

Integrated Report

2025



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About the report

We present Bradesco's Integrated Annual Report, which aims to provide our stakeholders with a comprehensive view of how we generate value in a sustainable manner.

The document integrates financial and non-financial information, highlighting the connection between strategy, business model, governance practices, and results. It also demonstrates how we reconcile economic return with socio-environmental responsibility and risk management.

Guiding frameworks

This report was prepared based on the Integrated Reporting Framework (IIRC), currently under the responsibility of the IFRS Foundation. We also considered OCPC 09, a related guidance issued by the Brazilian Accounting Pronouncements Committee, and incorporated widely recognized market practices, including the standards of the Sustainability Accounting Standards Board (SASB), the transparency guidelines of B3's Corporate Sustainability Index (ISE), the Corporate Sustainability Assessment (CSA) of the Dow Jones Sustainability Index (DJSI), the recommendations of the Task Force on Climate-related Financial Disclosures (TCFD), the regulatory requirements of the Central Bank of Brazil (BCB), and the reporting criteria of the Brazilian Association of Publicly Held Companies (Abrasca), among others. The use of these references aims to guide the structure and content of disclosed and does not imply full compliance with all requirements set out in these frameworks.

We monitor the evolution of the reporting requirements of the main regulatory bodies to which we are subject and focus efforts to carry out the necessary adjustments within the established deadlines, ensuring compliance and the continuous improvement of the quality and clarity of reported information.

Scope

This report covers the period from January 1 to December 31, 2025. Where necessary, we include information subsequent to the base period, duly indicated, to provide context on relevant events up to the publication date of April 30, 2026.

The information covers all companies in the Bradesco conglomerate, as detailed in the Economic and Financial Analysis Report, except as indicated in footnotes.

Terms used in the report

- **Organization or Bradesco:** the entire conglomerate
- **Bank:** financial activities
- **Controlled companies:** mentioned by the respective names
- **Employee:** internal staff
- **Contractor:** outsourced service providers

Assurance

This report has been subject to limited assurance conducted by independent auditors, with the objective of enhancing the reliability of the compilation process and the presentation of the information.

[For more details, see the Independent Audit Assurance Report](#)

Responsibilities

Bradesco's senior leadership believes that this report follows the IIRC guidelines and approved its publication, assuming responsibility for the integrity of the information presented therein.



Report center



Integrated Annual Report

It integrates institutional, business, financial and sustainability information, in accordance with the IIRC framework, with an emphasis on how we generate and share value with our stakeholders.

Together with the ESG Report and the ESG Indicators Spreadsheet, it constitutes our main sustainability report.



ESG Report

Based on the GRI Standards, the SASB Standards, and the recommendations of the Task Force on Climate-related Financial Disclosures (TCFD), as well as other national and international references, we disclose environmental, social, and governance indicators to our stakeholders.



ESG Indicator Worksheet

Worksheet with the main quantitative ESG indicators for the past four years



Materiality Report

Publication of the methodology and processes for stakeholder consultation and building our materiality matrix.

[LEARN MORE](#)

on our [Sustainability page](#).



Materiality

As one of Brazil’s leading financial institutions, with an important role in economic development, we have the capacity to lead and drive the transition to a low-carbon, more resilient and inclusive economy.

To do this, it is essential to strategically direct our efforts, based on the themes that concentrate risks, opportunities and stakeholder expectations. In this context, every two years we conduct a structured process to review our materiality matrix.

The process is guided by the Stakeholder Engagement Standard (AA1000) and by our Stakeholder Engagement Policy, which defines a stakeholder as any audience that may exert influence on or be impacted by our businesses and operations.

In the review conducted in 2024, we engaged representatives of these stakeholder groups to reassess and update the issues with the greatest potential impact, based on their perceptions and expectations. We maintained the double materiality methodology adopted in the previous cycle, which considers both the impacts of our activities on society and the environment and the effects of sustainability issues on financial performance. For the assessment of financial materiality, we incorporated the guidelines of the International Sustainability Standards Board (ISSB).

In this cycle, we were supported and validated by Deloitte, an independent external consulting firm, and the results reaffirmed the relevance of the seven topics already monitored, strengthening strategic alignment in light of market dynamics and constantly evolving regulatory requirements.

LEARN MORE

Learn more about the process for developing the Materiality Matrix in our [Materiality Report](#).

For information on indicators related to the management of material topics and on how we engage with our stakeholders, see the Annexes section of our [ESG Report](#).

Steps of the process in 2024

1 Context analysis

- » Analysis of the business environment, considering the Organization's activities, the stakeholders involved and regulatory, sectoral and social-environmental factors, among others.

2 Stakeholder engagement

- » Structured stakeholder engagement process to identify key perceptions. It involved the Organization’s top leadership, clients, investors, suppliers, employees and representatives of civil society, making it possible to capture different perspectives and ensure that the material topics reflected the most relevant challenges and expectations.

3 Prioritization and evaluation

- » Analysis of the value chain to map the main impacts, risks and opportunities;
- » Validation and incorporation of themes and sub-themes from an ESG and financial perspective;
- » Prioritization.

Material topics:



Innovation and technology



Ethics, integrity and transparency



Risk management and climate opportunities



Data privacy and security



Human capital management



Sustainable businesses



Relationship, inclusion and clients' financial well-being



Message from the Chairman

As it marks, in March 2026, 83 years of providing financial services focused on social inclusion for Brazilians and the sustainable development of the economy, Bradesco reaffirms the progress of its the benefits of transformation, with the objective of becoming increasingly efficient and profitable in the application of its business model.

In this context, we fully achieved — precisely and in line with the planned timeline — the goals set for 2025, with asset appreciation, expansion of operations, and increased earnings. These results materialized thanks to the trust of our shareholders, the support of our clients, and the commitment of our workforce.

To all of them, we extend our greetings and our sincere thanks.

The commitment to our Organization's legacy — encompassing effective governance, management transparency, and long-term value creation — forms the foundation that inspired the modernizing transformation, which structures new

models and processes with the vision of innovating while also strengthening the way we conduct business.

This strategy pursues risk mitigation, the capture of opportunities, and the creation of value for our shareholders, clients, and employees. Operationally, this movement is guided by sustainability, aligning the development of financial capital with consideration of its effects on society and the environment.

Within an economic context increasingly impacted by digitalization and the emergence of new consumer demands, the plan is to intensively deploy technological solutions across all dimensions of Bradesco, through robust investments.

In its role of establishing strategic guidelines that provide confidence and stability in support of the Organization, the Board of Directors is convinced that well-structured planning aligns with the high operational capacity of our teams, enabling the





daily delivery of the elements necessary for the success of the ongoing transformation process.

The direction, pace, and cadence of the planning being developed demonstrate diligence, commitment, and talent. This approach inspires confidence and encourages all members of the Board of Directors to continue supporting and reinforcing the guidelines set by the Executive Management, led by CEO Marcelo Noronha, who has carried out motivational work with our employees—who, in turn, have responded with engagement and enthusiasm, in the finest tradition of our Organization.

We are aware that we rely on service grounded in quality relationships and empathy to strengthen the Bradesco brand. The objective is to build loyalty among different generations within our client base and users of our services.

It is in the nature of our work—and another historic characteristic of our Organization—to always do more and do better. And 2026 lies ahead, offering new opportunities for further achievements.

We are optimistic and believe in Brazil. This unwavering confidence has brought us this far and will continue to guide us.

The Board of Directors' message for the current year is therefore one of encouragement regarding the modernizing work accomplished to date, for innovation, and for overcoming challenges—as demonstrated throughout more than eight decades of a successful trajectory.

To all those who accompany us in this journey and to those who root for the success of this project, my sincere thanks.

Luiz Carlos Trabuco Cappi

Chair of the Board of Directors



Message from the CEO

Dear readers,

Leading Bradesco is, first of all, to exercise choices. Choices about where to compete, how to allocate capital, what risks to take and how to prepare the organization to remain relevant in an increasingly dynamic and demanding environment. These decisions guide how we structure the bank and manage resources to create value consistently over time.

Over the past two years, we have continuously moved forward in the execution of our transformation plan. This movement was designed to strengthen our core franchises, increase competitiveness and ensure the continuity of the business, always with execution discipline and long-term vision. In 2025, this advance translated into stronger implementation and consolidation of the operational and organizational foundations of the model we are building. The changes have been implemented gradually, while respecting the complexity of the organization and reinforcing the consistency of the model over time.

This process began from an objective diagnosis of our main strengths. Bradesco brings together a broad and diverse base of clients, consolidated brands, national presence, relevant technical skills and a broad portfolio of businesses that include financial retail, wholesale, consumer financing, payment methods and a large-scale insurance group. To leverage these assets, we advance the reorganization of the bank in business units with clearer responsibilities, aligning strategy, governance and capital allocation.

As part of this transformation, our business model has come to reflect more objective decisions regarding segmentation and prioritization. We structured different value propositions for segments such as high-income individuals and small and medium-sized enterprises (Principal, Prime and SME), directing investments, commercial capacity, and solutions according to the profile and relationship potential of each segment.





More recently, already in 2026, we announced the creation of Bradsaúde. The initiative consolidates our assets in the health segment into one simpler, more transparent and better prepared structure to capture growth opportunities. This movement reinforces our focus on franchises with scale, relevance and potential for long-term value generation, while increasing efficiency, strengthening governance and bringing greater strategic clarity to a core business for the Group.

To support this model, another key element of value creation is how we manage risks. The structuring of a unit dedicated to credit and portfolio management reinforced the discipline in the origination and monitoring of operations, with a permanent focus on risk-adjusted return, protecting financial capital and strengthening bank resilience.

In this context of transformation, technology plays an essential role as an enabler of the strategy.

The investments made increase productivity, scale and capacity for personalization, supported by an increasingly data-driven approach, automation and artificial intelligence. This advance strengthens the intellectual capital of the bank and sustains efficiency gains and competitiveness over time.

This set of decisions and initiatives aims to make Bradesco a more profitable, agile and efficient organization. Throughout this process, we advanced in reviewing structures, standardizing processes and reducing operational complexity, creating the conditions for faster decision-making and a more efficient use of capital. This evolution strengthens our ability to execute and sustains consistent results over time.

None of this would be possible without our people. Ongoing transformation requires an engaged organization, prepared to handle change and

aligned with strategic objectives, able to transform guidelines into consistent results.

I thank our employees, clients, partners, investors and shareholders for their trust and commitment throughout this journey.

I invite you to continue reading this Integrated Report to learn more about our business model, the management of our different capitals and the key factors that drive value creation at Bradesco.

Enjoy your reading!

Marcelo Noronha
CEO



Macroeconomic Scenario

Throughout 2025, the external environment was marked by high uncertainty and episodes of volatility in financial markets, in a context in which geopolitical factors, trade-related tariff disputes and the economic policy of major economies exerted a relevant influence on global financial conditions, trade flows and commodity prices. The US economy has maintained signs of resilience, sustained by consumption and investments in technology, while the conduct of monetary policy, fiscal debate and trade policy remained important vectors for dollar devaluation and risk appetite. In China, domestic demand remained weakened, with greater dependence on the industrial and exporter sector, contributing to disinflationary effects on industrialized goods. In Europe, growth remained moderate, supported by fiscal impulses, in an environment still permeated by geopolitical uncertainties.

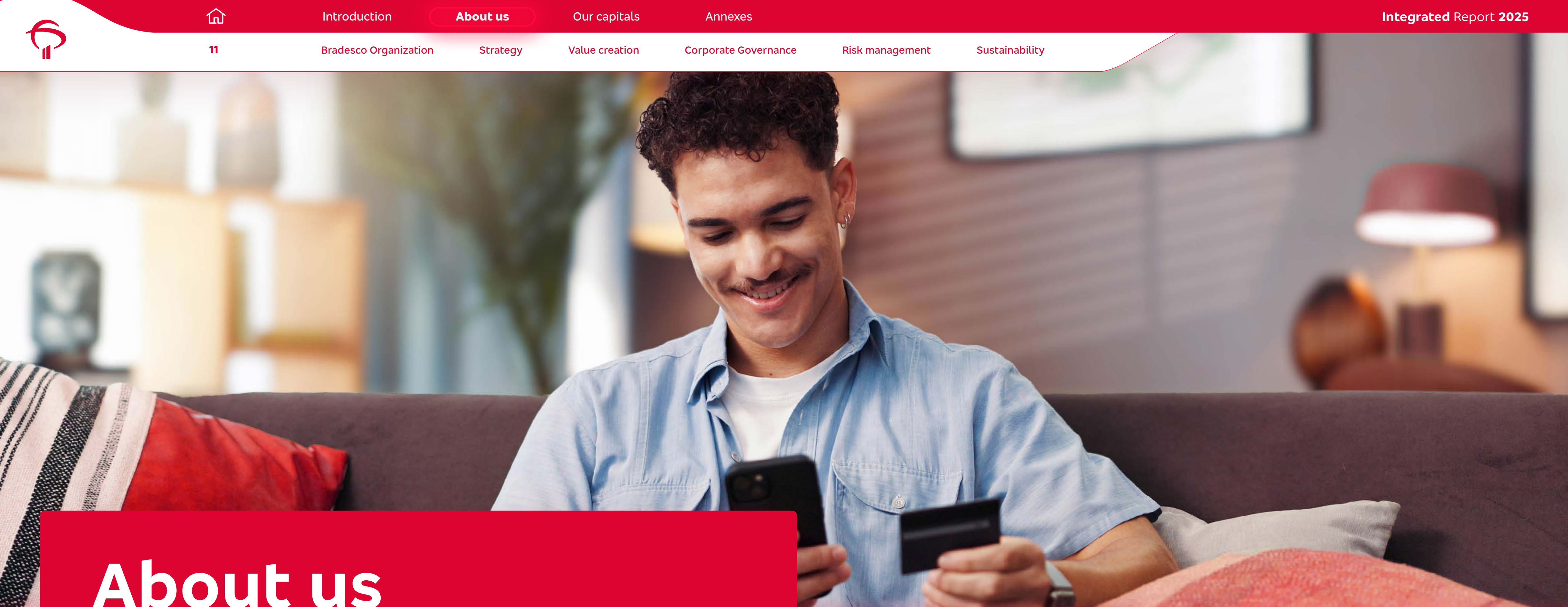
Early in 2026, the conflict involving the United States, Israel, and Iran added a significant risk factor to the international scenario, resulting in significant pressure on oil prices, which exceeded the level of US\$ 100 per barrel. The persistence of this shock can increase uncertainty regarding the outlook for global inflation and growth, especially through channels associated with energy, transport and insurance costs, as well as its effects on expectations and production chains.

On the domestic front, the Brazilian economy presented a trajectory in 2025 of moderation of growth, ending the year with a real GDP variation of 2.3%, reflecting the lagging effects of restrictive monetary policy and the lower contribution of more cyclical components, such as investment. The labor market remained resilient, supporting household income and

consumption, although there were early signs of accommodation. Inflation showed a gradual slowdown, benefiting from lower pressure on industrialized goods and improvements in food items, although expectations remained above the target in longer horizons.

In March 2026, the Central Bank began the process of monetary easing by cutting the Selic rate by 0.25 percentage points to 14.75% per annum, reiterating that monetary policy is expected to remain in contractionary territory for an extended period and making further adjustments contingent on inflation converging toward the target and on developments in the macroeconomic outlook. From the fiscal point of view, the evaluation of compliance with the framework was maintained in the short term, although the trajectory of public debt and adjustments resulting from subsequent

fiscal exercises remain elements of attention to the risk perception. The current account deficit remained high compared to previous years. To these factors is added the domestic repercussion of the ongoing geopolitical shock, whose effects on energy prices and inflation expectations can condition the pace and reach of monetary easing. Finally, the October 2026 election is an additional element of uncertainty, since some previous elections were accompanied by an increase in asset price volatility in the months close to the election.



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Bradesco Organization

Founded in 1943, Banco Bradesco S.A. has built a legacy of innovation and inclusion, distinguishing itself from other banks by its commitment to serving small business owners, civil servants, and people of modest means, thereby driving the country's economic and social development.

Today, Bradesco is present in 100% of Brazilian municipalities, serving all client segments through an extensive proprietary service network

or via Bradesco Expresso, which transforms retail businesses into banking correspondents, particularly in small municipalities or locations with limited availability of banking services. In addition, the Bank continuously invests in the development of its digital channels, delivering increasingly integrated and personalized experiences, particularly in mobile and online banking, through which more than 96% of transactions are conducted.

One of the largest financial institutions in Brazil and Latin America, Bradesco is a publicly held company, with shares listed on B3 (Brazil), the NYSE (United States)—through American Depositary Receipts (ADRs)—and Latibex (Spain). In this context, the Company is subject to regulatory standards established by authorities such as the Brazilian Securities and Exchange Commission (CVM) and the U.S. Securities and Exchange Commission (SEC).

The Organization is part of B3's Level 1 Corporate Governance segment, which reflects its commitment to transparency and integrity in management. Its sustainability practices are generally assessed as above the market average by specialized ratings and indices, including the Dow Jones, ISE B3, FTSE and Sustainalytics, among others.

[LEARN MORE](#)

on our webpage [Bradesco - Investor Relations](#).

74.3 million
total clients



82.1 thousand
employees¹



4.6 thousand
branches, business units and
banking service points



37.7 million
of account holders



2.3 thousand
interns



39.3 thousand
units of Bradesco Expresso
(banking correspondents)



BRL 24.7 billion
recurring net income



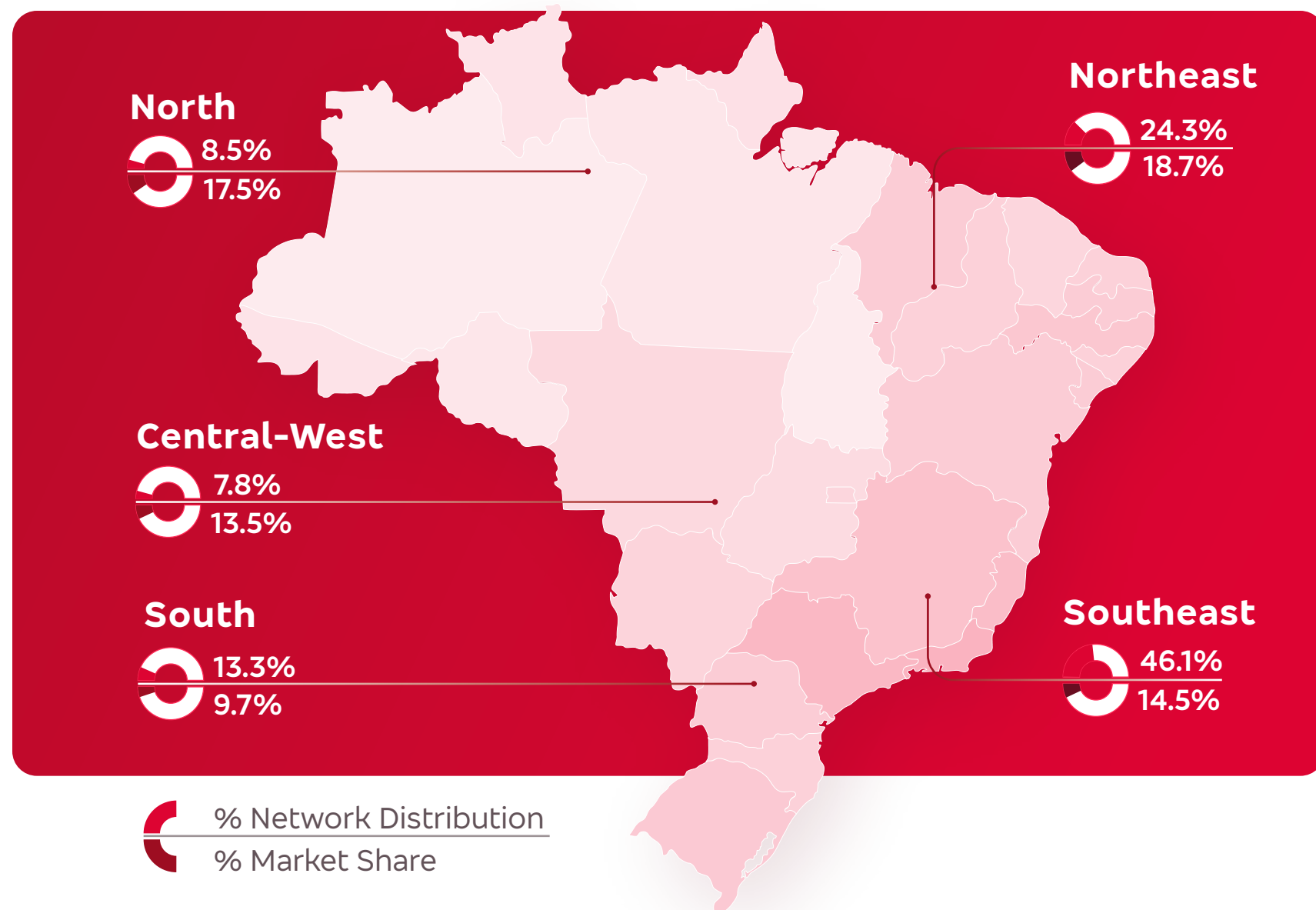
BRL 1.1 trillion
expanded credit
portfolio balance



¹ The data consider employees in Brazil and abroad, and do not include the members of the Board of Directors and the Statutory Board, interns and third party employees.



Physical footprint



United States

New York Agency (New York)

- › Development and expansion of business relationships with corporate companies and financial institutions in North America
- › Fundraising in the capital markets and interbank market
- › Foreign Trade Financing

Bradesco Securities, Inc. (New York)

- › Distribution of public and private securities to international investors
- › Brokerage of equity securities, primarily in the form of ADRs and local Brazilian shares
- › Brokerage of Eurobonds, Commercial Paper, Certificates of Deposit, and other fixed-income securities

Bradesco Bank | Bradesco Investments Inc. | Bradesco Global Advisors Inc. (Miami)

- › Private Banking and Wealth Management
- › Retail and Commercial Banking
- › Corporate and Institutional Banking
- › Real Estate Financing
- › Institutional and Retail Brokerage Services and Investment Advisory Services

Guatemala

Representaciones Administrativas Internacionales S. A. – RAISA (Guatemala City)

- › Institutional representative office

Mexico

Bradescard México, S. de R.L. (Guadalajara)

- › Issuance of credit cards in partnership with major retail chains
- › Electronic payments, services, and credit solutions

Grand Cayman

Grand Cayman Agency (George Town)

- › Bradesco's main access vehicle to the International Capital Markets
- › Foreign Trade Financing
- › International Treasury

United Kingdom

Bradesco Securities UK Limited (London)

- › Connects institutional investors in Europe with Latin America
- › Execution of regional equity and fixed-income transactions (IPOs, Secondary Offerings, etc.)
- › Marketing and distribution of proprietary equity products and fixed-income research
- › Brokerage of equity and fixed-income products
- › Trading of securities, Commercial Paper, Certificates of Deposit, and other instruments

Luxembourg

Banco Bradesco Europa S.A.

- › Development and maintenance of business relationships with companies and banks of interest between Brazil and Europe
- › Corporate Banking and Trade Finance
- › Private Banking

Hong Kong

Hong Kong Representative Office

- › Client and business development
- › Advertising, marketing campaigns, and client visits
- › Communication channel between potential clients located in Asia and clients in Brazil

Bradesco Securities Hong Kong Limited

- › Connects institutional investors in Asia and the Middle East with Latin America
- › Institutional equity and fixed-income sales, as well as distribution sales coverage for funds



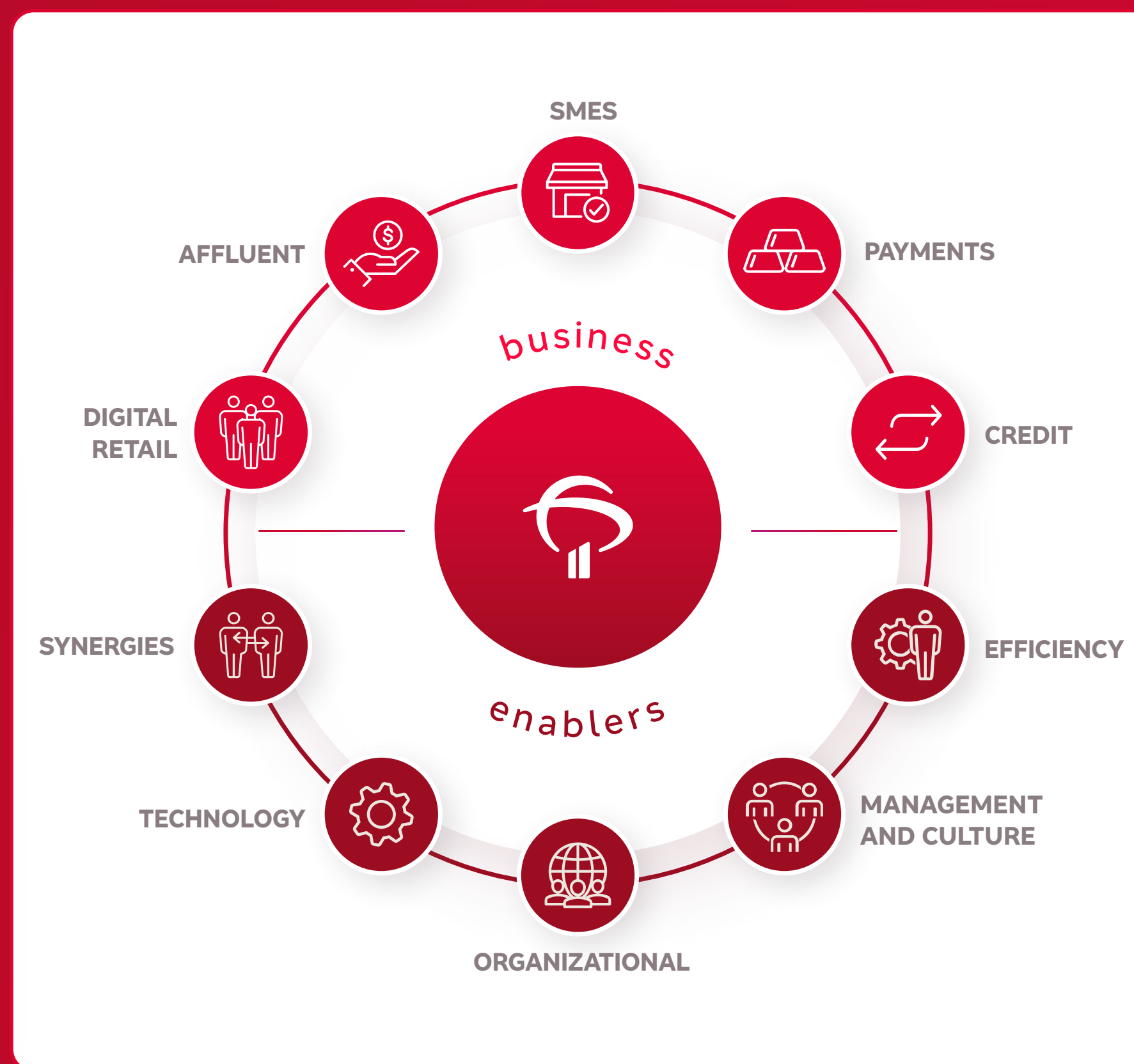
Strategy

Bradesco's strategic plan is committed to increasing profitability by bringing the Bank closer to achieving returns above its cost of capital, while simplifying operations and the management structure, thereby providing greater autonomy and agility in decision-making.

Our ambition is to be a full-service, profitable bank, prepared to compete in both the short and long term. This ambition is translated into the following aspirations to be achieved under the Strategic Plan:

- A cost-efficient physical bank focused on higher-return clients
- An efficient digital bank with a human-centered experience supported by artificial intelligence
- Operational efficiency that ensures competitiveness and returns
- Capture of a greater share of wallet across key segments
- A new, customer-first experience
- A culture of transformation
- More effective time to market

Through a robust and accelerated approach, our transformation agenda prioritizes ten key strategic themes, divided into business and enabling fronts, aligning our actions with our ambitions:



The redesign of the organizational structure into Business Units (BUs)—Wholesale, Wealth Management, Retail, Digital Businesses, Credit and Treasury, and Economic Research—together with Specialized Support Units, aims to accelerate decision-making and increase client centrality.

We centrally monitor initiatives through our Transformation Office, supported by a dedicated governance structure focused on prioritization and the efficient allocation of resources. This structure ensures that investments are directed to the most relevant strategic fronts, maintaining alignment between the Strategic

Plan, the availability of resources and execution capacity.

In doing so, we reaffirm our commitment to increasing profitability and, in the fourth quarter of 2025, achieved a return on equity (ROE) of 15.2%, reflecting the organization's efforts in executing the "Run and Change the Bank" agenda. This result demonstrates our ability to adapt while preserving the strength and values that underpin our trajectory.

We continue our transformation, focusing on an approach that generates value through sustainability, inclusion, innovation, pioneering spirit, and growth.



Purpose

To create opportunities for people's fulfillment and the sustainable development of companies and society.



Values

- › Clients as the reason for the Organization's existence
- › Ethics in all activities and relationships
- › Transparency in the information required by stakeholders
- › Belief in people's value and development capacity
- › Respect for human being dignity and diversity
- › Social and environmental responsibility, encouraging actions for sustainable development



Our purpose and values guide the way we relate, make decisions, and deliver value to society. Building on this foundation, the SOU cultural evolution movement seeks to connect our mindsets and behaviors with the future we aim to build.

By aligning culture, strategy, and performance through practical actions that strengthen leadership, teams, and sound management practices, SOU honors our legacy and promotes the transformation required to achieve sustainable results, guided by six hashtags:

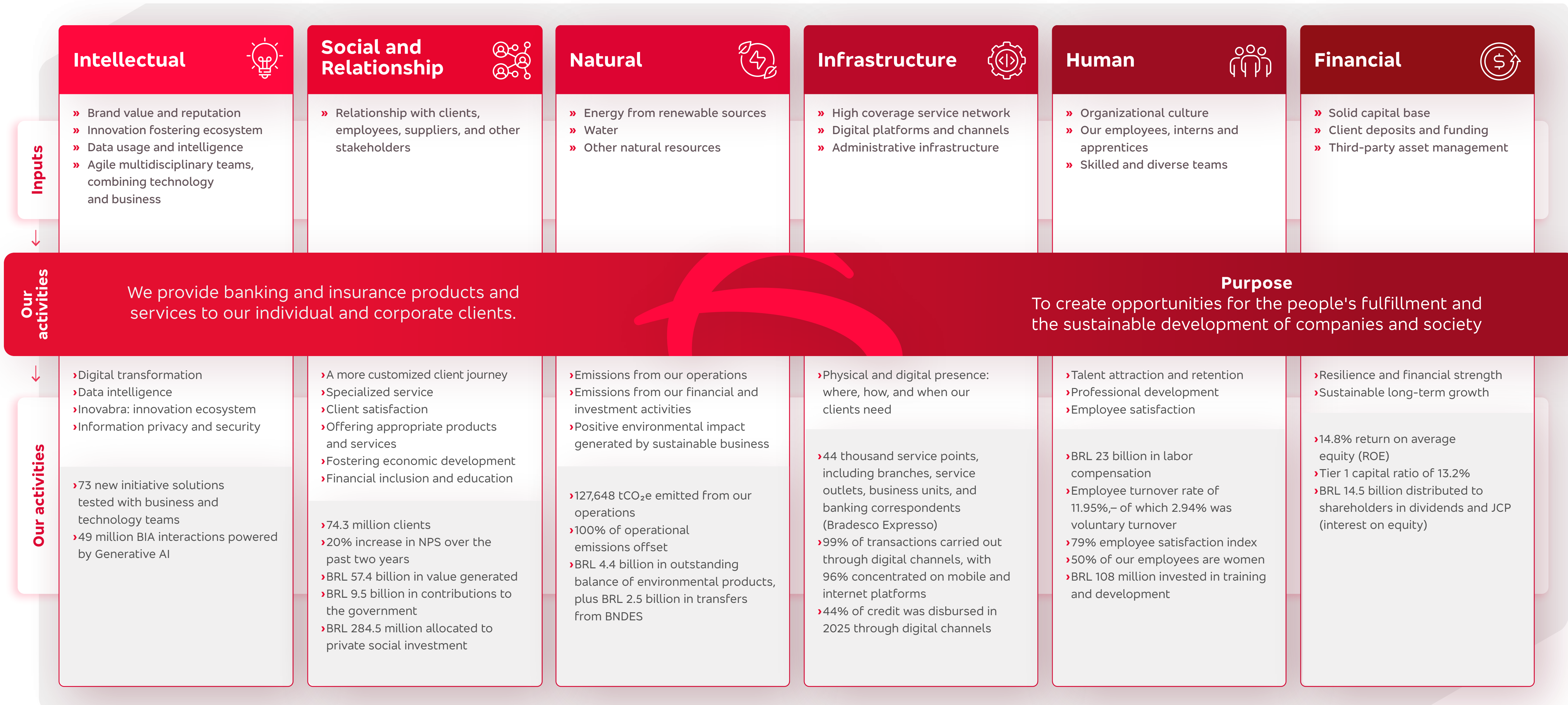


[LEARN MORE](#)

about our cultural evolution in the Our People section of the [ESG Report](#).



Value creation





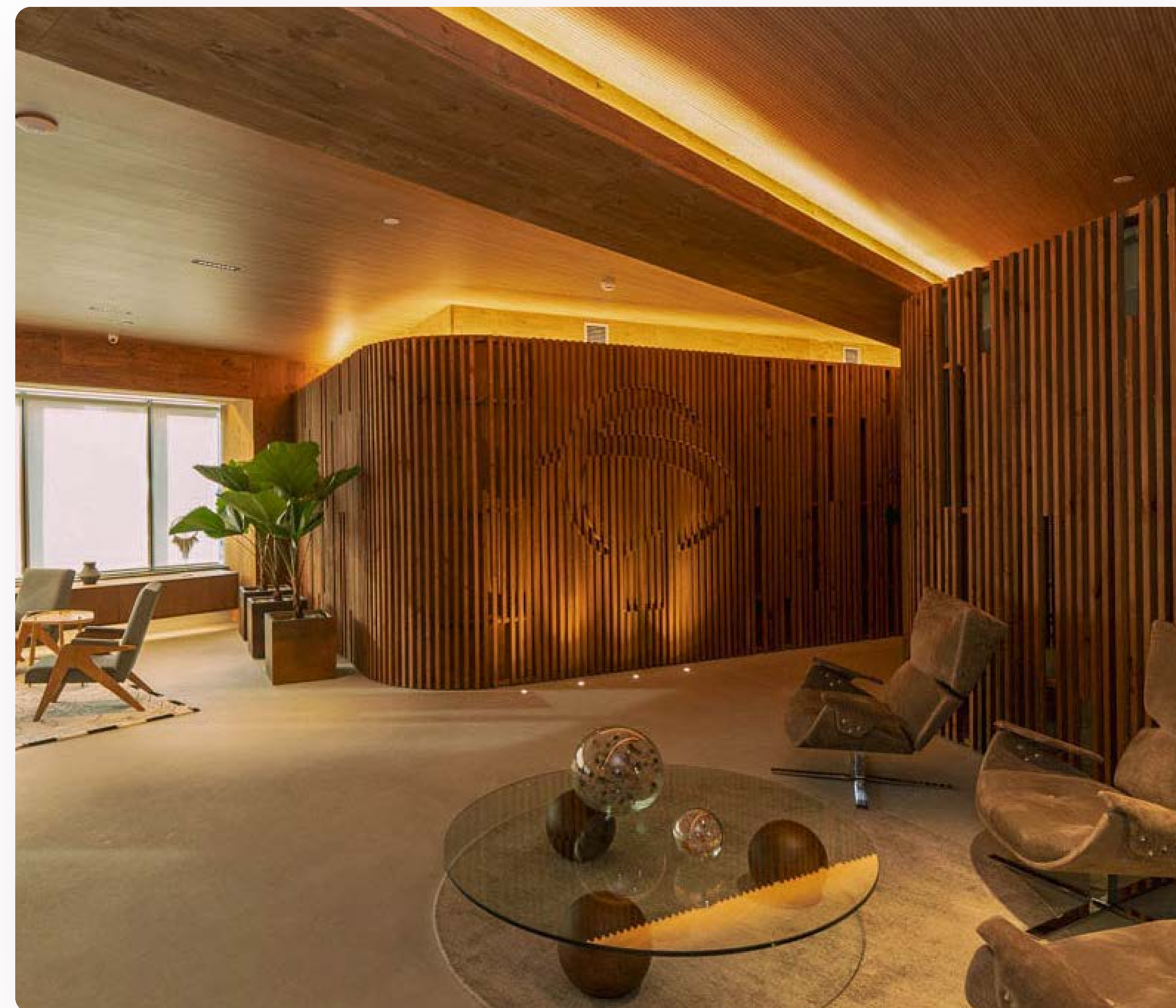
Corporate Governance

We are a publicly traded company, with shares listed on B3 (Brazil), the NYSE (United States), through American Depositary Receipts (ADRs), and Latibex (Spain). Accordingly, we comply with the applicable regulatory standards established by authorities such as the Brazilian Securities and Exchange Commission (CVM) and the U.S. Securities and Exchange Commission (SEC).

We are also listed on B3's Level 1 Corporate Governance segment, therefore reinforcing our commitment to transparency, integrity, and good management practices. Our model guides strategic decision-making based on ethical principles, accountability, and a long-term vision.

Our governance structure is supported by:

- **A robust ownership structure** that contributes to stability, predictability, and strategic alignment.
- **Governance bodies** responsible for oversight, transparency, and risk management.
- **A Board of Directors** characterized by diversity and strategic vision, with 36% of its members being independent, ensuring a plurality of perspectives and better decision-making.





Shareholding structure

Our shareholding structure combines stability and long-term strategic guidance with high market liquidity, ensuring attractiveness for investors.

We maintain a significant trading volume, which contributes to our presence and accessibility among investors.

We have two classes of shares:

» Common (ON)

They grant voting rights on all matters deliberated at shareholders' meetings.

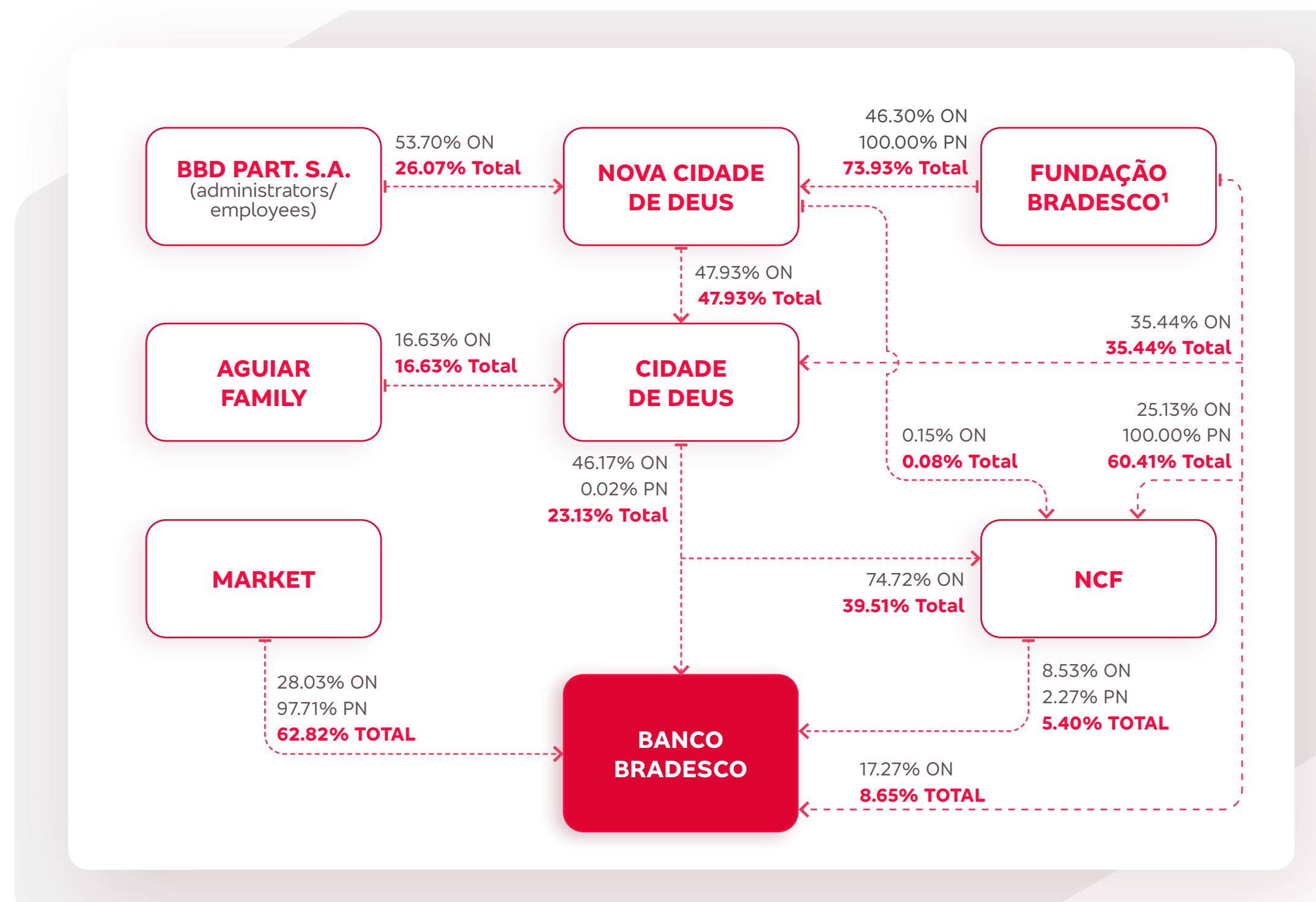
» Preferred (PN)

They ensure priority in the receipt of dividends and other distributions, in addition to voting rights on specific matters provided for by law, such as the election of representatives of minority shareholders to the Board of Directors and Audit Committee.

This structure reinforces our commitment to consistent governance and strategic alignment, while extending the participation alternatives for investors.

LEARN MORE

On our [Corporate Governance page](#).



Reference Date: December 2025

¹ Bradesco's management (Executive Board and Board of Directors) comprises the Governing Board of the *Fundação Bradesco* [Foundation Bradesco], the entity's highest decision-making body.

TOTAL - sum of ON and PN shares, representing the interest in the capital.

with the D'Or Sao Luiz S.A. Group Network. ("D'Or Network") for the inclusion of Hospital Gloria D'Or and Maternidade São Luiz Star in the Atlantic D'Or Hospital Network, in the context of the strategic partnership between Atlantica and the D'Or Network, released to the market on May 8, 2024, as well as in its expansions communicated in 2024 and 2025. In both operations, the partnership's corporate structure remained unchanged, with a 50.01% stake held by Rede D'Or [D'Or Network] and 49.99% by Atlântica. After compliance with the respective previous conditions, the inclusion of Hospital Gloria D'Or in the Atlantica D'Or Hospital Network was completed on January 30, 2026, while the inclusion of Maternidade São Luiz Star was completed on February 26, 2026.

Corporate events

John Deere Bank: In August 2024, Bradesco, through its investee companies,, entered into an investment agreement with John Deere Brasil S.A., a wholly owned subsidiary of Deere & Company (USA), one of the global leaders in the supply of agricultural, construction and forestry equipment. The transaction was completed on February 10, 2025, after obtaining regulatory approvals and compliance with the conditions provided for in the

Investment Agreement. Thus, Bradesco started to indirectly hold 50% stake in Banco John Deere S.A.

Extension of the Atlantic Partnership and Network D'Or -Hospital Gloria D'Or and Maternidade São Luiz Star [Maternity]:

On September 1, 2025 and November 10, 2025, Atlantica Hospitais and Participações S.A. ("Atlantica"), a company indirectly controlled by Bradesco and Bradseg Participações S.A., a member of the Bradesco Seguros Group, entered into investment agreements

Bradsaúde: On February 27, 2026, a proposal for corporate reorganization was announced involving Bradseg Participações S.A., Bradesco Gestão de Saúde S.A., both wholly owned subsidiaries of Bradesco and Odontoprev, publicly-held company, controlled by Bradesco. After the implementation of all reorganization stages, Odontoprev will have its name changed to "Bradsaúde S.A." will take on the role of consolidating the Bradesco Group's healthcare ecosystem. The implementation of said operation is subject to corporate approvals and the consent by the Brazilian National Supplementary Health Agency ("ANS").



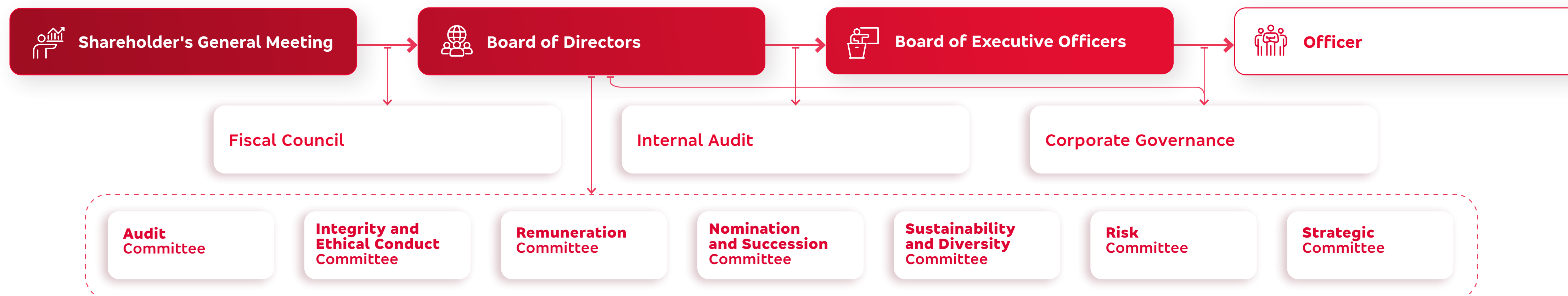
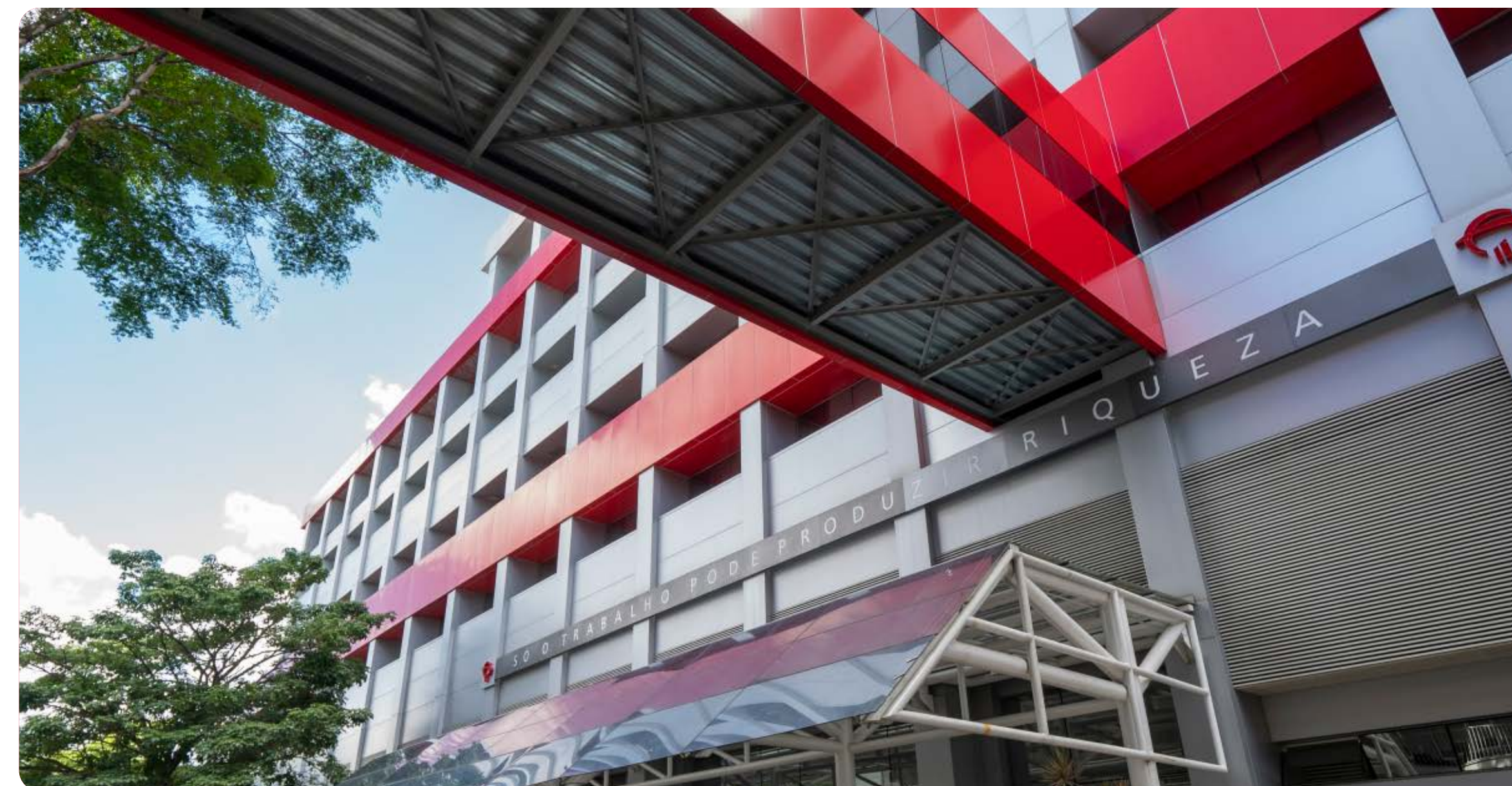
Governance Structure

Bradesco's governance structure is composed of strategic bodies that operate in an integrated manner to ensure ethical, transparent decisions aligned with the interests of our stakeholders. This structure includes the Board of Directors, specialized committees, executive board, and operational bodies, each with clearly defined roles and responsibilities.

LEARN MORE

in our [Corporate Bylaws](#).

Our model is supported by guidelines such as **bylaws, standards, and policies**, which guide our activities and reinforce our commitment to best market practices. These foundations incorporate **environmental, social, and governance (ESG)** aspects, ensuring that decisions are made in a responsible and sustainable manner.





Key Governance Bodies

Shareholder's General Meeting

The top governance body, it deliberates on the organization's business and elects the members of the Board of Directors. Its meetings, whether ordinary or extraordinary, are convened with at least one month's notice.

Fiscal Council

It supervises the actions taken by the managers and provides opinions on the annual report, capital stock modifications, investment plans, capital budgets, and dividend distribution. It also reviews the quarterly financial statements and reports any fraud or irregularities. It is composed of 3 (three) to 5 (five) full members and an equal number of alternates, whether stockholders or not, elected by the General Meeting, with a one (1)-year term of office, with re-election permitted.

Board of Directors

It defines corporate strategy, reviews business plans and policies, and oversees the executive board, including the appointment and removal of its members. It meets regularly 12 times a year and holds extraordinary meetings when necessary. Its president is an external member with no executive role.

As provided for in the Bylaws, members of the Board of Directors hold a unified term of office of two years, with the possibility of re-election until they reach 75 years of age, except for the Chairman in office at the 2023 Annual General Meeting, for whom there is no age limit, and the other members whose terms were in effect at that meeting, who may remain in office until the age of 80.

The policy for the nomination of board members and officers considers criteria such as time availability, experience, technical and behavioral competencies, as well as diversity aspects, including gender, ethnicity, age, marital status, sexual orientation, religious belief, physical condition, and socioeconomic background.

Diversity on our Board



11 members

27% women

36% independent members

100% non-executive members

Reference date: April 2026





Board of Directors' Composition and Committee Memberships

Board Member	Role	Committees						
		Audit	Compensation	Risk	Strategic	Integrity and Ethical Conduct	Nomination and Succession	Sustainability and Diversity
Luiz Carlos Trabuco Cappi	Chairman	-	-	-	C	-	C	-
Alexandre da Silva Glüher	Vice-chairman	-	C	-	<input type="checkbox"/>	C	<input type="checkbox"/>	<input type="checkbox"/>
Denise Aguiar Alvarez	Member	-	-	-	-	-	-	<input type="checkbox"/>
Maurício Machado de Minas	Member	-	<input type="checkbox"/>	C	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rubens Aguiar Alvarez	Member	-	-	-	-	<input type="checkbox"/>	-	-
Rogério Pedro Câmara	Member	C ¹	-	-	<input type="checkbox"/>	<input type="checkbox"/>	-	-
Paulo Roberto Simões da Cunha	Member ⁱ	-	-	<input type="checkbox"/>	-	-	-	-
Denise Pauli Pavarina	Member ⁱ	-	-	-	-	-	-	<input type="checkbox"/>
Ivan Luiz Gontijo Júnior	Member	-	-	-	-	<input type="checkbox"/>	<input type="checkbox"/>	C
Regina Helena Jorge Nunes	Member ⁱ	-	-	<input type="checkbox"/>	-	-	-	-
Paulo Rogério Caffarelli	Member ⁱ	-	-	-	-	<input type="checkbox"/>	-	-

Committee member **C** Committee Chair ⁱ Independent

Reference date: April 2026

¹ As of the closing date of this report, approval by the Central Bank of Brazil was still pending.

Committee responsibilities

- **Audit** – monitors the accounting practices adopted in the preparation of the financial statements and the effectiveness of the independent audit.
- **Compensation** – advises the Board of Directors on the implementation of the Executive Compensation Policy, in accordance with applicable legislation.
- **Risk** – acts in the management of the Organization's risks and capital, in line with internal policies and standards, as well as applicable regulations and legislation.
- **Integrity and Ethical Conduct** – proposes actions to ensure the dissemination and compliance with codes of ethical conduct at both the corporate and business-unit levels, as well as with Corporate Policies.
- **Nomination and Succession** – acts in the formulation and oversight of the nomination and succession policy for officers and directors, on behalf of the institutions that are part of the Bradesco Organization.
- **Sustainability and Diversity** – advises and reports to the Board of Directors on the progress and implementation of the sustainability strategy, including the establishment of corporate guidelines and initiatives, while aligning economic development objectives with social, environmental, and climate responsibility.
- **Strategic** – supports the Board of Directors in the management of the Company, providing insights and guidance for the implementation of strategic decisions.



Internal Audit

Internal Audit provides independent, risk-based guidance to senior management and board members, grounded in internal and external policies, standards, and regulations. Its activities are guided by global standards defined by The Institute of Internal Auditors (IIA), as well as internationally recognized frameworks such as ISO, COSO, and COBIT. This structure contributes to strengthening the Organization's

ability to create, protect, and sustain value. The achievement of the IIA Quality Assurance (QA) Certification reinforces the consistency of its activities and alignment with international best practices. In 2025, the development of the virtual assistant AILA contributed to greater agility and efficiency in internal processes, supporting a more strategic and sustainable approach for auditors.

Board of Executive Officers

The Board of Executive Officers is responsible for defining and monitoring the execution of the strategy established by the Board of Directors. It is composed of one (1) Chief Executive Officer; four (4) Vice Presidents; and sixteen (16) Executive Officers, all appointed by the Board for two-year terms, with the possibility of reappointment. It is important to note that the positions of Chair of the Board and Chief

Executive Officer may not be held by the same person.

Executive Committees

The Executive Committees support the Executive Board in carrying out its duties. Each committee has its own charter.

Organizational Structure and Executive Board



- 1. CEO – Chief Executive Officer
- 2. CoS – Chief of Staff
- 3. CIO – Chief Information Officer
- 4. CTO – Chief Transformation Officer
- 5. CFO – Chief Financial Officer
- 6. CRO – Chief Risk Officer
- 7. CLO – Chief Legal Officer
- 8. CHRO – Chief Human Resources Officer
- 9. CTO – Chief Technology Officer

LEARN MORE

About the profile of the executive directors on our [Investor Relations website](#).

Reference date: March 2026.
Note: This organizational chart reflects the structure of the Business Units (BUs) and the respective Executive Board members associated with each of them. It does not include other subordinate directors, as its scope is limited exclusively to the composition of the Executive Board.



Compensation

The Management Compensation Policy aims to ensure that remuneration practices are aligned with objectives that promote the Organization's value creation, encourage ethical and integrity-driven behavior, and ensure compliance with applicable laws, rules, and regulations. The policy adopts criteria that prevent any form of discrimination, especially those based on sexual orientation, gender identity, ethnicity, race, color, age, religion, or socioeconomic status, as well as practices that are contrary to the Organization's guidelines. It also does not encourage behaviors that increase risk exposure beyond the levels considered prudent under short, medium, and long-term strategies.

The policy also seeks to avoid conflicts of interest by linking remuneration to objectives that balance

short-term financial results with sustainable value creation over the medium and long terms, thereby promoting alignment of interests with shareholders and investors. In this context, the Board of Directors considers the recommendations of the Remuneration Committee, taking into account market practices, strategic guidelines, the risk profile, and the balance between fixed and variable remuneration. The overall amount of remuneration is approved by the Board of Directors and submitted to the Annual General Meeting for resolution. In defining variable remuneration, the Organization's consolidated results, measured by accumulated net income, are taken into consideration, as well as the individual performance assessment of statutory executive officers, which considers both the achievement of individual and area-specific targets and the results achieved and risks assumed.

The process for evaluating targets is formal and takes into account indicators of operational efficiency, risk management, customer service, and, where applicable, socio-environmental aspects aligned with the Corporate Sustainability Strategy. For internal control, risk, and audit functions, the evaluation is based exclusively on the fulfillment of the objectives of their respective functions.

The payment of variable remuneration is divided between a cash component and a component allocated to the acquisition of shares subject to trading restrictions. The share-based portions vest in equal and successive installments over a three-year period, reinforcing alignment with long-term performance and good governance practices.

Senior Management Compensation (%)

Distributed

Fixed compensation	49.81
Variable compensation	48.62
Retirement Benefits	1.57

LEARN MORE

about the remuneration structure and performance evaluation in the [Brazilian Code of Corporate Governance](#).
about performance in previous years in the [ESG Indicators Worksheet](#).



Risk management

As a financial institution, we are risk managers by nature; every decision we make involves assessing and managing different types of risks.

Risk management enables us to achieve our strategic goals, ensure the long-term sustainability of the business, and deliver greater efficiency in resource allocation. In addition, it strengthens our ability to respond swiftly and effectively to changes in the economic, regulatory, and technological environments.

Our risk governance ensures structured, integrated and independent control, supported by specialized committees and collegiate decision-making bodies. This process involves the entire Organization, from Senior Management to business and support units, integrating risk management into decision-making processes at all levels.

LEARN MORE

about our practices in [Risk Management Report - Pillar 3](#).

Risk appetite

Risk appetite refers to the types and levels of risk we are willing to accept in pursuing our business activities and objectives.

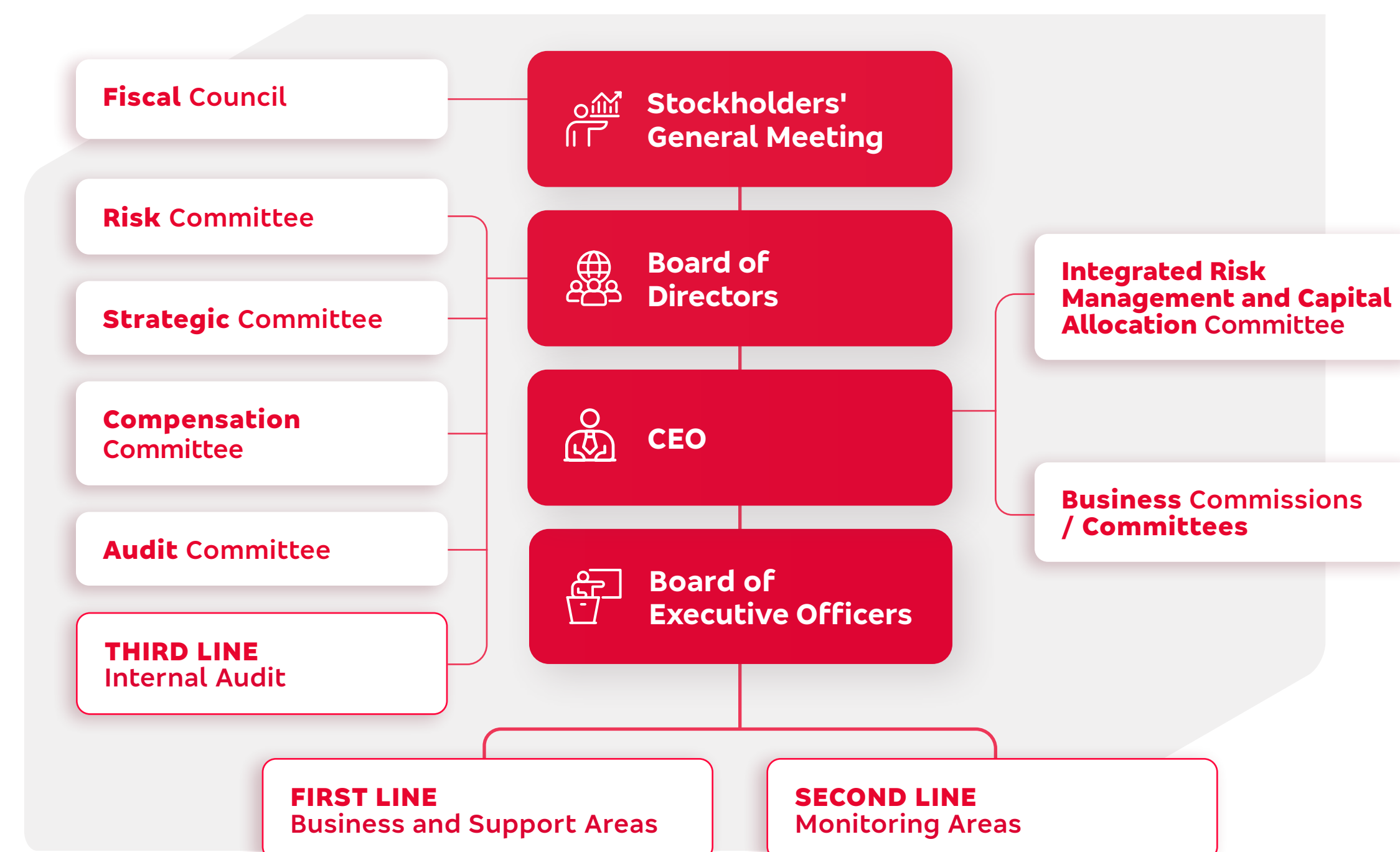
As an important tool for reinforcing the Organization's risk culture, the Risk Appetite Statement (RAS) is reviewed annually, or whenever necessary, by the Board of Directors, and it is continuously monitored by Senior Management forums and business and control areas.

To monitor risk appetite, we track indicators through effective control processes, where managers are informed of risk exposures and the corresponding use of current limits. Reporting is carried out through an alert system, which facilitates communication and highlights any exceptions requiring corrective actions. This process permeates all areas of the Organization, supporting Senior Management in assessing the alignment of outcomes with the established risk appetite.

Risk management structure

The risk and capital management structure consists of committees, commissions, and organizational areas that support the Board of Directors, the Chief Executive Officer, the Chief Risk Officer (CRO), and the Executive Board in strategic decision-making.

This arrangement ensures the integration of risk management into the decision-making process of the Organization, enabling a consolidated view of exposures and alignment between risks, strategy and capital allocation.





Risk Management Process

Our risk and control management methodology is aligned with the main international risk management frameworks, allowing risks to be proactively identified, measured, mitigated, monitored, and reported.

We operate in accordance with the Three Lines Model, which structures responsibilities and strengthens risk governance:

- > **FIRST LINE:** business and support areas identify, assess, report, and manage the risks inherent to their activities, as well as execute controls and implement action plans to keep them within acceptable levels.
- > **SECOND LINE:** monitoring areas establish risk management and compliance policies and procedures, oversee first-line controls, and perform independent model assessments.

The process consists of the following steps:



- > **THIRD LINE:** represented by Global Internal Audit, independently assesses the effectiveness of risk management and internal controls, and reports its findings to the Board of Directors, the Audit Committee, the Fiscal Council, and Senior Management.

LEARN MORE

about our activities in our [Pilar 3 Risk Management Report](#) and in [item 3D of the 20F Form](#).

Risk Culture

We recognize the importance of a strong risk culture and have a solid governance structure that engages all our employees in risk management, across all hierarchical levels—from business areas to Senior Leadership—especially during this moment of transformation within our Organization.

Within the Unibrad structure, we maintain the Risk Management Community, intending to reinforce our risk culture.

Through this initiative, we have trained 98% of employees in risk prevention, identification, mitigation, monitoring, and control, developing both the technical and behavioral skills required to support business structures.

Employees participate in mandatory training that covers key topics such as cybersecurity, compliance, operational, and reputational risk. Examples of these training courses include: Risk Management Concepts, General Data Protection Law (LGPD), Introduction to Information Security, Prevention of Money Laundering and Terrorism Financing, Serving Potentially Vulnerable Clients, among others.



Main risks

Our risk management adopts an integrated approach, covering all of the Organization's operations, including the bank and its subsidiaries.

This model allows us to assess and mitigate risks on a consolidated basis, ensuring that strategic decisions are made with a comprehensive view of Bradesco's total exposure.

The main risks monitored are:

**Compliance****Operacional****Contagions****Profitability****Credit****Reputation****Strategy****Cybersecurity****Liquidity****Social, Environmental, and Climate****Market****Solvency****Model****Underwriting**

These risks are continuously monitored and reported to governance bodies, ensuring compliance with our Corporate Risk Management Policy and alignment with our risk appetite. We periodically report 'Very High' and 'High' residual risks to the Risk Committees for their awareness, in accordance with the governance described in the Risk Management Policy

In addition, considering the business environment, we monitor macroeconomic and geopolitical risks that may impact the financial sector and bring adverse effects to our exposures. The global scenario, monetary policy, and fiscal stability are variables that directly influence credit conditions, liquidity, and asset pricing.

LEARN MORE

about our activities in our [Pilar 3 Risk Management Report](#) and in [item 3D of the 20F Form](#).



Emerging risks

In a dynamic and continuously evolving environment, the identification and management of emerging risks have become critical components for the sustainability and success of organizations. These risks may arise from technological, regulatory, market, or customer behavior changes and have the potential to affect the business model, competitiveness, and value creation over time.

We continuously improve our emerging risk management process to anticipate potential threats and identify opportunities associated with the evolution of the external environment.

We have a dedicated team responsible for leading discussions on the topic and, under its coordination, a group composed of representatives from multiple areas is responsible for the identification, assessment, and monitoring of these risks, reporting to the Organization's risk control forums.

Emerging risks include digital currencies issued by central banks (Central Bank Digital Currencies – CBDCs), asset tokenization, quantum computing, and agent-based trading.



Central Bank Digital Currencies (CBDCs)

CBDCs are digital currencies issued by a central bank or monetary authority and represent a new form of sovereign currency, just like physical money (bills and coins) and bank reserves.

There are various reasons for creating a CBDC, including: reacting to the privatization of money by initiatives of large global companies, ensuring financial inclusion for the unbanked, improving the efficiency of cross-border operations, fostering technological innovations, among others.

The creation, characteristics and implementation model of a digital currency depend on the objectives, and may therefore be domestic, international or universal (when applicable to both),

as well as wholesale, retail, or general (when access is unrestricted).

The topic is highly relevant and entails risks and opportunities with the potential to impact the global financial system, due to:

- » The possible creation and issuance of global private retail currencies (stablecoins), potentially posing risks to monetary sovereignty and national currencies;
- » The creation of wholesale and retail CBDC initiatives by major central banks (China, the Euro Area, the United States, the United Kingdom, Sweden, Brazil, among others);
- » The advancement of studies and CBDC-related projects conducted by international organizations, such as the International Monetary Fund (IMF) and the Bank for

International Settlements (BIS), as well as by private companies and consulting firms, including Visa, Mastercard, IBM, R3, G+D, Idemia, Accenture, EY, Deloitte, KPMG, Bain, BCG, among others;

- » The growing availability of technological solutions, such as blockchain-based platforms, dual offline payment capabilities, and other related innovations.

In this scenario, the implementation of a domestic retail CBDC and its distribution model – whether direct, indirect, hybrid or intermediated – has the potential to impact financial institutions, payments institutions, among others. This is due to the potential for banking disintermediation in financial operations, which could, in turn, lead to a reduction in the use of banking products (such as savings and checking accounts), lower funding levels, and a contraction in money creation, thereby reducing the availability of loans.



In Brazil, the Central Bank (BCB) established a study group on the topic in 2020, conducting a series of webinars and a special edition of the Lift Challenge (Laboratory of Financial and Technological Innovations) focused on the Digital Real (DR), with the objective of assessing use cases and their technological feasibility.

In 2023, the BCB published the guidelines for the Digital Real, emphasizing the need to avoid regulatory asymmetries, explore innovative models (such as smart contracts and programmable money) and distinguish between the Real Digital wholesale, issued by the Central Bank, and the tokenized real, issued by financial institutions.

In 2024, the pilot project was launched, including simulations involving tokenized assets using the Hyperledger Besu platform. We participated in Phase 1 alongside other financial institutions and technology companies, while the BCB conducted workshops and consolidated the Drex Forum.

The pilot was subsequently rebranded as Drex and, in 2024/2025, the first phase was completed with a focus on DLT (Distributed Ledger Technology) infrastructure and on meeting baseline security and privacy requirements. The report published in early 2025 highlighted the robustness of the platform, while also identifying

significant challenges related to data protection, privacy among participating institutions, and the need for greater operational resilience.

Based on these results, the BCB started Phase 2 in 2025, dedicated to the evaluation of new business use cases. However, this stage highlighted some limitations: the cost of distributed infrastructure, complexity, difficulties in regulatory supervision, and challenges in balancing programmability, privacy, and decentralization.

As of 2026, Drex moves into Phase 3 with a more flexible approach, focused on the development of an integrated infrastructure for collateral reconciliation in credit operations, intended for internal use by financial institutions, notary offices, and brokerage firms. This new direction made the scope more concentrated and led to a more gradual evolution of the topic in Brazil, which shifted from a broader proposal to a more pragmatic and incremental agenda.

Even so, we continue to monitor the topic through working groups and participation in national and international forums, in order to track global CBDC trends and anticipate potential impacts, risks, and opportunities associated with the evolution of Drex in the medium and long term.

Agentic commerce

Agentic commerce describes the evolution of retail and payments in which AI agents act on behalf of individuals and companies to recommend, compare, negotiate, and complete purchases within limits defined by the user and the financial provider. It represents a step beyond e-commerce, where journeys move away from isolated clicks and become continuous and personalized flows, in which the agent understands intent, coordinates steps, and executes the transaction securely. Major ecosystem participants are already launching standards and infrastructure to enable agent-initiated transactions, while market analyses project a relevant impact on retail over this decade.

This dynamic promises more fluid customer experiences, as well as operational efficiency for companies. Global payment networks have been testing agent-specific credentials and tokenization, as well as consent governance mechanisms (per-agent limits, verification, revocation), with the objective of combining low friction with enhanced fraud protections. In parallel, digital commerce companies have been connecting product catalogs and checkout pages to chat/AI platforms, opening a new agent-mediated sales channel.

However, the advancement also brings risks of customer disintermediation. As AI agents begin to mediate purchase journeys and financial services, the risk of losing the direct point of contact with customers increases, with the migration of data, influence, and margins to intermediary platforms and new entrants, putting pressure on revenue sources and customer loyalty. Recent assessments indicate that the agentic era, combined with competition from non-financial participants (fintechs, platforms, and Big Tech) may alter value distribution and capture in the sector, requiring strategic responses to preserve relationships and relevance in the channel. Additionally, the growing use of autonomous agents increases the risk of AI hallucinations, which may generate inaccurate information or be exploited in fraud attempts, reinforcing the need for robust controls and human verification in technology-mediated interactions.

Within the organization, we monitor developments in agentic commerce through dedicated areas and disseminate knowledge through training tracks, talks, and workshops.



Asset tokenization

Tokenization is a process that transforms an existing good or right (whether tangible or intangible) into a digital representation, called a "token". A "token" therefore represents an asset in digital form combined with assignable digital information and rights, all connected in a programmable and highly automated way.

Tokenization is one of the main applications of DLT (Distributed Ledger Technology) in the financial and capital sectors. Blockchain, a type of DLT, has been widely used for this purpose.

This technology allows data to be stored and validated in a secure and decentralized manner, simplifying transactions and reducing costs and intermediaries.

Thanks to the transparency, cost efficiency, and accessibility it enables, tokenization has the potential to spark the creation of a new financial trading system, in addition to fostering innovation.

Recently, tokenization has been applied to sectors such as real estate, art, commodities, and even intellectual property rights, democratizing access to investments that were previously limited to large investors.

Motivations and objectives vary widely worldwide. While developed economies mainly aim for gains in economic efficiency, emerging countries consider "tokens" as a way to solve some basic social challenges, such as financial inclusion.

In the financial market, the adoption of a tokenized economy would lead to measurable efficiency gains and increased security and resilience, while also reducing costs and complexity.

This new digital economy, however, does not emerge without significant issues to be addressed, such as the development of a regulatory framework --a key barrier to tokenization initiatives; scalability, which is crucial to maintaining service efficiency and quality; cybersecurity that ensures both transparency and confidentiality on the blockchain without disclosing information about borrowers and asset owners; token theft and loss; standardization (adoption); and interoperability, among others.

In Brazil, asset tokenization continues with a focus on the regulatory and market agenda: the Central Bank advances prudential guidelines for institutions' exposures to virtual assets and tokens, ANBIMA conducts a DLT network pilot for debentures and funds, and the CVM observes



the expansion of tokenized offerings through crowdfunding, reinforcing standardization and transparency across the ecosystem.

Within the Organization, we maintain a group composed of professionals from multiple areas that monitors developments in this topic through

research, evaluation of potential partnerships, experiments on applications in internal processes, initiatives, and new products, as well as disseminating knowledge through talks, courses, workshops, among others.



Quantum computing

It is a new paradigm in computing, which uses quantum mechanical phenomena to build new types of hardware, software and algorithms capable of processing data in quantum systems.

The main difference between traditional (also called classical) and quantum computing is that in traditional computing the results are limited due to the bits-based operation (each bit can assume one of two possible states: 0 or 1), while in quantum computing, it operates using quantum bits (qubits, which can assume states 0, 1 or a combination of both, according to a probability distribution).

It significantly simplifies the computational complexity of some problems, offering faster solutions, including solutions that were previously impractical.

This science has the potential to be applied across a wide range of economic sectors due to its ability to significantly increase processing speed, scalability and complexity, enable more accurate models, and enhance operational efficiency. For example:

➤ **Finance/Investments:** greater scale, complexity, and efficiency in the development of models, optimization of investment portfolios, and various simulations;

➤ **Cybersecurity:** improvements in encryption, methods for key-establishment and data protection, among others;

➤ **Energy:** greater efficiency in the identification and combination of energy generation sources;

➤ **Healthcare/Pharmaceuticals:** improvement of existing drugs, development of new medicines, simulation of molecular behavior for the creation of new materials and genetically personalized treatments, genetic sequencing, among others;

➤ **Climate change:** greater capacity to process complex models that allow the identification and understanding of ways to slow down climate change and reverse its effects, contributing to sustainable development.

We can leverage its new applications and obtain relevant benefits in several areas, such as process optimization, risk management, cyber defense, simulations, and modeling, among others.

Quantum computing may enable more accurate and faster analysis of large datasets, providing valuable information for strategic decision-making.

On the other hand, there are potential risks that should be considered, such as the unavailability of the technology due to the limited availability of computers with high qubit processing capacity (substitutes for classical bits), shortage of qualified workforce, increased exposure to cyber risk due to the possible breaking of part of current cryptographic protocols, and the need to migrate to post-quantum cryptographic algorithms, among others.

The main technical challenges in the construction and operation of quantum computers are:

- » Increasing the number of qubits;
- » Reducing special operational requirements;
- » Increasing stability time;
- » Reducing error rates.

From a regulatory and institutional perspective, the Central Bank of Brazil recognizes quantum computing as one of the emerging technologies capable of significantly expanding computational capacity and enabling solutions that are currently not feasible in classical systems.

We believe that quantum computing may significantly transform the way we work and live. Although quantum computers capable of materializing the various possibilities mentioned, at large scale and with fault tolerance, do not yet exist, we consider it strategic to prepare ourselves, taking into account the full potential of the technology and its possible impacts.

For this reason, we maintain a working group involving different areas, dedicated to monitoring the evolution of the topic, researching and experimenting with its application in internal processes, and disseminating knowledge to our teams through various means.

LEARN MORE

about our activities in quantum computing in our [ESG Report](#).



Social, environmental and climate-related risks

Social, environmental and climate-related risks associated with financial institutions are, for the most part, indirect and stem from business relationships, including those with the supply chain and clients through financing and investment activities.

Our structure for managing these risks consists of various forums and departments that support the Board of Directors, the Chief Executive Officer, the Chief Risk Officer (CRO), and the Executive Board.

Aligned with the Social, Environmental and Climate Responsibility Standard (PRSAC), we established procedures, through the Social, Environmental and Climate Risk Standard, for the identification, assessment, classification, and monitoring of these risks across various activities, such as the granting of credit to clients in sectors with potential socio-environmental impact and relevant exposure.

The assessment includes the following steps:

➤ **Portfolio Assessment:** Using criteria based on environmental resolutions, fines, and injunctions, land demarcations, contaminated area registers, green taxonomies, transition scenarios, climate risk indices, and deforestation alert systems, we monitor the risk level of our clients' credit exposure on a monthly basis, based on their sector of operation and geographical location.

➤ **Indicators:** We assess the organization's capacity to maintain liquidity, considering scenarios that result in a high volume of withdrawals by clients to cover events arising from changes in climate regulations and other SAC risks.

➤ **Sensitivity and Stress:** We sensitize the financial statements of companies by simulating impacts on variables such as credit ratings, to quantify potential impacts until 2050, and apply stress narratives on global climate issues and their impacts on acroeconomic variables like exchange rates, interest rates, and GDP.

➤ **Restrictive measures:** we have adopted prohibitive measures for account opening and credit granting to individuals involved in slave-like labor, child labor, sexual exploitation, unauthorized mining, asbestos extraction, and the manufacture of heavy weapons, as well as restrictive measures for activities such as coal mining, shale, oil sands, uranium, coal-fired power plants (applied to companies with a relevant share of revenue from electricity generated from coal), bottom trawl fishing using nets longer than 2.5 km, real estate projects on Indigenous lands, and critical sectors with infractions related to illegal deforestation.

➤ **Credit operations analysis:** in compliance with the principles of the Central Bank of Brazil, we have defined a scope for assessing risks associated with clients' economic sectors and their credit exposure. We have implemented procedures to identify, assess, classify, and monitor these risks across various activities, such as credit granting, project finance, real estate collateral, and investments.

[LEARN MORE](#) 
in our [ESG Report](#).



Sustainability

Sustainability Governance

The sustainability strategy is underpinned by a governance structure that ensures the integration of environmental, social and governance (ESG) aspects into operations and business decisions, in line with the expectations of our stakeholders.

LEARN MORE

in [Charter of the Board of Directors](#).

Strategic

Board of Directors

Defines the strategy and monitors the Organization's performance on the topic in regular meetings.

Sustainability and Diversity Committee

The main governance body on this topic, composed of members of the Board of Directors and the Executive Board, including the CEO. It meets bimonthly and is responsible for advising and reporting to the Board of Directors on the evolution and implementation of the sustainability strategy

Executive

Sustainability Commission

Composed of executive officers and directors from strategic areas. It advises the Committee's decisions and proposes improvements to sustainability processes. Meetings are held bimonthly.

Operational

Sustainability Area

Responsible for developing, proposing and monitoring the implementation of the sustainability strategy, advising the Board of Directors, the Committee and the Commission in their duties.

Dedicated teams

These are teams within different organizational structures dedicated to connecting and disseminating the Sustainability Strategy through the management of climate, environmental, social and governance aspects.

Working Groups

These are professionals from different areas of the organization involved in the development of sustainability projects.

Regulatory Framework

The guidelines for managing social, environmental, climate-related, and governance aspects are established in our policies and standards, among which we highlight:

- **Sustainability Policy:** outlines the principles that govern Bradesco's corporate sustainability management.
- **Social, Environmental, and Climate Responsibility Standard (PRSAC):** describes the main guidelines for Bradesco's sustainability and social, environmental, and climate responsibility in defining its strategy and conducting its business, activities, and processes.
- **Social, Environmental, and Climate Risk Standard:** defines the scope of the analysis of exposure to social, environmental, and climate risks in operations with clients, suppliers, beneficiaries, and investee companies, in line with the principles of proportionality and relevance established by the National Monetary Council.

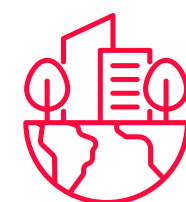


Sustainability Strategy

We reaffirm our commitment to sustainable development by promoting businesses and initiatives that generate positive impacts for society and the environment. Our strategy is aligned with the United Nations Sustainable Development Goals (SDGs)¹ and takes into account the main challenges and trends at both the local and global levels.

We continuously monitor sustainability topics that represent actual and potential impacts, risks, and opportunities for our business, guiding our strategic actions along three priority fronts with the greatest potential for value creation and positive impact:

¹ We conducted a structured process to prioritize the SDGs in 2019, which was reviewed in 2025 and verified by an independent third party. Learn more about the prioritized SDGs in our [ESG Indicators Worksheet](#), where we detail the methodology adopted in the review process.



Sustainable Business

Drive businesses with a positive impact that promote social and environmental development



Learn more in [Sustainable Business](#), in the [Financial Capital](#) section

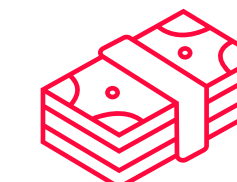


Climate Agenda

Ensure our businesses are prepared for climate challenges, raising awareness and engaging our clients on risks and opportunities



Learn more in [Climate Agenda](#), in the [Natural Capital](#) section



Financial Citizenship

Promote financial education and inclusion to support socio-economic development



Learn more in [Financial Citizenship](#), in the [Social and Relationship Capital](#) section



Our capitals

- 35 Financial ⊕
- 42 Intellectual and infrastructure ⊕
- 46 Human ⊕
- 51 Social and relationship ⊕
- 62 Natural ⊕



Financial capital

Our financial capital underpins our operations, enabling the delivery of solutions that create value for stakeholders, as well as supporting the financing of the real economy and the advancement of businesses aligned with our strategy.

In 2025, we strengthened our capital, liquidity, and profitability position, achieving a significant increase in return on equity associated with gains in operational efficiency. This performance reflects disciplined risk management and responsible capital allocation, reinforcing the resilience of our business and our capacity for sustainable growth.

SAIBA MAIS

In our [4Q25 Economic and Financial Analysis Report](#).

NII net of provisions

BRL 40.1 billion
+17.7% vs. 2024

Recurring net income

BRL 24.7 billion
+26.1% vs. 2024

Non-performing loan ratio (over 90 days)

4.1%
+10 bps vs. 2024

Allocation of resources to sustainable business

109% of the target achieved in directing



BRL 350 billion by 2025

to sectors and activities with socio-environmental benefits

BRL 76.9 billion allocated in 2025

Expanded credit portfolio

BRL 1.1 trillion
+11% vs. 2024

Economic value distributed to society

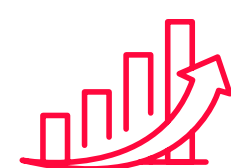
BRL 47.1 billion
+5.7% vs. 2024

Basel - tier 1 ratio

13.2%
+80 bps vs. 2024



Selected financial indicators (in BRL billion, except where indicated)



	2025	2024	Variation
Recurring income statement			
Net interest income	73.2	63.7	14.9%
Expanded ALL expenses	(33.2)	(29.7)	11.7%
Fee and commission income	41.8	38.3	8.9%
Operational expenses	(64.4)	(59.3)	8.5%
Recurring net income	24.7	19.6	26.1%
Accounting net income	24.6	19.1	28.6%
Performance indicators			
Return on average equity (ROAE)	14.8%	11.7%	3.1 p.p.
Operational efficiency ratio	50.0%	52.2%	-2.2 p.p.
Non-Performing loan ratio over 90 Days	4.1%	4.0%	0.1 p.p.
Tier I Capital Ratio - Basel III	13.2%	12.4%	0.8 p.p.
Short-term liquidity ratio (LCR)	158.3%	141.1%	17.2 p.p.
Long-term liquidity ratio (NSFR)	122.8%	121.2%	1.6 p.p.
Balance Sheet			
Total Assets	2,382.6	2,127.9	12.0%
Credit operations - expanded portfolio	1,089.2	981.7	11.0%
Shareholders' equity	172.2	160.5	7.3%
Funds Raised and Managed	3,567.1	3,187.4	11.9%

Our financial performance

We continued to execute our balanced growth strategy, grounded in risk discipline and a focus on asset quality, within a context of consistent progress in our transformation plan.

Commercial momentum throughout the year translated into revenue growth, driven by net interest income and fee and commission income. In the client NII, results reflected the expansion of the credit portfolio and efficiency in the management of funding margins.

We maintained a risk appetite consistent with preserving the quality of new credit vintages. This approach supported a gradual and consistent improvement in profitability over the year. In the fourth quarter, return on equity exceeded the cost of capital, reinforcing the trajectory of sustainable earnings growth.

Investments in transformation are already beginning to deliver operational and commercial benefits. Integration between 'change the bank' and 'run the bank' progressed consistently, enhancing competitiveness and making the business model more efficient and sustainable over the short, medium, and long term.

Net income and profitability

Recurring net income totaled BRL 24.7 billion, representing an increase of 26.1% compared to 2024, resulting in an ROAE of 14.8%.

Total revenue grew by 13.2%, driven by total net interest margin and fee and commission income.

Insurance operations

Insurance operations continued to deliver robust performance, with annual net income of BRL 10.1 billion and an ROE of 21.9%. The result reflects higher premium income, pension contributions, and capitalization revenues, which totaled BRL 118.5 billion.



Expenses under control and focus on efficiency

Operating expenses increased by 8.5%, primarily reflecting investments related to the transformation plan and balance sheet strengthening through provisions for contingencies. Even so, we maintained cost management discipline and achieved relevant progress in adjusting the cost to serve, which resulted in a 220 bps improvement in the operational efficiency ratio, driven by revenue growth and the gradual capture of the benefits of transformation.

Administrative and personnel expenses increased by 5.0%, mainly due to investments in transformation and the collective bargaining agreement.

Loan portfolio, by segment

SASB FN-CB-000.B

Description	Amount (BRL billion)	
	2025	2024
individual	466.5	414.1
Micro, small and medium sized companies	260.6	214.9
Large companies	362.1	352.7
TOTAL	1,089.2	981.7

Credit portfolio quality and delinquency

Delinquency indicators remained under control, in line with the strategy of growth with risk discipline. An improvement in portfolio quality was observed, with a reduction in distressed assets within the restructured portfolio and consistent progress in credit recovery, demonstrating the effectiveness of credit origination, monitoring, and recovery practices.

Expanded credit portfolio

BRL 1.1 trillion ▲ 11% YoY

The expanded credit portfolio reached BRL 1.1 trillion in December 2025, representing growth of 11.0% year over year, reflecting strong momentum in the Micro, Small and Medium-sized Companies, Retail (Individuals), and Large Companies segments.

Individuals	▲ 12,7 % YoY
Legal Entities	▲ 9,7 % YoY
Micro, small and medium sized companies	▲ 21,3 % YoY
Large companies	▲ 2,7 % YoY

Distribution of the expanded credit portfolio, by sector of activity

BRL billion	2025		2024	
	BRL	%	BRL	%
Public sector	16.0	1.5	14.4	1.5
Private sector	1,073.2	98.5	967.3	98.5
Legal entities	622.7	57.2	567.6	57.8
Services	182.0	16.7	133.0	13.5
Retail	52.1	4.8	48.0	4.9
Transportation and Concession	47.2	4.3	46.8	4.8
Real Estate and Construction Activities	35.9	3.3	32.7	3.3
Electricity	29.1	2.7	30.5	3.1
Wholesale	33.9	3.1	30.1	3.1
Food	27.4	2.5	23.8	2.4
Petroleum, by-products and aggregate activities	16.1	1.5	12.9	1.3
Automotive industry	9.7	0.9	10.1	1.0
Other sectors	189.0	17.4	199.7	20.3
Individuals	466.5	42.8	414.1	42.2
TOTAL	1,089.2	100.0	981.7	100.0



Added value

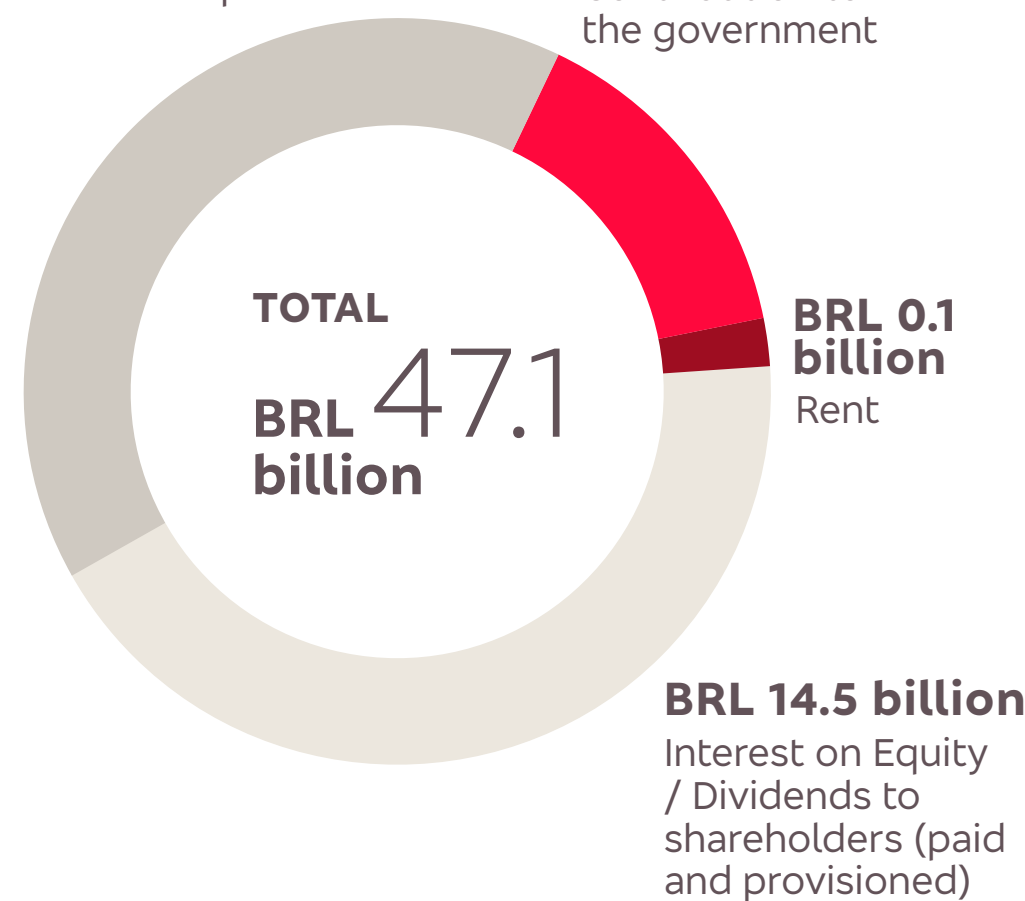
GRI 201-1

We generated added value of BRL 57.4 billion. Of this amount, BRL 47.1 billion was distributed to society in the form of taxes, fees, and contributions to the government; compensation to our employees; payments of interest on equity to our shareholders; and rental and lease payments. The economic value reinvested in our own businesses totaled BRL 10.3 billion.

Economic value distributed

BRL 23 billion
Labor compensation

BRL 9.5 billion
Contribution to the government



[LEARN MORE](#)

in our [ESG Indicators Worksheet](#).

Distribution of Dividends and Interest on Equity

As of December 31, 2025, Bradesco shares, with a high level of liquidity (BBDC4), accounted for 3.9% of the Ibovespa index.

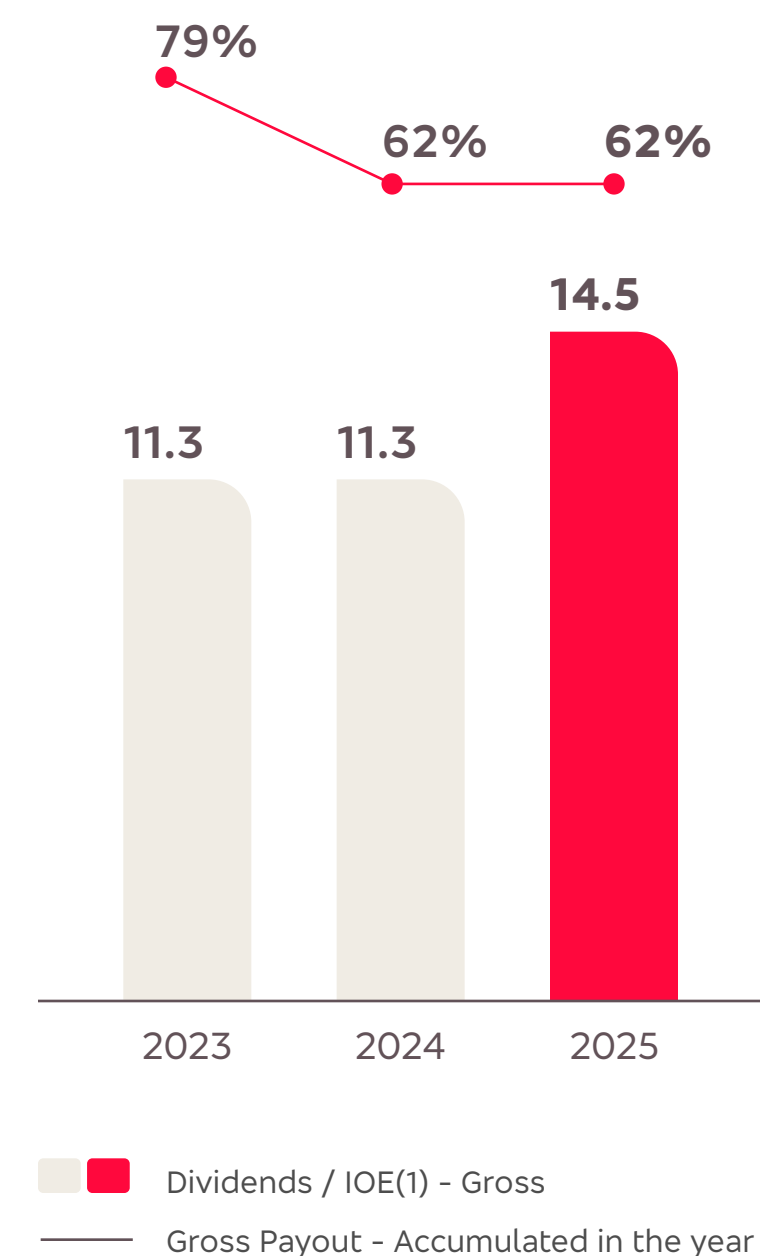
Our shares are also traded abroad on the New York Stock Exchange through Level II American Depositary Receipts (ADRs), and on the Madrid Stock Exchange, Spain, through Depositary Receipts (DRs), where they are included in the Latibex Index.

Bradesco shares also participate in several important indices, such as the Differentiated Tag Along Shares Index (ITAG), the Differentiated Corporate Governance Index (IGC), and the Brazil Indices (IBrX50 and IBrX100). Participation in these indices reinforces our ongoing commitment to the adoption of good corporate governance practices, economic efficiency, ethics, and social and environmental responsibility.

As a mandatory minimum dividend, shareholders are entitled to 30% of net income after statutory deductions, in addition to tag-along rights of 100% for common shares and 80% for preferred shares. Preferred shares are also entitled to dividends 10% higher than those attributed to common shares.

Payout/dividends and interest on shareholders' equity

In BRL billion



[LEARN MORE](#)

in our [4Q24 Economic and Financial Analysis Report](#).





Capital Adequacy

SASB FN-IB-550a.2 • FN-CB-550a.2 • FN-IN-550a.3

In accordance with the guidelines of the Banco Central do Brasil¹, we annually disclose the results of the Global Systemic Importance Assessment (G-SIB Assessment), calculated on a consolidated basis. This assessment determines the additional capital requirement for Global Systemically Important Financial Institutions (G-SIBs). On November 27, 2025, the Financial Stability Board (FSB) published its updated list of banks classified under this category, maintaining 29 institutions as in the previous year, without including any Brazilian institutions.

Although we are not classified as a Global Systemically Important Bank (G-SIB) and are therefore not subject to the associated additional capital requirements, we are locally recognized as a Domestic Systemically Important Bank (D-SIB).

We manage capital sufficiency and liquidity with two main objectives: to comply with the Central Bank's minimum regulatory requirements and to meet the risk appetite levels (buffers) established and approved by the Board of Directors.

In this context, we conduct stress scenario tests that contribute to the calibration and definition of these buffers.

In developing the capital plan, we incorporate variables such as threats, opportunities, growth and market share targets, and various risks, among others. These projections are prepared for a minimum horizon of three years, with continuous monitoring.

Furthermore, under the context of Recovery and Resolution Planning, pursuant to CMN Resolution 5,187/24, Banco Bradesco has begun to prepare the Recovery and Orderly Exit Plan (PRSO), in accordance with BCB Resolution 440/24, considering capital and liquidity actions aimed at ensuring the Organization's viability under stress scenarios and the continuity of its critical functions and key business lines.

These stress tests help shape our risk profile, anticipate vulnerabilities, mitigate stress situations, and assess business impacts.

The Basel Index is part of the set of indicators monitored and evaluated in the Capital Management process, and measures capital sufficiency in relation to risk exposure.

Level I Basel Index -composed of Core Capital (such as shareholders' equity, reserves, and prudential adjustments) and supplemented by Additional Capital (perpetual subordinated debt) - is also a key metric influencing executives' variable compensation

In 2025, Bradesco achieved a Level I Basel Index of 13.2%, exceeding the local regulatory requirement of 9.5%¹.

¹ Resolution No. 4,958/21: establishes minimum capital ratios of 9.5% for Tier 1 and 8.0% for Common Equity Tier 1 (CET1).



Sustainable business

We drive businesses with positive impact that foster socio-environmental development

We recognize our strategic role in promoting sustainable development by supporting the transition of business models toward less carbon-intensive patterns and directing resources to activities and sectors that generate positive socio-environmental impact. We maintain our commitment to the sustainable business agenda through the active engagement of our clients, the provision of financial solutions aligned with a low-carbon economy, and continuous contribution to the identification, assessment, and management of social, environmental, and climate risks and opportunities, strengthening business resilience and long-term value creation.

Since 2021, we have established the target of directing resources to sectors with positive impact.

In 2025, we reached in advance the current target of directing

BRL 350 billion
until December of the same year

In early 2026, we announced the continuation of this commitment, with the ambition evolving to BRL 450 billion until December in the same period.

Action fronts:



Operations labeled ESG



Social and Environmental Products



Corporate credit and capital market aligned with green taxonomy from Febraban



Enabling instruments with sustainability criteria

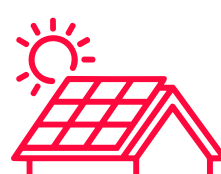
LEARN MORE

In the [ESG Report](#) and in the [ESG Indicators Worksheet](#).





Socio-environmental products

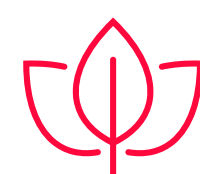


Products that contribute to reducing the social, environmental, and climate impacts of clients, such as the acquisition and installation of solar energy equipment, the purchase of electric or hybrid vehicles, financial restructuring, support for small businesses, incentives for sustainable agriculture, among others.

BRL 6.9 billion
in balance in products with environmental benefits

BRL 9.7 billion
in balance in products with social benefits

ESG Operations



We rely on specialized teams to structure ESG solutions, providing support to clients from the identification of opportunities through the structuring and evaluation of transactions. We operate in the issuance of ESG-labeled financial instruments, both in loans and financing (green, social, sustainable, and sustainability-linked loans) and in the capital markets (green, social, sustainable, and sustainability-linked bonds). All transactions follow internationally recognized principles and guidelines and are supported by independent external assessments (Second-Party Opinion – SPO).

41 Structured operations

BRL 9.31 billion
in total, with BRL 5.7 billion in bonds and BRL 3.56 billion in loans.

100 %
operations aligned with international guidelines and principles, with independent evaluation

Responsible investments



We offer investment funds with ESG goals, combining profitability and strategies to promote sustainability in various economic industries.

As signatories of the Principles for Responsible Investment (PRI) and the Association of Capital Market Investors (Amec), we incorporated ESG aspects into the analysis of 99.94% of assets in 2025, considering factors such as legal compliance, human and labor rights, environmental impact, and climate change.

BRL 1.5 billion
Under fund management with ESG goals

US\$ 397 million
In funds promoting environmental and/or social characteristics, pursuant to Art. 8 of the Sustainable Finance Disclosure Regulation (SFDR)



Engagement and training

In 2025, we strengthened engagement in sustainable business through the training of 558 relationship managers from the commercial team.

In addition, we held engagement meetings with 331 clients, promoting the dissemination of best practices and the expansion of opportunities in strategic sectors.

LEARN MORE

On the subject in our [ESG Report 2025](#).



Intellectual and infrastructure capital

Innovation and technology are central enablers of our business model, driving efficiency, security and client experience. We invest in digital solutions, artificial intelligence and automation, connecting our intellectual and manufactured capital to sustainable value generation.

Physical and digital infrastructure



 **99%** transactions are carried out on digital channels

 **4.6 thousand** Agencies, business units and banking service points (PAs)

bradesco
expresso
39.3 thousand bank correspondents by Bradesco Expresso

Artificial Intelligence combined with operational science and business generation

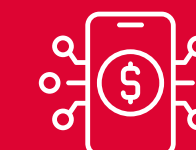


118% growth in the volume of business features delivered

-43.3% reduction in lead time
(period between placing an order and delivering the product or client service)

87% of resolution with BIA CLIENTS

Much more digital business In BRL | 2025 x 2024



Mobile

+17%
Social security

+38%
Capitalization

+18%
Insurances

+28%
Credit card issuance (in numbers)

Credits released

Individuals

+20% Personal Loans

+21% Consigned public

Listening to the client every journey:

★ Assessment: **4.4** out of 5

Companies

+38% Turnover

+26% Trade bills discounts

Listening to the client every journey:

★ Assessment: **4.9** out of 5



Technology and innovation

In 2025, technology and innovation were strategic pillars to increase operational efficiency, strengthen security and improve customized service. We monitor digital and social trends to anticipate client demands, continually adjusting our strategy.

Our management prioritizes process optimization and the use of agile methodologies, which results in faster deliveries, reduction of waste and greater added value to clients. These advances strengthened our digital core, expanding the use of generative artificial intelligence, automation and improvement in digital channels, directly impacting client satisfaction and efficiency indicators.

Generative artificial intelligence

Generative AI became a protagonist in 2025. It improves service, automates processes and accelerates the development of solutions, with more than 50 million interactions in the year, 90% resolution and integration to channels such as mobile and WhatsApp. Internally, it reduces code writing time up to 69% and 85% testing time, and ensures responsible, secure and aligned use to strategic goals.

Digital Strategy

Digital Acceleration



Accelerate digital transformation with intensive use of artificial intelligence (AI), data, and analytics.

We have a multicloud strategy, which ensures flexibility, security and high availability of our services. API integration extends our ecosystem by connecting partners and corporate clients and offering features such as payments, transfers, insurance and credit.

We invest in data analytics and artificial intelligence, including generative AI (BIA GenAI), which improves service and operational efficiency. Our data-driven culture and the use of machine learning enhances client personalization and engagement.

We evolved into "tribes" model, multidisciplinary teams structured to act in an integrated way around the needs of clients. On end-to-end vision, we extend the ability to deliver consistent, value-added solutions to client.

Digital platforms



Deliver fluid, agile, secure and highly available experiences.

On 99% of transactions made on digital channels, which makes the Bradesco App the main point of contact, in 2025 we recorded 14% growth in individual and corporate financial transactions, compared to 2024.

In addition to the application, we have 76 digital platforms of remote service, ensuring greater availability for all clients' profiles, at any time and place.

These solutions reinforce our commitment to the client's experience, supported by infrastructure and high reliability.

Open Finance



Creation of new partnerships, ecosystem development and new business models.

Data sharing via Open Finance gives greater control to client over the financial life and allows the development of products and services customized by institutions. This enables offers more aligned to the profile and needs of each client.

Among the highlights is specialized investment advisory, which uses integrated data to offer recommendations focused on performance and individual goals.



Innovation Ecosystem

At Bradesco, we understand innovation has the potential to improve the lives of people and companies, using solutions that meet the new demands of society and business.

Innovabra, our innovation ecosystem, supports the Organization in the search for financial and non-financial solutions, creating conditions strengthening our capacity for transformation.

Its initiatives focus on three main fronts:

- Accelerate improvements in existing products and services;
- Develop new solutions for already established businesses;
- Explore, suggest and experiment enabled and emerging technologies;

To respond to the challenges of these fronts, Innovabra has:

- » A team that acts in an advisory way with business and technology areas;
- » A team dedicated to research and business intelligence to anticipate changes in the financial industry;
- » A physical and digital collaborative environment to foster entrepreneurship in Brazil and the culture of innovation in organizations;
- » A laboratory of experimentation;

In addition, ecosystem contributes to disseminate the culture and communication of innovation within and outside the Organization.

LEARN MORE

In our [ESG Report](#).



346 startups members



+3,100 startups connected by partner hubs



73 solutions of new initiatives experienced in the areas of business and technology



30 innovation studies completed to support and develop strategic areas



10 emerging technologies with evolving readiness:

Cryptoassets, DeFi and Smart Contracts, graphs, multimodal AI, Multiagents, Synthetic data, quantum Computing, SLM, Digital Identity and AML for LLM's



16 thousand employees acculturated through technological literacy, events and immersive experiences



Privacy and information security

Information security and data privacy are key to protecting our digital infrastructure and ensuring the trust of clients, employees, investors and partners. On the advancement of digitalization and the increase of cyber threats, our priority is to maintain a safe and compliant environment with regulations such as the General Data Protection Law (LGPD).

Governance of Information Security and Privacy

The governance of Information Security and Privacy is integrated into Business, Technology, Cybersecurity and Risk areas, ensuring the protection of strategic assets, compliance with legal requirements and continuity of Organization's operations. We also promote a corporate culture of data awareness and protection, involving the entire functional framework and strengthening institutional commitment to responsible and secure practices.

The theme is supervised by strategic levels:

- Board of Directors
- Risk Committee
- Integrated Risk Management and Capital Allocation Committee – COGIRAC.

We follow international frameworks and local regulations, including guidelines from the Central Bank of Brazil (BCB) and the National Data Protection Agency (ANPD). Internally, we have the Corporate Information Security and Cyber Policy, which sets guidelines for systems protection and governance on responsible use of data.

In addition, the Organization has SOC 2 Type II and SOC 3 assurance, issued by independent audit and renewed annually. These assessments confirm the consistency and effectiveness of controls implemented for IT environment security, regarding financial services provided, and the assessment based on criteria and controls of information security of international standard for SOC 2 (AICPA – Association of International Certified Professional Accountants), covering categories of services: security, availability, integrity of processing, confidentiality and privacy.

Steps of Cybersecurity Risk Management



- 1** Threat and vulnerability identification: Continuous monitoring to anticipate risks and trends, assessing scenarios that may impact the cyber environment.
- 2** Protection against attacks: Adoption of preventive measures, such as training, threat monitoring updating of defense systems against malware.
- 3** Attack detection: Rapid threat identification and data leakage through monitoring and investigation tools.
- 4** Response and Recovery: Analysis, containment and mitigation of incidents, with structured actions to restore assets and strengthen defenses.
- 5** We adopt the three lines of defense model and the pillars of confidentiality, integrity and availability, to identify, evaluate and mitigate information security risks, as well as prevent and treat incidents.

Our structured approach reduces risk exposure and strengthens cyber resilience and privacy of Bradesco-controlled personal data.





Human capital

People are central to our strategy and to long-term value creation. They enable the execution of the strategy, drive business transformation, and sustain our actions toward sustainable development.

Our human capital management is based on collaboration, continuous development, and innovation—pillars that strengthen the bank’s ability to evolve with agility and respond to the demands of clients, society, and the business itself. We seek to build diverse and engaged teams that reflect the plurality of our clients and users, broaden perspectives, and contribute to more consistent decision-making over time.

We continuously invest in the attraction, development, and recognition of talent, offering real opportunities for learning, mobility, and

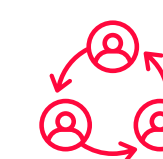
professional growth in a healthy, safe, and ethical environment. We recognize the performance and potential of our people, encouraging ownership and the building of connections that drive collective growth.

These foundations guide our relationship with our people, are reflected in our organizational culture, and are embodied in our Code of Ethical Conduct, which is made available to all employees from the time of hiring. The document serves as a practical guide for personal and professional conduct, supporting decision-making, reinforcing values, and strengthening trust in internal and external relationships.



+81 thousand

employees in Brazil



11.95%

employee turnover



50%

are women



36%

of leadership positions are held by women



30%

are Black people



22%

of leadership positions are held by Black people



5%

are persons with disabilities (PwD)



BRL 108 million

invested in training



Talent attraction and retention

Attracting and retaining talent is essential to sustaining innovation and long-term growth. We seek to foster a safe, inclusive, and dynamic environment in which professionals find opportunities to develop and grow.

To expand our reach and attract professionals aligned with our culture, we invest in initiatives that bring us closer to students and early-career professionals, as well as experienced professionals who wish to redirect their career paths in a context of digital and cultural transformation.

We value diverse career paths and encourage connections that strengthen the collective, expanding diversity within our talent pool through programs aimed at Black people, LGBTI+ people, persons with disabilities, and women in leadership positions.

Our digital recruitment process contributed to greater efficiency and improvements in the candidate experience. In 2025, more than 1.23 million people applied and 8,224 were hired. During this period, 59.3% of positions were filled through internal recruitment, reinforcing our commitment to growth and talent mobility within the organization.

To strengthen our employee value proposition, we conducted a comprehensive study analyzing the factors that motivate professionals to join and remain at Bradesco.

Based on this analysis, we structured our Employee Value Proposition (EVP), organized around four pillars: Environment and Connections, Development, Company Performance, and Shared Values.



We monitor employee satisfaction through periodic surveys, encouraging voluntary participation. Responses cover demographic and diversity indicators, contributing to a broader and more qualified view of employees' perceptions and supporting people-management decisions over time.

In 2025, based on a survey applied to 100% of employees, we recorded a satisfaction index of 79%.

This index is reinforced by retention indicators. In 2025, 47.6% of our workforce had more than ten years of tenure. In the same period, the voluntary turnover rate was 2.9%, while overall turnover was 11.95%.

LEARN MORE [↗](#)

about initiatives and programs in our [ESG Report](#).

To access historical series, please refer to our [ESG Indicators Worksheet](#).



Training and development

We continuously invest in the training and ongoing development of our teams, focusing on aspects that are essential to the execution of our strategy and to the sustainability of our business. We seek to promote learning experiences that encourage ownership, connect individual aspirations with organizational evolution, and strengthen technical and behavioral skills, supporting increasingly digital, collaborative, and adaptable performance.

Through Unibrad, our corporate university, we offer more than 5,200 asynchronous and synchronous learning solutions covering a wide range of topics. Mandatory courses include content related to the Brazilian General Data Protection Law (LGPD), anti-money laundering and counter-terrorist financing, ethics, fair competition, integrity, information and cybersecurity, moral and sexual harassment, quality in relationships with clients and users, operational risk, and international sanctions.

In addition to courses available to all employees, we maintain specific programs aligned with business needs, such as training in investments—including certifications—data analysis, and programs focused on leadership development.

91.42%

of our workforce

completed training in at least three learning solutions in 2025, exceeding the annual target of 87%.



More than

1.3 million

training participations were recorded at Unibrad, with an average of 15 learning contents consumed per user



[LEARN MORE](#)

in our [ESG Report](#).



Performance and competencies assessment



Our performance management is structured to support the execution of our strategy, strengthen organizational culture, and drive continuous people development. The process covers all employees, interns, and apprentices and combines quantitative assessment—based on goals, results, and indicators—and qualitative assessment, which considers aspects such as quality of deliverables, compliance with deadlines, collaboration, and commitment.

Each year, we conduct a formal assessment cycle that includes self-assessment, leadership evaluation, and structured feedback conversations, from which Individual Development Plans (IDPs) are derived. This process contributes to greater transparency, alignment of expectations, and guidance for the development

of competencies relevant to current and future performance.

In 2025, we enhanced the assessment model by incorporating new methodologies, corporate competencies, and an updated architecture aligned with our cultural transformation and business demands. Implementation began with Senior Management and will continue in waves, covering the entire Organization over the next two years.

This model, integrated with practices such as succession planning, learning programs, and training initiatives, reinforces a performance governance framework oriented toward meritocracy, integrity, and long-term value creation, in line with the principles and guidelines of our Code of Ethical Conduct.



Corporate Social Responsibility Management System

Our Corporate Social Responsibility Management System aims to contribute to the quality of the relationships and conditions of the work environment, according to the certified scope of the system. It is based on the Code of Ethical Conduct, Bradesco Organization's People Management Policy and other policies, rules of procedure and legislation applicable to the Organization's activities, being aligned with Human Rights, the Rights of the Child and the Fundamental Rights of Labor.

For the management of deviations, such as harassment and discrimination, we rely on the Corporate Reporting Channel, available to employees, contractors and other stakeholders, ensuring anonymity, confidentiality and protection against retaliation.

In 2025, 48 discrimination complaints were recorded, of which 7 were valid, resulting in 3 dismissals. Regarding complaints directly or indirectly related to human rights violations, we recorded 2,193 cases, 339 of which were valid, which led to 98 dismissals.

Occupational Health and Safety

Our Occupational Health and Safety Management System covers all Bradesco's activities and facilities, covering administrators, employees, contractors and interns. The system is based on the guidelines of the International Labor Organization (ILO) and the regulatory standards for the Consolidation of Labor Laws (CLT).

We maintain a specialized Service in Safety Engineering and Occupational Medicine (SESMT), consisting of multidisciplinary technical team. Every two years, we carry out the identification of hazards in workplace and assessment of occupational risks, defining preventive measures and action plans when necessary.

Every year, safety technicians or specialized partners visit our facilities to assess working, sanitary and comfort conditions. In 2025, more than 3 thousand visits were carried out.

We also have Occupational Health Medical Control Program (PCMSO), which provides annual occupational medical examinations for monitoring and prevention of pathologies, ensuring the privacy of employees' information. In the year, 10 cases of occupational disease were identified and no records of related deaths were recorded.

We recorded 248 accidents, including 1 fatality, resulting from accidents on the way to or from work. The absenteeism index was 5.48%.

LEARN MORE

Follow our historical series on the [ESG indicators Worksheet](#). More information about our SSO work is available in the [ESG Report](#).

Health Promotion

In addition to providing a health plan with broad coverage to our employees and their dependents, we act preventively in promoting healthy habits, attitudes and behaviors.

All employees have access to Viva Bem Program initiatives, structured in three pillars:



In balance

Its focus on initiatives at promoting mental health and prevention, addresses topics such as self-awareness, behaviors, attitudes, and lifestyles, in personal, professional, family, and social contexts.



Healthy

Promotion of entire health, with incentives to balanced diet, hydration, sleep quality, in addition to monitoring blood pressure, glycemia and lipid profile and carrying out vaccination campaigns.



Moving

Stimulation of quality of life through regular practice of physical activities.



Diversity, equity, and inclusion

We are a team that reflects and serves Brazilian society and understands that diversity drives innovation, strengthens our culture, and enhances our business outcomes.

We recognize the importance of diversity and promote connections that strengthen collaboration and the development of a healthy, safe, and inclusive environment.

The topic is addressed in a structured manner through the Diversity, Equity and Inclusion Policy and is incorporated into the guidelines of Bradesco Organization's People Management Policy. Our approach is supported by robust governance and is organized around five priority areas:

- > Gender
- > Race and ethnicity
- > LGBTI+
- > Disability
- > Longevity

Driven by this strategy, we have made various voluntary commitments, developed affirmative actions, promoted educational content for inclusion, and implemented several initiatives that make Bradesco an ally for respect.

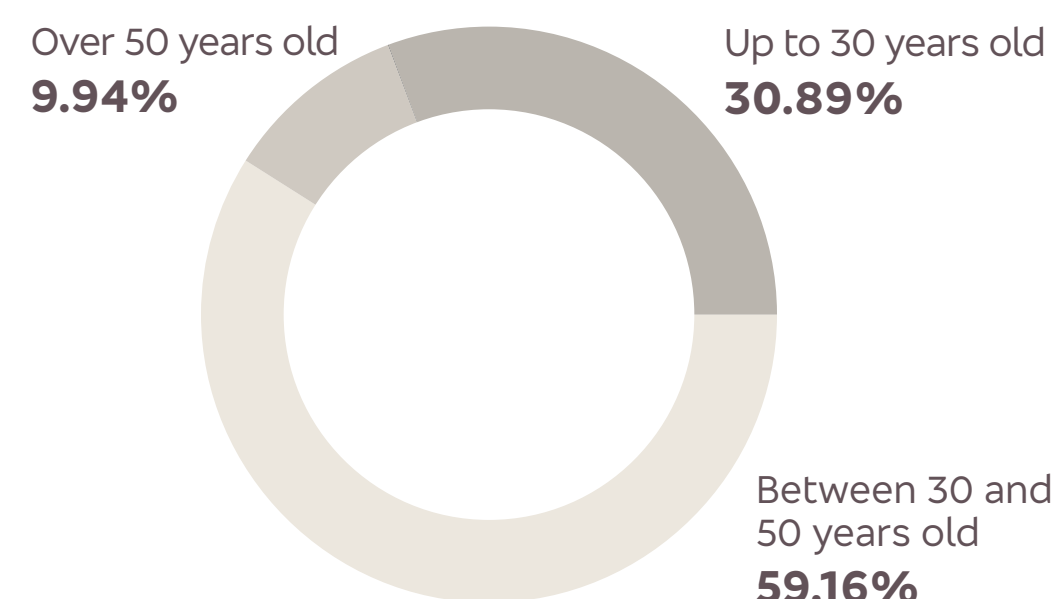
Diversity in Bradesco



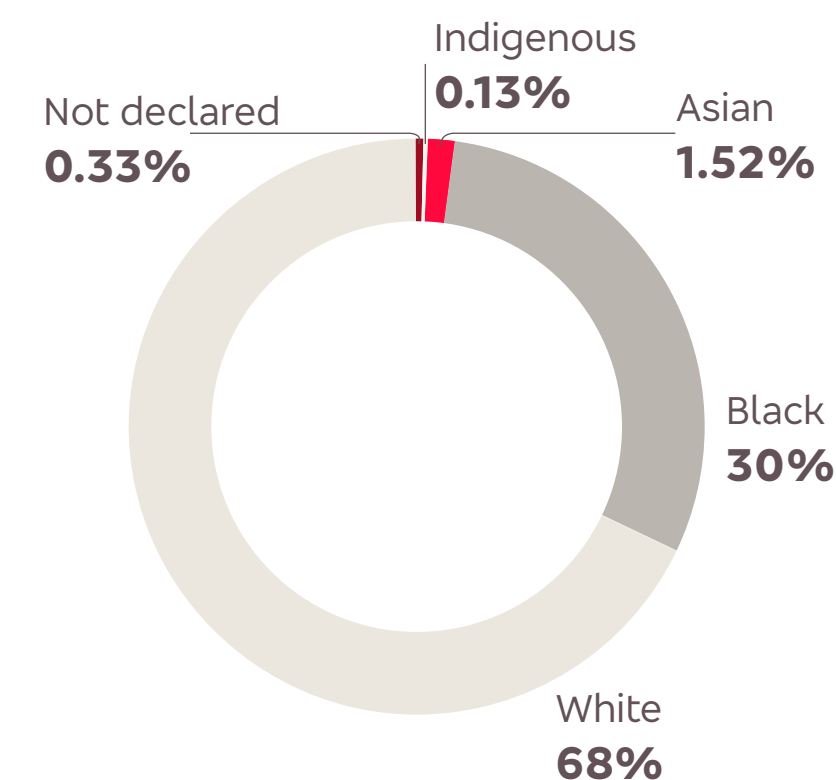
Women hold: 36% of leadership positions



Age Group



Race/Ethnicity



Note: Employees abroad, expatriates, and third-party contractors are not included in these figures.

GOALS FOR 2025



Achieve

Women in the total workforce	50% to 52%
Women in leadership	41% to 45%
Black individuals in the total workforce	37% to 40%
Black individuals in leadership	25% to 30%

LEARN MORE

in our [ESG Report](#). Learn about our guidelines in: [Diversity and Inclusion Policy](#); [Code of Ethical Conduct](#); [People Management Policy](#).



Social and relationship capital

We seek to understand the expectations and interests of the stakeholders with whom we engage, as a basis for strengthening relationships and generating shared value over time.

This approach is guided by structured engagement practices defined in the Stakeholder Engagement Policy, which refers to the different groups that may influence or be impacted by our operations and businesses.

These practices involve monitoring activities, information disclosure, consultations, participation, and collaboration. Whenever applicable, these stakeholders are considered in decision-making processes, contributing to alignment between strategy, priorities, and expectations.

We continuously enhance these initiatives, expanding dialogue and ensuring alignment with our strategic priorities and the Sustainable Development Goals (SDGs).

Community



BRL 223 million
allocated to private social investment

Fundação Bradesco



BRL 1.4 billion
investidos

more than **42 thousand**
students served

Suppliers



Total spending with suppliers in 2025 amounted to

BRL 22.8 billion*

Client focus



20%
increase in NPS over the past two years

86%
of all complaints received were resolved within five business days

Financial citizenship



We maintain a presence in

1.3 thousand cities

where there is no other financial institution through

4.8 thousand
Bradesco Expresso units

393 thousand accesses
to content made available on the Financial Citizenship Portal

* This amount refers exclusively to Banco Bradesco and does not include the Insurance Group.



Client at the center

Clients are at the center of all our decisions, guided by ethics, integrity, and the commitment to prioritize their interests.

Over more than 80 years of history, we have built relationships based on trust and closeness, with integrated operations across digital, physical, and assisted channels.

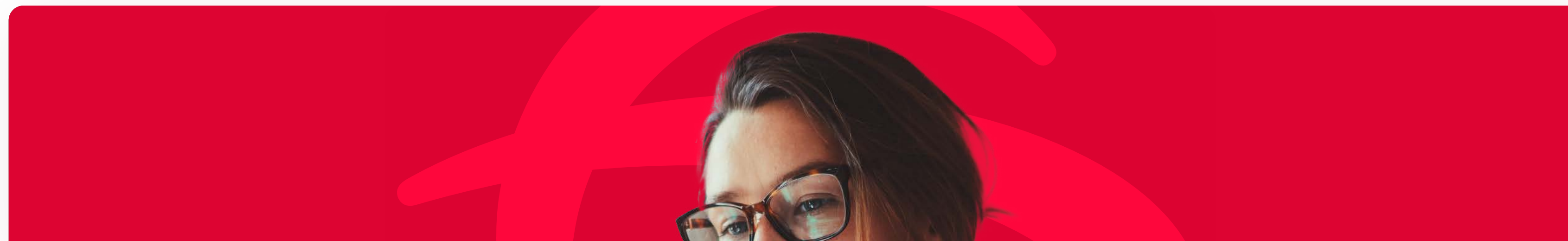
Our purpose is to enable the achievement of our clients' projects and goals, contributing to greater financial well-being. To this end, we seek to continuously enhance the experience we offer, combining active listening to their needs with the use of data intelligence. In this way, we develop products and services that are more closely aligned with clients' expectations and life stages.

We recognize that the client experience is the result of the combined efforts of people, processes, and channels. Regardless of role or point of contact, each employee influences the journey of those who trust the bank.

For this reason, we promote a culture that values closeness, empathy, and accountability, so that each interaction reflects, in practice, our commitment: #WeAreForClients.

LEARN MORE

in our [ESG Report](#).



Profile of our clients



Bradesco **Global Private Banking**

Bradesco **Wholesale**

Bradesco **Principal**

Bradesco **Companies**

Bradesco **Prime**

Bradesco **Business**

Digital **Retail**

Bradesco **Individual Microentrepreneur**

INDIVIDUALS

LEGAL ENTITIES



Net Promoter Score (NPS)

NPS is the primary metric used to assess client loyalty and willingness to recommend Bradesco. In addition, the Sou+Cliente program reinforces active listening by promoting direct connection with clients and enabling a deeper understanding of their experiences, expectations, and needs. Insights obtained through these channels support continuous-improvement initiatives and contribute to the annual evolution of our NPS.

The NPS results achieved in 2025 reflect the consolidation of an approach guided by data, technology, and the strengthening of relationships with clients. The initiatives implemented throughout the period sought to improve the consistency of the experiences delivered, aligning products and services with the needs of those who acquire or use them.

Active listening, as the foundation of this evolution, is advancing toward a more dynamic and intelligent model, capable of transforming feedback into continuous improvements with greater accuracy and speed. This closeness has directly contributed to strengthening NPS indicators and advancing initiatives that expand security, autonomy, and convenience, resulting in experiences that are increasingly reliable and aligned with clients' expectations.

In this context, we continue to reinforce attributes such as experience, solidity, and security. This combination underpins our client-centric strategy and ensures that each interaction generates value, strengthens loyalty, and supports the continuous evolution of our products and services.

Annual NPS evolution (Base 100)



Source: NPS Prism® Benchmark Report. NPS Prism® is a registered trademark of Bain & Company, Inc.

Diligence in relationships with clients and users

We continuously improve our processes to ensure that relationships with clients and users are conducted with ethics, transparency, and respect for their needs, interests, profiles, and freedom of choice.

To ensure these principles, we adopt the Client and User Relationship Policy and Standard, which guide the actions of our teams, promote compliance and legitimacy of the products and services offered, and establish mechanisms for risk control and mitigation.

We train our employees to conduct interactions responsibly and to appropriately handle potential conflicts of interest.

In 2025, we identified no cases or complaints related to non-compliance with laws and/or voluntary codes concerning product and service information and labeling, nor with marketing communications, including advertising, promotion, and sponsorship.

LEARN MORE [in our ESG Report.](#)



Financial Citizenship

Supporting the financial health of our clients and users is a core commitment for Bradesco. In addition to offering a broad portfolio tailored to different financial profiles

and behaviors, we seek to assist them in managing their resources consciously. To achieve this, we follow four strategic guidelines:



Integrated Financial Education

We incorporate consultative and advisory measures into the definition of routines and procedures, ensuring that our products and services are compatible with the complexity of the business, the stage of the relationship, and the clients' needs. Our goal is to help clients make more informed decisions, strengthen their financial resilience, and achieve their objectives.



Inclusive Access to Financial Products and Services

We facilitate access to products and services while respecting the needs, vulnerabilities, interests, and financial behavior of our clients, promoting increasingly inclusive, collaborative, and efficient business models.



Financial Protection and Security

We adhere to the highest standards of information confidentiality, integrity, and availability, ensuring the protection of clients and users, including those who may be vulnerable, and offering secure and accessible service channels.



Continuous dialogue and ongoing improvement

We maintain a close relationship through our service and communication channels, using client insights to continuously improve our products, services, and processes.

Financial inclusion

We offer solutions to facilitate people's access to the banking system, credit, and financial information. Through Bradesco Espresso and service points (PAs), we are present in all regions of the country, including municipalities where the availability of banking services is still limited.

In addition to our physical presence, we broaden financial inclusion through free and accessible digital platforms and channels, ensuring that different audiences have access to a wide range of financial services.

Financial education

We consider financial education an essential element in supporting the quality of life of clients and users.

We rely on qualified professionals to strategically promote a guidance-oriented approach focused on financial orientation, inclusion, and suitability across our businesses.

These principles also guide the creation, development, and evolution of products and services, contributing to greater autonomy and financial balance for our clients

We offer a wide range of educational content and financial solutions aimed at:

- » Enhancing decision-making capacity;
- » Encouraging financial planning and organization;
- » Preventing over-indebtedness;
- » Strengthening financial resilience.

LEARN MORE

about our different financial inclusion and financial education initiatives, and how we support our clients in their financial reorganization and autonomy, in our [ESG Report](#).





Investors

We prioritize transparency and integrity in our relationship with investors, keeping them constantly informed about prospects, targets, strategies, and performance through meetings, conference calls, disclosure materials, and information available on the Investor Relations website.

In 2025, we engaged with more than 1,000 institutional and non-institutional investors through 33 events, including 13 international conferences, 8 national conferences, and 12 non-deal roadshows (NDRs).



Governments and regulators

We maintain institutional relationships with various supervisory entities of Brazil's National Financial System, which are responsible for overseeing compliance with the standards established by regulatory bodies. These include the Central Bank of Brazil (BCB), the Brazilian Securities and Exchange Commission (CVM), the Superintendence of Private Insurance (Susep), and the National Superintendence of Complementary Pension (Previc).

As members of the Brazilian Federation of Banks (Febraban), we reaffirm our commitment to strengthening the financial system and its interaction with society, contributing to the country's economic, social, and sustainable development. We participate in regulatory discussions and initiatives aimed at improving legislation, with a focus on the adoption of best practices and the continuous evolution of the topic.

To ensure transparency and compliance, we have programs designed to promote adherence to the regulations and recommendations of regulatory and self-regulatory bodies, as well as to the codes of ethical conduct applicable to our activities. We also take part in sectoral and multi-sector sustainability initiatives and have undertaken commitments aimed at improving our processes and practices.



Voluntary Commitments

We are signatories to global initiatives and voluntary commitments that promote sustainable development and expand the scale of the positive impact we seek to generate.

Our activities include participation in forums and dialogue spaces with institutes, associations, and organizations aligned with our principles. Through these interactions, we contribute to collective solutions and share learnings that strengthen our strategy and drive the collective advancement of the business sector in Brazil.

Sustainable Development



Diversity and Human Rights



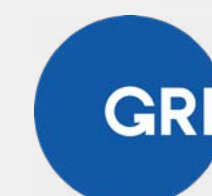
Sustainable Business



Environment and Climate Change



Transparency





Suppliers

Our partners in delivering the best solutions to clients, with quality and efficiency.

To be integrated into our supplier base, companies undergo an onboarding process in which we assess registration, commercial, economic-financial, and socio-environmental compliance. The socio-environmental analysis includes criteria such as labor practices, prohibition of slave-like or child labor, environmental risks, and exposure to negative media.

Once approved, suppliers commit to complying with our Code of Ethical Conduct, in addition to other applicable policies and standards.

All contracts include clauses related to forced and child labor, anti-corruption, and other socio-environmental requirements.

100%

of critical suppliers in socio-environmental issues were called for audit

1,223

new suppliers approved based on social and environmental criteria

Monitoring and development

With the aim of mitigating risks, we regularly monitor our supplier base, including checks related to slave-like and child labor, embargoed and contaminated areas, among others. If blocking irregularities are identified, the supplier is blocked from new contracting.

We also carry out financial analyses, assessing balance sheets from the last four years, public certificates, and commercial information. Suppliers are classified into levels ranging from low to very high risk, and in cases classified as high or very high risk, contract managers are notified for alignment.

In addition, we monitor the degree of suppliers' financial dependence on Bradesco, assessing 100% of active contracts.

More Sustainable Supplier Program

Our relationship with suppliers is guided by internal standards, policies, and programs that reinforce sustainability in the supply chain. Highlights include the Purchasing Policy, the Code of Ethical Conduct for Procurement Professionals, and the Bradesco More Sustainable Supplier Program (FSBRA), focused on socio-environmental responsibility.

The socio-environmental and climate assessment of suppliers is governed by the Bank's Social, Environmental, and Climate Risk Standard, ensuring that only those in compliance are included in the program.

To promote more sustainable practices, we conduct advisory audits based on three pillars: social, environment, and governance. The results guide mitigation or remediation actions, contributing to the strengthening of a more ethical and responsible supply chain.





Community



Our presence in all Brazilian municipalities extends contact with different social and economic and regional realities, guiding the action in initiatives aimed at generating positive value for communities.

LEARN MORE

Follow the historical series in the [ESG indicator Worksheet](#) and the main projects supported in the period in our [ESG Report](#).

Private Social Investment

As one of the largest private donors in the country, we invest in projects and initiatives focusing in meeting social and environmental demands, aligned with our purpose. Our activity in Private Social Investment (ISP) follows the guidelines established in our policies and rules of donations and sponsorships, and is guided by the Corporate Strategy, the strategic pillars of sustainability (Financial Citizenship, Climate Agenda and Sustainable Business) and the Sustainable Development Goals (SDGs) prioritized by Bradesco.

In 2025, we contributed with BRL 284.5 million to ISP, of which BRL 148.2 million with own funds and BRL 136.3 million through donations and tax-deductible sponsorships, including Pronon, Pronas, ECA, Elderly Law, law of Sports and Law Rouanet.

Volunteering

Since 2007, the Bradesco Volunteers Program encourages the exercise of citizenship, by carrying out its own initiatives and supporting initiatives by employees and interns throughout Brazil.

The activities carried out are aligned with the purpose of the Bradesco Organization and the Sustainable Development Goals (SDGs) defined by the UN, generating benefits for communities and contributing to the development of skills and abilities among volunteers.

In 2025, the program had 10,175 employees and interns of the Bradesco Organization taking part in 299 actions, dedicating more than 40 thousand hours of work, benefiting 92,917 people in all regions of Brazil.

Among the initiatives of the year, the 11th edition of the “Voluntários Mais 2025” socio-environmental challenge stands out. Inspired by COP30, the initiative invited volunteers to develop actions aimed at climate awareness, the adoption of sustainable practices, and generation of positive impact for communities, in connection with the SDGs prioritized by the Bank, and emphasis on SDG 13 (Action against Global Climate Change). The volunteers dedicated more than 6 thousand hours in carrying out 589 activities, including lectures, workshops for reuse of materials, creation and recovery of vegetable gardens, planting seedlings and cleaning of beaches, benefiting more than 4 thousand people in 50 institutions.

LEARN MORE

in our [ESG Report](#) and check out the actions carried out on the [Bradesco Volunteers Portal](#) (available only in Portuguese).



Fundação Bradesco

Since 1956, the Fundação Bradesco has been dedicated to offering free and excellent education for children, young people and adults throughout Brazil. Its performance includes regular basic education (Early Childhood Education, Elementary School, High School and Youth and Adult Education), as well as Professional and Technical Education and Distance Learning.

The largest private social investment project in the country, Fundação maintains schools in regions of high socioeconomic vulnerability, expanding access to education and contributing to the development of the communities where it is present.

Each Basic Education student is accompanied for about 13 years, with continuous support to the educational process.

Youth and Adult Education

As part of this ongoing commitment, Youth and Adult Education (EJA) reaffirms Fundação role in expanding access to education.

In 2025, the EJA proposal was planned based on studies and qualified listening, resulting in a new more flexible model aligned with the reality of the working students, scheduled to launching 2026 in 8 school units.

40 own schools



In the 26 Brazilian states and in the Federal District

over **2** million of users



have completed at least one of the fast and free courses available on the Virtual School portal

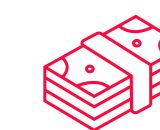
over **42** thousand students



attended in 2025 (children, young people and adults)

Investment of

BRL 1.4 billion



in 2025

BRL 10 billion invested



in the last ten years (updated values)



Ethics, integrity and transparency

Our relationship with stakeholders is guided by the guidelines of the Code of Ethics, which guides the personal and professional conduct of administrators, employees, interns and apprentices, also covering third parties and suppliers who act on our behalf.

The document defines expected behaviors and practices which Bradesco does not tolerate, covering topics such as transparency, conflicts of interest, use of privileged information, appreciation of people, socio-environmental responsibility, political-party activities and exercise of leadership. It also establishes guidelines for interaction with public agents and politically exposed people.

To ensure the effectiveness of these principles, we rely on rules, processes and procedures detailing the management and diligence of each commitment provided for in the Code.

In order to prevent inappropriate conduct in Brazil and abroad, we maintain Integrity (Law No. 12.846/2013 - Anti-Corruption) and Competitive Compliance (Law No. 12.529/2011 - Defense of Competition or Antitrust) programs, which are structured with policies, rules and mechanisms for prevention, monitoring, detection and response to

the risks provided for in applicable Brazilian and international legislation.

The Integrity and Ethical Conduct Committee is responsible for proposing actions to disseminate the codes of ethical conduct - corporate and sectoral - and the rules related to integrity, anti-corruption and competition, ensuring compliance. This Committee responds to the Board of Directors and is advised by the Ethics Conduct Committee, which defines measures for the prevention and processing of identified problems and their root causes. Dedicated teams operate management processes and promote the culture associated with codes and programs.

In 2025, 98.2% of our staff participated in training and solutions on the subject, considering employees, apprentices, interns and statutory.

LEARN MORE

In our [Code of Ethical Conduct](#), the [Anti-Corruption Corporate Policy](#) and the [ESG Report](#).



Ethics Summit: In 2025, the Summit was attended by more than 5 thousand employees, strengthening critical awareness of the fundamental principles of ethics and integrity in

professional relations and corporate decisions. This initiative contributed to the maintenance of the Pro-Ethics seal granted by Brazil's Office of the Comptroller General - CGU.



Human Rights

We have a policy and a public statement focused on the protection and respect of human rights, aligned with nationally and internationally recognized principles. These include the Universal Declaration of Human Rights, the United Nations Guiding Principles on Business and Human Rights, and the International Labour Organization (ILO) Conventions. These frameworks guide our operations in Brazil and abroad and cover our relationship with all stakeholders.

The topic is addressed in an integrated manner with other internal policies and standards, reinforcing specific guidelines to prevent human rights-related risks in interactions with employees, clients, suppliers, partners, and society.

To ensure this approach, we adopt due diligence processes that enable the proactive and systematic identification of potential human rights impacts. Based on this analysis, we manage the identified risks by implementing mitigating measures and, when necessary, acting on remediation.

LEARN MORE

about our human rights management in our [ESG Report](#).

Corporate Whistleblowing

We receive reports through our corporate whistleblowing channel regarding ethical misconduct, breaches of integrity, anti-competitive behavior, harassment of any kind, discrimination, occupational health and safety issues, labor requirements, professional development, and other forms of human rights violations.

The channel ensures confidentiality and anonymity, provides protection for whistleblowers acting in good faith, and allows the status of a submitted report to be tracked through a protocol number generated at the time of registration. Employees and contractors may also choose to submit their concerns directly to their immediate manager or to the respective executive board.

All reports are individually reviewed in accordance with the guidelines set forth in the Organization Bradesco's Code of Ethical Conduct and People Management Policy. In 2025, 2,193 reports were analyzed, of which 339 were found to be substantiated and 532 partially substantiated. As a result, 417 corrective measures¹ were applied, including warnings, reorientation, and dismissals, depending on the severity of each case.

¹ A single report may involve more than one employee, just as multiple reports may refer to a single employee.

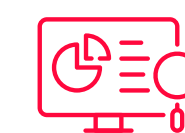
Available means to report



Corporate Portal



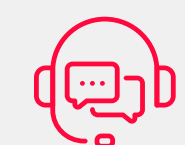
Institutional Website



Bradesco Investor Relations Website



Whistleblowing Boxes: available throughout the buildings at the Núcleo Cidade de Deus



Phone Number:
0800 776 4820,
from Monday to Friday from 8 am to 6 pm, except weekends and national holidays

LEARN MORE

about our corporate whistleblowing channel in the [ESG Report](#).

Anti-money laundering and counter-terrorist financing (AML/CFT)

To ensure compliance with our responsibilities related to AML/CFT, we have established a governance structure comprising a dedicated department, a supporting technical committee, and reporting mechanisms to the Executive Board and the Board of Directors. Our practices are guided by policies and standards aligned with the recommendations of regulatory bodies.

We mitigate the risk of misuse of our structure, products, or services through the continuous enhancement of our detection systems, processes, and controls. We also promote awareness among employees, contractors, and partners by providing mandatory training on the topic and issuing frequent communications to guide and update them on applicable legislation and regulations. Suspected or unusual cases are reported to the Financial Intelligence Unit, in compliance with regulatory and legal requirements.

LEARN MORE

in our [ESG Report](#).



Natural capital

We consider environmental and climate issues in an integrated manner in the development of our operations and businesses.

We advance our climate agenda by focusing on transforming our businesses to support the development of a low-carbon economy together with our clients.

We also seek to reduce our direct environmental impact through the Operational Ecoefficiency Master Plan, with specific targets aimed at increasing operational efficiency.

Operational Eco-Efficiency

100%
of the emissions generated by our operations have been offset since 2020



-39%
reduction in energy consumption compared to 2019



100%
of the energy used in our operations comes from renewable sources



-37%
reduction in water consumption compared to 2019



BRL 960 thousand
disbursed for the acquisition of carbon credits from landfill biogas capture and utilization projects for energy generation.



-60%
reduction of waste sent to landfill compared to 2019



Climate portfolio management

BRL 5.2 billion in operations labeled with climate-related targets

23% of the retail financing portfolio included in the measurement of financed emissions

Alignment of the aluminum, power generation, and transportation portfolios with decarbonization scenarios





Climate agenda

As a financial institution, we recognize our role in encouraging the allocation of capital to business models that contribute to the reduction of greenhouse gas (GHG) emissions and increase resilience to the impacts of climate change.

Throughout our trajectory, we have entered into partnerships and voluntary commitments that have been fundamental in advancing the measurement, disclosure, and target-setting for the decarbonization of financed emissions.

Governance

Our actions in this agenda cut across the Organization's areas and operations and are guided by integrated governance between the sustainability and risk management structures, with the Board of Directors as the highest instance for reporting and decision-making.

Climate strategy

To become a Net Zero bank by 2050, we have adopted a strategy focused on the progressive alignment of our portfolio with the economy's decarbonization pathway.

Engagement is a central instrument of this strategy. We maintain ongoing dialogue with clients to discuss the challenges and opportunities of the climate agenda and to present solutions aligned with different transition pathways.

As measurement processes evolve, we enhance the integration of risks and opportunities into financial planning, influencing business decisions and the Organization's strategic direction.

In addition, the Net Zero strategy encompasses the mitigation of direct and indirect impacts of our operations, through the Operational Ecoefficiency Master Plan and engagement with suppliers. Within this relationship, we encourage the management and transparency of GHG emissions, contributing to supply chain resilience to climate-related risks.

Climate risk management

With the growing relevance of climate risks in the financial sector, regulatory requirements have become more stringent, reinforcing the need for transparency and for integrating these risks into the risk management process. In response, we have strengthened our risk management structure through the creation of a specialized management unit and advancements in impact identification and assessment.

We assess the sectors of the Brazilian economy within our credit portfolio in terms of exposure to physical risks (acute and chronic) and transition risks (regulatory, market, technological, and reputational). More vulnerable sectors were subject to quantitative analyses based on three NGFS climate scenarios (Net Zero, Delayed Transition, and Current Policies), projecting impacts through 2050.

The results of these analyses enable the identification of sensitive financial variables and influence credit ratings, strengthening the integration of climate factors into risk management. Our rating standards provide for the possibility of reclassifying clients based on

exposure to social, environmental, or climate risks. In addition, we have adopted restrictive measures for carbon-intensive sectors, such as thermal power generation, applied to companies with a relevant share of revenue derived from electricity generation from coal or coal mining activities.

Finally, we conduct climate, environmental, and social stress tests, analyzing potential impacts on exchange rates, interest rates, and GDP. In light of the methodology and assumptions applied, the tests did not indicate material risks and, under all scenarios assessed, capital and liquidity management thresholds were not exceeded. Nevertheless, the results reinforce the importance of monitoring market conditions and adopting a business strategy that enables the anticipation and mitigation of potential adverse impacts in the medium and long term.

LEARN MORE

in the [Social, Environmental and Climate Risks and Opportunities Report \(GRSAC\)](#) and in our [ESG Report](#).



Targets and metrics

Financed emissions

As a financial institution, our main climate impact arises from the solutions we provide to our clients. Therefore, since 2020, we have used the methodologies of the Partnership for Carbon Accounting Financials (PCAF) to measure emissions associated with the Bank's loans and the investments managed by Bradesco Asset Management¹.

In 2024, the Bank's Scope 1 and Scope 2 financed emissions totaled 12.44 MtCO₂e, with an intensity of 31 tCO₂e per BRL million financed, while Bradesco Asset Management's financed emissions amounted to 3.79 MtCO₂e, with an intensity of 20 tCO₂e per BRL million invested².

In 2025, we remained committed to improving the measurement process by refining data collection and processing and expanding the calculation scope to new portfolios, including residential mortgage financing portfolios for individual clients.

¹ We rely on the support of the startup DEEP ESG in the data capture process and in performing the calculations.

² Due to the disclosure period of our clients' emissions inventories, the financed emissions results presented are based on the 2024 portfolio, thereby ensuring greater consistency in the disclosed figures and alignment with market practices.

Aligned with UNEP-FI recommendations, we have established decarbonization targets for the coal mining, power generation, aluminum, cement, iron and steel, and transportation sectors.

For the real estate, agriculture, and oil and gas sectors, considering data availability in the Brazilian context, we present a sectoral positioning, with continuous monitoring of regulatory and market developments for potential target revisions.

Operational emissions

We monitor our operational greenhouse gas (GHG) emissions in accordance with the guidelines of ABNT NBR ISO 14064-1 and the Brazilian GHG Protocol Program.

In 2025, our operational emissions, under the market-based approach, totaled 127,647.52 tCO₂e, comprising 16,657.12 tCO₂e of Scope 1 (direct emissions) and 110,990.41 tCO₂e of Scope 3 (other indirect emissions). Under this approach, we achieved Scope 2 emissions neutrality, due to the strategy adopted in 2020 to use only renewable energy sources in our facilities.

Since our first inventory, we have neutralized direct emissions and those associated with energy purchases. In 2020, we expanded this commitment, achieving carbon neutrality in our operations by also offsetting indirect emissions, which in 2025 accounted for 87% of total emissions.

For the 2022–2030 cycle, our operational emissions reduction targets follow the Science Based Targets initiative (SBTi) methodology, aiming to reduce emissions by 50% by 2030, equivalent to an annual reduction of 4.6%, considering Scope 1, 2, and 3 sources.

In order to fulfill our commitment to offset operational emissions, in 2025 we allocated BRL 960 thousand to the acquisition of carbon credits from landfill biogas capture and utilization projects, primarily methane, designed for renewable energy generation.

LEARN MORE

about our decarbonization actions in the [ESG Report](#) and in the [ESG Indicators Worksheet](#).



We have responded to the CDP Climate Change questionnaire since 2006, reinforcing our commitment to transparency and climate management.

In 2025, we achieved an A score and were recognized for our leadership in transparency and performance on climate change, joining the A List, which brings together global companies leading on the topic.



Eco-efficiency

Our eco-efficiency management is focused on reducing energy and water consumption, minimizing waste sent to landfills, and lowering greenhouse gas emissions. To achieve these environmental objectives, we have established targets, indicators, and projects under our Operational Eco-efficiency Master Plan (PDEO).

Energy



Since 2020, 100% of the energy used in our operations has come from renewable sources, through projects in the Free Energy Market, distributed generation (photovoltaic plants), and I-REC certificates.

To reduce consumption, the PDEO sets annual targets and initiatives, such as building automation and retrofitting of air-conditioning equipment, which contributed to achieving the 2025 target.

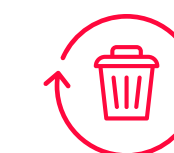
Water



Given the relatively low water impact of our operations, we have adopted a model for the efficient use of natural resources, with reduction and reuse targets.

We monitor consumption on a monthly basis and promote awareness of responsible water use, both in the workplace and in remote work arrangements.

Waste



Through the Solid and Technological Waste Management Plan, we map and monitor waste generated in our operations and establish reduction targets.

The plan sets annual targets to reduce waste sent to landfills, encouraging selective collection and recycling.

Electricity consumption within the organization (MWh) – target vs. actual

2019 (base year)	521,110
2024	360,547
2025	317,184
Target 2025/2019	-31%
Actual 2025/2019	-39%
Target 2025/2024	-1%
Actual 2025/2024	-12%

Total consumption of fresh water (m³)

2019 (base year)	1,485,834
2024	1,015,860
2025	937,189
Target 2025/2019	-36%
Actual 2025/2019	-36.9%
Target 2025/2024	-3.6%
Actual 2025/2024	-7.7%

Total waste sent to landfill (t)

2019 (base year)	6,345
2024	3,324
2025	2,573
Target 2025/2019	-49%
Actual 2025/2019	-60%
Target 2025/2024	-1%
Actual 2025/2024	-23%

LEARN MORE

in our [ESG Report](#).



Biodiversity

Biodiversity and ecosystem services are key factors for business resilience.

In a context where biodiversity loss is among the main long-term global risks, as highlighted by the World Economic Forum, and in alignment with Target 15 of the Global Biodiversity Framework, we seek to continuously advance the understanding and the integration of nature-related topics into the management of risks and opportunities, in line with our sustainability strategy.

Within the scope of monitoring social, environmental, and climate risks, we adopt structured monitoring practices and seek to foster initiatives aimed at biodiversity protection through partnerships and support for projects.



Integration of biodiversity into project financing

As signatories to the Equator Principles since 2004, we integrate biodiversity-related criteria into our project financing analysis processes.

Through our sustainable finance framework, we establish guidelines that define the eligibility of sustainable financial instruments on the adoption of recognized environmental practices, including responsible management, impact control, traceability, and biodiversity protection throughout the value chain.

As part of strengthening this approach, we participate in pilot initiatives with CEBDS and Global Canopy, aimed at improving the identification, management, and reporting of nature-related impacts and dependencies.

Biodiversity in asset management

In asset management, Bradesco Asset Management, a signatory to the Principles for Responsible Investment (PRI) since 2010, integrates ESG aspects into its analysis processes and investment decisions, including topics related to biodiversity, deforestation, and environmental compliance, in accordance with sector materiality.

With the objective of measuring and managing risks and opportunities associated with nature, it assesses the practices of investee companies, as well as risks across their operations and value chains. As a result of this approach, Bradesco Asset Management applied the LEAP methodology in selected funds, which contributed to improving internal analysis processes, risk management, and transparency.

Contributions to the national biodiversity strategy

As an organization associated with CEBDS, we participate in discussions on the national strategy for implementing the Kunming-Montreal Global Biodiversity Framework (GBF), coordinated by the biodiversity and biotechnology thematic chamber (CTbio) and compiled in the publication “The national biodiversity strategy and action plan and the business sector: contributions to the public consultation and a perspective on Target 15.”

LEARN MORE

about the topic in the [ESG Report](#).

Annexes

Independent Auditor's Assurance Report

To
Shareholders and Board of Directors of
Banco Bradesco S.A.
Osasco – SP

Limited assurance report on the information contained in the Integrated Report of Banco Bradesco S.A. for the year ended December 31, 2025.

Conclusion

We performed a limited assurance engagement on the Integrated Report (the "Report") of Banco Bradesco S.A. (the "Company"), for the year ended December 31, 2025, prepared based on Technical Guideline CPC 09 of CVM Resolution No. 14/2020, correlated with the International Integrated Reporting Council ("IIRC") under the responsibility of the IFRS Foundation (the "Criteria").

Based on the procedures performed and the evidence obtained, nothing has come to our attention that causes us to believe that the Integrated Report of Banco Bradesco S.A., for the year ended December 31, 2025, has not prepared, in all material respects, based on Technical Guideline CPC 09 of CVM Resolution No. 14/2020, correlated with the International Integrated Reporting Council ("IIRC"), under the responsibility of the IFRS Foundation.

Our conclusion on the information contained in the Integrated Report does not extend to the use, for reporting purposes, of the Sustainability Accounting Standards Board ("SASB") guidelines, the transparency guidelines of B3's Corporate Sustainability Index ("ISE"), the Corporate Sustainability Assessment ("CSA") of the Dow Jones Sustainability Index, the recommendations of the Task Force on Climate Related Financial Disclosures ("TCFD"), the regulatory requirements of the Central Bank of Brazil (BCB), or the reporting criteria of the Brazilian Association of Public Companies ("Abrasca"), nor to disclosures related to greenhouse gas emissions, as well as to any other information disclosed together with the Integrated Report, including images, information accessed through links or hyperlinks, audio files or embedded videos, which were not subject to limited assurance.

Basis for conclusion

We conducted our engagement in accordance with the Technical Assurance Bulletin (CTO) – 07/2022, NBC TO 3000 (revised) - Assurance Engagements Other Than Audits or Reviews and International Standard on Assurance Engagements (ISAE) 3000 (Revised), Assurance Engagements Other

Than Audits or Reviews of Historical Financial Information issued by the Federal Association of Accountants (CFC) and the International Auditing and Assurance Standards Board (IAASB), respectively. Our responsibilities under those standards are further described in the "Our Responsibilities" section of the report.

We comply with the independence and other ethical requirements of the Accountant's Professional Code of Ethics and professional standards (including independence standards) issued by the Federal Association of Accountants (CFC) based on the fundamental principles of integrity, objectivity, professional competence and due care, confidentiality and professional behavior.

Our firm applies NBC PA 01, Quality Management for Independent Auditors' Firms (Legal Entities and Individuals) and International Standard on Quality Management (ISQM) 1, Quality Management for Firms that Perform Audits or Reviews of Financial Statements, or Other Assurance or Related Services Engagements, issued by CFC and IAASB, respectively. This standard requires the firm to design, implement and operate a quality management system, including policies

or procedures related to compliance with ethical requirements, professional standards and applicable legal and regulatory requirements.

We believe that the evidence we have obtained is sufficient and appropriate to provide a basis for our conclusion.

Responsibilities for the Integrated Report

The Company's management is responsible for:

- the design, implementation and maintenance of internal controls relevant for the preparation of the information contained in the Integrated Report, free from material misstatement, whether due to fraud or error;
- the selection or development of appropriate criteria for the preparation of the information contained in the Integrated Report and the appropriate reference to, or description of, the criteria used; and
- the preparation of the report based on Technical Guideline CPC 09 of CVM Resolution No. 14/2020, correlated with the International Integrated Reporting Council (IIRC) under the responsibility of IFRS Foundation.

Our Responsibilities

We are responsible for:

- planning and performing the engagement to obtain limited assurance about whether the Report is free from material misstatement, whether due to fraud or error;
- forming an independent conclusion based on the procedures performed and the evidence obtained; and
- reporting our conclusion to the Shareholders and to the Board of Directors of the Company.

Summary of the work we carried out to support our conclusion

We exercised professional judgment and maintained professional skepticism throughout the engagement. We have designed and performed our procedures to obtain evidence about the Integrated Report that is sufficient and appropriate to provide a basis for our conclusion. The procedures selected depend on our understanding of the Report and other circumstances, as well as our consideration of the areas in which material

misstatements are likely to arise. In performing the engagement, we carrying out the procedures:

- (a)** planning the engagement, considering the relevance, the volume of quantitative and qualitative information, and the operational and internal control systems that supported the preparation of the information contained in the Integrated Report;
- (b)** obtaining an understanding of the calculation methodologies and the procedures for compiling the indicators through inquiries and interviews with the management responsible for preparing the information;
- (c)** applying analytical procedures to quantitative information and making inquiries about qualitative information and its consistency with the indicators disclosed in the Integrated Report;
- (d)** evaluating the processes for preparing the Integrated Report, as well as its structure and content, based on the criteria; and

(e) evaluating selected non-financial indicators on a sample basis.

The procedures applied in a limited assurance engagement vary in nature and timing, and their extent is restricted (less extensive) than in a reasonable assurance engagement. Accordingly, the level of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained if a reasonable assurance engagement had been performed.

São Paulo, April 30, 2026



KPMG Auditores Independentes Ltda.
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Original report in Portuguese signed by

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