Earnings Release

2Q26

Highlights

2Q26

Recurring Net Income

R$7.1 bn

▲3.5%
2Q26 vs. 1Q26 (q/q)

▲16.2%
2Q26 vs. 2Q25 (y/y)

ROAE 16.2% ▲0.4 p.p. (q/q) ▲1.6 p.p. (y/y)

- Recurring net income grows 16.2% yoy, marking ten consecutive quarters of growth
- Profitability improves with revenues up 10.3% yoy and expenses under control
- Loan portfolio expands with more collateral and in lines with high RAR (Risk-Adjusted Return)
- Despite higher risks in bank lending, our non-performing loans were in line with our expectations
- Insurance segment delivering consistent performance
- Accelerated transformation to ensure sustainable results and boost the bank's competitiveness

Expanded Loan Portfolio

June26

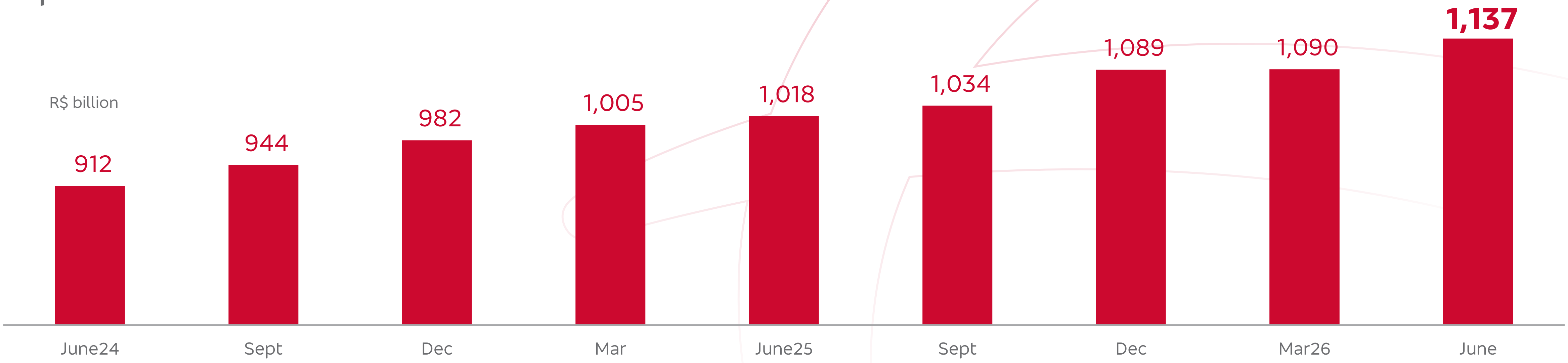
R$1,137 bn

▲4.3% (q/q) ▲11.6% (y/y)

CAGR 11.7% (2Q24–2Q26)

Individuals	SMEs	Large Corporates
R$479.7 bn	**R$267.5 bn**	**R$389.4 bn**
▲1.2% (q/q) ▲8.4% (y/y)	▲5.1% (q/q) ▲16.1% (y/y)	▲7.8% (q/q) ▲12.7% (y/y)

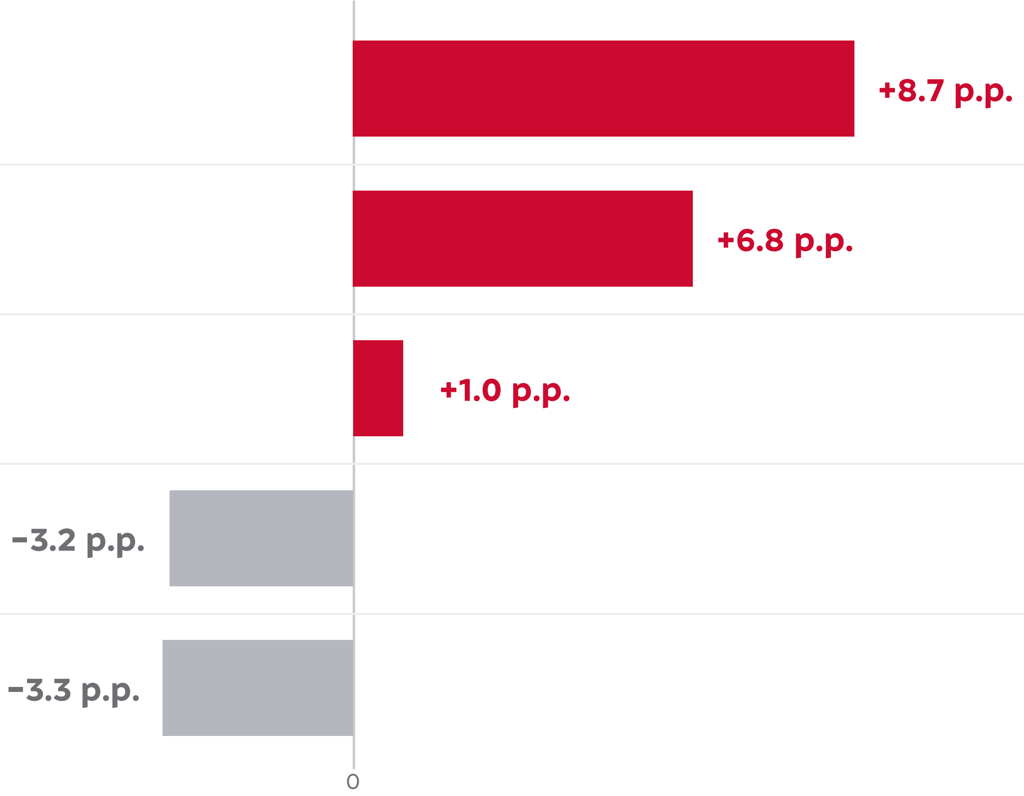
Expanded Loan Portfolio



Credit Portfolio: Bradesco x National Financial System

Credit Portfolio YoY Growth in Jun-26: Bradesco vs. the National Financial System (NFS)

12-month change, %



	BRADESCO	NFS
Earmarked	21.4%	12.7%
Corporate	14.7%	7.9%
Total	10.7%	9.7%
Individuals	7.7%	10.9%
Non-earmarked	4.2%	7.5%

Sources: Central Bank of Brazil, Bradesco

Expanded Loan Portfolio

Growth in lines with high risk-adjusted return

Wholesale ▲7.3% (q/q) ▲13.0% (y/y)

Retail + *SME* ▲2.2% (q/q) ▲10.6% (y/y)

Growing share of **working capital with FGI/FGO guarantees** in **credit origination**

Average Monthly Origination

▲44.6% (q/q)	▼7.7% (q/q)
FGO + FGI + Real Estate	Other Products

FGI+FGO Origination

#1 in Market Share: **21.6%**

▲52.7% q/q in 2Q26

Portfolio

SME Credit Market Share:
17.4% in Mar26
(Source: Brazil's Central Bank)

FGI+FGO
▲64.5% y/y

Credit Card

Decelerating in all segments

High Income	▲3.4% (q/q)	▲18.9% (y/y)
Retail	▲0.9% (q/q)	▲5.3% (y/y)

Vehicles - Individuals

Within our Fair Share

▲4.2% (q/q) ▲26.8% (y/y)

Payroll Loan

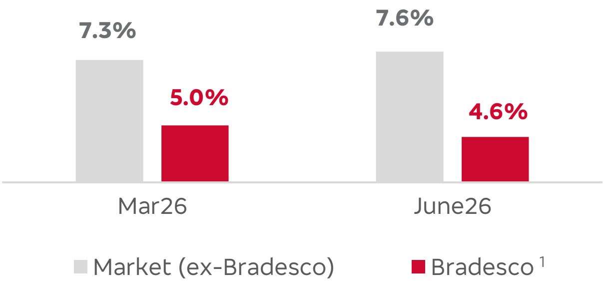
Delinquency	Bradesco	Market (Ex-Bradesco)
General	**2.5%**	3.3%
Private	**4.7%**	8.9%

Rural ▲9.3% (q/q) ▲24.9% (y/y)

Secured Wholesale lines ▲9.7% (q/q) ▲31.2% (y/y)

Rural Portfolio (individuals) ▼0.6% June26 vs. Dec25

Over 90-day NPL Ratio - Individuals



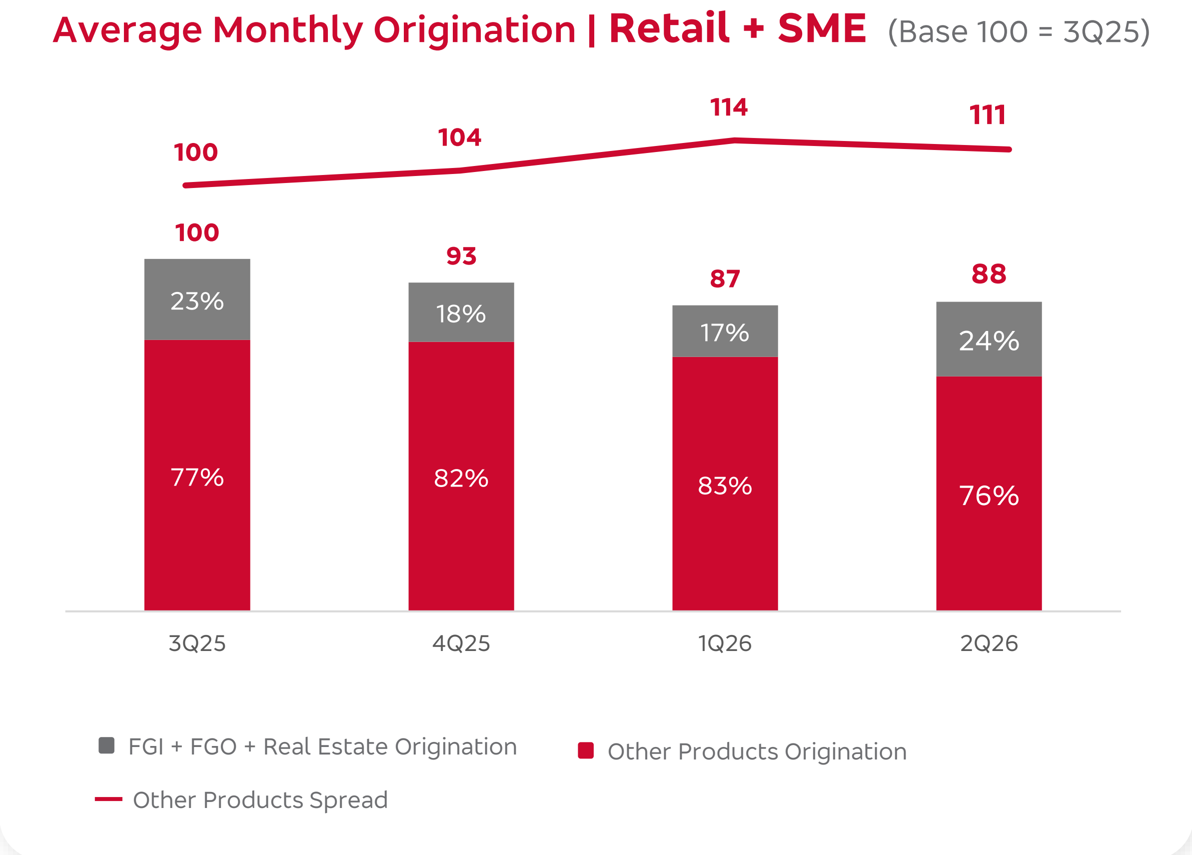
Bradesco's Agro Market Share
12%

Bradesco's Share in Rural Chapter 11 (Individual)
3.5% of balance

1. Does not include Banco John Deere

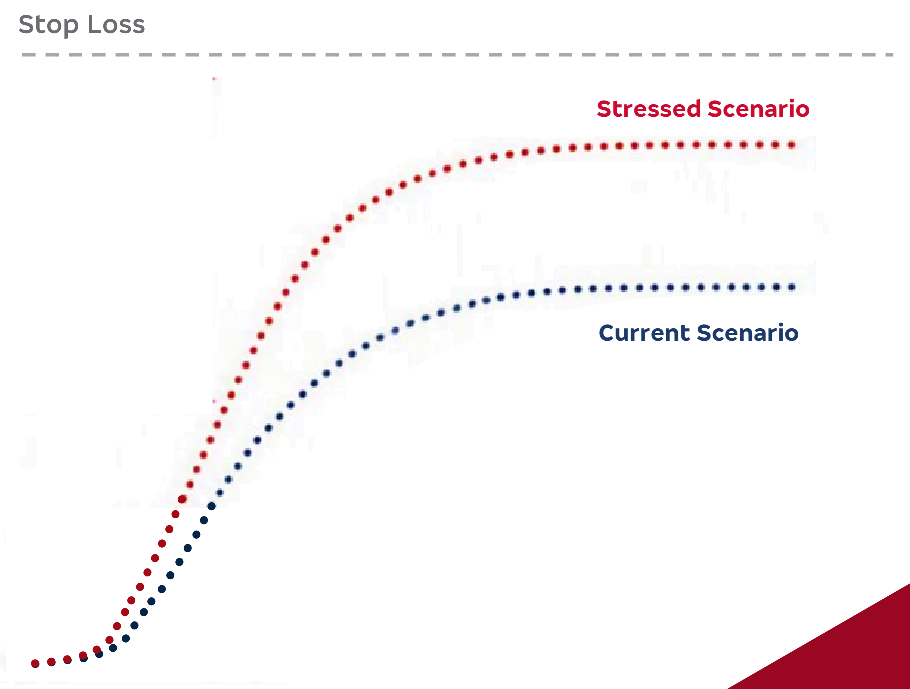
Expanded Loan Portfolio

Priority to secured lines, lowering risk and increasing spreads



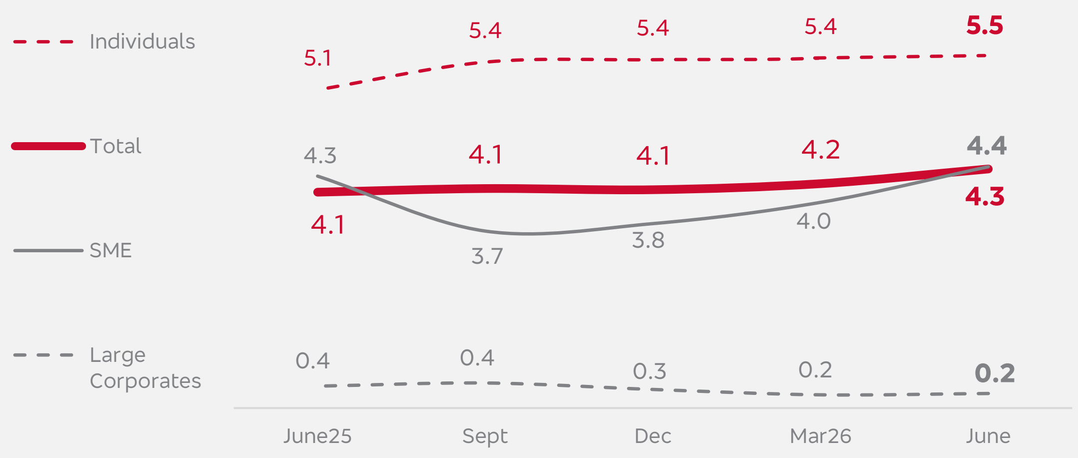
Example of guarantee-claim usage exercise

FGI 90 days past due +30 days for guarantee payment
FGO 180 days past due +5 days for guarantee payment



Loan Quality Indicators

Over 90-day Non-Performing Loans - % [1]

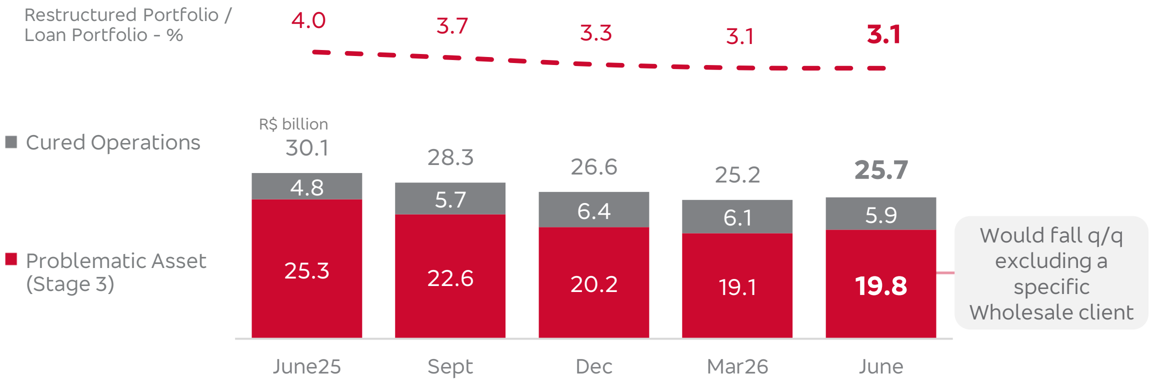


(1) Total 15 to 90-day NPL of 4.0% in June26, vs. 3.7% in Mar26.

Reestructured Portfolio

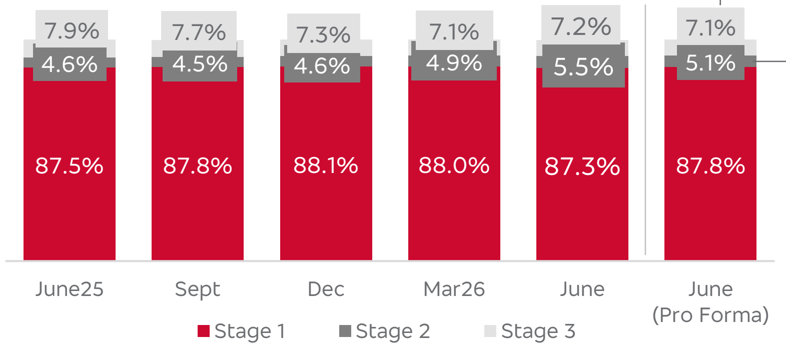
▼(5.5) bn Reduction in problematic assets (y/y)

▲1.1 bn In cured operations (y/y)



New Desenrola Brasil: **R$2.7 billion** in renegotiation

Loan Portfolio by Stages - %

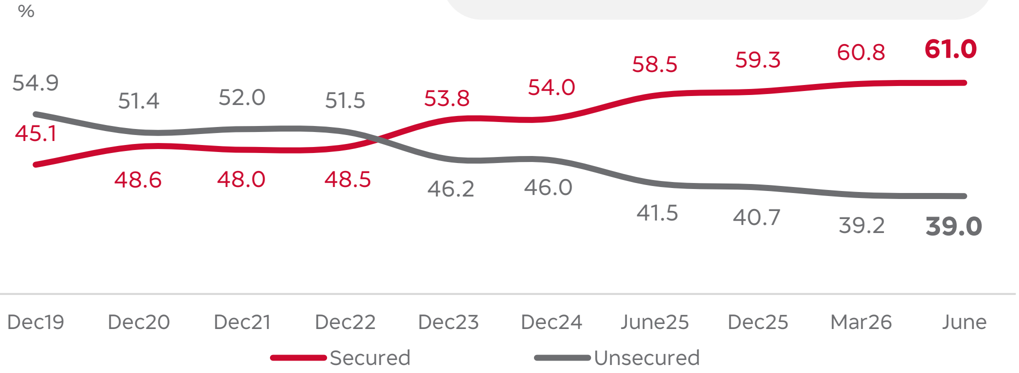


Stage 3:
0.1 p.p. | Specific Wholesale client

Stage 2:
0.2 p.p. | Banco John Deere
0.2 p.p. | Working Capital with FGI and FGO guarantees

Loan Portfolio - Evolution of the Secured Portfolio

69% secured loans in Individuals



Notes: **(1)** 27% of stage 3 is up to date; **(2)** 93% of the portfolio is in stages 1 and 2, +0.7 p.p. in 12 months.

Note: NPL coverage - new stage 3 of 101% in 1H26, vs. 105% in 2H25, vs. 106% in 1H25. Calculation: LLP expenses / Stage 3 variation before write-offs.

Total Revenue

2Q26

R$37.6 bn

▲2.1% (q/q) ▲10.3% (y/y)

CAGR 12.5% (2Q24–2Q26)

Total Net Interest Income

R$20.9 bn

▲4.1% (q/q) ▲15.7% (y/y)

Fee and Commission Income

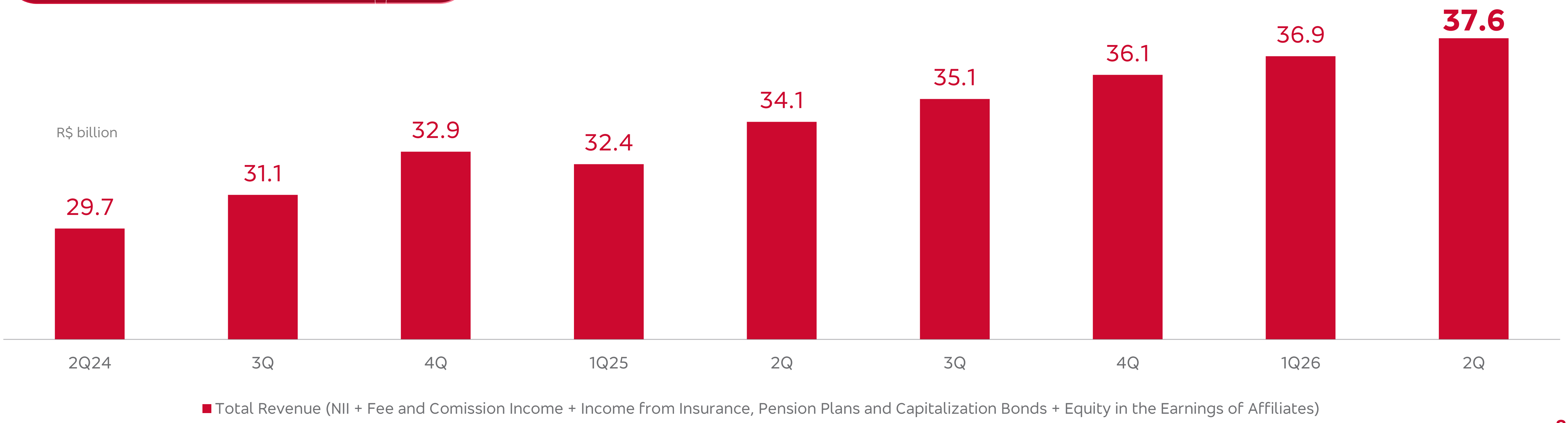
R$10.5 bn

▲1.1% (q/q) ▲1.7% (y/y)

Insurance, Pension Plans and Capitalization Bonds

R$6.1 bn

▼4.2% (q/q) ▲8.3% (y/y)



Net Interest Income

2Q26
R$20.9 bn
▲4.1% (q/q) ▲15.7% (y/y)

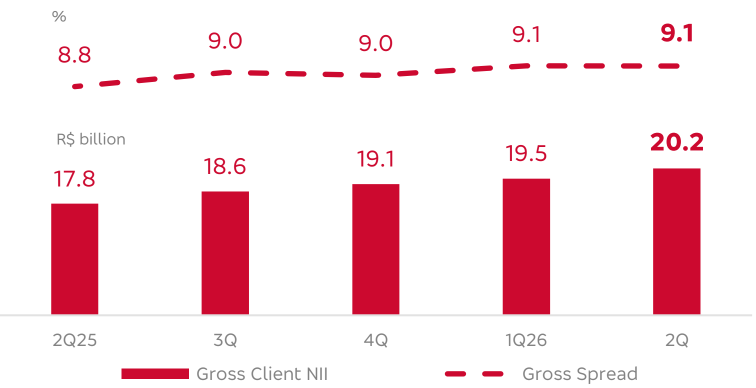
Expenses with Expanded LLP
R$10.0 bn ▲3.3% (q/q) ▲22.6% (y/y)

Cost of Risk
3.5% stable on quarter ▲0.3 p.p. (y/y)

NII Net of Provisions
R$10.9 bn
▲4.8% (q/q) ▲9.9% (y/y)

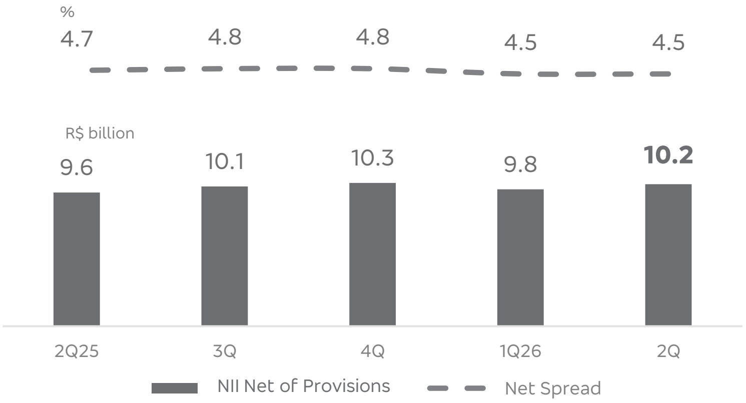
Client NII

R$20.2 bn ▲3.6% (q/q) ▲13.8% (y/y)

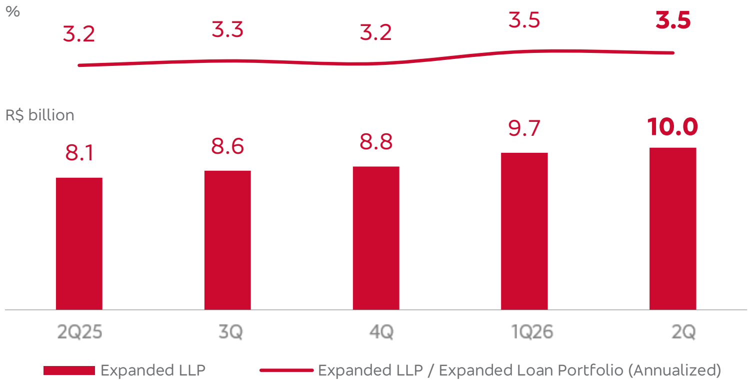


Client NII net of provision

R$10.2 bn ▲3.9% (q/q) ▲6.2% (y/y)



Expenses with LLP



Market NII

R$0.7 bn ▲21.7% (q/q)

Fee and Commission Income

2Q26 **R$10.5 bn** ▲1.1% (q/q) ▲1.7% (y/y)

Consortium Management

R$0.9 bn

▲0.8% (q/q) ▲10.5% (y/y)

Revenues of **R$24.6 bn,** growth of **14%** vs. 1H25

Custody and Brokerage Services

R$0.6 bn

▲13.0% (q/q) ▲26.4% (y/y)

R$2.8 tn under custody +11.3% y/y and Ágora doubling profit in 1H26 and raising **R$8.2 bn** in NNM in 2Q26

Asset Management

R$1.0 bn

▲3.5% (q/q) ▲9.7% (y/y)

Gain in market share, with **AUM growing 9.0%** vs. **industry 2.6%** in 1H26

Checking Account + Collections & Payments

R$2.0 bn ▲3.0% (q/q) ▼3.1% (y/y)

38.2 MM Checking Account Clients **+300k** vs. Mar26

Card Income

R$4.5 bn ▲1.1% (q/q) ▲0.8% (y/y)

Capital markets / financial advisory services

R$0.5 bn ▼10.7% (q/q) ▼17.2% (y/y) ▲11.9% (h/h)

#1 in DCM in M&A

+R$1 bn in revenue in 12 months vs. 2023

CAGR **23%** (revenues last 2 years)

Insurance, Pension Plans and Capitalization Bonds

Net Income

2Q26

R$2.9 bn

▲6.7% (q/q) ▲28.3% (y/y)

1H26

R$5.7 bn

▲20.4% (h/h)

Quarterly ROAE 22.8%

Technical Provisions

June26

R$467 bn

▲2.7% (q/q) ▲9.9% (y/y)

Revenues from insurance premiums, pension contributions and capitalization bonds

2Q26

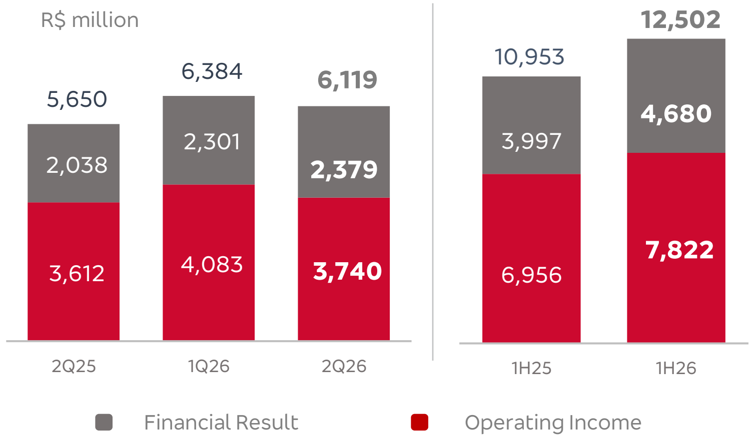
R$30 bn

1H26

R$58 bn

Excluding VGBL: ▲6.4% (q/q) ▲6.9% (y/y) ▲6.0% (h/h)

Income from insurance operations



Total Income

▼4.2% (q/q) ▲8.3% (y/y) ▲14.1% (h/h)

Operational

▼8.4% (q/q) ▲3.5% (y/y) ▲12.4% (h/h)

Financial

▲3.4% (q/q) ▲16.7% (y/y) ▲17.1% (h/h)

Operating Expenses

2Q26

R$16.4 bn

▲1.6% (q/q) ▲3.4% (y/y)

Personnel + administrative

R$13.1 bn

▲4.0% (q/q) ▲5.0% (y/y)

▲3.8% (y/y) Excluding profit-sharing

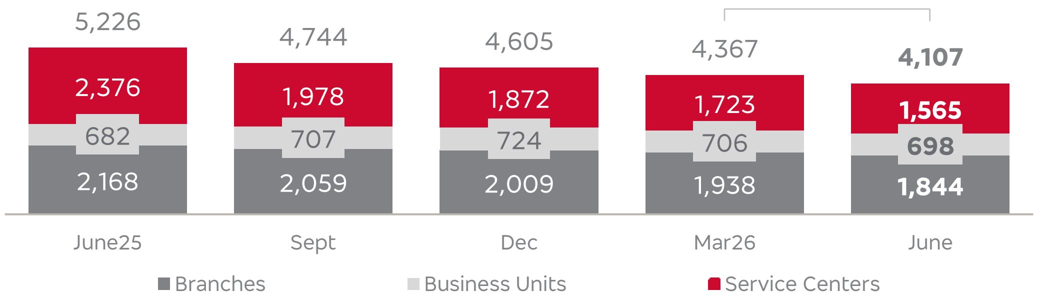
4.59% (y/y) Average Inflation in 2Q26

5.68% 2025 Collective wage increase agreement

Service Network

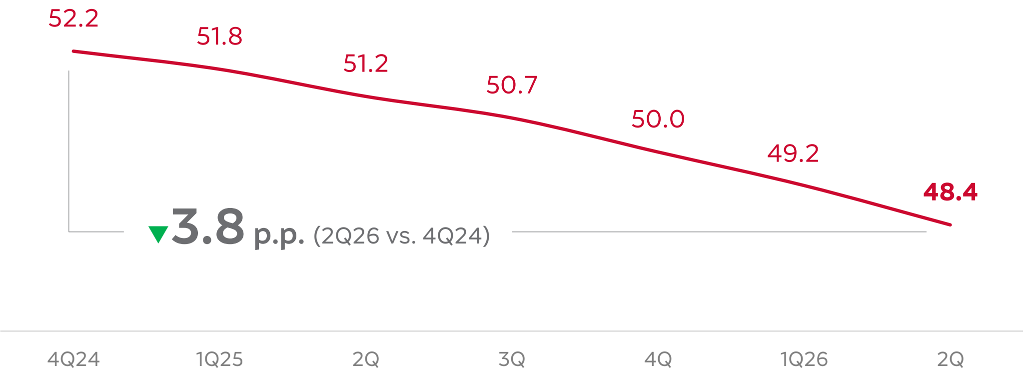
▼1,119 June26 vs. June25

▼260 June26 vs. Mar26



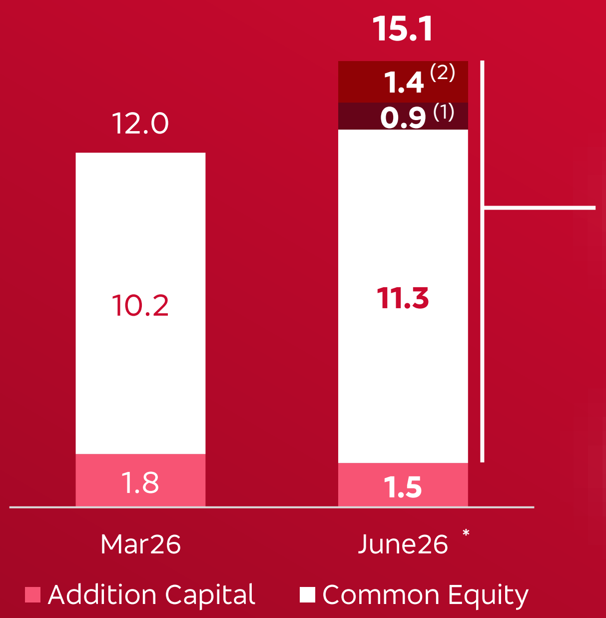
ER 12 months -%

▼0.8 p.p. (q/q) ▼2.8 p.p. (y/y)



Basel & dividends/IOC

Basel Ratio % | Tier I



* (pro forma)

Common Equity Capital

13.6%

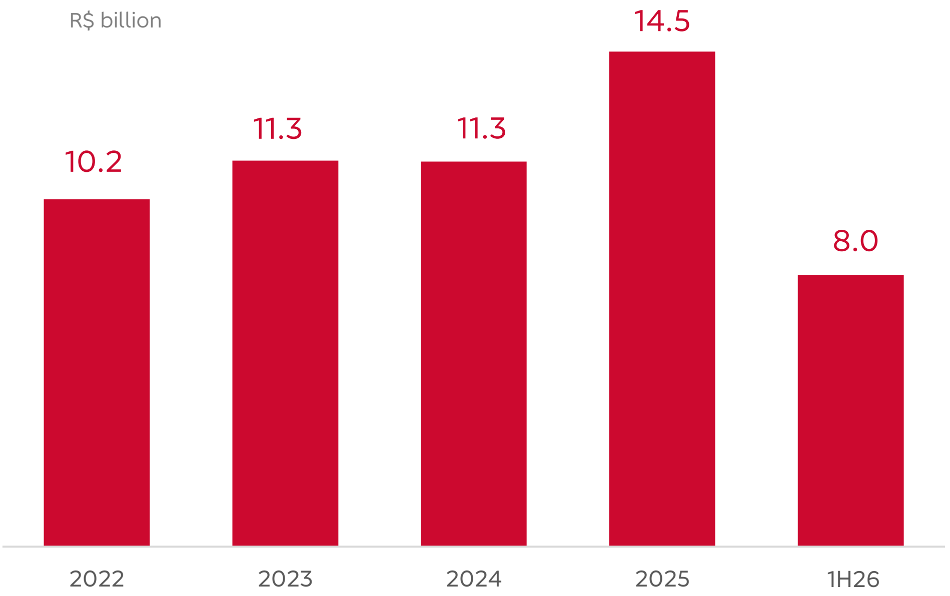
Tier I* (pro forma)

15.1%

(12.8% + pro forma 2.3%)

(1) Proposal for a capital increase of up to R$10 billion;
(2) Complementary effect of Bradsaúde, pending approval

Dividends/IOC - Gross



movimento
change
Todo o **Bradesco** em **transformação**

RUN

RUN

CLIENT SEGMENTS

PRINCIPAL
+400k upgrades in Principal and Prime

	Dec25	June26	Dec26
Clients	**320k**	**400+ k**	**~800k**
Offices	**62**	**73**	**~110**

PRIME

	Dec25	June26	Dec26
Clients	**3.7 mn**	**4.3 mn**	**~4.9 mn**

BRADESCO DIGITAL

	Dec25	June26	Dec26
Clients **FULLY DIGITAL**	**19+ mn**	**36+ mn**	**40+ mn**

COMPETITIVENESS GAINS
#1 M&A and #1 fixed income, vehicle financing, energy desk and #1 in working capital with FGI/FGO guarantee

CLIENT CHANNELS

SMEs App with more features: new investment options, **NF-e issuance and Chat** with **generative AI** for customer support

Bradesco Retail App with **new features** for private payroll loans, mortgages, debt renegotiation and crypto trading

More active in **insurance sales**, **payroll loans** and **acquiring distribution**

bradesco expresso

TECHNOLOGY

~12 k people

-49% lead time

830+ **BRIDGE** use cases

b.ia

CLIENTS
- **Smart PIX** and payments with **generative AI**
- **Billet and DDA queries** and scheduling
- **Credit card balance** and statement
- **Preventive alerts**

CORPORATE
88% have already used

8.2 MN interactions in 1H26

TECH
+30% productivity with multi-agents in virtual squads

85% accuracy in automated testing

Conclusions

Consistent net income growth, step by step

Strong operating result in 2Q26, with revenues **growing double digits** and **good risk management**

The transformation plan is increasing our **competitiveness across business lines**, giving **resilience to revenues**

The portfolio is growing safely, with **more collateral** and **good RAR**, in an environment of pressured delinquency

Commercial traction: #1 fixed income, **#1** M&A, vehicle financing, **#1** in working capital with FGI/FGO guarantee, leader in SME lending and in consortium

We have strengthened our balance sheet to **keep seizing opportunities, investing and increasing our net income**

Awards

- **Best Bank for Technology – Global** | The Banker Technology Awards 2026 - June26
- **Top Financial Innovation Awards** | Global Finance - Apr26
- **World's Best Financial Innovation Labs 2026** | Global Finance - Apr26
- **FICO® Decision Awards 2026 (FICO)** | Mar26
- **Global SME Banking Innovation Awards 2026** | The Digital Banker - Jan26

@MeuBradesco

b.ia 10 years

PIONEER IN BRAZIL

100% OF CLIENTS WITH ACCESS

~90% RESOLUTION

74 MM Transactional INTERACTIONS IN 1H26

The proximity that brought us this far reaches a **new dimension**: an **ecosystem built on intelligence, data, and innovation**, designed to deliver something far more important than technology:

- **More fluid journeys**
- **More efficient interactions**
- **Security by design**
- **Hyper-personalization**

Security by design
core premise in everything the bank builds

b.ia
more conversational, effective and 100% transactional.
Pix, bank slips and AI-powered payments across multiple channels

BRIDGE
the backbone of Bradesco's AI

App
new technology platform

Intelligent Product Platforms
Credit, Vehicles and Payroll Loans

Channels
personalization of the experience, bringing more autonomy and fluidity

E-agro
digital platform for agribusiness

EasyTrade
digital negotiation with the treasury

Advisor GenAI
AI evaluating advisor interactions for investments and collections

Earnings

Release

2Q26