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About the report

GRI 2-3

We present Bradesco's 2024 ESG Report, part of our annual reporting suite. This document reinforces our commitment to transparency by addressing environmental, social, and governance matters.

It provides a comprehensive and integrated overview of our operations, achieved results, strategic priorities, and voluntary commitments, highlighting how we create sustainable value for our stakeholders.

The report covers the period from January 1, 2024 to December 31, 2024, including relevant data up to its publication date, on May 30, 2025. Whenever necessary, information subsequent to the base period is included and clearly marked in order to provide context fo events or significant relevance.

For questions or suggestions regarding this content, please contact us at: <u>sustentabilidade@bradesco.com.br</u>

Important considerations

 The term ESG (an acronym in English for Environmental, Social, and Governance) is used throughout this report.

2. "Organization" refers to the Bradesco group as a whole, including all companies within the conglomerate, while "Bank" refers exclusively to our financial activities. Subsidiaries are mentioned by their respective names.

3. We refer to our internal team as "employees," while "contractors" designates third-party service providers.

4. The human capital indicators presented in this report cover more than 75% of the FTE (fulltime equivalent employees).

Validation and assurance

Relevant publications on sustainability, such as this report, are reviewed and approved by Bradesco's senior leadership, including the Board of Directors.

The process of identifying and reviewing material topics involves the active participation of senior management through interviews, and is submitted for approval in sustainability governance forums, ensuring that the most relevant issues for our stakeholders and for Bradesco's strategy are properly reflected. **GRI 2-14**

The ESG Report 2024 was assured by KPMG, an independent audit firm, which verified the information disclosed in this document and its alignment with the AA1000AP (2018), GRI, and SASB standards, in accordance with our corporate policies and internal regulations.

Learn more in the <u>Independent auditor's</u> assurance report.

Reporting guidelines

We follow the main global reporting and accountability guidelines in sustainability, with emphasis on:



Global Reporting Initiative Standards (GRI)

SASB STANDARDS Now part of IFRS Foundation

Sustainability Accounting Standards Board

The responses to the GRI and SASB indicators are identified through tags throughout the report. The reference index with the full table of reported content is available in the annexes section.

TCFD

Task-force on Climaterelated Financial Disclosures Learn more in our Climate Report.



Objetivos de Desenvolvimento Sustentável Our contributions to the SDG is indicated throughout the report.

Report Center



ESG Report

Based on GRI and SASB standards, we disclose the most relevant environmental, social, and governance indicators to our stakeholders.

Ē

ESG Indicators Worksheet

Spreadsheet with key ESG quantitative indicators from the past four years.



Integrated Annual Report

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

Materiality Report

Disclosure of the methodology and stakeholder consultation processes used to develop our materiality matrix.



Climate Report

Disclosure on the management of climate-related risks and opportunities, in line with the recommendations of the Task Force on Climate-related Financial Disclosures (TCFD).



>>> **LEARN MORE** For more information, access our

sustainability page.

Materiality

As one of Brazil's leading financial institutions and 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 direct our efforts strategically, based on the themes that concentrate risks, opportunities and the expectations of our stakeholders.

That's why, every two years, we conduct a structured process to identify material topics.

In 2024, this process was updated based on the guidelines of the International Sustainability Standards Board (ISSB), using the concept of dual materiality - which considers both the impacts of our activities on society and the environment and the effects of sustainability issues on our financial performance.

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 socio-environmental factors, among others.

) 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.

The construction of our matrix was supported and validated by external consultancy Deloitte and followed the guidelines of the Stakeholder Engagement Standard (AA1000) and our Stakeholder Engagement Policy, which defines a stakeholder as any public that can influence or be impacted by our business and operations.

Understand how we relate to our stakeholders in the <u>How</u> <u>we engage with stakeholders</u> section.



The 2024 materiality exercise reaffirmed the relevance of the seven topics already being monitored, strengthening our strategic alignment in the face of market dynamics and constantly evolving regulatory requirements.

The contextualization of our material topics is distributed throughout this report, and the main indicators and targets associated with these topics can be consulted in the annexed section Material indicators¹.

Material topics

Innovation and technology

K Ethics, integrity and transparency

- Risk management and climate opportunities
- Data privacy and security

Human capital management

Sustainable businesses

 $\mathcal{P}^{(s)}_{\mathcal{L}_{\mathcal{T}}}$ Relationship, inclusion and clients ´financial well-being

¹ The assessment of the indicators was supported by Deloitte Consulting.

Prioritized SDGs



We recognize that the 2030 Agenda and the Sustainable Development Goals (SDGs) address a broad range of global challenges. As a financial institution, we contribute directly or indirectly to all the SDGs. However, we focus our efforts on the issues where we have the greatest capacity to contribute, in line with our business strategy and the Organization's sustainability pillars.

In this context, in 2019 we conducted a structured process to prioritize the SDGs, based on listening to stakeholders, analyzing the country's main socio-environmental issues, sector benchmarks, the Organization's relevance matrix and the main international reporting and performance guidelines.

In 2025, we reviewed this process, reaffirming the strength and relevance

of the analysis. The results confirmed the alignment of the six previously prioritized SDGs, which remain directly connected to our operations.

The review and prioritization process was verified by an independent third party(ERM Brasil Ltda), which issued a favorable opinion on the methodology and criteria adopted.

The consistency of these results reinforces our conviction that by focusing our efforts on these six SDGs, we enhance our ability to create value for society and our stakeholders, contributing responsibly to global challenges. In addition, we continuously monitor our contribution toward the global SDG targets and the advancement of the Principles for Responsible Banking (PRB), to which we are signatories.

CEO message

2024 was my first year as CEO of Bradesco. Leading an institution with 82 years of history – and such relevance to the country – reinforces, every day, the extent of the responsibility and opportunity that this role represents. In an organization of our scale, to lead is also to understand the strength of the legacy we have built and the trust it inspires in millions of Brazilians. Above all, it requires a clear vision of the need to evolve with consistency, focus, and accountability.

With this mindset, throughout the year we implemented a transformation plan with clear objectives: to make Bradesco more agile, closer to clients, more efficient and with a greater capacity to generate value for all stakeholders.

This transformation is also reflected in the progress of the Sustainability agenda - a commitment we maintain with seriousness, consistency and a long-term vision.

We have a solid track record on this journey, of which we are very proud. Since 2007, we have measured and offset 100% of scope 1 and 2 operational emissions. In 2019, we extended this neutralization to scope 3 operational emissions. And from 2020, we started operating with 100% renewable energy. We were also the first bank in the country to measure and disclose emissions from the corporate credit portfolio, using the international PCAF methodology and contributing to global efforts to combat climate change, in line with scientific scenarios and the goals of the Paris Agreement.

We remain committed to the transition to a low-carbon economy, acting as a strategic ally for our clients. We offer credit, products, investments and technical advice to support their paths towards more sustainable business models. We believe that our clients' transformation is also ours - and that we will only make consistent progress if we move forward together, with solutions "In an organization of our scale, leading also means understanding the strength of the legacy we've built and the trust it inspires in millions of Brazilians." that generate a positive and lasting impact for everyone.

In the first half of 2024, we anticipated achieving the target of directing BRL 250 billion to sectors and assets with a positive socio-environmental impact, through credit operations, mass-market ESG products and structuring operations with ESG labeling in the local and international markets. In light of this, we have increased our commitment to BRL 350 billion by the end of 2025, reaffirming our ambition to contribute to sustainable development. Here we recognize our role in supporting, raising awareness and engaging our clients in this issue.

In the sustainability journey, strategic partnerships are essential to leverage the agenda. In November 2024, we were selected in the first auction of the National Treasury's Eco Invest program to finance green economy projects. We have committed to allocating BRL 3.6 billion in resources to initiatives aligned with the decarbonization agenda.

In the social pillar, we are very proud of our Bradesco Foundation, which for almost seven decades has offered free, quality education in regions of socio-economic vulnerability. With over 42,000 students enrolled across its 40 proprietary schools nationwide and a distance learning platform, the Foundation impacted more than 1.8 million students in 2024. In all, BRL 1.3 billion was invested in its activities in the year - a commitment that reaffirms education as central to our vision of longterm social development.

Also in the social sphere, throughout 2024, we have earmarked BRL 223 million for projects and initiatives that respond to social and environmental demands and strengthen our sustainability strategy, in line with the UN's Sustainable Development Goals (SDGs). As a bank made by people, for people, we place great value on the development of our more than 83,000 employees, who strengthen our #SouBradesco Culture every day and serve over 73 million customers.

Through Unibrad, our corporate university, which has been in existence for more than a decade, we promote more than 1.5 million participations in training throughout the year.

All of our ESG activities and performance continue to be recognized as above the industry average by reputable institutions specialized in this assessment. We were included in the Dow Jones Sustainability Index portfolio for the 19th consecutive time. In addition, for the 20th time we are part of the B3 Corporate Sustainability Index (ISE) and we are positioned in the CDP, among the companies with the best climate management practices. We end 2024 proud of the legacy we have built so far, better prepared, more connected to the challenges of our time and confident in our ability to generate long-term value for our stakeholders.

I thank our employees for their dedication and all our customers, partners and shareholders for their trust.

I invite you to read this report, which transparently presents our strategy and the main ESG initiatives of the last year.

Marcelo Noronha CEO

About us

RELATED SDG



Bradesco Organization

We are a living ecosystem in constant transformation, offering much more than just financial products.

Bradesco is one of the largest financial institutions in Brazil and Latin America, with a history of over 80 years driving the country's economic and social development.

We serve individuals and businesses of all profiles across Brazil and in key international locations, offering a comprehensive portfolio of financial products and services, including loans and financing, payment solutions, investments, asset management, insurance, pension plans, among others.

With one of the largest service networks in Brazil, we combine a physical and digital presence, reaching millions of customers through bank branches, Bradesco Expresso units (banking correspondents), and our digital platforms.



balance

(banking correspondents)

Interactive page Click on (+) for

10

Ecosystem **GRI 2-6**

We operate in the banking and insurance sectors, being present throughout Brazil and in strategic locations abroad.

Our value chain combines internal activities with the support of suppliers who contribute to delivering solutions to individuals and businesses of all profiles.

We also generate impact through the activities and sectors we finance, insure, or invest in, contributing to the country's economic and social development.



INDIVIDUAL

We offer our products and services through a variety of brands. In addition to those traditionally recognized under the Bradesco name, our group includes other innovative and specialized brands designed to meet diverse needs.

Among them:



AGORA INVESTIMENTOS



>> LEARN MORE Explore all our products and services <u>here</u> (available only in Portuguese)

Large Corporate

Institutional

Segment

CORPORATE

Global

Ultra

Corporate

Agro

Bradesco

Atacado

Bradesco

Empresas

Bradesco

Negócios

Bradesco

MEI

Strategy

Our strategy is based on valuing people and exceeding our customers' expectations, creating opportunities for the sustainable development of businesses and society.



In a rapidly changing and highly competitive financial market, the Change Movement is the strategic transformation plan presented by our CEO, Marcelo Noronha, in the first results disclosure of the year, in February 2024.

Created based on a series of internal and market diagnostics and analyses, it has a clear objective: to make Bradesco more agile, technological, profitable, sustainable and competitive within four years.



We started the planning phase with over 2,600 ideas, which were refined and analyzed until we narrowed them down to 850 prioritized initiatives. After 12 weeks, the implementation phase began. As the initiatives are put into action, they become part of daily operations, ensuring a smooth and gradual transition. This journey reinforces the Organization's ability to adapt, while maintaining the solidity and values that have supported our trajectory as one of the largest financial groups in Brazil — marked by inclusion, innovation, pioneering spirit, and expansion, integrating sustainability into its operational strategy.

2024 Transformation Overview



Adjustment of the organizational structure with a focus on efficiency and agility

- Reduction of hierarchical levels and review of span of control
- Hiring of C-level executives and re-skilling of leadership
- Expansion of NPS indicator usage
- Reorganization of business units and creation of a transformation office with over 800 people

$\widetilde{\mathbb{C}_{\mathbb{A}}^{\mathbb{A}}}$ Management and culture

Transition to a more contemporary management model

- New variable compensation plan for leadership positions, designed to encourage actions aligned with strategic objectives
- Sou Bradesco: a cultural transformation initiative developed from an internal survey with 74% participation, which guides us in fostering new behaviors and mindsets to address strategic business challenges

Digital retail

Evolution of the service model, with over 1 million customers migrated.

- Chat support integrated with BIA GenAI, achieving a resolution rate of 90%*
- Hyper-customization of offers and actions based on customer profile and behavior through extensive use of artificial intelligence (AI)
- Improved customer experience on the App

* For requests received via chat

BMEs

New value proposition and portfolio sizing

- Opening of 150 business branches nationwide
- Increased automation in credit analysis and 28% growth in the loan and financing portfolio, with market share gains
- 9 new Corporate platforms
- Launch of the Agribusiness segment

Affluent

New value proposition and service model for greater centrality

- Launch of Bradesco Principal, a new segment for high-net-worth individuals
- Excellence in investments, integrating brokerage, dedicated advisors, and wealth planning
- Re-segmentation of the customer base to elevate service levels
- Complete experience in the U.S.A.: checking account, investments, U.S.A. credit card, and much more.

Payments and synergies

Redefining our approach to the payments market and new solutions

- New solutions for cash management
- Progress in synergies with Cielo, enhancing convenience and agility for customers — such as Tap Bradesco, a new solution that turns a smartphone into a payment terminal for transactions free of contact.

$\stackrel{\longrightarrow}{\smile}$ Credit

Integration of the credit cycle stages, anchored in the customer perspective

- Reconfiguration of the Credit Business Unit (BU) and use of machine learning
- Updated collection practices, increasing efficiency by 25%
- Revised credit policies, resulting in a 40% increase in production, lower default rates, and an expanded base of customers with pre-approved credit limits
- Extensive use of data



Greater agility and efficiency through technology and innovation

- Gradual implementation of the new Agile Operating Model
- Modernization of systems, deactivation of obsolete applications, and accelerated migration to cloud-based systems
- Hiring of developers and increased production capacity
- Greater investment in the development of AI-powered solutions

Sustainability

RELATED SDG



Sustainability governance

GRI 2-12 • 2-22

Sustainability, integrated into our corporate strategy, is implemented and monitored transversally, supported by a governance structure designed to embed ESG aspects into operations and business decisions, in alignment with our stakeholders' expectations.

Our sustainability governance structure

Board of Directors ESTRATÉGICO Sets the strategy and monitors the Organization's sustainability performance in its regular meetings.

Sustainability Comission ECUTIVO

Comprised of executive officers and directors of strategic areas. It advises the Committee's decisions and proposes improvements to sustainability processes. Meetings are held every two months.

Sustainability Area Responsible for developing, **OPERACIONA** proposing, and monitoring the implementation of the sustainability strategy, supporting the Board of Directors, the Committee, and the Commission in their duties.

Dedicated Teams

Areas embedded in different structures across the Organization, dedicated to connecting and disseminating the Sustainability Strategy through the management of climate, environmental, social, and governance aspects. GRI G4 FS4

Sustainability and Diversity Committee

sustainability strategy.

Main governance body on the topic, composed of members

of the Board of Directors and the Executive Board, including

the CEO. It meets every two months and is responsible

for monitoring the progress and implementation of the

Working Groups

Professionals from different organizational structures 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: Encompasses the principles that govern Bradesco's approach to corporate sustainability management.
- » Social, Environmental, and Climate Responsibility Standard (PRSAC): Outlines the main guidelines for sustainability and for Bradesco's social, environmental, and climate responsibilities in defining its strategy and conducting its businesses, activities, and processes.
- » Social, Environmental, and Climate Risk Standard: Establishes the scope for assessing exposure to social, environmental, and climate risks in transactions involving customers, suppliers, grantees, and invested companies, in accordance with the principles of proportionality and relevance set by the National Monetary Council.

Sustainability Strategy

We reinforce our commitment to sustainable development by promoting businesses and initiatives that generate positive impacts on society and the environment.

Our strategy takes into account both local and global challenges and trends on the topic, aligning with the United Nations Sustainable Development Goals (SDGs), focusing on three main fronts:



prepared for climate-related

challenges, while raising

our customers' awareness

of the associated risks and

LEARN MORE

Climate Report.

in Climate agenda and in our

opportunities.

Promote education and financial inclusion to leverage socio-economic development

>> LEARN MORE in Financial Citizenship.



13 CLIMATE

 $\rangle\rangle$

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





Sustainable Business

GRI 3-3

We recognize our fundamental role in promoting sustainable development by supporting the transition of business models toward lower-carbon standards and directing resources to activities and sectors that generate positive impact. We remain committed to the sustainable business agenda, supporting and engaging our clients, as well as contributing to the identification and management of social, environmental, and climate risks and opportunities.

As part of this commitment, since 2021, we have set the goal of directing BRL 250 billion towards sustainable businesses by December 2025. This goal follows the taxonomy proposed by the Brazilian Federation of Banks (FEBRABAN) and considers the granting of credit for activities classified as having a positive contribution, financial products and services with a socio-environmental focus, as well as advisory services in structuring credit and debt solutions linked to ESG criteria.

The consistent progress in this agenda allowed us to achieve the initially stipulated goal ahead of schedule, in the first half of 2024. Given this result, we decided to maintain the original deadline - December 2025 - considering the ongoing development of the new Brazilian Sustainable Taxonomy by the government, and to increase the amount to be directed to BRL 320 billion. In May 2025, the target was once again increased to BRL 350 billion, with the same deadline.

This amount encompasses:

ESG Operations

ESG-labeled bonds and loans, such as green bonds, blue bonds, green loans, and sustainability-linked loans, among others.

Credit Granting

Financing for companies and projects aligned with the Green Taxonomy, including strategic sectors.

We continue to strengthen our commitment to the allocation of resources into sectors and assets with positive social and environmental impact.

Target status as of December 2024

Socio-environmental Products

benefits, such as credit for the acquisition

Solutions with socio-environmental

of electric and hybrid vehicles, solar

Operations such as bank guarantees

and revolving credit lines structured

energy systems, and microcredit.

Enabling Instruments

with sustainability criteria.



Low carbon agriculture Biofuel 90 Health and social \bigcirc security Education, culture and sports Renewable energy Water and sanitation Forest manegement ĉ\$ Waste management

Strategic sectors



Socio-environmental products GRI G4 FS6 • FS7 • FS8 • SASB FN-CB-240a.1

We continuously review our product and service portfolio through a comprehensive process that incorporates environmental, social, and climate-related criteria. This approach enables us to develop innovative, tailored solutions that effectively meet our customers' needs.

We also offer on-lending facilities from BNDES¹ for projects and activities aligned with the bank's sustainability criteria and aimed at contributing to sustainable development.

Through our products, we assist individuals and legal entities in conducting their activities to maximize positive socio-environmental impacts and minimize negative impacts.

In line with this commitment, our portfolio includes a range of products that support projects and initiatives with positive impact. We allocate resources to initiatives that support both the environmental and climate agenda and social development, covering key areas such as education, clean transportation, accessibility, and financial inclusion.

¹ BNDES= Brazilian Development Bank: Brazil's federal public development bank, focused on financing sustainable development and long-term investments in the country's economy.

BRL 5.2 billion balance on products with environmental benefits²

BRL 7.9 billion balance on products with social benefits³

² BRL 3.3 billion from own funds (CDC Gas Kit, Photovoltaic, Solar Heater, Electric and Hybrid Vehicles, among others) and BRL 1.9 billion in onlending facilities from BNDES (RenovAgro, Climate Fund, Finame Low Carbon, among others).

³ BRL 7.4 billion from own funds (Microcredit, Accessibility, Local Productive Arrangements, among others) and BRL 491 million in on-lending facilities from BNDES (Proirriga, Pronamp, and Prodecoop programs).

In 2024, we began monitoring both our proprietary line and the on-lending line under the National Program for Supporting Medium-Sized Rural Producers (*Pronamp*) as part of our sustainable business portfolio.

LEARN MORE about the performance in previous years in the ESG Indicators Worksheet.

Highlights of our solutions:



Financing for hybrid and electric vehicles

Credit line for the purchase of hybrid and electric vehicles, which reached BRL 1.5 billion in financing in 2024, a 137.4% increase compared to the previous year.

Financing for solar energy

Through the CDC Fotovoltaico⁴, we facilitated the acquisition of solar energy equipment for individuals and businesses, with a 37% growth compared to the previous year. We closed 2024 with a production volume of BRL 1.03 billion.

Programa Fundo Clima⁵



We led the operations under the Programa Fundo Clima in 2024, with a volume of BRL 225 million, supporting the reduction of greenhouse gas emissions and adaptation to climate change.

⁴ CDC Fotovoltaico: credit line for financing solar energy equipment.
 ⁵ Programa Fundo Clima = Climate Fund Program: a Brazilian federal initiative aimed at supporting projects that mitigate climate change and promote a low-carbon economy.

ESG Operations

SASB FN-IB-410a.1 • FN-IB-410a.2 • FN-IB-410a.3 • GRI G4 FS4

As part of our sustainable business strategy, we develop customized credit and capital markets debt solutions, supporting our customers in structuring and enhancing ESG best practices.

A specialized team is involved from opportunity identification to document preparation and support throughout the assessment process. Our experience includes the issuance of ESG financial instruments, both for loans and capital markets debt, covering categories such as green, social, sustainable, and sustainability-linked loans and bonds.

These transactions are aimed at enabling initiatives that generate positive environmental and social impacts.

In 2024, we structured 41 ESG-labeled operations, totaling BRL 12.3 billion — BRL 10.5 billion in bonds and BRL 1.75 billion in loans. These operations include:

Bonds

9 Green bonds valued at BRL 5.1 billion

5 Sustainable bonds valued at BRL 3.4 billion

Social bonds valued at BRL 38 million

3 Sustainability-linked bonds valued at BRL 1.7 billion

Transition bond valued at BRL 250 million

Loans

17 Green loans valued at BRL 867 million

5 Sustainability-linked loans valued at BRL 882 million



Renewable energy project structuring

Through BBI, our investment bank, we structured 24 transactions aimed at generating electricity from renewable sources, totaling BRL 6.5 billion in participations by the end of 2024.

Environmental sanitation project structuring

Throughout the year, we structured 11 sanitation operations focused on wastewater management or water collection, treatment, and distribution. In total, these operations amounted to BRL 5.2 billion in 2024.



Green Buildings project structuring

Through the *Plano Empresário Sustentável*¹, we structured four sustainable construction projects in 2024, focusing on energy efficiency, responsible resource use, and occupant's well-being. These operations totaled BRL 279 million for the year.



Highlighted ESG-labeled operations

| Company | Órigo Energia | Jaepel | Bracell |
|-----------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Bradesco´s role | Exclusive Coordinator | Exclusive Coordinator | Participant |
| Instrument | Corporate debentures | Rural Product Bill (<i>CPR</i> ¹) | Rural Product Bill (CPR') |
| Volume | BRL 600 million | BRL 330 million | USD 60 million |
| Term | 7 years | 3 years | 5 years |
| Activity | Órigo builds a direct link with end consumers through shared distributed generation, aiming to democratize access to clean energy from solar power plants. | Jaepel is a company specialized in the production of corrugated cardboard packaging, certified by ISO 9001 and FSC. | Bracell is a global leader in the production of dissolving pulp, with sustainable operations based on eucalyptus cultivation and state-of- the-art manufacturing facilities. |
| Use of proceeds | Allocation of funds for the reimbursement of expenses and future spending on the construction of multiple distribution photovoltaic generation plants. | The eligible project categories include the production of corrugated paper from recyclable materials, the purchase of recycled raw materials, biomass boilers, the disposal of boiler ash and scrap plastics through co-processing, and solar energy generation. | Operation tied to targets for reducing waste generation and water consumption. |

¹ CPR = A Brazilian credit instrument used in agribusiness, representing a future delivery of agricultural products or their cash equivalent.

Funding under the Eco Invest program

In 2024, we were selected in the first auction of the Eco Invest program, a Brazilian government initiative aimed at attracting foreign private investment to support the country's ecological transition.

Eco Invest Brasil offers long-term foreign exchange protection and encourages the inflow of external capital into sustainable projects.

With innovative financial practices and stringent sustainability criteria, the program facilitates the integration of Brazilian companies into the international financial system, enabling us to raise funds from foreign investors interested in financing the transition to a low-carbon economy.

Under the program, we committed to multiplying the BRL 500 million in credits granted by the National Treasury by 7.2 times, resulting in a total allocation of BRL 3.6 billion to projects aligned with the program's scope — reaffirming the Organization's commitment to advancing the Sustainable Business agenda.

Responsible Investments GRI G4 F511 • SASB FN-AC-410a,2 • FN-AC-410a,3

Bradesco Asset Management is one of the largest private asset managers in Brazil, with over BRL 856.1 billion in assets under management. Through Bradesco Asset Management, we offer a comprehensive and diversified portfolio of funds and investment strategies tailored to all investor profiles.



| Class | BRL million | % |
|------------------------|-------------|-------|
| EAPC | 353,919.04 | 41.34 |
| Corporate | 120,237.91 | 14.05 |
| EFPC Private Companies | 64,992.82 | 7.59 |
| High Income Retail | 64,180.47 | 7.50 |
| Retail | 48,724.15 | 5.69 |
| Insurance Company | 36,803.53 | 4.30 |
| Middle Market | 34,778.90 | 4.06 |
| Investiment Funds | 33,454.26 | 3.91 |
| Private | 32,571.21 | 3.80 |
| EFPC Public Companies | 26,958.48 | 3.15 |
| RPPS | 15,104.35 | 1.76 |
| Capitalization | 10,602.30 | 1.24 |
| Public Authorities | 6,301.98 | 0.74 |
| Others | 4,801.07 | 0.56 |
| Foreign investors | 2,645.10 | 0.31 |
| Total | 856,075.56 | 100 |

Volume of assets under management by segment (FIs only)

| Segment | BRL millions | % |
|-----------------------|--------------|-------|
| Fixed Income | 420,548.76 | 49.13 |
| Pensions | 285,664.82 | 33.37 |
| Managed Portfolios | 74,919.82 | 8.75 |
| Multimarkets | 44,397.81 | 5.19 |
| FIDC | 15,383.75 | 1.80 |
| Shares | 10,831.90 | 1.27 |
| ETF | 3,240.00 | 0.38 |
| Exchange Rate | 607.05 | 0.07 |
| FII | 350.54 | 0.04 |
| FIP | 131.12 | 0.02 |
| Off-shore | 0.00 | 0 |
| Total | 856,075.56 | 100 |

LEARN MORE in Responsible Investiment Standards and in PRSAC¹.

¹ PRSAC (Política de Responsabilidade Socioambiental e Climática): policy required by the Central Bank of Brazil, establishing guidelines for integrating social, environmental, and climate aspects into financial institutions' operations. Bradesco Asset's Responsible Investment Standard sets out the principles and procedures for responsible investment, establishing guidelines on:

- » inclusion of ESG criteria in asset analysis and management;
- » exposure of investments to sensitive sectors;
- » engagement with investee companies;
- » relationship with stakeholders;
- » exercise of voting rights;
- » commitment to transparency and accountability.

We are committed to continuously improving our analysis methodologies and processes, in line with best practices and evolving regulations, to consistently integrate ESG criteria and deliver greater value and security to our customers.

99.94% of assets under our management have incorporated ESG analysis

*Based on ANBIMA's equity and fixed income categories, excluding multimarket/systematic strategies.

Each year, we assess the ESG aspects of invested assets or those with investment potential through an internally developed questionnaire. Our ESG analyses are based on a broad range of sources, including public data, consulting firms, rating agencies, and information platforms.

We use a screening approach that incorporates internal ESG analysis data into the strategies of each fund and portfolio, allowing them to follow their own ESG criteria or investment goals.

When selecting assets, we consider material sector-specific criteria to reduce the fund's exposure to ESG risks and capture potential opportunities.

In the case of ESG funds, we prioritize assets that are better prepared to address sustainability challenges and have projects related to the topic. ESG risk and opportunity assessments support fund managers in allocating resources and also serve as a basis for recommending improvements to investors' decisions generating returns for all stakeholders. For equity funds, screening includes, for example, comparing the fund's ESG rating with that of its benchmark index, applying a Best-in-Class methodology, or adopting an engagement strategy focused on companies with potential to improve their ESG performance. This allows for an assessment of the ESG risk of the companies in the portfolio, supporting allocation decisions. Additionally, depending on the investor's appetite, we may adopt specific ESG strategies, such as those related to climate commitment and performance, clean energy, and investment in basic sanitation.

Assets under management that incorporate environmental, social, and governance (ESG) considerations and screening. GRI G4 FS11 • SASB FN-AC-410a.1

| Asset Class | ESG incorporation /Screening | | |
|-------------------------|------------------------------|-------|--|
| Asset Class | BRL billions | % | |
| Government bonds | 393.90 | 100 | |
| Repos | 265.90 | 100 | |
| Fixed Income Credits | 172.40 | 99.7 | |
| Equities | 16.70 | 99.95 | |
| FIDC ¹ | 6.60 | 100 | |
| Total | 855,5 | 99,94 | |

¹ FIDC - Receivables Investment Funds

LEARN MORE

about our ESG practices in <u>Social</u>, environmental and climate risks.

Check the historical series in our ESG Indicators Worksheet.

We currently manage several funds with ESG objectives, in both equities and fixed income, totaling BRL 1.05 billion in net assets under management. In addition, we manage USD 185.3 million in funds that promote environmental and/or social characteristics, in accordance with Article 8 of the Sustainable Finance Disclosure Regulation (SFDR).



Main ESG Funds – BRAM | IS ANBIMA

| | PL (BRL million) | Strategy | |
|------------------------------------------------------------------------------|------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|
| IS Master Pension ESG Equity Investment Fund | 4.18 | They aim to generate returns through investments in compani with high levels of sustainability and corporate governance. | |
| Bradesco IS Corporate Sustainability Equity Investment Fund | 4.85 | Based on assets listed on B3, issuers are selected if they have an ESG rating equal to or higher than their sector ESG rating (Best in Class), and in line with Bradesco Asset's defined quality quartile selection criteria. Additionally, the portfolio may include assets that show clear ESG commitments, as long as they do not pose | |
| BRAM IS Corporate Sustainability Equity Investment Fund 2 | 17.37 | potential harm to the fund and both the asset manager and the company agree to engagement commitments. | |
| Bradesco FIC FI Long-Term Private Credit Fixed Income – IS Performance | 209.52 | They aim to invest in funds with well-defined and measurable | |
| BRAM Equity Investment Fund – Equity Green BDR Level I IS | 3.81 | ESG strategies in the local and/or international markets, while also restricting exposure to certain controversial sectors. | |
| Fixed Income Private Credit Investment Fund – IS Master ESG Pension | 513.30 | They aim to generate returns by investing in companies whose ESG rating is equal to or higher than the sector ESG rating (Best in | |
| BRAM Fixed Income Private Credit Investment Fund – IS Sustainability | 219.79 | Class), in a way that does not compromise the fund's purpose. | |

Note: Funds submitted to ANBIMA IS label. An ANBIMA IS Fund is a sustainable investment fund, identified according to the rules and procedures established by ANBIMA. These funds consist of assets that follow sustainability criteria, aligned with environmental, social, and governance (ESG) practices.

Participation in shareholders 'meeting (proxy voting)

GRI G4 FS12 • SASB FN-AC-410a.3

We adhere to the Brazilian Financial and Capital Markets Association's (*ANBIMA*) Code of Self-Regulation for Investment Funds, which requires fund managers to adopt a Proxy Voting Policy. This ensures the right to vote at general meetings of investment funds and companies issuing the securities held in the funds' portfolios, with the aim of protecting customers' interests.

According to our policy, the exercise of voting rights on material issues in shareholders' meetings is the prerogative of funds that hold more than 5% of a company's share capital or have over 10% of their portfolio invested in a single asset. Shareholder meeting notices are reviewed by our analysts and portfolio managers, and voting decisions are submitted to the approval of an internal proxy voting committee. While the Proxy Voting Policy does not explicitly establish guidelines for environmental and social matters, we monitor the agendas of general meetings of investee companies and, when relevant environmental and social topics are identified, their deliberations are flagged and considered for participation and voting guidance on a recurring basis. We participated in 68 shareholders 'meetings throughout 2024.

| Sector | Meetings | Participation in Meeting (%) | | |
|----------------------------------------------------|----------|---------------------------------|--|--|
| Agribusiness | 1 | | | |
| Banks | 2 | 3 | | |
| Capital Goods and Services | 2 3 | | | |
| Consumption | 2 | 3 | | |
| Energy | 8 | 12 | | |
| Health | 2 | 3 | | |
| Logistics, Transportation and Infrastructure | 3 | 4 | | |
| Mining and Steel | 4 | 6 | | |
| Paper, pulp, and wood | 1 | 1 | | |
| Real State | 11 | 16 | | |
| Technology, Media and Telecom | 1 | 1 | | |
| Utilities | 10 | 15 | | |
| Others | 21 | 31 | | |
| TOTAL | 68 | 100 | | |

Engagement and training in sustainable business GRI 2-29 · G4 FS4 · FS5 · FS10

To ensure the internalization of the sustainable business strategy across the Organization, we maintain an ongoing engagement process with our customers and employees — especially our commercial teams.

In 2024, we engaged 922 Corporate Banking relationship managers in sustainable business practices, demonstrating how we can generate greater value for customers by incorporating environmental, social, and climate-related aspects as a competitive advantage. We also held a series of sector-specific events aligned with our Net Zero commitment and the challenges and opportunities related to the sustainable and climate business agendas. In line with our commitment to engaging customers on ESG-related opportunities and risks, we held meetings with 217 customers throughout 2024.

We implemented ESG-focused training programs specifically designed for Bradesco Asset's internal audience. Throughout 2024, more than 80% of employees participated in these training sessions. We conducted targeted training sessions on the simulation of the effects of climate transition policies such as renewable energy incentives, carbon pricing, among others—on the economy, society, and the environment. In addition, we held discussions with our analysts on the materiality of ESG factors for specific sectors and/or companies.

In addition, during the year, we directly participated in 57 engagement meetings, which included actions with companies in our investment portfolio, collective engagement organizations, and associations, among others, aimed at encouraging the adoption of best practices in ESG, focusing on critical issues to mitigate risks and explore opportunities.

In 2024, we strengthened our participation in collective engagement initiatives, recognizing their essential role in scaling the adoption of best practices across the sector through constructive dialogue with companies. In this regard, we participated in initiatives related to climate and biodiversity engagement from the Principles for Responsible Investment (PRI) and the Investor Policy Dialogue on Climate (IPC).

Social, environmental and climate risks

•

GRI 2-23 • 2-24 • GRI G4 FS1 • FS2 • FS3 • SASB FN-CB-410a.2

Social, environmental, and climate risks (*RSAC*), when associated with financial institutions, are generally indirect and result from our business relationships, including those with the supply chain and customers, through financing and investment activities.

We interpret these risks in accordance with the definition provided by the Banco Central do Brasil¹ (*BCB*) in its Resolution Number 4,557:

 Social risks - represent risks of losses related to violations of fundamental rights and guarantees, or to actions harmful to the common interest. Examples include cases of harassment, discrimination or prejudice, modern slavery, child labor, among others.

¹ Banco Central do Brasil = Central Bank of Brazil, responsible for implementing monetary policy, regulating the financial system, and promoting the stability of the Brazilian economy.

- **Environmental risks** involve the possibility of environmental damage, such as pollution, deforestation, loss of biodiversity, and excessive use of natural resources.
- **Climate risks** they are divided into two types: physical and transition risks. Physical risks involve the possibility of losses resulting from extreme and frequent weather events or long-term environmental changes due to shifting climate patterns. Transition risks refer to the possibility of losses associated with the failure to adapt to and implement the changes required for a new economy, including regulatory, market, and technological shifts.

LEARN MORE about climate risks in the chapter <u>Climate agenda</u>.





Governance of RSAC

The governance of RSAC is structured at different levels, each with specific responsibilities in managing these risks.

The Board of Directors is supported by committees that assess the relevance of RSAC, establish strategic guidelines, and monitor their development.

At the executive level, there are committees that assess impacts, propose mitigation measures, and ensure compliance with regulations and best practices, supporting the CEO; all include the Chief Risk Officer (CRO) as a member. At the operational level, specialized areas monitor exposure to RSAC and promote their integration into strategic planning.

This structure is aligned with the guidelines established by the National Monetary Council (*CMN*).

$\rangle\rangle$ LEARN MORE

about the responsibilities of each governance level in the <u>Social, Environmental</u> <u>and Climate-Related Risks and Opportunities</u> <u>Report (GRSAC)</u>.

Regulatory Environment

Increasingly present on the agendas of both governments and the private sector, *RSAC* are also part of the regulation of the Brazilian financial system: National Monetary Council (*CMN*) and the Central Bank of Brazil (*BCB*) have strengthened regulations and guidelines, as well as their supervisory processes, to ensure that financial institutions properly manage these risks.

Among these requirements are the establishment of a Social, Environmental and Climate Responsibility Policy (PRSAC) and the annual disclosure of the Social, Environmental and Climate-Related Risks and Opportunities Report (GRSAC), as well as the inclusion of climate risks in stress tests and sustainability criteria in the management of international reserves and investment selection. These measures aim not only to protect the financial system, but also to foster a more sustainable and resilient economy.

Regulatory framework

We maintain a set of policies and standards that guide the management of social, environmental, and climate aspects in our business and operations. These documents are continuously updated to comply with regulatory changes, the voluntary commitments we have undertaken, and the principles of relevance and proportionality, considering the complexity of our financial products and operations.

Our <u>Social, Environmental, and Climate</u> <u>Responsibility Standard</u> outlines the main guidelines for the sustainable conduct of business, activities, processes, and relationships with stakeholders, highlighting the key lines of action and governance. <u>The Social, Environmental,</u> <u>and Climate Risk Standard</u> defines the scope of the exposure analysis to social, environmental, and climate risks in transactions with customers, suppliers, grantees, and investee companies.

RSAC Management

The management scope defined in our Social, Environmental, and Climate Risk Standard, aligned with our Social, Environmental, and Climate Responsibility Standard, covers risks inherent to credit granting, collateral and supplier contracting, donations and sponsorships, investments (private equity), product and service development, legislative bill analysis, and the recording of operational losses.

The management process comprises the stages of identifying, assessing, classifying, monitoring, controlling, and mitigating these risks.

$\rangle\rangle$ LEARN MORE

about these steps at <u>Social, Environmental,</u> and <u>Climate Risks and Opportunities</u> <u>Report (GRSAC)</u>.

Financing and credit operations SASB FN-CB-410a,2 | FN-MF-450a,3

In the analysis of social, environmental, and climate-related aspects for credit and financing operations, we apply distinct criteria based on the characteristics of each transaction, in accordance with the principles of proportionality and relevance established by the BCB.

Credit granting

For the assessment of social, environmental, and climate risks, we consider risk factors associated with the economic sectors in which customers operate (inherent risk) and the credit exposure of these customers in each sector. Customers operating in sectors with medium or high inherent risk and having significant financial exposure are included in the scope of the assessment.

We assess the environmental, social, and governance performance (ESG Score) of these customers through the application and analysis of questionnaires, supplementary research in media and news, verification of sensitive environmental aspects related to the locations of production units or projects (georeferencing), etc. The goal is to identify potential impacts on biodiversity, traditional communities, signs of human rights violations related to modern slavery, child labor, sexual exploitation and human trafficking, exposure to climate change, occupational health and safety issues, legal compliance, and corporate social responsibility.

The combination of the sector's inherent risk with the customer's ESG Score results in their RSAC rating, which can be classified as: minimal, low, moderate, high, and very high.

Customers with a very high RSAC rating are submitted to a working group's deliberation regarding the inclusion of credit restrictions.



Project Financing

Our *RSAC* Standard defines the projects that must be analyzed based on the economic sector and the financing amount.

The analysis process includes sectorspecific checklists for verifying licenses, environmental studies, prevention programs, mitigation, control, and compensation of impacts and climate exposure. This process also involves media research and consultations with internal and public databases, such as the registry of employers who have subjected workers to conditions analogous to slavery, the embargo list of the Brazilian Institute of Environment and Renewable Natural Resources (*Ibama*), the Chico Mendes Institute for Biodiversity Conservation (ICMBio), and public registries of contaminated areas. Based on this analysis, a project risk rating is generated, comprising five levels: minimum, low, moderate, high, and very high.

Since 2004, we have been signatories to the Equator Principles (EP), a set of voluntary guidelines that help us identify, assess, and manage socioenvironmental risks in large projects. The goal is to ensure that the projects we finance, or for which we provide advisory services, are implemented in a socially responsible manner and reflect the best practices in environmental, social, and climate management as outlined in the Performance Standards of the International Finance Corporation (IFC) and the World Bank's Health, Safety, and Environment Guidelines. We classify projects under the Principles according to risk categories A (high), B (medium), and C (low).

Project monitoring

We incorporate projects that present potential significant impacts into our monitoring portfolio, for which action plans are developed and must be followed throughout the contract period. We annually monitor their compliance through document analysis, site visits, and audits conducted by independent consultants, when applicable. Noncompliance may result in the degradation of the customer's/project's RSAC rating, re-adjustment of action plans, blocking of financial resource disbursement, or even early termination of the contract.

In 2024, 21 projects were included in the monitoring portfolio, 13 of which were classified under the Equator Principles. Of this total, 10 projects were classified under the Project Finance modality.

Project finance aligned with the Equator Principles

| Number of reviewed projects/ businesses | 10 |
|------------------------------------------------------------------------------------------------------------------------|-----|
| Total number of projects/ transactions reviewed in relation to the total number of projects/ transactions (%) | 100 |
| Number of projects/transactions that reached financial closing | 1 |
| Number of projects/transactions rejected | 0 |
| | |

Stress test

The stress testing program allows us to assess our ability to face adverse scenarios. A business environment impacted by *RSAC* issues can affect counterpart operations and, consequently, credit risk. Its implications on projected results, capital ratios, and liquidity guide the definition of our contingency plans and strategy.

To assess the impact of *RSAC* on the Organization's financial stability, we have developed scenarios that consider events arising from these risks simultaneously. This exercise allows us to assess the impacts on the main monitored risks, enabling an analysis of the macroeconomic consequences, including fluctuations in interest rates, market asset prices, and potential variations that constitute market risk.

By incorporating these impacts into their planning, business areas assess the estimated effects on their products, portfolios, and assets. This analysis takes into account the implications for the Brazilian economy, with an integrated view of both the immediate and long-term effects on the Organization.

As a complementary measure, we carry out isolated exercises as part of the stress testing program to analyze the consequences of specific events on liquidity, market risk, and credit risk in assets from companies operating in sectors with high RSAC potential.

These combined approaches aim to provide a comprehensive view of the consequences of social, environmental, and climate risks and their interactions with other relevant risks, enabling an in-depth discussion of their impacts and mitigation strategies.

Portfolio monitoring

We conduct monthly monitoring of credit operations with corporate customers, as well as rural credit transactions with individuals operating in sectors significantly exposed to RSAC. This approach enables us to track portfolio concentration in these sectors and make strategic adjustments in line with our risk appetite.

Prohibitive and Restrictive Measures

We have prohibitive measures in place for opening accounts and granting credit to individuals or legal entities proven to be involved in modern slavery, child labor or sexual exploitation, mining without authorization from regulatory bodies, asbestos extraction, and manufacturing of heavy weaponry not intended for national security.

We have also adopted restrictive measures for activities involving the extraction of mineral coal, the extraction and processing of oil shale and oil sands, the industrialization and commercialization of uranium, coal-fired power plants, oceanic trawling with nets longer than 2.5 kilometers, real estate developments overlapping Indigenous lands, and critical sectors with violations related to illegal deforestation (such as cattle ranching, meatpacking, and forest production). In 2024, we restricted operations with 1,145 individuals and legal entities involved in one or more of these activities.

Regarding illegal deforestation, we are subject to the guidelines set forth in the Banking Self-Regulation System - SARB 026/2023, issued by FEBRABAN¹. These guidelines aim to encourage financial institutions to promote responsible practices within the meat industry, while also aligning their social, environmental, and climate responsibility policies with the monitoring and management of illegal deforestation risk. Throughout 2024, we monitored customer adherence to the commitment among meatpacking companies operating in the Amazon biome and began the process of assessing this risk. We also promoted training on Managing Illegal Deforestation Risk in the Beef Supply Chain, reaching by the end of 2024 a participation rate of 94% among eligible employees working in business-related areas.

Early warning system

Additionally, we have an early warning system that uses media sources and internal and public databases to monitor the involvement of customers or potential customers in social, environmental, or climate-related incidents. These include embargoes, contaminated areas, or conditions analogous to slavery. The system is used to support business and relationship decision-making.

Real estate collateral

The scope of the analysis of real estate collateral, regardless of the type of credit, includes rural properties with identified social, environmental, and/or climate-related restrictions; urban properties with signs of contamination located in industrial areas; warehouses storing potentially hazardous materials; properties with fuel tanks; and vacant land in large urban centers.

In the analysis of these properties, we identify specific situations through georeferencing, both in the property's location and its surroundings, such as: the existence of deforestation in permanent preservation areas or areas for the protection and recovery of water sources, conservation units, indigenous lands, natural cavities, mineral extraction activities, signs of contamination in cases of historical occupation of the area by industries, warehouses and fuel distributors. In addition, we check whether the property is listed in public databases of contaminated areas, embargoed areas, or infractions recorded by *Ibama* and *ICMBio*. The property assessment results in one of the following classifications: approved, restricted, or prohibited.

In 2024, 701 properties were analyzed, of which 271 were approved, 252 had restrictions, and 178 were subject to prohibitive measures.

¹ FEBRABAN (Brazilian Federation of Banks) is the main representative entity of the banking sector in Brazil. It promotes best practices, regulatory compliance, and the development of responsible and sustainable financial systems.

Investments SASB FN-AC-410a.2

As part of our fiduciary duty, we adhere to guidelines for responsible and ethical investments. In this regard, in compliance with the Principles for Responsible Investment (PRI), to which we are signatories, as well as the guidelines of Investors for Climate (IPC) and the Association of Capital Market Investors (AMEC), we have a process for asset analysis and management that integrates ESG aspects across the board, evaluating the relevant risks and opportunities related to these factors in the performance of our assets. For this analysis, factors such as legal compliance, respect for human and labor rights, environmental and climate change impacts, among others, are considered. This process is carried out by a dedicated team that reports to the Bradesco Asset Management Board.

Our methodology assigns varying weights to the different aspects being monitored. It applies to all asset classes, including equities, fixed income (both private and public bonds), and investment funds. This weighting variation accounts for the specific characteristics of each sector.

For the evaluation of private bonds, our analysis is based on material topics relevant to each sector, in order to identify the risks and opportunities faced by companies (see the chart beside).

For public bonds, our analysis covers regulatory quality, public policies for the proper provision of basic services to the population, environmental conservation, and the reduction of social inequality, as well as governance issues.

We also review all private equity transactions carried out by 2bCapital, aiming to identify potential social and environmental irregularities, such as indications of involvement in modern slavery, child labor, sexual exploitation, embargoes, contaminated areas, and other violations that may impact the Organization's image and reputation.

Main aspect analysed

ENVIRONMENTAL

- » Natural resource, biodiversity and deforestation management
- » Waste, effluents, and emissions
- » Climate change adaptation and mitigation
- » Environmental impacts of products and services



In 2024, 378 private equity transactions were analyzed.

GOVERNANCE

- » ESG integration with strategy
- » Transparency and management
- » Minority shareholder rights and oversight
- » Board of directors
- » Conduct and Conflict of
- of Interest

SOCIAL

- » Stakeholder
- engagement
- » Occupational health and safety
- » Diversity
- » Data protection
- » Scandals, fines and
- sanctions related to stakeholder relations

LEARN MORE about our practices in the <u>Responsible Investments</u> section.





Suppliers

For the RSAC assessment of our supply chain, we follow the scope defined in our Social, Environmental and Climate Risk Standard. Suppliers that fall within this scope are included in the Bradesco More Sustainable Supplier program.

With the aim of promoting the socioenvironmental development of our suppliers, we conduct advisory audits based on the pillars of social, environmental, and governance aspects. These audits encompass issues such as ethics, labor rights, human rights, supply chain management, environmental policies, licensing, waste management, greenhouse gas emissions, occupational health and safety, and other relevant topics.

After the audits, the supplier establishes an action plan for each identified improvement opportunity and nonconformity. Based on the audit results, the supplier receives a risk classification of low, moderate, high, or very high.

LEARN MORE about our supply chain management in the chapter <u>Suppliers</u>.

Verification GRI G4 FS9

The adherence of social, environmental, and climate risk management activities to commitments, legislation, and internal policies is periodically assessed through internal audits and compliance processes, as well as through regular monitoring conducted by the Central Bank of Brazil.

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about our work in <u>Social, Environmental,</u> and Climate Risks and Opportunities <u>Management Report (GRSAC)</u>.

about the social, environmental, and climate risk management practices of the Bradesco Seguros Group in its <u>Sustainability report</u> (available only in Portuguese).

Customer engagement gri g4 FS10

To ensure effective management of *RSAC*, we rely on raising awareness and engaging our clients, who are involved in a range of demands related to the topic, such as the requirement for information and documents that confirm the practices and commitments they have undertaken, as well as their agreement with the criteria and aspects outlined in our policies.

In 2024, we assessed 3,436 credit proposals for businesses or project financing, ensuring that the financed activities comply with both applicable legislation and our commitments and policies, with supporting evidence provided. Additionally, in 2024, we allocated approximately BRL 480 thousand in investments to enhance our risk management infrastructure, team training, and the renewal of commitments and partnerships, such as the Equator Principles and CDP Supply Chain.

Climate agenda GRI 3-3

The impacts of climate change have increasingly affected society and nature. On one hand, extreme weather events and changes in weather patterns undermine the economy and quality of life on Earth. On the other hand, the need to limit global temperature rise requires efforts such as the substitution of raw materials. industrial processes, and products, driving the transition to a lowcarbon economy.

Given these challenges, our role as a financial institution is to support our customers in reducing emissions and increasing resilience to climate change.

In this regard, we have established a climate strategy supported by a series of indicators, commitments, policies, and action plans. Our journey began with managing our

operations and, in recent years, has expanded to encompass the transformation of our business. aiming to drive the development of this new economy.

Among our voluntary commitments, we highlight the Partnership for Carbon Accounting Financials (PCAF), which standardized the measurement of financed emissions, and the Net Zero Banking Alliance (NZBA), which mobilized banks globally in the effort to neutralize net emissions from their portfolios by 2050.

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Climate Report.

2007 2011 2006 » We have joined » We prepared our first » We became a the CDP greenhouse gas (GHG) member of the emissions inventory UNEP FI. and offset 100% of our » We developed the Eco-efficiency Scope 1 and Scope 2 emissions. Master Plan. 2020 2019 2017 » We have joined the » We have joined the » We measured our PCAF – Partnership for financed emissions. TCFD – Task Force Carbon Accounting » We offset 100% on Climate-related Financials. of our operational Financial Disclosures emissions (Scopes 1, » We have powered 100% of our facilities 2, and 3) with renewable energy 2021 2023 2024 » We have joined the » We have disclosed » We have disclosed NZBA – Net-Zero targets and a transition decarbonization targets about our climate agenda journey in our plan for the Coal and **Banking Alliance** for the Aluminum. Power Generation Cement, Iron & Steel, and Transport sectors sectors

Climate Governance GRI 3-3

Our climate agenda governance is integrated into our sustainability and risk management structures.

The Board of Directors is responsible for overseeing the topic within the Organization, supported by the Sustainability and Diversity Committee, whose responsibilities include approving plans for the implementation of the climate strategy and requesting climate risk assessments.

Management, in turn, is carried out by the Sustainability Commission, which meets every two months and brings together executive officers and directors from strategic areas for the agenda, enabling a cross-cutting approach to managing climate-related risks and opportunities.

Within the climate risk management structure, the Executive Committee for Integrated Risk Management and Capital Allocation and the Risk Committee are responsible, among other duties, for assessing and proposing the risk appetite levels set out in the Risk Appetite Statement (RAS), which includes the climate dimension.

We also maintain dedicated teams within the Sustainability and Financial Risk Management areas, focused on monitoring indicators and developing financial solutions. These teams play a key role in translating climate-related risks and opportunities to other structures within the Organization.

Among the policies and standards that guide the management of social, environmental, climate, and governance aspects, we highlight the Sustainability Policy and the Social, Environmental, and Climate Responsibility Standard (PRSAC).

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Climate strategy

In order to become a Net Zero bank by 2050, we have developed a strategy aimed at reducing the climate impact of our operations, while supporting our customers' transition through financial solutions.

We began our portfolio's climate management journey by implementing global alliance guidelines such as TCFD, PCAF, NZBA, and GFANZ, which have laid the foundation for the best practices adopted by the financial sector.

As the measurement processes evolve, we mature in the integration of risk and opportunity assessment and the incorporation of climate indicators and scenarios into our business and financial planning, thereby influencing our strategy.

In our portfolio's decarbonization journey, primarily guided by the sectoral targets set under the NZBA, we prioritize engaging customers from carbonintensive sectors, considering their climate maturity stage to offer the most appropriate solution for their context.



Being a Net Zero bank also involves mitigating the impacts of our operations, which, although having relatively low emissions, require planning and efforts. These are implemented through our Ecoefficiency Master Plan and through our suppliers' engagement in the CDP Supply Chain program.

$\rangle angle$ LEARN MORE

about our actions in each pillar in our <u>Climate Report</u>.

about the climate agenda in our operations in the section <u>Eco-efficiency</u>.

Commitments and partnerships

To strengthen our strategy and advance the climate agenda, we have made commitments and actively participate in sectoral and cross-sectoral forums. Through these initiatives, we contribute to discussions in working groups and thematic chambers, promoting the development of solutions for the transition to a low-carbon economy.

Key examples include the working groups of the United Nations Environment Programme – Finance Initiative (UNEP FI), the Global Compact initiatives, the Thematic Chamber on Climate, Energy and Sustainable Finance of the Brazilian Business Council for Sustainable Development (CEBDS), as well as the committees and working groups of the Brazilian Federation of Banks (*FEBRABAN*) and the National Confederation of Insurance Companies (*CNseg*).

Climate Risk Management

The risks arising from climate change may affect Bradesco either directly or indirectly.

- **Direct impacts:** they are primarily driven by physical risks, which may affect our facilities due to the increased frequency of extreme events, such as floods.
- Indirect impact: they involve both physical and transition risks, mainly related to regulatory changes and shifts in market behavior. These risks can affect various sectors of the economy with which we engage and, therefore, represent the greatest financial exposure for the Organization.

Given this context, we integrate climaterelated factors into our methodologies, models, and tools for measuring and controlling other business risk components, especially in financing, investment, and insurance operations. However, due to the dynamic nature of climate events, we have identified the need to enhance our management mechanisms. Since 2017, we have participated in sector initiatives focused on developing methodologies and tools for the banking industry. The process for measuring climate risks is constantly evolving, requiring the continuous enhancement of methods for assessing potential impacts.

Scenario analysis and portfolio stress testing

At Bradesco, we assess the most relevant economic sectors in our loan portfolio in terms of their exposure to physical risks (both acute and chronic) and transition risks (regulatory, market, technological, and reputational). For the most exposed sectors, we focus efforts on quantifying potential impacts, using data from the Network for Greening the Financial System (NGFS), and base our quantitative analyses on three scenarios for the period from 2025 to 2050: Net Zero, Divergent Net Zero, and Current Policies.

The first two scenarios are aligned with the 1.5°C target and assume net-zero emissions by 2050, but differ in the trajectories of actions and policies whether orderly or disorderly—to meet the temperature limitation goal. The third scenario, based on a more pessimistic outlook, assumes that only current policies remain in place, resulting in higher physical risks and a temperature increase exceeding 2°C. Based on these scenarios, we conduct stress testing on the financial statements of companies in our portfolio, simulating potential impacts on variables such as credit ratings.

Additionally, we carry out preventive monitoring of climate-related topics. In 2024, severe droughts affected several sectors, particularly agriculture. To manage the impact on the loan portfolio, we assessed the sectoral and regional sensitivity of customers and revised the ratings and limits of companies affected by water scarcity, in line with our credit rating policy.

Stress test

For a stress testing exercise, we constructed narratives on global climate issues, whose impacts will occur on macroeconomic variables such as exchange rates, interest rates, and GDP. The effects from this scenario, as well as the respective impacted variables, were used by all product planning areas to estimate potential impacts on their demand and future results, broadening the incorporation of this assessment into various processes of our risk management.

Monitoring

We monitor all corporate credit operations from sectors significantly exposed to climate risks and rural credit operations for individuals on a monthly basis. This allows us to observe the evolution of business concentration in these sectors and adjust our strategy to our risk appetite. It is worth mentioning that, within our regulatory framework related to SAC risks, we have restrictive guidelines for granting credit for activities related to coal-fired thermal power plants.

$\rangle angle$ learn more

about the process of identifying and measuring climate impacts in our <u>Climate</u> <u>Report</u> and in the <u>Social</u>, <u>Environmental</u>, and <u>Climate Risks and Opportunities</u> <u>Report (GRSAC)</u>.

Metrics and targets

The management of climate indicators is crucial to guiding our strategy and helping us achieve the goal of reducing the impact of our business and operations on the climate.

Financed emissions

SASB FN-AC-410b.4 • FN-CB-410b.4

Financed emissions represent the indirect climate impact generated by our business activities. Since 2020, we have applied the methodologies from the standard issued by the Partnership for Carbon Accounting Financials (PCAF) to measure the absolute emissions of the bank's corporate credit portfolio¹ and investments managed by Bradesco Asset, relating to both fixedincome and equity portfolios.

We are committed to continuously improving our process by enhancing the collection and treatment of internal and external data, automating calculation steps², and identifying the best ways to influence decision-making using the generated metrics.

 ¹ Amounts related to sureties and guarantees are excluded from the analysis.
 ² We rely on the support of the startup DEEP ESG in these stages. In 2024, we were invited to co-chair the PCAF Brazil Chapter, launched in April, which aims to support signatory financial institutions in applying the methodologies while considering the particularities of the Brazilian context.

We also held an internal workshop to present to the credit, products, and risk management areas the current process and challenges in collecting internal data and applying the results to portfolio management.

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regarding the calculation of financed emissions in our <u>Climate Report</u>. about our operational emissions in <u>Eco-efficiency</u>.

Total financed emissions

SASB FN-AC-410b.1 • FN-AC-410b.2 • FN-AC-410b.3 • FN-CB-410b.1 • FN-CB-410b.3

| | Bradesco Bank | | | Bradesco Asset | | |
|------------------------------------------------------------|---------------|--------|--------|----------------|--------|--------|
| | 2021 | 2022 | 2023 | 2021 | 2022 | 2023 |
| Covered Value ¹ (BRL billions) | 387.73 | 406.05 | 383.91 | 93.39 | 125.53 | 164.52 |
| Absolute emissions Scopes 1 and 2 (MtCO ₂ e) | 10.15 | 10.64 | 9.97 | 1.67 | 2.10 | 2.96 |
| Emission intensity (MtCO ₂ e/ BRL billions) | 0.03 | 0.03 | 0.03 | 0.02 | 0.02 | 0.02 |
| PCAF Score | 3.81 | 3.86 | 3.94 | 1.98 | 2.25 | 2.41 |

Notes: a) Due to the emission inventory reporting period of our customers, the emissions results presented reflect the previous year's portfolio, ensuring greater consistency in the disclosed values and alignment with market practices. b) The portfolio coverage considered represents 100% of the values for which calculation methodologies are already available. c) The information presented by sector can be found in our Climate Report. **SASB FN-CB-410b.2**
To meet the goal of achieving net-zero emissions in our credit portfolio by 2050 and in line with NZBA requirements, we launched, in 2023, our first round of intermediate targets for coal and electricity generation, followed by the disclosure of the respective transition plans and progress towards the target¹.

In 2024, we set targets for the aluminum, cement and iron and steel sectors, as well as for the light vehicle manufacturers segment in transportation².

For the real estate, agriculture, and oil and gas sectors, respecting data availability and the Brazilian context, we maintain our sectoral stance. Bradesco will assess the addition of targets for these sectors once there are changes in data availability dynamics and national context.

For most sectors, we use physical intensity targets and scientific scenarios aligned with Net Zero by 2050.

Among the challenges for measuring and monitoring physical intensity are the lack of methodological standardization in the market and the availability of data from our customers.

Thus, we have frequent review cycles of these metrics, which may result in changes in the reported values from one year to the next.

| NZBA Sectors | Scopes | Metric | 2021 ¹ | 2022 ² | 2023 | 2030 target | Reference scenario |
|---------------------------|----------|--------------------------------|-------------------|-------------------|-------|-------------|----------------------------|
| Coal | 1, 2 e 3 | BRL millions | 11.02 | 21.25 | 14.70 | 0 (-100%) | - |
| Electricity generation | 1 e 2 | kgCO ₂ e/MWh | 60.65 | 90.56 | 84.20 | 23 (-62%) | IPCC SSP 1-1.9 (Brazil) |
| Aluminum | 1 e 2 | tCO ₂ e/t aluminum | | 2.32 | | 2.07 (-11%) | IAI NZE |
| Cement | 1 e 2 | tCO ₂ e/t cement | | 0.59 | | 0.47 (-20%) | IEA NZE |
| Iron and Steel | 1 e 2 | tCO ₂ e/t raw steel | | 1.85 | | 1.13 (-39%) | IEA NZE |
| Transportation | 3.00 | gCO ₂ e/km | | 69.22 | | 52 (-25%) | IEA NZE |

¹ Baseline for the coal and electricity generation sectors

² Baseline for other sectors

Note: The development of the targets and positions was supported by the external consultancy Oliver Wyman.

about the process adopted for setting our targets in the <u>Climate Report</u>.



Biodiversity

Biodiversity has gained prominence in meetings of global leaders and on the agendas of companies, financial institutions, and regulators due to the growing recognition that nature loss can lead to significant physical, transition, and systemic risks. The World Economic Forum, for example, has highlighted biodiversity loss and ecosystem collapse as among the most severe risks over the next 10 years, alongside other environmental risks such as extreme weather events.

Between 2023 and 2024, with CEBDS and other financial institutions, we carried out a pilot project following the TNFD's LEAP approach (Locate, Evaluate, Assess, and Prepare), specifically focusing on the Locate phase. This phase requires an analysis of the interface between the company's activities and nature to identify, among the locations where it operates or provides financing, those most sensitive to impacts and to determine the company's dependencies on nature and biodiversity. Based on this exercise, we continued structuring data and exploring methodologies to support the generation of indicators and the management of our financing portfolio, in order to contribute to the GBF targets.

As signatories of the Equator Principles, we incorporate biodiversity aspects into the analysis processes for project financing. Additionally, our sustainable finance framework prohibits the issuance of green, social, and sustainable bonds for biofuel and biomass projects whose raw materials are produced on land with high biodiversity.

At Bradesco Asset, the investment process is supported by a comprehensive analysis that incorporates macroeconomic, financial, and ESG factors, including biodiversity, deforestation, traceability, inputs, impact control, and compliance with environmental legislation, according to the materiality of each sector and the goals of each product. The incorporation of biodiversity management into this analysis aims to measure the risks and opportunities associated with the assets by understanding the thematic influence both on the operations and value chains of these companies, as well as the interrelationships of their activities with the environment.

Finally, Bradesco Asset conducts, when necessary, engagement processes with companies or sectors relevant to its portfolios—regardless of asset class with the aim of understanding the opportunities, strategic planning, risks, and goals of these companies regarding biodiversity and the environmental impacts of their products and services.

In this context, Bradesco Asset participates in the Spring engagement initiative of the Principles for Responsible Investment (PRI), which focuses specifically on biodiversity. The initiative aims to improve corporate practices, ultimately generating positive real-world outcomes while protecting and enhancing investment returns.

$\rangle\rangle$ LEARN MORE

in <u>Responsible Investments</u> and in <u>Social</u>, environmental and climate risks.

Partnerships

Throughout our history, we have supported projects and initiatives from various partners aimed at forest conservation and reforestation in the Amazon and the Atlantic Forest, as well as key actions to protect biodiversity.

LEARN MORE in <u>SOS Mata Atlântica Foundation</u> and in <u>Amazônia Sustentável Foundation</u>.

Operations in the Amazon

Since 1965, with the opening of our first branch in the Amazon, we have expanded our engagement in the region, establishing a presence in all of its municipalities.

This robust infrastructure, combined with our digital services, ensures inclusive access to financial services even in the most remote locations of the country.

Throughout 2024, Bradesco Expresso enabled over 629 thousand clients in the Legal Amazon to carry out more than 643 thousand transactions in regions where we are the only financial institution available.

We also have platforms dedicated to agribusiness, equipped with specialized managers and agronomists, providing financial solutions for our customers tailored to the Amazonian context.



branches and service units

18









Bradesco Foundation (Fundação Bradesco)

The Bradesco Foundation contributes to education in the Amazon with 11 of its own schools and various vocational courses, offering high-quality, free education. In 2024, approximately 10 thousand students benefited, reinforcing the Foundation's commitment to the educational and socioeconomic progress of the region.



Socio-environmental products in the Amazon

We support customers in the region by offering a portfolio of socioenvironmental products, contributing to more sustainable economic development.

Microcredit

We provide information, training, and access to credit to foster local development and entrepreneurship. In 2024, we disbursed BRL 176.8 million in microcredit across the states of the Legal Amazon, totaling approximately BRL 550 million over the past 4 years.

We also offer the Guided Productive Microcredit (*MPO*), a financial solution that supports the expansion of productive activities for microentrepreneurs and self-employed individuals, enabling both individuals and businesses to invest in their operations and contribute to the economic vitality of their communities.

Photovoltaic products

In the Northern region of Brazil, which is characterized by a large number of remote communities, we are committed to meeting the growing demand for cleaner and renewable energy alternatives, particularly solar energy. In 2024, BRL 137.2 million was disbursed in financing for photovoltaic projects. Over the past four years, the total amount allocated reached BRL 548.7 million.

National Family Farming Strengthening Program (*Pronaf*)

We promote income generation for families engaged in agricultural and non-agricultural activities and services in rural properties and community areas across the region.

This year, BRL 450.2 million was disbursed, totaling BRL 846 million allocated over the past four years.

Structured operations

We contributed to the structuring of the Sustainable Finance Framework for Sambazon, a leading company in the production and distribution of organic and vegan açaí products in the United States.

The transactions, totaling BRL 20 million, were aimed at acquiring raw materials from producers certified with Organic Product and Fair for Life labels in the açaí supply chain in the Amazon.

This initiative has the potential to benefit the local community by providing better living conditions for producers, promoting more sustainable agricultural practices, strengthening community ties, enabling access to premium markets, and enhancing producers' skills and capabilities.

The operations were classified as green loans and were validated by a SPO provider.

Promotion of bioeconomy

In partnership with the *Certi* Foundation, since 2023, we have supported the *Plataforma Jornada Amazônia* (Amazon Journey Platform), aiming to foster the competitiveness of standing forests through support for innovation in bioeconomy.

The platform includes the Jornada Empreendedora (Entrepreneurial Journey), a series of programs designed to support the structuring and prosperity of businesses with a positive impact that promote the conservation of the rainforest. It begins with the Gênese program, which fosters the entrepreneurial spirit of Amazonian talents, followed by SinapseBio, which encourages the creation of new businesses. The subsequent Sinergia program aims to develop and expand already-established businesses, amplifying their positive environmental impact.

In addition, the platform features a venture capital arm, *Sinergia Investimentos*, focused on attracting companies from sectors such as food and beverages, cosmetics, and others to provide investment, knowledge, and connections through a micro-corporate venture capital (CVC) approach. Between 2023 and 2024, a total of 233 startups were selected across the *Sinapse, Sinergia*, and *Sinergia Investimentos* programs.

GÊNESE

- » Over 8,000 talents mobilized
- » Over 2,000 people trained
- » 55.7% female participation

SINAPSEBIO

- » 1,398 proposals submitted
- » 141 proposals selected
- » 91.5% of the selected proposals are from the Amazônia Legal

SINERGIA

- » 351 businesses submitted
- 74 businesses selected
 80% of the selected
- businesses are based in the Amazônia Legal

LEARN MORE in Jornada Amazônia (available only in Portu

(available only in Portuguese)



Access to Connectivity

We established a partnership with the Instituto Conexão Povos da Floresta (Forest Peoples Connectivity Institute) to overcome the connectivity challenges that impact various aspects of life for people living in the Amazon region including education, healthcare, banking services, and productive inclusion — with a focus on supporting traditional and remote communities.

The project, supported by other organizations, aims to bring high-speed

internet to over 5,000 Indigenous, Quilombola, and riverside communities by 2025.

Between 2023 and 2024, the initiative reached more than 1,400 communities, benefiting around 100,000 people through the distribution of connectivity kits, along with training for network installation and maintenance. For locations without access to electricity, solar-powered generators were also provided.

Amazônia Sustentável Foundation

For 17 years, we have partnered with FAS (Sustainable Amazon Foundation) to support conservation and entrepreneurship initiatives, while also promoting education and financial inclusion for riverside communities.

In 2024, we supported two projects in partnership with *FAS*, focusing on financial inclusion and the protection of biodiversity and traditional communities in the region.

Guardiões da Floresta

We are the financial institution responsible for transferring payments to the *Guardiões da Floresta* (Forest Guardians), a pioneering initiative of the Government of Amazonas which, since 2007, through the State Plan for Climate Change, has established the Payment for Environmental Services (*PSA*) policy in the state. In partnership with the *FAS*, it aims to encourage forest conservation and improve life quality of the population living in state Conservation Units (CUs).

In 2024, the program benefited 11,548 families from 28 Conservation Units, promoting their inclusion in the financial system through the opening of checking accounts. Accounts opened through the partnership (since 12/2022) are exempt from fees for beneficiaries earning up to the minimum wage. **SASB FN-CB-240a.3**

Strengthening the Pirarucu Chain in Protected Areas of the Amazon The *pirarucu* fish (*Arapaima gigas*) is one of the most iconic species in the Amazon, considered the largest scale fish in freshwater in the world. In addition to its ecological importance, the *pirarucu* has significant economic, social, and cultural value for the riverside populations who

depend on fishing for income and food. The first phase of the pirarucu supply

chain strengthening project in protected areas of the Amazon was completed in 2023 and benefited 369 people, by enhancing sales profitability, improving traditional management techniques, and increasing the value of the final product.

Currently under development, the second phase aims to further improve production by focusing on upgrading productive infrastructure and training local leaders in business management and financial education. In 2024, 153 *pirarucu* resource managers from the *Mamirauá* and *Piagaçu-Purus* Sustainable Development Reserves (*RDS*) benefited from these initiatives and took part in four editions of the *Pirarucu* Fair, held at *FAS* headquarters in Manaus, generating over 33 tons in business with more than 2,800 customers.

Volunteering with a Focus on Financial Education

Through the Content Multipliers project, we conducted an online financial education session for 42 residents from 7 riverside communities in the *Mamirauá* Sustainable Development Reserve (*RDS*), one of the reserves supported by the projects we develop in partnership with *FAS*. The initiative covered topics such as personal finance, financial planning, and addressed participants' questions related to these subjects.



Internal engagement GRI 2-29

To engage our employees and keep them informed about our strategy in the Amazon, we provided a series of materials developed in partnership with Embrapa focusing on the importance of the biome and sustainable crops. The content also translates, in simple terms, the needs of our customers to thrive in their businesses.

Private Social Investment (ISP) and volunteering in the Amazon biome

In 2024, we allocated BRL 2.1 million in social donations and BRL 4.1 million in sponsorships to support the region's sustainable development.

Through social and environmental initiatives, we engaged 772 Bradesco volunteers in the region, benefiting over 18,000 people throughout 2024.



Eco-efficiency

Our eco-efficiency management is committed to reducing the consumption of natural resources across all the Organization's activities, based on our Operational Ecoefficiency Master Plan (*PDEO*).

To support the implementation of the PDEO, we have implemented an Environmental Management System (EMS). In the administrative buildings, the EMS is certified by ISO 14001, while for the branches, we developed the Bradesco Environmental Management System, a proprietary standard based on the same ISO and verified by external auditors.

In 2024, we maintained the EMS in 100% of our facilities, based on the number of employees. This certification is conducted annually and includes an environmental impact assessment. We also structured a master plan for energy, water, and waste efficiency aligned with the PDEO, with targets set until 2030 for all indicators (energy, water, waste, and GHG emissions). Operational Eco-Efficiency Master Plan Annual Targets



| | Compared to base year (2019) | | · · · · · · · · · · · · · · · · · · · | to previous (2023) |
|-----------------------------------------------------------|---------------------------------|----------|---------------------------------------|-----------------------|
| | target | achieved | target | achieved |
| Greenhouse gas emissions ¹ (tCO ₂) | <mark>-23%</mark> | -41.5% | <mark>-4.6</mark> % | -0.2% |
| Energy consumption (GWh) | -30% | -30.8% | -1% | -1.3% |
| Waste disposal in landfills (t) | -47% | -48% | -4.6% | -5.5% |
| Water consumption (m ³) | -30% | -31.6% | -2% | -6.9% |

¹Our commitment is to reduce 50% of our operational emissions by 2030, which represents an annual target of -4.6%, subdivided between the diverse sources of emissions that make up scopes 1,2 and 3 of our inventory.

All renovations and new constructions are designed to be environmentally sustainable, with projects that incorporate well-being concepts such as biophilia and other architectural elements, increased use of natural light, and energy-efficient lighting.

Operational emissions GRI 305-1 · 305-2 · 305-3

Through the annual greenhouse gas inventory, we track the evolution of our operational emissions since 2006, following the guidelines of the ABNT ISO 14064-1 standard and, since 2008, incorporating the specifications of the Brazilian GHG Protocol Program.

Through the Operational Eco-efficiency Master Plan, we set targets and monitor the aspects that make up our inventory, including energy and fuel consumption, waste generation, among others. For the current cycle (2022-2030), we have set targets for reducing our operational greenhouse gas emissions, in alignment with the Science Based Targets initiative (SBTi) methodology.

Since the creation of our first inventory, we have offset both direct emissions and those from energy purchases. In 2020, we achieved carbon neutrality in our operations, expanding the offset to also cover indirect emissions, which in 2024 accounted for 86% of total emissions. For the selection of carbon credits, we established criteria for project evaluation, considering factors such as the activity generating the credit, the emission period, location, social and environmental aspects of the projects, and the registration of credits on public reference platforms like Verra and CDM.

Project priorities are:

- » renewable energy
- » energy efficiency
- » fuel switch to a renewable alternative
- » waste and effluent treatment
- » agriculture, forestry and land use
- » reforestation and forest preservation

In 2024, we allocated BRL 1.13 million to the acquisition of REDD+ and renewable energy credits.

CDP

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

In recent years, we have maintained our performance between scores A– and B, which correspond to leadership and management levels, respectively. Once available, this year's performance will be updated on our <u>Investor Relations</u> website.

CDP Supplier Engagement GRI 2-29

Since 2008, we have promoted the Supply Chain Leadership Collaboration, encouraging our strategic suppliers to measure and report their emissions. Each year, we host an event to reinforce the importance of transparency and climate management across the supply chain.

In 2024, 54.6% of our invited suppliers responded to the Climate Change questionnaire.

2024 inventory

The Scope 1 category with the highest contribution was that of fugitive emissions, accounting for 89% of Scope 1 and 13% of total emissions.

We continuously work on replacing air conditioning equipment using HCFC-22 gas with other eco-friendly gases, such as R32. For new acquisitions, we prioritize equipment that uses low-emission gases.

| Direct (scope 1) greenhouse gas emissions in tCO ₂ e GRI 305-1 | | | |
|---------------------------------------------------------------------------------------------------------------|--------|--------|--------|
| Category | 2022 | 2023 | 2024 |
| Power: heat or steam generation | 547 | 535 | 644 |
| Transportation of materials [,] products [,] waste [,] employees and passengers | 1,693 | 1,595 | 1,591 |
| Fugitive emissions | 11,987 | 14,410 | 17,396 |
| TOTAL GROSS EMISSIONS | 14,226 | 16,540 | 19,631 |
| Power: heat or steam generation | 56 | 64 | 95 |
| Transportation of materials, products, waste, employees and passengers | 194 | 221 | 482 |
| TOTAL BIOGENIC EMISSIONS | 251 | 285 | 577 |

Scope 1 – target and performance

| Scope 1 emissions (tCO ₂ e) | 14,226 | 16,540 | 19,631 |
|--------------------------------------------|--------|--------|--------|
| Performance compared to previous year (%) | 0.20 | 16.26 | 18.67 |
| Reduction target compared to base year (%) | -13.75 | -18.40 | -23.00 |
| Performance compared to the base year (%) | 37.67 | 60.06 | 89.87 |

Note: Base year scope 1 emissions (2019): 10,333.76 tCO₂e / Base year scope 2 emissions (2019): 38,642 tCO₂e / Base year scope 3 emissions (2019): 189,157.97tCO₂e

Indirect (scope 2) greenhouse gas emissions in tCO2eGRI 305-2202220232024Power acquisition - Location based16,22313,93319,354Power acquisition - Market based---

We neutralized our Scope 2 emissions due to the strategy adopted in 2020, which involved using only renewable energy in our facilities.

This strategy includes distributed generation of solar energy through the contracting of 8 solar farms to supply the energy consumption of 279 branches in four Brazilian states. We also purchased incentivized energy for 265 units through the free energy market.

Other indirect (scope 3) greenhouse gas emissions in tCO_2e^1

GRI 305-3

| Category | 2022 | 2023 | 2024 |
|---------------------------------------------------------------|---------|---------|---------|
| Transportation and distribution (outsourced fleet – upstream) | 86,119 | 48,022 | 45,873 |
| Waste generated in operations | 4,923 | 4,532 | 4,279 |
| Business travel | 6,098 | 11,953 | 14,115 |
| Employee commuting (home–work) | 53,918 | 58,278 | 55,110 |
| TOTAL GROSS EMISSIONS | 151,058 | 122,785 | 119,377 |
| Transportation and distribution (outsourced fleet – upstream) | 10,410 | 8,561 | 8,360 |
| Waste generated in operations | 580 | 46 | 43 |
| Business travel | 1,884 | 2,693 | 3,677 |
| Employee commuting (home–work) | 11,106 | 12,526 | 12,299 |
| EMISSÕES BIOGÊNICAS TOTAIS | 23,980 | 23,826 | 24,380 |

In 2024, emissions from employee commuting were the most significant, accounting for 46,2%, followed by emergency transportation, which was responsible for 26% of Scope 3 emissions.

To reduce Scope 3 emissions, we implemented a transportation management system and maintained efficiency projects aimed at optimizing distribution and collection routes. Our suppliers also commit to actions for reducing their emissions and implementing best practices.

We continue to encourage our customers to use digital products and services, thereby reducing the demand for cash and document distribution. These initiatives contributed to a 15% reduction in transportation emissions (courier services, cargo, and cash transport) compared to 2023, and a 57% reduction compared to the base year (2019).

Scope 3 – target and performance

| Scope 3 emissions (tCO ₂ e) | 119,377 |
|--------------------------------------------|---------|
| Performance compared to previous year (%) | -2.78 |
| Reduction target compared to base year (%) | -23.00 |
| Performance compared to base year (%) | -36.89 |

| Reduction of emissions as a direct result of initiatives GRI 305-5 | | | |
|-----------------------------------------------------------------------|--------|--|--|
| Scope reduction (tCO ₂ e) | | | |
| Scope 1 | 122 | | |
| Scope 3 | 71,227 | | |
| TOTAL REDUCTION | 71,349 | | |

| Organization's emission intensity GRI 305-4 | | | |
|------------------------------------------------|-----------------------------|------|--|
| Indicator | Unit | | |
| By revenue | tCO₂e/BRL MM | 0.38 | |
| By net income | tCO₂e/BRL MM | 7.28 | |
| Per capita | tCO ₂ e/employee | 1.65 | |
| Per capita (FTE) | tCO ₂ e/FTE | 1.71 | |

¹In 2024, we calculated emissions from new sources in Scope 3: activities related to fuels and energy not covered in Scopes 1 and 2, and purchased goods and services (furniture, paper, plastic, and IT equipment). These emissions represent less than 3% of the total operational emissions, and are considered not material.



Energy management GRI 302-1

We reinforce our commitment to clean energy consumption in 100% of our operations through the free energy market, distributed generation (photovoltaic plants), and I-RECs, which are renewable energy certificates.

In 2024, we developed the new Energy Efficiency Master Plan, aligned with the Operational Eco-efficiency Master Plan, setting targets for 2025 and 2030. Actions planned to meet these targets include automation and retrofit of air conditioning equipment, awareness campaigns, and the search for new technologies through a pilot project already underway in four units, focused on energy efficiency.



Consumed Energy (GJ) - stationary sources GRI 302-1

| 011 502 1 | | | |
|---------------------------------------|-----------|-----------|-----------|
| Origin | 2022 | 2023 | 2024 |
| RENEWABLE SOURCES | | | |
| Distributed generation (solar panels) | 20,357 | 30,684 | 23,758 |
| Free energy market | - | 472,658 | 700,531 |
| I-REC | 1,342,961 | 811,320 | 573,861 |
| TOTAL RENEWABLE | 1,363,318 | 1,314,662 | 1,297,970 |
| NON-RENEWABLE SOURCES | | | |
| Generators (diesel)1 | 8,095 | 8,045 | 9,922 |
| | | | |

| TOTAL NON-RENEWABLE | 8,095 | 8,045 | 9,922 |
|-----------------------|-----------|-----------|-----------|
| TOTAL ENERGY CONSUMED | 1,371,413 | 1,322,707 | 1,307,892 |

Note: The values are collected from the utility bills through a computerized tool. Based on consumption, the energy generated in solar farms is deducted. For the remainder, the corresponding I-RECs are acquired.

¹ Our generators are only activated in cases of contingency.

Al and energy consumption

The growing demand for artificial intelligence (including Generative AI) is also driving an increasing need for servers and, consequently, for energy. Some studies suggest that this demand could account for 0.5% of global energy consumption by 2027.

In this context, to ensure the best use of this technology in our operations and business while maintaining our commitment to renewable energy, we consistently seek cloud partners that are committed to sustainability.



For example, we maintain a partnership with Microsoft, which has taken several measures to ensure that the adoption of AI – and the resulting increase in energy demand from cloud servers - is met with the use of renewable energy sources.

In addition, our Generative AI Platform enables a more responsible use of cloud resources and, consequently, requires less energy consumption for running Generative AI models.



Consumed Energy (GJ) - mobile sources

| GRI 302-1 | | | |
|------------------------------|--------|--------|--------|
| Origin | 2022 | 2023 | 2024 |
| RENEWABLE SOURCES | | | |
| Own vehicle fleet – ethanol | 1,286 | 1,836 | 5,295 |
| TOTAL RENEWABLE | 1,286 | 1,836 | 5,295 |
| NON RENEWABLE SOURCES | | | |
| Own vehicle fleet – gasoline | 7,541 | 6,774 | 8,617 |
| Own vehicle fleet – diesel | 102 | 69 | 78 |
| Own air fleet – jet kerosene | 17,167 | 16,438 | 14,993 |
| TOTAL NON-RENEWABLE | 24,810 | 23,281 | 23,688 |
| TOTAL ENERGY CONSUMED | 26,096 | 25,117 | 28,983 |

The increase in mobile energy consumption is related to the inclusion of leased vehicles, which were not present in previous years. Considering only the proprietary fleet, which is mostly hybrid, consumption was reduced by 20% compared to 2023. **GRI 302-4**

In 2024, we achieved a 30.8% reduction in the Organization's electricity consumption compared to the 2019 baseline. Compared to the previous year, we recorded a 1.3% decrease.

Consumed Energy within the organization (GJ) – target vs. achieved

| 2019 (baseline) | 1,875,997 |
|------------------------|-----------|
| 2022 | 1,363,317 |
| 2023 | 1,314,662 |
| 2024 | 1,297,970 |
| Target 2024/2019 (%) | -30 |
| Achieved 2024/2019 (%) | -31 |

Organization's energy intensity

GRI 302-3

| | Unidade | 2024 |
|-----------------------------|-------------|-------|
| Indicator by revenue | GJ/BRL MM | 3.59 |
| Indicator by net income | GJ/BRL MM | 68.01 |
| Indicator <i>per capita</i> | GJ/employee | 15.45 |
| Indicator per capita (FTE) | GJ/FTE | 15.97 |

$\rangle\rangle$ LEARN MORE

about performance in previous years in the <u>ESG Indicators Worksheet</u>.



GRI 302-2

| Source of consumption | 2022 | 2023 | 2024 |
|--------------------------------------------|-----------|-----------|-----------|
| TRANSPORTATION AND DISTRIBUTION (UPSTREAM) | | | |
| Cash transportation | 142,785 | 164,147 | 142,282 |
| Assistance transportation | 1,038,441 | 472,153 | 474,352 |
| Courier pouch services | 96,890 | 90,891 | 60,796 |
| Cargo transportation | 23,664 | 34,404 | 36,320 |
| Mail transportation | ND | 471 | 20,873 |
| BUSINESS TRAVEL | | | |
| Air travel | 43,199 | 105,528 | 128,757 |
| Driving reimbursement | 41,607 | 66,261 | 78,962 |
| Taxi | 28,258 | 31,597 | 40,112 |
| EMPLOYEE COMMUTING (HOME-WORK) | | | |
| Employee commuting | 972,749 | 974,187 | 930,299 |
| Shuttle service | 8,375 | 6,422 | 6,014 |
| REMOTE WORK | | | |
| Remote work | 36,356 | 15,692 | 15,487 |
| TOTAL | 2,432,324 | 1,961,753 | 1,934,254 |

To monitor energy consumed outside the Organization, we use the data collected to prepare Scope 3 of our annual greenhouse gas emission inventory. In 2024, thanks to improvement actions carried out with our suppliers, it was possible to separate the data by renewable and nonrenewable sources, resulting in greater accuracy regarding the use of ethanol and gasoline.

LEARN MORE about the performance from previous years in the ESG Indicators Worksheet.





Water management GRI 303-1 · 303-2

Our corporate strategy aims for efficiency in water resource management through setting targets for water reuse and consumption reduction.

In 2024, we developed a new Water Efficiency Master Plan, aligned with the Operational Eco-efficiency Master Plan, setting targets for 2025 and 2030. Some of the planned actions to achieve these targets include real-time consumption monitoring, installation of faucet aerators, leak detection initiatives, and awareness campaigns.

At our headquarters, we use reclaimed water produced at our Sewage Treatment Plant (STP). The treated water is used for garden irrigation and toilet flushing

Total water consumption (m³)

| GRI 303-3 • 303-4 • 303-5 | | | |
|---------------------------|-----------|-----------|-----------|
| Origin | 2022 | 2023 | 2024 |
| NEW WATER | | | |
| Underground water | 156,073 | 133,266 | 142,703 |
| Rainwater | 6,300 | 0 | 0 |
| Water service provider | 907,516 | 957,399 | 873,157 |
| TOTAL NEW WATER | 1,069,889 | 1,090,665 | 1,015,860 |
| REUSED WATER | | | |
| Recycled water – reused | 62,685 | 66,000 | 36,911 |
| TOTAL WATER REUSED | 62,685 | 66,000 | 36,911 |
| TOTAL WATER CONSUMED | 1,132,574 | 1,156,665 | 1,052,771 |
| WATER DISCHARGED | 1,007,204 | 1,024,655 | 978,949 |

Note: Information is collected using hydrometers for both wells and WWTPs. In the case of water purchased through water service providers, consumption data is obtained through bills recorded in a systematized tool.

Water consumption (m³) – target vs. actual

| 2024 | Target 2024/2019 | actual |
|------------|------------------|--------|
| 1,015,8601 | -30% | -31.6% |

 $^{\rm 1}$ Our water consumption reduction target does not include reused water. In 2019, new water consumption totaled 1,485,834 $\rm m^3.$

LEARN MORE about performance in previous years in ESG Indicators Worksheet.





Waste management GRI 306-1 · 306-2

We evolved in our waste management through the Solid and Technological Waste Management Plan, which made it possible to map the waste generated by our operations.

The plan includes an annual target to reduce waste sent to landfill, which encourages selective collection and recycling of our waste.

In 2024, we maintained the Zero Landfill Program in 16 administrative buildings and 261 branches in São Paulo, and expanded it to an additional 63 branches in Rio de Janeiro.

We continued recycling components from technology waste (self-service machines, booths, and electronic equipment), which account for 99.5% of the total amount of this type of waste. We also manage the waste generated from construction work carried out on our premises, ensuring proper disposal.

In 2024, our target was to reduce this type of disposal by 47% compared to the base year (2019), and we achieved a 48% reduction. Compared to 2023, our target was a 4.6% reduction, and we reached 5.5%.

For 2025, our target is to reduce landfill waste disposal by 49% compared to the base year (2019) and by 1% compared to 2024.

$\rangle\rangle$ LEARN MORE

about performance in previous years in <u>ESG Indicators Worksheet</u>.

Total non-hazardous waste generated, by destination (t) GRI 306-4 • 306-5

| Destination | 2022 | 2023 | 2024 |
|-----------------------|--------|-------|--------|
| Recycling | 7,349 | 3,531 | 7,054 |
| Composting | 10 | 0 | 0 |
| RDF - energy recovery | 927 | 1,075 | 1,265 |
| Landfill | 3,840 | 3,518 | 3,324 |
| TOTAL WASTE GENERATED | 12,126 | 8,124 | 11,643 |

Note: All waste generated by our operations are "non-hazardous" and destinated for treatment and final disposal outside our facilities. Common and recyclable waste from administrative buildings and *Cidade de Deus* are weighed and reported in a systematized tool. Technological waste is sent to a partner company for de-characterization and disposal, and the quantity is reported through a Waste Disposal Certificate. Based on the weighing at branches located in administrative buildings, a weight ratio per employee could be obtained that allows us to estimate the waste of the entire branch network.

Material management GRI 301-1

The materials used in our infrastructure are approved based on research for sustainable raw materials that do not have a significant impact on the environment.

Examples include modular ceilings, a raw material that does not harm the environment and contributes to energy efficiency when using air conditioning; laminate coating and furniture that possess FSC certification, visual PVC made communication, metal or glass, which are recyclable, and metal siding, which can be reused.

Supporting the target of reducing the generation of waste, we control the consumption of plastic and paper.

To reduce paper consumption, our main initiative is the growing and gradual migration of processes to the cloud. In addition to facilitating transactions through digital channels, reducing the need for customer travel, the initiative contributes to reducing fuel consumption related to logistics and its respective greenhouse gas emissions.

To reduce plastic consumption, we have replaced common disposable cups with biodegradable ones, throughout the Organization.

about performance in previous years in ESG Indicators Worksheet.

Materials used (t)

GRI 301-3

| Product/Material | 2022 | 2023 | 2024 |
|------------------|----------|----------|----------|
| RENEWABLE | | | |
| Paper | 1,317.40 | 1,134.04 | 1,179.12 |
| Certified wood | 0.15 | 0.08 | 0.14 |
| NON-RENEWABLE | | | |
| PVC | 197.30 | 173.20 | 194.50 |
| Metal | 0.13 | 0.59 | 0.75 |

Recycled material used in the production of cards GRI 301-2

| Product/Material | 2024 | |
|------------------|--------------|------|
| | QUANTITY (T) | % |
| Plastic | 0.01 | 0.01 |



Our People

The foundation of Bradesco Organization's business lies in recognizing the value of people's performance and potential. Our Human Resources Management model is built on excellence, respect, and transparency in our relationships.

We believe in our ability to promote sustainable development for and through people. That's why we offer opportunities in a healthy, safe, and ethical environment, with clear commitments and objectives.

Even before the creation of Bradesco Organization's Code of Ethical Conduct, the principles that guide our relationship policy and strengthen our organizational culture were already present in the Internal Regulations, established in 1944.

With the creation of the Code, these principles became clearer and more accessible through a document that is continuously updated and provided to employees upon hiring. It serves as a practical guide for personal and professional conduct, to be followed by everyone in their daily interactions and decisions, making our principles explicit and reaffirming our values.

We understand that strong results stem from work that aligns individual values and purposes with organizational strategy. In a company whose client and partner base reflects the social structure of Brazil itself, commitment to respecting the country's diversity is essential. This appreciation is part of our strategic vision and directly contributes to organizational performance.

Thus, our Human Resources structure is designed to support all of Bradesco Organization's activities, with physical and digital resources and structures in place to fully enable work and meet employee needs, wherever they may be.





Launched in 2024, SOU Bradesco is our cultural evolution movement, connecting behaviors and mindsets to the future we want to build.

This evolution seeks to align our day-to-day actions with market demands and our future aspirations. It is a process that involves redefining symbols, developing leadership and strengthening sound management practices -- all while honoring the legacy that brought us here.

The movement began with a comprehensive diagnosis, including a survey answered by 74% of employees and listening sessions with our executives, board members and focus groups. Based on these contributions, we defined our cultural aspiration, composed of six guiding principles for the behaviors and mindsets we aim to evolve:











An **Empowered** Team



To consolidate this evolution, we structured an action and initiative plan scheduled for implementation in 2025 and the following years.

Employee Profile

GRI 2-7



¹ This figure does not include members of the Board of Directors or Statutory Executive Board, employees based abroad or expatriates, and third-party personnel. The "workers not guaranteed a minimum number of working hours," as requested by GRI indicator 2-7c, do not apply to our operations, as they are governed by Brazilian labor laws and collective bargaining agreements negotiated with the labor unions representing our employees.

² The term "Non-employees" refers to individuals assigned by contracted companies to perform services under formal agreements (service providers), business partners (banking correspondents, contract agents, group policyholders), regulators, court officials, and the integration agent IEL – Euvaldo Lodi Institute. We refer to an "associate" as a non-employee professional assigned to work within Bradesco's facilities to deliver contracted services. Examples include consultants, system developers, security staff, cleaning and maintenance personnel, auctioneers, and occupational health physicians. This report reflects the total number of such collaborators as of the end of December 2024.

Talent Attraction and Retention

Attracting, developing, and retaining top talent has always been one of our our goals. We value diversity and plural perspectives, and we strive to provide a safe and healthy work environment to ensure the engagement and satisfaction of our people, which is reflected in how we operate and serve our clients.

Management of new talent

To join our team, we seek individuals who believe in our core cultural values and in the transformative power of education, and who are eager to grow within the Organization.

With this in mind, we partner with student movements, participate in university career fairs, deliver lectures, and organize personalized tours, both in person and online, to present the Bradesco brand alongside other companies in the Organization, such as Bradesco Seguros and Bradesco BBI. We reached around 50,000 people through 37 events held in 2024, giving students and other interested in our Organization a chance to learn more about our history and strategy, and to understand how each of our business areas operates –even before the selection process begins.

We also strengthened Bradesco's participation in affirmative actions, such as events and mentoring programs specifically for Black individuals, LGBTI+ people, people with disabilities, and women in leadership, to expand diversity of our talent pool and promote greater representation.

Candidates can apply for open positions through our official "Work with us" page, LinkedIn, or partner job platforms. With the support of digital tools, we have reduced the need for candidates to travel to the workplace by offering an online onboarding process and by facilitating the sharing of additional information with managers and evaluators. We also maintain strategic partnerships with the Center for Company-School Integration (CIEE), the Professional Education for Social Development Program (*Espro*), Zumbi dos Palmares College, Bradesco Foundation, Laboratoria, and Cia de Talentos.

In 2024, the selection process was conducted entirely online. Over 1 million candidates applied, approximately 760,000 were assessed, and 7,175 were hired.

In addition to investing in an attractive value proposition for new talent, we value long-term career development within the Organization. In 2024, internal recruitment accounted for 65% of all positions filled, reflecting our focus on developing and advancing our own people.

LEARN MORE check the historical series in our ESG Indicators Worksheet.

Hiring

| GRI | 401 | -1 |
|-----|-----|----|
|-----|-----|----|

| | nº | Rate (%) |
|-----------------------------|-------|----------|
| TOTAL | 7,175 | 8.54 |
| BY GENDER: | | |
| Women: | 3,023 | 3.60 |
| Men: | 4,152 | 4.94 |
| BY AGE GROUP: | | |
| Up to 30 years: | 4,239 | 5.05 |
| Between 30 and 50 years: | 2,851 | 3.39 |
| Over 50 years: | 85 | 0.10 |
| BY REGION: | | |
| North: | 239 | 0.28 |
| Northeast: | 636 | 0.76 |
| Central-West: | 294 | 0.35 |
| Southeast: | 5,367 | 6.39 |
| South: | 639 | 0.76 |
| | | |

Internal mobility by gender

| Total | 13.313 | 100.00 |
|--------|--------|--------|
| Men: | 6,975 | 52.39 |
| Women: | 6,338 | 47.61 |
| | n° | % |

Note: This data does not include employees based abroad, expatriates, or third-party contractors.

>> LEARN MORE

Internship Program

Our corporate internship program focuses on undergraduate students. Its goal is not only to introduce this audience to the job market but also to develop professional maturity. To support this, we provide tutors and courses focused on enhancing both soft and hard skills. Since 2023, we have designed customized programs for key business units, contributing to significant hiring rates. In 2024, we hired 974 interns, representing 39% of total new hires.

The program has helped position the Organization as an attractive employer for this audience: in 2024, we received over 35,000 applications, and 2,302 new interns joined our team.

Young Apprentice Program

20 years ago, we launched our Young Apprentice Program to identify young talents starting at age 16 and provide them with personal and professional development through their first work experience at the Organization.

Our apprentices are supported by tutors and leaders and follow a theoretical development path covering topics related to the world of work, soft and hard skills, IT tools, economics, entrepreneurship, life and career planning.

In the 2024 selection process, we received 65,000 applications and hired 338 new apprentices.



People Analytics

Our people management is driven by data. Through People Analytics tools and methodologies, engineers, scientists, and business intelligence specialists collect, organize, and analyze data about our employees.

When applied to business knowledge and tailored to the specific needs of each area, this data is transformed into information, indicators and insights that support our leaders in making informed decisions about human capital, optimizing resources and achieving better outcomes.

In 2024, we completed the first People Analytics literacy cycle for HR employees, which included online lectures, and in-person training sessions led by market experts and internal professionals. In total, we had 4,408 participations across all training sessions.

As the main objectives of this cycle, we addressed topics such as introducing People Analytics concepts and applications, demonstrating how to use tools and methodologies to analyse data, and presenting ways to measure the outcome of initiatives aimed at improving human resources processes, among others.



Employee Value Proposition (EVP)

In 2024, with the support of a global employer branding consultancy, we conducted a comprehensive Employee Value Proposition (EVP) study to strengthen our ability to attract and retain top talent. This study involved an in-depth analysis of the most relevant elements of our value proposition, leading to a deeper understanding of why people choose to join and stay with our Organization. Based on these insights, we are implementing a series of strategic initiatives aimed at enhancing our external employer appeal and boost employee satisfaction and engagement, reinforcing our reputation as one of the most attractive employers to work for in Brazil.

Development and Training _{GRI 3-3 · 404-2}

We continuously invest in the development and training of our teams, focusing on aspects that are essential to the success of our business. We emphasize enriching and innovative experiences, as well as the development of both technical and behavioral skills.

As one of the pillars of our cultural evolution, the #SomosPelasPessoas ("WeStandForPeople"), places diversity and both personal and professional development at the core of our priorities.

We create the conditions for all employees to take ownership of their own development and contribute to a highperformance culture.

Unibrad GRI 404-2

For over a decade, we have maintained Unibrad (Bradesco Corporate University), with the mission of promoting education for professional excellence and social mobility. It aims to be a benchmark in competency and leadership development, strengthening our brand value and social commitment for the sustainability of our business.

Our goal for 2024 was to ensure that 90% of our workforce completed at least three learning solutions. We exceeded this target, reaching 94.37% of employees trained by Unibrad, who met the requirement.

For 2025, our target is to have 87% of the workforce trained in at least three learning solutions.

Average training hours by job category and gender

GRI 404-1

| Role | Men | Women | Total |
|--------------------------------------------------|-------|-------|-------|
| Board of Directors + Board of Executive Officers | 51.29 | 56.60 | 52.09 |
| Superintendence | 62.10 | 68.30 | 63.74 |
| Management | 36.32 | 38.13 | 36.94 |
| Coordination/Supervision | 20.35 | 24.45 | 22.31 |
| Administrative | 34.28 | 31.88 | 33.06 |
| Operational | 22.49 | 21.99 | 22.20 |
| Apprenticeship | 31.71 | 33.49 | 32.95 |
| Internship | 42.17 | 48.58 | 45.33 |
| Overall Average | 31.49 | 29.59 | 30.54 |
| | | | |

LEARN MORE check the historical series in our ESG Indicators Worksheet.

1.5 training participations at Unibrad, with an average of 17 learning million contents consumed per user BRL 141 & invested in development million and training





As part of Unibrad's structure, we maintain ten strategic pillars that guide the development of learning solutions tailored to each business unit. These pillars are based on agility, efficiency, collaboration, innovation, continuous improvement, governance, and performance indicators.

To stay close to our employees, we operate seven campuses strategically distributed across the country, in addition to our administrative headquarters in Osasco, São Paulo.

In 2024, we expanded our learning solutions by partnering with new online education platforms.

- Alura, a tech-focused school offering courses in artificial intelligence, programming, data science, soft skills, and digital transformation. In 2024, over 2,700 employees used the platform and completed 7,292 courses.
- Udemy, offers courses in areas such as Technology, Business, and Personal Development.
- *Galena*, a professional development platform that brings together courses from a range of educational institutions. In 2024, 2,527 employees actively used the platform.







AVERAGE HOURS PER TRAINING TYPE

SYNCHRONOUS

ASYNCHRONOUS



To meet the needs of our business units, we offer targeted programs.

Bradesco Language Program: an online English course made available to all employees, interns, and apprentices through a partnership with EF English Live. The program covers levels from beginner to advanced and includes live classes with native-speaking teachers, daily activities, support tools, and learning resources. By the end of 2024, the platform had 31,973 users.

Professional Certification Programs:

provide preparatory content for obtaining or renewing Anbima¹ certifications, covering CPA-10, CPA-20, CEA, CGA, CGE, CFG, CFP, among others. In 2024, over 18,000 employees were certified.

Investment Academy: a specialized program in financial advisory designed for advisors, relationship managers, and platform managers. It focuses on developing technical, behavioral, and commercial competencies. We use structured methodologies involving case analysis, project presentations, and macroeconomic scenario interpretation. In 2024, we delivered over 3,000 instructional hours to advisors and over 1,000 hours to branch and platform teams.

The Academy also includes a specific track for interns, with 132 participants in 2024. This preparation includes a development path (Behavioral, Certification, Scenarios, Banking and Commercial Knowledge), leading to potential hiring as advisors.

Analytical Talent Program: This program aims to provide a specialized development environment in data analysis aiming to boost retention, engagement, and productivity by addressing both external and internal factors in the employee journey. It is structured around four pillars, from attracting and developing young professionals with theoretical and practical training, access to technical tracks, to career progression in areas such as Data Science, Data Engineering, Business Intelligence, Governance, and Data Quality, with competitive compensation. In 2024, more than 1,700 professionals from accross the Organization participated in the program.

Mandatory courses: In addition to courses aimed at enhancing professional skills, we offer a mandatory learning path that all employees must complete to comply with internal standards and external regulations. Examples include courses on Brazil's General Data Protection Law (LGPD), Operational Risk, Anti-Money Laundering and Counter-Terrorism Financing (PLDFT - AML/CFT), Fair Competition, Ethics, Integrity, Information Security and Cybersecurity, among others mentioned throughout this report.

Digital Transformation: to strengthen our culture of innovation, we developed a program for employees from different Bradesco Business Units, recognizing that innovation is everyone's responsibility. Participants have access to curated learning experiences and engage in interactive activities covering key topics transforming the financial sector. They also receive ongoing stimuli on innovation, emerging technologies, trends, and new business models. Key topics covered included: AI Agents, Digital Assets, Metaverse Learnings, and Leadership in Transformation.

Digital Transformation – Cloud Training Program for Applications and Services: designed for systems development professionals, the 60-hour program combined live online classes, hands-on labs, and mentorship sessions within the Azure environment, poviding a comprehensive learning experience. To measure the program's effectiveness, we tracked key performance indicators that demonstrated its impact:

- 80% of participants reported being able to apply the knowledge gained in their daily work.
- In the Microservices Architecture and Data & Storage modules, nearly half of the participants said they felt more confident and prepared to apply the skills learned.
- Prior to the program, 75% of professionals rated themselves as proficient or advanced in Cloud-related topics. After completing the training, that number rose to 82%.
- In Microservices Architecture, the percentage of professionals with advanced knowledge increased from 63% to 74%.

Additionally, leadership feedback indicated a more than 10% gain in technical proficiency of the most critical topics. Mentoring and Technical Mentorship Program: designed to enhance the development of our professionals, this program encourages engagement, ownership, collaborative management, and the internalization of new knowledge and behaviors. It accelerates technical and/or behavioral readiness through the experience of others, broadening perspectives and generating greater value for the business and human relationships. In the two mentorship cycles launched during the year, 428 professionals participated as mentors and mentees.

Executive, Career, and Team Coaching Program: it develops competencies targeted for improvement among our leaders. It is an individual and/or teambased process that fosters change and directs potential, maximizing professional performance and enabling individuals to overcome challenges and turn adversity into opportunity. We also offer Onboarding Coaching for eligible positions to accelerate development in new roles, and Transition Coaching to support professionals in building their life projects.

Senior Leadership Development Program: it aims to accelerate the development of leadership capabilities, focusing on management practices and the role of leaders as people developers both for current and future performance. In 2024, 7,080 professionals participated in the program. In parallel, we revamped our leadership learning path—a distance learning solution featuring essential content for leaders at all levels, including aspiring leaders. Based on Ram Charan's Leadership Pipeline model, the program helps participants understand the competencies required at each leadership level, along with their respective complexities, responsibilities, and specific challenges. This journey involves a series of diverse learning experiences that call for not only new skills and knowledge, but also a shift in mindset, behaviors, and values around work. In 2024, 5.510 professionals completed at least one course in the leadership track.

Employee Support GRI 404-2

We also offer support solutions for employees focused on employability and end-of-career planning.

- Lifelong Learning Keep Learning, Always: focused on the importance of continuous learning throughout life, this initiative introduces methodologies that help professionals develop the skill of learning how to learn.
- Adaptability Workshop: covers key topics to support moments of transition, such as why we tend to resist change, how to adapt quickly and navigate potential risks, while reinforcing the benefits that change can bring.
- Mental Health Talk Transforming Meaning: addresses the pillars of emotional well-being and their relevance throughout our personal and professional journey, encouraging reflection on life transitions, the stages of grief, and evolving forms of human connection.

Performance Evaluation

GRI 3-3 • 404-3

We have dedicated teams focused on understanding our people and supporting individual and team development through structured processes grounded in performance and competency insights.

In partnership with leaders, we implement targeted actions that accelerate professional growth and help build a strong talent pipeline to inform succession planning. These efforts also strengthen feedback conversations and guide the creation of motivating and challenging Individual Development Plans (IDPs). At the same time, we design engagement strategies aligned with current and future capability needs—ensuring the sustainability of our business over the long term.

The competency and leadership potential evaluation process is available annually to all employees, interns, and apprentices. Through this process, each professional conducts a self-assessment and is evaluated by their leader, enabling feedback focused on their development and alignment of expectations. For senior leadership, we conduct a 360-degree evaluation process, incorporating feedback from direct reports and peers, alongside selfassessments and leadership reviews. For all other leadership levels, we use a 90-degree evaluation model.

In parallel, we run a performance evaluation process structured around two core dimensions:

- Quantitative: Focused on goalsetting, this dimension considers key performance indicators related to financial, sustainability, and operational results.
- Qualitative: Assesses the leader's perception of the employee based on criteria such as timeliness in meeting deadlines, quality of deliverables, and the effort and commitment demonstrated in achieving goals.

The behaviors assessed in our competency evaluations, along with the performance indicators used in this process, are aligned with our corporate strategic objectives. These objectives are directly linked to the values and principles outlined in our Code of Ethical Conduct. Additionally, the cascading and correlation of these objectives with operational indicators are made available to all business areas, serving as a resource to ensure stronger alignment and greater clarity in setting performance metrics.

Throughout the year, we reinforced communication around the importance of goal management, ongoing performance tracking, and agile conversations that enable timely adjustments to strategies ensuring the achievement of individual, business, and organizational objectives.

In 2024, among eligible employees¹, 99% completed their Performance Evaluations, and 95% completed their Competency Assessments.

LEARN MORE check the historical series in our ESG Indicators Worksheet.

¹ Eligible employees include staff, apprentices, and interns based in Brazil and active within the Organization.

Variable Incentives

Employees in our branch network's commercial structure are covered by variable incentive models that take into account financial performance and client service quality indicators. These programs follow a meritbased approach, aligned with both individual and team contributions. All indicators comply with our Institutional Policy on Client and User Relations, the Bradesco Internal Regulations, and the Organization's Code of Ethical Conduct.

This combination of factors ensures an objective evaluation of each professional and may directly impact the incentive amount particularly if the eligible employee has received any disciplinary action for noncompliance with internal policies.

In 2024, the eligible population was evenly split: 50% women and 50% men.

Employee Experience

We monitor employee satisfaction and engagement through a range of voluntary surveys open to all team members.

In 2024, we conducted organizational climate surveys in partnership with specialized research institutes, ensuring respondent confidentiality and anonymity.

We listen to our people, analyze the data, identify key perceptions, and design action plans to continually enhance results in areas such as work environment and employee experience, purpose, wellbeing, stress, benefits, compensation, trust, professional development, ethics, citizenship, and corporate social responsibility.

Our goal is to gain a deep understanding of our organizational culture and internal audience. For that reason, survey questions are self-declared and include demographic indicators such as gender, sexual orientation, age group, education level, race, and disability status.

In 2024, based on a survey conducted with 100% of our employees, we recorded a satisfaction rate of 81%.

Engagement (%)

| BY GENDER | |
|------------------------|------|
| Men | 81.1 |
| Women | 80.9 |
| BY LEADERSHIP POSITION | |
| Leaders | 82.8 |
| Non-leaders | 80.2 |
| BY AGE GROUP | |
| 18 to 22 years | 86.1 |
| 23 to 26 years | 80.4 |
| 27 to 32 years | 79.0 |
| 33 to 39 years | 78.2 |
| 40 to 49 years | 82.3 |
| 50 to 64 years | 86.9 |
| | |

>> LEARN MORE check the historical series in our ESG Indicators Worksheet.

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Recognition

Through our *Sou* Bradesco culture, we reinforce the pillars that define who we are: a deep appreciation for diversity, a commitment to continuous development, the promotion of a healthy work environment, and the cultivation of a culture rooted in trust and recognition.

- » LinkedIn Top Companies LinkedIn
- » Top Employers Certification Top Employers Institute
- » Flexible Work Journey GPTW
- » Best Companies to Work For Women – GPTW
- » Best Companies to Work For People with Disabilities – GPTW
- » Best Companies to Work For Ethnic/ Racial – GPTW
- » Mental Health Certification and Recognition – Great People Mental Health

Our commitment to people is reflected in the Organization's Human Resources Management Policy and has been recognized by various rankings and awards:

- » Best Companies to Work For in Barueri and Region – GPTW
- » Best Companies in Diversity Practices and Actions – Business Initiative
- » Dream Career Ranking Cia de Talentos
- » Brazil's Most Attractive Employers Universum
- » Incredible Places to Work FIA
- » Best Internship Programs CIEE
- » i-Diversa Diversity Index B3
- » Racial Equity Index in Companies (IERE) – Business Initiative for Racial Equality

Social Responsibility GRI 2-23

Our Corporate Social Responsibility Management System aims to continuously contribute to the quality of relationships and working conditions, addressing issues such as harassment and discrimination through the receipt and investigation of complaints. It also includes monitoring aspects related to Occupational Health and Safety, as well as property conditions that impact the work environment.

The requirements of our system are aligned with Human Rights, Children's Rights, and Fundamental Labor Rights, based on our Code of Ethical Conduct, the Organization's Human Resources Management Policy, other internal policies and standards, and applicable legislation.

The Organization's Corporate Whistleblower Channel is available to employees, collaborators, and other stakeholders, with the option of anonymity and guarantees of confidentiality and non-retaliation. All reports related to moral or sexual harassment, sexual misconduct, discrimination, inappropriate behavior, misconduct, occupational health and safety, labor compliance, and career development are reviewed by a specialized team of people management experts. This team meets weekly to evaluate the reports and determine appropriate actions.

Once a case is reviewed, it is forwarded to the responsible parties for resolution. These individuals must report back within a defined timeframe, outlining the outcome of the evaluation, the measures taken, and any follow-up actions planned.

Based on the findings, the individual involved may receive structured feedback, development plans, targeted training, career realignment, or disciplinary action, in accordance with Bradesco's Corporate Consequences Policy and Disciplinary Guidelines, which may include dismissal depending on the severity of the incident.



For reports involving third-party service providers, cases are referred to the managers overseeing the respective contracts. These managers are responsible for assessing the situation and coordinating with the contracted company to ensure an appropriate resolution.

Individuals who submit a report can track its progress using the protocol number generated at the time of submission.

LEARN MORE in Corporate whistleblowing channels.

A consolidated report of all cases is presented quarterly to the Integrity and Ethical Conduct Committee.

Each year, the Social Responsibility Seal is validated by an independent, accredited external auditor.

All employees covered by the system may be selected for interviews during internal or external audits:

- Internal audit conducted annually based on documentation, with on-site verifications carried out when critical situations are identified—such as past audit findings or incidents that occurred between audit cycles—in accordance with the Corporate Social Responsibility Management System (*SGRSC*) Procedures Manual.
- External audit conducted once a year by an accredited and independent certifying body, in accordance with the *SGRSC* Procedures Manual.

The external audit covers 303 branches in Sao Paulo and Greater Sao Paulo, 107 branches across other states, and nine operational sites in major capitals including our administrative headquarters at the Cidade de Deus complex in Osasco (SP). This scope represents 33% of our total workforce. That said, our reporting and case management system is available to all employees across the Organization. In addition to the policies and guidelines published in the Normative System for all employees, we promote awareness around Social Responsibility through internal campaigns, including email marketing, videos, corporate portal content, and talks with Regional Management and Executive Leadership.

We are committed to fostering a respectful and inclusive work environment that prioritizes health, safety, and the quality of workplace relationships while taking a firm stand against all forms of harassment. These values are reinforced in our Code of Ethical Conduct, Internal Regulations, Human Resources Management Policy, the mandatory training course "Harassment—A Shared Responsibility", and Bradesco's Open Letter Against Harassment, all of which are available to every employee.

>> LEARN MORE in our <u>Human Capital Report</u>.

Complaints, discrimination cases, and corrective actions taken

GRI 406-1

| TOTAL COMPLAINTS REGISTERED | 34 |
|--------------------------------------|----|
| Ethnic-racial | 12 |
| Gender | 4 |
| Religion | 3 |
| Political opinion | 0 |
| Social origin | 1 |
| Other | 14 |
| TOTAL COMPLAINTS ANALYZED | 34 |
| Founded | 6 |
| Partially founded | 11 |
| Unfounded | 14 |
| Inconclusive | 0 |
| Under review | 3 |
| TOTAL COMPLAINTS CLOSED ¹ | 11 |
| Warning | 1 |
| Feedback and reorientation | 7 |
| Dismissal | 3 |
| Workplace transfer | 0 |
| Other ² | 0 |

¹ Remediation plan implemented, outcomes assessed, case closed.

² Refers to development-focused conversations, as well as cases deemed unsubstantiated, inconclusive, or still under review.

Occupational Health and Safety GRI 3-3 • 403-1 • 403-2 • 403-3 • 403-8

Our Occupational Health and Safety Management System is based on the guidelines of the International Labour Organization (ILO) and the Regulatory Standards of Brazil's Consolidated Labor Laws (*CLT*)¹. It covers all Bradesco facilities and operations, with the goal of ensuring the health and safety of all executives, employees, contractors, and interns.

The system was originally certified under OHSAS 18001 and has been audited annually by an accredited, independent certifying body since 2006. However, with the release of ISO 45001 in 2018—an internationally recognized standard—and in line with our commitment to continuous improvement, we transitioned to the new standard in 2024. We continue to undergo both internal and external audits, the latter conducted by *Fundação Carlos*

¹ NR-4: Specialized Services in Safety Engineering and Occupational Medicine; NR-5: Internal Commission for Accident Prevention (CIPA); NR-7: Occupational Health Medical Control Program (PCMSO); NR-9: Evaluation and Control of Exposure to Physical, Chemical, and Biological Agents; NR-17: Ergonomics *Alberto Vanzolini (FCAV)*, with the scope covering our Information Technology Center (*CTI*) in Osasco.

Occupational Health

We have a Specialized Service in Occupational Safety Engineering and Occupational Medicine (*SESMT*), staffed by a multidisciplinary team that includes engineers, occupational physicians, safety technicians, nurses, nursing technicians and analysts. To support our employees nationwide, we rely on both in-house professionals and specialized third-party providers in occupational health and safety, offering services both in-person and remotely.

We also maintain an Occupational Health Medical Control Program (*PCMSO*), a legally required initiative in Brazil that provides annual occupational health exams focused on monitoring and preventing work-related medical conditions, in accordance with *NR-7 guidelines*. The SESMT works in coordination with a network of technically certified and specialized clinics to provide occupational health services.

For emergencies, we provide ambulances at administrative buildings.

Our team is also supported by a medical consultancy service that provides oversight for critical hospitalization cases, second medical opinions, technical guidance in cases of health plan coverage denial, geriatric care support, among other services.

To protect privacy, all Occupational Medical Services contracts include confidentiality clauses and compliance with Brazil's General Data Protection Law (*LGPD*). We also maintain secure medical document storage in a dedicated facility with restricted access.

In 2024, our Occupational Safety Technicians, along with specialists from partner firms, conducted over 2,400 workplace inspections across branches, departments, service stations (*PABs and PAs*), and affiliated companies. These visits assessed working conditions in (NR-17) and sanitary and comfort standards (NR-24).

Every two years, through our Risk Management Program (*PGR*), we identify workplace hazards and assess occupational risks to determine whether preventive measures and action plans are needed, in compliance with Regulatory Standard NR-1.

LEARN MORE in our <u>Human Capital Report</u>.

Workplace Accidents¹

GRI 403-9

| DESCRIPTION | total | índice |
|-------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------|
| Number of worked hours (million) | 170 | - |
| Fatalities resulting from work-related accidents ² | 2 | 0.01 |
| Work-related accidents with serious consequences (excluding fatalities) | 0 | - |
| Accidents subject to mandatory reporting | 220 | 1.29 |
| Main types of work-related accidents | Typical – occur during the performance of work duties and result in physical injury; Commuting – occur while the employee is traveling to or from the workplace. | |
| Occupational Illnesses ¹ GRI 403-10 | | |
| FOR ALL EMPLOYEES | t | otal |
| Fatalities resulting from occupational illnesses | 0 | |
| Occupational illnesses subject to mandatory | | |

reporting

ICD M, ICD G e ICD F

14

¹We do not have records for workers who are not direct employees but whose work and/or workplace is under the Organization's control.

² Fatalities resulting from commuting accidents.

Main types of occupational illnesses³

³ International Classification of Diseases, 10th Revision (ICD-10):

ICD F – Mental and behavioral disorders

ICD G – Disorders of nerves, nerve roots, and nerve plexuses (e.g., Carpal Tunnel Syndrome – wrists) ICD M – Diseases of the musculoskeletal system and connective tissue

We follow the guidelines set forth in Regulatory Standard *NR-7* (Occupational Health Medical Control Program), Law 8.213/1991 (Social Security Benefits Plan and related provisions), and Resolution 2.183/2018 of the Federal Council of Medicine (*CFM*), which establishes specific rules for physicians providing occupational health services.

Prevention and mitigation

GRI 403-5 • 403-7 • 403-9 • 403-10

With a focus on employee health and well-being, we promote a range of initiatives to support our workforce throughout the workday:

- **Electronic time clock:** since the 1990s, we have used electronic time tracking to monitor employee working hours. We regularly reinforce established guidelines to help ensure a healthy balance between professional and personal life. These reminders are shared via email, directing employees to the official policy where the rules are outlined. Managers are also notified and reoriented when their team members exceed the limits set in their employment contracts. In cases where employees work beyond regular hours due to urgent demands, they are either compensated with overtime pay or time off, in accordance with labor laws.
- Workplace Ergonomic Assessment Program (*NR-17*): to provide employees with greater comfort and improved working conditions, we assess and adapt furniture based on biomechanical requirements and the specific characteristics of each work environment.

- Postural Guidance: trained professionals periodically visit work areas to provide employees with guidance on proper workstation adjustments and exercises that support healthy posture.
- Audiological Assessment: for employees working in our Customer Service Center, the use of headsets throughout the workday is subject to specific criteria and requires an initial and ongoing (annual) audiological assessment to monitor their hearing health.
- Internal Work Reintegration Program: we adapt job responsibilities based on recommendations from occupational health physicians, taking into account any limitations or restrictions identified. The goal is to prevent the worsening of medical conditions or symptoms during the employee's treatment and recovery process.
- **Guidance** on additional health topics such as repetitive strain injuries, stress, substance dependence (including smoking, drug use, and alcoholism), obesity, sexually transmitted infections, and special vaccination campaigns.

Absenteeism rate

GRI 403-4 • 403-5

Each of our administrative centers has an Internal Commission for Accident Prevention (*CIPA*), made up of representatives elected by secret ballot and others appointed by Bradesco. The commission is restructured annually to ensure ongoing effectiveness. In locations without a formal *CIPA* in place, branches are required to designate at least one qualified employee to fulfill occupational safety requirements.

Both the appointed members and elected representatives undergo mandatory, rolespecific training.

CIPA monitors and reports hazardous conditions in the workplace and recommends measures to mitigate or eliminate them. The Commission meets monthly to inform the responsible department of necessary adjustments and improvements to ensure a safer work environment. In cases where a serious risk is identified, *CIPA* has the authority to immediately halt activities at the site.

Occupational Health and Safety (OHS) responsibilities also include implementing initiatives to train employees on workplace health and safety. Examples include:

- **Fire Brigade Training:** conducted annually, this training equips employees and contractors to act in fire prevention, evacuation procedures, initial fire response, and basic first aid. In 2024, 4,764 employees completed the training.
- Evacuation Drills: designed to train and prepare employees to respond effectively in emergency situations. These drills are carried out with the support of specialized companies and supervised by the SESMT technical team (Specialized Services in Occupational Health and Safety). In certain locations, we also conduct simulations involving chemical spills and victim rescue scenarios.
- Occupational Safety Instructions (*IST*): educational materials focused on workplace safety and accident prevention, made available through the corporate portal.
- **Emergency Response Plan (PAE):** also available to all employees via the corporate portal, this plan provides guidance on the appropriate actions to take in the event of incidents or emergencies.

Internal Workplace Accident Prevention Week (SIPAT): Held annually in a digital format, SIPAT is a week-long initiative focused on accident prevention. The program promotes the concept of Full-Time Health through practical applications that encourage behavior change, reinforce workplace safety practices, support quality of life, and fosters a more collaborative and healthier work environment.

Health Promotion

Our employees and their dependents are covered by a comprehensive health plan that offers extensive benefits, including medical consultations, emergency and elective surgeries (including all types of transplants), obstetric care, and hospital stays in private rooms—fully funded by the Organization with no time limits, including intensive care. The plan also covers outpatient services, diagnostic exams, psychiatric care, ambulance transportation, family planning, and AIDS treatment with full reimbursement for prescribed medications. Additionally, it includes a range of alternative and supportive therapies such as dialysis, acupuncture, homeopathy, physical therapy, nutrition counseling, psychotherapy, and speech therapy.

At several of our administrative buildings, we maintain on-site corporate health clinics that offer: walk-in medical care, lab test collection, and specialist consultations with no copayment required. Available specialties include family medicine, cardiology, gynecology, endocrinology, dermatology, ophthalmology, orthopedics, pediatrics, physical therapy, among many others.

Viva Bem Program

We promote disease prevention and health enhancement by encouraging healthy habits, attitudes, and behaviors—core principles of the Bradesco *Viva Bem* Health, Well-being, and Quality of Life Program. All employees have access to the program and its initiatives, which are structured around three key pillars:



Pillar 1: In Balance

This pillar brings together initiatives focused on mental health promotion and prevention, addressing topics such as self--awareness, behaviors, attitudes, and lifestyle choices across personal, professional, family, and social contexts. Below are some examples of initiatives under this pillar:

» Lig Viva Bem: available 24 hours a day, seven days a week, this free and confidential support line offers voluntary guidance and counseling services to employees and their families. All calls are handled by trained professionals who provide emotional, social, legal, and financial support, among other services. In the event of natural disasters such as floods, landslides, or dam failures—our psychosocial support team proactively monitors and reaches out to employees living or working in affected areas. In 2024, the program provided over 308,000 support interactions.

- » Health and Quality of Life Meetings: these virtual sessions are designed to engage employees in conversations around key topics such as depression, anxiety, healthy eating, and physical activity. The themes are selected based on input from various internal channels and leadership, with a strong focus on prevention, health promotion, and quality of life. In 2024, we held 200 sessions, reaching 34,000 employees.
- » Management Practices Program: during virtual sessions tailored for the Organization's leadership, we address the principles of healthy and respectful leadership. Topics include self-care, healthy eating, sleep quality, preventive screenings, time and stress management, physical and emotional health, support networks, and the full range of *Viva Bem* support channels available to leaders and their teams.

» Professional Rehabilitation Program: we support employees undergoing rehabilitation through the National Social Security system by providing structured assistance in their return-to-work process. This includes a social interview, medical evaluation, and ongoing follow-up with a multidisciplinary team.

Mental Heath Program

Launched in 2022 as a pioneering initiative, the program reinforces the importance of self-awareness, self-care, and the small daily habits we can adopt to prioritize our health and well-being.

The program is centered on supporting employees and fostering a preventive culture around mental health, promoting Full-Time care for both body and mind. It is closely integrated with our nutrition initiatives and physical activity programs, including *Vem Pra Pista*, which encourages regular movement and well-being.

We also offer content focused on psychological safety in the workplace, leadership practices, self-awareness, selfcare, reframing, personal development, and overall balance. We also hold regular virtual sessions featuring expert guests who address topics related to mental health. These sessions offer moments of interaction and reflection, providing general guidance on behaviors, warning signs, and symptoms associated with mental health conditions.

In 2024, 7,552 employees attended the live sessions, and 2,309 accessed the ondemand content available on our platform.

We also actively reinforce the availability of confidential and free psychosocial support channels for employees and their families. In addition, we provide proactive outreach and support for employees returning from parental or psychiatric leave, ensuring a welcoming and caring reintegration experience.
Pillar 2: Healthy Living

In our program, we reinforce the understanding that health goes beyond the mere absence of disease—it includes balanced nutrition, proper hydration, quality sleep, and regular monitoring of blood pressure, blood glucose, and lipid levels. We also promote vaccination campaigns and offer targeted initiatives that support Full-Time health. Below are some of the highlights:

- » Pregnant Women Program: available to employees and dependents covered by the health plan, this program offers complementary support throughout pregnancy, from prenatal care through the postpartum period. In 2024, the program supported 1,972 care interactions, benefiting 675 expectant mothers.
- » Lactation Support Rooms: to help employees continue breastfeeding after returning to work, we provide dedicated, fully equipped spaces at our administrative centers for the safe expression and storage of breast milk under ideal conditions.

- » Parenthood Support Program: provides psychological and social support to employees returning to work after parental leave, with guidance offered by psychologists and social workers.
- » Vaccination Campaign: each year, we offer free flu vaccinations to all employees across Brazil and subsidized doses for their dependents. In 2024, we vaccinated 50,726 employees representing 55% of our workforce and supported the immunization of 10,286 dependents and family members. For 2025, our goal is to reach 61% of the workforce.
- » Nutritional Support Program: to encourage healthy eating and habits that promote overall well-being, we offer up to four free nutrition consultations for employees and their family members. In 2024, the program delivered over 3,000 nutritional consultations.

- » Cancer Prevention Initiatives: from October to December, as part of the Pink October and Blue November movements, we waive copayments for employees and their dependents covered by the health plan for exams related to the early detection of breast and prostate cancer. We also conduct awareness campaigns and host online lectures with medical specialists to promote education and prevention.
- » Medical Support and Telemedicine Channels: the Viva Bem medical team provides ongoing monitoring and followup for our employees through proactive phone outreach. In addition, telemedicine services are available via the Saúde Digital app from Bradesco Saúde, offering 24/7 access to video consultations with medical specialists.



Pillar 3: On the move

This pillar reflects physical activity and quality of life, bringing together initiatives that offer employees the benefits of movement and exercise as a means to promote health, well-being, and balance.

» Vem pra Pista (Come to the track): at our headquarters, we maintain a large, tree-lined recreational area featuring swimming pools, a sports plaza with multi-sport courts, a bike rack, and an athletics track—available for use by employees and their families.

Certified fitness instructors lead classes in functional training, dance, yoga, Pilates, water aerobics, running, and stretching. The activity schedule is designed around the seasons, ensuring year-round opportunities for physical activity.

In 2024, our Cidade de Deus Sports Complex recorded over 75,000 visits, including 4,068 class attendances. **TotalPass:** as part of our commitment to full-time health, we offer the TotalPass benefit to employees, interns, apprentices, and their dependents. The pass gives access to a wide network of partner gyms and studios across Brazil. It includes a broad range of physical activities, mental health services, online classes, and exclusive content on nutrition, well-being, and quality of life. With a single monthly fee, participants can use any facility in the TotalPass network and explore all available resources through the app, depending on the selected plan.

To promote healthier habits and encourage a focus on well-being, we launched the TotalPass Challenge in 2024. The initiative rewarded the most active employees based on the highest number of gym check-ins during the campaign period.



Other benefits

GRI 401-2

We are committed not only to the well-being of our employees, but also to recognizing their contributions through fair compensation and a comprehensive benefits package that ensures security and peace of mind in meeting their basic needs. Key benefits include:

Health and Dental Plans: employees and their dependents have access to fully funded health and dental coverage, including hospital stays in private rooms, all covered by the Organization.

Supplementary Pension Plan: the Organization contributes the equivalent of 5% of the employee's base salary—including the 13th salary—toward their supplementary retirement plan. **GRI 201-3**

Primary Life Insurance: fully funded by the Organization, this benefit is offered to all employees, apprentices, and executives. It provides a fixed coverage amount and includes funeral assistance extended to spouses, children, parents, and in-laws.

Viva Bradesco Employee Life Insurance: an exclusive product for employees, offering customizable coverage. Employees can tailor the insured amount, coverage types, and assistance services to match their individual needs and life stage. **Meal and Grocery Vouchers:** provided to all employees from the moment they join the Organization, with monthly credit allocations. Employees can flexibly distribute the credit between meal and grocery allowances based on their individual needs.

Transportation Voucher: provided to employees who rely on public transportation for their commute between home and work.

Medications: partnerships with pharmacies offer discounts linked to the Bradesco health plan, available to employees and their dependents.

Extended Maternity and Paternity

Leave: all our employees are entitled to parental leave. In addition to the legally mandated period, mothers may opt for an additional 60 days, totaling 180 days of paid maternity leave (*Programa Empresa Cidadã*)¹. Fathers are eligible for an additional 15 days, totaling 20 days of paid paternity leave. This policy also applies in cases of adoption and same-sex couples. Maternity leave may be further extended if hospitalization of the mother and/or newborn is required.

¹ *Programa Empresa Cidadã*: Corporate Citizen Program

Childcare Assistance: offered to employees with children up to 5 years and 11 months old, or to those with children with disabilities who require ongoing care, regardless of age.

Family Leave: employees are granted two days of paid leave per year to take children or dependents under the age of 14 to medical appointments. In cases of hospitalization of a spouse, child, father, or mother, one day of paid leave is provided. **Partnerships**: we offer employees access to products and services under special conditions through strategic partnerships. We prioritize agreements with educational institutions to support ongoing learning and professional development, including discounts on short courses, undergraduate programs, MBAs, graduate studies, and master's degrees.

Maternity/Paternity Leave

GRI 401-3

| | Male | Female |
|------------------------------------------------------------------------------------------------------------------------|--------|--------|
| Total number of employees entitled to parental leave | 41,365 | 41,920 |
| Total number of employees who took parental leave in the current year | 1,611 | 1,961 |
| Total number of employees who took parental leave in the current year and had it end within the same year | 1,549 | 1,070 |
| Total number of employees who took parental leave during the year and whose leave extends into the following year | 62 | 891 |
| Total number of employees who took parental leave during the year and are expected to return in the current year | 1,633 | 2,029 |
| Total number of employees who returned to work during the reporting period after completing parental leave | 1,629 | 2,007 |
| Total number of employees who did NOT return to work during the reporting period after completing parental leave | 4 | 22 |
| Total number of employees who returned to work after parental leave and remained employed 12 months after their return | 1,636 | 1,880 |
| Return Rate (%) | 99.76 | 98.92 |
| Retention Rate (%) | 90.74 | 86.68 |
| | | |

Work Schedule Benefits

- Remote Work: as part of our ongoing commitment to employee well-being, we offer the Bradesco Telework model, which complies with applicable laws and collective labor agreements. This hybrid model includes a cost allowance based on pre-established criteria. To ensure the arrangement is beneficial for everyone involved, we provide training for both employees and managers on best practices for working from home.
- Flexible Hours: to support a healthy work-life balance, we offer a flexible scheduling model that allows employees to start later and/or leave earlier, as agreed upon with their manager.
- **Part-time Work:** We have employees working on reduced-hour schedules such as 6-hour or 4-hour shifts depending on their employment contracts. This applies to roles like tellers, clerks, and customer service representatives, among others.

Union Representation GRI 2-30 • 402-1

All our employees are covered by collective bargaining agreements and have union representation, with full freedom of association. By the end of 2024, 40.1% of our workforce were registered members of sector unions.

We maintain an open line of communication with both unions and our employees. In the event of significant operational changes that may substantially impact the workforce, we generally notify the relevant parties at least four weeks in advance.

Employees affected by Collective Bargaining Agreements (CBAs) are called in advance by their respective unions to attend an assembly where the terms of the proposed agreement are presented and discussed. During the assembly, employees have the opportunity to approve or reject the proposal.





Diversity, Equity, and Inclusion gRI 3-3

As one of the largest employers in Brazil, we recognize that the plurality of identities is essential to broaden perspectives in decision-making, enhancing our value creation.

Therefore, we have specific guidelines in our Diversity, Equity, and Inclusion Policy, our Code of Ethical Conduct, and our Human Resources Management Policy.

Our actions are based on principles such as equal opportunity, education for inclusion, and engagement – of the organization, people, and the community as a whole – considering five main pillars: gender, ethnicracial, people with disabilities, LGBTI+, and intergenerational.

Reflecting our purpose, we adhere to voluntary national and international commitments that guide our actions and enable spaces for sharing practices with other companies.

PWD



Ethnic-racial



LGBTI+



Gender





coalizão empresarial pelo fim da violência contra mulheres e meninas

Diversity equity and inclusion governance

We have established a robust governance structure for diversity, equity, and inclusion, which helps ensure that the topic remains strategic for our company and increasingly integrated into our daily work life.

Every employee—regardless of their role within the Organization is welcome to join our Affinity Groups and build new skills through dedicated learning tracks that include expert-led sessions, videos, podcasts, and more.

Each group is led by someone who identifies with the theme represented by the Affinity Group and also holds a seat on the Diversity, Equity, and Inclusion Working Group. The Working Group itself is made up of professionals from various departments and levels of seniority, bringing the diverse perspectives needed to drive meaningful and inclusive dialogue. Strategic decisions and goals for each priority area are defined by the Sustainability and Diversity Committee and carried out by a dedicated management team. This management team is therefore responsible for leading initiatives that drive diversity and promote inclusion across our workforce.



Diversity, Equity, and Inclusion Training

For each area of diversity we focus on, we offer dedicated training programs. In addition, we provide a range of customized content to ensure our workforce remains aligned with our values of respect and well-equipped to foster diversity, equity, and inclusion.

Solutions such as "Unconscious Bias" and "Leading with Diversity" encourage deep reflection and are designed to promote awareness, understanding, and respect while actively driving inclusion.

Across all available training programs, we recorded over 42,000 employee engagements in 2024. Half of our workforce is made up of women, totaling 41,920 employees. We are committed to continuously investing in their professional growth and increasing their presence in leadership roles. Our goal is to maintain a workforce that is between 45% and 55% women by 2025.

In 2024, our Women Up Front Affinity Group hosted a series of events covering topics such as career development, financial literacy, and motherhood.

To celebrate Women's Month, we held a special panel titled "Looking Inward", featuring a conversation between one of our Executive Superintendents and journalist, presenter, and gender and wellness advocate Rita Batista. The discussion focused on achieving balance between personal and professional life.

We continue to run the Women in Leadership Program, a key initiative to support and amplify female leadership. These sessions explore the evolving role, achievements, and impact of women in society and the workforce.

In 2024, women accounted for 50% of all promotions. By the end of the year, they

held 48% of all management positions, 49% of junior leadership roles, 19% of executive leadership positions, and 52% of managerial roles in revenue-generating functions.

For the leaders trained in the Women's Leadership Program, we created the Women's Mentoring Program, which aims to leverage the richness of knowledge transfer and experience sharing for the development of female employees and the promotion of gender equity within the Organization.

Another standout initiative is our continued partnership with and sponsorship of the Vasselo Goldoni Institute (*IVG*), with whom we run various mentoring programs, including "*Nós por Elas*"— an initiative focused on career and business development for women. In 2024, the *IVG* sponsorship was renewed for another cycle, helping the institute reach over 7,000 women through more than 30,000 hours of mentoring.

We also highlight our partnership with Laboratoria to support the development of women in technology. Since 2018, over 4,000 students have completed the program, with 89 of them becoming part of the Bradesco team. Initiatives like these have driven steady growth in the percentage of women holding STEM² roles within our workforce, reaching 30.20% in 2024.

Gender equity is also a central theme of *Conexão Mulheres,* an intercompany initiative led by Bradesco in collaboration with partner organizations. The event features influential women leaders who share their professional journeys and insights in their fields of expertise.

We continue to be one of the Best Companies for Women to Work, according to research conducted by Great Place to Work, which evaluates best inclusion practices and the perception of female employees.

2025 Targets



| | 2024 Status ¹ |
|-------------------------------------------------------------------------------|--------------------------|
| Maintain a workforce that is between 45% and 55% women | 50% |
| Maintain a leadership team that is between 34% and 40% women | 36% |
| Maintain between 46% and 50% women in management positions | 48% |
| Maintain between 46% and 50% women in junior management positions | 49% |
| Maintain between 15% and 22% women in senior leadership positions | 19% |
| Maintain between 45% and 55% women in revenue-generating management positions | 52% |
| Maintain between 30% and 40% women in STEM ² positions | 30% |

¹ Employees based abroad, expatriates, and third-party contractors are not included.
 ² STEM = Science, Technology, Engineering, and Mathematics

Violence against women: IS OUR BUSINESS

Beyond providing a safe, discrimination-free work environment, we remain attentive to the health, safety, and well-being of our women employees—wherever they are extending our care beyond the walls of the Organization.

That's why, in 2019, we joined the Business Coalition to End Violence Against Women and Girls. Since then, the issue has been a regular focus in our corporate learning initiatives and a key theme in conversations within our Gender Affinity Group.

As part of the *Viva Bem* Program, we offer a dedicated support line for situations involving violence against women, staffed by trained professionals who assist not only employees but also their family members. The channel provides guidance on psychological, social, legal, and other matters. When needed, support can be extended to homes, hospitals, or police stations.

In addition to publishing an Open Letter Against Harassment—formally declaring our commitment to combat all forms of harassment—we also require employees to complete the mandatory training Harassment Is Our Responsibility. The course reinforces the importance and seriousness of the issue while guiding employees on how to report and address such situations through our official channels.

We also offer the awareness and education track Violence Against Women Is Our Responsibility, which includes a guidebook, video, podcasts, and other content focused on the topic. The materials provide information and highlight the support services offered by the Organization. This content has been adapted for the Unibrad Portal and is available to all audiences.

In celebration of the International Day for the Elimination of Violence Against Women, we held the event "Women and the Journey to Financial Independence." Presented in the format of a theatrical talk, the session used storytelling to explore the challenges women face on the path to financial autonomy. The goal was to show participants how financial independence can be a powerful tool in preventing violence against women and in fostering a culture of equity and sustainable financial empowerment for women.

Statutory employees, employees, and Interns, by Gender (%)¹ GRI 405-1

| | Male | Female |
|----------------------------------------------|-------|--------|
| Board of Directors and Executive Board | 84.93 | 15.07 |
| Superintendence | 73.54 | 26.46 |
| Management | 65.79 | 34.21 |
| Coordenation/ Supervision | 52.20 | 47.80 |
| Administrative | 49.29 | 50.71 |
| Operational | 42.51 | 57.49 |
| Apprentices | 30.10 | 69.90 |
| TOTAL | 49.73 | 50.27 |
| Interns | 50.77 | 49.23 |
| TOTAL | 49.76 | 50.24 |

Base salary ratio between women and men¹

GRI 405-2

| Board of Directors and Executive Board | 0.75 |
|-------------------------------------------|------|
| Base salary and other monetary incentives | 0.78 |
| Superintendence | 0.98 |
| Base salary and other monetary incentives | 0.96 |
| Management | 0.92 |
| Base salary and other monetary incentives | 0.90 |
| Coordenation/Supervision | 0.90 |
| Administrative | 0.87 |
| Operational | 0.97 |
| Apprentices | 1.03 |
| Interns | 1.00 |
| | |

¹ Employees based abroad, expatriates, and third-party contractors are not included..

31% growth

in the percentage of women in executive positions compared to the previous cycle.

LEARN MORE in our <u>Human Capital Report</u> and check the historical series in our ESG Indicators Worksheet.

Since 2010, we have maintained the Bradesco Training Program for People with Disabilities. The initiative promotes inclusion, equal opportunity, economic empowerment, and longterm participation in the job market for professionals with disabilities. Since its launch, the program has led to over 400 hires. New employees receive both theoretical and behavioral training, along with hands-on activities. Managers are also trained to support the inclusion process effectively.

In 2024, a new group of colleagues joined our Legal Department through the program. The learning track was customized to align with the responsibilities of their roles.

We provide Brazilian Sign Language (*Libras*) interpreters to support employee meetings with managers and during live events covering key topics. We also offer both in-person and online training in *Libras*, including a special vacation course created by the *Somar* Affinity Group, which gave many employees their first opportunity to learn and engage with Brazilian Sign Language. In 2024, we celebrated the International Day of Persons with Disabilities with the third edition of a special event called *Em Poder Somar.* During the event, professionals with various types of disabilities were interviewed and shared their personal experiences and the challenges they've faced along their journeys.

We also hosted PWD Inclusion Week—a full week of live content designed specifically for people with disabilities. The sessions covered a range of topics, including financial education, self-awareness and empowerment, interpersonal relationships, and professional image. The week concluded with a keynote talk by inclusion expert Carolina Ignarra, who spoke on Full-Time Health and inclusive practices.

We developed mentorship programs focused on entrepreneurship to help boost businesses run by families of people with disabilities. This initiative is carried out in partnership with the Social Association for Equality in Differences (*ASID*) and includes employee volunteers serving as mentors, along with talks led by the *Somar* Affinity Group.



Also developed through our partnership with *ASID*, the Best Practices Guide for the Inclusion of People with Disabilities e-book is available on our internal learning platform. The material is also accessible to the general public through the *Unibrad* Portal.

We remain partners with *Specialisterne* in advancing our neurodiversity initiative, which provides professional training and employment opportunities for individuals with autism, along with awareness talks for employees. The program offers ongoing specialized support both to autistic professionals and to the teams they work with.

We are proud partners and sponsors of *Feira Inclui PCD*, the largest employability event for people with disabilities in Brazil. Held entirely online, the event features panel discussions with professionals from leading companies, covering topics such as inclusive organizational culture, successful inclusion case studies, accessibility, and career development. Over the twoday event, participants also have the opportunity to network and explore job openings.

We also sponsored and took part in another edition of the Inclusion Run and Walk, organized by the Olga Kos Institute. Members of *Somar*, our affinity group for people with disabilities, were invited to participate in the event free of charge.

A source of great pride and a reflection of our strong inclusion practices, we were recognized as one of the Best Companies to Work For – PWD Inclusion Highlight, a ranking promoted by Great Place to Work.

People with disability represent:

5% of our workforce

Statutory employees, employees, and interns with disabilities (PWD) (%)

GRI 405-1

| Board of Directors and Executive Board | 0.00 |
|-------------------------------------------|-------|
| Superintendence | 0.00 |
| Management | 1.10 |
| Coordernation/Supervision | 4.72 |
| Administrative | 2.33 |
| Operational | 11.41 |
| Apprentices | 0.00 |
| TOTAL | 4.72 |
| Interns | 0.83 |
| TOTAL | 4.61 |

Note: Employees based abroad, expatriates, and third-party contractors are not included.

$\rangle\rangle$ LEARN MORE

in our <u>Human Capital Report</u> and check the historical series in our <u>ESG Indicators</u> <u>Worksheet</u>.

Ethnic and racial

We were one of the first companies to launch programs dedicated to expanding career opportunities for young Black professionals. Since 2005, we have partnered with Zumbi dos Palmares University in one of the most robust and consistent social inclusion and professional training programs in the private sector – the Bradesco – Zumbi dos Palmares Training Program. Through this program, we hire professionals and rely on Unibrad for the development of organizational competencies.

The program also creates opportunities for the hiring of migrants and refugees to work in key areas of the business. Since its inception, it has supported the inclusion of approximately 480 young professionals.

In addition to our internship program in partnership with *Zumbi dos Palmares* University, we also hire Black professionals through targeted affirmative action opportunities.

As part of our efforts to accelerate the careers of young Black professionals, one initiative that stands out is our mentorship program. Employees volunteer as mentors and receive dedicated training for the role, which includes racial literacy.

In 2024, we honored Black Awareness Month with a series of meaningful initiatives. Kicking off the events, we hosted a press conference led by the president of *Zumbi dos Palmares* University. The occasion marked the official announcement of the *Troféu Raça Negra* – an award sponsored by Bradesco that celebrates and recognizes outstanding contributions to the inclusion and empowerment of the Black community.

We also sponsored the *Corrida e Caminhada da Consciência* (Awareness Run and Walk), which brought together over 3,000 people in celebration of Black culture and the fight against racism; the *Zumbi dos Palmares* Choir; and the International Forum for Racial Equity in Business, where we had the opportunity to participate in the panel "The Implementation and Current Challenges of Equity Practices."

We were also sponsors of *Afro Presença* Project, a virtual event that brings together government, private sector, and national and international organizations to promote the empowerment of Black youth and expand employment opportunities. The initiative aims to prevent and combat racial discrimination in the workplace and to elevate racial diversity within corporate environments. During the event, we took part in the panel "Corporate Policies on Racial and Gender Equality."

We took part in the *Somamos* Project, a sector-wide initiative offering free training in Financial Markets and Cybersecurity for Black students. During the program's graduation ceremony, we joined the panel discussion on "Diversity, Equity, and Inclusion."

The month also featured the event "A Raiz e a Cultura Afro-Brasileira" (The Afro-Brazilian Roots and Culture), held in person at Cidade de Deus and livestreamed to the entire Organization. The opening was led by the president of Zumbi dos Palmares University alongside Bradesco's CHRO, followed by a panel with members of the AfroBra Affinity Group and presentations by guest speakers.

Throughout the year, the *AfroBra* Affinity Group held regular meetings focused on topics relevant to Bradesco's Black community, such as social responsibility and career development. Our corporate education course on Racial Literacy remains available to all employees. The training covers key topics such as the roots of racial inequality, racism, Black identity, whiteness, and related issues. Since its launch in 2022, over 12,000 employees have completed the course.

With the goal of engaging our value chain in this agenda, in 2024 we hosted a workshop for our suppliers in partnership with the Business Initiative for Racial Equality. Led by the Initiative's Executive Director, the session focused on the Code of Best Practices in Racial Diversity, Equity, and Inclusion and brought together representatives from over 180 partner companies.

To support the inclusion of migrants and refugees in vulnerable situations, we partnered with *Syntese Educação Corporativa* to deliver another edition of the Financial Education and Socioemotional Skills project, designed for individuals from various countries. In 2024, seven sessions were held in collaboration with the *Adus* Institute.

We've developed initiatives in partnership with Indigenous and traditional communities across different regions of Brazil, aimed at supporting their economic empowerment by strengthening incomegenerating activities—such as sustainable, community-based businesses like artisan crafts. Among the support actions for better resource management, we included financial education, addressing topics such as pricing, cash flow, expense control, financial planning, and, in some cases, individualized mentoring. Since the project began in 2022, the following Indigenous communities have participated:

- Guarani Mbya, from the Boa Vista do Sertão do Promirim Village in Ubatuba, Sao Paulo, through the "Handcrafted Products Catalog" project, developed in partnership with Enquadra Responsabilidade Social.
- Kaí Village, in the far south of Bahia, through the community magazine "Vivências Sustentáveis" (Sustainable Living).
- Belém do Solimões, in the interior of the Amazon, through the development of the booklet "Diretrizes para uma vida financeira mais saudável", (Guidelines for

Healthier Financial Living), written in both Portuguese and Ticuna—the most widely spoken language in the region.

Once again, our practices stood out, and we were recognized in the Racial and Ethnic Equity Ranking organized by Great Place to Work.

We were also recognized among the Best Companies for Diversity Practices and Initiatives, earning first place in the Intersectionality category.

Reflecting our leadership's commitment to diversity, the Chairman of our Board of Directors and member of the Sustainability and Diversity Committee, Luiz Carlos Trabuco Cappi, received the Grand Cross of Afro-Brazilian Civic Merit, an honor recognizing Bradesco's work in promoting social inclusion, respect, and equal opportunities.

>> LEARN MORE

in our <u>Human Capital Report</u> and check the historical series in our <u>ESG Indicators</u> <u>Worksheet</u>.

Statutory employees, employees, and interns, by race/ethnicity (%)¹

| GRI | 405-1 | |
|-----|-------|--|
| | | |

| | White | Black | Asian | Indigenous | Not Reported |
|----------------------------------------|-------|-------|-------|------------|-----------------|
| Board of Directors and Executive Board | 86.30 | 5.48 | 0.68 | 0.00 | 7.53 |
| Superintendence | 89.85 | 8.00 | 1.85 | 0.00 | 0.31 |
| Management | 74.25 | 23.56 | 1.93 | 0.13 | 0.14 |
| Coordination/Supervision | 68.46 | 29.34 | 1.37 | 0.13 | 0.70 |
| Administrative | 70.31 | 27.52 | 1.64 | 0.13 | 0.40 |
| Operational | 61.59 | 36.73 | 0.80 | 0.18 | 0.69 |
| Apprentice | 55.05 | 43.62 | 0.95 | 0.19 | 0.19 |
| TOTAL | 68.36 | 29.59 | 1.43 | 0.14 | 0.48 |
| Intern | 67.23 | 30.73 | 1.93 | 0.08 | 0.04 |
| TOTAL | 68.33 | 29.62 | 1.44 | 0.14 | 0.47 |

Note: At the end of 2024, our management positions were composed of 70.4% white employees, 27.5% Black employees, 1.56% Asian employees, and 0.13% Indigenous employees. These percentages are distributed between the Superintendence and Operational levels in the table above.

Targets for 2025

| | 2024 ¹ Status |
|----------------------------------------------------------------------|--------------------------|
| Maintain between 28% and 33% Black employees in the workforce | 30% |
| Maintain between 20% and 30% Black employees in management positions | 28% |
| | |

¹ Employees based abroad, expatriates, and third-party contractors are not included.

We are official supporters of *TransCarreiras* (Trans careers), a social impact initiative created by *Cia de Talentos* in partnership with *Instituto Ser+*, *Uniasselvi, Unicesumar*, and the Brazilian Trans Institute for Education.

The goal is to train and empower trans individuals from diverse ethnic backgrounds, age groups, and regions of Brazil through a dedicated learning track focused on developing behavioral skills for the job market. Upon completing the program, participants receive a full scholarship to pursue an undergraduate degree of their choice—free of charge—at either Uniasselvi or Unicesumar.

The project also includes 12 months of psychosocial support and career guidance, mentoring sessions led by employees from partner companies, and a five-month financial aid package for all participants. *TransCarreiras* launched its first edition in 2023, supporting 12 trans individuals. In 2024, with Bradesco once again as a sponsor, the program entered its second edition, expanding its reach to 22 participants. We offer all employees access to the online course "LGBTI+ Inclusion and Career Development in the Job Market," a learning and awareness tool designed to foster understanding and encourage constructive dialogue around the topic.

We also developed LGBTI+ Literacy, a live learning session that introduces key concepts related to the LGBTI+ community, including sexual orientation, gender identity, biological sex, and non-binary identities. The course also explores the history of the movement in Brazil and around the world, and highlights Bradesco's own initiatives in this space.

Since 2022, we've been training our teams—especially those in recruitment and selection—on LGBTI+ inclusion to help ensure a more welcoming, bias-free hiring process.

To celebrate Pride Month, two live events were held in 2024. The first featured Dr. Alexandre Serafim, a psychiatrist specializing in human sexuality, who shared important insights on mental health and the depathologization of the LGBTI+ community. The second session welcomed Gabriela Augusto, founder of *Transcendemos*—Diversity and Inclusion Consulting—to discuss the importance of promoting psychological safety for LGBTI+ individuals in the workplace.

We continue to sponsor and participate in *Feira DiverS/A*, an event dedicated to professional networking and the inclusion of LGBTI+ youth in the job market, which celebrated its tenth edition in 2024. This year, we took part in a panel discussion on how artificial intelligence can be leveraged to enhance careers and business opportunities.

In 2024, we also continued our support for the OUTStand movement, a coalition of financial sector companies that encourages and fosters reflection on the inclusion of LGBTI+ individuals in the workplace, while actively promoting awareness and advocacy.

>>> **LEARN MORE** in our <u>Human Capital Report</u>. In the 2024 organizational climate survey, 4.7% of respondents self-identified as members of the LGBTI+ community.



Intergenerational

One of the defining aspects of our Human Resources culture is the value we place on the skills and experience our professionals build throughout their corporate careers.

Recognizing this as an increasingly relevant and urgent issue, we formally incorporated the Intergenerational front into our corporate governance for Diversity, Equity, and Inclusion. The focus of this front is the longevity of our people.

As part of this effort, we launched LongeviBra, a corporate Affinity Group that fosters dialogue around the value of experience and intergenerational exchange.

Throughout the year, LongeviBra held regular meetings, covering topics such as purpose, lifelong learning, and future planning.

In 2024, we became sponsors and hosts of *MaturiDay*, featuring Andrea Tenuta and Mórris Litvak from *Maturi*, a company specializing in age and generational diversity strategies. The live session explored the importance of Full-Time Health from various intergenerational perspectives, highlighting the role each individual plays in fostering healthier, more inclusive workplaces.

This marks the beginning of a journey to embrace the topic in all its dimensions—building and investing in a sustainable future where all forms of prejudice, including ageism, are replaced by respect.

Statutory employees, employees, and interns, by age group (%)

GRI 405-1

| | <30 | >=30 <50 | >=50 |
|-------------------------------------------|--------|----------|-------|
| Board of Directors and Executive Board | 0.00 | 30.14 | 69.86 |
| Superintendence | 0.00 | 72.92 | 27.08 |
| Management | 3.37 | 79.97 | 16.66 |
| Coordination/ Supervision | 17.87 | 57.93 | 24.20 |
| Administrative | 19.89 | 72.40 | 7.71 |
| Operational | 51.82 | 40.23 | 7.95 |
| Apprentice | 100.00 | 0.00 | 0.00 |
| TOTAL | 26.62 | 63.28 | 10.10 |
| Intern | 96.03 | 3.93 | 0.04 |
| TOTAL | 28.67 | 61.53 | 9.80 |

Note: Employees based abroad, expatriates, and third-party contractors are not included.

LEARN MORE in our <u>Human Capital Report</u> and check the historical

series in our ESG Indicators Worksheet.

Client at the center

GRI 2-6

One of the drivers of our culture is #SomosPelosClientes (#WeStandForCustomers). Our commitment is to stay close to our customers and create experiences that build trust, generate loyalty, and strengthen our role as their primary financial partner.

To achieve this, we combine active listening with the intelligent use of data, allowing metrics to guide our decisions while acting with ethics, integrity, and prioritizing our customers' interests. This approach drives us to develop and enhance solutions that are increasingly relevant to their needs.

Customer experience GRI 3-3

With a data-driven mentality and working in cloud architecture, we have multidisciplinary professionals focused on promoting the best experience for customers, regardless of the interaction channel, both in financial and nonfinancial services.

In addition, we cross-reference internal and market data to generate insights and strategic road maps, ensuring that our solutions are increasingly accurate and aligned with customers' expectations. With this information, we have structured an end-to-end development process, integrated with agile methodology, ensuring more intuitive and personalized journeys.

We expanded our operations across different segments, considering the daily lives and preferences of our customers, promoting a seamless and integrated experience in the financial services offered through digital channels and platforms.



Digital platforms

Currently, we offer 76 digital platforms and management structures with remote service via phone, WhatsApp, chat, or videoconference, aimed at customers with a digital profile.

LEARN MORE in <u>Digital Transformation</u>. in <u>Change</u>.

Digital channels

We understand that the new profile of increasingly digital and autonomous customers requires us to continuously improve our digital solutions.

Approximately 99% of transactions were conducted through our Digital Channels, with a highlight on the Bradesco App (for both individuals and businesses), which saw a 32% increase in financial transactions compared to the previous year.

Our Digital Channels include customer service, products, and services that can be accessed at any time and from any location, ensuring mobility, convenience, autonomy, and security. Check out some of the improvements and new features developed over the year:

Bradesco App

- We redesigned the Bradesco app's home screen to make the layout more modern and streamlined, with a more user-friendly interface, smoother navigation, and a more personalized experience, including shortcuts that simplify daily financial tasks.
- We implemented the new investment homepage, where users can view their portfolio composition – both in Brazil and abroad (available for Bradesco Bank, Bradesco Europe, and Invest US). It allows clients to monitor their investment progress, access profitability history, and view the distribution across banks based on their authorization. We also launched a goal-based investment journey, enabling clients to create, track and make recurring contributions to their life projects. A key addition is the goal-based investment journey, enabling customers to set, monitor, and automate their investments in line with their life goals. Furthermore,

we've integrated the homepage with Ágora, enabling account opening at the brokerage and investments in fixed income, all seamlessly within the Personal Banking app.

- Another new feature is the personal loan with investment collateral in the app – the first fully digital product using CDB investments as collateral. This option is designed for customers who want to keep their assets at the bank and use them as collateral, without compromising liquidity.
- In the foreign exchange section, there's a new menu that allows for IBAN code lookup – an international standard for identifying bank accounts in cross-border transactions. making communication and payment processing between banks in different countries easier. Another improvement is the ability to sign a single agreement instead of one for each transaction, streamlining future transactions across all channels. Customers can also receive Western Union transfers through the Personal Banking app, allowing them to self-serve and receive funds from abroad online.

For customers with relationships with Bradesco Bank, we have further streamlined and enhanced the journeys that integrate services, such as realtime remittance transfers.

- The My Account international account, available in the app, now sends an alert whenever the Remittance Rate reaches the price target set by the customer, ensuring they get the expected opportunity to travel abroad.
- Click to pay The technology makes virtual purchase payments much faster and more secure. After registering their payment credentials on the platform, the customer no longer needs to fill in personal or billing information at each new check-out. Whenever an e-commerce site offers this payment method, they just need to select it, choose which of the registered cards they wish to use, and, as the name suggests, click to pay. The data is stored and transmitted in a fully tokenized manner, ensuring secure transactions. Additionally, the authorization rate exceeds the conventional one, benefiting businesses with higher approval rates.

Net Empresa App

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- We offer the corporate chat service, Net Empresa, a customer support channel now available to MEI (Individual Microentrepreneurs), streamlining contact with customers and reducing the need for them to travel to the branch.
- We added a debt renegotiation feature to the app, initially aimed at the MEI, singlemember limited liability companies (Eirelis), and other sole proprietorships, aiming to simplify and bring more convenience to the process.

Banking as a service

We offer a payment initiation service for business clients (legal entities), through Open Finance. In this model, the payment journey begins within the company's digital interface, without the need for the customer to open the app of the financial institution involved, and the payment confirmation is provided instantly. The payment method in this modality is Pix¹.

Lending as a service

- Virtual loan journey through partner channels – IFood, Amazon, Alelo, Raízen, and Locaweb - where customers. whether account holders or not. can simulate and take out working capital or microcredit loans with disbursement via *Pix*. This process uses the bank's business intelligence, with installment payments settled through sales on the platform.
- Bradesco Shop

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• A marketplace that goes beyond financial services, meeting the customers' needs without leaving the Bradesco app, featuring over 200 active sellers. With the power of data intelligence, offers are personalized. Customers can also favorite products, earn cashbacks, and access a variety of other benefits, all designed to provide greater convenience and strengthen our relationship with them.

1. Pix is an instant payment system developed by the Central Bank of Brazil, allowing real-time transactions 24/7

Digital banks

Digio – A member of the Bradesco Organization, the bank offers a portfolio of digitally accessible products, including: payment accounts, personal loans, credit cards, payroll-deductible loans, insurance, investments (CDBs), a financial services marketplace, and a white-label platform for partners.

In 2024, the bank reached 9.4 million unique clients — a 179% increase compared to the previous year. With an annual growth of 229%, its total loan portfolio closed the fourth guarter of 2024 at BRL 20.4 billion.

A highlight was the microcredit offering for the Uber Conta customer base, which surpassed 250,000 contracts per month in December 2024, just four months after its launch.

In terms of customer perception, the bank continues to receive high ratings on app stores and Google My Business, and maintains a strong reputation on Reclame Aqui (Brazil's leading consumer complaint and review platform), where it holds the RA1000 seal awarded by the platform itself.

Next – Next is a digital platform that offers both financial and non-financial services, designed for the hyperconnected generation. Its goal is to simplify people's lives by providing solutions for financial management and becoming a trusted partner in achieving their dreams and goals. Next focuses on sustainable growth, ensuring high service quality and measurable satisfaction and engagement metrics from its users. As a result of the actions taken to prioritize and build customer loyalty, we observed a significant increase in the volume of active customers and a notable growth in the number of financial transactions, closing the period with 1.4 billion financial transactions processed.

The average age of Next customers is 31.7 years, spread across different regions. Additionally, 78,2% of next customers did not have an account in any other segment of the Bradesco Organization, which reinforces our strategy of targeting new audiences and markets.

LEARN MORE

See how we improved our processes to better serve and support our customers in Change.

Acessibility GRI G4 FS14

25 years ago, we began implementing various solutions to ensure that people with disabilities have autonomy when accessing our financial services and products. Among these initiatives, the launch of accessible ATMs, the creation of an exclusive SAC for people with hearing impairment and the development of inclusive marketing campaigns stand out. We were also pioneers in providing services in Libras (Brazilian Sign Language) in our branches, even before the practice became a legal requirement.

Our projects are designed and developed to meet accessibility guidelines. We follow accessibility concepts and good practices, such as inclusive design, WCAG, Emag, ABNT standards and universal design, in accordance with aspects provided for by Law 13,146. Furthermore, we constantly update our people and maintain a team dedicated to carrying out tests and workshops with a focus on making platforms increasingly accessible to all audiences, regardless of their needs.

Supported by new technologies, we remain committed to this agenda through initiatives focused on connecting with communities, empowering individuals, and removing barriers to information access, financial services, and digital inclusion.

We reinforce our historic commitment to accessibility through testing improvements and constant updates focused on customer needs. For us, accessibility is synonymous with respect and inclusion.

>>> **LEARN MORE** in <u>Financial Citizenship</u>.

Key acessibility initiatives



FONE FÁCIL (EASY PHONE)

Our visually impaired customers can count on Electronic Service via Voice Control, 24 hours a day. In 2024, the service hub received more than 11,000 calls from this audience, with over 10,000 completed by human representatives. The tool is also accessible to people with hearing and speech impairments via 0800 722 0099.



BANK STATEMENTS

For visually impaired account holders, we provide monthly consolidated bank statement in Braille or in a large-sized font, making it easier for them to monitor financial transactions.



LIBRAS SUPPORT

Our official channel for serving the hearingimpaired public assisted 761 customers in 2024 using *Libras*.

INSTITUTIONAL WEBSITE

designed to be accessible,

with content designed for

non-literate and hearing

including translation into

Libras and service in that

language from Monday to Friday, from 8am to 8pm.

impaired audiences,

The bank's website is



SELF-SERVICE

All Bradesco ATMs comply with the ABNT 15250 standard, offering audio description and Libras for selected services.

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CARDS

Embossed credit or debit cards are available for people with visual impairments, accompanied by a kit in Braille or enlarged font, promoting autonomy in accessing information.

60+

60+ AUDIENCE

We listen to all audiences, including those over 60 years old, in order to develop solutions that are understood by all customers.

In this way, we present targeted technological resources, such as the customized app for INSS benefit account consultations and transactions. Yet another measure is the transformation of communications via physical and digital channels to reinforce the clarity of information. Along this path, we created the website bradescoaposentados. com.br, which has financial and non-financial solutions, such as online courses, health, well-being, culture and leisure tips.

This concern takes us to another front considered to be of extreme importance, which is the issue of security, a very delicate point especially for this audience. Our challenge is to make customers feel safe in self-service on digital channels. To this end, we continuously implement communication actions regarding security measures and fraud prevention. These measures bring customers closer to Bradesco digital channels, making them feel more at ease, both at the time of sign-up and in their daily financial activities.

Customer satisfaction GRI 3-3

We carry out research and studies to understand Brazilian consumer behavior, and therefore, we are committed to romoting the best customer experience.

The NPS System, a method acclaimed for its use and results, has become our main tool to understand the level of recommendation and customer loyalty in their relationship with Bradesco and to guide our action plans. After the recommendation survey, we connect with the customer, contacting them and gaining a deeper understanding of their desires and needs.

This approach has brought gains since its implementation. The NPS results achieved in 2024 reflect the dedication and consistency of our efforts, driven by the adoption of active listening as an essential practice. We view each piece of feedback as an opportunity for actions that foster continuous improvements in our products, services, and solutions.

A highlight of 2024 is the expansion of the EscutaBRA Program, an exclusive space for conducting calls with customers who have responded to surveys. This is a dedicated effort to deeply understand their expectations and pain points, turning every opportunity for improvement into effective action plans. In addition to structured and recurring surveys, active listening is also practiced by top leadership through the "Conselho de Customeres" (Customer Council) forum. In this face-to-face meeting, invited customers take on the role of advisors and, in the presence of leaders and executives, share their experiences and journeys with the institution, offering insights on areas for evolution, market best practices, and future vision. This collaboration materializes in various urgent and strategic action plans, which are also monitored by the customer advisors during follow-up sessions.

The proactive engagement of the organization's top leadership in promoting this message to all of our employees reinforces our culture of always keeping the customer at the center. This proximity enhances the increase in NPS, multiplying initiatives aimed at enhancing security, autonomy, and convenience for our customers, thereby strengthening trust in the Bradesco brand.

INDIVIDUALS NPS GROWTH (BASE 100)



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

Financial Citizenship GRI 3-3 • 203-2

Supporting the development of our customers' and users' financial well-being is our commitment as an organization. Therefore, in addition to maintaining a portfolio of products and services that caters to the diverse profiles and financial behaviors of our customers, we aim to help them manage their resources consciously. To achieve this, the following guidelines underpin our actions:





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Adopting consultative and advisory measures for financial education, in defining routines and procedures related to our products and services, these should be aligned with the complexity, business model, nature of activities, and the stage of the relationship with customers and users. The goal is to help them make informed decisions and manage their finances better, becoming more resilient and prepared to achieve their goals and face life's financial challenges.

Promote effective access to financial products and services for customers and users, always respecting their needs, vulnerabilities, interests, and financial behavior, aiming to foster increasingly inclusive, collaborative, and efficient relationships, processes, and business models.

Operate with confidentiality, integrity, and availability through processes and information management, ensuring compliance with regulations and protecting our customers and users, including those who may be vulnerable, by providing information and support channels in a secure environment.





Financial Citizenship Governance

To maintain proper governance and transversal action relating to these pillars, we have a robust management structure, in which various strategic areas of the Organization participate, supported by policies and standards:



Strategic

EXECUTIVE COMMITTEE FOR INTEGRATED RISK MANAGEMENT AND CAPITAL ALLOCATION

Among its responsibilities, it evaluates and makes decisions on proposals, actions, and outcomes related to Financial Citizenship when necessary.

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Tactic

FINANCIAL CITIZENSHIP COMISSION

It monitors strategies and targets that ensure the promotion of financial citizenship, as well as the outcomes and effectiveness of initiatives that foster financial inclusion and education, consumer protection, and customer engagement and awareness, aiming to contribute to their well-being and financial health.

Operational

WORKING GROUP

Through regular meetings, the group made up of professionals from different areas of the organization monitors the management of the topic and the results of implemented actions.

FINANCIAL CITIZENSHIP AREA

A team dedicated to the corporate management of the topic, works to support and engage the areas involved in fronts and initiatives focused on Financial Citizenship. Centralizes the definition, follow-up, analysis and monitoring of indicators, proposing action plans, objectives and targets.

Our Institutional Financial Education Policy provides support and clear guidelines for

a cross-cutting approach to the topic. Its purpose is to ensure the implementation of useful and relevant financial education measures that promote customers' and users' financial well-being. The goal is to help them manage and plan their personal and family budgets, build emergency savings and financial resilience, and prevent delinquency and over-indebtedness.

To advance this agenda and reinforce our governance, we promote employee engagement through training and internal communications across the Organization's channels.

LEARN MORE

in Aculturement.

We believe financial citizenship principles must be present throughout every stage of the customer relationship. That's why they are integrated into the development of new products and services and taken into account in commercial strategies. We also offer effective service channels that promote customer and user protection and participation, ensuring a secure and reliable business environment.



Financial inclusion GRI 203-2 • GRI G4 FS13

We were founded as a bank with open doors to serve all customer profiles across Brazil. Staying true to this purpose for over 80 years, we have taken a leading role in financial inclusion by enabling access for everyone—especially underserved groups—while recognizing the diversity and geographic disparities of our country.

We consider underserved individuals to be those with a monthly income of up to two minimum wages¹ and/or who live in municipalities with low Human Development Index (HDI), according to the Atlas Brasil ranking².

We monitor the number of accounts opened each year by individuals within this profile as an indicator of the impact our financial inclusion initiatives have on these groups. On average, this segment accounts for 7% of all new accounts opened at the organization, totaling 360,263 in 2024. SASB FN-CB-240a.3

¹Two minimum wages in Brazil equal BRL 3,036/month, or approximately USD 522 (2025).
² Source: Ranking prepared by the Atlas of Human Development in Brazil – Atlas Brasil. UNDP Brazil, Ipea, and FJP, 2022. Available at: http://www.atlasbrasil.org. br/ranking In addition to our product portfolio, we provide solutions to facilitate access to the banking system, credit, and financial information. Through Bradesco Expresso and service points (SPs), we are present in all regions of the country — including small towns or remote areas with limited banking services.

In 2024, we recorded 107 branches or business units, 652 service points (SPs), and 4,350 Bradesco Expresso o units across 1,299 cities where no other financial institution (bank branch, service point, or credit cooperative) is present. Considering only Bradesco Expresso, in 2024, we maintained a monthly average of over 3 million users served in these locations, enabling more than 3.5 million transactions per month on average.

angle learn more

Explore our financial inclusion initiatives among the riverside population in <u>Operations in the</u> <u>Amazon</u>.

Bradesco Expresso

We understand financial inclusion as a key factor in reducing poverty and driving sustainable development, which is our purpose as an institution.

In 2002, we implemented an innovative business model to expand our service network. Bradesco Expresso o transforms retail stores into banking correspondents, providing access to customers and users, especially in small municipalities or remote cities where the availability of banking services is still low or nonexistent.

Since then, we have included thousands of people, contributing to the democratization of consumption, access to regulated credit, promotion of entrepreneurship, and economic development, with job and income generation, even in more remote regions.

In 2024, with the changes we've made to our network, Bradesco Expresso gained even more prominence. Present in all municipalities of Brazil, we have 39.1 thousand commercial establishments operating as Bradesco Expresso correspondents. We concluded 2024 with 278 Business Islands, a model introduced in 2023, operating in a more specialized way with a standardized structure dedicated to business within partner establishments.

Bank correspondents have gained a new mobility journey on the Bradesco Expresso o platform, available on tablets provided by the Organization. The new interface on the devices streamlines navigation and allows for the offering of personalized products to each customer in an efficient and secure manner. Additionally, this measure expands the reach of banking services to areas without branches, increasing convenience and accessibility for customers. The migration of 100% of our correspondents to the new platform was completed in October 2024.

Through this platform, 4,955 correspondents and their employees were trained in financial education and literacy, using standardized content to ensure equal access to the same learning approach for all.

We expanded the range of accessible products offered through our correspondents, including checking accounts, credit cards, personal credit lines, overdraft protection, life insurance, home insurance, capitalization bonds, FGTS advance, and personal loans. In total, the platform features nine products, including options available to non-account holders.

As a result, we recorded a 63%* increase in insurance sales and a 52% rise in payroll-deductible loans.

This progress reinforces our presence across various locations, reaching more remote markets and establishing strong partnerships to promote a more equitable distribution of financial services.

Bradesco Expresso Plataform

Key Differentiators of the Digital Platform:

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- » Integrated, assisted, and self-service business journeys
- » 360° Partner Management (Financials, support, and training)
 » Personalized product offers (based on each customer's profile)

Award-winning project recognized by the British magazine The Banker in 2024, in the Digital Transformation and Innovation category.



100% of correspondents have already migrated to the platform

*Growth percentages were calculated based on the annual total, including sales from both the legacy and the new platform.





Inclusion of youth and children

We offer tailor-made, age-appropriate solutions for the inclusion of children and youths, ensuring access and financial education.

NextJoy: Developed in partnership with Disney, this is a fully digital account designed to bring parents and children - from 0 to 17 years old - together around the topic of financial education. It allows parents to schedule allowances and monitor spending. In addition to exclusive perks, a debit card, and features like payments, mobile top-ups, Pix, and other financial solutions, the app offers kids access to educational tracks created by pedagogical experts, with tips on managing money and missions that balance rewards with responsibilities. In 2024, the number of accounts increased by 21%, and more than 121 million transactions were processed.

Ágora Kids: An exclusive program for Ágora customers under the age of 18, offering financial education through a booklet created by journalist and TV host Patrícia Lages. The material takes a playful approach to explaining where money comes from, what families ´ expenses are, and the importance of saving.

Challenge Ágora Academy: Targeted at university students, this is a gamified competition that simulates the environment of an investment management firm, with key challenges from the capital markets. In an immersive process, participants experience the role of a portfolio manager, aiming to achieve the best performance by making decisions based on fictional scenarios and economic analyses. Since its creation in 2023, the program gathered over 1,190 enrolled students from various public and private universities across 22 Brazilian states, distributing more than 3.6 million Livelo points as prizes.

Conta Universitária Bradesco (Bradesco University Account): Developed for university students, this account can be opened without income verification and offers a differentiated fee structure. It provides exclusive banking and non-banking products and services, such as student credit for tuition installment payments and online courses that can count as complementary hours. In 2024, over 77,000 accounts were opened, and the exclusive portal received 139,220 views during the period.

Financial inclusion for micro and small-sized enterprises SASB FN-CB-240a.4

We are committed to supporting individual micro entrepreneurs (MEI), addressing the key challenges to their development and growth. By offering affordable financial solutions tailored to their needs, we have been able to expand our customer base and strengthen our position in this market.

Find out about some of our solutions aimed at the development of micro and small entrepreneurs:

Procred 360

We were the first private bank to operate Procred360, a Federal Government program aimed at microenterprises, especially individual microentrepreneurs (*MEIs*), with annual revenue of up to BRL 360,000. The program offers a working capital credit line designed to facilitate access to financing through guarantees provided by the FGO (Operations Guarantee Fund), supporting the growth of small businesses and the preservation of jobs. From its launch in October through December, we formalized over 12,000 contracts, totaling BRL 284.6 million.

Pronampe

To support companies with annual revenue up to BRL 4.8 million, in 2024, we offered PRONAMPE (National Program for Supporting Micro and Small Enterprises), reaching the milestone of 108,302 operations and BRL 6.6 billion in contracts.

Local Productive Arrangements (APLs)

Our portfolio includes solutions targeted at small and medium-sized enterprises operating within the context of Local Productive Groups (*APLs*, in Portuguese), clusters of companies and enterprises located in the same territory, and which feature productive expertise and possess some linkage and governance. We are the only private bank in this niche, and our work covers over 89 thousand companies, from 198 sectors in 1,075 municipalities. In 2024, we attracted more than 13.5 thousand new companies. **SASB FN-CB-240a.1**

Earmarked Productive Microcredit (MPO) Focused on micro and small-sized entrepreneurs with annual revenues of up to BRL 360 thousand, the MPO contributes to the generation of work and income, as it enables entrepreneurs to boost their productive activities, directing resources towards the acquisition of goods, equipment, expansion of the business or as working capital. In December 2024, our portfolio was BRL 1.15 billion.

Digital MEI

In 2024, we consolidated the service model for individual micro-entrepreneurs (MEIs) through the Digital Platform and self-service channels. Whether using the Net Empresa App or Internet Banking, microentrepreneurs have access to streamlined journeys for contracting the main financial products and services. When personal assistance

is needed, support is available via WhatsApp, chat, or email. We have a team of over 100 certified professionals dedicated to this service. Another advantage of

the Digital MEI model is that the account opening process for new clients is fully digital and completed on the same day. Currently, our entire MEI client base has already been migrated to the new platform.



Financial education GRI G4 FS16 • SASB FN-CB-240a.4

We believe that financial education contributes to improving our customers' quality of life.

We rely on qualified professionals to strategically promote a mindset of guidance, inclusion, and financial relevance across our business operations. As such, these principles guide us in creating, developing, or redefining products and services, empowering our customers to make informed decisions and lead a more balanced financial life.

Below, we highlight the main content we have developed across various formats and channels, organized according to our objectives and guiding principles.

Decision making capabilities

- » Promote customer autonomy in decision-making by ensuring clarity, simplicity, and usefulness of information and customer journeys, thereby enhancing their ability to make sound financial decisions that contribute to their financial well-being;
- » To facilitate financial literacy and knowledge to encourage the responsible use of products and services, as well as to help customers keep their finances secure.

Unibrad Portal

We offer articles and news, podcasts, e-books, and courses on financial education. In 2024, the page was accessed by over 71,000 users.

Cidadania Financeira Portal

We launched a new Financial Citizenship page featuring exclusive content focused on financial inclusion and well-being, as well as the protection and conscious use of financial resources, products, and services. In 2024, the page recorded 98,965 visits.

LEARN MORE in the <u>Financial Citizenship Portal</u> (available only in Portuguese).

Familiaridades Portal

Sponsored by Bradesco Vida e Previdência, the portal is a space that inspires generations to share experiences and engage in meaningful conversations, aiming to contribute to the development and future of children and adolescents.

Ágora Academy

Committed to financial education and expanding access to the market, we developed the platform in partnership with the country's leading business schools. It offers more than 120 training courses, financial certifications, postgraduate programs, and MBAS — 73 of which are free of charge. In 2024, the Ágora Academy platform registered 17,538 course enrollments and 9,033 new sign-ups. We also run the Ágora at Universities program, an initiative that, in 2024, delivered 70 lectures on financial education and investment topics to 5,655 university students across Brazil.

Ágora Content

To support customers throughout their investment journey, our team provides realtime market updates. To consolidate all this content, we offer Ágora Insights—a platform that delivers reports, recommendations, and analyses covering more than 160 publicly listed companies. In 2024, we produced over 5,800 reports and recorded more than 18,000 monthly accesses. In addition, Ágora Investimentos regularly publishes live streams, videos, and podcasts - both daily and weekly - on its social media channels. These include programs such as Morning Call, Fechamento de mercado (Market Close), Tijolo por Tijolo (literally Brick by brick), Ágora Recebe (Ágora Welcomes), Café com Mercado (Coffee with the Market), among others. Over the course of the year, more than 300 podcasts and 600 live streams were produced.

Momento Investidor

Literally Investor Moment, is a podcast that discusses topics related to the economy and the world of investments in an accessible and easy-to-understand way. In 2024, we recorded over 295 thousand streams and more than 39 thousand listeners.

Volunteering

Through the Bradesco Volunteers Program, we promote financial education in the community in partnership with Unibrad and JA Brasil (Junior Achievement Brasil). The initiatives *Multiplicadores de Conteúdo* (Content Multipliers) and *Meu Dinheiro, Meu Negócio* (My Money, My Business)



trained 195 volunteers, who reached 911 individuals—including children, adolescents, adults, and retirees.

ENEF¹ Week

We took part in the initiative organized by the Brazilian Financial Education Forum, which promotes financial education to the general public through videos and posts on social media and radio. This year, in addition to the traditional edition-focused on financial protection against fraud and scams—we participated in a special edition aimed at the state of Rio Grande do Sul, in response to the heavy rains and losses experienced in the region. In 2024, a total of 28 initiatives were carried out, including 3 in-person and 25 online events, generating over 24 million interactions through courses, lectures, workshops, access to educational materials, targeted communications, and social media content—reaching customers, users, employees, and society at large.

¹ ENEF stands for Estratégia Nacional de Educação Financeira (National Financial Education Strategy), a Brazilian initiative that promotes financial education across the country.

Encouraging Financial Planning and Organization

- » To reinforce the message that financial planning contributes to financial well-being, enabling a more stable and secure financial life in both the present and the future; and
- » To promote daily financial control and organization through the use of the tools we provide.

Personalized communication

For customers with upcoming or overdue contracts, we provide notifications offering solutions to help them reorganize their finances. In 2024, we supported over 370,000 customers through financial restructuring services and products, and extended approximately 35,000 contracts.

Financial manager

With the goal of helping customers build a healthier and simpler financial life, we offer a financial manager that enables users to consolidate, in one place, account information, credit operations, and card data from Bradesco and other institutions. Through this tool, customers gain a comprehensive view of their finances, making it easier to actively manage their banking lives. We stand by our customers to support them according to their needs and goals, which is why we provide personalized insights tailored to their routines.

Over-Indebtedness Prevention

- » To promote understanding of the different types of credit, their uses/functions, and associated costs; and
- » To encourage the use of credit responsibly, in line with one's financial capacity and with on-time repayment, to support the achievement of goals while maintaining financial security.

Smart Loan Menu

A solution within the Bradesco App that ranks the most advantageous credit offers for each customer, presenting a comparative view of all available lines. It simplifies product understanding and supports informed decision-making.

Financial restructuring

With the personal loan product Reorganização Financeira (Financial Restructuring), 362,000 individual customers consolidated multiple debts into a single contract, helping them organize their finances. We facilitate debt renegotiation through the app, via BIA, or through partnerships in the market, such as *Serasa Experian's* debt settlement campaign and the government-led *Mutirão.gov.*

- Programa Desenrola PF We participated in the Desenrola Brasil Program, launched by the Federal Government, offering special conditions and increased discounts for settling or restructuring overdue amounts, contributing to the regularization of financial debts for individuals. In 2024, 36,000 customers were able to renegotiate their overdue debts, totaling BRL 72 million financed since 2023.
- **Programa Desenrola PJ** We also took part in the business-focused version of the program, helping 11,078 small businesses settle their overdue debts, totaling BRL 851.6 million. Eligible participants were customers with payment delays of over 90 days and annual gross revenue of up to BRL 4.8 million.

Promoting Financial Resilience

Encouraging behaviors that help customers cope with unexpected financial shocks, such as maintaining an emergency fund, using insurance products, and accessing responsible credit limits.



Investment products

We offer products with daily liquidity, allowing our customers to start investing with small amounts.

• CDB Fácil, DI e Baixa Automática

allowing investments starting at BRL
 100. In 2024, approximately 1.1 million
 customers held these products, totaling
 BRL 799.3 billion in investments

- **CDB Objetivos** It enables customers to set a tangible goal for their financial reserve and track their established financial goals.
- **Investimento programado** The solution supports customers in building financial discipline as they work toward creating savings and accumulating assets.

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Invista fácil ágora

A simplified and accessible way to invest in portfolios recommended by Ágora Investimentos analysts. These are investment funds that track indexes created by S&P Dow Jones—Top 10, Dividends, Aggressive, Small Caps, and Diversification—and allow investments starting from BRL 1.00.



PrevJovem Bradesco

A private pension plan designed for children or young adults up to 24 years old, with monthly contributions starting at BRL 50 and a variety of fund options to support future projects. By the end of 2024, we closed the year with 114,081 proposals and 96,874 participants. In addition to these products and services, we maintain a partnership with Febraban, supporting the development of financial education projects and new features available on the portal <u>meubolsoemdia.com.br</u>

(only in Portuguese).

Aculturement

We conduct training and engagement activities involving financial health for operators working at call centers, in addition to providing service protocols to promote more hospitality and guidance to our customers.

We also promote financial awareness among our employees through communications across the Organization's internal channels. In 2024, over 37,000 employees engaged with at least one of the financial education initiatives.

For partner companies and institutions supported by Bradesco, we provide a portfolio of lectures on financial wellbeing, given by our specialists. The topics covered are: personal finances, women's finances, conscious credit, getting out of debt and investing to achieve. In 2024, we recorded 3,752 external participation.

2nd Financial Education Summit

In 2024, we held the second edition of our Financial Education event, under the central theme 'Navigating Financial Health.' The goal was to raise awareness among employees and society about the financial behavior of Brazilians and the impacts of financial health and education on citizens and businesses.

The program included participation from leaders in the financial system, such as *ANBIMA*, *BCB*, *B3*, *CVM*, and *Febraban*, as well as executives and directors from Bradesco.

We recorded over 29 thousand in-person and online participations on the day of the event, in addition to reaching more than 315 thousand views and 8.6 thousand engagements on our social media. e conserve de la conserve

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Diligence in Customer and User Relationships GRI G4 FS15

We continuously enhance our processes and procedures to ensure respect for our clients' needs, interests, goals, profiles, any associated vulnerabilities, and, above all, their freedom of choice.

To ensure that the principles of ethics, responsibility, transparency, and diligence are embedded in our client and user relationships, we have established the Client and User Relationship Policy and Standard. In addition to aiming for the compliance and legitimacy of our products and services, these guidelines define control mechanisms and risk mitigation strategies.

$\rangle\rangle$ LEARN MORE

in our <u>Institutional Customer and User</u> <u>Relationship Policy</u>.

Our employees are trained on the expected conduct in these interactions, equipping them to manage potential conflict-of-interest situations. In 2024, 97% of employees received training through at least one of the solutions related to this topic.

Prioritizing customer satisfaction, we provide clear and transparent information about our products and services. Our advertising campaigns follow the guidelines of the Executive Council of Standard Norms (*Cenp*), which guide representative entities at the national level, such as:

- Brazilian Association of Advertisers (*ABA*)
- Brazilian Association of Publicity Agencies (*Abap*)
- National Federation of Advertising Agencies(*Fenapro*)
- National Association of Newspapers (ANJ)
- National Association of Magazine
 Editors (Aner)
- Brazilian Association of Radio and Television Broadcasters (*ABERT*)

- Brazilian Association of Subscription Telecommunications (*ABTA*)
- Billboard Center

In the advertising of our products, we include the respective *SUSEP* code or the *ANS* or *ANBIMA* label, as applicable, indicating that the product has been reviewed by a regulatory body prior to being offered. Additionally, we always encourage customers to read the supplementary materials we provide, where they can access more detailed and relevant information about our products.

One example is the approach taken by Bradesco Asset, which adopts a multichannel communication strategy to inform our customers about investment products and services. This includes our institutional website, social media, monthly fund reports, and direct communications through relationship managers and investment specialists. Product information is updated daily across our digital platforms, with the distribution of monthly fact sheets and performance reports, as well as weekly market commentary and economic outlooks. Responsibility for communication is shared among the Product, Commercial, Communications, and Regulatory teams, ensuring compliance with *CVM* and *ANBIMA* regulations regarding transparency and alignment with the investor profile. **SASB FN-AC-270a.3**

Another example is the benefits guide, which provides information on the safe use of cards and is available to customers through Internet Banking. **GRI 417-1**

In 2024, we did not identify any cases or reports of non-compliance with laws and/ or voluntary codes related to product and service information and labeling, or to marketing communications, including advertising, promotion, and sponsorship. GRI 417-2 • 417-3 • SASB FN-AC-270a.2 • FN-CF-270a.5 • FN-IB-510b.3

Potentially vulnerable customers GRI G4 FS14

We work under the concept of the Potentially Vulnerable Customer (*CPV*), which seeks to refine customer services by observing the different degrees of risk and possible difficulties that clients may have, both in understanding information and in self-managing their financial portfolios.

We define *CPV* (Customers in Vulnerable Situations) as those who, due to factors such as age, income, level of indebtedness, or other personal circumstances, may face additional challenges in managing their finances. Our goal is to identify these customers and provide personalized support, ensuring they receive service tailored to their specific needs.

To achieve this, we have trained our employees with a specific course to

provide personalized service to this customer profile. It includes tips for properly assisting them, clearly presenting the characteristics of the products and services being offered in order to ensure that the customer is fully aware of what they are acquiring. By the end of 2024, 98% of eligible employees working in business areas had completed the training.

Additionally, throughout 2024, we released 57 corporate communications on the topic. Moreover, branch managers are supported by a management tool that enables them to properly monitor identified CPV customers.

Committed to providing service that meets the specific needs of this audience, our Ombudsman maintains a dedicated process, ensuring faster resolution times across first-level complaint channels, the Ombudsman (0800), Procon (consumer protection agency), the Central Bank of Brazil, letters, the press, Reclame Aqui (consumer review platform), and Consumidor.gov.br (government-run consumer complaint platform). In 2024, over 51,000 complaints were registered by potentially vulnerable customers rated as "high" or "very high" vulnerability. Our service received a satisfaction score of 3.72 in 2024, reflecting an improvement over the 2023 score of 3.66. As for satisfaction with the resolution of complaints made through this channel, we maintained a score of 3.40 in 2024.

These results reflect the improvements made in handling complaints, including those stemming from in-depth discussions held in 22 dedicated forums aimed at developing actions focused on the service journey of this audience.

Ombudsman

GRI 2-25 • SASB FN-CF-270a.4

Since the launch of Alô Bradesco in 1985 a pioneering customer service initiative and the early establishment of our Ombudsman Office in 2005, even before it became a regulatory requirement, we have continuously strengthened our internal processes and invested in the development of human capital.

Our Ombudsman Office, committed to being the voice of the customer within the Organization, aims to contribute to the development and maintenance of sustainable relationships and business practices. As part of its daily routine, it helps shape strategies and corporate decisions by participating in committees, commissions, and executive meetings some of which it attends with veto power—ensuring a customer-centered approach throughout the organization.

Through customer feedback recorded via internal channels (Branches and Transactional Center, *SAC/Alô Bradesco, Fale Conosco, 0800*, and Letters) and external channels (*Reclame Aqui, Consumidor.gov.br,* Media, *Procon,* and the Central Bank of Brazil – *BCB*), we identify potential opportunities to improve customer journeys, service, and the products and services we offer. In partnership with the responsible areas, we work to eliminate the root causes of complaints.

In addition to monitoring our performance in market rankings and indicators, we use artificial intelligence tools and algorithms to predict and map customer profiles. This enables a preventive approach to implementing projects and improvements in products, services, and customer service, ensuring that the customer experience is always prioritized.

In 2024, we were able to resolve 91% of complaints within five business days.

This commitment to excellence has led to our recognition by the Brazilian Ombudsman Association (*ABO*) and the Brazilian Association for Company-Customer Relations (*ABRAREC*) as one of the top ten ombudsman services in Brazil across all economic sectors for 12

Complaint mechanism

SASB FN-CF-270a.4 • FN-IN-270a.2

Bradesco¹ Organization

| 0800 Ombudsman | 53,899 |
|----------------------------------------------------------------------------|--------|
| Consumer Protection Institute (Procon) | 73,761 |
| Central Bank of Brazil (<i>BCB</i>) | 67,923 |
| Superintendence of Private Insurance (Susep) | - |
| National Regulatory Agency for Private Health Insurance and Plans (ANS) | - |
| Letter/ Press | 4,160 |
| | |

Total compaints submitted in formal consumer protection forums

¹ Data consolidated from both *Banco* Bradesco's Ombudsman and the Bradesco *Seguros* Group's Ombudsman.

199.743

LEARN MORE follow the historical series in the ESG Indicators Worksheet

consecutive years*, according to Consumidor Moderno magazine. We are the only bank to have achieved this distinction in every edition of the Ombudsman Brasil Award.

* As of the publication of this report, the results of the 2024 edition had not yet been released.



Suppliers GRI 2-6 • 2-23 • 2-24 • 2-29

Supplier management is a key component of our strategy to promote ESG practices throughout the supply chain and to strengthen ethical governance and social responsibility.

We also aim to reaffirm our commitments and values with our suppliers' supply chain, in order to generate shared, long-term value and ensure transparency in our processes.

To become one of our suppliers, companies must undergo an approval process based on a compliance assessment from the registration, commercial, financial health, and socioenvironmental perspectives. The socioenvironmental aspects we evaluate include labor practices, prohibition of slave-like or child labor, environmental risks, and the presence of negative media coverage.

Expenses with local suppliers GRI 204-1

We prioritize partnerships with local suppliers or those close to our facilities, to boost the economy of the various locations do business in and enhance the development of smaller suppliers.

In 2024, we maintained partnerships with suppliers throughout Brazil, distributed according to the concentration of our administrative centers and branch network and the local availability of products and service providers.

Once approved, our suppliers commit to our Code of Ethical Conduct, among other policies and guidelines. All our contracts include clauses on forced and child labor, anti-corruption, and other socio-environmental aspects.

Our database comprises a total of 9,492 registered suppliers. In 2024, 1,597 new suppliers were approved, and 1,661 suppliers had active contracts by the end of the year.



Total for the Bradesco Organization – Banco Bradesco and Bradesco Seguros Group, excluding international units.
Notes: i. The percentage distribution on the Brazil map considers only Banco Bradesco (BRL21.5 billion). Additional information regarding suppliers of the Bradesco Seguros Group is available in its <u>sustainability website</u> (available only in Portuguese).
ii. The percentage sum on the map totals
99.19% because the remaining 0.81% of suppliers are located abroad.

Monitoring and development

To mitigate risks, we periodically monitor our registered supplier base. The assessments include issues such as slave and child labor, embargoed and contaminated areas, among others. If any disqualifying issue is identified, the supplier is blocked from future contracting.

We also have a financial analysis process for suppliers, which includes reviewing balance sheets from the past four fiscal years, public certificates, and commercial information.

Based on this analysis, we generate a report classifying suppliers into different risk levels, ranging from low to extremely high. In cases classified as high or extremely high risk, we notify the respective contract managers for alignment. In 2024, 485 financial assessments were conducted.

We also monitor how much our suppliers depend on Bradesco financially. This assessment is carried out for 100% of our active contract base.

Bradesco More Sustainable Supplier Program

Our relationship with suppliers is guided by recommendations outlined in a series of internal standards, policies, and programs—most notably our Purchasing Policy, the Code of Ethical Conduct for Purchasing Professionals, and the Bradesco More Sustainable Supplier Program (*FSBRA*), which represents Bradesco's Social and Environmental Responsibility initiative within the supply chain.

For the social, environmental, and climate assessment of suppliers, we follow the scope defined in our Social, Environmental and Climate Risk Standard. Suppliers that fall within this scope are included in the program. Aimed at promoting the socio-environmental development of our suppliers, we conduct consultative audits based on three key pillars:

Social responsibility

It covers a range of topics such as occupational health and safety, discrimination and harassment, diversity and inclusion, compliance with collective labor agreements, health and well-being, minority employability, fair compensation, and the existence of policies, standards, and commitments related to these matters—especially human rights. The audit also checks for available grievance mechanisms, mitigating actions, corrective measures, and improvement plans, as well as management and senior leadership involvement in assessments and action plans. Additionally, it evaluates the presence of employees who are Indigenous, immigrants or legal refugees.

O Environment

Environmental evaluation includes verification of all documentation related to licensing (operating license, when applicable, and business permit) and environmental management and control systems, including policies, standards, processes, and reported results. In particular, we verify the existence of a solid waste management plan and a greenhouse gas emissions management program, which includes the preparation of an annual emissions inventory and reporting to the CDP.

Z Governance

It covers topics such as ethics, anti-corruption, information security, business continuity, and supply chain management, including the assessment of how our suppliers monitor their own suppliers. Following the audits, each supplier establishes an action plan for every identified improvement opportunity or non-compliance, which is then reviewed and periodically monitored by the auditor.



New suppliers that were hired based on social and environmental criteria GRI 308-1 • 414-1

| | 2024 |
|--------------------------------------------------------------------------------------------------|-------|
| Total of new suppliers that were considered for contracts | 1,597 |
| Total of new suppliers approved based on social and environmental criteria | 1,597 |
| Percentage of new suppliers that were hired based on social and environmental criteria (%) | 100% |

LEARN MORE access the historical series in the ESG Indicators Worksheet. In 2024, we audited 100% of suppliers deemed critical in social and environmental matters, totaling 78 companies from sectors such as civil construction, material printing, apparel, timber supply chain, visual communication, infrastructure equipment manufacturing, card production, IT equipment manufacturing, and services including transportation, security, support, branch operations, and aircraft and vehicle maintenance. The FSBRA Program audit checklist was updated to include a specific question for the Call Center sector, which is considered socially critical.

In addition to the critical categories, we audited at least one supplier from each category in 2024, totaling 78 on-site audits and 360 remote or self-assessment audits.

Focusing on the development and implementation of best ESG practices, we encourage our suppliers to also adhere to voluntary commitments aligned with those we have undertaken.

We review the program annually, expanding the number of relevant aspects assessed during audits.
Suppliers with potential and actual negative impacts

GRI 308-2 • 414-2

| | Social Impacts | Environmental Impacts |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------|---------------------------------|
| Number of evaluated suppliers with regard to social impacts in the reporting period | 1,597 | 1,597 |
| Number of suppliers identified as causing actual and potentially negative social impacts | 0 | 9 |
| Significant negative impacts – actual and potential – identified in the supply chain | 0 | Embargoed and contaminated area |
| Number of suppliers identified as having caused actual and potentially negative social impacts and with whom improvements were agreed on as a result of the evaluation | 0 | 9 |
| Number of suppliers identified as having social impacts and with whom relations were discontinued as a result of the evaluation | 0 | 0 |
| % of suppliers identified as having negative social impacts and with whom improvements were agreed upon as a result of the evaluation performed | 0 | 100 |
| % of suppliers identified as having social impacts and with whom relations were discontinued as a result of the evaluation | 0 | 0 |

$\rangle\rangle$ LEARN MORE

access the historical series in the ESG Indicators Worksheet.

To prevent any engagement with suppliers involved in forced labor or labor analogous to slavery, we monitor the "Dirty List" of the Employer Register, published and updated by the Ministry of Labor and Social Security. As part of the FSBRA Program audit scope, we also assess respect for human rights, checking whether suppliers have employment contracts with their workers and corresponding proof of payment, and whether the right to union membership and professional associations is upheld. If any such occurrence is identified, we follow internal governance guidelines to apply preventive or restrictive measures. GRI 407-1

The protection of children's and adolescents' rights is also assessed during the audit process. In cases involving young apprentices, we verify the existence of supporting documentation linked to an educational institution, in accordance with current legislation. **GRI 408-1**

Finally, we assess our suppliers' compliance with Regulatory Standards aimed at Occupational Health and Safety, as well as the availability of reporting channels for contracted workers. **GRI 409-1** We identified that 4.7% of our suppliers present a higher potential risk due to belonging to categories considered critical from social and environmental standpoints. Based on the evaluation results, we implemented mitigation or remediation processes for all of them. In 2024, no cases of human rights violations were identified. Therefore, no remediation actions were necessary.

Suppliers who may present significant human rights risks GRI 407-1 • 408-1 • 409-1

| Child labor | 78 |
|--------------------------------------------------|----|
| Forced or compulsory labor | 78 |
| Young workers exposed to dangerous work | 78 |
| Freedom of association and collective bargaining | 78 |

LEARN MORE access the historical series in the ESG Indicators Worksheet.



Supplier engagement GRI 2-29

We have several initiatives to engage our suppliers and encourage them to continually improve their management of ESG aspects.

"I am a Multiplier Supplier" Challenge

This is an incentive for our suppliers to develop their supply chain and implement good supplier management and engagement practices. On the Bradesco Suppliers website, we provide a series of tips to help in this process. Also considering the engagement in the FSBRA Audit Program, the best practices identified are recognized at the Bradesco Supplier Meeting.

Suppliers Workshops

In 2024, we held five online workshops, focusing on the development of our suppliers, covering the following topics:

- Human rights;
- More Sustainable Supplier Program FSBRA
- Brazilian Economy in Perspective;
- AML/CTF and LGPD¹.

A total of 1,379 professionals from 712 companies participated in the workshops.

Booklet

Publicly available on our Suppliers website, the Socio-environmental Responsibility in the Supply Chain Handbook is another tool for promoting awareness about sustainability. The document covers a range of relevant topics, including socioenvironmental responsibility concepts, labor legislation, prevention and combat of forced and child labor, supplier chain monitoring, social inclusion, human rights, and the promotion of diversity.





Bradesco Suppliers Meeting

We periodically hold meetings with our suppliers to share the Organization's values, promote knowledge on various topics related to sustainable development and human rights, and encourage social and environmental responsibility initiatives.

Each edition of the event focuses on a sustainability-related theme: Ethics and Integrity in Times of Crisis in 2020; Diversity and Inclusion; Transformation in the Supply Chain; and ESG Culture, from Discourse to Practice, were the themes of the last event in 2023.

💛 LEARN MORE

in our page Bradesco Suppliers (available only in Portuguese).

Community

Being present in every municipality in Brazil connects us to the country's diversity — multiple social, environmental, economic, and cultural realities, each with its own unique needs and potential.

We believe that creating value for society goes beyond the financial solutions we provide. It also involves supporting initiatives that promote development, inclusion, and access to culture, sports, healthcare, and education.

While our main way of engaging with communities is through our core business – as detailed in the Financial Citizenship section – this chapter provides a complementary perspective: the projects we support in different regions, reinforcing our commitment to social and environmental development.



Private Social Investment (ISP)

GRI 203-2

As one of the largest private donors in the country, we allocate resources to a number of projects and initiatives to contribute to environmental and social demands, in line with our purpose.

Our approach to Private Social Investment (*ISP*) is guided by clear directives set forth in our donation and sponsorship policies and standards. It is aligned with our corporate strategy, the sustainability strategic pillars - Financial Citizenship, Climate Agenda and Sustainable Business as well as by the Sustainable Development Goals (SDGs) prioritized by Bradesco.

Allocated resources (in BRL million)

| OWN RESOURCES | 107.9 |
|-----------------------------------------------------|-------|
| Social donations | 7.9 |
| Sponsorship | 100.0 |
| INITIATIVES - INCENTIVE LAW | 115.5 |
| Culture - Rouanet | 53.5 |
| Sports | 9.6 |
| Statute for Children and Adolescents (<i>ECA</i>) | 15.9 |
| Health - Pronon e Pronas | 20.3 |
| Elderly | 16.2 |
| TOTAL ENVIRONMENTAL AND SOCIAL INVESTMENT | 223.5 |

In 2024, we allocated **BRL 223.5 million to** *ISP*, of which BRL 107.9 million came from our own funds and BRL 115.5 million through incentivized donations and sponsorships.

$\rangle\rangle$ LEARN MORE

in Bradesco Foundation.

Access the historical series in the <u>ESG Indicators Worksheet</u>.

NOTE: Investments made by Bradesco Foundation are no longer included in this table, as their funding comes from dividends and interest on equity, and therefore do not qualify as direct social investment. This corporate structure was created to ensure the long-term continuity of the initiative. As such, we have chosen to report these figures in the specific section dedicated to the Foundation, reinforcing our commitment to transparency and clarity in the presentation of information.

PRONON - Brazilian federal program that encourages donations to oncology care initiatives through tax incentives.
 PRONAS - Brazilian federal program that supports healthcare initiatives for people with disabilities, also through tax-incentivized donations.

Main Supported Projects

Education Program: In partnership with seven foster care institutions in the state of Paraná, we provided health insurance and socio-educational activities to children and adolescents in socially vulnerable situations. In 2024, the program benefited 385 participants, contributing to their psychosocial development.

Company-School Integration Project: A partnership between Bradesco *Seguros* and Bradesco Foundation promotes sports, cultural, and sustainability activities for over 900 children and adolescents each year, primarily in the Rio Comprido neighborhood and other communities in the city of Rio de Janeiro.

AACD⁷: A long-standing partner of the Telethon campaign since its first edition, Bradesco has contributed to AACD's work in the rehabilitation of people with physical disabilities and orthopedic patients. Since 1998, this support has enabled more than 372,000 appointments and the expansion of the institution's network across different regions of Brazil.

¹ AACD - Association for Assistance to Disabled Children

Baccarelli Institute: Since 2011, Bradesco has supported the Heliópolis Symphony Orchestra, created by the Institute and recognized as the first in the world in a favela. Created by the Institute, the orchestra works with children and adolescents from the Heliópolis community (SP), using music as a tool for social transformation and inclusion. The initiative serves 1,600 students and provides over 2,700 free services per year.

Parintins Festival: Since 2002, Bradesco has been the master sponsor of the Parintins Festival, recognized as a Cultural Heritage of Brazil. The event celebrates Amazonian culture, drives the local economy, and brought together approximately 120,000 people in 2024.

Longevity Project: An initiative by the Bradesco *Seguros* Group that promotes active aging through content, events, and digital tools. In 2024, it featured over 300 publications, launched the Personal Longevity Indicator, and held the 17th Longevity Forum, with more than 1,000 inperson participants and 21,000 online views.

Badesco Seguros Cultural Circuit:

Bradesco Seguros Group maintains an ongoing policy of promoting culture throughout Brazil. In 2024, the circuit supported projects in the fields of theater, music, dance, visual arts, literature, and exhibitions, as well as other artistic expressions across different regions of the country, sponsoring major performances such as The Sound of Music, Priscilla – Queen of the Desert, among many others.

Luzes Negras: Sponsored by the Bradesco Seguros Group in partnership with the Afro-Brazilian Museum of the Federal University of Bahia and the GOMA Mentorship Program, the project celebrates the legacy of prominent Black Brazilian figures through a publication that highlights and honors their contributions to the country's culture and history. The initiative was recognized for its impact in promoting diversity and representation.

SOS Mata Atlântica Foundation

Partners since 1989, we have contributed to the planting of 34 million native trees across an area equivalent to 17,000 hectares, impacting 1,350 municipalities in nine Brazilian states: BA, CE, MG, MS, PR, RJ, RS, SC, and SP. This volume accounts for more than 80% of all forest restoration efforts carried out by the institution.

Atlas dos Remanescentes Florestais da Mata Atlântica²

We support the leading initiative for monitoring native vegetation in the Atlantic Forest in Brazil. Satellite mapping provides up-to-date data on the biome, which is essential for developing studies and protection strategies, as well as contributing to environmental management and the improvement of legislation and public policies aimed at conservation and restoration. Recognized as a global biodiversity hotspot, the Atlantic Forest is home to 72% of Brazil's population and accounts for approximately 80% of the country's GDP.

Bradesco Foundation GRI 203-2



Since 1956, Bradesco Foundation has invested in education as the foundation for the holistic development of children and young people throughout Brazil. It offers free, high-quality education in Regular Basic Education (Early Childhood, Elementary, High School, and Youth and Adult Education), as well as in Vocational and Technical Education and Distance Learning.

Its founder, Amador Aguiar, believed that a fairer and more equal future could only be built through work and education and that creating opportunities was key to making it possible.

As the largest private social investment project in the country, the Bradesco Foundation operates schools primarily in regions with high socioeconomic vulnerability, contributing to local development and generating a transformative impact on the lives of students and their communities.

Students enrolled in Basic Education are supported for an average of 13 years, with free access to all necessary resources to ensure equal opportunities and high-quality education across all regions of Brazil.

40 own schools in 26 Brazilian states and the Federal District









in the last 10 years (updated values)

over **1.8** million users

completed at least one of

the quick and free courses

available on the Escola

Virtual portal

> LEARN MORE

Bradesco Sports and Education Program

For over 30 years, we have promoted sports as a means of supporting the development of children and youth through the Bradesco Sports and Education Program. We offer volleyball and basketball classes for girls aged 8 to 18 at our Training Center, which also fosters values such as citizenship, health, and talent development.

The goal of the Training Center is to ensure the right of access to sports through daily activities led by physical education teachers, coaches, and technical staff, as well as through participation in internal and external sports events. These activities take place at Bradesco Foundation schools, municipal sports centers, Unified Educational Centers (*CEUs*), public and private schools, and our own Sports Development Center—all located in Osasco, São Paulo – serving approximately 1,850 girls.

The program also fosters leadership and empowerment among our athletes within their communities, expanding opportunities and encouraging the full development of their potential.

Bradesco Foundation: 68 years

Bradesco's headquarters, located in Cidade de Deus, hosted the "68 Years of Bradesco Foundation Expo"—an exhibition celebrating the Foundation's journey since its creation, inspired by the dream of Amador Aguiar. More than just showcasing figures that reflect the scale of the project, the initiative highlighted the Foundation's impact through the stories of those who have experienced its educational mission firsthand.

The event also featured performances by the orchestra from the Jardim Conceição (SP) unit, attended by employees of the Organization. These moments reinforced the Foundation's commitment to promoting knowledge and social inclusion.

To broaden the reach of the experience, interactive booths were set up in other areas of the Organization, offering an immersive journey through the voices of current and former students. Their testimonials share powerful stories of transformation and highlight the social impact the Foundation has created over its 68-year history.

>> LEARN MORE in Bradesco Foundation.



Volunteering gri 203-2

Since 2007, the Bradesco Volunteers Program has encouraged active citizenship through its own initiatives and by supporting projects led by employees and interns across Brazil.

Aligned with our purpose and the UN Sustainable Development Goals (SDGs), these activities benefit communities and foster volunteer development.

To strengthen this agenda and expand collaboration with other sectors, we are part of the Steering Committee of the Brazilian Council for Corporate Volunteering (CBVE), a network of companies, institutes, and foundations that promotes corporate volunteering through dialogue and collective efforts for the benefit of society. In 2024, we recorded 6,988 volunteer engagements across 202 initiatives, totaling over 27,000 hours of service — 8,581 of which took place during working hours.

LEARN MORE in our Bradesco Volunteering Portal, available only in Portuguese.



Check out the main corporate volunteering initiatives in 2024

Junior Achievement Brazil

Junior Achievement Brazil is one of the world's largest social organizations focused on youth empowerment. Since 1919, it has promoted entrepreneurial education through a "learning by doing" approach and was a pioneer in bringing knowledge about entrepreneurship, financial education, and the job market to children and young people across Latin America. In partnership with JA Brazil, we have developed two programs:

- Sustainable Business: Since 2022, the program has introduced concepts of sustainable entrepreneurship, circular economy, and conscious consumption to public schools. Since its launch, it has reached 695 young people across 21 classes held in Belem/PA, Manaus/AM, Osasco/SP, and São Paulo/SP.
 Among 2024 participants, 83% reported being more aware of the environmental impact of their actions, and 96% had their first exposure to sustainability and sustainable business topics.
- My Money, My Business: with the participation of 27 volunteers from the Northern region, the program held financial education sessions with 486 public school students in Belém/PA, Manaus/AM, and Macapá/ AP. Across 15 classes, key concepts of personal finance were covered, with 84% of participants reporting a better understanding of how to manage their own money.

MAIS Volunteers

A social and environmental challenge that encourages actions aligned with the Sustainable Development Goals (SDGs) prioritized by Bradesco. In 2024, its 10th edition was held under the theme "Together for Financial Education," challenging participants to develop educational activities on the topic. A total of 1,542 actions were carried out by 66 teams across all regions of the country, directly benefiting 7,375 people. Since its inception in 2013, the initiative has impacted more than 90,000 individuals.

National Blood Donation Campaign

Carried out in partnership with the Viva Bem Program and the São Paulo Blood Bank, the campaign encourages blood donation across Brazil. In 2024, we held the 11th edition of the campaign. Since its launch, more than four thousand donors have participated, benefiting over 13 thousand people.

Content Multipliers

A project focused on promoting financial education by training volunteers to engage with the community. With support from Unibrad, volunteers participated in training sessions and began conducting both in-person and online meetings. In the second half of 2024, 168 volunteers were trained and led nine financial education sessions, reaching 425 people.

Viva a Mata Atlântica!

Employees and their families took part in immersive experiences at the SOS Mata Atlântica Forest Experimentation Center in Itu (São Paulo), engaging in both theoretical and hands-on activities focused on environmental conservation. Since 2018, the initiative has involved 732 participants, fostering awareness and engagement around the biome.

Christmas Angels

A group of volunteers supports Bradesco's traditional Christmas show in Curitiba, Paraná, which has been held for 34 years. Known as the "Christmas Angels," they assist the choir participants—children and adolescents—by helping with safety, costumes, and props. In 2024, 100 volunteers were engaged, contributing over two thousand hours to the project.

in our <u>Bradesco Volunteering Portal</u> (available only in Portuguese).



Investors GRI 2-29

To maintain close ties with the market, we build our relationship with investors in a clear, honest, and objective manner, keeping them informed about our outlook, targets, strategies, and performance in a timely and transparent way.

We share this information through meetings, one-on-one sessions, and

conference calls, in addition to making it available on our <u>Investor Relations</u> website.

In 2024, we engaged with over 1,000 institutional and non-institutional investors through 32 events, including 14 international conferences, eight national conferences, and ten non-deal roadshows.

Relationship with Institutions GRI 2-28

We have strengthened our role as agents of transformation and promoters of socioeconomic development by working in partnership with industry institutions. These relationships allow us to engage with multiple stakeholders, participate in the development of self-regulation policies, collaborate on joint initiatives with other institutions, and positively influence society. In 2024, our financial contribution to these institutions totaled BRL 55.5 million. The five most significant were:

The Brazilian Federation BRL 34.2 million Lobby, interest representation of Banks (*FEBRABAN**): or similar Political campaigns/local, National Federation of regional, or national candidates Supplementary Health BRI 7.5 million Trade associations or tax-(FenaSaúde*): exempt groups (e.g., think tanks) Brazilian Association of Total contributions and other **Credit Card and Services** expenditures BRI 3.7 million Companies (<u>ABECS</u>*): National Federation of **LEARN MORE** Private Pension and Life BRL 2.9 million

BRL 1.8 million

follow the historical series in the ESG Indicators Worksheet.

* (available only in Portuguese)

(FenaPrevi*):

Brazilian Association of

Real Estate Financing and

Savings Banks (Abecip*):

Government and Regulators

As a private financial institution in Brazil, we are part of the National Financial System (*SFN*), regulated by entities such as the National Monetary Council (*CMN*), the Brazilian Securities and Exchange Commission (*CVM*), and the Central Bank of Brazil (*BCB*). We maintain an ongoing dialogue with these stakeholders to ensure regulatory compliance, promote the adoption of best practices, and contribute

to the country's sustainable development.

Our relationship with regulators includes:

- Participation in meetings and consultations to address topics such as tax transparency and ESG compliance.
- Collaboration with associations such as *FEBRABAN* to align practices and positions.
- Input in regulatory discussions to support ongoing legislative improvements.

Contributions (BRL million)

2024

0

0

55.5

55.5

Human Rights

We have a policy and a public stance on the protection and respect for Human Rights, aligned with national and international principles such as the Universal Declaration of Human Rights, the UN Guiding Principles on Business and Human Rights, and the conventions of the International Labor Organization (ILO). These commitments apply to our operations in Brazil and abroad, with particular attention to vulnerable groups.

The topic is also addressed in an integrated manner through other internal policies and standards, such as the Code of Ethical Conduct, the Sustainability Policy, the Social, Environmental, and Climate Responsibility Standard, the Social, Environmental, and Climate Risk Standard, the Diversity, Equity and Inclusion Policy, and the Human Resources Management Policy, among others. These instruments reinforce and establish specific Human Rights guidelines aimed

at preventing risks we may face in our relationships with employees, customers, suppliers, partners, and society.

Our due diligence process identifies, mitigates, and addresses impacts related to this topic. We also apply the Precautionary Principle in our activities, which entails taking preventive measures whenever there is a risk of negative impact on human rights. Our policy, approved by the Board of Directors (the highest governance body), is available on our <u>Investor Relations</u> website and can be accessed by both internal and external audiences.

Additionally, we strengthen our efforts through adherence to voluntary commitments focused on this topic and by offering accessible reporting channels in multiple languages for the submission of potential violations. LEARN MORE in <u>Corporate</u> <u>Whistleblowing Channels</u>.

in <u>Diversity, Equity, and</u> Inclusion.

access our policy here.



Our people

As part of the Corporate Social Responsibility Management System, we have a structured process to deal with complaints made by our employees, associates and other stakeholders through the whistleblowing channels.

>> LEARN MORE in Social Responsibility.

in <u>Social Responsibility</u>.

Suppliers

The FSBRA (Bradesco More Sustainable Supplier) was created to assess the entire supply and service chain, with the goal of identifying, evaluating, monitoring, and mitigating social and environmental risks inherent to the services and products provided to the Bradesco Organization. The program seeks to develop the supply chain through consultative audits, which are managed and monitored by a partner company. The FSBRA provides for annual audit cycles. After each audit, participating companies are expected to submit a Corrective Action Plan (PAC) to address the opportunities identified. The program evaluates social and environmental responsibility practices, as well as sustainability efforts.



Clients and business partners

As part of our social, environmental, and climate risk management scope, we monitor potential human rights violations, particularly in credit granting processes.

We conduct an ESG analysis that, among other aspects, aims to identify signs of involvement with modern slavery child labor, sexual exploitation, and human trafficking.

In general, the correspondent contracts in the country, linked to the contracts of the Contractual Joint Ventures of Banco Bradescard S.A. and Banco Bradesco S.A., related to the sale of credit cards, loans, and bill payments, contain specific clauses against child and forced labor, respect for the environment, among others, which comply with legal and regulatory requirements, as well as the best practices suggested by our control and legal departments.

It is worth noting that, although there is operational autonomy between the parties within their responsibilities in the Contractual Joint Ventures, as a rule, the partners' employees are subject to the code of ethics of their respective companies. Additionally, the partners also commit to observing and complying with the Bradesco Organization's Code of Ethical Conduct to ensure the improvement of quality and working conditions, as well as to minimize the social and environmental impacts.

Furthermore, we conduct monitoring periodic visits and when a possible misconduct is identified, we refer it to the evaluation of the high management committees of the partner companies, so that appropriate measures can be taken.

Monitoring of environmental and social portfolios with human rights clauses (BRL million)

| CLASSIFICATION | | N.º | Financed amount |
|------------------------------------------|---|-----|-----------------|
| | A | 5 | 3,723 |
| Falling under the Equator Principles | В | 8 | 2,415 |
| Not falling under the Equator Principles | | 8 | 4,614 |
| TOTAL | | 21 | 10,752 |

Note: In 2024, 21 projects were monitored, including Human Rights assessment, and as no incident of violation was identified, no remediation measures were applied.

LEARN MORE in Social, environmental and climate risks.

follow the historical series in the ESG Indicators Worksheet.

Asset Management

We adopt measures to prevent risks and potential impacts on ESG aspects in investments. Our Responsible Investment Policy provides for guidelines for evaluating these aspects, including respect for Human and Labor Rights, which include, among others, gender equity, health and safety, and oversight of these matters within the supply chain





Case 1: Support for affected local communities

One example worth highlighting is a wind power complex located in the Northeast region of Brazil, which is subject to the Equator Principles and undergoes annual monitoring by an independent consultancy. The evaluation follows the IFC Performance Standards and includes aspects related to the well-being of communities located in areas affected by the project. These include exposure to the strobe effect and impacts caused by vehicle traffic on access roads crossing the communities toward the project site, such as particulate emissions, accident risks, and others. During the latest monitoring campaign, compliance with the social and environmental obligations was confirmed. The strobe effect was mitigated, and actions related to the impacts of vehicle traffic progressed. The outcomes will be monitored in the next cycle.

Case 2: Impact on fishing activities and support for resettled communities

Our monitoring portfolio also includes a port located in Brazil's Southeast region, classified under the Equator Principles due to its significant environmental and social impacts — including the resettlement of affected communities. land regularization, and disruptions to local fishing activities. We conduct annual environmental and social monitoring of the project, which includes on-site audits to assess compliance with the Equator Principles and the IFC Performance Standards, covering these and other impacts related to the project's construction and operations. In the latest monitoring cycle, partial compliance with the environmental and social obligations set out in the contract was observed: the risks related to land regularization were resolved, while actions addressing the impacts on fishing activities and the land regularization process are still underway. Compliance will be reassessed in the next monitoring cycle.

Case 3: Impact on indigenous communities and archaeological sites

Annually, we carry out environmental and social monitoring of a hydroelectric plant, located in the north region of the country, which falls under the Equator Principles due to its E&S impacts, among which we highlight: resettlement of communities. impacts on indigenous peoples and archaeological, historical and cultural heritage. These and other impacts are managed through a basic environmental plan and action plan to meet the Equator Principles and IFC performance standards. The results of the most recent audit, conducted by an independent consultancy, confirmed that the plans are progressing in accordance with the required guidelines.

Governance

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RELATED SDG





Corporate Governance

Corporate governance is the foundation of how we conduct our business. Our cross-cutting management model promotes transparency, accountability, and alignment with the interests of shareholders and other stakeholders, incorporating both financial and socioenvironmental aspects.

As a publicly traded company, we are listed under Level 1 of corporate governance on *B3* – *Brasil, Bolsa, Balcão*, and participate in the ADR program on the New York Stock Exchange (NYSE). As such, our operations are subject to the regulations of the Brazilian Securities and Exchange Commission (*CVM*) and the U.S. Securities and Exchange Commission (SEC), reinforcing our commitment to transparency and alignment with the highest regulatory standards.

Our governance is supported by a Board of Directors with diverse representation and by rigorous compliance practices. Structured policies and processes ensure the ethics and transparency that are embedded across all of our operations.

Governance structure

Bradesco's governance structure is composed of strategic bodies that work in an integrated manner to ensure ethical, transparent decisionmaking aligned with the interests of our stakeholders.

This structure includes the Board of Directors, specialized committees, executive management, and operational bodies, each with clearly defined roles and responsibilities.

In addition, the structure is supported by guidelines—such as the bylaws, internal regulations, and policies—that guide our activities and reinforce our commitment to market best practices. These guiding principles incorporate environmental, social, and governance (ESG) aspects, steering our decisions in a responsible and sustainable manner.



in Corporate Governance Policy.

Main governance bodies

Shareholders Meeting GRI 2-9 • 2-11

Highest governance body, it deliberates on our business matters and elects members of the Board of Directors. Its meetings may be either regular or extraordinary and are always convened at least one month in advance.

Fiscal Council

It is responsible for supervising the actions taken by the managers, providing an opinion on the management's annual report and on the proposals related to the modification of the capital stock, investment plans or capital budgets and dividend distribution, in addition to reporting fraud, errors or crimes to the management bodies and analyzing the financial statements on a quarterly basis.

The election of members is carried out by the shareholders, with two being elected by minority shareholders, for a single oneyear term.

The body is composed of five regular members and five alternates.

Board Of Directors

It defines the corporate strategy and reviews business plans and policies, in addition to overseeing and monitoring the Executive Board, including the appointment and removal of its members. It holds twelve regular meetings per year and extraordinary meetings whenever necessary. Its Chair is an external member with no executive role.

Our Bylaws establish a unified term of 2 years for board members, allowing current members to be re-elected until they turn to 75 years old. Exceptions are made for the President in office at the Ordinary General Meeting of 2023, who will not have an age limit for the exercise of their mandate, and for other members with ongoing mandates at the Ordinary General Meeting of 2023, the age limit will be 80. Therefore, elections occur every 2 years at the Ordinary General Meeting, in accordance with our Bylaws and following the guidelines of our Policy for the Nomination and Succession of Administrators.

This policy also establishes that the nomination process for board members and executives must consider time availability and diversity aspects, such as gender, ethnicity, race, age, marital status, sexual orientation, religious beliefs, physical condition,

18%

women

(2 members)

or socioeconomic background, in addition to technical expertise and behavioral competencies. **GRI 2-10**

Diversity

GPI 2-9 • 405-1

| GRI 2-9 • 405-1 | |
|-------------------------|-----|
| TOTAL MEMBERS | 11 |
| Independent Members (%) | 36 |
| GENDER (%) | |
| Male | 82 |
| Female | 18 |
| AGE GROUP (%) | |
| Below 30 yo | 0 |
| Between 30 and 50 yo | 0 |
| Over 50 yo | 100 |
| RACE/ETHNICITY (%) | |
| White | 100 |
| Black | 0 |
| Asian | 0 |
| Indigenous | 0 |
| Not informed | 0 |

100% non executives (11 members)

36% independents (4 members)

| | | Committees | | | | | | |
|-----------------------------------|---------------|------------|--------------|-----------|----------------------------------|-------|-------------------------------|---------------------------------|
| Board Member Role | Role | Audit | Compensation | Strategic | Integrity and Ethical Conduct | Risks | Appointment and Succession | Sustainability and Diversity |
| Luiz Carlos Trabuco Cappi | Chairman | | | | | | • (C) | |
| Alexandre da Silva Glüher | Vice-chairman | | • (C) | • (C) | • (C) | | ٠ | ٠ |
| Denise Aguiar Alvarez | Member | | | | | | | ٠ |
| Denise Pauli Pavarina | Member (I) | | | ٠ | | | | ٠ |
| Maurício Machado de Minas | Member | | ٠ | ٠ | • | • (C) | • | ٠ |
| Octavio de Lazari Junior | Member | | | ٠ | • | | ٠ | ٠ |
| Paulo Roberto Simões da Cunha | Member (I) | | | | | • | | |
| Rogério Pedro Câmara | Member | | | | • | • | | • (C) |
| Rubens Aguiar Alvarez | Member | | | | • | | | |
| Samuel Monteiro dos Santos Junior | Member (I) | • 1 | ٠ | ٠ | | • | | |
| Walter Luis Bernardes Albertoni | Member (I) | | | | • | | | • |

Board of Directors Composition and Committee Memberships

• Committee member (C) Committee Chair (I) Independent

Base: April 2025

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

Committee responsibilities

•

- **Audit** monitoring the accounting practices adopted when preparing 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.
- **Risks** manages the Organization's risks and capital in accordance with internal policies and standards, as well as applicable regulations and legislation
- Integrity and Ethical Conduct proposes actions to ensure the dissemination and enforcement of the Code of Ethical Conduct at both corporate and sectoral levels, as well as compliance with Corporate Policies.
- Appointment and Succession acts on behalf of all institutions within the Bradesco Organization in formulating and implementing the succession and nomination policy for executives
- Sustainability and Diversity supports the promotion of sustainability strategies, the evaluation of ESG performance, and the development of guidelines that integrate economic development with social responsibility.
- **Strategic** supports the Board of Directors in the management of the Company, providing insights and guidance in the implementation of strategic decisions.

Board Of Executive Officers

Responsible for tracking and monitoring the execution of the strategic guidance set by the Board of Directors.

Its members are appointed by the Board of Directors for a two-year term, with the possibility of reappointment. The positions of Chair of the Board and Chief Executive Officer may not be held by the same individual.

The Executive Board is composed of one CEO, five Vice-Presidents and fifteen Executive Officers.

Executive Committees

They support the Executive Board in its duties, each governed by its own bylaws.

Internal Audit

It answers for assessing processes to help mitigate risks and ensure the effectiveness of Internal Controls, in compliance with internal and external Policies, Standards, and Regulations. It operates autonomously and independently alongside both statutory and non-statutory committees, guided by the standards of the Institute of Internal Auditors (IIA) and national and international best practices. Its scope includes audit services (evaluations of products and services, projects, Information Technology, routines and/ or business operations), specific reviews (arising from incidents, demands, or reports), and advisory services (consulting and related support) across Bradesco Organization and, when applicable, third parties or suppliers.



Training and engagement gri 2-17

Our governance structure enables Board members to be aware of and aligned with the interests of our stakeholders, integrating environmental, social and economic aspects into their decisionmaking, especially when related to the supervision of impacts and the Organization's strategic planning. Responsibility for Bradesco's long-term continuity lies with the Executive Board, which promotes our culture, reinforces our values and principles, and adheres to the governance and sustainability guidelines set forth in our policies.

The Board reviews our Risk Appetite Statement on an annual basis, or whenever necessary, and monitors the results through Senior Management forums and business and control areas. Thus, it oversees due diligence on the impacts of our activities on the economy, the environment and society.

The business and control areas maintain processes and alert systems that facilitate communication and response to events requiring Senior Management discussion, exception approvals, or adjustment measures, supporting the assessment of adherence to established risk limits. **GRI 2-12** The Board holds semiannual meetings dedicated exclusively to monitoring sustainability performance and participates in the Sustainability and Diversity Committee, which meets every two months. During these meetings, members engage in in-depth discussions on issues that may impact the business, society, and the environment, approving proposals and action plans aimed at implementing initiatives related to these impacts, such as climate change, financial inclusion, and the mitigation of social and environmental risks.

In 2024, topics discussed in these forums included issues related to the climate agenda, diversity, financial citizenship, sustainable business, operations in the Amazon, among others.

In addition to internal forums, our executives also take part in national and international events each year. In 2024, highlights included the course on Governance and Legal Aspects of Cybersecurity, the Brazilian Congress on Digital Law (focused on Data Protection and Digital Law – Privacy Summit), as well as international events such as *CELAES* (Latin American Congress on Banking Security).

Evaluation GRI 2-18

Annually, our Board of Directors is evaluated both as a body and in terms of its individual members. In 2020, the evaluation process began to include assessments in relation to themselves, their peers, and the Board. Since 2021, this evaluation process has been conducted by an independent firm.

The evaluations are carried out throughout the year, through questionnaires and individual interviews with Board members and members of the Committees reporting to the Board of Directors. The results of the Board evaluation are presented to the full body at the end of each annual cycle.

Individual evaluations, in turn, are conducted by the other members under strict confidentiality. Each Board member receives only their own results, ensuring the effectiveness of the assessment.

The adopted methodology takes into account aspects such as experience, diversity of skills, leadership and communication styles among Board members, meeting structure, agenda, number of meetings, time dedicated to the topics discussed, information flow and tools used, quality of discussions, and decision-making processes.

The evaluation process makes it possible to identify the Board's strengths and areas for improvement, as well as the actions to be implemented. It also guides feedback and supports the submission of candidates' names for potential re-election processes, among other measures.

$\rangle\rangle$ LEARN MORE

in <u>Annual Evaluation of the Board</u> of Directors.

in Policy on Nomination and Succession of Bradesco Organization's Administrators and in the <u>Nomination and Succession</u> <u>Committee Charter</u>.

Compensation GRI 2-19 • 2-20

The administrators are compensated in accordance with our Administrators Compensation Policy. No administrator or non-administrative member of the Organization receives compensation for their roles on our committees.

The formal individual assessment process for officers takes into account performance indicators related to both their respective areas and their specific roles. Among the area indicators are those related to ESG management and Bradesco's performance in key sustainability indices and ratings.

Even though targets and objectives are established by area, the compensation of the Board of Directors, CEO and Statutory Board is primarily based on the overall performance of the Organization, in order to foster collective management and a collaborative work environment. The total compensation amount is proposed to the Board of Directors by the Compensation Committee. The Board, in turn, annually decides to submit a proposal for the approval of the total amount to the General Shareholders' Meeting.

The Board then approves the fixed remuneration of executive officers, and the Remuneration Committee proposes variable compensation, through which decision-making is linked to long-term performance. In it, 50% of the amount is paid in cash to the officers when the results are measured, and the remaining 50%, in class B preferred shares issued by BBD and/or Bradesco preferred shares, which are unavailable for one year from its acquisition. After this period, they are made available in three equal, annual and successive installments, depending on the Organization's results.

To determine global performance, we consider the results of indicators such as:

- » Return On Equity Adjusted (ROAE)
- » Return on Equity
- » Global Customer Satisfaction Index
- » Basel Index Tier 1
- » Operating Efficiency Ratio (IEO)
- » Social and environmental dimensions (including the climate agenda) of market indices
- » Coverage Index

Senior Management Compensation (%)

| GRI 2-19 | |
|-------------------------|-------|
| Distributed | |
| Fixed pay | 49.48 |
| Variable pay | 49.07 |
| Retirement compensation | 1.45 |

Proportion of total annual compensation

GRI 2-21

Ratio between the highest compensation and the average compensation at the Organization

Note: Considering permanent part-time and full-time employees, from the bank and related companies.

180.66

LEARN MORE follow the historical series in our ESG Indicators Worksheet.

Ethics, integrity and transparency

GRI 2-23 • 2-24 • 3-3 • GRI G4 FS1

Ethics and integrity are core pillars of our organizational culture, guiding the conduct of our executives, employees, contractors, interns, and apprentices, as well as suppliers and third parties.

Our Code of Ethical Conduct, updated in 2024, reflects our principles and values, reinforcing expected behaviors and non-tolerated practices such as conflicts of interest, insider information. and political-party-related activities. It also outlines the guidelines that should govern our relationships with stakeholders, including public and private agents and politically exposed persons. The document is available in two formats: a formal version, distributed internally within the Organization, and an engaging, more accessible version, available to all audiences - both internal and external – on the Bradesco Investor Relations and Integrity websites.

To ensure the dissemination and enforcement of the Code, we rely on the Integrity and Ethical Conduct Committee, which proposes initiatives and monitors the effectiveness of the guidelines. This Committee is supported by the Ethics Conduct Commission, responsible for handling reports and implementing preventive and corrective measures. In addition, dedicated teams are in charge of managing and promoting awareness of the Codes, their developments, and related topics such as Anti-Corruption, Conflict of Interest, Integrity, People Development, and Antitrust Compliance.

$\rangle angle$ learn more

- in our codes of conduct:
- of the <u>Bradesco Organization</u>.
- of the <u>Bradseg Group</u>.
- of the <u>Purchasing Professional</u>.
- of the <u>Financial and Capital Market</u> <u>Professional</u>.



Integrity and Competition Compliance Programs

Our Integrity and Competition Compliance Programs reinforce the Organization's commitment to ethical practices, preventing and mitigating risks through training sessions, lectures, and audits.

They are composed of the Organization's Anticorruption and Antitrust corporate policies and standards, as well as documents addressing the handling of reports, donations and sponsorships, contributions to political candidates and parties, and accounting practices, among other policies, standards, and procedures.

Aligned with applicable laws and regulations—such as the Anticorruption Law (No. 12,846/2013), the Competition Defense Law (No. 12,529/2011), and the recommendations of Regulatory and Self-Regulatory Bodies and the Codes of Ethical Conduct applicable to our activities—these programs encompass monitoring, risk analysis, and senior management responses to improper conduct, ensuring transparency and compliance across all areas of operation, both in Brazil and abroad.

Through these initiatives, we strengthen our commitment to conducting business responsibly, fostering stakeholder trust, and contributing to the development of a more ethical and sustainable society.

Pillars of the Integrity Program

Prevention of Corruption Risk

Preparation and communication of clear and objective policies and standards, in addition to ongoing training, workshops and lectures for all managers, employees, interns, apprentices and associates.

Monitoring and Detection of Inappropriate Conduct

Monitoring of risks and controls related to anticorruption and the rapid identification of conduct that does not adhere to the Code of Ethical Conduct, through a Compliance report, control adherence test, indicators, internal and external audits and the management of whistleblowing channels.

Senior Management's Response

Diligence in the complaints received, in the notes made by internal and external audit, internal control and compliance professionals and by regulatory and supervisory bodies. Application of disciplinary measures; continuous improvement of the Integrity Program; and, reporting to the Integrity and Ethical Conduct and Audit Committees, Board of Directors, regulators and supervisors.

Pillars of the Competition Compliance Program

Organization Commitment: insertion of the Competition Compliance theme as a fundamental value for our corporate culture and periodic evaluations of the financial and human resources allocated to the program.

Competition Risk Analysis: identification, monitoring and classification of risks related to anticompetitive conduct.

Competition Risk Mitigation: application of communication, training, and capacity-building initiatives for executives, employees, interns, apprentices, and collaborators; development and implementation of controls to mitigate competition risks; addressing reports of anti-competitive conduct and ensuring whistleblower protection; monitoring through indicators; execution of action plans to mitigate risks identified by internal and external audits; and application of disciplinary measures.

Review of the Competition Compliance Program:

Ongoing update of the program, taking into account the dynamic nature of the market and commercial relations, through the monitoring of market news, new competition regulations, and case law, both domestic and international.

Corporate whistleblowing channels

GRI 2-26 • SASB FN-AC-510a.2 • FN-CB-510a.2 • FN-IB-510a.2

We have a channel for receiving reports involving: harassment of any kind, discrimination, occupational health and safety, labor requirements and professional growth, ethical deviations, integrity and anti-competitive conduct.

The channel ensures confidentiality and anonymity, protects whistleblowers acting in good faith, and allows them to track the progress of a formal report using the protocol number generated at the time of submission.

Employees and associates may also choose to file complaints directly with their immediate leadership or respective Board of Executive Officers. All complaints are handled individually, according to the guidelines contained in the Organization's Code of Ethical Conduct and Human Resources Management Policy.

Available channels



Corporate Portal



Bradesco Investor **Relations** website Whistleblowing Boxes: available at Núcleo Cidade de Deus

Instituctional

Website



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

Nature of the reports

| TOTAL | 1,816 |
|---------------------------------------|-------|
| Competition Issues | 3 |
| Sexual Harassment | 65 |
| Discrimination | 34 |
| Customer / User Service | 125 |
| Conduct/Behavior | 182 |
| Process Irregularities | 138 |
| Inappropriate Professional Conduct | 390 |
| Workplace Harassment | 879 |

Among the investigated reports of harassment, 122 were found to be substantiated. In these cases, disciplinary measures included guidance, verbal warnings, written warnings, or termination of the employee involved. Regarding sexual harassment, 11 reports were deemed substantiated. One case resulted in a written warning, while the others led to the termination of the employee. Six reports of discrimination were confirmed. In two cases, guidance was provided, and in the remaining cases, the individuals involved were dismissed. In 2024, there were 10 substantiated reports related to

'Conflict of Interest.' Disciplinary actions included two disqualifications and three dismissals, in addition to verbal and written warnings. In the table, this topic is included under 'Inappropriate Professional Conduct. No reports of corruption and bribery, money laundering, or customer data breaches were received in 2024.

Ur Pa

Under Investigation

Investigation outcome

| TOTAL | 1,816 |
|-------------------------|-------|
| Substantiated | 297 |
| Partially Substantiated | 508 |
| Unsubstantiated | 820 |

191

Note: For the reports that were investigated and found to be substantiated, even if only partially, disciplinary measures were applied where applicable. These cases are classified as breaches of the Organization's Code of Conduct, Policies, and Standards,

Adopted measures

| TOTAL | |
|-----------------|-----|
| Reorientation | 334 |
| Termination | 100 |
| Decertification | 9 |
| Verbal warning | 37 |
| Written warning | 46 |

Note: A single report may involve one or more individuals, and a single individual may be involved in more than one report.

LEARN MORE

follow the historical series in our ESG Indicators Worksheet.

Compliance with laws and regulations

GRI 2-27 • SASB FN-CB-510a.1 • FN-AC-510a.1 • FN-CF-270a.5 • FN-IB-510a.1

We ensure compliance with laws and regulations, in the preventive, extrajudicial and judicial spheres. We work in all our companies to evaluate issues that may cause process variations in certain segments so that they are able to implement preventive actions to mitigate risks. This information is discussed in committee meetings in order to define the best strategy and is reported monthly through a report to the Board of Executive Officers.

In 2024, we had no significant incidents of non-compliance with laws and regulations. We consider significant incidents of noncompliance or payment of fines to be those that generate significant negative impacts on the Bank's financial results and those that may cause damage to the institution's image and reputation.

$\rangle\rangle$ LEARN MORE

in <u>Corporate Anti-Corruption Policy</u>, <u>Business Competition Policy</u> e <u>Code of Ethical Conduct</u>.

Conflicts of interest GRI 2-15

The internal regulations of the Board of Directors and the Board of Executive Officers stipulate that the manager needs to intervene in any corporate transaction in which they have interests that conflict with those of the Company or of any company within Bradesco Organization.

Our Code of Ethical Conduct recommends that, when confronting any conflict of interest, the conflicted manager, employee, intern, apprentice or associate needs to inform the fact in a timely manner to their immediate superior and to peers who may be involved and withdraw themselves, including physically, from discussions and deliberations in relation to the specific topic.

We fully comply with all regulatory frameworks established by the regulatory bodies, as well as with our internal controls and regulations, in addition to various corporate documents that define our governance rules, in order to minimize potential sources of conflicts of interest.

Statement on critical issues GRI 2-16

According to the severity and relevance of a situation or complaint logged on the Corporate Whistleblowing Channel or via other means, the evidence, conclusions and recommendations are reported to the Board of Executive Officers and the Integrity and Ethical Conduct Committee, which is linked to the Board of Directors.

When potential signs of wrongdoing are identified (CMN Resolution No. 4,859/2020), the case is submitted to the Integrity and Ethical Conduct Committee. Biannual reports are prepared, including the number of reports received, the nature of the incident, the relevant areas, the average time to deal with the situation and the measures adopted. The reports are approved by the Integrity and Ethical Conduct Committee and the Board of Directors.

No critical concerns were identified that needed to be reported to Senior Management in the period covered by this report.

Prevention of Money Laundering and Terrorist Financing (AML/CTF)

As a financial institution, it is our commitment to society to prevent and combat money laundering and terrorist financing, practices that seek to hide the true origin of funds from illegal activities.

We have a dedicated team focused exclusively on this topic, responsible for fostering a AML/CTF culture, engaging and training employees, partners, and service providers, and for developing policies, guidelines, and procedures to mitigate the risk of misuse of our infrastructure, products, or services.

We use our AML/CTF policy as a guide, which aims to ensure compliance with laws and regulations, guarantee the adoption of risk assessment and analysis procedures, monitor and report suspicious operations, comply with international sanctions, promote corporate culture on the subject, offer training programs and maintain the confidentiality of complaints, ensuring the effectiveness of internal controls and accountability at all levels of the organization.

We have mandatory training available on the corporate portal in an accessible way, as well as constant communications, engaging employees in the culture of the subject, instructing and updating them on current legislation and regulations.

We also maintain detection systems, conduct internal risk assessments and make continuous improvements to processes and controls, seeking out the best national and international practices. Suspicious or atypical cases are reported to the Financial Intelligence Unit, in compliance with regulatory/legal requirements.



Tax strategy GRI 207-1 • 207-2 • 207-3

Our Ethics and Tax Practice Standard defines principles and guidelines on tax practices that should be followed to remain complaint with the prevailing laws in the countries where we operate, observing the principles of integrity, transparency and prevention of tax evasion.

The rule also determines that the planning and structuring of business should be geared towards complying with the legislation and the respective business conditions, aiming to protect the credibility and image of the Organization with respect to social and environmental responsibility and our relations with governments, relevant authorities, customers and shareholders.

In Brazil, the profits of all our units, including those located in tax havens, are taxed at the full Brazilian rate.

We maintain a dedicated team, reporting directly to Senior Management - Board of

Executive Officers - the Audit Committee. and the Fiscal Council — responsible for implementing and overseeing the Tax Conduct and Practice Guideline. monitoring the compliance of tax-related events, and identifying potential risks, as well as managing administrative and judicial defenses. The risk identification process involves a detailed analysis of tax operations, prioritizing them according to the likelihood of success. Risks are continuously monitored through internal and external audits, as well as periodic reviews—monthly and/or quarterly, as applicable—ensuring a prompt response to any deviations identified.

We strictly adhere to current tax laws and participate in public policy debates through representative institutions in the sector, such as the Brazilian Federation of Banks (*FEBRABAN*), the Brazilian Association of Financial and Capital Market Entities (*ANBIMA*), the Brazilian Association of Public Companies (*Abrasca*), and the Applied Tax Studies Group (*GETAP*), always in a collegial manner with other market participants.

The compliance of our procedures is verified through internal audits and external assurance conducted by an independent firm.

The tax information for 2024 has been audited and is available in our Economic and Financial Analysis Report for the fourth quarter of 2024.

Any questions, opinions, or concerns from stakeholders regarding tax matters are addressed by the responsible areas, which handle and monitor them appropriately, according to the subject.

$\rangle\rangle$ LEARN MORE

Ethics and Tax Practice Standard. Economic and Financial Analysis Report for the 4th quarter of 2024. Integrity Program.

Donations to candidates or political parties GRI 2-23 • 415-1

We prohibit any type of corporate contribution to candidates or political parties, whether in the form of financial donations or any other type.

Although donations by Individuals are allowed, we recommend that all those serving in statutory roles refrain from making them. The suggestion extends to dependents of these managers. These prohibitions, as well as other cases of donations, can be found in our Corporate Policy on Donations and Sponsorships and follow the precepts of current legislation (Laws No. 9,504/1997 and No. 9,096/1995) and the Direct Action for the Declaration of Unconstitutionality No. 4,650 (STF/2015).

Training and Awareness Initiative GRI 2-24 · 2-29 · GRI G4 FS4

We encourage a culture of ethics and integrity through campaigns, events, training, communications and web-series that include the participation of managers, employees, interns and apprentices. This is extended to suppliers, service providers, bank correspondents in the country, business partners, and controlled companies.

All our employees have access to the Policies and Standards, and they are communicated of each update. We also offer mandatory training, available on the *Integra RH* digital platform, in addition to periodic internal publications that are aimed at acculturation and reinforcement of expected conduct.

In order to comply with the requirements of Anti-Corruption Law No. 12,846/2013 and Decree No. 11,129/2022, we offer the Bradesco Integrity Program booklet and a mandatory training trail for all employees, which is updated annually. In 2024, we made 308 publications in internal communication channels aimed at administrators, employees, interns, and apprentices. These actions focused on promoting integrity and ethics, reinforcing the Organization's commitment to good conduct.

We also conducted training sessions and meetings with the Ambassadors of Integrity and Competitive Compliance, with the goal of strengthening and disseminating the culture of integrity, ethics, and transparency. These gatherings brought together representatives from various branches of the organization. A total of 336 participations were recorded, covering topics such as: Interactions with the Public Sector and Related Precautions, and Moral and Sexual Harassment.

We also held events and lectures on topics including: Business Ethics, Integrity under the New Public Procurement Law, Vertical and Conglomerate Mergers: Perspectives on Antitrust in Brazil, as well as a special workshop for the organization's suppliers and service providers — the Suppliers' Workshop | The Brazilian Economy in Perspective — reaching a total of 1,090 participants.

Additionally, in line with the importance we place on the proper use of obtained strategic information, we promoted a meeting between advisors, executive directors, and other directorates to discuss Securities Trading and Insider Trading.

We also offered the course "Anticorruption IV – Corruption Prevention," provided by the Brazilian Federation of Banks (FEBRABAN). These materials are focused on promoting best practices for the prevention and combat of corruption, supporting the identification of illicit practices, and mitigating the risk of sanctions related to noncompliance with current anti-corruption laws.

Absolute number and percentage of trained employees

GRI 2-24

| GRI 2-24 | | |
|-----------------------------------|--------|------|
| Training | Total | % |
| Ethics | 84,428 | 98.2 |
| Corruption prevention | 84,180 | 97.9 |
| Customer and User Relationship | 84,039 | 97.7 |
| Anti-Money Laundering | 84,370 | 98.1 |
| Compliance | 84,220 | 98.0 |
| Harassment | 79,480 | 92.4 |

Note: Numbers consider employees, apprentices, interns and statutory bodies.

LEARN MORE follow the historical series in our ESG Indicators Worksheet.

Suppliers, Service Providers, and Business Partners

During the approval process, our suppliers are made aware of our policies and standards and commit to adhering to them. With each new contract formalized, they are reminded of this commitment, by agreeing to specific clauses.

Through the Bradesco Suppliers channel, we maintain an open and accessible communication space. We share policies such as the Corporate Anti-Corruption Policy, the Conflict of Interest Policy, and the Bradesco Organization's Code of Ethical Conduct. In addition, we provide videos and articles about the Bradesco Integrity Program and other related initiatives.

Our business partners are also encouraged to align with the guidelines of the Code of Conduct, committing to adopting ethical and responsible behavior.



Data privacy and information security

GRI 3-3 • SASB FN-EX-550a.3

We follow digital advancements to strengthen the security and privacy of our customers' data.

With the growing expansion and integration of digital solutions into everyday life, concerns about privacy and security have also increased. Therefore, we adopt strict controls across processes, procedures, standards, and policies to ensure the confidentiality, integrity, and availability of information.

Our commitment is to provide increasingly secure financial solutions, maintaining an approach aligned with national and international trends and regulations. To achieve this, we operate in an integrated manner across business, technology, corporate security, and risk areas.

We apply the best practices related to the privacy and protection of personal data, following security frameworks, complying with internal standards, regulators and legislation, in particular the guidelines of the Central Bank of Brazil (*BCB*) and the National Data Protection Authority (*ANPD*).



IT and Security

Responsible for protecting assets, ensuring legal compliance and continuity of the Organization's operations. It manages risks, identifying and managing cyber threats, information leaks and privacy violations. It also advises the business areas, ensuring the security and usability of the solutions offered to the customer, in addition to promoting a culture of protection and awareness for the entire workforce.

Information security and cyber risk SASB FN-CB-230A.2 • FN-CF-230A.3

At Bradesco, we manage Information Security and Cyber Risk based on the <u>Corporate Policy for Information</u> and Cyber Security and the <u>Privacy</u> <u>Directive</u>. These documents guide the safe use of internal systems and the appropriate processing of personal data to preserve the integrity, availability and confidentiality of data, as well as the privacy of customers, employees, associates and information assets.

We maintain a structured set of security controls, which include policies, standards,processes and IT solutions that are constantly reviewed to ensure the protection of information. This structure allows us to be aligned with the best market practices and frameworks, essential for the effective management of cyber risk and the quick and effective response to incidents.

Cybersecurity is a key point in the ongoing update of our security framework, especially in the current digital context, strengthening the protection of the Organization's data and promoting organizational resilience through effective mechanisms for identifying, detecting and responding to threats, as well as recovery procedures in cases of cyber attacks.

We manage cyber risk to ensure governance that is compatible with the Organization's size, risk profile, and business model, aligning practices, protocols, and controls to strengthen Cyber Resilience.

At the same time, our cyberattack prevention process is certified under ISO 27001, covering broad areas of security and Incident Response management, with regular testing to identify and address vulnerabilities and nonconformities.

To foster a culture of information security, we also engage our employees through our Information and Cybersecurity Awareness and Education Program. In addition, we offer educational solutions to the external public, such as the *Bradesco Segurança* website, which provides guidance and prevention tips against scams and fraud, helping strengthen security barriers alongside users. Finally, we renewed our SOC 2 Type II and SOC 3 Assurance, issued by an independent specialized auditor, with annual renewal. This Assurance confirms the consistency and effectiveness of the controls implemented to ensure the security of the IT environment related to the financial services provided. The evaluation is based on internationally recognized information security criteria and controls under the SOC 2 standard (AICPA – Association of International Certified Professional Accountants). covering the following service categories: security, availability, processing integrity, confidentiality, and privacy.



Cyber Resilience

We periodically conduct simulation tests of cyber attacks through vulnerability tests on our infrastructure and applications, anticipating the visibility of potential weaknesses in the environments and enabling necessary corrections to be made in advance.

Fraud prevention



BIA and information security

In 2024, *BIA* (Bradesco Artificial Intelligence) expanded its role beyond process and vulnerability analysis by alerting customers to suspected activity involving *Pix* for Businesses (*Pix PJ*) and *Pix* QR Code transactions. This enhancement allows customers to validate operations on their accounts and enables the rapid blocking of any unrecognized transactions.

Achievement of the Fraud Prevention Seal

As proof of our commitment to customer security, we were one of the first banks



to earn the Fraud Prevention Seal from the National Confederation of Financial Institutions (*CNF*), in partnership with the Brazilian Federation of Banks (*FEBRABAN*). This seal attests to the effectiveness of our fraud prevention processes and to the strengthening of customer awareness regarding risks.



New alert for fraud prevention

Protecting our customers and partners, ensuring security and trust in all their financial interactions, has always been our priority. That is why we remain constantly vigilant, offering the best technological solutions and informative content to help them protect themselves against scams and fraud.

We launched a new security alert during phone calls, further strengthening the protection of our customers. Now, when opening the app while on a call, users receive a real-time notification warning of a possible scam attempt, along with guidance on the best course of action



Notamos que você está em ligação. Cuidado, pode ser o golpe da falsa central!

Illustrative Example:

your account information.

When accessing the Bradesco app while on a

phone call, a pop-up alert appears with the

following security message (in Portuguese): "We noticed you're on a call. Be careful — this

could be a scam involving a fake customer

service center. Bradesco employees and BIA will

never call you to ask for app access or request

Os funcionários do Bradesco e a BIA não ligam pra pedir que você acesse o app ou passe informações da sua conta.

- Confira como um golpista pode agir:
- 💭 Exige que faça uma transação
- I Gera medo e sensação de urgência
- Pede senhas e chave de segurança

Percebeu alguma dessas situações? Saia do app e desligue imediatamente.

🔲 Estou falando com uma pessoa conhecida.

Confio na ligação e quero continuar

38

Privacy and personal data protection SASB FN-CF-220a.1

Ensuring the protection of personal data and the privacy of our customers and users is one of our priorities, and this care also extends to third parties, such as suppliers and business partners.

We comply with legislation and regulations on the subject, adopt the best international practices, and whenever applicable, we allow the customer to change their data processing permissions

We adopt the privacy by design/ by default concept to ensure that all new product and service projects are developed with the guarantee of privacy and data protection. Furthermore, we make ongoing privacy risk assessments and maintain an updated inventory of personal data processing in our lines of business.

With the General Data Protection Law (LGPD), we improved our processes and controls, developing a broad privacy program. The initiative is managed by

a dedicated area, and we have a data protection officer (DPO), supported by Senior Management and the Champions of Privacy program, through which the Bank's branches are actively engaged on the topic.

We invest in the education and awareness of our employees, with an extensive program, which includes continuous communication actions, technical lectures, training and audiovisual material, in partnership with Unibrad.

In addition to our policies and standards, we have complementary documents, such as guides, which are constantly updated and disseminated to all employees and partners.

On our websites and applications, we provide our customers and the general public with the Bradesco Organization's Privacy Directive, containing information on data protection, privacy, and the processing activities carried out, along with specific Privacy Notices. On the *Bradesco Segurança* website (available only in Portuguese), we also provide the contact information for our DPO, along with relevant information such as answers to frequently asked questions. Data subjects' rights can be easily exercised through our digital and customer service channels, such as the Customer Service Center (*SAC*), our branch network, and the electronic form "Contact the DPO."

In 2024, we processed more than 284,000 requests through these channels. Some customer inquiries were related to data protection; however, after thorough analysis, no privacy violations, data breaches, thefts, or losses were identified.

Our Ombudsman's Office also did not identify any inquiries of this nature, and we did not receive any notifications from regulatory authorities on the matter. However, due to an incident that occurred in May 2022, restricted to *Bradesco Financiamentos*, which may have allowed unauthorized viewing of vehicle financing contract data, a lawsuit was filed. The case was closed in February 2025 following the issuance of a court order. **GRI 418-1 · SASB FN-CB-230a.1 · FN-CF-230a.1 · FN-CF-550a.2**

We have adopted a series of measures to prevent security incidents, and in the event an incident is identified, all necessary actions will be taken to ensure its prompt resolution, including, when applicable, notifying the affected data subjects and regulatory authorities — a situation that did not occur in 2024.

LEARN MORE in Corporate whistleblowing channels.



Technology and Innovation GRI 3-3

To deliver the best experience to our customers, we closely monitor technological advancements, anticipate trends, and continuously adjust our approach to provide increasingly personalized and efficient service.

At Bradesco, technology and business go hand in hand in creating simple, agile, and effective solutions. With a focus on digital transformation, we have adopted a lean management model that optimizes delivery, reduces waste, and ensures greater efficiency in planning.

Through agile methodologies, we prioritize highvalue solutions, encouraging our teams to work in multidisciplinary groups, share knowledge, and pursue continuous improvement.

Nossa jornada de transformação digital



DIGITAL MINDSET

- » Multidisciplinary Teams
- » Data Specialists
- » Investment and Training
- » Experimentation
- » Innovation Culture



TIME-TO-MARKET, NEW BUSINESSES AND SCALABILITY

- » Acceleration of Cloud Adoption
- » Multi-cloud Strategy
- » New Journeys and Solutions with Partners Using APIs



HYPER-CUSTOMIZATION FOR OUR CUSTOMERS

- » Data Intelligence
- » Data-Driven Culture
- » Specialization in Each Segment
- » Cutting-Edge Technologies



ARTIFICIAL INTELLIGENCE Increasingly Humanized Continuous Learning:

- » Over 2.6 billion BIA interactions since its launch
- » AI + Voice capabilities identifying customers´ mood during interactions and generating insights
- » Personalization in Open Finance



MULTIDISCIPLINARY TEAMS

In 2024, we enhanced our operational model with multidisciplinary teams focused on customer experience and banking competitiveness, enabling agile adaptation to market demands, rapid implementation of emerging technologies, and improvement of internal processes through Artificial Intelligence. Execution is prioritized based on OKRs aligned with customer needs.

The model includes the development of products through generative AI, achieving efficiency gains of up to 40% in code writing and up to 70% in technology migration. This progress has positively driven a cultural shift, improving internal communication and results tracking, while also strengthening our customer-centric strategy.

Digital Assets - Drex Pilot

Testing of the new settlement platform for the Brazilian financial market, including the exploration of solutions to ensure privacy requirements within the network. We were selected for the second phase of the pilot with projects focused on the tokenization of bank certificates of deposit (CDBs) for use as collateral in credit operations, as well as the tokenization of debentures for fully digital lifecycle management.

Other initiatives:

- Pilot for International Transfers Using Stablecoins
- Offering of Crypto Asset Funds on the Ágora Platform
- Development of Decentralized Digital indentity solutions

Digital Port

New Bradesco Technology and Innovation Hub in Recife. **We are the first** company from the traditional economy to establish a presence in the hub!

- Collaboration with Universities
- Close Relationship with Partner Companies
- Projects with Emerging Technologies, such as Blockchain, Cloud, and AI

Digital Strategy

Our digital strategy is structured around three complementary pillars, designed to meet the needs of different customer



DIGITAL ACCELERATION Intensive Use of Artificial Intelligence (AI), Data, and Analytics



DIGITAL PLATFORMS Complement the Solutions of Traditional Banking



OPEN FINANCE New Partnerships, Ecosystems, and Business Models



Digital acceleration

To maintain a close connection with our customers, we seek to understand their behaviors and stay ahead of social and technological trends that strengthen our digital core. Accordingly, we continuously monitor transformations in the financial sector and adjust our strategy based on technology and innovation.

Cloud computing

We have made consistent progress in advancing the adoption of cloud computing, guided by our cloud-first strategy, enabling greater dynamism and agility in solution delivery (time to market), while also driving the growth and sustainable consumption of our IT ecosystem.

We continue to invest in a multi-cloud strategy through Bradesco's cloud program (*LEAP*), which has been in place for several years, aiming to leverage the best practices, platforms, and accelerators available in the market. As a result of this strategy, by December 2024, 79% of our channel transactions were operating through the cloud.

APIs

The Application Programming Interface (API) is fundamental to the development of banking innovations, enabling the creation and evolution of digital solutions in a fast, simple, and efficient manner.

Currently, we offer more than 500 functionalities exposed through APIs, connecting over 4,000 partners and corporate customers to Bradesco's digital product portfolio. Our services include payments, Pix, vehicle licensing payments, transfers, mortgage lending, vehicle financing, debt renegotiation, credit cards, among others. Additionally, affiliated companies leverage functionalities such as consortium, core banking, brokerage services, insurance, and Pix. In the Open Finance ecosystem, Bradesco plays a significant role, with over two million customer consents already obtained. All of this is enabled through our APIs.

• **BRIDGE Platform:** It is a set of APIs that facilitates communication between different software systems,

enabling developers to integrate AI functionalities into their applications in a faster and more intuitive way.

- Developer Portal: Bradesco Developers serves as a strategic gateway, connecting developers to our APIs to streamline journeys, foster solution development, and enhance the experience of customers and partners. As part of the Change program, the portal's modernization has been prioritized, with a relaunch scheduled for the first half of 2025. The new version will feature an expanded API catalog, comprehensive documentation, testing environments, self-service on boarding capabilities, and a dedicated support channel.
- New journeys and solutions with partners: We promote more seamless experiences across different channels, including for non-financial services, supported by a constantly expanding base of partners. Through APIs, we enable new journeys for *Pix* transactions and marketplace purchases.



Digital acceleration in the Change Program

As part of the organizational transformation journey initiated at the end of 2023, we set clear objectives aimed at enhancing the customer experience:

- » Simplify system architecture
- Enhance enterprise agility
- Build capabilities through up-skilling and re-skilling.

Cloud migration, reducing time to market

One of the major advancements driven by the Change Movement is the structuring of our modernization strategy and the migration of banking products to cloud servers. This approach defines a clear path and migration sequence that will support our technological evolution and enable us to fully leverage the benefits of the cloud, such as rapid infrastructure scaling, energy and cost efficiency, and easier access to cuttingedge technologies like Artificial Intelligence and Quantum Computing.

Over the past year, we increased the number of new functionalities developed in the cloud and achieved an average reduction in development lead time. We prioritized our customer interaction channels, which by the end of 2024 reached 79% of transactions running on the cloud.

We remain focused on expanding the use of cloud to multiply benefits, serve our customers with the best in technology, combining agility and security, greater speed, and lower environmental impact.

New Enterprise Agility model

In alignment with global best practices, we evolved our agile operating model through the implementation of Enterprise Agility, broadening collaboration across technology and business areas. The new model is anchored in permanent, co-incentivized crossfunctional teams, organized into tribes responsible for: definition and execution of the customer value proposition, management of distribution channels, product development, and technical and business training. Our goal is to reduce our time to market, enhance the quality of our products and services, drive technological modernization, and accelerate Bradesco's growth.

Increase in headcount

With the goal of driving our transformation from the inside out, we announced, in the second half of the year, the hiring of a new Executive Officer, who brings extensive experience in digital transformations at financial institutions to strengthen our Change Movement.

Throughout 2024, we significantly expanded our technology workforce, reaching over 10,000 professionals by early 2025. Among them, more than 1,000 new hires joined the team. With this, we aim to ensure faster processes, with even more specialized selection criteria, while also fostering the development of our talents.

in <u>Change Movement: Bradesco</u> in <u>Full Transformation Mode</u>.

Data intelligence

We have been rapidly advancing in data analytics, with a robust infrastructure combined with cutting-edge analytical tools and the growing use of artificial intelligence. We are developing a data-driven culture, where decision-making is increasingly guided by intelligent data analysis and interpretation. We seek efficiency at every stage of the lifecycle of our products and services, evaluating the results generated across the value chain in each segment and throughout all processes, with teams organized by business units. We also use data analysis combined with machine learning to enhance the customer experience and boost engagement with our products and services.

2024 Highlights:

 Monitoring of Sensitive Personal Data: Awareness and guidance for the development of action plans so that, when there is a need to export data, the business mitigates the risks of potential leakage.

- Development of new use cases: Implementation of new solutions for business and support areas, focusing on efficiency gains, improved customer experience, enhanced controls, and sustainable results generation.
- Acceleration and expansion of Cloud Usage: In 2024, we significantly facilitated and expanded the use of Cloud for analytics and AI within the Organization, creating a robust shared data environment, following the concepts of data products by domain or business area.

BRAIN – Bradesco Business Intelligence: BRAIN was created in 2019 to enable faster, more accurate, and more efficient responses and deliveries through the use of data and intelligence patterns in business and customer profile analysis, especially in offering credit, loans, and financing solutions. Integrated into the CRM ecosystem, BRAIN plays a key role in personalizing products and services and in building a differentiated relationship between the customer and the Bank.

CRM

We have built a robust Digital CRM ecosystem integrated with our digital and physical channels, data platforms, and artificial intelligence, aimed at enhancing our understanding of customers and enabling increasingly better interactions by offering solutions that are more contextualized and aligned with their life moments.

We established an operating model designed to create an agile cycle of personalized customer engagement, in which multidisciplinary teams design end-to-end journeys, measure their effectiveness, and develop models and challenging scenarios to continuously improve the customer experience and the efficiency of our communication channels.

In 2024, the number of our contextualized approaches quadrupled, driving a 26% increase in customer engagement.
Artificial Intelligence

We were pioneers in the use of artificial intelligence in the Brazilian financial market. Its applications range from customer service and IT security actions to algorithmic tools capable of predicting and mapping profiles.

Launched in 2016, *BIA* (Bradesco Artificial Intelligence) has been continuously evolving and is increasingly closer to customers, operating across branches, *Fone Fácil*, the Bradesco App, Ágora, and WhatsApp.

In addition to answering questions about products and services, BIA is able to perform transactions, check balances and account details, and send investment notifications, among other services. In 2024, we strengthened BIA's security alerts for suspicious credit card and *Pix* transactions and expanded its capabilities on WhatsApp to include *Pix* payments, debt renegotiation, and mortgage loan simulations. Since its launch, *BIA* has surpassed 2.6 billion interactions, maintaining a high accuracy rate in understanding customer needs and resolving issues efficiently in the first interaction.

Internally, *BIA's* applications extend across a wide range of operations, supporting employees by answering questions based on internal regulations and, for example, mapping global cybersecurity threats.

Open Finance Customization: We use Artificial Intelligence in various data analysis tools and in Open Finance to process information and generate relevant recommendations for our customers.

Generative AI: Generative AI initiatives have been transforming several areas, from customer service to the preparation of Corporate Card proposals for companies. The technology has improved processes in Ombudsman, Legal, and Open Finance, as well as accelerated the delivery and evolution of products and services. The corporate generative AI platform has become a cornerstone of our



transformation initiatives, enabling weekly cycles of experiments, pilots, and rapid productization.

Generative AI Governance: The Bradesco GenAI Framework is a methodology that defines criteria, guidelines, and standards for the development, acquisition, and implementation of Generative AI software. Designed from the outset with a secure and transparent structure, it ensures that Generative AI is used ethically and responsibly, mitigating risks while aligning with the Organization's strategic goals. It guarantees that applications not only meet current needs but are also equipped to address future challenges. Generative AI has been integrated into *BIA*, our cognitive assistant, across multiple fronts:



 BIA Branches: supports branch managers by clarifying questions about policies and procedures, enhancing the speed and effectiveness of customer



 BIA Customers: On an experimental basis, it interacts with a select group of customers through the Individual Mobile App, providing information on products, financial indexes, account balances, and personalized offers.



 BIATech: It assists software developers in enhancing code accuracy, boosting productivity, and accelerating project delivery timelines. The traditional *BIA* has also advanced, acting as a customer concierge by tracking service request status and supporting a wide range of inquiries via WhatsApp.

Additionally, we have implemented an Analytics and Generative AI approach applicable to various areas, including the analysis of customers' life events to deliver more personalized service. Other developments include concierges for banking correspondents on the Bradesco Expresso platform, virtual advisors for managers, and quality assessment of customer service through telephone conversations.

Internally, generative AI is advancing the automation of processes, enhancing analysis for decision-making, and increasing operational efficiency, directly impacting the customer experience.

These advancements demonstrate how generative AI is revolutionizing service and operations, making services faster, more accurate, and more personalized.



Digital platforms

We develop digital solutions and products that cover all of our customer profiles, ensuring they have Bradesco at their fingertips anytime, anywhere, with fluid, agile, secure, and highly available experiences.

In total, 99% of transactions in 2024 were carried out through digital channels. During the period, our App remained the preferred channel, recording a 32% increase in financial transactions by individuals and businesses compared to 2023.

>> LEARN MORE in <u>Client at the center</u>.

J.

Open Finance

The introduction of Open Finance in Brazil has reshaped the financial sector. By enabling data sharing, customers gain greater control over their financial lives, while institutions unlock new business opportunities through the creation of tailored products and services, delivering increasingly innovative customer experiences.

To simplify the customer experience and deliver a seamless journey, we developed a financial manager that consolidates shared information — from Bradesco accounts and other institutions — within the Bradesco App. This gives customers a comprehensive view of their financial lives in one place. Our financial manager also provides personalized and educational insights to help customers better manage their finances.

Additionally, we enabled customers to carry out *Pix* transactions through Payment Initiation, using the balances from their accounts at other banks. Through the *Net Empresas* App and the Bradesco App for individual customers, customers can easily transfer funds from other banks directly into Bradesco, enhancing their everyday experience with the convenience provided by Open Finance.

Illustrative Example:

the app provides users with a brief explanation about Open Finance (in Portuguese): "What is Open Finance? It's a safe and free way to share your information between financial institutions, helping you get better offers and making it easier to manage your finances."



Open Finance

O que é o Open Finance?

É um jeito seguro e gratuito de compartilhar suas informações entre instituições financeiras, pra ter melhores ofertas e facilitar o controle das finanças. We believe we can enhance our customers' experience through innovation. With this in mind, we created an innovation ecosystem, inovabra, designed to support and inspire the organization by paving the way and creating conditions to position it at the forefront of both financial and nonfinancial products and services.

We operate on three fronts:

- Accelerate new features or enhancements to existing products;
- Foster new products and services within existing businesses;
- Explore, suggest, and experiment with enabling and emerging technologies.

2024 Highlights

- > 55 experiments, which led to the creation of new products and services, improvements in customer experience, and increased internal efficiency;
- » Over 9,500 employees engaged in cultural transformation through technology literacy programs, training courses, and workshops, contributing to the expansion of the Organization's innovation mindset;
- » Progress in Bradesco's readiness across seven emerging technologies: Generative AI, Digital Assets, Quantum Computing, Quantum Safe, Metaverse, Adversarial Machine Learning, and Synthetic Data.

To meet the challenges across these three fronts, we work closely with the business units (BUs) and technology teams to set priorities, build a portfolio of initiatives, and ensure the long-term competitiveness of our businesses. The inovabra ecosystem is built on the following pillars of corporate innovation:

Business Innovation Strategy:

consultative support provided by a dedicated team working alongside the business units, aligned with the organization's strategic guidelines. This team supports initiatives from the conception stage through business case development, business model validation, experimentation, and scaling to production. The objective is to deliver innovative solutions that enhance customer experiences, optimize existing products and services, expand into adjacent businesses, and increase market share in new segments.

Technology Innovation Strategy:

a multidisciplinary team focused on bringing a future-oriented vision to the Bank's Technology structure, ensuring its alignment with the best market practices and positioning it at the forefront of the financial services industry.

Experimentation Lab: a safe environment for testing frontier technologies. The model provides resources for product prototyping and design, experimentation with startups and big techs, proof of concept development, and the creation of solutions for new challenges. Our lab features a Sandbox that enables the testing of solutions by simulating our core banking system, ensuring more accurate experiments, reducing integration uncertainties, and accelerating innovation time-to-market.

Innovation Ecosystem Connection:

within a physical and digital co-innovation environment, large companies, startups, investors, and advisors collaborate to accelerate innovation and foster entrepreneurship by generating business opportunities for both the community and Bradesco. The environment hosts 230 resident startups and is connected to 1,500 more through partner hubs, with 18 startups included in the investment portfolio, alongside 55 large companies seeking innovative solutions. **Corporate venture:** Proprietary capital fund for strategic investments in startups and high-growth companies with innovative technologies and/or business models. The fund is managed by the Private Equity & Venture Capital division and actively contributes to value creation in these companies, especially when the solutions address the needs of our customers.

Business Intelligence and Emerging Technologies:

- mapping trends and opportunities in the financial sector, identifying problems, and proposing solutions.
- Connecting and collaborating with potential partners, such as companies, universities, and research institutes in Brazil and abroad, to bring new knowledge on emerging technologies, market evolution, digital transformation, and efficiency improvements, and to generate proposals for new business models and innovative solutions.

- Proposing, conducting, and executing various benchmarks and research initiatives on innovative solutions, competitors, customers, applications, among others.
- Identifying, proposing, and engaging in opportunities, as well as developing experiments and pilots involving emerging technologies.
- Advancing and promoting best practices of the BTRL (Bradesco Technology Readiness Level) methodology, and maintaining the Emerging Technologies Radar updated for the banking sector and its adjacent impacts.
- Conducting readiness analyses, and ensuring the strategy, planning, and development of emerging technologies prioritized by the Organization.

Innovation Culture and Communication:

- Intensify communication of innovation initiatives and awareness of the inovabra ecosystem, including tested cases, partnerships, and trends, through media coverage, social networks, sponsorship of major innovation events, and internal communication for employees.
- Strengthen Bradesco's recognition in the market regarding innovation by applying for major awards in both the national and international arenas.
- Enhance the culture that drives
 innovation through a program for
 employees from different Business
 Units at Bradesco, recognizing that
 innovation is everyone's responsibility.
 Employees have access to specialized
 training curated in partnership with
 Unibrad, and initiatives to encourage
 interactive experiences on topics
 transforming the financial sector,
 with constant awareness stimuli on
 innovation, emerging technologies,
 trends, and business models.

Awards in technology and innovation.

- Global Finance: Top innovations in finance with Generative Artificial Intelligence (Use of Generative AI for reading Copom minutes), and inovabra was named one of the best financial innovation labs in the world for the 5th consecutive time;
- *Valor Inovação*: Bradesco ranked 2nd in the banking sector and 67th in the ranking of the most innovative companies in Brazil.
- Banking Innovation Awards | Qorus: We won in the "Emerging Technology of the Year" category with our Generative Artificial Intelligence projects;
- Ranking 100 Open Startups: Bradesco ranked 2nd in Top Open Corporations for its open innovation work with startups, and inovabra ranked 5th in Top Ecosystem for supporting startups and corporations in their open innovation journeys;
- Banking Tech Awards | Fintech Futures: Bradesco won two categories: "Best Contribution to Consumer Economic Mobility" and "Best User/Customer Experience Initiative for Consumers."
- Corporate Startup Star Awards | ICC: Bradesco ranked among the TOP 100 Corporate Startup Stars for best global practices in open innovation.

inovabra

ecossistema de inovação bradesco

Annexes

How we engage with stakeholders GRI 2-29

| Stakeholder | Why do we engage? | Related topics | How do we engage? | Learn more in: |
|--------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------|
| Clients and users | Understand and address the various needs, demands and expectations of our diverse client and user profiles Promote financial inclusion, allowing quick, easy and secure access to our products and services Identify and monitor potential vulnerabilities, managing them with sensitivity and flexibility Receive feedback that contributes to excellence in our service and innovation in our financial solutions Be trusted to manage, grow and protect their savings Manage and monitor socio-environmental and economic risks (Know Your Client, Anti-Money Laundering and Terrorism Financing, etc.) Reach the target of having operations and portfolios with Net Zero carbon emissions, by 2050 | Relationship with clients and users Service, experience and satisfaction Affordable and personalized solutions Financial Citizenship Potentially Vulnerable Clients Data Privacy and Information Security Accessibility and usability Know your Client Compliance and ethical conduct Climate agenda Sustainable business | Customer service and support channels physical or digital -, including BIA Channels for receiving and recording customer and/or user complaints and requests. Specific satisfaction (NPS) and ease/usability surveys Emails and SMS Engagement meetings and technical visits Social media (Instagram, TikTok, X, Facebook, LinkedIn and YouTube) Institutional websites Reports | <u>Client at the center</u> |
| Employees and associates | Understand and address their needs and concerns, and how these impact their performance Provide knowledge and strategic direction necessary for high professional performance Receive feedback that contributes to an increasingly better and more desirable work environment for professionals | Professional development and growth Remuneration and Benefits Performance Management Organizational climate and culture Diversity, equity and inclusion Occupational health and safety Social Responsibility System Culture of innovation Data privacy and information security Compliance and ethical conduct Risk culture | Internal communication channels (Viva Engage, Outlook, Teams) Normative System Surveys Thematic workshops Affinity Groups Face-to-face or remote training Feedbacks VivaBem Program CEO Review Meeting Executives Review Meeting | <u>Our People</u> |

| Stakeholder | Why do we engage? | Related topics | How do we engage? | Learn more in: |
|------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------|
| Shareholders and investors | Provide them with information that is relevant for their decision making, in a timely and quality manner Maintain a strong and trusting relationship Communicating Bradesco Organization's key figures, strategies, and outlook to Capital Markets investors. | Corporate Strategy Financial Performance ESG Commitments and Performance Corporate Governance Compliance and Ethical Conduct Climate Agenda and Deforestation Risk Management | Earnings calls Meetings (e.g.: NDRs) Surveys (e.g.: S&P CSA, CDP) Reports and worksheets (e.g.: Integrated, Pillar 3, Reference Form, 20-F) Presentations and conference calls | <u>Investors</u> |
| Suppliers and business partners | Manage and mitigate risks related to our supply chain Monitor socio-environmental impacts Reach the target of having operations and portfolios with net zero carbon emissions by 2050 | Human rights Diversity and inclusion Climate agenda Compliance and ethical conduct Innovation and digital transformation | Bradesco Supplier Meeting Suppliers Workshop Most Sustainable Supplier Program CDP Supply Chain inovabra lab, inovabra habitat | <u>Suppliers</u> |
| Governments, regulators and trade associations | Support the country's economic growth, combined with sustainable development Maintain compliance with laws, regulations and self-regulations Contribute to the country's economic and financial stability Maintain constant dialogue with regulators and legislators to improve standards | Climate Agenda Sustainable Business Financial Citizenship Compliance Institutional and Governmental Relationship | • Sector Thematic Chambers (e.g.: CEBDS) • Working Groups (e.g.: Febraban, Unep-Fi, Global Compact) | <u>Government and</u> <u>Regulators</u> |
| Community | Become aware of local needs and demands Develop partnerships that contribute to the generation of shared value Provide awareness of our commitments related to promoting sustainable development Be relevant to society | Volunteering Private Social Investment Donations and Sponsorships | Bradesco Volunteer Program Education Program Bradesco Foundation Bradesco Sports and Education Bradesco Culture Specific campaigns | <u>Community</u> |

Annexes Material indicators

innovation and Technology

| | Goal | Indicator | 2024 |
|-----------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------|-------------|
| Artificial Intelligence – Bia | Facilitate the customer journey through Artificial Intelligence – BIA | Total interactions with BIA since 2016. | 2.6 billion |
| Digital Platforms | Enhance transactions through mobile and internet channels (individual and business clients). | Representation of mobile and internet channels (individual and business clients) in the bank's total transactions. | 95% |
| | Continue advancing the study of emerging technologies, with a focus on innovation. | Total number of experiments with emerging technologies. | 55 |
| Experimentation with Emerging Technologies | BTRL – Increase technological readiness in 10 technologies: Cryptoassets, DeFi & Smart Contracts & Dapps, Graph Data Science, Multi-agent Systems, Synthetic Data, Quantum Computing, SLM (Small Language Models), Digital Identity, AML for LLMs, and Multimodal AI. | Average readiness across 10 strategic technologies. | 3.6 |
| | Boost the percentage of resident startups at Inovabra, with a focus on ESG | Participation of ESG startups in the innovation ecosystem | 8.33% |
| Open Innovation | Promote business development within the innovation ecosystem | Total number of deals closed within the innovation ecosystem. | 105 |
| | Drive the culture of innovation at Bradesco and in society through Inovabra events. | Total number of people engaged in Inovabra events | 27,600 |
| Culture and Awareness for Innovation | Strengthen the connection between innovation and sustainability by holding between 15 and 20 events at Inovabra focused on ESG. | Total number of ESG-focused events at Inovabra | 18 |

😤 Ethics, integrity, and transparency

| | Goal | Indicator | 2024 |
|---------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| | Train our employees in Ethics | Percentage of employees trained in ethics | 98.2% |
| Training | Provide anti-corruption training to our employees | Percentage of employees trained in anti-corruption prevention | 97.9% |
| | Provide anti-money laundering training to our employees | Percentage of employees trained in anti-money laundering prevention | 98.1% |
| Reporting Channel | Maintain responsible and transparent management of the whistleblowing channel, analyzing and publicly reporting the outcomes, the nature of the reports, and the measures taken | Annual disclosure, in the ESG Report, of the nature of the reports received through the whistleblowing channel and the measures taken | Qualitative – described in the ESG Report, p. 130 |
| Recognition for Practices of Integrity, Ethics, and Transparency | Maintain our commitment to promoting an ethical and responsible culture, strengthening our reputation and increasing stakeholder trust through the recognition of the Pró-Ética Seal | Recognition with the Pró-Ética Seal | Qualitative – Bradesco is recognized for adopting practices of Integrity, Ethics, and Transparency in its operations. Since 2021, we have received the Pró-Ética Seal. |
| Transparency | Maintain transparency in reporting and communications as a core element in building credibility and trust | Adoption of market best practices in the preparation of the Integrated and ESG reports | Qualitative – scope of the disclosed and assured reports |

Management of climate-related risks and opportunities

| | Goal | Indicator | 2024 |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| | | Scope 1 Emissions (tCO ₂ e) | 19,631 |
| One wational Emissions Cooper 1 | Reduce our operational | Achieved compared to the previous year (%) | 18.67% |
| Operational Emissions – Scope 1 | emissions by 50% by 2030 | Reduction target relative to the base year (%) | -23.00% |
| | | Achieved relative to the base year (%) | 89.87% |
| Operational Emissions – Scope 2 | Maintain 100% of our operations powered by renewable energy | Percentage of energy from renewable sources at facilities | We have neutralized our Scope 2 emissions due to the strategy adopted in 2020 of using only renewable energy in our facilities |
| Operational Emissions – Commitment to Neutrality | Offset 100% of operational emissions – Scope 1, 2, and 3 | Percentage of operational emissions offset | Since 2019, we have offset 100% of our operational emissions from Scope 1, 2, and 3 |
| Net Zero – By 2050, we are committed to having a carbon- neutral credit portfolio, aligned with scientific scenarios and the goals of the Paris Agreement | | Sectors with decarbonization targets | Intermediate targets by 2030 for coal (-100%), electricity generation (-63%), aluminum (-11%), cement (-20%), iron and steel (-39%), and transport – light-duty vehicles (-25%) |
| Financed Emissions | Calculate and report financed emissions – corporate (legal entity) portfolio | Coverage percentage of the corporate portfolio in the calculation of financed emissions | 100% |
| Invested Emissions | Calculate and report invested emissions | Coverage percentage of the invested portfolio in the calculation of invested emissions | 100% |
| Climate Risk Management - Monitoring | Monitor credit operations for corporate clients in sectors significantly exposed to climate risks' | Qualitative: Monthly monitoring of credit operations for corporate clients in sectors significantly exposed to climate risks | We monitor all credit operations monthly for corporate clients in sectors significantly exposed to climate risks, as well as rural credit operations for individuals. This allows us to track the evolution of business concentration in these sectors and adjust our strategy according to our risk appetite |

Data Privacy and Security

| | Goal | Indicator | 2024 |
|---------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------|--------|
| Training | Train our employees on LGPD (General Data Protection Law) | Percentage of employees trained in LGPD | 99.30% |
| Automatically Handled Incidents | Handle incidents automatically | Percentage of incidents automatically handled by the SOC (Security Operations Center) | 99.90% |
| Information Security Incident Prevention | Adopt measures to prevent security incidents and, in case of identification, take actions for their quick resolution | Total number of incidents reported to regulatory authorities | 0 |
| Secondary Data Authorization | Increase the percentage of account holders whose information is used for secondary purposes without opt-out for commercial actions | Percentage of individual customers without opt-out for commercial actions | 78% |
| Response to Data Subjects' Rights | Efficiency in responding to data subject requests | Percentage of requests handled via LGPD self-service | 92.51% |
| Devices with Security Monitoring | Keep devices active with security monitoring (Antiransomware / Antimalware) | Percentage of devices active with Antiransomware / Antimalware protection | 99.50% |

Human Capital Management

| | Goal | Indicator | 2024 |
|------------------------------------|--------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------|---------------------------------------|
| | Invest in the development and training of employees | Amount invested in employee development and training | BRL 141 million |
| Development and Training | Train the workforce with at least three learning solutions | Percentage of employees trained with at least three learning solutions | 94.37% |
| | Expand professional certification programs (CPA, CEA, CGA, CGE, CFG, CFP, others) | Total number of certified employees | 18 thousand |
| Employee Satisfaction | Evaluate and improve amplexes experience. Climate Survey | Coverage rate of the employee satisfaction survey | 100% |
| Survey | Evaluate and improve employee experience - Climate Survey | Employee Satisfaction Index (%) | 81% |
| Social Responsibility | Promote continuous improvement of the Social Responsibility Management | Total number of audits conducted annually in the Social Responsibility Management System | 1 internal audit and 1 external audit |
| /iva Bem Program | Promote desease prevention and health | Total number of events focused on health promotion | 200 |
| /iva Bem Program | promotion through healthy habits | Total participation in health promotion events | 34 thousand |
| | Train and engage employees in different areas of Diversity | Percentage of participation in training and engagement activities | 42 thousand |
| | Maintain between 45% and 55% of women in the workplace | Percentage of women in the workforce | 50% |
| | Maintain between 34% and 40% of women in leadership positions | Percentage of women in leadership positions | 36% |
| Diversity, Equity and Inclusion | Maintain between 30% and 40% of women in STEM roles | Percentage of women in STEM positions | 30% |
| | Maintain between 28% and 33% of black people in the workforce | Percentage of black people in the workforce | 30% |
| | Maintain between 20% and 30% of black employees in management roles | Percentage of black employees in management roles | 28% |

Sustainable Business

| | Goal | Indicator | 2024 |
|----------------------|--------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------|------------------|
| | Allocate BRL 350 billion to sustainable business by Dec/25 ¹ | Volume of resources allocated to sustainable businesses | BRL 78 billion |
| | Train and engage the Wholesale commercial teams in Sustainable Business and Climate Change | Total number of employees trained or engaged in sustainable business and climate change | 922 |
| Sustainable Business | Train and engage clients in sustainable business and climate change | Total number of clients trained or engaged in Sustainable Business and Climate Agenda | 217 |
| | Allocate resources to finance hybrid and electric vehicles | Volume of resourses allocated to financing hybrid and electric vehicles | BRL 1.5 billion |
| | Allocate resources to finance solar panels | Volume of resources allocated to financing solar panels | BRL 1.03 billion |
| esponsible | Incorporate environmental, social and governance (ESG) issues in BRAM's asset management | Percentage of assets under management by Bradesco Asset that incorporate ESG analysis | 99.94% |
| Investments | Train and engage Bradesco Asset's internal audience in the ESG agenda | Percentage of Bradesco Asset employees trained or engaged in the ESG agenda | 80% |

¹ This goal follows the taxonomy proposed by the Brazilian Federation of Banks (FEBRABAN) and considers the granting of credit for activities classified as having positive contributions, products, or financial services, and credit solutions structured and directed to ESG criteria. The resources accounted for in the target include: ESG Operations, Credit Concessions, Socio-environmental Products and Instruments.

$\mathcal{P}^{(5)}_{\square}$ Relationship, inclusion and clients' financial well-being

| | Goal | Indicator | 2024 |
|-----------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Training | Train employees in Customer and User Relations | Percentage of employees trained in Customer and User Relations | 97.7% |
| Net Promoter Score - NPS | Monitor customer and user satisfaction using the NPS System | Evolution of the NPS for Individual Customers (Base 100 – 2022) | 117 |
| | Annually monitor the number of accounts opened by underserved groups ¹ | Total number of new accounts opened by underserved groups | 360,263 |
| Financial Inclusion | Expand financial inclusion and access to banking services in Brazil | Total number of cities where Bradesco is the only bank present. | In 2024, we recorded 107 branches or business units, 652 service points (PAs), and 4,350 Bradesco Expresso units in 1,299 cities where there is no other financial institution (bank branch, service point, or credit union) |
| | Provision of financial education content and courses through the Unibrad Portal and the Financial Citizenship Portal | Total number of accesses to financial education content and courses on the Unibrad and Financial Citizenship portals | 169,965 |
| | Dromoto financial education in the community | Total number of volunteers trained to promote financial education through the corporate volunteering program ² | 195 |
| Financial Education | Promote financial education in the community through the Corporate Volunteering Program | Total number of people benefited by financial education initiatives promoted through the corporate volunteering program ³ | 911 |
| | Enhance financial education through strategic and sectoral partnerships | Number of interactions in courses, lectures, workshops, and other activities held during ENEF Week | 24 million |
| | Promote a culture of financial education among employees, customers, and users, aiming to support | Reach of communications related to financial education and guidance. | 34,452,203 |
| | financial planning and decision-making, as well as the achievement of financial health and well-being | Number of uses of financial organization tools. | 44,810,552 |

¹ We consider underserved individuals to be those with a monthly income of up to two minimum wages and/or those living in municipalities with low human development (HDI), according to the Atlas Brasil – UNDP ranking. ² Volunteers trained in the projects "JA My Money, My Business" and "Content Multipliers."
 ³ Beneficiaries of the programs "My Money, My Business" and "Content Multipliers."

| Declaration of use | Bradesco has reported in accordance to GRI standards for the period of January 1 to December 31, 2024. | | | | |
|-----------------------------------|--------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------|----------|-------------|
| GRI 1 used | GRI 1: Foundation 2021 | | | | |
| Applicable GRI Sector Standard | GRI G4: Financial Services 2008 | | | | |
| | Content | Location/Direct Response | | Omission | I |
| | | | Omitted requirement(s) | Reason | Explanation |
| THE ORGANIZATION | I AND ITS REPORTING PRACTICES Organizational details | Page 10 | | | |
| 2-2 | Entities included in the organization's sustainability reporting | All companies published in the audited financial reports are considered in the 2024 ESG Report. Findo out more on pages 83 and 84 of the <u>Economic and</u> <u>Financial Analysis Report in 4Q24</u> . | | | |
| | | | | | |
| 2-3 | Reporting period, frequency and contact point | Page 03 | | | |

| | | 5 |
|-----|----------------------------------------------------------|----------------------|
| 2-4 | Restatements of information | Page 18 |
| 2-5 | External assurance | Page 172 |
| 2-6 | Activities, value chain and other business relationships | Pages 11, 87 and 106 |
| 2-7 | Employees | Page 58 |
| 2-8 | Workers who are not employees | Page 58 |

| | Content | Location/Direct Response | | Omission | |
|------------|-----------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------|----------|-------------|
| | | | Omitted requirement(s) | Reason | Explanation |
| GOVERNANÇA | | | | | |
| 2-9 | Governance structure and composition | Page 123 | | | |
| 2-10 | Nomination and selection of the highest governance body | Page 123 | | | |
| 2-11 | Chair of the highest governance body | Page 123 | | | |
| 2-12 | Role of the highest governance body in overseeing the management of impacts | Page 15 and 126 | | | |
| 2-13 | Delegation of responsibility for managing impacts | Our risk management framework complies with the regulations applicable to our business and remains aligned with best management practices. Committees, commissions, and dedicated departments support decision-making by our Senior Leadership, which includes the Board of Directors (BoD), the Chief Executive Officer (CEO), the Chief Risk Officer (CRO), and the Executive Board. These forums propose risk exposure limits and develop mitigation plans to be submitted for evaluation by the Risk Committee and the Board of Directors. The basic operating guidelines are reviewed at least once a year by the Board of Directors and made available to all employees through the Corporate Portal. Learn more in our Integraded Report. | | | |

| | Content | Location/Direct Response | Omission | | |
|------|-----------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------|----------------------------------------------|
| | | | Omitted requirement(s) | Reason | Explanation |
| 2-14 | Role of the highest governance body in sustainability reporting | Senior Management and the Board of Directors are informed of and deliberate on relevant sustainability-related publications, including the Integrated Report and the ESG Report. The process of developing the Materiality Matrix involved the participation of Senior Management through the completion of an online form. The final result was validated in a meeting of the Sustainability and Diversity Committee. | | | |
| 2-15 | Conflicts of interest | Page 131 | | | |
| 2-16 | Communication of critical concerns | Page 131 | | | |
| 2-17 | Collective knowledge of the highest governance body | Page 126 | | | |
| 2-18 | Evaluation of the performance of the highest governance body | Page 126 | | | |
| 2-19 | Remuneration policies | Page 127 | | | |
| 2-20 | Process to determine remuneration | Page 127 | | | |
| 2-21 | Annual total compensation ratio | Page 127 | Ratio of the annual total compensation increase for the organization's highest-paid individual to the average annual total compensation increase for all employees. | Confidentiality constraint | Information considered strategic by Bradesco |

| | Content | Location/Direct Response | Omission | | |
|-----------------|----------------------------------------------------|----------------------------------------------------------------------------|------------------------|--------|-------------|
| | | | Omitted requirement(s) | Reason | Explanation |
| STRATEGY, POLI | CIES AND PRACTICES | | | | |
| 2-22 | Statement on sustainable development strategy | Page 15 | | | |
| 2-23 | Policy commitments | Pages 25, 67, 106, 118, 128 and 133 | | | |
| 2-24 | Embedding policy commitments | Pages 25, 106, 128 and 134 | | | |
| 2-25 | Processes to remediate negative impacts | Page 105 | | | |
| 2-26 | Mechanisms for seeking advice and raising concerns | Page 130 | | | |
| 2-27 | Compliance with laws and regulations | Page 131 | | | |
| 2-28 | Membership in associations | Page 117 | | | |
| STAKEHOLDER E | NGAGEMENT | | | | |
| 2-29 | Approach to stakeholder engagement | Pages 05, 24, 42, 46, 106, 110, 117, 134 and 151 | | | |
| 2-30 | Collective bargaining agreements | Page 76 | | | |
| GRI 3: MATERIAI | L TOPICS 2021 | | | | |
| 3-1 | Process to determine material topics | Page 05 | | | |
| 3-2 | List of material topics | Page 05 | | | |
| ETHICS, INTEGR | ITY AND TRANSPARENCY | | | | |
| GRI 3: MATERIAL | TOPICS 2021 | | | | |
| 3-3 | Management of material topics | Page 128 | | | |
| GRI 201: ECONON | MIC PERFORMANCE 2016 | | | | |
| 201-1 | Direct economic value generated and distributed | The answer to this indicator is in our Integrated Report 2024, page 42. | | | |

| | Content | Location/Direct Response | Omission | | |
|-----------------|---------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------|--------|-------------|
| | | | Omitted requirement(s) | Reason | Explanation |
| GRI 205: ANTI-C | CORRUPTION 2016 | | | | |
| 205-1 | Operations assessed for risks related to corruption | The main corruption and bribery-related risks identified in our operations are outlined in the Risk Map and managed through the Integrity Program. In 2024, 100% of our operations were subject to corruption risk assessments. | | | |
| 205-3 | Confirmed incidents of corruption and actions taken | There was a criminal case against two former members of Bradesco's Executive Board, pending before the 10th Federal Court of the Federal District, related to the so-called "Operation Zelotes," an investigation into the alleged misconduct of members of the Administrative Council of Tax Appeals (CARF). A first-instance judgment was issued acquitting both former Executive Board members, and the final and unappealable decision (res judicata) was certified on January 31, 2025. This certification definitively closed the case in relation to the former Bradesco executives. | | | |
| GRI 206: ANTI-T | RUST BEHAVIOR 2016 | | | | |
| 206-1 | Legal actions for anti-competitive behavior, anti-trust, and monopoly practices | No legal actions for anti- competitive behavior, antitrust, or monopoly practices were identified during the reporting period. | | | |
| GRI 207: TAX 20 | 16 | | | | |
| 207-1 | Approach to tax | Page 133 | | | |

| | Content | Location/Direct Response | | Omission | | |
|----------------|------------------------------------------------------------------------------------------|--------------------------|------------------------|----------|-------------|--|
| | | | Omitted requirement(s) | Reason | Explanation | |
| 207-2 | Tax governance, control, and risk management | Page 133 | | | | |
| 207-3 | Stakeholder engagement and management of concerns related to tax | Pages 117 and 133 | | | | |
| 207-4 | Country-by-country reporting | ESG Indicators Worksheet | | | | |
| GRI 408: CHILD | D LABOR 2016 | | | | | |
| 408-1 | Operations and suppliers at significant risk for incidents of child labor | Page 109 | | | | |
| GRI 409: FORC | ED OR COMPULSORY LABOR 2016 | | | | | |
| 409-1 | Operations and suppliers at significant risk for incidents of forced or compulsory labor | Page 109 | | | | |
| GRI 414: SUPPL | LIER SOCIAL ASSESSMENT 2016 | | | | | |
| 414-1 | New suppliers that were screened using social criteria | Page 108 | | | | |
| 414-2 | Negative social impacts in the supply chain and actions taken | Page 109 | | | | |
| GRI 415: PUBLI | IC POLICY 2016 | | | | | |
| 415-1 | Political contributions | Page 133 | | | | |
| HUMAN CAPIT | AL MANAGEMENT | | | | | |
| GRI 3: MATERIA | AL TOPICS 2021 | | | | | |
| 3-3 | Management of material topics | Pages 61, 65, 69 and 77 | | | | |
| GRI 201: ECON | OMIC PERFORMANCE 2016 | | | | | |
| 201-3 | Defined benefit plan obligations and other retirement plans | Page 75 | | | | |
| | | | | | | |

| | Content | Location/Direct Response | Omission | | |
|----------------|---------------------------------------------------------------------------------------------------------------|--------------------------|------------------------|--------|-------------|
| | | | Omitted requirement(s) | Reason | Explanation |
| GRI 401: EMPLO | DYMENT 2016 | | | | |
| 401-1 | New employee hires and employee turnover | Page 59 | | | |
| 401-2 | Benefits provided to full-time employees that are not provided to temporary or part-time employees | Page 75 | | | |
| 401-3 | Maternity/Paternity leave | Page 75 | | | |
| GRI 402: LABO | R RELATIONS 2016 | | | | |
| 402-1 | Minimum notice periods regarding operational changes | Page 76 | | | |
| GRI 403: OCCU | PATIONAL HEALTH AND SAFETY 2018 | | | | |
| 403-1 | Occupational health and safety management system | Page 69 | | | |
| 403-2 | Hazard identification, risk assessment, and incident investigation | Page 69 | | | |
| 403-3 | Occupational health services | Pages 69 and 71 | | | |
| 403-4 | Worker participation, consultation, and communication on occupational health and safety | Page 71 | | | |
| 403-5 | Worker training on occupational health and safety | Pages 70 and 71 | | | |
| 403-6 | Promotion of worker health | Page 71 | | | |
| 403-7 | Prevention and mitigation of occupational health and safety impacts directly linked by business relationships | Pages 70 and 71 | | | |
| 403-8 | Workers covered by an occupational health and safety management system | Page 69 | | | |
| 403-9 | Work-related injuries | Page 70 | | | |
| 403-10 | Work-related ill health | Page 70 | | | |

| | Content | Location/Direct Response | | Omission | |
|---------------|----------------------------------------------------------------------------------------------------------------|-----------------------------|------------------------|----------|-------------|
| | | | Omitted requirement(s) | Reason | Explanation |
| GRI 404: TRAI | INING AND EDUCATION 2016 | | | | |
| 404-1 | Average hours of training per year per employee | Page 61 | | | |
| 404-2 | Programs for upgrading employee skills and transition assistance programs | Pages 61 and 64 | | | |
| 404-3 | Percentage of employees receiving regular performance and career development reviews. | Page 65 | | | |
| GRI 405: DIVE | RSITY AND EQUAL OPPORTUNITIES 2016 | | | | |
| 405-1 | Diversity of governance bodies and employees | Page 80, 82, 84, 86 and 123 | | | |
| 405-2 | Ratio of basic salary and remuneration of women to men | Page 80 | | | |
| GRI 406: NON- | -DISCRIMINATION 2016 | | | | |
| 406-1 | Incidents of discrimination and corrective actions taken | Page 68 | | | |
| GRI 407: FREE | DOM OF ASSOCIATION AND COLLECTIVE BARGAINING 2016 | | | | |
| 407-1 | Operations and suppliers in which the right to freedom of association and collective bargaining may be at risk | Page 109 | | | |
| MANAGEMEN | T OF CLIMATE RISKS AND OPPORTUNITIES | | | | |
| GRI 3: MATERI | AL TOPIC 2021 | | | | |
| 3-3 | Material topics management | Pages 32, 33 and 35 | | | |
| GRI 201: ECON | IOMIC PERFORMANCE 2016 | | | | |
| 201-2 | Financial implications and other risks and opportunities due to climate change | Page 35 | | | |
| GRI 301: MATE | RIALS 2016 | | | | |
| 301-1 | Materials used by weight or volume | Page 54 | | | |
| 301-2 | Recycled input materials used | Page 54 | | | |

| | Content | Location/Direct Response | | Omission | |
|-----------------|------------------------------------------------|--------------------------|------------------------|----------|-------------|
| | | | Omitted requirement(s) | Reason | Explanation |
| GRI 302: ENERG | Y 2016 | | | | |
| 302-1 | Energy consumption within the Organization | Pages 49 and 50 | | | |
| 302-2 | Energy consumption outside of the Organization | Page 51 | | | |
| 302-3 | Energy intensity | Page 50 | | | |
| 302-4 | Reduction of energy consumption | Page 50 | | | |
| GRI 303: WATER | R AND EFFLUENTS 2018 | | | | |
| 303-1 | Interactions with water as a shared resource | Page 52 | | | |
| 303-2 | Management of water discharge-related impacts | Page 52 | | | |
| 303-3 | Water withdrawal | Page 52 | | | |
| 303-4 | Water discharge | Page 52 | | | |
| 303-5 | Water consumption | Page 52 | | | |
| GRI 305: EMISSI | IONS 2016 | | | | |
| 305-1 | Direct (Scope 1) GHG emissions | Pages 46 and 47 | | | |
| 305-2 | Energy indirect (Scope 2) GHG emissions | Pages 46 and 47 | | | |
| 305-3 | Other indirect (Scope 3) GHG emissions | Pages 46 and 48 | | | |
| 305-4 | GHG emissions intensity | Page 48 | | | |
| 305-5 | Reduction of GHG emissions | Page 48 | | | |

| | Content | Location/Direct Response | | Omission | | |
|----------------|-----------------------------------------------------------------------------------------|--------------------------|------------------------|----------|-------------|--|
| | | | Omitted requirement(s) | Reason | Explanation | |
| GRI 306: WAST | E 2016 | | | | | |
| 306-1 | Waste generation and significant waste-related impacts | Page 53 | | | | |
| 306-2 | Management of significant waste-related impacts | Page 53 | | | | |
| 306-4 | Waste diverted from disposal | Page 53 | | | | |
| 306-5 | Waste directed to disposal | Page 53 | | | | |
| GRI 308: SUPPI | LIER ENVIRONMENTAL ASSESSMENT 2016 | | | | | |
| 308-1 | New suppliers that were screened using environmental criteria | a Page 108 | | | | |
| 308-2 | Negative environmental impacts in the supply chain and measures taken | Page 109 | | | | |
| | AND TECHNOLOGY | | | | | |
| GRI 3: MATERIA | AL TOPICS 2021 | | | | | |
| 3-3 | Management of material topics | Page 140 | | | | |
| SUSTAINABLE | BUSINESSES | | | | | |
| GRI 3: MATERIA | AL TOPICS 2021 | | | | | |
| 3-3 | Management of material topics | Page 17 | | | | |
| GRI 204: PROC | UREMENT PRACTICES 2016 | | | | | |
| 204-1 | Proportion of spending on local suppliers | Page 106 | | | | |
| GRI G4: FINANG | CIAL SECTOR SUPPLEMENT - PRODUCT PORTFOLIO 2013 | | | | | |
| FS1 | Policies with specific environmental and social components applied to business lines | Pages 25 and 128 | | | | |
| FS2 | Procedures for assessing and screening environmental and social risks in business lines | Page 25 | | | | |

| | Content | Location/Direct Response | | Omission | |
|---------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------|------------------------|----------|-------------|
| | | | Omitted requirement(s) | Reason | Explanation |
| FS3 | Processes for monitoring clients' implementation and compliance with environmental and social requirements included in agreements or transactions | Page 25 | | | |
| FS4 | Process(es) for improving staff competency to implement the environmental and social policies and procedures as applied to business lines | Pages 15, 19, 24 and 134 | | | |
| FS5 | Interactions with client, investees, business partners regarding environmental and social risks and opportunities | Page 24 | | | |
| FS7 | Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose | Page 18 | | | |
| FS8 | Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose | Page 18 | | | |
| GRI G4: FINAN | NCIAL SECTOR SUPPLEMENT - AUDIT 2013 | | | | |
| FS9 | Coverage and frequency of audits to assess implementation of environ- mental and social policies and risk assessment procedures | Page 31 | | | |
| GRI G4: FINAN | NCIAL SECTOR SUPPLEMENT - ASSET OWNERSHIP 2013 | | | | |
| FS10 | Percentage and number of companies held in the institution's portfolio with which the reporting Organization has interacted on environmental or social issues | Pages 24 and 31 | | | |
| FS11 | Percentage of assets subject to positive and negative environmental or social screening | Pages 21 and 22 | | | |
| FS12 | Voting policy(ies) applied to environmental or social issues for shares over which the reporting Organization holds the right to vote shares or advises on voting | Page 24 | | | |

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| | Content | Location/Direct Response | | Omission | | |
|----------------|----------------------------------------------------------------------------------------------|-------------------------------|------------------------|----------|-------------|--|
| | | | Omitted requirement(s) | Reason | Explanation | |
| PRIVACY AND | DATA SECURITY | | | | | |
| GRI 3: MATERI | IAL TOPICS 2021 | | | | | |
| 3-3 | Management of material topics | Page 136 | | | | |
| GRI 418: CLIEN | NT PRIVACY 2016 | | | | | |
| 418-1 | Substantiated complaints concerning breaches of customer privacy and losses of customer data | Page 139 | | | | |
| RELATIONSHI | IP, INCLUSION AND FINANCIAL HEALTH OF CLIENTS | | | | | |
| GRI 3: MATERI | IAL TOPICS 2021 | | | | | |
| 3-3 | Material topics management | Pages 87, 91 and 92 | | | | |
| GRI 203: INDIR | RECT ECONOMIC IMPACTS 2016 | | | | | |
| 203-2 | Significant indirect economic impacts | Page 92, 94, 111, 113 and 115 | | | | |
| GRI 417: MARK | KETING AND LABELING 2016 | | | | | |
| 417-1 | Requirements for product and service information and labelin | ig Page 103 | | | | |
| 417-2 | Incidents of non-compliance concerning product and service information and labeling | Page 103 | | | | |
| 417-3 | Incidents of non-compliance concerning marketing communications | Page 103 | | | | |
| | | | | | | |

| | Content | Location/Direct Response | | Omission | | |
|----------------|---------------------------------------------------------------------------------------------------------------|--------------------------|------------------------|----------|-------------|--|
| | | | Omitted requirement(s) | Reason | Explanation | |
| GRI G4: FINANC | IAL SECTOR SUPPLEMENT - PRODUCT PORTFOLIO 2013 | | | | | |
| FS6 | Percentage of the portfolio for business lines by specific region, size (e.g., micro/SME/large) and by sector | Page 18 | | | | |
| GRI G4: FINANC | IAL SECTOR SUPPLEMENT - LOCAL COMMUNITIES 2013 | | | | | |
| FS13 | Access points in low-populated or economically disadvantaged areas by type | Page 94 | | | | |
| GRI G4: FINANC | IAL SECTOR SUPPLEMENT - MARKETING AND LABELING 2013 | | | | | |
| FS14 | Initiatives to improve access to financial services for people with disabilities | Pages 90 and 104 | | | | |
| FS15 | Policies for the fair design and sale of financial products and services | Page 103 | | | | |
| FS16 | Initiatives to enhance financial literacy by type of beneficiary | Page 98 | | | | |

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Annexes Summary of SASB Content

| | Content | Location / Direct Response |
|---------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------|
| SUSTAINABLE BUSINE | SSES | |
| ASSET MANAGEMENT | AND CUSTODY ACTIVITIES | |
| FN-AC-000.B | Total assets under custody and supervision | Page 21 |
| INCORPORATING ENVIR | ONMENTAL, SOCIAL AND GOVERNANCE FACTORS IN INVESTMENT MANAGEMENT & ADVISORY | |
| FN-AC-410a.1 | Amount of assets under management, by asset class, that employ integration of environmental, social and governance (ESG) issues, sustainability-themed investing, and screening | Page 22 |
| FN-AC-410a.2 | Description of approach to incorporation of environmental, social and governance (ESG) factors in investment and/or wealth manage- ment processes and strategies | Pages 21 and 30 |
| FN-AC-410a.3 | Description of proxy voting and investee engagement policies and procedures | Pages 21 and 24 |
| INCORPORATING ENVIR | ONMENTAL, SOCIAL AND GOVERNANCE FACTORS IN CREDIT ANALYSIS | |
| FN-CB-410a.1 | Commercial and industrial credit exposure, by sector | The answer to this indicator is in our Integrated Report 2024, page 41. |
| FN-CB-410a.2 | Description of approach to incorporation of environmental, social, and governance (ESG) factors in credit analysis | Pages 25 and 27 |
| INCORPORATING ENVIR | ONMENTAL, SOCIAL AND GOVERNANCE FACTORS IN INVESTMENT BANKING AND BROKERAGE ACTIVITIES | |
| FN-IB-410a.1 | Revenue from (1) underwriting, (2) advisory, and (3) securitization transactions incorporating integration of environmental, social, and governance (ESG) factors, by industry | Page 19 |
| FN-IB-410a.2 | (1) Number and (2) total value of investments and loans incorporating integration of environmental, social, and governance (ESG) factors, by industry | Page 19 |
| FN-IB-410a.3 | Description of approach to the incorporation of environmental, social, and governance (ESG) factors in investment banking and brokerage activities | Page 19 |

| | Content | Location / Direct Response |
|-----------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| SYSTEMIC RISK MANAGEM | IENT | |
| FN-IB-550a.1 | Global Systemically Important Bank (G-SIB) score, by category | Although we are not classified as a Global Systemically Important Bank (G-SIB) and therefore not subject to the additional capital buffer requirements under the G-SIB framework, we are locally recognized as a Domestic Systemically Important Bank (D-SIB). |
| FN-IB-550a.2 | Description of approach to the incorporation of the results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy, and other business activities | The answer to this indicator is in our Integrated Report 2024, page 43. |
| FN-CB-550a.1 | Global Systemically Important Bank (G-SIB) score, by category | Although we are not classified as a Global Systemically Important Bank (G-SIB) and therefore not subject to the additional capital buffer requirements under the G-SIB framework, we are locally recognized as a Domestic Systemically Important Bank (D-SIB). |
| FN-CB-550a.2 | Description of approach to the incorporation of the results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy, and other business activities | The answer to this indicator is in our Integrated Report 2024, page 43. |
| FN-IN-550a.3 | Description of the approach to managing capital and liquidity risks associated with non-insurance activities of a systemic nature. | The answer to this indicator is in our Integrated Report 2024, page 43. |
| FINANCED EMISSIONS | | |
| FN-AC-410b.3 | Description of the methodology used to calculate financed emissions. | Page 36 |
| FN-CB-410b.1 | Absolute gross financed emissions, segregated by (1) Scope 1, (2) Scope 2 and (3) Scope 3. | Page 36 |
| FN-AC-410b.2 | Total amount of assets under management (AUM) included in the financed emissions disclosure; | Page 36 |
| FN-CB-410b.4 | Description of the methodology used to calculate financed emissions. | Page 36 |
| FN-AC-410b.4 | Description of the methodology used to calculate financed emissions. | Page 36 |
| FN-AC-410b.1 | Absolute gross financed emissions, segregated by (1) Scope 1, (2) Scope 2 and (3) Scope 3. | Page 36 |
| FN-CB-410b.2 | Gross exposure for each sector by asset class. | Page 36 |
| FN-CB-410b.3 | Percentage of gross exposure included in the calculation of financed emissions. | Page 36 |
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| | Content | Location / Direct Response |
|-------------------------------|-----------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| PRIVACY AND DATA SECU | RITY | |
| CONSUMER PRIVACY | | |
| FN-CF-220a.1 DATA SECURITY | Number of account holders whose information is used for secondary purposes | Data from over 23 million account holders is used for secondary purposes, representing 78% of the total number of individual retail clients. We define secondary data use as the sending of product and service offers to individuals who have not opted out through any available channel. |
| | | |
| FN-CB-230a.1 | Number of data breaches, percentage involving personally identifiable information (PII), number of account holders affected | Page 139 |
| FN-CB-230a.2 | Description of the approach to identify and remediate data security risks | Page 137 |
| FN-CF-230a.1 | Number of data breaches, percentage involving personally identifiable information (PII), number of account holders affected | Page 139 |
| FN-CF-230a.2 | Card-related fraud losses from (1) card-notpresent fraud and (2) card-present and other fraud | Losses related to credit cards in 2024 totaled BRL 124.0 million, of which BRL 82.5 million involved card-present transactions and BRL 41.5 million involved card-not-present transactions. |
| FN-CF-230a.3 | Description of the approach to identify and resolve data security risks | Page 137 |
| FN-EX-550a.3 | Description of efforts to prevent technology errors, security breaches, and market disruptions. | Page 136 |
| RELATIONSHIP, INCLUSIO | N AND FINANCIAL HEALTH OF CLIENTS | |
| COMMERCIAL BANKS | | |
| FN-CB-000.B | Number and value of loans by segment: (a) Individuals, (b) small-sized enterprise, and (c) corporate | The answer to this indicator is in our Integrated Report 2024, page 41. |

| | Content | Location / Direct Response |
|-----------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------|
| FINANCIAL INCLUSION A | AND CAPACITY BUILDING | |
| FN-CB-240a.1 | Number and amount of loans outstanding qualified to programs designed to promote small business and community development | Pages 18 and 97 |
| FN-CB-240a.3 | Number of no-cost retail checking accounts provided to previously unbanked or underbanked customers | Pages 42 and 94 |
| FN-CB-240a.4 | Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers | Pages 97 and 98. Partial. In Brazil, there is no official database available for consultation by Financial Institutions regarding unbanked clients. |
| TRANSPARENT INFORM | ATION AND FAIR ADVICE FOR CLIENTS | |
| FN-AC-270a.2 | Total amount of monetary losses resulting from legal proceedings associated with the selling and communication of information related to financial products to new and returning clients. | Page 103 |
| FN-IN-270a.2 | Complaints-to-claims ratio | Page 105 |
| FN-AC-270a.3 | Description of the approach to inform clients about products and services. | Page 103 |
| SELLING PRACTICES | | |
| FN-CF-270a.4 | (1) Number of complaints filed with the Consumer Financial Protection Bureau (CFPB), (2) percentage with monetary or non-monetary relief, (3) percentage disputed by the consumer, and (4) percentage resulting in CFPB investigation | Page 105 |
| FN-CF-270a.5 | Total amount of monetary losses as a result of legal proceedings associated with selling and servicing of products | Pages 103 and 131. |
| ETHICS, INTEGRITY AND | TRANSPARENCY | |
| FN-IB-510b.3 | Total amount of monetary losses as a result of legal proceedings associated with professional integrity, including duty of care | Page 103 |
| FN-AC-510a.1 | Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust, anti-competitive behavior, market manipulation, malpractice, or other related financial industry laws or regulations | Page 131 |
| FN-IB-510a.1 | Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust violations, anti-competitive behavior, market manipulation, malpractice, or other financial industry laws or regulations | Page 131 |
| | | |

| | Content | Location / Direct Response | |
|--------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------|--|
| FN-AC-510a.2 | Description of internal whistleblowing policies and procedures. | Page 130 | |
| FN-CB-510a.1 | Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust, anti-competitive behavior, market manipulation, malpractice, or other related financial industry laws or regulations | Page 131 | |
| FN-CB-510a.2 | Description of whistleblowing policies and procedures. | Page 130 | |
| FN-IB-510a.2 | Description of internal whistleblowing policies and procedures. | Page 130 | |

EMPLOYEE DIVERSITY AND INCLUSION

| FN-IB-330a.1 | Percentage of gender and racial/ethnic group representation for (1) executive management, (2) non executive management, (3) professionals, and (4) all other employees | ESG Indicators Worksheet 2024 |
|--------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------|
| FN-AC-330a.1 | Percentage of gender and racial/ethnic group representation for (1) executive management, (2) non executive management, (3) professionals, and (4) all other employees | ESG Indicators Worksheet 2024 |

Annexes Independent auditor ´s assurance report

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

Report on the ESG Report of Banco Bradesco S.A.

Conclusion

We performed a limited assurance engagement about the ESG Report ("Report") of Banco Bradesco S.A. ("Company") for the year ended December 31, 2024, prepared in accordance with the *Global Reporting Initiative (GRI) - GRI Standards*.

According to the procedures applied by our team and the evidence obtained by our team, we are not aware of any fact that leads us to believe that the Report of Banco Bradesco S.A. for the year ended December 31, 2024 was not prepared, in all material respects, in accordance with the *Global Reporting Initiative – GRI (GRI-Standards)*.

Basis for conclusion

We conducted our engagement in accordance with 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 ESG Report

The Company's management is responsible for:

- the design, implementation and maintenance of internal controls relevant for the preparation of the Report free from material misstatement, whether due to fraud or error;
- the selection or development of appropriate criteria for the preparation of the Report and the appropriate reference to the criteria used or description of those criteria; and
- prepare the report in accordance with the Global Reporting Initiative (GRI) - GRI Standards.

Our Responsibilities

We are responsible for:

- plan and carry out the engagement to obtain limited assurance about whether the Report is free from material misstatement, whether due to fraud or error;
- Form an independent conclusion, based on the procedures applied by the engagement team and the evidence obtained; and
- report our conclusion to the Company's Shareholders and Board of Directors.

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 sufficient and appropriate evidence about the Report that provides a basis for our conclusion. Our selected procedures depend on our understanding of the Report and other circumstances of the engagement, and on our consideration of the areas in which material misstatements are likely. When carrying out the work, the procedures comprised, among others:

- (a) planning the work, considering the relevance, the amount of quantitative and qualitative information and the operational systems and internal controls which supported the preparation of the information included in the Report;
- (b) Understanding the calculation method and the procedures followed to compile indicators by inquiring the managers in charge of preparing the information;
- (c) applying analytical procedures to quantitative information and inquiring about qualitative information and its correlation with the indicators disclosed in the information included in the Report;
- (d) evaluating the procedures followed to prepare the report and its structure and contents, in accordance with the Global Reporting Initiative (GRI) - GRI Standards; and
- (e) Evaluation of the sampled non-financial indicators.

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. Thus, the level of assurance obtained from 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, May 30, 2025



KPMG Auditores Independentes Ltda. CRC 2SP-027685/O-0 F SP

Original report in Portuguese signed by

Gustavo Mendes Bonini Accountant CRC 1SP-296875/O-4

Credits

Coordination Bradesco – Sustainability Department

Editorial Project and Consulting Ricca Sustainability

Photography

- » Ricardo Teles, Maurino Borges and Marco Flávio
- » Bradesco Archives
- » Adobe Stock image bank

