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## The Best Place to Work

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A Bank is made up of People and Technology, but it prospers through its People.

Our care for the team is expressed in two tenets of the Organization's Human Resources Management Policy:

- to encourage excellent relations between all the Organization's professionals, to maintain a safe and healthy work environment, and to provide conditions for optimal levels of performance and productivity.
- contribute to improving the quality of life of our employees by offering conditions for the balance between work, health and family.

We recognize that people are one of the most important reasons for our success. Therefore, we provide our employees with an ethical, healthy and safe environment that fosters personal and professional development.

In 2018, employees, trainees, interns and managers at the Bradesco Organization were invited to take part in our Climate Study, conducted with the support of specialized consultants, with respondents assured of their confidentiality. Through this survey, participants voluntarily answered questions related to Engagement, Immediate Leadership, Senior Management, Trust, Employee Experience, Efficiency and Innovation, Strategic Focus and Processes and Resources.

Our goal is to gain an in-depth understanding of how our organizational culture is perceived, along with evaluating the climate and engagement in order to identify opportunities for improving the lines of business. There was an 84% rate of engagement among respondents.

In 2019, a sampling of employees at all company levels, sectors and departments were also given an opportunity to voluntarily respond to the workplace satisfaction research through surveys and by participating in

interviews. Results from the questionnaires and interviews conducted by Human Resources consultants were disclosed in major media outlets who featured us in indexes based on the quality of relationships and the work environment. Items such as the work environment, benefits, compensation, professional development, ethics, civic values and corporate social responsibility were assessed.

In 2019, Bradesco was selected as one of the “Best Companies to Work for in Brazil” in a survey developed by the Great Place To Work (GPTW) Institute and published in *Época Negócios* magazine.

Banco Bradesco was awarded fourth place among the “Best Companies to Work for in Barueri and the Region” by the GPTW. It was also chosen as one of the “Best Companies for Women to Work for”, placing first among financial institutions, and acknowledged as one of the best companies for PCDs.

In 2019, we were featured on the lists for "The Best Companies to Work For", and "The Best Companies to Begin a Career", which involved young people up to 26 years of age. Both awards are conducted by FIA and published by *Você S/A* magazine.

Guia *Você S/A* is widely regarded as a comprehensive survey on the country's organizational climate. It has been providing the happiness at work index since 2006, a measure that distinguishes us for providing our employees with a positive corporate environment, striving to provide well-being for everyone.

Also in 2019, we were featured in the study “The Best Companies in People Management”, published by the *Valor Carreira* Magazine.

The Bradesco Organization was also proud to be selected for inclusion in the Bloomberg Financial Services Gender-Equality Index (BFGEI).

We were recognized with the “Yes to Racial Equality” (“*Sim à Igualdade Racial*”) award, sponsored by Instituto ID\_BR and by the Great Place to Work.

We earned first place in the “*Melhores Práticas Culturais Étnico-Raciais*” (Best Ethnic-Racial Cultural Practices) category within the framework of employability.

In June this year, Banco Bradesco won the “Impact on User Adoption” category at the RAVE Awards Application with the Integra RH portal. The award was presented at a conference held by Cornerstone and was attended by more than 2,000 people from 21 countries.

Our goal through our participation in these processes is to promote transparency, respect and trust. In this way, we can promote an organizational climate that is motivating and challenging, and one that is consistently attentive to any opportunities for improving our practices. In recent years, we have been featured in a number of rankings, acknowledgment processes, surveys and studies demonstrating that we are on the right path.

By enhancing talent through professional training, encouraging continued education and maintaining a fair and dynamic workplace structure, we seek to offer conditions so that each worker may grow and build a solid career based on our policy of workplace interaction guided by respect and appreciation.

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## **Employer Branding**

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Attracting, developing and retaining the top talent in the market has always been one of the Bradesco Organization's primary goals.

We are ethical, responsible and transparent in our communications and, since our inception, we believe in the ability of individuals. These are the values that have helped us to build a strong employer branding over the past 76 years, and which have attracted more than 400,000 professionals annually who are interested in working with us.

We understand the significance of a successful reputation, and an employer brand is constructed from the opinion of the public and the market. And for us to continue to evoke a positive perception – in recent years we have been consistently recognized in rankings as one of the best companies to work for and begin a career with – we have been committed to providing an Employee Value Proposition (EVP) that is both attractive to new talents as well as employees who are already in our Organization.

Over and above just benefits and compensation package compatible with the market, we offer a collaborative, diverse and welcoming environment where everyone can fully perform their activities regardless of ethnicity, color, gender, age, marital status, sexual or religious orientation, physical condition or socioeconomic class.

We also ensure that, once part of our staff, our employees can participate in innovative learning solutions - with the support of Unibrad (Bradesco Corporate University) - that facilitate their professional development and assist in constructing a solid and lasting career within our Organization. This organization also includes an upper level of management that is made up of inspiring leaders who yearn for knowledge and methodologies that can make a difference when it comes to transformation.

Here, a career is a serious matter and a cause for commemoration. We currently have over 95,000 employees and boast one of the lowest turnover rates among financial institutions in the Brazilian market, clearly demonstrating how strong our reputation has been.

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### **Bradesco Organization's Human Resources Management Policy**

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The Bradesco Organization's Human Resources Management Policy has the following as its basic guidelines:

- To ensure compliance with all demands, regulatory rules and legal conventions for work environments and labor relations applicable to our activities.
- To assume a public commitment to defending and protecting human rights, the rights of children and fundamental labor rights, in accordance with national and international principles, standards and treaties.
- To respect human diversity and the dignity of human beings, preserving their individuality and privacy and not accepting discriminatory practices of any nature, whether in the workplace or in any other relations with the internal or external public.
- To encourage good relationships among the Organization's professionals, maintaining a safe and healthy working environment and promoting the conditions necessary for elevated levels of performance and productivity.
- To contribute to improving the quality of life of our employees by offering conditions for the balance between work, health and family.
- To encourage our employees to push their limits and stimulate their creativity so that they actively seek solutions, aiming for self-accomplishment, client satisfaction and business expansion.
- To promote the constant development and improvement of our employees' technical and behavioral potential and provide them with mechanisms that allow them to manage their personal and professional development plan, in order to ensure the continuous enhancement of management processes.
- To make professional growth opportunities a priority, by permanently developing and investing in internal skills through appreciation and

respect for knowledge and professional skills developed throughout employees' careers.

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### **Certification under Standards**

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Bradesco is certified under OHSAS 18001:2007, which establishes a set of procedures implemented through occupational safety and health management systems. We started off in May 2006 with the building at Avenida Paulista, No. 1450 in São Paulo being certified. Certification was then extended in December 2007 to include the Itapeva Building (São Paulo) and, in 2009, to the CTI - Information Technology Center in Osasco. To date, the certification covers 1,232 employees and 200 outsourced workers.

In line with the concept of sustainability that is part of our business strategy, we implemented the new Corporate Social Responsibility Management System in June 2016. The System sets requirements for compliance with the Bradesco Organization's Human Resources Management Policy and seeks to promote the ongoing improvement of relationships and the work environment, extending to the commitment to respect human and children's rights and fundamental labor rights among its suppliers.

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### **Corporate Social Responsibility Standard**

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Bradesco reasserts its commitment to ongoing improvement and the pursuit of excellence through the Corporate Social Responsibility Management System (SGRSC).

The objective of our normative standard was to continuously improve the quality of the relations and conditions of the work environment, ratifying the commitment of strengthening the dialog among employees, collaborators

and the Organization to promote an open relationship, in benefit of the well-being of the professionals.

The Management System monitors the positive social impacts generated by the activities of the Organization, in the audiences with which it relates. It is a management tool that values the healthy relationship to achieve the objectives, capturing the perception of the teams and identifying possible behavioral deviations. The system also collaborates towards developing the competencies of the professionals, mainly reinforcing the importance of people management and their impacts on the business.

The System enables confidential Channels of Manifestations, with the prerogative of anonymity and includes, among various activities, independent external audits, whose results are discussed through Critical Analyses. They occur in various instances, including reaching executive levels, like the Committees of Sustainability and Diversity and of Integrity and Ethical Conduct.

The independent third-party audit guarantees the certification of the 319 branches in the State Capital and Greater São Paulo, one in Curitiba, one in Fortaleza, one in Brasília, one in Campo Grande and one in Porto Alegre, in addition to the 14 locations spread throughout the major Brazilian cities, including the administrative headquarters in Núcleo Cidade de Deus, Osasco (SP). To date, the certification covers 6,077 collaborators and 25,455 employees. Through the external audit, the SGRSC was found in November 2019 to be in compliance with the planned provisions and in accordance with the rules and procedures established by the Organization.

### **Corporate Social Responsibility Standard Requirements**

The Organization expresses its commitment to Human Rights, principles and fundamental rights in labor relations in accordance with the Bradesco

Organization's Human Resources Management Policy, through the following requisites:

1. Youth Apprentices
2. Decent Work
3. Working Relationships
4. Diversity and Social Inclusion
5. Relations with Trade Unions
6. Working Hours
7. Health, Safety and Well-Being
8. Management System

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### **In-house Communication**

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We invest heavily in our in-house communication, so that employees may effectively participate in the Organization's strategy.

Simultaneously and from any location in the country, Bradesco's employees receive vital information via notices, rules, CEO blog, E-mails from the marketing department, the *Sempre em Dia* newsletter, *Interação* magazine, clip mail, digital panel, Corporate Portal, Bradesco TV, Workplace and meetings with the Board of Executive Officers.

We use several types of communication means to inform, align, share and celebrate the Organization's achievements, so that employees can be proud to serve the company.

The institutional policies, guidelines and procedures are made available through a normative system.

Bradesco TV videos are produced in accordance with the highest standards of quality, the video editions of TV Bradesco Provide institutional messages and technical guidance. Created in 1990, TV Bradesco is one of the country's oldest corporate television projects.

Annual goals and organizational strategies are disclosed at meetings with the CEO, in which the Organization's Officers, Regional, Branch and Department Managers take part. All participate and later pass information on to their respective teams.

In 2019, we launched Integra RH, a platform that gathers all the tools that our employee needs to become the protagonist of his/her career and to determine his/her trajectory. In addition, Integra RH also serves as a means of communication.

Among other tasks, the employees can count on tools for development, like: the catalogue of courses, training status, certificates, surveys of learning solutions — based on competencies, skills or type of content — and Learning Communities focused on sharing knowledge and experience.

There are also tasks of career management available, like the online request or sharing of feedbacks among colleagues using the resources of medals, listing all open in-house vacancies, tracking the internal recruitment process, registering resumes and preferences for movement, mobility and career interests. Throughout 2020, the implantation of various other functions in the platform is provisioned.

In order to ensure speed and transparency in communication between the Organization and staff, the Bank created the service center named Alô RH, a channel aimed to clarify questions about regulations, legislation, policies and Human Resources practices. In 2019, Alô RH attended to 204,832 requests for service.

Through the Suggestion Boxes (Núcleo Cidade de Deus in Osasco), 0800 RespSocial, E-mail and Electronic Form, the Corporate Social Responsibility

Management System offers reporting channels that are anonymous and guarantee confidentiality to employees, associates and others stakeholders in order to avoid conflicts that impact the relationships and conditions of the work environment.

A Group Evaluator from Human Resources meets to discuss claims in order to decide on the measures that should be taken. Each quarter, a consolidated report of cases related to ethical issues is prepared and presented to the Integrity and Ethical Conduct Committee, which evaluates events of embezzlement cases and measures taken. Additionally, the performance of the Corporate Social Responsibility Management System is periodically reported to the Executive Sustainability Committee.

The Human Resources Department includes a Trade Union Relations area within its infrastructure. It centralizes the service and provides a permanent channel for dialogue and negotiation with representatives from the labor union movement at the national level.

The department receives comments, answers questions and promotes a relationship characterized by easy access, promptness and proactivity between the parties in an effort to prevent or minimize conflicts.

All of the employees have the freedom to associate with trade union representation and are covered by collective bargaining agreements. As of now, 47.4% of the Organization's employees - the equivalent of more than 45,500 individuals - are union members.

Employees can participate in collective bargaining through general meetings and information on union activities is posted on bulletin boards and on the *Jornal Sindical*, available at our offices.

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## **Volunteer Program**

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The **Bradesco Volunteer Program** was created in 2007 by a working group comprising employees from several departments of Bradesco, Fundação Bradesco and companies associated with the Organization. Since then, it has fostered the exercise of citizenship, promoting its own actions and supporting initiatives organized by employees throughout Brazil.

The activities are organized and held in a number of different formats and fronts, helping to develop competences, skills and relationships.

Through the **Aprender para o Bem** (Learning for Good) initiative, developed in partnership with Unibrad (Bradesco Corporate University), the **Bradesco Volunteer Program** team had travelled to all regions of Brazil in 2019. The events kicked off with a lecture by the **Caçadores de Bons Exemplos** (<https://www.cacadoresdebonsexemplos.com.br>) entitled "*Be the change you see in the world*", in which a couple named Lara and Eduardo shared stories about people who make a difference in their communities, evoking emotions and generating a great deal of reflections among the participants. In the second part of the events, employees were challenged to work in workshops for constructing bicycles and wooden toys, an activity that developed skills and provided a benefit to the community. 12 events were held that included the participation of 857 employees and assisted 800 children.

Additionally, in partnership with Unibrad, Bradesco volunteers conducted the **Projeto Unibrad Semear**, which is designed to offer **Financial Education and Socio-emotional Skills** to students and educators at public schools. The pilot held in 2018 at the *Escola Estadual Sólon Borges dos Reis* in the City of São Paulo benefited a thousand people. In 2019, it was applied to teachers from the Municipal Education System in a rural town in the state of São Paulo, who will be able to share the content in the classroom for up to 5,000 Elementary School students per year.

In celebration of **World Environment Day** in June 2019, 92 volunteers, including employees and family members, took part in activities at the SOS

*Mata Atlântica* Forest Experiment Center in the City of Itu, in the São Paulo countryside. The activity created an inspiring learning experience for children and adults and culminated with the planting of native Atlantic Forest seedlings in a rehabilitation area.

The **7<sup>th</sup> National Campaign for Voluntary Blood Donation** was held in July 2019 involving 380 volunteers. Under the theme "*Be a Real Life Hero*", 56 activities were conducted throughout Brazil, which resulted in the donation of 295 bags of blood.

Through the ***Voluntários MAIS 2019*** social competition, 1,121 volunteers that included employees and family members participated in 34 campaigns, devoting over 2,000 hours to volunteer work. The activities were related to the Sustainable Development Goals (SDGs) and benefited around 3,629 people with disabilities in 28 institutions.

First held in 2019, ***MOBILIZA Bradesco*** is a day filled with volunteer work by Bradesco and its related companies throughout the country. On Saturday, November 23, 1,270 volunteers took part in over 100 activities that included revamping and organizing spaces (classrooms, libraries, playrooms, orchards, gardens, courts and playgrounds) and presenting lectures on financial education. The campaign assisted 7,478 people in social institutions, schools and public daycare centers.

Employees and family members also participated as volunteers in Bradesco's traditional **Christmas** performance, at Palácio Avenida, in Curitiba (PR). Known as "**Christmas Angels**", they support and encourage the young choir members before, during and after the performances, especially with putting on safety belts, adjusting costumes and changing props. The theme of the show in 2019 was "*The Colors of Christmas*", and included the participation of 120 volunteers who dedicated 4,155 hours of work to the project.

Annually, the Program promotes an event to recognize the volunteers who stood out for their performance. In March 2019, the event took place in

Cidade de Deus (Bradesco Headquarters) and attracted 90 volunteers from throughout Brazil. The celebration was joined by the Officers from the areas involved, who handed out plaques and trophies, and concluded with an exclusive dinner.

These and other initiatives can be found in the **Bradesco Volunteer Portal** (<https://voluntariosbradesco.v2v.net>). This is the official platform of the Program and has more than 18,000 registered employees and interns.

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### **Respect for Diversity – Social Inclusion**

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The Bradesco staff continually reinforces its inclusive and transformative objective which, when our company was founded in 1943, surprised everyone by leaning towards the strategy of serving small businesses, public servants and low-income people, contrary to the market trend of time.

Our workforce represents the diversity of the Brazilian people. It encompasses different origins, races, colors, ethnicities, genders, sexual orientations, disabilities, age groups, marital status, educational levels, skills, religions, beliefs or philosophies of life, family backgrounds, social conditions, hierarchical positions and political ideologies. In addition to our belief in people's development potential, we possess a unique profile with a singular and strategic role as a Career Bank, coupled with the consequent sustainability of our business and investments.

The importance of diversity is incorporated into our Code of Ethical Conduct, Human Rights Policy, Human Resources Management Policy, Diversity and Inclusion Policy and Training and Development Policy. These policies govern our relationships within the Organization, addressing the principles of the Global Compact and other international human rights standards.

Our robust governance of Diversity and Inclusion involves the Bradesco Organization's Sustainability and Diversity Committee at its highest level.

Coordinated by the Board of Directors' Chairman, its role is to advise the Board in the performance of its duties related to promoting strategies on the subject, combining the issues of economic development with those of socio-environmental responsibility.

The Diversity and Inclusion Working Group is made up of volunteers or designated employees and supports and provides subsidies to the Sustainability and Diversity Committee, reinforcing the subject in the Bradesco Organization's activities and businesses.

The Gender Affinity, Accessibility, Ethnicity and Sexual Orientation and Gender Equality Groups are composed of employees who work on a volunteer basis in discussing and proposing initiatives on their respective themes, which are then reported to the Diversity and Inclusion Working Group, which their coordinators are associated.

Available to all employees in the Organization since 2012, TreiNet Diversity inaugurated our learning solutions that specifically address the topic. Currently, solutions such as "Diversity as a Leadership Strategy" and "Diversity, Inclusion and a Corporate University" provide their participants with the opportunity to learn about and reflect on relationships, in addition to promoting, mobilizing and raising awareness on the importance of diversity and inclusion and encouraging a more empathetic view of people.

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## **Ethnic Groups**

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As of today, 26% of our employees are of African descent, with 61% holding management positions.

In 2019, we marked 15 years of a partnership with *Faculdade Zumbi dos Palmares* (FAZP). Through one of the most long-standing, solid and constant social inclusion programs, the institution shares with us the noble mission of

promoting and leveraging the inclusion of Afro-Brazilians in the labor market.

During May, the month that the Abolition of Slavery is commemorated, we welcomed the 50 interns recruited in the 15<sup>th</sup> class in an event held at the Bradesco Headquarters. That same evening, we introduced the new associates and sponsored a panel at *Faculdade Zumbi dos Palmares* with employees who began their careers by taking part in the program, discussing the paths they have taken within the Organization. Through sharing stories and experiences, we seek to inspire students, offer opportunities, inspire and discover talent.

Lasting 2 years for each of its classes, the program discloses its job openings at the Zumbi Campus, hires interns to work in a number of different departments at the Bank and is supported by Unibrad, our Corporate University, to develop students' technical and behavioral skills. They are then able to improve themselves as citizens and professionals who are qualified for the market.

For each intern being trained, a tutor is assigned who goes through a specific solution to prepare the intern for the challenge. Topics such as diversity, empathy and conflict between generations are covered during the training in order to promote the development of young professionals in an organic relationship of learning.

Particularly for our FAZP interns, the development process includes everything from integrating new staff members to topics such as Ethics, Career, Financial Education, Digital Trends and Market, Presentation Techniques, Financial Markets, Investments, Volunteering, Loans and Financing.

Students also have full access to the University's online platform. Accordingly, a notable initiative is TreiNet, training courses that are done through the Internet or Intranet. Interns in the Program also have access to

a Video Portal that shows various types of videos, such as Innovation, Business Model and Security on Social Networks, in addition to technical videos and procedures.

The Program also permits access to the Virtual Library, developed in partnership with the getAbstract company to provide a learning solution based on microlearning. There are also five-page summaries of the most renowned business books in the world available to everyone at Bradesco. Interns in the program also have access to the Mobile b.quest application, a game structured on the question and answer model in order to provide lessons on issues that are strategic and relevant to the Organization in a light and fun way.

Another notable project is "Racial Diversity: training young talent for the job market". An outcome of the partnership between Bradesco, INFI-Febraban, Ambima, *Faculdade Zumbi dos Palmares* and the Business Initiative for Racial Equality, the program attempts to improve training and enhance opportunities for young African descendants aged 18 to 30 years old.

We have been involved in this process since its inception, including selecting students and taking part in the Program's Master Class, a panel on diversity and the "Diversity Marathon".

Another new development for 2019 is the INOVAZUMBI and INOVABRA initiative, whereby the School selects course completion academic papers from its students with ideas, business models, products or services that have the potential for economic and legal viability in the market. Students go through theoretical training, with immersions, improvements, workshops, assisted visits and other activities on the school's campus and at the Habitat. Startup companies, investors, mentors and entrepreneurs generate new business there and seek innovative solutions based on networking and collaboration, creating an opportunity for this meeting.

Also last year, our Human Resources Officer had the honor of handing presenting the flag of the *Faculdade Zumbi dos Palmares* to the Mozambican human rights activist and politician, Graça Machel, as a souvenir of his visit to the institution's campus when he appeared to deliver a lecture to students.

Luiz Carlos Trabuco Cappi, our Chairman of the Board of Directors and Coordinator of the Sustainability and Diversity Committee, was also awarded the Afro-Brazilian civic merit medal. The award recognizes the work done by Bradesco in promoting social inclusion, respect to tolerance and equal opportunities.

In celebration of Black Consciousness, Bradesco holds, participates and sponsors events that promote racial diversity in partnership with the *Faculdade Zumbi dos Palmares*. One of them was the *Troféu Raça Negra* (Black Race Trophy) which is a prize awarded to black and non-black personalities and authorities, national and international, for exalting, commending and disclosing the value of the initiatives, actions, gestures, postures, attitudes, trajectories and accomplishments that have contributed to the deepening and broadening the appreciation of the black race people. We were also master sponsors of the *Corrida e Caminhada da Consciência* (Race and Walk for Consciousness), an activity from the *Virada da Consciência* event, and the Zumbi dos Palmares Choir.

We took part in the Job Fair and Black Tek Fest at a stand where participants could participate in presentations on career, financial well-being and gamification, while also learning about various career opportunities at the Organization.

We also held an exhibition in Cidade de Deus called the "*A Raiz e a Recriação da Arte Afro-Brasileira*" (The Roots and Recreation of Afro-Brazilian Art), featuring paintings by black artists and a panel with a timeline on the representation of Afro-descendants in art.

We also held a panel during Black Consciousness Week with our coordinator of the Ethics Affinity Group, a jurist and a historian who were able to give some background on the issue of black ethnicity in Brazil and spark a reflection on strengthening ethnicity in our country.

With the full confidence that this journey for inclusion is just beginning, we feature an Affinity Group (AG) made up of employees who have voluntarily dedicated themselves to the study and proposition of initiatives to further the topic of Ethnicity in the Organization. Through interactions with the various departments within the company, the purpose of the group is to promote inclusion, assure non-discrimination and encourage initiatives that promote racial ethnic diversity.

Additionally, our employees are supported by a Human Resources team that is vigilant and qualified to handle issues regarding diversity and subtle biases. There are even topics on various awareness and learning solutions available to all our stakeholders.

Another fact worth sharing is that we remain signees of the Business Initiative for Racial Equality, a platform for collaboration between companies committed to making meaningful strides in addressing the ethnic-racial theme, including measures targeted at the hiring youths of African descent. The Initiative also recognized us as being one of the "Best Companies in 2019 for Diversity", filling us with a great amount of pride and confirming our commitment to promote the inclusion of all.

An additional factor pointing to our success in corporate campaigns was receiving the "Yes to Racial Equality" award in 2019. Sponsored by the ID\_BR Institute and the Great Place to Work, we were winners in the Best Ethnic Cultural Practices - Racial category within the labor category.

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## **Inclusion Policy for the Disabled**

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We encourage each human being to push their limits and stimulate their creativity so that they actively seek solutions, always aiming for self-accomplishment, client satisfaction and business expansion.

That's how we constructed a team full of dynamic, committed and motivated people, open to absorbing new information and prepared to surprise, delight and overcome the challenges of an increasingly competitive market. This is no different when we deal with our employees with disabilities. We offer opportunities for professional development and training, believing and investing in potential, understanding and recognizing the difficulties imposed by a particular disability and addressing them. At the end of 2019, we totaled 4,056 disabled employees on our staff.

We promote the culture of living with differences by contributing to and facilitating the inclusion of professionals with disabilities into our staff, emphasizing their skills, experiences and uniqueness.

In 2019, we signed a commitment and the issue became even more relevant. We adhere to The Valuable 500, a global movement that encourages the inclusion of disabled people into the agenda of business leadership.

One key initiative is the Bradesco Training Program for People with Disabilities. Conducted through a strong partnership with the Fundação Bradesco, the program promotes inclusion, equal opportunities, economic emancipation, including integration and retention in the labor market, for professionals with disabilities since 2010.

Immediately after being hired, new employees take the Banking Management course, featuring the distinct excellence of the Fundação Bradesco and Unibrad. Lasting six months, they are trained in theoretical and behavioral aspects, including practical activities in the network of branches. During this period, they also receive compensation and benefits.

We understand the critical role of leadership in inclusion. As such, managers who hire the new employees are also trained for the role, covering concepts such as “Diversity as a Leadership Strategy” and lectures on Accessibility.

We held an event to celebrate the conclusion of the 2019 course with a lecture on Protagonism and a panel discussion with our coordinator of the Accessibility Affinity Group and employees who participated in the program and who were able to attain a management position. New employees also receive the Certificate of Course Completion within a festive environment.

We celebrate inclusion every day, but some dates underline the relevance of the issue for building the future we aspire to. For example, World Accessibility Day provided the solution “*Papo de Inclusão*” (Chat on Inclusion), which raises issues such as the inclusion of people with disabilities in the Organization, equal opportunities, accessibility, non-discrimination, human rights, respect and the appreciation of human diversity in Brazil and throughout the world. These themes were discussed in a laid-back, friendly conversation between employees with disabilities and invited participants, who spoke about their life experiences and how everyone can contribute to inclusion.

To commemorate the National Day of Struggle for Persons with Disabilities, Bradesco held an event titled “Experiences that Propel – from invisibility to empowerment” at inovaBra Habitat in São Paulo. He promoted a space for discussions, inspiration, collaboration and breaking-down prejudices based on interactions with guests who offer speeches and are connected with the issue.

On the International Day of People with Disabilities, Unibrad provided a unique experience for our employees. The “*Vivenciar*” show created awareness on the need to include people with disabilities through a theater in the dark that encourages using the senses. That same week, a meeting brought together a number of employees to take part in lectures on financial

education, well-being and social security, as well as a theatrical presentation performed by blind employees.

We provide solutions throughout the year that contribute to publicizing and reflecting on the importance of the topic for the Organization to our entire staff. Those include the *TreiNet Diversidade* and the course titled "Diversity, Inclusion and Accessibility".

We are also a benchmark and have an extensive portfolio of accessibility solutions for employees and customers to benefit from products and services that provide financial independence.

We sponsor and participate in Reatech, the International Fair for Technologies in Rehabilitation, Inclusion and Accessibility, held biannually and regarded as the leading fair of the sector in Latin America. At our booth in 2019, we promoted a space for inclusion, transformation, innovation, empathy, action and connection through casual discussions with employees and guests.

We are extremely proud to be honored with awards such as "Best Companies to Work for - 2019 PWD" (promoted by Great Place to Work) and "Good Practices of Employability for Workers with Disabilities 2018" (promoted by the State Department for the Rights of Persons with Disabilities and the Center for Technology and Innovation of the State of São Paulo), and we are confident that this demonstrates how we are on the right path.

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## **Opportunities for Women**

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In a scenario where women are increasingly taking on new roles with great competence, we support the development of a more balanced corporate environment, free from discriminatory barriers.

At the end of the fourth quarter of 2019, 50% of the total workforce consisted of women. Among the management or commissioned roles, 49.8%

are occupied by women, including on the Board of Executive Officers and on the Board of Directors. In the Prime sector, 73% of the staff are women.

Beyond this, we voluntarily adhere to national and international commitments on the matter, which support our work and keep us targeted towards the most effective strategies for the diversity and inclusion of women.

We are therefore signatories to the “Women's Empowerment Principles” (WEPs) and “HeforShe”, created by the United Nations, and we adhere to the “Business Coalition for the End of Violence against Women and Girls”, yet another reflection of our dedication to the physical, mental and emotional well-being of our employees and, in general, of our entire staff in their professional and personal day-to-day activities.

The Gender Affinity Group is essential to promoting the matter within the Organization and helps to ensure that we remain mindful of the demands and obstacles faced by women across society. Made up of employees from different areas who volunteer their time, the group focuses their activities on studying, analyzing and proposing initiatives aimed at gender equity and women's empowerment, making sure that these issues remain strategic for the Company.

There is also our partnership with the social startup LABORATORIA who, like us, believe in the transformative potential of education and opportunity. The Program, developed by it, lasts six months and develops women — graduated in public schools or with a scholarship — to study in various specializations in the area of technology, as well as to help students to get jobs in the area.

Each year, the Lab puts on Talent Fest, a “hackathon” in which students focus on real challenges that are posed by market players, including Bradesco. A few of the outstanding students are interviewed by our Human Resources

Department and by Bank leaders and are asked to join the team, continuing their training through Bradesco's Program.

Some of our benefits also focus on women, such as "Together for Healthy Pregnancy", an initiative that tracks the progress of an employee's or family member of employee's pregnancy – preventing and monitoring risks and fostering prenatal care. This is all done through the telephone by an obstetric team in agreement with the pregnant woman's referral doctor.

Subsequent follow-up upon return from maternity leave is done through *Lig Viva Bem*, one of the Channels made available by the Organization that focuses on Quality of Life, which also supports and accommodates employees during this transitional time. In addition, Day Care and Babysitting can also help in easing the double shift women have to go through.

We also adhere to the Corporate Citizen Program, which guarantees our employees an extension of maternity leave for 180 days.

Celebrated throughout the world, we are part of the "Pink October" awareness campaign designed to alert women and society about the importance of prevention and early diagnosis of breast cancer. The date holds particular importance to Bradesco, which encourages all employees to participate through marketing emails containing information on preventive measures and care that can be adopted in the fight against the disease. Throughout the month, female employees and dependents are exempt from co-participation when performing colposcopy and mammography exams.

Another facet involves the ongoing participation of the Bradesco Organization as a sponsor and promoter of events pertaining to women's empowerment. Examples include the Bradesco Companies and Businesses Entrepreneurship Meeting - Female Entrepreneurship, which has provided more than 800 entrepreneurs in its first three meetings with the opportunity to participate in lectures dedicated to women in the labor market, macroeconomic scenario, quality of life and purpose; the Women's

Leadership Workshop, which touches on the topics of self-knowledge and career planning; the Entrepreneurs Forum - Diversity and Inclusion, which is sponsored by Bradesco and deals with themes that ratify our values and commitments to the protagonism and empowerment of women; Sheinnovates, which promotes the development of gender equality, innovation and entrepreneurship; and the National Congress of Women in Agribusiness, which was attended by the President of the Organization, Octavio de Lazari Junior, at the Round Table: Political Economy – Access in Brazil 2030 in which he spoke about Women's Engagement in Agribusiness.

The Bradesco Women #MulheresPraFrente event is a source of great pride for us. Its first two editions have encouraged female entrepreneurship and economic empowerment. It also tackled issues related to the position of women in the labor market and brought together the Organization's senior management and prominent names on the matter.

2019 also ushered in the Leadership Program #MulherespraFrente. Initially intended for managers in the Wholesale area, it is carefully designed to develop and strengthen the female prominence.

Each achievement inspires us to overcome even more challenges, and the acknowledgments prove that we are on track. In 2019, our Executive Officer, Glaucimar Peticov, won the third CEBS Award in the Popular Vote Category. The award recognizes Women Leaders who are active in the market and work towards gender equity.

Also in 2019, Bradesco joined part of the Bloomberg Financial Services Gender-Equality Index (BFGEI) that recognizes the companies that support and contribute toward gender equality in the Organization and in society. As a further indication of our attention to the topic, we were selected as one of the "Best Companies for Women to Work for" in a survey conducted by Great Place to Work, a consulting firm that evaluates and rewards work environments throughout the world.

We also received special recognition for Bradesco's contribution to the defense of women's rights and for opening the first unit of the Maria da Penha Institute in Pernambuco. And on November 25, the International Day for the Elimination of Violence Against Women, we held the "It's our business" ("*É da Nossa Conta*") event to promote conversations on domestic violence and its impacts.

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## **Sexual Orientation and Gender Identity**

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2019 was a year filled with tremendous achievements for LGBTI+ inclusion at Bradesco. The matter gained further significance and our commitment to respect was reaffirmed with our adhesion to the LGBTI+ Business and Rights Forum, a business movement with ongoing activities that assemble large companies around commitments to respect and promote LGBTI+ human rights in the business environment and society.

We also created the Sexual Orientation and Gender Identity Affinity Group that year, made up of volunteer employees who work on solutions to raise awareness about the obstacles faced by this segment in society, using education and awareness raising initiatives on the matter as tools.

It is worth noting that our systems allow employees to be identified through their social name. The option to change the name on the system is available for all our staff.

And restating our commitment to respecting human rights and equal opportunities, we guarantee that our employees and their dependents - regardless of their sexual orientation - can enjoy the same opportunities and benefits, like including a spouse in the Health and Dental plans.

The Complementary Pension Plan also guarantees coverage to a retiree, their widower and children up to the age of 24, including spouses and companions

of employees with homoaffective relationships. The same goes for the insurance offered by Bradesco.

Activities like partnerships with pharmacies, gyms and beauty salons and vaccination against influenza that promote quality of life and that are extended to dependents are also extended to homosexual couples. The same goes for the use of recreational areas maintained in Cidade de Deus, Osasco, with swimming pools, running track, soccer field and multisport courts.

The *Lig Viva Bem* initiative allows us to offer psychological and social support, emotional support and legal assistance, as well as the guidance needed for matters like gender transition. Funded by Bradesco, the Health Plan encompasses several specialties to assist, answer questions, monitor the pre- and post-operative process.

The LGBTI+ pride month was a festival of colors for Bradesco. Our headquarters were decorated with the colors of the rainbow, including posters, streamers and stickers that spotlight our commitment to inclusion. At that time, our social media also used a colorful logo, broadcast videos and images from the São Paulo LGBT Pride Parade and offered awareness raising campaigns to our audiences with a video, part of the #aliadospelorespeito campaign, where parents of influencers discuss their reactions to discovering the sexuality of their children. We also published articles on "LGBTI+ Pride Day. Pride?" and on the theme "Respect" in the Unibrad Portal ([www.unibrad.com.br/artigos](http://www.unibrad.com.br/artigos)).

In 2019, we were also established ourselves as supporters in the OUTStand movement, an initiative composed of companies in the financial market that encourage and mobilize reflections on the LGBTI+ theme in their workplace, promoting diversity and inclusion.

Another major highlight was our participation in Reaching Out: Brasil Summit, an event that strives to offer LGBTI+ students and young professionals the

opportunity to discover the value and importance of identifying themselves as an LGBTI+ person in their work environment, making connections with new colleagues and gaining inspiration from LGBTI+ professionals.

The event, which featured Bradesco as one of the sponsors, included a talk by our Human Resources Officer, the participation of our Coordinator of the Sexual Orientation and Gender Identity Affinity Group in a panel. We also had a representative of our Affinity Group and the Recruitment and Selection team at a booth to discuss the career matter with participants.

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### **Internship Program**

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In an effort to provide professional development opportunities, we offer internships in a number of company and business areas. By allowing students to relate academic learning to a practical activity, we become a contributing factor to their performance at both the University and the Organization.

Our primary concern is to provide young people the opportunity to enter the labor market at a company that values their development. With this in mind, we offer them the opportunity to build a solid and successful career based on their own merit and effort, and including the full support of the Organization.

Bradesco offers these youngsters a progressive set of knowledge and educational experiences to train them in their activities, helping them grow personally and professionally. The focus of corporate education is geared towards developing skills and encouraging empowerment. This is due to the fact that, in a career company such as Bradesco, the idea is that everyone can have the opportunity to become a manager, an executive and even the President of the Organization.

We hired a number of interns throughout 2019 to join our staff. Hires were segmented according to the type of business so that the experience and

expectations of both parties were met. The learning trail developed for our interns includes customized classroom and distance-learning corporate solutions, with technical and behavioral content.

The Prime branch network, for example, was given interns to work in activities related to its administrative parts. A completely personalized learning path was designed so that the chances of completion could increase by the end of the program.

In partnership with the non-profit Brazilian Student Association - BRASA, we held our first International Summer Job in the middle of the year. We hired Brazilian youth who, during their vacation from university, were able to return to their country of origin to experience a rich journey of positive and distinct experiences and to develop at high performance levels, enabling a cultural experience.

Our integration courses reinforce the Bradesco Culture, improve communications and provide guidance on personal finances and corporate image. In addition, we offer the entire e-learning Unibrad platform and on-the-job learning practices carried out by mentors.

In a pilot project for the Human Resources Department, the Human Connections Internship Program hired 40 interns to go through various learning solutions and develop a systemic view of the way the Department works through job rotation.

The percentage of interns hired as regular employees combined with our efforts to provide development, new opportunities and challenges to employees, means that positions are preferably filled by the internal public, including our interns and apprentices. Currently, the program benefits 2,236 students.

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### **Apprentice Program**

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Implemented at the Organization in 2004, the Young Apprentice program is conducted in a partnership with Fundação Bradesco and other qualified entities, including the Administrative Centers and Branches throughout the country.

In partnership with the Bank, the Fundação Bradesco restructured its theoretical training program to provide personalized and innovative courses to youths designed to help in ensuring their entry and retention in the labor market. The new course model is made up of modules with issues related to Administration, Customer Service, Human Resources and Finance.

The Program seeks to hire adolescents and young adults in the departments and branches to provide them with personal and professional development, identify talent and give young adults the opportunity to have their first professional experience with a great chance of building a career in our Organization. At the end of the fourth quarter of 2019, our workforce contained 1,254 Apprentices.

It is important to emphasize that, if opportunities arise after the end of the Apprentice Program, the Organization rewards interns who showed interest and received positive feedback by asking them to join the Bradesco Organization as employees.

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## **Health, Safety and Well Being**

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For Bradesco, it is essential that employees balance their professional and personal lives. Reinforcing this aspect, we provide a program called "VIVA BEM" (Live Well), the Bradesco wellness Program. Its strategy was repositioned in 2019, covering health issues with a focus on disease prevention and promoting healthy habits, attitudes and behaviors. It is supported by 3 key pillars: **Living Well and Balanced, Living Well and Healthy and Living Well in Movement** and encompasses all of the initiatives sponsored by the Organization whose objective is promoting the theme of well-being.

In addition to in-person activities, *Viva Bem's* initiatives tackle extensive content in a digital format. It's available on the nationwide corporate portal. Employees have free access to updated information on health, well-being and quality of life through videos, podcasts and the getAbstract application, which includes summaries on books and TED Talks with a wide range of content. The digital content was viewed 22,000 times in 2019.

We consistently strive for awareness and engagement by our employees within our communication channels in an attempt to transform habits and lifestyle. We also play a role in improving the organizational climate, making it more harmonious, healthy and collaborative, including the quality of life for employees and offering conditions for a balance between work, health and family.

### **Balance Pillar:**

Includes initiatives to promote emotional health and prevention. This touches on central themes like self-knowledge, behaviors, attitudes and lifestyles in personal, professional, family along with social contexts, thereby widening the support network.

The pillar is intended to raise awareness about the capacity for emotional balance, believing that managing emotions is an essential skill for the future professional and which helps in self-control and dealing with reality.

- **Lig Viva Bem:** free and voluntary guidance and counseling service for our employees and their family members. Available 24 hours a day, 7 days a week, the service is conducted by specialized professionals who provide psychological, legal, financial, nutritional and social support in personal or professional situations. All calls are

kept confidential and secure. In 2019 alone, 7,303 active, receptive and face-to-face follow-ups were performed. Support for chemical dependency treatment can also be requested through the channel.

- **Meeting on Socioemotional Skills**: dealing with the issue of emotional health and illustrating the importance of self-knowledge to employees so they can properly manage emotions and stress. This project provides information on the concepts of empathy, sustainable happiness, purpose, lifestyle, self-care and eliciting reflections on our habits, attitudes and behaviors within the work environment as well as in family and social life. There are spaces to share personal and support experiences through *Lig Viva Bem*, which is involved in the preventive sphere. In 2019, 1,271 employees participated in the solution in classroom format.
- **Support Program for Maternity and Paternity**: designed to support employees when returning from maternity and paternity leave through support by psychologists and social workers. During these telephone communications, professionals also look to welcome, guide and identify dysfunctional behaviors for specific monitoring if needed. The program also provides assistance to find the balance between personal and professional lives.
- **Rehabilitation Program**: multi-professional support to assist employees who are going through the rehabilitation process using Social Security on their return to work, with social interviews, a medical evaluation and follow-up after return. In 2019, we signed a technical cooperation agreement for nationally available professional rehabilitation.

- **Organizational Development Program for the On-Going Improvement of Labor Relations:** considering the relevance of upper management promoting health and well-being among employees, we held workshops for Officers, Regional Managers, General and Administrative Managers of agencies to help guide them on maintaining a healthy, safe and cooperative workplace, one that supports well-being and provides greater satisfaction to employees. The program went through a redesign in 2019 and began focusing on issues related to self-care and work relations in regionalized activities in which leaders also were able to take advantage of a quick massage and stretching and access to indicators on their health, such as blood glucose, blood pressure and impedanciometry. Throughout the year, 35 sessions were held in the year of 2019, these involving around 1,000 leaders in managerial positions and at the head of business units.

### **Health Pillar:**

In order to encourage and spark the interest of employees in prevention and self-care, it promotes the concept that being healthy doesn't just mean being free from illnesses. We reinforce the significance of being mindful about health in terms of food, hydration, quality of sleep, conducting annual screenings (like those for the prevention of breast cancer, prostate, cervix) and monitoring blood pressure, blood glucose, profile lipid - cholesterol and triglycerides, in addition to special vaccination campaigns and programs for comprehensive health.

- **Healthy Pregnancy Program:** intended to monitor the progress of a pregnancy up to the postpartum period. In order to prevent, identify and monitor risks associated with pregnancies, expected changes are reported during pregnancy and prenatal and follow-up examinations

encouraged, which are essential for self-care, baby care and breastfeeding. The Program provides extensive coverage, supporting employees, the spouses of employees and also dependents. We had 200 pregnant employees in 2019 participating in the program.

- **Cardiovascular Prevention Action:** the campaign occurs in Administrative Buildings aiming to raise awareness about the importance of BP (blood pressure) control, body mass index (BMI), body fat and its impact on health. The employees undergo monitoring for their blood pressure and bioimpedanciometry and those exhibiting changes in the indexes are recommended to follow-up with a cardiologist as well as their family doctor. In 2019, 1,322 employees participated in the action, which occurred in the administrative buildings.
- **Visual Health Prevention:** the employees underwent exams with the ophthalmologist and took the exam of visual acuity. The activity was held at the administrative buildings and assisted 1,312 employees.
- **Vaccination campaign:** designed as a preventive measure and health promotion, the flu and H1N vaccination campaign is intended for all employees for free and at various low costs for their dependents. We dispensed 84,344 doses of vaccines against the H1N1 virus in 2019 to employees and their dependents.

For a two week period, we provided a way for dependents to get vaccinated at the Núcleo Cidade de Deus in an effort to make families

aware of the importance of influenza and H1N1 prevention. In total, 2,000 people were immunized.

- **Corporate medical clinics:** our employees have nine corporate medical clinics units available to them. Located in administrative buildings, they offer clinical A&E, collection of laboratory tests and appointments with specialists, like the Gynaecologist, Cardiologist and Family Doctor. In addition to fostering health care, they provide quality services and reduce the travel time. We provided 42,000 services at our clinics in 2019.
- **Oncological Prevention Measures:** Pink October and Blue November are months dedicated to the awareness of attitudes necessary for the prevention and early detection of breast cancer and of prostate cancer. Throughout these two months, we offered the exemption of the health plan co-participation of the employees and their dependents for taking exams like the mammogram, pap smear and PSA, besides their registration in administrative centers, lectures with specialist doctors and digital content.
- **Healthy eating:** we encourage healthy eating and a change in attitude that benefits everyone's well-being and health. Through the Viva Bem self-store, we provide snack machines with fruits, juices and natural snacks, giving employees the opportunity to adopt healthier habits in the corporate workplace.

## **Movement Pillar:**

This stands for physical activity and quality of life, which are initiatives that provide employees with opportunities and experiences to understand the benefits of exercise and movement like promoting health, well-being and balance.

- **Partnerships**: One way to improve the quality of life is through physical activity. Bradesco thereby offers discounts and advantages in partnership with 70 gyms throughout Brazil along with beauty salons that feature special costs and help improve the self-esteem and well-being of the Organization's employees.
- **Núcleo Cidade de Deus**: located in Osasco, it includes ample wooded spaces with communal areas, swimming pools, a sports plaza with multi-sports courts and athletics track for the use of employees and their families. We also made a sports consultancy available at the Sports Plaza that included physical educators who provide guidance on activities such as functional classes, *zumba* and water gymnastics, at no cost to employees. The schedule of activities is seasonally based, thereby ensuring the practice of exercises throughout the period. In 2019, we had over 19,000 participations in classes at the Sports Square among employees and dependents.

Among the activities we promote are the Volleyball and Soccer championships between the company's departments to facilitate physical activity and employee integration. Another initiative focused on health and also volunteering are the actions of running and walking in which the registrations are made by the donation of food, with major participation of employees and relatives. In some administrative buildings, we also have a bike rack, encouraging

employees to use a sustainable and healthy alternative for urban travel.

In 2019, we held the *Viva Bem* Movement twice at the *Praça de Esportes* during the weekends, where employees and their families were able to participate in experiences focused on well-being and quality of life. We provided children's recreation, quick massages, physical activity and healthy eating initiatives while engaging 2,500 participants.

We offer a comfortable work environment that provides the means to maintain physical, mental and emotional vitality. And as an incentive for adopting healthier lifestyles and physical exercise, the stairs of the administrative buildings at the Núcleo Cidade de Deus were filled with posters featuring motivational phrases that demonstrate the benefits of taking the stairs rather than using the elevator.

- **Measures for Health and Quality of Life:** in-person activities that offer informative content about well-being and health and which track some health indicators such as blood pressure, weight, height and body fat. On these dates, specialists in physical activity hold meetings in the departments to provide experiences for employees. This is done through theoretical classes, exercises, relaxation, massage, reflexology, meditation and other health-based solutions. We had over 23,000 participants in health and quality of life actions in 2019.

On top of the pillars and initiatives focused on health, Unibrad (Bradesco Corporate University) also carries out solutions geared towards Quality of Life whenever requested.

We have adopted the SIPAT Digital, a ground-breaking project that has been innovated each year with updated formats and has boosted its appeal. It promotes a balance between personal and professional life and improves attention to safety at work. It also focuses on quality of life and the creation of a more collaborative, healthy and happy work environment. It is a more democratic proposal available to all employees, since it offers more interactivity, comfort and flexibility to each person's needs.

SIPAT's activities in 2019 involved employees' experience in learning about the three pillars of the Viva Bem wellness program. This is done through lectures and on-site initiatives aimed at emotional health, awareness of self-care, self-knowledge, health care by measuring blood glucose and blood pressure, mindfulness and quick massage, as well as information about nutrition in the workplace for the practice of physical exercise and stretching. We managed over 13,000 on-site participations and over 18,000 hits on the digital content.

As of 2014, we revised our Health and Safety strategy and adopted Strategic Guidelines based on the ILO, reaffirming our commitment to the continuous improvement of the work environment and working conditions and relationships. Since that time, a number of processes have been reviewed and new solutions have been put in place.

Among the prevention and promotion programs implemented by the department of Occupational Health and Safety, we highlight:

The availability of a Headset, for the comfort of the employee during the workday, though its use depends on certain criteria and initial and sequential audiological evaluation (annual) to monitor their aural health.

The new Health and Safety Management System is a clear step forward towards this goal, which has allowed more effective monitoring of indicators and the creation of initiatives to improve them.

The Occupational Health and Safety Management System acts to identify hazards and risks in the work environment and monitors procedures, corrective measures and guidelines devoted to its employees. It is audited on a yearly basis by the certifying agency through local inspections and measures adapted for improving the work environments.

In an effort to comply with current laws, we have established the Environmental Risk Prevention Program (PPRA) and Ergonomic Analysis (AE), which focuses on environmental working conditions and seeks to provide a safe and healthy environment for employees. Both are performed annually in the buildings certified for OHSAS 18001 and RespSocial.

We also held meetings at the INSS in order to share our experiences, create an approach and receive feedback for improving our process.

We also invested in guidelines on health-related topics such as repetitive injuries, stress, chemical dependences (smoking, drugs, alcoholism), obesity, sexually transmitted diseases and AIDS, and special vaccination campaigns.

Another highlight is the search for balance between the personal and professional life of the employee. We are constantly concerned about the working hours not exceeding the contractual time, allowing employees time to perform their personal commitments and leisure. To that end, we installed an electronic control for workplace hours at Bradesco's Branches and offices in the mid-1990s.

We have the Internal Redeployment Program, which is related to the prevention of musculoskeletal and mental disorders and is focused on the adaptability of work activities for a specific period, preventing the aggravation of diseases or symptoms during medical treatment. The occupational physician assesses the ergonomic conditions and the actual biomechanical and cognitive overload of work activities and proposes recommendations and restrictions of activities.

The Ergonomic Analysis Program is aimed at meeting the requirements of the Ministry of Labor's NR-17 and establishes criteria for work under the vision of comfort and better conditions to perform the related tasks. This acts in identifying and spotlighting the issues of furniture, biomechanical characteristics to the requirements and organization of work.

The MCOHP (Medical Control of Occupational Health Program), devised by Banco Bradesco, offers its employees and collaborators a safe and healthy work environment, applying Safety Engineering to the Workplace and all its components, including machinery and equipment, so as to prevent, reduce, and even eliminate the risks of the workers and to their health. Among the actions contained in the MCOHP we have the occupational medical examinations (on admission, periodic, on dismissal, return to work and change of role).

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## **Benefits**

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Human capital is Bradesco's strategic priority. We recognize people's performance and their potential for accomplishment as the foundation of the Organization's business. We know that in order to perform better, people need to have prospects, confidence in the future and their families' well-being guaranteed.

For this reason, we have put together a benefit package which, going well beyond legal requirements, provides for our employees' and their families' safety and comfort by fulfilling their basic needs and offering professional development and special loan conditions for acquiring goods and property. This management strategy contributes to a healthier, more productive work environment driven by employee participation, which results in excellent performance and better results.

The special benefits we provide to our employees are a part of the Organization's talent attraction and retention factors and contribute to

Banco Bradesco's recognition as one of the best companies to work for in Brazil.

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### **Health and Dental Plan**

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Our employees and their dependents have health and dental care plan with hospitalization in private rooms with en-suite facilities and premiums fully paid by the Bank. Bradesco Saúde has consolidated its leadership position in Brazil's supplementary health market thanks to the attention given to customers' needs and the partnership with the accredited network.

Health insurance covers medical consultations, urgent, emergency and elective surgeries (including all types of transplants), obstetric service, myopia and hyperopia refractive surgery, hospital admissions (without admission time limit, including ICU), outpatient unit, examinations, therapy, psychiatry, ambulance service, family planning and aids treatment (with reimbursement of expenses for prescription aids drugs). It also includes non-traditional treatments, such as dialysis, acupuncture, homeopathy, GPR, heart valve, physiotherapy, nutrition, psychotherapy and speech therapy.

The dental plan includes preventive and surgical treatment, oral rehabilitation, pediatric dentistry, endodontics, periodontology and prosthodontics. Implants are offered at lower-than-market costs through agreements.

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### **Pension Plan**

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Bradesco provides all of its employees with a pension plan, in which the Organization contributes 5% of the participant's compensation, including the Christmas bonus. The plan guarantees coverage to the retiree, the retiree's widow or widower and their children up to the age of 24.

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## **Group Life, Personal Accident Insurance and Funeral Assistance**

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All Bradesco employees have access to group life and personal accident insurance and funeral assistance with special coverage and reduced costs. Employees retired within INSS who were laid off without justification are offered the option to remain on the policy, with subsidized costs.

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## **Medicine**

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Through the Pharmacy Discount, where Bradesco Saúde provides discounts up to 85% on more than 2,400 medicines, in about 11 thousand pharmacies throughout Brazil, for employees and dependents.

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## **Influenza Vaccination**

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Bradesco conducts an annual influenza vaccination campaign, offering the vaccination free of charge to all its employees and at subsidized prices to their dependents. In the 2019 campaign, Bradesco offered vaccination against the flu and the H1N1 virus to employees and their dependents, and 71,418 people were vaccinated at a cost of R\$3,444,490.14.

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## **Social Loan**

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Bradesco offers financial assistance to its employees, granting loans with subsidized fees for emergencies, educational expenses, and the acquisition of orthopedic apparatus and glasses, funerals, psychologists, psychiatrists and speech therapists, among others.

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## **Online Shopping Channel**

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The *ShopFácil Funcionário* is an exclusive online shopping channel that offers benefits to Bradesco Organization employees. It is a special shopping channel, with exclusive discounts through direct agreements with several product or service suppliers, who strike partnerships to offer our employees special prices and payment options.

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### **Other benefits provided for by Law and the Collective Bargaining Agreements by Bank Employees**

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- Transportation voucher
- Meal voucher
- Food voucher
- Maternity/paternity/wedding/grievance leave
- Funeral assistance
- Day care/baby sitter assistance
- Professional requalification allowance

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### **Leisure Activities**

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At certain administrative centers, there are areas for leisure and studies. In Cidade de Deus, in Osasco, we have a large area with trees and several rest and relaxation areas where employees can enjoy a pleasant and calm environment at lunchtime or after work.

We also have an area with swimming pools, a track, soccer field, basketball, volleyball, soccer and tennis courts for employees and their dependents to take part in leisure and recreation activities. In the fourth quarter of 2019, we

posted 13,816 visits to our facilities, totaling 54,286 total visits from January to December 2019.

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### **Internal consulting**

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Human Resources Internal Consulting is an evolutionary process based on knowledge, maturity and initiatives from the execution level to the strategic level. As an operating model, it is essential to the Era of Knowledge, in which people make the difference, since they transmit the values, culture, vision and ethical position of companies.

The in-house consultant's view has to be decentralized, with systemic and multidisciplinary work and a focus on the strategic metrics of the Organization. This facilitates the flow of information, communication, development and the ability to achieve results. Its operation aims to align aspects of human resources management with the needs of facilities and segments through partnerships with the business areas.

The structure of activities should attract, delight and develop professionals, in addition of valuing our internal career model and building foundations for human resources management, customized training and development, career management, succession and performance management.

This operational model strengthens customers' trust and improves delivery of their needs through flexible models, diagnostics, well-defined criteria, the pursuit of alternatives, transparent communications and consistent solutions, focusing on the Organization's sustainability through its personnel.

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### **Corporate Education**

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Unibrad (Bradesco Corporate University) was launched in 2013. Its missions are to promote education for professional excellence and social mobility, and to become a reference in skills and leadership training and therefore strengthen the value of the brand and of social commitment for the perpetuity of the Bradesco business.

Since its creation, UniBrad ensures that the system of Corporate Education devotes efforts to meet the organizational strategies. Thus, it promotes the awareness that the participation of the employee is crucial for their career and for the results of the Organization, creating conditions for them to achieve their individual and collective objectives.

The areas that make up this large facility are divided into: Advisory Office of Education, Schools of Corporate Education, Secretariat, Knowledge Community, Connection and Results Management.

The Advisory Office of Corporate Education deals with the learning demands related to organizational strategies shared across Departments, Segments and Associated Companies. It functions with general knowledge, a globalized vision of the business and a focus on education in order to identify training and development needs.

The Diagnosis of Learning Needs (DNA, in Portuguese) model used by the Office is an important tool in understanding the internal areas, their demands, strategic objectives, expected results and behaviors after development and calculation of metrics for the evaluation of results of the learning solutions.

The Schools of Corporate Education translate the Organization's strategies, in accordance with its pillars, based on the Strategic Drivers of Bradesco (People, Technology and Sustainability). In this way, they strengthen the relevance of the Corporate University for business, allowing the actions of development to be permanently aligned according to the aims of the Organization. The design of the strategic map and its correlation with the

Schools ensure that UniBrad aligns educational actions based on the organizational aims.

The ten Schools that make up UniBrad: Citizenship and Sustainability; Digital Solution; Operational Excellence; People; Organizational Identity; Business Intelligence; Leadership; Business; Customer Relationships; and Operational Security are responsible for the development of all the learning solutions delivered to the Organization. For this reason, they count on specialist professionals in matters related to the pillars of each School and to the twelve corporate skills. To develop each of the contents delivered to the Organization or to society, the Schools always seek the main and most innovative methodologies.

With the objective of monitoring the updates, the trends of the market and of the Organization, UniBrad is always willing to adjust its methods and to reinvent its operation, according to the most appropriate strategy. An example of this commitment was the creation of the Digital School at the end of 2015, with the mission to transversally address the digital changes therefore boosting the culture and the results of the Organization in face of the changes that we are undergoing.

Tasked with the strategy of implementing learning solutions, the Secretariat area is responsible for: the strategy in the implementation of learning solutions seeking the best logistical resources; ensuring a complete experience for the employees, from the invitation to the transfer of learning in the workplace; applying metrics to evaluate results and providing feedback to the other areas of the University. As examples of the best practices in use from UniBrad's physical resources, we can mention the responsible and efficient consumption of teaching materials in the classroom. Today seeking new and more efficient ways to provide content and strengthen the environmental awareness with the use, for example, of Graphic Facilitation that replaces extensive booklets and printed material.

The Knowledge Community area is responsible for supporting and encouraging Knowledge Management projects in the Organization, developing resources and activities that allow for mapping, sharing, recording, retaining and (re)using the strategic knowledge generated by employees, and that add value to the Organization. The area assists the corporate structures to create environments for knowledge sharing and deploying methodologies of Knowledge Management, such as communities of practice, study groups, crowdsourcing, workshops, storytelling, among other activities.

The Knowledge Community is still responsible for MBA and Postgraduate programs in customized classes for Bradesco, encouraging the production of applied research, an activity that is also related to Knowledge Management. Furthermore, the area handles the management of Educational Partnerships, a project designed to support the Company-School programs and enter into agreements with universities, language schools, student exchange agencies, etc., thereby assuring diverse conditions for employees, dependents and interns.

The Connection area is responsible for promoting the sustainable development of Unibrad through learning solutions targeted at stakeholders outside the Organization. This allowed us to reach diverse audiences such as students, suppliers, employees' families, Bank customers and the general community. Connection is also responsible for fomenting the best practices with other structures of Corporate Education and Human Resources and to strengthen the positioning of the UniBrad brand, aligned with strategic actions of Bradesco.

At the end of development cycle, there is Results Management area, the section responsible for measuring and evaluating the results of the learning solutions. In accordance with the objective, target audience, workload and available metrics, the assessment levels are defined as: reaction, learning, application, business impact and ROI.

From the point of view of the capillarity of its resources, the structure of UniBrad comprises of the regional Campuses covering the workforce spread across the country, with various and complete learning solutions. It encompasses its teams and local communities, creating value for the Organization. This presence strengthens a culture that has sought to serve everyone, including the external community, and to always boost the local economy.

With the purpose of taking the learning solutions to the most distant places, UniBrad exceeds the aim of empowering its employees. It reaches, with its solutions, the private and public sectors and the third sector. Actions such as Financial Education, Information Security Care, Financial Fraud and the Use of Social Media offer all social classes the opportunity to understand the importance of financial administration and the characteristics of the local economy, contributing to decrease the levels of delinquency and building awareness of citizenship and social responsibility.

The commitment to create value for all stakeholders is such that Bradesco, supported by UniBrad, offers on its institutional website, training in Mathematics and the Portuguese Language, among others. In this manner, the Bank honors its mission, helping and encouraging the pursuit of self-knowledge among employees, customers and society in general, in order to fill in the gaps in basic education in Brazil.

Relating to the internal public, UniBrad connects with the subsystems of Human Resources. They are subsidizing the workforce with management information to compose the Diagnosis of Learning Needs (DNA) and to develop solutions. As a result of this syncing, solutions are implemented with a focus on quality of life and health, and on the construction of their own career. The recognition of this work, on the part of the educational community, of the media and of the public, is solidified in the certifications and the awards that have been received.

It is noteworthy that UniBrad received, in Paris, the international award at the GlobalCCU Awards 2017, in the award ceremony of the Global Council of Corporate Universities. It elects, every two years, the best practices and programs of corporate education in the world.

As a Bank of internal careers, Bradesco displays a history of Officers that were trained within the Organization, who built their career on a meritorious and progressive trajectory. This appreciation of the functional body is one of the great banners of the University and our professionals rely on this concept. The training of the leaderships counts on a School that is dedicated to the theme, which seeks to propagate the Practices of the Bradesco Leader and to ensure the training of our managers, in accordance with the complexities of their responsibilities, and to support every step of their career with methodology and technology.

In order to instill the importance of an internal career, Unibrad also features learning solutions based on storytelling where senior executives can share their rise and career paths. By having the employee connect more with the Organization's Senior Management, we personalize relationships and inspire a quest for the continuous development of their full potential.

Another important role in the development of its workforce is the promotion of autonomy and protagonism in the choice of learning solutions that make sense to the employee. This approach reinforces the idea that the employee knows what's best for their development, and it is up to Unibrad to offer support for this process.

For this reason, the University seeks innovations and different ways of learning that propagate all of its solutions. This essence, which moves UniBrad towards the best methodological practices, with an open and daring mind, and a calculated critical sense, is rooted in such a way that startups and fintechs collaborate as drivers of the required tools to support the transformational process of human development.

Another point that stands out as a force of the Corporate University is its alignment with external stakeholders, to ensure that the culture and values of the Organization are aligned on all working fronts. Since its deployment, these stakeholders are invited to monitor the training processes and to check the methodologies and approaches that are used.

UniBrad enables this belief in the potential of people and in human development as a strategic factor of the Organization, promoting everyone's social mobility and sustainable development. The aspirations of top management are translated into actions, in such a way that the employee of the Organization is recognized as the person who "does what is best for the Bank".

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## **Learning Solutions**

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UniBrad constantly improves educational practices, means and resources, advancing hand-in-hand with technological innovations and access to digital media. The on-site modality is made with the internal construction of contents and methodologies through trainers and partnerships with large Companies and Universities within Brazil, for customized courses and MBAs. In this category, technical, behavioral and specialization solutions are found, as well as case studies. The modalities of distance learning are also used, such as e-learning, videos and brochures, and pocket solutions, such as the Virtual Library and b.quest, with the aim of promoting complementary programs and of encouraging the collaborative construction of knowledge.

The solutions are based on technical and behavioral skills, developed by schools of Corporate Education, according to the theme of the School. The diagnosis is established by the analysts from the Consulting Firm in partnership with the demanding area, based on the identified needs, and the result is forwarded to the Schools for the development of the learning solution. They follow the methodology of six Disciplines: Determining the

Results for the Business (D1); Designing the Complete Experience (D2); Directing the Application (D3); Defining the Transfer of Learning (D4); Supporting Performance (D5) and Documenting the Results (D6).

### **Tools for distance learning**

With the aim of establishing employees' autonomy in their personal and professional development, we work with several different distance-learning solutions. They include:

- Mobile b.quest application: a platform structured in a type of question and answer model that facilitates self-development and collaboration among the Organization's employees in a fun, light and motivational way. Questions are currently divided into 16 categories and are focused on a strategic alignment with the business and the correct approach to corporate capabilities, the banking business and topics such as health and well-being. They are then used as a complement to existing learning solutions. The application offers two game modes: single player, where an employee can individually test their knowledge, and the multiplayer, allowing coworkers to challenge each other on a specific topic and allowing an interaction between employees from various locations around Brazil. Some of the most popular categories include health and well-being, relationships and communication. There is also a Track mode where the content is structured in units and the employee progresses through sub-themes and tests how much they have learned at each cycle.
- Virtual Library: developed in partnership with getAbstract, it offers an innovative learning solution based on microlearning. It does this by providing summarizing the world's most influential business books in a mere five pages for all Bradesco employees. There are about 663,000 titles available today, and each month over 95 new

titles are added. Up-to-date and contemporary, they are written by noted experts in the market. Of that total, more than 800 have been translated into Portuguese. Since its launch in 2013, the Library has reached more than 5.7 million downloaded summaries and TEDs.

- Lidera Portal: a Portal that supports a culture of on-going learning that encourages the autonomy and empowerment of leaders. Its goal is to provide content that can be developed through solutions linked to the six levels of the Ram Charan Leadership Pipeline.
- Integra RH: The Integra RH portal makes more than 550 educational solutions available to all Organization employees in formats such as e-learning, videos, infographics and podcasts. The contents cover key issues for the Bank: Corporate Courses, Financial Market, Banking Products and Services, Customer Relations, Risk Management, Technical, Administrative and Operational Improvement, Corporate Skills, a Training Program for New Employees and others.
- Video Portal: Unibrad employs a corporate channel, known as the Video Portal, to broadcast videos on various topics in a prompt and timely manner.
- EF platform: Unibrad uses the EF (Education First) platform to promote online English language learning with courses from basic to advanced levels.
- Tele-presential: Unibrad also runs courses in the "Tele-presential" format. This methodology is aimed at the employees of the branches, faster and more strategically, who work throughout the national territory. Examples of this modality are: I make the Difference, Prepared to Work in the Business area, Certification in CPA-10 Investment products, Customer Service for Prime Exclusive at the Tellers, Financial Review and Registration Review.
- Unibrad Digital Portal: UniBrad launched the Portal with the aim of expanding its role to the entire ecosystem around the Bradesco

Organization. It is intended for the publication of content that is educational, which aims to spread knowledge of relevant topics to society, and to strengthen its commitment to Social Responsibility. It features free news, articles, online courses and an event calendar. The themes that permeate the materials are guided by five pillars: Diversity, Ethics, Career and Market, Innovation and Technology and Financial Education.

The Portal can be visited at [www.unibrad.com.br](http://www.unibrad.com.br) or downloaded on Google Play or the App Store for Android or iOS devices.

We established a monthly average in 2019 of 3,825 users and 11,870 unique visitors.

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## **Learning Tracks and Activities**

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The Learning Tracks are an integrated and organic set of activities that represent a pathway to learning in which each professional is the leading player of their professional and personal development.

Based on the Organization's strategies and corporate skills, Unibrad creates learning solutions on an on-going basis that form a number of paths of knowledge. Some of them are targeted to specific audiences, while others are open to all employees at Bradesco. Some of these include:

- Agribusiness
- Training for various sectors
- Interpersonal relationships
- Credit
- Creativity
- Entrepreneurship

- Ethics
- Investments
- Leadership
- Strategic Planning
- Quality of life
- Citizenship & Sustainability
- Consultative sales

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### **Unibrad Week**

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Since the Bradesco Corporate University's first anniversary, we have undertaken significant measures to democratize knowledge with lectures and activities on various subjects that are connected to "Learning to Learn". We broadcasted the HSM Expo lectures to a number of Unibrad Campuses in 2016, further expanding the scope of the content covered.

The topic in 2017 was "Connect yourself" and focused on the four pillars in which human beings connect: body, mind, work and social.

The theme in 2018 was "Experiences that Teach" and spoke about three pillars: people, business and digital. The event gave participants multiple experiences involving active and self-directed learning that were geared towards developing the essential skills a professional need for the future.

In 2019, the theme was "Education that Transforms". In this version, three essentials were considered based on the delivery of experiences: collaboration, diversity and financial education. The event applies experiences (like circus activities) as a way to encourage collaboration, the use of cinema as a development methodology and lectures aimed at the

transformative potential of education in people's lives. We have had over 600 participations in 2019 in the activities done in Cidade de Deus.

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## Financial Education

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The Unibrad conducts financial education programs for senior management and employees at the organization and for the general population.

Bradesco looks to actively involve its most wide-ranging stakeholders in this major issue. We understand that healthy consumer habits, instituted through financial discipline, generally create substantial improvements in the quality of life.

The activities' coverage is broad: in the private sector (from schools and micro-entrepreneurs to national and multinational publicly traded companies), in the public sector (serving municipal, state, schools and the Armed Forces) and in the tertiary sector (supporting citizens in communities, indigenous tribes and riverside communities in the Amazon).

Unibrad includes 35 solutions in its portfolio, such as face-to-face and online, that deal with the issue of Financial Education.

### **Solutions for the in-house target:**

- Financial Education in Your Hands: designed to help people reflect on and manage their personal finances while making sound consumption and investment choices, in addition to knowing and working with tools that provide better financial control.
- Financial Education for Leaders: directed at helping the team expand on Financial Education and its relevance to society, in addition to influencing their managers on the precautions needed in administering their personal finances.

- How to Prepare Financially for Retirement: the intention is to foster the culture surrounding the rational use of money, which includes educating the public on the importance of controlling spending and devising a family budget for today that does not compromise the future.
- Those with Dreams Save! Parents & Children: designed to promote a shift in family behavior related to the use of money through activities and workshop.
- Facilitators of Financial Education: set up to enable PF account managers to act as facilitators of personal finance strategies to educate customers, family members and community members on the benefits of building a more balanced financial life.

### **Solutions for those outside the organization:**

- Financial Education Lectures: designed to simply demonstrate that creating and maintaining a family budget is something that is within the reach of any person. During the lectures, booklets like "Take Good Care of Your Money" are distributed to offer guidance on the subject.
- Financial Education Portal: open to the general public, the Portal provides the best practices of budget control and use of products and services to users. It is available on the Bank's main website and boasts features like Responsible Credit, "I'm in the Red", Expenses, Income, Family Money, My Projects, Financial Products and Tools. They all feature an accessible layout for people with visual impairments and can be adapted to any mobile device, thus expanding the possibilities of access to important sources of information on Financial Education and Banking Inclusion.

- "Na Real" Series: partnership signed between Bradesco and LIT, a digital learning platform from Saint Paul School of Business, which provides free personal finance content. With curation, cutting-edge technology and educational material from Saint Paul's teachers, the proposal attempts to teach participants ways in which they can maintain a healthy relationship with their money. Videos can be viewed through the mobile application or by a computer – anytime and anywhere.
- Partnership with FAS - Amazonas Sustainable Foundation: with support from Banco Bradesco, Unibrad participates in a project partnered with FAS - the Amazonas Sustainable Foundation, that promotes initiatives focused on Entrepreneurship and Financial Education in 16 conservation units in Amazonas. 40,000 people are within the target, with Bradesco Expresso acting as the inclusion agent. This project played a role in receiving the Latin American Green Award in the Sustainable Finance Category in Guayaquil (Ecuador) in 2016.

We believe that by sharing our knowledge in our field of expertise we are able to meet our social responsibility and financial sustainability commitments, as well as to expand the relationship with partners, customers and non-customers.

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## **Coaching Program**

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The Executive Coaching Program develops competencies that will be the focus of improvement for the Organization's leaders.

It is an individual process that promotes change and steers the potential of those professionals participating. To maximize their performance, they get to supersede challenges and turn adversity into opportunity.

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## **Mentoring Program**

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Focused on the development of behavioral skills and professional maturity, the Mentoring Program also fosters engagement, sharing life and career experiences, empowerment and the collaborative management of the participants.

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## **Leadership Training and Executive Programs**

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As for training and the strengthening of upper management, Unibrad provides a Track that reinforces the culture of continuous learning to all leaders at different senior level. It also deals with technical and behavioral aspects aligned with business strategy and supports the development of corporate skills. All of this construction aims to build high performance teams, and strengthen the succession process, since being a Career Bank, we believe that the perpetuity of business depends on the training with excellence of new leaders for the Organization.

The Leadership Track contains more than 60 educational solutions that cater to the development of the leaders from the bottom ("Leader of Yourself") to the highest levels (such as "Business Leader" or "Leader of a Group"), following the concept of the Ram Charan Pipeline. In a structured way to achieve the gradual formation of leadership, the Track was also drafted from the following concepts of knowledge: self-knowledge, people management, strategy and business and inspiring leadership. Thus, in each concept it is possible to find solutions which enable the development of leaders.

For Executive training, we seek approaches and educational trends in the market. This is done through partnerships with national and international institutions who are recognized as benchmarks in educating major leaders, in an effort to provide on-going updating to Bradesco's senior management.

This is why we are always prepared and trained to guide the Organization towards the future.

The programs developed in partnership with ISE Business School include:

- Program for Management Development - PMD (Departments) and Bradesco Management Program - BMP (Network): used for Department heads and the Branch Network, it is designed to encourage a deep reflection by participants into the work done by Business Leaders at the Organization. Its focus is on the intricacies of the position and on stimulating strategic, systemic and critical thinking.
- Program for Management Development (PMD): designed to assist in the professional improvement of Executive Superintendents, it provides a way to develop an overview of a manager's general direction. This based on an existing functional experience, but contains a degree of complexity to the challenges of adhering to Senior Leadership.
- Advanced Management Program (AMP): applied to the Department Board and the Board of Executive Officers, it entails a deepening of Business Management training, emphasizing the human aspect as a central focus in the exercise of Senior Management and a reflection on the business' positive practices of corporate governance and sustainability.

In addition to the partnership with the ISE Business School, Unibrad cooperates with other partners to provide customized internal training, as described below:

- Advanced Development Program - ADP: based on strengthening factors that are related to Strategic Management, through

participation in Executive Education programs in Brazil and abroad. The program focuses on personalized professional training, proof of the importance given to the qualification of the team as the differential that will help the Organization achieve strategic market movements, brand solidity and continued success. For example, there are partnerships in the United States with the top Business Schools such as Harvard, Wharton, Chicago Booth, Columbia, Kellogg, MIT and Michigan. There is also the opportunity to participate in CCL - Center for Creative Leadership's programs, one of the best leadership excellence centers in the world.

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### **MBA, Graduate Studies and Languages**

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To further the training of its employees, Bradesco operates through a number of partnerships with educational institutions such as FIA, FIPE, Fipecafi, FGV, ISE, Insper, Saint Paul and FIAP in Specialization courses, Graduate Studies, MBA and Masters classes.

The MBA programs combine theory with current market practice and help develop one's analytical skills applied to decision-making processes, preparing professionals to take on more strategic activities.

In addition to participating in open groups, the Organization's employees can attend specific MBA classes. In this case, the programs are customized to the company's context and needs, or the area requested. Some of the specific programs underway during the period include: MBA in Personnel Management (FIA-USP), Postgraduate Diploma in Compliance (FGV), Executive MBA in Business Management (FGV), MBA in IT Management (FIAP) and MBA in Banking Businesses (IBMEC-RJ).

### **Educational Partnerships**

Unibrad, in addition to fully funded programs, has partnerships and agreements with a number of educational institutions that offer discounts for Higher Education, MBA, Specializations, Refresher courses and Language classes. Employees and interns at the Organization are invited to participate in the self-financing model, and some of these plans are extended to employees' dependents.

## **Languages**

Bradesco maintains a partnership with Education First (EF) to provide online English courses ranging from basic to advanced levels for employees who would like to further a language study. Employees can also hold group conversation classes through the platform with people from diverse nationalities, accompanied by a fluent professional.

There is also an option to hold in-company language courses at Unibrad accredited schools in in-company group formats, open classes and one-to-one lessons (in this case for the positions of senior management), aiming to meet the specific needs of the business and administrative areas of the Organization. UniBrad counts still on an immersion program exclusively for Officers and Executives that deals with issues and everyday situations in the area of business.

Unibrad also promotes the English Club, a four-hour event that takes place one Saturday per month and is open to all employees who voluntarily wish to practice and improve a language. At that meeting, language skills are practiced through engagement and presentations covering topics such as culture, music, cuisine, quality of life, and future collaboration skills.

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## **Highlighted Solutions**

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We highlight the following solutions and events held by UniBrad in 2019:

- Regional + HR Journey: Supporting the Connection strategy proposed for the Managers' Workshop 2019, we anticipate the arrival of all Regional Officers and Managers for an immersion with the HR experts. This journey began with the support of ISE, renowned business school, in the discussion of cases regarding the management of human capital, and continued with an afternoon full of methodologies of co-creation, in which we built strategies for human capital management that is regionalized. The final product of this action culminated in a large portfolio of actions shared between the Segment and HR.
- Investment Workshop: held annually by the Department Board to gather the entire group, the meeting reinforces important points of activities, strategy of the year and reinforces the importance of alignment between all those present. To support this action, we discussed cases that allow them to explore real business dilemmas occurring in various sectors and countries with objectivity and circumspection. We also work on aspects related to people management such as communication, collaboration and trust. We closed out the meeting with an inspirational talk by the athlete Flávio Canto and real life experiences.
- High Value Managers' Workshop: in continuity to the Managers' Workshop, which addresses influence, persuasion and conflict management, this presential solution supports the dissemination of strategies to leverage business in 2019.
- Regional Prime Managers' Workshop: with this solution, supported by renowned and expert professionals in the market, we have mobilized the regional Prime managers to broaden their repertoire pertaining to the economic landscape and the luxury market. All in a knowledge-building journey that completed a plan for implementing the 2019 strategic drivers.
- Loyalty: after the acquisition of the payroll of the City Hall of Guarulhos, we conducted the Fidelize training that aims to provide

participants with adequate subsidies to perform an excellent service, at moment zero with the Public Servants of the City Hall of Guarulhos. We strengthen the Organization's image in the region and exceeded the expectations of these customers.

- 360° Protection: we supported the dissemination and strengthening of the premises of Cyber Security in a playful manner, extending and renovating the concepts of information security.
- Cash Managers: this program was designed to work on the aspects of collaboration, engagement and purpose in the team of Cash managers, supporting the strategies developed for 2019.
- Photography Course and Photographic Reinterpretation of Cidade de Deus: this was the first vacation course for employees of the Head Office given by an employee with the aim of sharing knowledge and our talents. From this course, we made an itinerant exhibition at the headquarters' facilities that presented a reinterpretation of photos of Cidade de Deus taken by students. The goal was to expand the vision of the employee on the history of the Bank, strengthening our values and our culture.
- Tele-presential Road Show of the Segments: with 23,000 people impacted, we supported the dissemination of the Strategic Guidelines of Retail and Prime through a tele-presential solution, which interactively connected participants and business executives.
- Retail and Prime Business Advisors' Workshop: we applied a design thinking workshop aiming to structure the discussions and convert them into actions that can be adapted to the routine of the business advisors. The teams were trained to understand and interpret the strategic book of the segments, converting it into practical actions for their routine with the Branch managers.
- Bradesco Seguros Business Leaders' Workshop: in order to enable the 700 leaders of Bradesco Seguros to have a change of mindset, we reinforced proactive attitudes and a sense of urgency, demands of the

world in transformation, we developed a discussion panel with professionals as mentors in topics of leadership, change and innovation.

- First Workshop for the Bradesco Insurance Marketing team: an event devised to fortify teamwork and the bond of trust and partnership between the areas for increasingly collaborative and impactful results in the business. Employees from the area assembled to work on strategies for 2019 and 2020, sharing market experiences and working on team behavioral skills through more relaxed methodologies and formats.
- Learning for Good (Hunters of Good Examples + Cuca Mundi): created to enhance communication, creativity and teamwork skills in an effort to maximize opportunities to practice them and use the time to enhance the relevance and value of volunteering. The activity took place at the Campi Unibrad throughout 2019.
- Technical Mentoring Program: in April 2019, we concluded the first Technical Mentoring Program for the Inspector General, which was the pilot class and lasted six months. After this, we had three groups in the Human Resources Department - finalized in November - and we began the second class at the Inspector General Department. We are structuring the process of training professionals with technical knowledge in a more efficient way through Knowledge Mapping and Communities of Practice tools.
- Colabora Hackathon: an event that assembles Departmental Managers, Superintendents of Related Companies and Sectors, in a cooperative marathon to create solutions for some of our key Organizational Strategic Challenges.
- Hackathon Inspetoria: a collaborative event that gathered the Inspector General (IGL) in a dynamic environment, involving various backgrounds and knowledge. The meeting introduced awareness

activities that provided a high-impact transformative experience for the business that focused on generating value.

- Fundação Bradesco Hackathon: a vibrant event that provided a collaborative journey to the Foundation's high school students through tools and methodologies based on design thinking, helping them to transform their experiences in the classroom.
- Meeting of Project Leaders: it was intended to assemble professionals involved in projects to share experiences regarding the best practices in Project Management and to improve on the subject. In this third Edition, the primary theme was Collaboration, which discussed how to manage projects between the areas in a collaborative manner.
- Strategic Planning Ideas Workshop: held with Regional Officers, Regional Managers, Advisors and Branch Managers to review the Strategic Drivers of the Retail and Prime segments and construct the 2020 Strategic Workshops and Road Shows.
- Mario Sergio Cortella Video - Ethical Leadership: video created for the Organization's Board of Executive Officers to talk about ethics and integrity for Leaders and how to respond to a variety of anxieties during these complex times.
- Competition Lecture: designed to acculturate representatives from professional associations regarding the prevention of private corruption.
- Integrity Pills: video series with Pedro Calabrez, Rossandro Klinjey, Marcelo Marrom and Luiz Hanns for discussing ethics and integrity throughout the Organization.
- COLABORA EAD Campaign (collective awareness): available to everyone at the Organization and designed to broaden collective awareness and enhance collaboration as a driver of business.
- Leadership and Literature: support action for the *Colabora* Hackathon, available to all the Organization's senior management and intended to enhance collective intelligence through literary discussions.

- Cine & Gestão (Film & Management): a *Colabora* Hackathon support action that is also available to the Organization's entire senior leadership, geared towards leveraging the participants' critical, reflective, aesthetic and even philosophical capacity through the use of films.
- STARTBRA: face-to-face solution made up of various methodologies and experiences. Targeted towards new professionals in the Digital Channels - Contact Center area, who have direct contact with the customer via telephone. The 24-day journey offers tips and guidance on how to deliver excellent customer service, in addition to providing content about the Bank's products and services and how to use the tools to enhance customer service.
- Investments Academy: program for preparing investment specialists that is designed to improve skills for providing financial advice to clients. It also includes preparation for CEA professional certification.
- Corporate Agribusiness: develops technical knowledge in Agribusiness with a strategic vision in the Panorama and scaling of Brazilian Agribusiness and in productive chains. Focusing on the productive/ financial cycle, facilitating the negotiation process with customers.
- Corporate Mortgage Lending: boosts technical knowledge in Mortgage Lending to improve negotiation skills with customers and, consequently, boost the business.
- Program for Training Corporate Assistant Managers: classroom style solution implemented in five units and totaling 176 hours. It is administered by renowned professionals who are experts in the market and includes internal managers. It provides strategic actions and essential themes to work with quality and security. At the end of the course, the students present an applied project to the sector executives with business opportunities identified throughout the program.

- Viva Bem Program: we kicked off in-person and online activities on the Organization's living well movement in partnership with the quality of life area. With them, we subsidize employees in their development and knowledge in terms of well-being, quality of life and health.
- Product Managers Workshop: activity done to enhance the performance of Product Managers and to strengthen the relationship with Cash Managers, making them more prepared to deal with objections and have a Global Vision, Customer Vision, more initiative, leading role and leaving their comfort zone.
- Unibrad Semear Project: solution that carried the issues of Financial Education and Socio-emotional Skills to state and municipal schools. We train volunteers from the Organization in classrooms in order to improve their knowledge for students, their families, teachers and school management. This year, the project included a training structure of volunteers to disseminate content to all teachers from the municipal school system of a city in the São Paulo countryside so that they could impart this knowledge to their students. There were also personal interactions with the community in order to assure that the impact of the project reaches the family and those who care for the students.
- Booth - Conarh 2019: from August 13-15, Unibrad assembled a space for content sharing and networking at the National Human Resources Congress. At our booth, we had an interactive digital table with content and reflections on the future of corporate education; lectures on Gamification, Collaboration, Soft Skills, Trade Off (physical/digital), Diversity and Financial Education; and an application that connected companies and businesses with content suppliers and producers in order to construct assertive relationships and encourage discussions and create proposals to resolve Human Resources challenges.
- HR Brotherhood: event sponsored by Unibrad to bring together diverse corporates in an effort to share best practices and promote

environment-related discussions to the major challenges of Human Resources. The event featured two editions in 2019: on May 15 featuring the theme Innovation, and on September 25, with the theme of Branding, Attraction and Selection.

- Bradesco Business Mentor: immersive on-site meeting held on September 26 with university students from Junior Enterprises and University Leagues, designed to support them in their career path through mentoring processes conducted by Organization employees. We also took that opportunity to introduce the structure of Unibrad.
- Booth - ENEJ: Bradesco and Next had a booth at the National Meeting of Junior Companies between September 4 and 7. Unibrad brought content, experiences and challenges focused on the theme of Financial Education, Entrepreneurship and Leadership.
- 2019 Innovation Week: intended to publicize the culture of innovation at Bradesco, Unibrad holds this event on an annual basis in partnership with the Departments, DPI, Bradesco Insurance and Cards. Marking its third holding in September 2019, the theme was “The Evolution of the increasingly digital human being” and featured virtual reality experiences, panels and national and international lectures. Names like Martha Gabriel, Arthur Igreja, Gil Giardelli and William Kamkwamba covered topics such as persistence, creativity and innovation. We broadcast live during that week and reached about eight thousand employees of the Organization.
- Ombudsman Hackathon: that same Week, the Ombudsman's Hackathon was also held to encourage participants to think collaboratively and look for potential solutions to drive excellence in customer service. Using the design thinking methodology, participants were urged to expand their mental model and think creatively in new ways in order to resolve the challenges posed.
- Relationship Expo: action taken to promote the development of employees to improve customer relations and advisory services while

accounting for market trends. The event took place in Cidade de Deus, the DCD Santa Cecilia and the Bradesco Theater, with simultaneous broadcasts to the network. We reached 3,800 in-person appearances and more than six thousand at a distance.

- Fortaleza and Bauru Loyalty: in the face of yet another payroll achievement, we empower employees to effectively reduce portability and retain customer loyalty in these cities.
- Cash Management Manager Workshop: in partnership with the *Escolas Excelência e Gente*, we held six classes to train the entire DCPS commercial team on time management, planning daily activities, negotiations and emotional balance.
- Techniques and Practices for Relationships with high-income clients: a program created to improve relationships with high-income clients and improve performance, focused on routine planning, repertoire development and self-knowledge. This activity was designed for managers of the Prime Top Tier segment and assembled 200 people in eight classes.
- Bradesco Private Integration: a program to integrate new Bankers to the areas of Private and present the strategic partners of goods and services.
- Investment Platform for Companies and Businesses: created in order to improve technical knowledge in investments and the behavioral and strategic aspects for the management of the portfolio of Corporate and Business Managers in the Retail segment.
- Services in Capital Markets - DAC: a solution targeted towards DAC analysts, with the intention of developing technical skills and understanding processes and operations.
- Prime/Credit, Cards, Investments, Pension Plans and CPA 20 Interns: programs to develop the technical skills of interns in the Prime Segment.

- Retail Path for individuals and companies: designed to train individual and corporate Account Managers in technical ability and behavioral skills and help them promote better customer service in a consultative and sustainable manner.
- Prime Training Assistant Manager: designed to improve the technical and behavioral skills of the Assistant Managers and to support them in dealing with the demands in the products and services processes, in addition to lending support to the Relationship Manager in customer service.
- Bradesco HR Insurance Track: its focus is to improve and develop new skills and abilities for employees in the Human Resources area of Bradesco Seguros (Insurance), encouraging corporate entrepreneurship and an integrated view of processes and strategies for an HR that supports the business.
- Facilitation techniques in Training: geared towards Managers at various offices, it promotes the experience of facilitation techniques in learning and provides teaching resources for better performance in conducting the class.
- DEPEC Emotional Balance Workshop: action occurred in October aimed at increasing the participants' self-knowledge. Some of the topics covered included: Knowing how to deal with different profiles of people, adapting them to each situation, and Exploring each person's differences, analyzing the profile and temperament of each one.
- Viva Bem Events - Movement and Healthy Pillar (Gratitude): we conducted two more activities to reposition the Viva Bem brand: in October, we offered the theme of the Movement Pillar to the employees at the headquarters and their families with actions in the Sports Court and content supported via podcast for all of the Organization; in December, we spoke about the Healthy Pillar on the

subject of gratitude for employees at the home office, also supported by content via podcast.

- Digital Day: workshop held for the Digital Channels Department team in November with the objective of promoting awareness among employees on the subjects of health, emotional balance, soft skills, humanization and digital.
- Liderar Cartões Program: program developed for all senior management and subordinates in the Credit Card department in order to:
  - Leaders: strongly assume their role with the team, knowing how to delegate and prepare successors.
  - Subordinates: Stimulate the need to search for self-development, empowerment and proactivity in the participants.
- Prequalified Track: track developed for professionals from the branch network mapped as pre-qualified to take on the first Management. Its focus is to develop the necessary skills to prepare them in a more strategic manner to accelerate their career and take on the position of first Management.
- Career Development and Succession Track: designed to support and accelerate the career development of employees identified as potential leaders and successors, with a focus on Leadership ability.
- Integrity Week: taking place between November 10 and 12 in Cidade de Deus and open to all Bradesco employees, the purpose of the event was to publicize the Bradesco Integrity Program. We also reinforced our role in contributing and encouraging administrators and employees to take actions and have attitudes in order to battle corruption, such as preventing, monitoring, detecting and responding to harmful acts provided for in Law 12,846 of 2013 and in international laws. We held lectures throughout the week with Monja Cohen, Mario

Sergio Cortella, Cristiano Nabuco, Marcelo Tas, Marcos Piangers, Leandro Karnal and our executive Maurício Minas.

- Credit Off Site: supporting the Credit Department's strategy, Unibrad held the Off Site Workshop between November 27 and 28. The entire team of leaders from São Paulo and Curitiba were assembled there, in addition to senior management from the BF and Credit Card areas, which have more interface with the department. Some of the objectives included fostering collaboration and developing people, enhancing Identity and the Common Purpose between peers and the team and boosting innovation while considering the market environment.
- 13<sup>th</sup> Meeting of Bradesco Health Managers: a program designed to support the Bradesco Health team to design its map outlining services in a systemic way and focused on digital transformation in an effort to respond to the strategic challenges of 2020.
- Ambassadors of IT areas: constructing a learning path to support the participants of the groups from the Human Capital, Efficiency and Agility, Adaptable Architecture, Digital Lean, Acceleration Room and Security Transformation project in the creation of indicators, planning and constructing actions that will support the projects of *Acelera* IT.