened



Agribusiness Corporate is **operational**

SMEs

Companies

revenue of R\$ 3 mi to R\$ 50 mi/year

Business

revenue up to R\$ 3 mi/year

MEI



Agribusiness platforms spread throughout Brazil



companies & businesses

new digital platform



strategy



segments

Companies revenue of R\$ 3 mi to R\$ 50 mi/year
+150 branches in 2024 and **substantial growth**

Businesses

revenue up to R\$ 3 mi/year
new segmentation

MEI

digital service with **humanized support** chat and GenAI + WhatsApp



new client experience

Free online account opening for **MEIs**

90% of migrated MEI customers are active and using the platform **7 to 10** times per week

50K MEI customers using the new app by August

Digital solutions for collections, payments and tailored credit, including emergency lines.



digital transformation

Multidisciplinary teams and squads, integrating channels, businesses and products

1H25 vs. 1H24



+54%

feature deliveries



-34%

time-to-market



Relentless focus on **customer experience**

{API}

integration by APIs

PIX integration

Agility on corporate account openings

APP

- **Android** (delivered)
- **iOS** (Aug 25)

Cielo integration > market share gain since 2024



conclusions



Revenue

total net interest
income

▲4.7% (q/q) ▲15.8% (y/y)

fee and commission
income

▲5.5% (q/q) ▲10.6% (y/y)

insurance, pension plans
and capitalization bonds

▲6.5% (q/q) ▲21.7% (y/y)



Expenses under Control



personnel + administrative

▲4.3% (h/h)



Loan Portfolio growing in a secure manner, resulting in controlled delinquency ratios and cost of risk



Transformation plan being executed at an accelerated pace and intensive GenAI use throughout the whole organization



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