

Officers

Afranio Carlos Camargo Dantzger

Officer at Banco Bradesco S.A., responsible for the Legal Department. Afranio Dantzger joined Bradesco in 1999 as a Legal Assistant. Throughout his career, he has held virtually all technical positions within the Organization's Legal area, contributing to the development of strategies and structured solutions to complex challenges and matters, both in Litigation and in Business Law. In 2017, he moved to the Compliance area, where he progressed to the role of Executive Superintendent, playing an active role in strengthening governance and fostering a strong Compliance culture across the Organization. In early 2025, he assumed the position of Officer in charge of the Bank's Litigation Legal Department.

He holds a Master's degree in Law from Centro Universitário FIEO (UNIFIEO), a postgraduate degree in Corporate Contracts from Fundação Getúlio Vargas (FGV), and specializations in (i) Executive Development Program – ISE and (ii) Program for Management Development (PMD) – ISE, from the Business School associated with IESE Business School, University of Navarra. He is the author of several legal publications and a member of various internal and external committees and commissions within the Bradesco Organization.

Alessandro Zampieri

Officer of Banco Bradesco S.A., where he began his career in December 1988 in the Security and Cash Transportation area. In March 1996, he transferred to the Credit area, where he held various positions before being promoted to Department Manager in May 2011 and Executive Superintendent in August 2014, when he took over the leadership of the Retail Credit Modeling and Strategy area. In 2017, he was transferred to the Data area and, in July 2018, he began working in the Credit Products area, responsible for managing credit solutions with free resources for individuals and legal entities, in addition to the digital transformation agenda. In June 2021, he was promoted to Officer, remained in the Products area until August 2023, when he returned to the Credit area as head of the entire Mass Credit Strategy for Individuals and Legal Entities.

He is currently a Full Member of the Board of Directors of Gestora de Inteligência de Crédito S.A. – QUOD and a member of the Executive Committee of Kunumi Serviços em Tecnologia da Informação S.A. Throughout his career, he has consolidated his experience in credit strategies, modeling, financial products, data, innovation, and digital transformation, with direct involvement in structural initiatives for retail credit and the technological evolution of the business.

Graduated in Business Administration from Faculdade de Ciências Econômicas e Administrativas de Osasco (FITO). He holds an MBA "Lato Sensu" with a specialization in Banking from Fundação Instituto de Administração (FIA/USP) and completed the PMD Bradesco - Program for Management Development at the IESE Business School - University of Navarra.

Alex de Brito Bonifácio

Profile update in progress.

Alexandre Cesar Pinheiro Quercia

Officer at Banco Bradesco S.A. since July 2016 and brings 38 years of experience in the financial sector, all within the Bradesco Organization. His career began in the branch network (1987–2001), followed by leadership roles in regional directorates (2001–2004). Since 2004, he has held strategic positions within the Branch Network Directorate, leading key areas, implementing the Customer Service and Operations division, and contributing to major initiatives that transformed the bank's service model.

His leadership is strongly oriented toward people development, high-performance culture, and continuous innovation, with a consistent track record of building talent and driving sustainable results.

He holds a degree in Legal Sciences from UNIFIG, a specialization in Business Management and Corporate Governance from FGV, and executive training from IESE Business School (University of Navarra) and Wisnett's High Leadership Development Program. He also serves as a member of the TECBAN Board and the Governing Board of Fundação Bradesco.

Ana Luisa Rodela Blanco

Officer of Banco Bradesco S.A. since January 2025. With a solid career in the financial market, she has extensive experience in credit analysis and investments, with a strong focus on fixed income funds, both high grade and high yield. Throughout her career, she has stood out for her technical expertise, strategic vision, and consistent delivery of results.

An executive with more than 20 years of experience in the financial sector, she began her career at Banco Santander (Brasil) S.A. as a Large Corporate Credit Analyst. She also worked at Itaú Unibanco Asset Management Ltda. as a Senior Credit Analyst and at BRZ Investimentos Ltda. as a Credit Associate. In 2013, she joined BRAM – Bradesco Asset Management S.A. DTVM, where she served as Fixed Income Investment Analysis Manager, subsequently being promoted to Superintendent of Investment Analysis in 2017 and to Senior Superintendent in 2022.

She holds a degree in Business Administration from Universidade Mackenzie and has prominent industry certifications, including CFA Charterholder from the CFA Institute, as well as the CGA, CGE, and CFG certifications from ANBIMA, which attest to her qualifications as a portfolio manager and specialist in structured funds.

André Costa Carvalho

Profile update in progress.

André David Marques

Profile update in progress.

André Ferreira Gomes

Officer at Banco Bradesco, responsible for the Prime Client Area and for the Transformation front as leader of the Managed Retail division.

With more than 40 years of experience in the financial market, he has worked in the Retail Segment for Individuals and Businesses, managing customer service in the North, Northeast, and Southeast regions. He was also responsible for the Investments area, overseeing the distribution management of Tesouraria products, Bradesco Asset, Ágora, and Vida e Previdência, and later led the High-Income Individual Client Segment.

He holds a Law degree from Universidade de Ribeirão Preto (UNAERP); a Lato Sensu Postgraduate MBA in Financial Management and Controllershship from Fundação Getúlio Vargas (FGV); and completed the Program for Management Development (PMD) at IESE Business School – University of Navarra, São Paulo.

Antonio Campanha Junior

Officer of Banco Bradesco S.A., with a solid professional background at Bradesco, where he began his career in June 1998 in the Tax Audit Department, where he remained for 11 years. In June 2009, he joined the General Secretariat, where he worked in the Corporate and Corporate Governance areas and was responsible for advising the Board of Directors and the Executive Board. In June 2023, he was promoted to Officer of Corporate Governance.

In addition, he serves as a member of the Governance Committee of AMCHAM Brazil (American Chamber of Commerce) and as Officer at several companies in the Bradesco Organization.

He holds a law degree from the Centro Universitário de Rio Preto (UNIRP), with an LL.M. in Financial and Capital Market Law and an LL.M. in Corporate Law from Insper, in addition to the Management Development Program (PDG) and the Advanced Management Program (AMP) from the University of Navarra (ISE/IESE). He has expertise in Financial and Capital Markets from Fundação Getúlio Vargas (FGV) and is certified as a Governance Officer from Instituto Brasileiro de Governança Corporativa (IBGC).

Bráulio Miranda Oliveira

Profile update in progress.

Bruno Funchal

CEO of Bradesco Asset Management since May 2022. Previously, he served the public administration from 2018 to 2021 at the federal and state level. He was Special Secretary of Treasury and Budget at the Ministry of Economy in Brazil, Brazil Secretary of the Treasury and State Finance Secretary at Espírito Santo. He has also served in the National Monetary Council in 2021.

Bruno holds a Bachelor's degree in Economics from Fluminense Federal University (UFF) and a PhD in Economics from the Getúlio Vargas Foundation (FGV-RJ), followed by postdoctoral studies at the National Institute of Pure and Applied Mathematics (IMPA). He was also a

professor of Economics at FUCAPE Business School and served as a visiting researcher at the University of Pennsylvania.

Bruno Rosa Cardoso

Profile update in progress.

Clayton Neves Xavier

Officer at Banco Bradesco S.A., responsible for Compliance and Non-Financial Risk Management since March 2026, distinguished by the extensive professional experience gained over a dedicated career at Bradesco, where expertise was developed across risk management, compliance, business continuity, analytics, technology, and corporate security.

Throughout this tenure at Bradesco, led numerous strategic initiatives, including the structuring of market and liquidity risk areas, regulatory and compliance frameworks, data intelligence solutions, as well as the implementation of Brazil's General Data Protection Law (LGPD) and Open Finance.

He holds a degree in Economics from Pontifícia Universidade Católica de São Paulo (PUC/SP), an Executive MBA in Finance from IBMEC, a Master's in Economics from Insper, the Program for Management Development (PMD) from ISE Business School, and completed the "Decisions 4.0" immersion program through IESE Business School – University of Navarra and ISE Business School.

Cristiano Adjuto e Campos

Officer of Cybersecurity at Banco Bradesco S.A. since 2025. He has a solid track record in the financial sector, which began in 2000, with extensive experience in information security, cybersecurity, risk management, and data privacy.

Between 2002 and 2004, he served as Information Security Coordinator at Grupo Caixa Seguros. He then joined Banco Santander, where he held leadership positions in the areas of Information Security and Risk Management in Brazil and Spain, remaining there until 2011.

At that time, he also headed the Security Operations Center (SOC) at Produban, a technology company belonging to the Santander Group, a position he held until 2013. In the same year, he took on the position of Head of Cybersecurity at BM&FBovespa, now B3 – Brasil, Bolsa, Balcão (B3), where he served as Chief Information Security Officer (CISO) and Data Protection Officer (DPO).

At B3, he was responsible for strategic areas such as cyber governance, access control, cyber defense and resilience, security architecture, secure development, privacy, and cyber risk management, standing out for bringing senior leadership closer to critical cybersecurity issues. In 2021, he was promoted to Officer of Cybersecurity at B3, a position he held until April 2025.

In April 2025, he took over as Officer of Cybersecurity at Banco Bradesco, standing out for his results-oriented approach, continuous innovation, leadership of highly complex projects, and strategic vision, contributing to strengthening the Bank's position in the financial market.

He holds a degree in Information Systems from Centro Universitário Euro-Americano (UNIEURO), an MBA in Information Technology from Insper, a degree in Leadership and Business from IESE Business School, and a specialization in Digital Law from Fundação Getúlio Vargas (FGV).

Cristina Coelho de Abreu Pinna

Since February 2021, she has served as Technology Officer at Banco Bradesco S.A., currently leading the Information Technology Governance area. She has extensive professional experience, with 32 years in the Information Technology sector and 11 years in the financial industry, having worked in several companies before joining Bradesco in 2019.

Throughout her career, she has played a key role in the development and delivery of strategic projects for the financial industry, including system maintenance, software quality management, and IT governance. She has held leadership positions in areas such as Systems Development, IT Architecture, Infrastructure, and Governance, and has participated in major initiatives such as Bradesco Mobile Banking, Internet Banking for Individuals and Businesses, BIA (Bradesco Artificial Intelligence), PIX, e-commerce, Card App, and Open Finance.

Her work is results-oriented, with a strong focus on people management and the execution of complex and innovative technology projects. She values excellence in delivery and the continuous pursuit of solutions that generate value for the business and its customers.

She holds a strong academic background, with a degree in Electrical Engineering from the Polytechnic School of the University of São Paulo (USP), a master's degree in Software Engineering and Systems Architecture from the same institution, and a postgraduate degree in Administration from Fundação Vanzolini. Her executive education includes programs such as PMD (Program for Management Development) and Decisions 4.0 (People at the Center of Digital Transformation) at ISE/IESE Business School, as well as advanced management programs in Strategy and Leadership (FGV) and the AI Strategy and Leadership Program: Thriving in the New World of AI (MIT Pro).

Daniela Pinheiro de Castro

Officer at Bradesco Principal, with over 30 years of experience in the financial services industry, including 25 years dedicated to commercial leadership and people management. Throughout her career, she has focused on developing leaders, building high-performing teams, and generating sustainable value for clients, businesses, and society.

She joined HSBC Bank Brasil in 2014 as Superintendent of the Wealth Management Platform and, following the bank's acquisition by Bradesco, assumed strategic leadership roles within the organization. She served as Department Manager and Superintendent, leading the implementation and strategic development of the Wealth Management Platform (PGP), which

provides specialized advisory services to the bank's network and investment clients. In October 2022, she was appointed Officer.

Daniela holds a degree in Business Administration from Faculdades Metropolitanas Unidas (FMU) and MBAs in Retail Marketing (FIA/USP) and Luxury Retail (Youngstown State University, USA), as well as executive programs from ISE Business School and StartSe University.

Danilo Luís Damasceno

Profile update in progress.

Fábio Monteiro Chehab

Officer at Banco Bradesco S.A. since 2025. He is a professional with solid financial knowledge and extensive experience in the areas of operations, planning, and innovation, standing out for his analytical vision and ability to lead highly complex initiatives.

He began his career in 1997 at Citi Brazil, where he worked in the planning of various products and segments, reaching the position of Senior Superintendent of BP&A Retail. In 2008, he assumed the position of Head of Finance and Operations at Fundo Vision.

He joined Banco Bradesco in June 2021 as Executive Superintendent of the Loans and Financing Department. He has also worked on relevant strategic initiatives, such as the Change Movement, with notable participation in Cash Management, Banco Flórida, and Credit Cycle. In June 2025, he was elected Officer.

He holds a degree in Engineering from Escola Politécnica da Universidade de São Paulo (USP).

Fábio Suzigan Dragone

With over 20 years of experience in the financial market, he joined Bradesco in 2008, in the Bradesco Financiamentos segment, where he was responsible for the Planning, Products, and Pricing areas. In 2013, he goes to the area of Marketing at Banco Bradesco, he became responsible for Sponsorship of the 2016 Rio Olympic Games and for the sports marketing strategy. He then took over the bank's media and business marketing area, where he remained until 2018, when he became Officer of Digital, CRM, Innovation, and Customer Experience at the Bradesco Seguros group. After five years with the group's insurance company, he returned to the bank in 2023 as Officer of "be" (Bradesco Experience), the area responsible for CX and the bank's digital channels. In March 2025, he took over the management of Bradesco's Mass Market Segment.

Industrial Engineer graduated from Universidade de São Paulo (USP), with an MBA in Business Management from Fundação Getúlio Vargas (FGV) and a specialization in Marketing from the Kellogg School of Management at Northwestern University, USA.

Fernando Honorato Barbosa

Chief Economist and Officer of Bradesco's Economic Research team. He is also coordinator of the Macroeconomic Advisory Group of Anbima, guest member of the G100 and of the Chief Economists Community of the World Economic Forum. During his 23 years at Bradesco, he has held several positions. He was executive Superintendent and Chief Economist, as well as responsible for the credit and equity research areas of Bradesco Asset Management (2011-2016), Deputy Chief Economist at the Bank's Economics Department (2008-2011), Chief Economist at Bradesco BBI (2007-2008) and Senior Economist at Bradesco from 2003 to 2007.

He has more than 27 years of experience in economic analysis and has articles published in magazines, newspapers and books in Brazil and abroad. As well as his experience with Bradesco, he also worked for BBVA, BankBoston and Rosenberg & Associados. Fernando Honorato Barbosa has a master's and a degree in Economics from the University of São Paulo (USP), PMD in management by IESE and an AMP from MIT.

His academic work focuses on the Brazilian foreign sector and macroeconomic policies since Plano Real. He is a regular participant in events held by the Brazilian Central Bank, National Treasury, IMF and the World Economic Forum.

Fernando Julião de Souza Amaral

Head of the Card Division at Banco Bradesco S.A. since September 2025, recognized for his professional experience acquired over more than 30 years in the financial market and payment methods.

He has held leadership positions in companies in the payment methods and financial market sector: Credicard, Redecard, Orbital, Itaú Unibanco, and Visa. Throughout his career, he has accumulated extensive experience in cards and the financial market, working in various roles: credit, fraud prevention, operations, marketing, products, and business.

He has actively participated in the development of the card industry, representing companies he has worked for at ABECS (Brazilian Association of Credit Cards and Services) and is the sector officer of Febraban for the card segment.

His management style is focused on customer satisfaction and generating results through digitization and the continuous pursuit of innovation. Recognized for his strategic vision and leadership, he transforms businesses and teams.

He holds a degree in Business Administration from Fundação Armando Alvarez Penteado (FAAP), an Executive MBA from Fundação Dom Cabral (FDC), an extension course from Kellogg, and a specialization in Banking from SFI (Swiss Finance Institute).

Francisco Armando Aranda

Officer at Banco Bradesco, since February 2022, leading the Transformation Office and the Consulting Division, with a focus on driving strategic projects and implementing transformation and efficiency initiatives.

With more than two decades of experience in management consulting, he held leadership roles at global firms such as McKinsey & Company and EY, where he coordinated practices aimed at performance improvement for banks, insurers, and the payments industry.

Since 2001, he has been dedicated to supporting leading companies in defining and executing innovative strategies to enhance performance and create sustainable value.

Graduated in Industrial Engineering from Escola Politécnica da Universidade de São Paulo (Poli/USP), with a specialization in Finance from University of California – Berkeley Extension and Executive MBAs from Fundação Getúlio Vargas (FGV/EAESP) and ISE Business School, in partnership with IESE Business School.

Francisco Henrique França Fernandes

Officer of Banco Bradesco Financiamentos S.A., with a solid 43-year career in the financial sector, 40 of which have been dedicated to the Bradesco Organization. He began his career at Banco Bradesco in August 1985 and, over the years, has held strategic positions that consolidated his management expertise in areas such as Retail Banking, Consortia, and Financing.

At Bradesco, he worked in several regions across the country within the branch network, eventually reaching the position of Regional Director. He was also responsible for the Retail Corporate Banking segment and for the companies Bradesco Consórcio, Banco Losango, and Bradesco Financiamentos, serving as a member of the National Council of the Brazilian Association of Consortia and as Bradesco's representative on FEBRABAN Vehicle Advisory Group.

His management approach is guided by the continuous pursuit of results and operational excellence, with a strong focus on corporate governance and the development of strategies for the credit and consortia markets.

He holds a degree in Accounting from Faculdade de Ciências da Administração de Petrolina, an Executive MBA in Business Administration with an emphasis on Banking from Fundação Getúlio Vargas and completed the Program for Management Development at IESE – University of Navarra, São Paulo.

Henrique Leme Pinto Lima

Profile update in progress.

Jeferson Ricardo Garcia Honorato

Officer at Banco Bradesco S.A. since January 2019, with experience and expertise in IT, Innovation, Special Products, Bradesco Dia&Noite, Branch Network, Digital Channels, Next (digital banking), and currently leading the Remote/Digital Service Model Transformation Front through Customer Relationship Centers.

At Bradesco, throughout his 37-year career, he has worked on the construction, implementation, and management of important innovation, transformation, and digital business projects, notably: Bradesco Telecliente, Bradesco Telepagamentos, TeleBradesco Residência Mega-Drive, Smart Cards for Debit and Credit Cards, Bradesco University Account, Bradesco Internet Banking, Bradesco Net Empresa, ShopInvest, ShopCredit, Bradesco Institutional Websites, Bradesco Celular, Bradesco App, Bradesco Presence on Social Networks, Bradesco next Agency of the Future at JK Iguatemi Shopping Mall. He also worked for three years in the Agency Network.

As Executive Superintendent of Digital Channels, he was responsible for the management, transformation, and expansion of Internet and Mobile Banking Channels.

As Officer, he worked on the design, structuring, construction, implementation, and management of next (digital bank), nextJoy account, and Marketplace.

He was Managing Officer of Next Tecnologia e Serviços Digitais S.A., Officer of ShopFácil Soluções em Comércio Eletrônico S.A., and Officer of BEC - Distribuidora de Títulos e Valores Mobiliários Ltda.

He holds a law degree from Centro Universitário FIEO (UNIFIEO), as well as Data Processing Technician, with a specialization in Financial Strategies and Marketing MBA-Bradesco from Fundação Instituto de Administração e Faculdade de Economia, Administração e Contabilidade da Universidade de São Paulo (FIA/FEA –USP), Senior APG Amana-Key from the Advance Center at Amana-Key – São Paulo, Advanced Negotiation Program from the University of California Berkeley, Leadership Track from IESE Business School, and Program for Management Development (PMD) from IESE Business School. For the conception and construction of the Bradesco App in 2008, he participated in an immersion program in new technologies at the Massachusetts Institute of Technology (Mobile Experience Lab).

José Leandro Borges

Profile update in progress.

Juliana Laham

Profile update in progress.

Júlio Cardoso Paixão

Profile update in progress.

Júlio Cesar Almeida Guedes

Officer responsible for Portfolio Management in the Credit Department since April 2024. He has extensive experience in the areas of Credit and Risk, with a solid track record in leadership positions in the financial sector, having served as Officer, Superintendent, and Manager at prominent institutions such as Itaú Unibanco, Unibanco, and Serasa Experian.

His previous experience includes serving as Officer of Analytics at Serasa Experian, member of the Risk Committee of the Fundo Garantidor de Crédito (FGC), Superintendent of MIS (Management Information System), Projects and Analytics at Itaú Unibanco, and Superintendent of Credit Policies at Unibanco.

He holds a degree in Statistics from Universidade Estadual de Campinas (UNICAMP), a postgraduate degree in Business Administration from Universidade Presbiteriana Mackenzie, and an Executive MBA from Instituto Brasileiro de Mercado de Capitais (IBMEC).

Leandro José Diniz

Officer of Banco Bradesco S.A. With more than 27 years of experience in the financial sector, Leandro José Diniz built a solid career within the Bradesco Organization, which began in 1997 when he joined Banco BCN S.A. as Manager—an institution acquired by Banco Bradesco S.A. in the same year. Since then, he has held positions of increasing responsibility, standing out for his leadership, management capabilities, and strategic vision.

Throughout his career, he served as Regional Manager, was promoted to Executive Superintendent in 2011, and elected Regional Officer in 2012. In 2016, he became an Officer at Bradesco Administradora de Consórcios Ltda., returning to Bradesco in 2017 as a Department Officer, where he continues to contribute to strengthening the Bank's Retail segment. In March 2024, he was re-elected as the Officer responsible for this segment.

He has actively participated in key sector institutions, holding roles in organizations such as CIESP, CIBRASEC, ABEL, ACREFI, FEBRABAN, FIABCI Brasil and ACSP. He is currently a Member of the Managing Board of Fundação Bradesco.

He holds a degree in Business Administration from UNAERP, a specialization in Economic Analysis from Centro Universitário Moura Lacerda, an MBA *In Company* in Banking Business from FGV/EAESP and completed the Advanced Management Program (AMP) at IESE – University of Navarra.

His career is recognized for his dedication, leadership in strategic initiatives, and commitment to the development of people and business within the Bradesco Organization.

Leandro Karam Correa Leite

Profile update in progress.

Leandro Marçal Araújo

Profile update in progress.

Letícia Cardelli Buso Gomes

Profile update in progress.

Lucas Nogueira e Nogueira

Officer of the Legal Entity Products Department at Banco Bradesco S.A., a position he has held since June 2025. His professional career spans almost two decades of experience in the financial sector, all dedicated to the Bradesco Organization, where he has worked in strategic areas such as Loans and Financing, Retail, Research & Innovation, and Corporate Business.

At Bradesco, he held various leadership positions throughout his career, including roles such as Executive Superintendent in the Loans and Financing Department, Senior Business Superintendent – Legal Entity Products, and led innovation initiatives as Manager of Habitat – Research and Innovation. He is recognized for his ability to lead complex projects, promote digital transformation, and develop solutions for corporate clients.

He has a degree in Business Management from Universidade Salvador (UNIFACS), Lucas complemented his education with executive programs at world-renowned institutions, such as the Executive Leadership Program at Stanford University, a certificate in Innovation and Technology from the Massachusetts Institute of Technology (MIT), a postgraduate degree in Administration, Innovation, and Leadership from Pontifícia Universidade Católica do Rio Grande do Sul (PUCRS) and the Program for Management Development (PMD) from ISE Business School.

Its management is guided by the continuous pursuit of innovation, operational excellence, and value creation for customers and partners, strengthening Bradesco's position in the corporate market.

Luis Claudio de Freitas Coelho Pereira

Profile update in progress.

Luiz Philipe Roxo Biolchini

Profile update in progress.

Manoel Guedes de Araujo Neto

Profile update in progress.

Marcelo Souza Ramos

Since January 2025, he has held the position of Officer at Banco Bradesco S.A., bringing with him more than 30 years of experience in the financial market, marked by strong and strategic relationships within the sector. He began his career at Bradesco, where he accumulated extensive expertise in risk control and developed a comprehensive understanding of risk management approaches and banking regulations. Throughout his career, he has held several roles ranging from Analyst to Director, including leadership positions such as Analysis Manager, Executive Superintendent, and Senior Superintendent.

In addition, he serves as a full member of the Risk Committees of Cielo S.A. – Payment Institution, Elo Participações Ltda., Elo Serviços S.A., and Tecnologia Bancária S.A.

He holds a degree in Business Administration from Universidade Anhembi Morumbi and has several professional certifications, including an Executive MBA in Finance from IBMEC, a National Extension Program from the University of California, a postgraduate degree in Economic Analysis from FIPE, a Master of Science degree from Université Pierre Mendès, as well as management and executive development programs from IESE Business School.

Márcio Renato Ribeiro Silva

Profile update in progress.

Marco Aurélio Galicioli

Officer of Banco Bradesco S.A. since 2024. Executive with a consolidated career in the financial sector, noted for his extensive experience in relations with large companies, portfolio management, and commercial team leadership. He began his career in 2000 and built a solid track record in Corporate Banking at HSBC (formerly Kirton Bank), where he remained for over a decade in positions of increasing responsibility.

He joined Bradesco in 2016, where he has held strategic positions in the Corporate, Large and Ultra Corporate areas, which culminated in his election as Officer in December 2024.

He holds a degree in Advertising from Universidade Federal do Paraná (UFPR) and an MBA in Finance from University of Edinburgh (Edinburgh, Scotland).

Marcos Alexandre Pina Cavagnoli

Profile update in progress.

Marcos Daniel Boll

Profile update in progress.

Marina Bauab Carvalho Werebe

Profile update in progress.

Marina Claudia Gonzalez Martin de Carvalho

Profile update in progress.

Marina Gravina Veasey

Profile update in progress.

Mateus Pagotto Yoshida

Officer of Bradesco Expresso since February 2022, responsible for managing the Bank's nationwide network of banking correspondents. He also serves as Co-President Officer of TDS Informática S.A., a technology company acquired by the Organization in 2024, and holds leadership positions in affiliated companies such as Mobisafe Sistemas Ltda. and Rentpos Locações e Manutenção de Equipamentos Ltda.

With over 17 years of experience in the financial market, he began his journey at Bradesco in 2008 at BF Promotora de Vendas Ltda., after working in the Industrial Engineering sector. Throughout his career, he has held strategic positions in Controllershship, Consulting, and Planning. In 2015, he assumed the Executive Superintendency of Planning and Operations at BF Promotora de Vendas Ltda. In December 2020, he was promoted to Director in the Credit Recovery area, a position that preceded his current role.

His management style is characterized by strategic vision and the ability to lead complex projects, with a focus on innovation and results.

He holds a degree in Chemical Engineering from Universidade Estadual de Campinas (UNICAMP), an MBA from IE Business School (Madrid), and has completed the Program for Management Development (PMD) at IESE Business School – University of Navarra and the Advanced Management Program (AMP) at The Wharton School.

Nairo José Martinelli Vidal Júnior

Profile update in progress.

Nathalia Lobo Garcia Miranda

Profile update in progress.

Nilton Pereira dos Santos Junior

Profile update in progress.

Patrícia Kessler de Assumpção

Executive with extensive experience in the financial sector, leading strategic initiatives in digital transformation, credit product management, analytics, and customer experience.

Since joining the organization in 2009, Patricia contributed to commercial planning, market analysis, and pricing at Bradesco Financiamentos. In 2019, she assumed responsibility for managing the P&L of Banco Bradesco's unsecured credit portfolio as Senior Manager, driving product modernization through the development of digital customer journeys. Promoted to Executive Superintendent in 2021, she established the Bank's Customer Experience practice and, in 2024, spearheaded the transformation of Retail and Wholesale Credit.

Recognized for her strategic vision, pragmatism, and energy, Patricia is distinguished by her ability to address complex challenges, applying critical thinking and a commitment to excellence to inspire trust and motivate cross-functional teams. With over fifteen years at the organization, she was appointed Director of Bradesco Experience in February 2025.

She holds a Bachelor's degree in Business Administration from Mercer University (USA), a Master's degree in Finance from Georgia State University (USA), and an MBA from London Business School (UK).

Patrícia Soares Martil

Profile update in progress.

Rafael Forte Araújo Cavalcanti

Officer of the Data Intelligence and CRM Department at Banco Bradesco S.A. since December 2024, with a career spanning more than 17 years in the financial sector, marked by strong expertise in credit risk, data analytics, and strategic management.

He began his career in August 2008 as a Credit Modeling Analyst at Banco Itaú, where he was promoted to Credit Risk Coordinator in 2011. In 2013, he joined HSBC Bank Brasil S.A. as Senior Credit Risk Manager, remaining until 2016 when the institution was acquired by Bradesco. At Bradesco, he served as Manager of the Credit Department, was promoted to Executive Superintendent of the Data Intelligence Department in 2020, and in February 2024 became Officer of that same department. In December 2024, he also assumed leadership of the CRM Department.

His management approach is focused on innovation, strategic use of data, and developing solutions that enhance efficiency and customer experience.

He holds a Bachelor's degree in Computer Engineering from Universidade de Campinas (UNICAMP) and a Professional Master's in Economics from Insper. He has also completed international executive programs: PMD – Program for Management Development at IESE Business School (University of Navarra) and the Advanced Management Program at Wharton Executive Education.

Rafael Padilha de Lima Costa

Profile update in progress.

Régis Eduardo Preenhaça Carreira

Profile update in progress.

Renato Camargo Nascimento Junior

Profile update in progress.

Ricardo Barbieri de Andrade

Profile update in progress.

Ricardo Eleutério da Silva

With nearly 30 years of experience in the financial market, Ricardo began his career in 1993 at Banco Bradesco, with stints at Citigroup and Western Asset Management. In 2009 worked at Western Asset in United States.

In 2011, Ricardo joined the HSBC Bank team in the Fund Administration area. In 2013, Ricardo became part of HSBC Global Asset Management, where Ricardo took on the role of Product Superintendent, responsible for local and offshore structures.

Currently, Ricardo serves as Officer at Bradesco Asset Management.

Ricardo holds a degree in Economics, a postgraduate degree from FIA/SP, an MBA in Finance from IBMEC/SP, and has completed the Advanced Management Program (AMP) at IESE – University of Navarra in Barcelona.

Roberto França

Profile update in progress.

Rogério Huffenbaecher

Profile update in progress.

Romero Gomes de Albuquerque

He has been the Officer of Real Estate Credit at Banco Bradesco S.A. since June 2018, distinguished by his professional experience acquired over more than 38 years in the financial market, 23 of which were dedicated to the Bradesco Organization, where he worked in the commercial areas of Retail and financial products.

At Bradesco, he held various leadership positions throughout his career, including Regional Officer in the commercial area in the client segment (branch network) and Executive Superintendent of Products in the Loans and Financing area.

His management is based on deliverables, driven by his strategic vision, which has helped strengthen Bradesco's position as a relevant player in the Real Estate Credit market.

Graduated in Civil Engineering from the Federal University of Pernambuco – UFPE, with specializations in Business Management from the Catholic University of Pernambuco, in Finance from IBMEC – Brazilian Institute of Capital Markets, MBA in Company in Banking Business from Fundação Getúlio Vargas – FGV/EAESP, APG – Advanced Management Program from Amanakey and Program Management Development – PMD from IESE – University of Navarra, São Paulo, SP.

Rubia Becker

Profile update in progress.

Ruy Celso Rosa Filho

Finance Officer at Bradesco, responsible for the areas of Financial Planning and Analysis (FP&A), Cost and Efficiency Management, and TO Finance (Transformation Office).

He began his career at Bradesco in January 2001 in the Controllershship area. From 2008 to 2024, he worked in the Treasury Department, gaining extensive experience in Market Desk, Trading/Flow, and Asset and Liability Management (ALM). In October 2010, he was appointed

Superintendent of the Market Desk, and in January 2019, he was elected Director. In 2024, he joined the Bank's transformation project, taking responsibility for TO Finance, with a focus on the Organization's strategic evolution.

He holds a Bachelor's degree in Business Administration from Universidade Paulista (UNIP), a specialization in Finance from IBMEC – Instituto Brasileiro de Mercado de Capitais, and has completed the Advanced Management Program (AMP) at IESE Business School (ISE – Brazil).

Soraya Bahde

Officer of Culture & Talent at Bradesco, one of Brazil's largest financial groups. With a solid career in people management, she has around 20 years of experience in cultural and business transformation, as well as having led Innovation and Agility teams. She has served as CHRO at Alelo, Veloe, and Multiplus, LATAM's loyalty company, among other experiences as an HR leader.

Soraya holds a degree in business administration from Mackenzie, with continuing education in Marketing, Corporate Governance, Neuroscience, and Human Development.

She is recognized for leading consistent cultural evolution processes that align the achievement of results with the valuing of people.

She has led lectures and panels at events on people management, futurism, and technology, such as CONARH, TDC, Welcome Tomorrow, C4, and IT Forum. She has volunteered as Strategic Director of ABRH-SP and as a mentor. She is co-author of the book *Experiência do Colaborador na Teoria e Muita Prática* (Employee Experience in Theory and Practice) and the book *High Tech High Touch*.

Telma Maria dos Santos Calura

Profile update in progress.

Vinícius Panaro

Profile update in progress.

Regional Officers

Altair Luiz Guarda

Regional Officer of Banco Bradesco S.A., where he began his career in August 1986 as a Clerk. Over the years, he held various administrative positions, reaching the position of Branch Manager in December 1998. He worked in four branches in Paraná and later in two branches in São Paulo. In February 2014, he became Regional Manager in the Penha-SP region, also working in the Santo Amaro and Santa Cecília regions.

In April 2018, he was elected Regional Director, initially in the North/Northeast Directorate, and then in the Rio Grande do Sul and Santa Catarina Directorates. In February 2022, he took over the Southeast ABC/Litoral Directorate and currently leads São Paulo Capital 2, where he has remained to this day.

He holds a degree in Business Administration from Faculdade de Cascavel (FADEC). He has an Executive MBA in Business Administration – Emphasis in Banking from Fundação Getúlio Vargas (FGV), in addition to having completed PGB Bradesco – Class 1 (2016) and AMP – Advanced Management Program, both at ISE Business School, in São Paulo.

Amadeu Emilio Suter Neto

Regional Officer of Banco Bradesco S.A., where he began his career in August 1986 as a Clerk. Over the years, he held various administrative positions, reaching the position of Branch Manager in December 1998. He worked in four branches in Paraná and later in two branches in São Paulo. In February 2014, he became Regional Manager in the Penha-SP region, also working in the Santo Amaro and Santa Cecília regions.

In April 2018, he was elected Regional Director, initially in the North/Northeast Directorate, and then in the Rio Grande do Sul and Santa Catarina Directorates. In February 2022, he took over the Southeast ABC/Litoral Directorate and currently leads São Paulo Capital 2, where he has remained to this day.

He holds a degree in Business Administration from Faculdade de Cascavel (FADEC). He has an Executive MBA in Business Administration – Emphasis in Banking from Fundação Getúlio Vargas (FGV), in addition to having completed PGB Bradesco – Class 1 (2016) and AMP – Advanced Management Program, both at ISE Business School, in São Paulo.

César Cabús Berenguer Silvany

Regional Officer of Banco Bradesco S.A., with extensive experience in the banking sector, where he began his career in September 1989 at Banco Econômico S.A., an institution later acquired by Banco Excel Econômico S.A. and, later, by Banco Bilbao Vizcaya Argentaria Brasil S.A., currently called Banco Alvorada S.A. In September 2003, he transferred to Banco Bradesco S.A., being promoted to Regional Manager in July 2004. In December 2016, he was elected Regional Officer, a position he holds to this day. In addition, he served as Deputy Director of the Management Unit at Banco Alvorada S.A.

He holds a degree in Business Administration from Faculdade AIEC. He holds a postgraduate degree in Banking Business from Fundação Getúlio Vargas (FGV/EAESP), in addition to having completed the “PGB Bradesco – Class 1 – 2016” program from ISE Business School in São Paulo and the PMD Bradesco – Program for Management Development from IESE – University of Navarra.

Deborah D’Avila Pereira Campani Santana

Regional Officer at Banco Bradesco S.A., responsible for multiple branches across the states of Rio de Janeiro and Espírito Santo. An executive with an extensive and solid career in the financial market, she has successfully navigated key transitions at Bamerindus, HSBC, and ultimately Bradesco. In April 2019, she was promoted to Regional Officer, a position she currently holds, overseeing billions in assets under management and leading a large team of professionals. In 2023, Deborah led the complex merger of the RJ and RJ/ES Regional Directorates.

She holds a degree in Business Administration from Universidade Gama Filho (UGF). She has completed executive education programs focused on strategy and people management, including the HSBC High Performance Programme – Retail Managers at Instituto de Ensino e Pesquisa (Insper) and the Programa Gerencial Bradesco – PGB (Cohort 3) at ISE Business School, in São Paulo. She also holds an MBA in Strategic People Management from Fundação Getúlio Vargas (FGV) and completed the AMP – Advanced Management Program at ISE – University of Navarra.

In addition, she holds an MBA in Leadership, Innovation, and Management 4.0 (distance learning) from Pontifícia Universidade Católica do Rio Grande do Sul (PUCRS), a LEADER ID specialization from ISE Business School, and a specialization in “Women in Leadership” from MIT Professional Education.

Edmir José Domingues

Regional Officer at Banco Bradesco S.A., an institution he joined in October 1985. In December 2007, he was promoted to Department Manager, and in June 2011, he assumed the position of Executive Superintendent. In July 2016, he was elected Officer, and in January 2022, he was appointed Regional Officer.

Previously, he served as a member of the Governing Board of Fundação Bradesco.

He holds a degree in Economics from Universidade Presbiteriana Mackenzie and an MBA in Financial Sector Economics from FEA USP. He has completed executive education through the Management Program at ISE Business School, an institution associated with the University of Navarra. He is also currently pursuing an MBA in Agribusiness at Escola Superior de Agricultura Luiz de Queiroz (ESALQ/USP).

Hebercley Magno dos Santos Lima

Regional Officer of Banco Bradesco S.A. He began his career in 1990 at Banco Bamerindus, an institution later incorporated by HSBC Bank. In 2000, he joined Banco BBV as Branch Manager. In 2003, he joined Banco Bradesco S.A., where he served as Branch Manager until 2015, when he took over Regional Management in Feira de Santana, Bahia. In 2017, he became Regional Manager in Vitória, Espírito Santo, and in 2019, he took over Regional Management in São Paulo. In January 2021, he was promoted to Regional Officer at the Bahia Regional Office and is currently Regional Director at the Northeast 2 Board.

He holds a degree in Accounting from the Bahia College of Sciences (FABAC). He has an Executive MBA in Business and Banking Finance, with applied research on the profitability of banks during the Real Plan (1994–2002), from the College of Business Technology (FTE). In addition, he holds a *Lato Sensu*/Executive MBA in Business Administration, with an emphasis on Banking, from Fundação Getúlio Vargas (FGV).

José Roberto Guzela

Profile update in progress.

Marcelo Magalhães

Profile update in progress.

Marcos Alberto Willemann

Profile update in progress.

Nelson Pasche Junior

Profile update in progress.

Welder Coelho de Oliveira

Profile update in progress.