

ESG Report



2025

Table of contents

1 Introduction

- 3 About the report
- 4 Report center
- 5 Message from the CEO

2 About us

- 8 Bradesco Organization
- 11 Strategy

3 Sustainability

- 14 Sustainability strategy and governance
- 16 Sustainable business
- 27 Social, environmental and climate risks
- 34 Climate agenda
- 53 Biodiversity
- 55 Operations in the Amazon

Environmental

- 60 Eco-efficiency
- 61 Operational emissions
- 64 Energy management
- 66 Water management
- 67 Waste management
- 68 Materials management

5 Social

- 70 Our people
- 100 Client at the center
- 115 Suppliers
- 120 Community
- 126 Investors
- 126 Government and Regulators
- 127 Human rights

6 Governance

- 131 Corporate Governance
- 137 Ethics, integrity, and transparency
- 144 Information security and data privacy
- 149 Technology and innovation

7 Annexes

- 164 Materiality
- 169 How we engage with stakeholders
- 173 GRI content index
- 181 SASB content index
- 186 Independent auditor's assurance report



About the report

GRI 2-3

We present Bradesco's ESG Report 2025, part of our set of annual publications. This document aims to provide transparency to all stakeholders with whom we engage, providing a comprehensive and integrated view of our operations, achieved results, and the main actions and challenges related to environmental, social, and corporate governance (ESG) topics.

The information reported herein covers the period from January 1 to December 31, 2025. Whenever necessary, information subsequent to the reporting period is included and duly identified, in order to contextualize relevant events that occurred up to the publication date, April 30, 2026.

Reporting guidelines

We prepared this report based on global standards, guidelines, methodologies, and reporting frameworks, such as the Global Reporting Initiative (GRI), the Sustainability Accounting Standards Board (SASB), and the Task Force on Climate-related Financial Disclosures (TCFD), in addition to the transparency guidelines of B3's Corporate Sustainability Index (ISE) and

the Corporate Sustainability Assessment (CSA) of the Dow Jones Sustainability Index (DJSI). The use of these frameworks aims to guide the structure and content of the information disclosed and does not necessarily imply full compliance with all requirements set out in such references.

Upholding our commitment to transparency, we remain aligned with the main regulations that require greater visibility of ESG information, such as the rules of the U.S. Securities and Exchange Commission (SEC) and the Brazilian Securities and Exchange Commission (CVM). We also monitor the evolution of these requirements to ensure compliance and to continuously improve the quality and clarity of the information reported.

Our report meets the reporting criteria of the Brazilian Association of Publicly Held Companies (Abrasca) and the commitments we have undertaken with the United Nations (UN), such as the Sustainable Development Goals (SDGs)¹ and the UN Global Compact.

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

Important considerations

- 1** The term ESG (an acronym for Environmental, Social, and Governance) is used throughout this report.
- 2** We refer to internal staff as "employees," while "contractors" designate outsourced service providers.
- 3** The human capital indicators presented cover more than 75% of FTEs (full-time equivalent employees).
- 4** All entities included in the audited financial statements are covered in this report (as detailed on pages 73 and 74 of the 4Q25 Economic and Financial Analysis Report), unless otherwise specified in footnotes. Therefore, when we use the terms "Organization" or "Bradesco," we refer to the Bradesco Organization as a whole, including all of its companies. We use the term "Bank" to refer specifically to financial activities, while other subsidiaries are presented by their respective names. **GRI 2-2**

Validation and assurance

Relevant sustainability publications, such as this report, are reviewed and approved by Bradesco's senior leadership. The process of identifying and reviewing material topics involves the active participation of senior management through interviews and is submitted for approval to sustainability governance forums, ensuring that the issues most relevant to our stakeholders and to Bradesco's strategy are adequately reflected. **GRI 2-14**

The ESG Report 2025 was subject to limited assurance by KPMG, an independent audit firm, which conducted its work in accordance with NBC TO 3000 (Assurance Engagements Other than Audits or Reviews), on a report prepared based on the Global Reporting Initiative (GRI) Standards and the recommendations of the Task Force on Climate-related Financial Disclosures (TCFD), as described in the [Independent Auditor's Assurance Report](#) . **GRI 2-5**

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



Report center



ESG Report

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



Integrated Annual Report

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



ESG Indicator Worksheet

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



Materiality Report

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

[LEARN MORE](#)

on our [Bradesco Sustainability](#) page.



Message from the CEO

Dear reader,

Throughout the year, we continued to advance in the execution of Bradesco's transformation process, with a focus on strengthening our ability to generate value in a consistent and sustainable manner. In a context of rapid technological change, new societal demands, and increasingly complex economic and environmental challenges, evolving with strategic discipline and responsibility is essential for institutions of our scale and relevance.

In this scenario, sustainability remains a core element of our strategy. At Bradesco, it is integrated into how we conduct business, manage risks, develop solutions for clients and contribute to the economic and social development of the country.

As a financial institution, we recognize our role in supporting companies, sectors and families throughout their transformation journeys. The transition to more sustainable production models, adaptation to climate change and the pursuit of

more inclusive economic growth require financial solutions, technical knowledge and long-term vision. We have acted as strategic partners to our clients throughout this process.

In 2025, we expanded our activities in sustainable business and reached the target, established in 2021, to channel BRL 350 billion to sectors and assets with positive social and environmental impact. In light of this progress, we raised our ambition and establish a commitment to mobilize BRL 450 billion in sustainable business by 2026.

We also strengthen our ability to mobilize capital for financing sustainable initiatives. In 2025, we actively participated in auctions of Eco Invest program, by National Treasury, with fundraising of approximately BRL 7 billion, in addition to executing relevant transactions with multilateral institutions, such as CAF and the International Finance Corporation (IFC), expanding support for clients and strategic sectors.





In the year of COP30, we reaffirmed our commitment to the transition to a low-carbon economy and to the sustainable business agenda through active participation in debates and initiatives aimed at strengthening the role of the financial system in mobilizing capital for the climate transition. During the forum, we announced the creation of Ecora, an initiative developed in partnership with BNDES and Ecogreen Fund, for structuring a Brazilian carbon credit certification system, whose methodologies are adapted to the realities of Brazil's biomes and focused on strengthening the credibility and efficiency of this market in the country.

In the social sphere, we maintain a long-standing commitment to expanding opportunities. Fundação Bradesco remains one of the most significant expressions of this commitment, through the offer of free and quality education. In 2025, we invested BRL 1.4 billion in educational

activities. We also allocated BRL 284.5 million to private social investment projects and initiatives, aligned with United Nations Sustainable Development Goals.

The development of a robust sustainability agenda also depends on the people who build Bradesco every day. In this context, we invest in the development of our more than 82,000 employees and in promoting an increasingly diverse and inclusive environment, a conviction we consider essential to strengthening our culture, broadening perspectives, and supporting more informed decision-making.

At the same time, we continued to advance our governance practices. After the close of the reporting period for this report, we elected an additional woman to the Board of Directors, further enhancing the diversity of perspectives within our main decision-making body.

Our performance in the sustainability agenda is recognized both nationally and internationally. We were included in the CDP Climate Change A List and maintained our presence in indices such as the Dow Jones Sustainability Index (DJSI) and the Corporate Sustainability Index (ISE), reflecting a consistent approach supported by robust sustainability governance and strategy.

All these fronts reinforce a central conviction: value generation and sustainability go hand in hand. In an increasingly complex global scenario, companies capable of integrating a long-term vision, responsible risk management, innovation, and execution capability will be better prepared to thrive.

We end the period confident in Bradesco's ability to continue evolving, supporting its clients, contributing to the country's sustainable development and generating long lasting value for shareholders and other stakeholders.

I thank our employees, clients, partners and shareholders for their trust and shared commitment to this trajectory.

I invite you to read this report, which transparently presents our strategy, practices and the progress of our sustainability agenda.

Marcelo Noronha
CEO



Introduction

About us

Sustainability

Environmental

Social

Governance

Annexes

ESG Report 2025

7

Bradesco Organization

Strategy

About us

8 Bradesco Organization ☺

11 Strategy ☺

Related SDG





Bradesco Organization

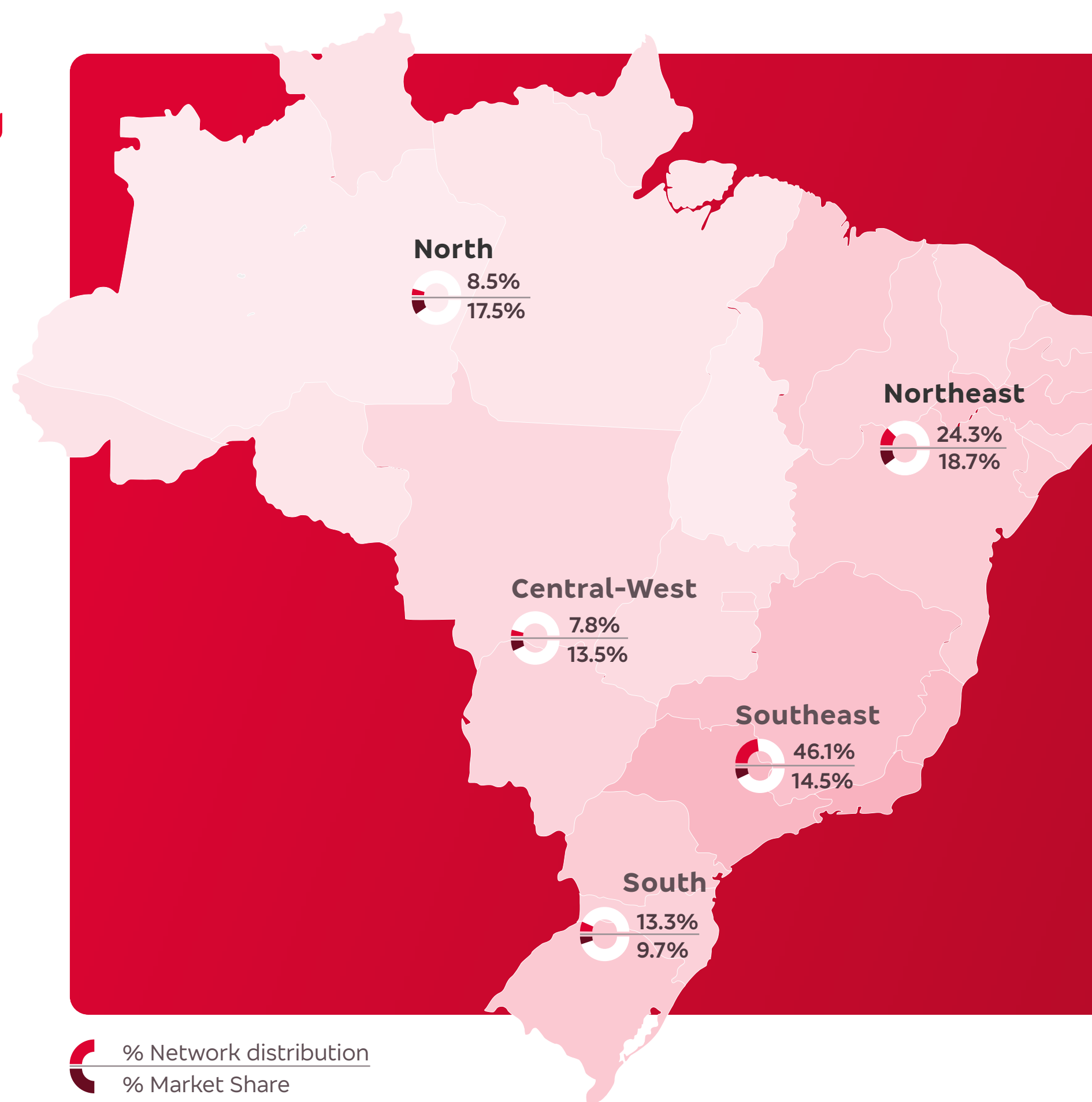
GRI 2-1

We are a living ecosystem in constant transformation, delivering far more than financial products.

We are one of the largest financial institutions in Brazil and Latin America, with a track record of more than 80 years fostering the country's economic and social development.

We serve individuals and legal entities of all profiles, in Brazil and at strategic locations abroad, offering a comprehensive portfolio of financial products and services, including loans and financing, payment methods, investments, asset management, insurance, and pension plans, among others.

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

[LEARN MORE](#)on our [Bradesco Investor Relations website](#).

74.3 million
total clients



37.7 million
account holders



82.1 thousand
employees¹



2.3 thousand
interns



4.6 thousand
branches, business
units and banking
service points



39.3 thousand
Bradesco Expresso units
(banking correspondents)



¹ Data include employees in Brazil and abroad and do not include members of the Board of Directors and Statutory Officers, interns, and third-party contractors.



Bradesco Worldwide



A Branches **S** Subsidiaries **R** Representative office

United States

New York Agency (New York)

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

Bradesco Securities, Inc. (New York)

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

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

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

Guatemala

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

- › Institutional representative office

Mexico

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

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

Grand Cayman

Grand Cayman Agency (George Town)

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

United Kingdom

Bradesco Securities UK Limited (London)

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

Luxembourg

Banco Bradesco Europa S.A.

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

Hong Kong

Hong Kong Representative Office

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

Bradesco Securities Hong Kong Limited

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

BRL 24.7 billion
recurring net income



BRL 1.1 trillion
expanded credit portfolio balance





Ecosystem

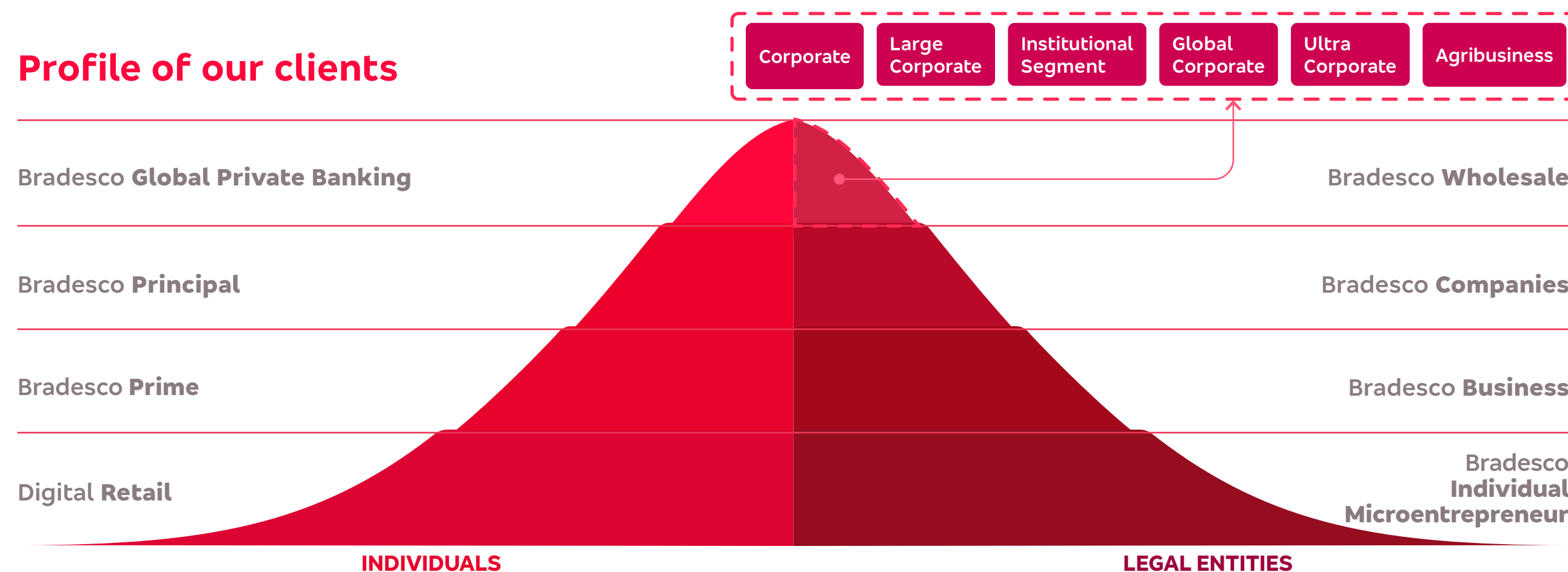
GRI 2-6

We operate in the banking and insurance sectors, with a presence across the entire national territory and in key international locations.

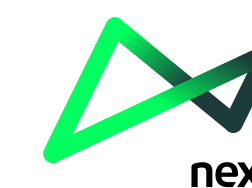
Our value chain combines internal activities with the support of suppliers who contribute to delivering solutions to individuals and businesses of all profiles.

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

Profile of our clients



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:



Diversified portfolio

Accounts and others

- › accounts (checking, savings, etc.)
- › debit and credit cards
- › transfers and payments
- › withdrawals and deposits
- › foreign exchange

Investments

- › savings
- › investment funds
- › bank certificates of deposit
- › third-party asset management and administration
- › advisory
- › wealth management

Loans and financing

- › personal credit
- › payroll loans
- › mortgage lending
- › rural credit
- › on-lending
- › microcredit
- › consortium
- › vehicle financing
- › leasing

Investment banking and capital markets

- › financial advisory
- › securities issuance
- › underwriting
- › asset management
- › project financing
- › trading and brokerage

Insurance, pension, and capitalization

- › life and personal accident insurance
- › health insurance
- › automobile, property and casualty, and liability insurance
- › reinsurance
- › supplementary pension plans
- › capitalization bonds

Public sector

- › solutions for government entities
- › financing of public works
- › financial management for public sector entities



Strategy

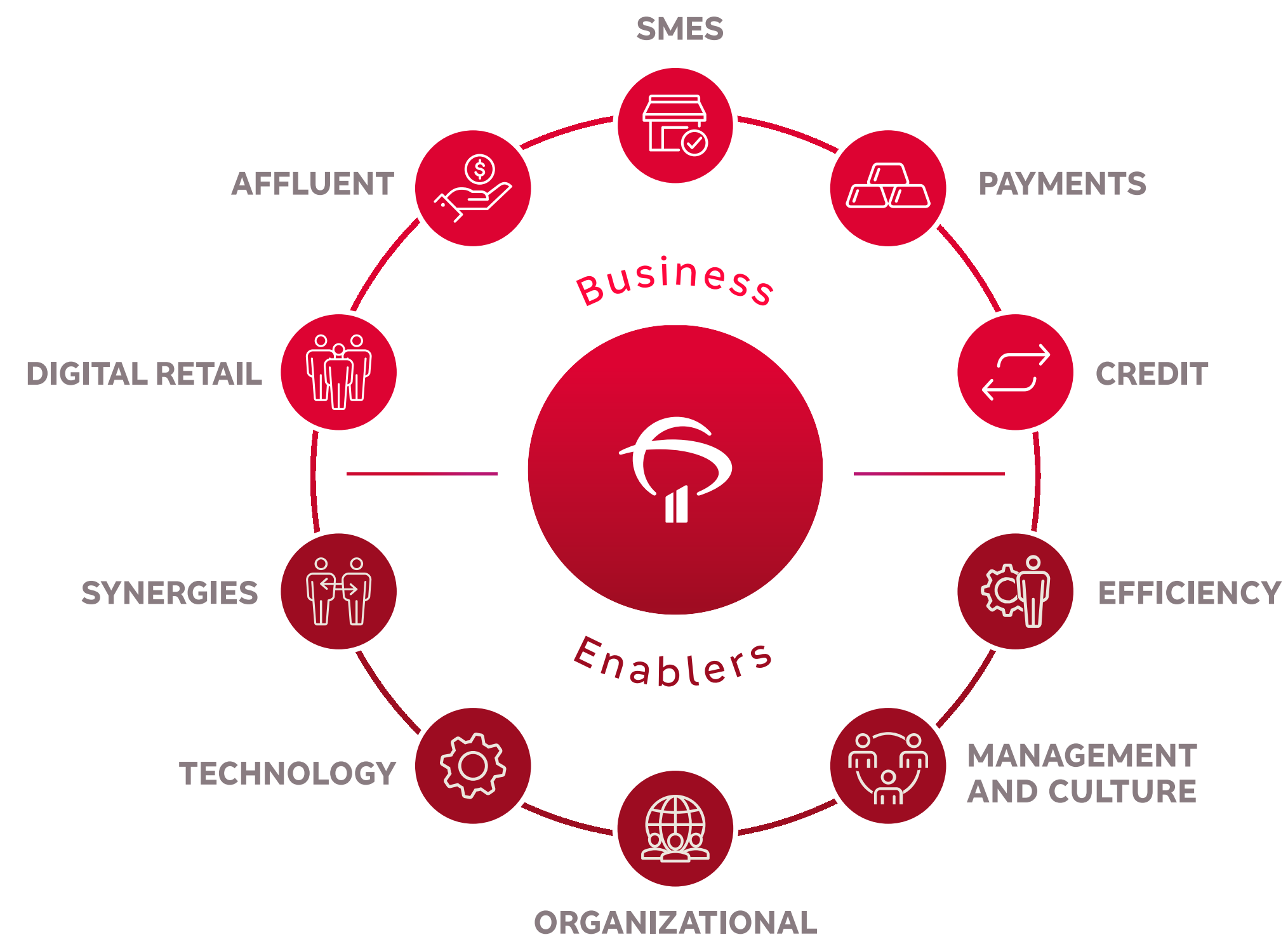
Bradesco's strategic plan is structure increasing profitability by seeking returns above the cost of capital, simplifying operations and the management model, and providing greater autonomy and agility in decision-making.

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

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

Transforming all Bradesco
change
movement

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





We continue our transformation as one of the largest financial groups in Brazil, creating value through sustainability, inclusion, innovation, pioneering spirit, and expansion. Below are our main achievements through 2025.

ORGANIZATIONAL



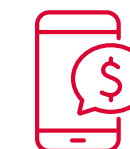
- » Adjustment of the organizational structure, with a focus on efficiency and agility
- » Reduction of hierarchical levels and review of the span of control
- » Reorganization of product areas by Business Units (BUs)
- » Hiring of C-level executives
- » Ongoing footprint optimization, back-office efficiency plan, and cost control

MANAGEMENT AND CULTURE



- » Evolution toward a more contemporary management model
- » Continuation of the variable compensation plan for leadership, encouraging self-management aligned with strategic objectives
- » Sou Bradesco: new survey answered by 84% of employees, generating input for further changes

DIGITAL RETAIL



- » Expansion and evolution of the digital service model, with more than 19 million clients migrated
- » Expansion of service through Bradesco Espresso
- » Hyper-personalization of offers and actions, based on client profile and behavior, with the intensive use of artificial intelligence (AI)
- » Enhancement of the client experience in the app

AGILITY AND TECHNOLOGY



- » More than 1,500 new hires in technology
- » Productivity gains, innovation, risk management improvements, and advances in hyper-personalization
- » Expansion of Enterprise Agility, involving more than a thousand professionals
- » Development productivity: 109% increase

SMEs



- » Increase in the number of clients using the new SMEs app
- » Growth in TPV (Total Payment Volume) and launch of the electronic platform for financial management (assets and derivatives)
- » Strengthening of Cielo's commercial activities

AFFLUENT



- » Consolidation of the Bradesco Principal Segment, with more than 320,000 clients
- » Opening of 62 offices across 36 cities
- » Adjustment of the Prime value proposition for more than 3 million clients

PAYMENTS AND SYNERGIES



- » Enablement of Global Solutions for 100% of Wholesale clients
- » Launch of the Developers Portal, with the full API portfolio

CREDIT



- » Continued improvement of credit models: scorecards, hyper-personalization, and pricing



Sustainability

- [14 Sustainability strategy and governance](#)
- [16 Sustainable business](#)
- [27 Social, environmental and climate risks](#)
- [34 Climate agenda](#)
- [53 Biodiversity](#)
- [55 Operations in the Amazon](#)

Related SDG





Sustainability strategy and governance

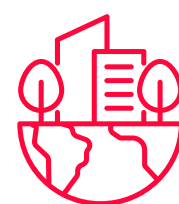
GRI 2-12 • 2-22

Sustainability is embedded in our corporate strategy and is managed in a transversal manner, with continuous monitoring

Sustainability Strategy

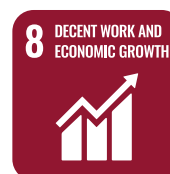
We reaffirm our commitment to sustainable development by promoting businesses and initiatives that generate positive impacts for society and the environment.

Continuous monitoring of sustainability topics that are material to the business enables us to understand challenges and trends at both local and global levels. We have defined three priority fronts of action, based on their potential impact and aligned with the United Nations Sustainable Development Goals (SDGs), ensuring consistency with stakeholder expectations.



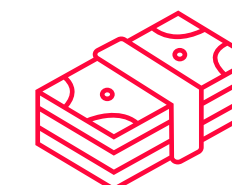
Sustainable Business

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



Climate Agenda

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



Financial Citizenship

Promote financial education and inclusion to support socio-economic development





Sustaintability Governance

GRI 2-12 • 2-22

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

LEARN MORE 

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

Strategic

Board of Directors

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

Sustainability and Diversity Committee

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

Executive

Sustainability Commission

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

Operational

Sustainability area

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

Dedicated teams

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

Working groups

These are professionals from different areas of the organization involved in the development of operational 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:

➤ **Social, Environmental, and Climate Responsibility Standard (PRSAC):**

describes the main guidelines for Bradesco’s sustainability and social, environmental, and climate responsibility in defining its strategy and conducting its business, activities, and processes.

➤ **Social, Environmental and Climate Risk Standard:** establishes criteria for the analysis of exposure to social, environmental, and climate risks in operations involving clients, suppliers, grantees and investee companies, in accordance with the principles of proportionality and relevance defined by the National Monetary Council.

➤ **Sustainability Policy:** coutlines the principles that govern Bradesco’s corporate sustainability management.



Sustainable Business

GRI 3-3

We support our clients in the transition to a more sustainable economy by directing resources to sectors and activities with positive impact and through products and services that enable this journey.

As a financial institution, we recognize our role in mobilizing capital to support this transformation, integrating risk management with the identification of opportunities related to environmental, social, and climate issues.

We understand that the long-term resilience of our business is directly linked to the continuous evolution of our solutions, making them increasingly aligned with sustainability criteria.

In this context, we engage clients in identifying these opportunities and provide support across the different processes associated with the ESG solutions available in our portfolio.

ESG integration in business

Wholesale Bank

Structuring and issuance of ESG transactions through corporate credit and capital markets, with earmarked use of proceeds or linked to sustainability targets

BRAM (Bradesco Asset Management)

Management of funds and investment portfolios with ESG goals, covering strategies in equity, fixed income and Fund of Funds

Retail

Offer products with social and environmental benefits, using proprietary funding and on-lending lines from BNDES

Bradesco seguros group

Offering products and services aligned with ESG practices across the operations of Bradesco Auto/RE, Bradesco Vida e Previdência, Bradesco Saúde, Novamed, Bradesco Capitalização, Atlântica Hospitais and BSP Enterprises Operations.





Our commitment

To scale and guide our sustainable business strategy, we set goals to guide our decisions and capital allocation. Since 2021, we have committed to directing resources to sustainable businesses, reaching a cumulative volume of BRL 381.9 billion in 2025, surpassing the initial target of BRL 350 billion. This milestone reflects our ability to mobilize capital to accelerate and expand financial solutions that impact the economy and society.

In early 2026, we announced the continuation of this commitment, evolving our ambition to:

Direct

BRL 450 billion

**to sectors and activities
with socio-environmental
benefits by Dec-2026**

ESG Operations

Labeled bonds and loans, such as Greens, Social or Sustainable and those linked to sustainability targets, among other financial instruments

Socio-environmental products

Solutions with social and environmental benefits, such as financing for electric and hybrid vehicles, solar energy systems and microcredit

Capital mobilization

Corporate lending and capital markets advisory for sectors and activities aligned with green taxonomy

Enabling instruments

Financial support operations, such as bank guarantees and revolving credit structured with sustainability criteria

Examples of strategic sectors for capital allocation



Biofuels



**Low carbon
agriculture**



Transport



**Renewable
energy**



**Forestry
management**



**Waste
management**



**Sanitation
and water**



Health



Education



Socio-environmental products

We continually review our products and services portfolio through a comprehensive process that incorporates environmental, social and climate criteria. This process guides the development and delivery of financial solutions aligned with client needs and our sustainability goals.

We also operate with on-lending lines from the National Bank for Economic and Social Development (BNDES), directed to projects and activities aligned with the bank's sustainability criteria, which contribute to sustainable development.

In this context, our portfolio includes a range of products designed to support projects and initiatives with positive impact, covering both environmental and climate-related activities and social projects, in areas such as education, clean transport, accessibility and financial inclusion.

Featured Solutions:

BRL 6.9 billion

balance on products with environmental benefits¹

BRL 9.7 billion

balance on products with social benefits²

¹ BRL 4.4 billion in own resources (CDC Kit Gas, Photovoltaic, Solar Heater, Electric and Hybrid Vehicles, among others) and BRL 2.5 billion in BNDES transfers (RenovAgro, Climate Fund, Low Carbon Finame, among others).

² BRL 9.3 billion in own resources (Microcredit, Accessibility, Local Productive Arrangements, as examples) and BRL 414 million in BNDES transfers (Proirriga, Pronamp and Prodecoop Programs).



Financing for hybrid and electric vehicles

Financing line for the acquisition of hybrid and electric vehicles, which reached, BRL 2.5 billion in financed volume in 2025, a growth of 68.5% compared to the previous year.



Green Entrepreneur Plan

Financing line focused on projects that adopt solutions aligned with sustainability standards applicable to buildings, contributing to the expansion of more efficient and resilient properties. In 2025, three operations were carried out, mobilizing BRL 415 million.



Fundo Clima Program

In 2025, operations under the Fundo Clima Program totaled BRL 450 million, twice the volume recorded in 2024. The funds were allocated to initiatives aimed at reducing greenhouse gas emissions and adapting to climate change.

LEARN MORE [↗](#)

On the performance in previous years in [ESG Indicator Worksheet](#).



ESG Operations

SASB FN-IB-410a.1 • FN-IB-410a.2 • FN-IB-410a.3

As part of our sustainable business strategy, we develop customized credit and debt solutions in the capital market, supporting our clients in the adoption and enhancement of ESG best practices.

Operations labeled ESG — such as green, social, sustainable and sustainable-linked — are financial instruments associated with environmental, social or sustainability objectives. These operations follow international principles established by institutions such as ICMA, LMA, LSTA and APLMA, which provide guidance on classification, management and reporting, ensuring transparency and credibility for the market.

Based on these frameworks, a specialized team works from identifying opportunities to preparing documentation and supporting the assessment process, assisting in the structuring and issuance of ESG financial instruments, including labeled loans and debt. This integrated approach contributes to aligning transactions with international best practices.

These operations are intended to enable initiatives associated with positive environmental and social impacts.

In 2025:

BRL 9,3 billion
in volume

41 operations

Bonds

BRL 5.7 billion

Loans

BRL 3.6 billion

13 Green bonds
in value of BRL 4.1 billion

17 Green loans
in value of BRL 895 million

2 Social bonds
in value of BRL 156 million

3 Sustainability-linked Loans
in value of BRL 2.4 billion

1 Sustainability-linked Bond
in value of BRL 286 million

2 Sustainable Loan
in value of BRL 292 million

2 Sustainable Bonds
in value of BRL 695 million

1 Transition Bond
in value of BRL 540 million



Structuring of renewable energy projects

Through Bradesco BBI, our investment bank, we structured 71 project finance operations aimed at the generation of electricity from renewable sources, adding BRL 5.4 billion in participations by the end of 2025. These operations contributed to the advancement of the Organization's sustainable business target.



Structuring of environmental sanitation projects

Throughout 2025, we structured 4 project finance operations in the sanitation sector, covering projects related to sewage network management and water intake, treatment, and distribution systems. The total volume of these operations amounted to BRL 728 million in one of the strategic sectors of sustainable business goals.



Highlighted ESG labeled operations



Global company in the juice and natural ingredients sector, with integrated operations from cultivation to export. We act as advisors in structuring BRL 976 million Sustainability-Linked Loan, seven-year term, linked to ESG goals related to increasing gender and ethnic diversity in management positions.



Brazilian transport company, recognized for its commitment to sustainability through investments in vehicles powered by biomethane and electricity, which already represent 30% of its fleet. We acted as ESG advisors in issuing BRL 85 million Green CCE, in 55 months, intended for the acquisition of sustainable vehicles.



We supported Indovinya, a business division of Indorama Ventures with global operations in the surfactants and specialty chemicals sector, in structuring a USD 100 million Sustainability-Linked Loan with a four-year tenor, linked to targets of a 15% reduction in greenhouse gas emissions intensity and a 10% reduction in absolute emissions at its industrial units in Brazil by 2028.



Company specialized in large-scale ecological restoration, with operations in the recovery of degraded areas in the Amazon and Atlantic Forest. We structured BRL 80 million surety, with a two-year term, to enable the performance of the first contract with Microsoft.



A concessionaire responsible for managing 726.9 km of highways connecting Rio de Janeiro and Minas Gerais, with a focus on road safety, logistics efficiency, and sustainable practices. We acted as lead coordinator and ESG advisor in the issuance of BRL 540 million in transition debentures, allocated to renewable energy, energy efficiency, and clean transportation projects.



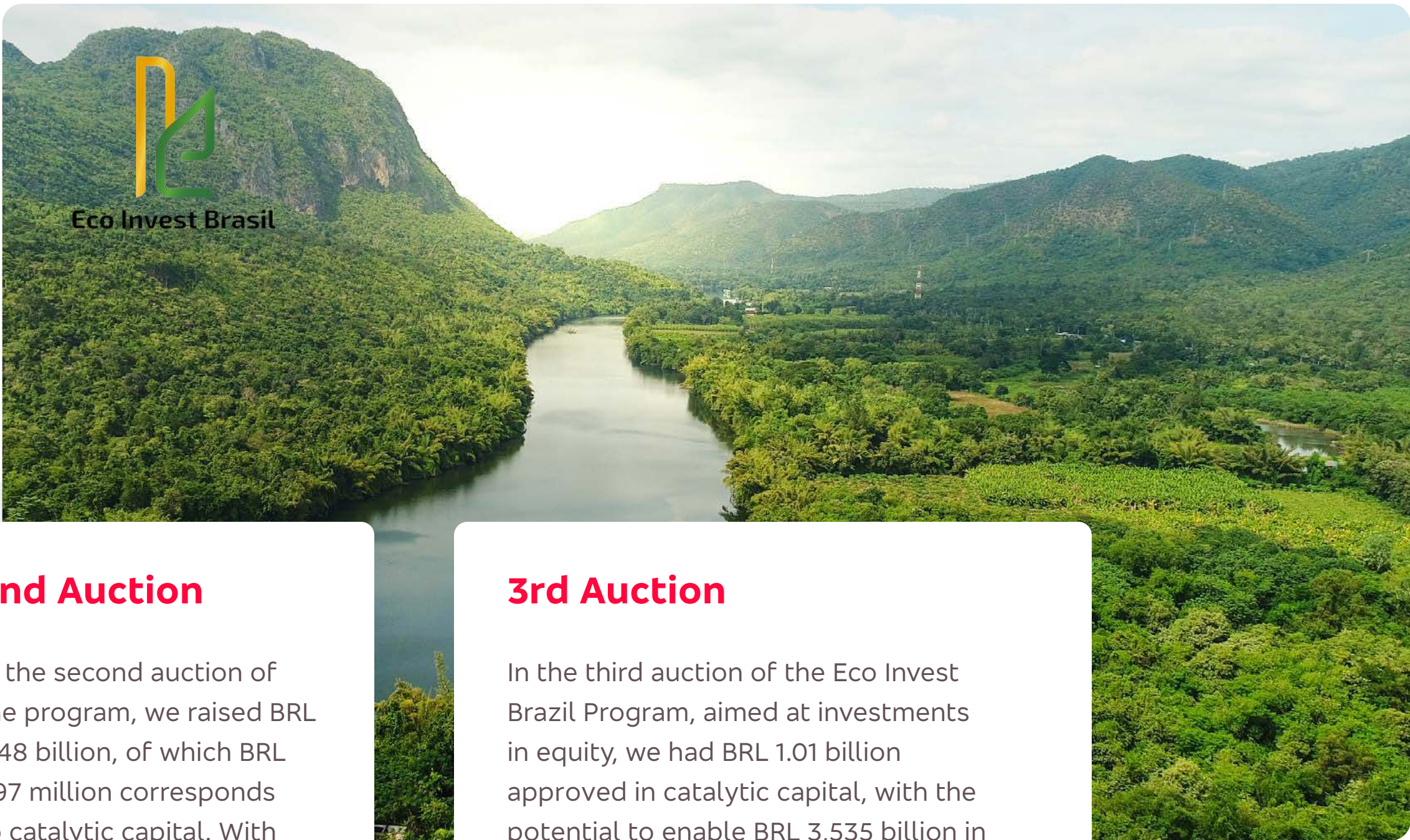
A circular economy platform with the capacity to recycle more than 7 billion PET bottles per year and produce 115,000 tonnes annually. We coordinated and advised the issuance of BRL 220 million in ESG debentures, with a five-year tenor, for the acquisition of recycling equipment, the transformation of plastic into raw materials, and the implementation of collection centers.



Fundraising under the Eco Invest program

In 2025, we expanded our participation in the Eco Invest program, an initiative led by the National Treasury that uses blended finance mechanisms to support the country's ecological transition.

The program facilitates the integration of Brazilian companies into the international financial system, enabling the raising of funds from foreign investors, in addition to offering long-term foreign exchange hedging.



1st Auction

Throughout the year, we carried out the first disbursements of resources raised in the 1st auction, directing them to operations aligned with the energy transition and the circular economy. Among the highlights:

- BRL 300 million granted to Oleoplan, intended for the implementation of a soybean crushing plant and biodiesel production facility in Iraquara (BA), contributing to the axes of energy transition and biofuels.
- BRL 800 million granted to Solvi Essencis Ambiental, focused on waste management, energy recovery and biomethane production

projects, contributing to the axes of Energy Transition and Circular Economy, with a focus on renewable energy and energy efficiency and solid waste management.

- BRL 1 billion granted to the Grupo Neoenergia aimed at projects aligned with the company's investment plan, including installation of new equipment, infrastructure modernization and smart grids implementation, which enable the efficient integration of intermittent renewable sources into the distribution network. These investments reinforce the energy transition axis.

2nd Auction

In the second auction of the program, we raised BRL 3.48 billion, of which BRL 1.97 million corresponds to catalytic capital. With these resources, we committed to supporting the recovery of 203,000 hectares of degraded areas, contributing to environmental regeneration and sustainable development.

3rd Auction

In the third auction of the Eco Invest Brazil Program, aimed at investments in equity, we had BRL 1.01 billion approved in catalytic capital, with the potential to enable BRL 3,535 billion in investments. Highlights are the forecast of BRL 2,156 billion in external equity (61%), contributing to attract long-term international capital, and the allocation of BRL 1,343 billion for startups and SMEs (%), with a focus on strengthening innovation and growth of companies aligned with the ecological transition.



Sustainable Finance Framework



In 2025, we reviewed our Sustainable Finance Framework, a document that sets out the criteria, principles and processes guiding the issuance of Green, Blue, Social and Sustainable bonds. The framework provides the technical foundation for operations in both local and international capital markets, as well as for credit operations, such as bilateral or syndicated loans with financial institutions and multilateral agencies. Its structure is aligned with internationally recognized principles and guidelines.

The framework consolidates our strategy in directing capital to activities with positive impact, describing the categories of eligible projects, governance procedures for evaluation and selection, mechanisms for managing allocated proceeds, and commitments to transparency and reporting.

The document was submitted to a Second Party Opinion on (SPO) issued by S&P Global Ratings, which attested its alignment with market best practices and the integrity of applicable principles.

[LEARN MORE](#)[Access Sustainable Finance Framework.](#)

Recognitions

Environmental Finance

We ranked 1st in Latin America and 9th globally in the Sustainability Coordinator League Table, which evaluates financial institutions based on the volume of sustainable loans carried out in the year. The ranking was published in the Sustainable Loans Insight 2025 report by Environmental Finance. Bradesco was the only Brazilian bank to be listed simultaneously among the top ten in Latin America and global rankings.

Sustainable Finance Awards 2025

Bradesco BBI

We were recognized at 2025 Sustainable Finance Awards, organized by Global Finance, winning three categories related to the structuring of sustainable bonds: Green Bonds, Social Bonds and Sustainable Bonds.

The awards recognize financial institutions for their performance in the issuance of securities intended for financing projects with social and environmental benefits or linked to ESG targets.



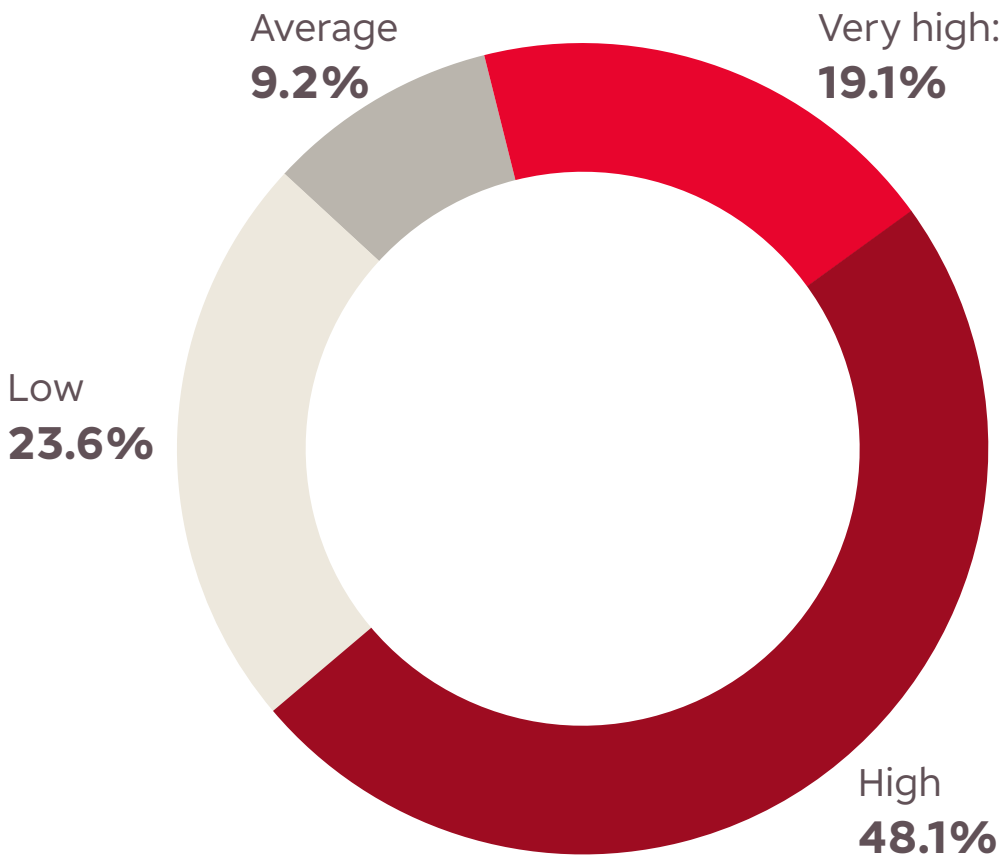


Responsible investments

SASB FN-AC-410a.2 • FN-AC-410a.3

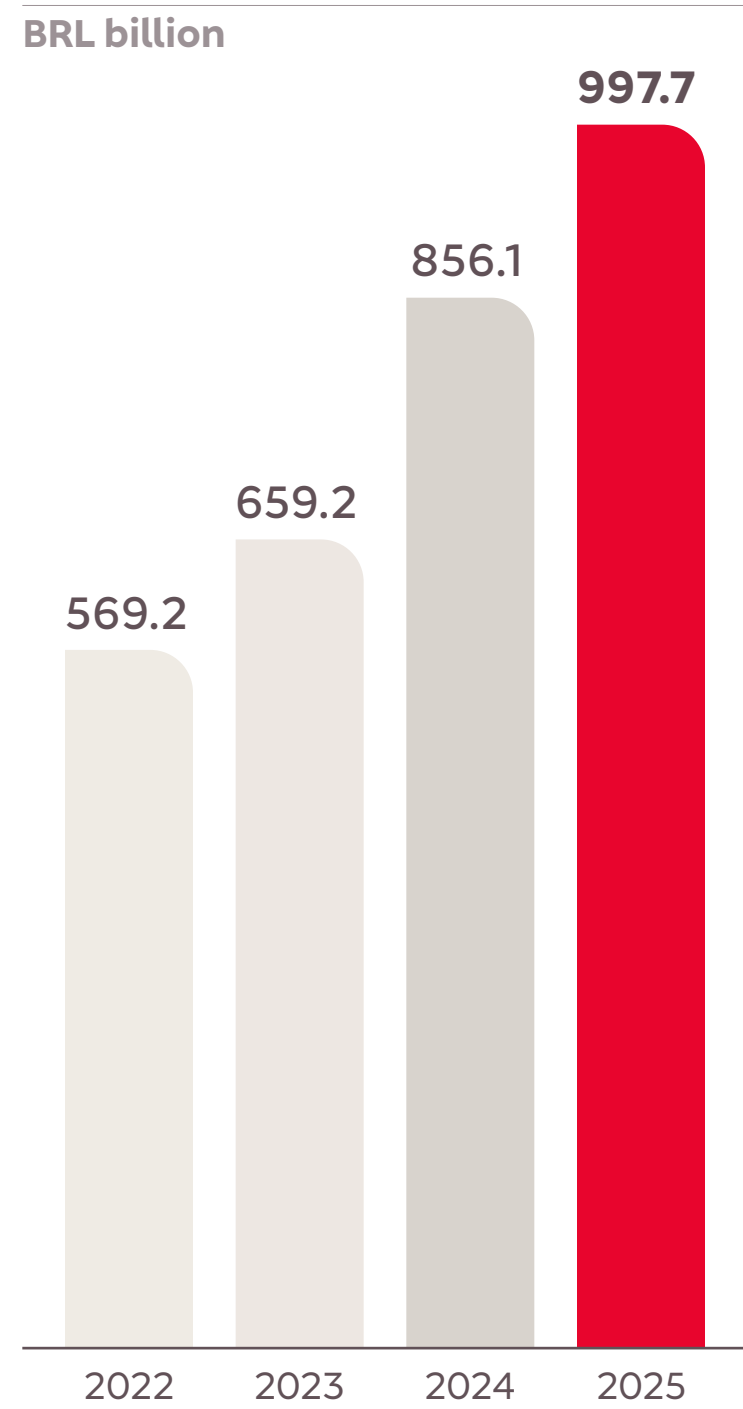
Bradesco Asset Management is one of the largest private asset managers in Brazil, with BRL 997.7 billion in assets under management. Through it, we offer a diverse range of investment funds and portfolios, covering different investor profiles and strategies, including solutions that integrate environmental, social and governance criteria (ESG).

By liquidity classification category



Total assets under management

SASB FN-AC-000.A



Volume under management by class (FIs only)

Segment	BRL million	%
EFPC Emp. Public	25,587.41	2.56%
EFPC Emp. Private	75,293.54	7.55%
Insurer	46,218.72	4.63%
EAPC	395,038.56	39.59%
Capitalization	18,471.90	1.85%
Corporate	140,594.76	14.09%
MiddleMarket	38,108.67	3.82%
Private	46,732.36	4.68%
Retail High Income	71,369.23	7.15%
Retail	53,284.64	5.34%
Government	5,867.52	0.59%
RPPS	19,225.71	1.93%
Investment fund	50,929.92	5.10%
Foreigners	3,308.72	0.33%
Others	7,708.62	0.77%
TOTAL	997,740.29	100%

Volume under management by segment (FIs only)

Class	BRL million	%
Fixed income	505,216.48	50.64%
Shares	12,439.52	1.25%
Multimarkets	56,744.89	5.69%
Exchange rate	664.24	0.07%
Social security	304,677.13	30.54%
ETF	7,392.37	0.74%
FIDC	35,915.51	3.60%
FIP	220.11	0.02%
FII	383.60	0.04%
FIAGRO	191.32	0.02%
Off-Shore	-	0.00%
Administered Portfolio	73,895.10	7.41%
TOTAL	997,740.29	100%

LEARN MORE

In [Responsible Investment Standard](#).

In [PR SAC](#).



Bradesco Asset Management’s Responsible Investment Standard formalizes the processes related to monitoring environmental, social and corporate governance issues in the management’s investment decision-making process, in view of its fiduciary duty. The document establishes guidelines for:

- Inclusion of ESG criteria in asset analysis and management;
- exposure of investments to sensitive sectors;
- engagement of the invested companies;
- relationship with stakeholders;
- exercise of the right to vote;
- commitment to transparency and accountability.

We seek the continuous improvement of methodologies and analysis processes, in line with market best practices and regulatory developments, in order to consistently integrate ESG criteria and contribute to greater security and value generation for clients.

99.94% of assets under management incorporate ESG analysis

*ANBIMA base fixed income and variable income, except multimarket/systematic.

Annually, we evaluate the ESG aspects of invested assets or potential investments through a internally developed questionnaire. ESG analysis draw on a wide range of information sources, including public data, specialized consultancies, rating agencies and data platforms.

We adopt a screening approach that integrates results of ESG analysis to the strategies of each fund and portfolio, allowing each product to have specific criteria or goals related to responsible investments.

At the asset selection stage, we consider material criteria for different sectors, aiming to reduce the fund's exposure to ESG risks and capture possible opportunities.

As for funds with ESG goals, we prioritize assets that demonstrate greater preparedness to address sustainability challenges and that have projects related to these themes.

ESG risk and opportunity analysis supports portfolio managers in capital allocation decisions and also serves as a basis for offering different products to the choice of investors, which will bring return to all stakeholders.

For equity funds, screening may include the comparison between the ESG rating of the fund and the ESG rating of the benchmark, methodologies such as Best in Class and engagement strategies with companies that show potential to improve their ESG performance, enabling a comprehensive ESG assessment of portfolio companies to support investment decisions. In addition, according to the investor’s profile and objectives, we may adopt thematic ESG strategies, such as those related to climate commitments and performance, clean energy, basic sanitation, longevity, among others.

[Learn More about our practices in the Social, Environmental and Climate Risks section ☺.](#)

LEARN MORE

check out the historical series in our [ESG Indicators Worksheet](#).

Assets under management that apply integration of environmental, social, and governance (ESG) factors and screening SASB FN-AC-410a.1

Asset Class	ESG integration/screening	
	BRL billion	%
Shares	23.6	99.96%
RF Credits	265.1	99.82%
FIDC	32.3	99.54%
Government bonds	450.4	100%
Committed	225.5	100%
TOTAL	997.1	99.94



Currently, we have several funds with ESG goals, both in variable income, fixed income, and in fund's funds, totaling BRL1.5 billion net worth under management. In addition, we have USD 397 8 million under

management in funds that promote environmental and/or social characteristics, according to article of the Sustainable Finance Disclosure Regulation (SFDR).

Main Funds ESG BRAM - IS ANBIMA

	PL (BRL million)	Strategy
Bradesco Stock Investment Fund is Corporate Sustainability	11.09	The goal is to capture returns from investments in high level of sustainability and corporate governance companies. Based on the assets listed in B3, issuers who have ESG rating equal to or higher than the sector rating (best in class) are selected and according to the criteria for selecting quality quartile defined by Bradesco Asset. In addition, the funds also have a strategy related to the engagement of investees in ESG themes.
BRAM Stock Investment Fund IS Corporate Sustainability 2	18.99	
Bradesco FIC FI Fixed Income Private Long TERM Credit IS Performance SRI 20	300.11	Goal is to invest in funds with well-defined and measurable ESG strategies in local and/or interactional markets, as well as restricting some controversial sectors.
Bradesco Principles ESG global equities IS PGBL / VGBL	12.55	
Ágora Principles IS ESG global fixed income PGBL/VGBL	318.36	
Bradesco ESG Principles is global fixed income PGBL/VGBL	67.88	
BRAM IS Sustainability Private Credit Fixed-Income Investment Fund	303.94	The goal is to capture returns through investments in companies with similar ESG rating or higher than the sector ESG rating (best in class), so as not to cause damage to its goal.

Note: Funds submitted to IS seal of Anbima. IS ANBIMA Fund is a sustainable investment fund, identified according to the rules and procedures established by ANBIMA. These funds are made up of assets following sustainability criteria, aligned with environmental, social and governance (ESG) practices.

Participation in meetings (proxy voting)

SASB FN-AC-410a.3

We adhere to the Investment Funds Self-Regulation Code issued by the Associação Brasileira das Entidades dos Mercados Financeiro e de Capitais (Anbima), which determines Investment Fund Managers to adopt a Voting Policy, ensuring the right to vote at general meetings of investment funds and of issuers of securities held in fund portfolios, in order to protect the clients' interests.

Under our policy, the exercise of voting on material matters at shareholder meetings is the prerogative of funds holding more than 5% of the capital stock or have more than 10% of their assets invested in a single security. The call notice to shareholder meetings are analyzed by our analysts and portfolio managers, and voting decisions are submitted for approval by an internal proxy voting committee. Although the Voting Rights Policy does not specify explicit guidelines for environmental and social issues, we monitor the agendas of general meetings of investee companies. When relevant environmental and social topics arise, they are identified and highlighted, with guidance provided on participation and voting direction. In 2025, we participated in 71 shareholder meetings.

Sector	Meetings	Participation in Meeting (%)
Agribusiness	2	3%
Banks	1	1%
Capital Goods and Services	1	1%
Consumption	1	1%
Education	1	1%
Electricity	4	6%
Real estate	6	8%
Logistics, Transport and Infrastructure	3	4%
Min and Metallurgy	3	4%
Others	22	31%
Paper, Pulp and Wood	1	1%
Health	6	8%
Technology, Media and Telecom	1	1%
Public utilities	16	23%
Retail	3	4%
TOTAL	71	100%



Engagement and capacity building in sustainable business

GRI 2-29

To ensure the internalization of our sustainable business strategy accross the Organization, we maintain a continuous engagement process with clients and employees, with a strong focus on commercial teams.

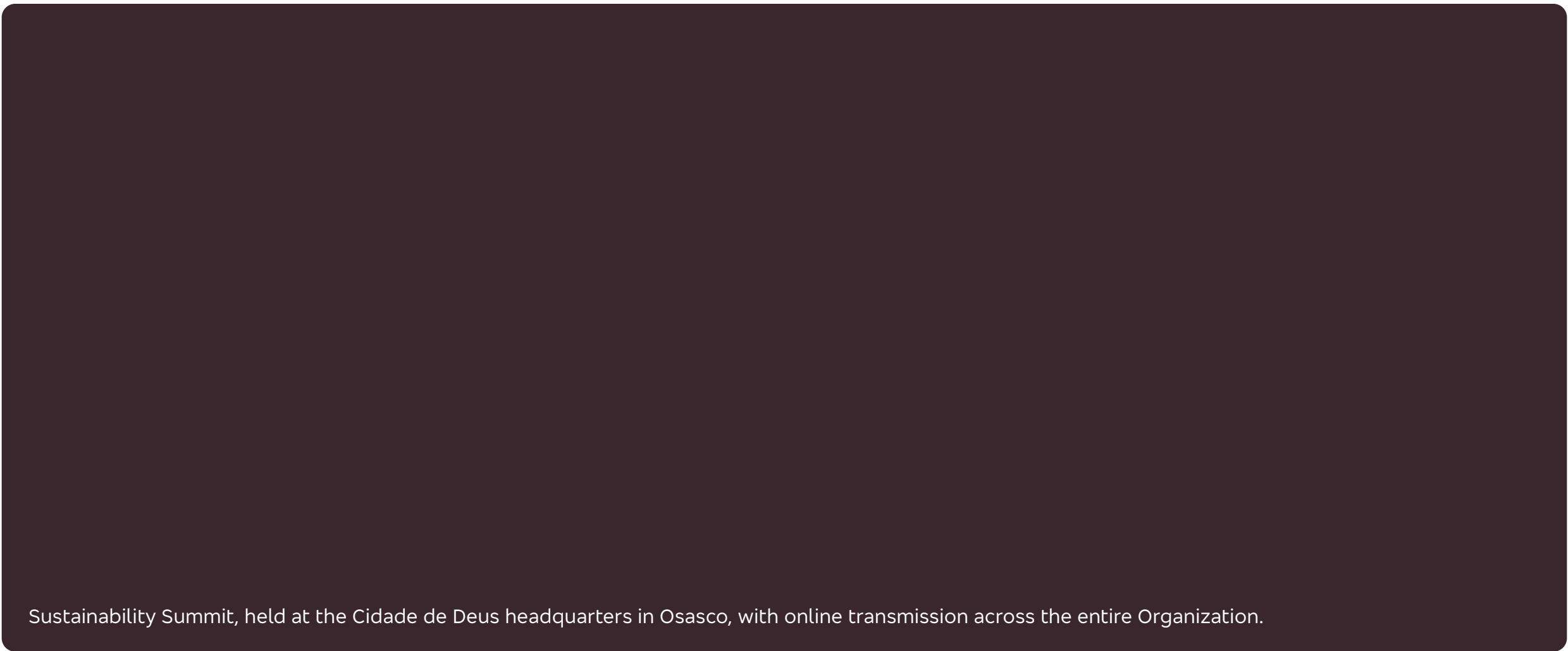
In 2025, we engaged 558 Wholesale relationship managers on sustainable business-related topics, aiming to strengthen their understanding of how environmental, social and climate aspects are integrated into client solutions. To reinforce this agenda, we promoted internal training and knowledge-sharing initiatives, enhancing the ability of commercial teams to identify opportunities and support clients' sustainability strategies.

In our client relationships, we held 331 meetings in 2025, addressing ESG opportunities and risks, regulatory trends and financial solutions associated with the sustainable transition.

Within Bradesco Asset Management, we implement specific training related to the ESG agenda for internal audiences. In 2025, more than 80% of employees participated

in these sessions, which included content on the simulation of effects of climate transition policies, such as renewable energy incentives and carbon pricing, on the economy, society and environment, in addition to discussions on materiality of ESG aspects for different sectors and companies.

Additionally, throughout the year, we participated in about 100 engagement meetings, involving investment portfolio companies, collective engagement organizations and associations, focusing on promoting ESG best practices, mitigating risks and identifying opportunities. In this context, we also participated in collective engagement initiatives related to climate and biodiversity, including those promoted by the Principles for Responsible Investment (PRI).



Sustainability Summit, held at the Cidade de Deus headquarters in Osasco, with online transmission across the entire Organization.

Internal engagement and sustainability training

Throughout 2025, we promoted internal engagement and training initiatives focused on Bradesco's broader sustainability agenda, with an emphasis on disseminating the corporate strategy, strengthening organizational culture, and aligning employees with the Organization's ESG commitments.

In this context, we held the Bradesco Sustainability Summit, which brought together employees from different areas to discuss ESG trends, challenges and opportunities related to the sustainable

transition, as well as the Bank's role in integrating these themes into its operations. The event featured panels, keynote sessions, and moments for sharing experiences, contributing to stronger internal alignment and advancement of the sustainability agenda.

Considering the set of these initiatives, we engaged 4,946 employees in internal sustainability training and awareness-raising actions throughout the year.



Social, environmental and climate risks

GRI 2-23 • 2-24 • SASB FN-CB-410a.2

Social, environmental, and climate risks (RSAC), in the context of financial institutions, are predominantly manifested indirectly, arising from business relationships, including those established with clients, suppliers, and investee companies, through financing and investment activities.

In line with the definition of the Central Bank of Brazil (BCB), as set forth in Resolution No. 4,557, these risks comprise:

➤ **Social risks** - represent the possibility of losses related to violations of fundamental rights and guarantees or acts harmful to collective interests, such as practices of harassment, discrimination, child labor, or labor analogous to slavery.

➤ **Environmental risks** - involve the possibility of damage to the environment, including pollution, deforestation, biodiversity loss, and excessive use of natural resources.

➤ **Climate risks** - are divided into two types: physical and transition risks. Physical risks involve the possibility of losses arising from extreme and frequent climate events or from long-term environmental changes resulting from shifts in climate patterns. Transition risks refer to the possibility of losses associated with the inability to adapt to regulatory, technological, and market changes related to the transition to a low-carbon economy. [Learn more about climate risks in the Climate Agenda chapter](#) ➤.





Governance of social, environmental, and climate risks (SAC)

The governance of SAC risks is structured across different levels, with specific responsibilities for managing these risks.

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

At the executive level, committees are responsible for assessing the impacts of these risks, proposing mitigation measures, and ensuring compliance with regulations and best practices. These committees support the Chief Executive Officer (CEO) and include the participation of the Chief Risk Officer (CRO).

At the operational level, specialized areas monitor exposure to SAC risks and promote their integration into business planning and management processes.

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

Regulatory environment

SAC risks have increasingly become part of the agenda of governments and the private sector and have been progressively incorporated into the regulation of the Brazilian financial system. The National Monetary Council (CMN) and the Central Bank of Brazil (BCB) have strengthened rules, guidelines, and supervisory processes to ensure that financial institutions adequately manage these risks.

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

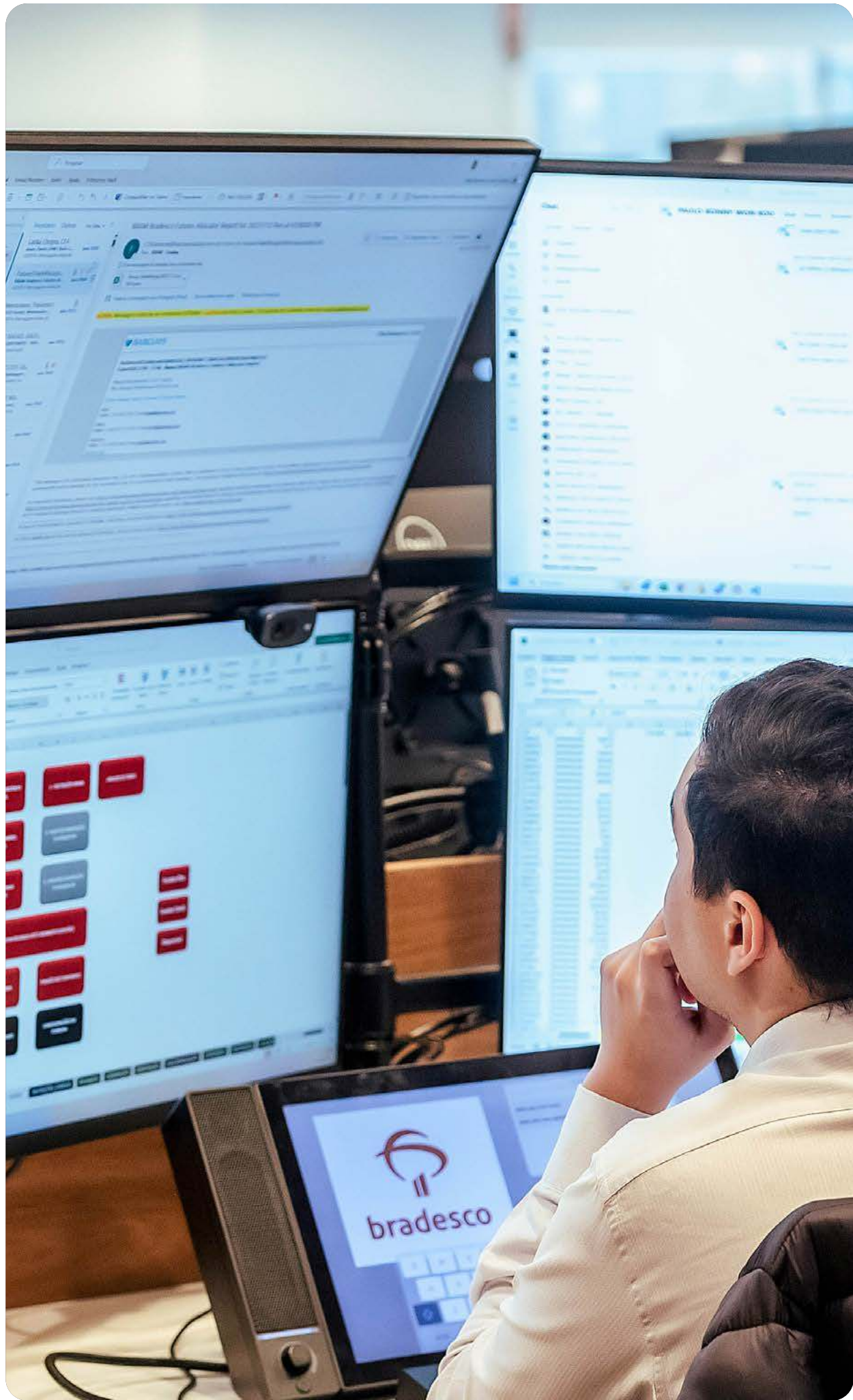
Normative framework

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

Our Social, Environmental, and Climate Responsibility Standard sets out the main guidelines for the sustainable conduct of business, activities, processes, and relationships with stakeholders, highlighting key lines of action and governance. In turn, the Social, Environmental, and Climate Risk Standard establishes the scope for analyzing exposure to social, environmental, and climate risks in operations with clients, suppliers, grantees, and investee companies.

LEARN MORE

about the roles and responsibilities of each governance body in the [Social, Environmental, and Climate Risks and Opportunities Report \(GRSAC\)](#).





Management of SAC risks

The scope of management defined in our Social, Environmental, and Climate Risk Standard, aligned with our Social, Environmental, and Climate Responsibility Standard, covers risks inherent to credit granting activities, collateral arrangements, donations and sponsorships, investments (private equity), and the recording of operational losses.

The management process comprises the stages of identification, assessment, classification, monitoring, control, and mitigation of these risks.

LEARN MORE

about these stages in the [Social, Environmental, and Climate Risks and Opportunities Report \(GRSAC\)](#).

Credit and financing Operations

SASB FN-CB-410a.2

In the analysis of social, environmental, and climate aspects applicable to credit and financing operations, we adopt different assessment criteria according to the characteristics of each transaction, following the principles of proportionality and relevance established by the Brazilian Central Bank (BCB).

Credit granting

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

We assess the environmental, social, and governance performance (ESG Score) of these clients through the application of questionnaires, complementary research in media and news sources, and verification of sensitive environmental aspects related to the location of production units or projects (georeferencing), among others.

The objective is to identify potential impacts on biodiversity, traditional communities, indications of human rights violations related to slave-like working conditions, 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 inherent risk and the client's ESG Score results in an RSAC rating, which may be classified as minimal, low, moderate, high, or very high.

Project finance

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

The analysis process includes sector-specific checklists to verify licenses, environmental studies, prevention, mitigation, control and compensation programs for impacts, and climate exposure. Media research and consultations with internal and public databases are also part of the process, such as the registry of employers that have subjected workers to slave-like conditions, the embargo list of the Brazilian Institute of the 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 assigned, comprising five levels: minimal, low, moderate, high, and very high.

Since 2004, we have been signatories to the Equator Principles (EP), a set of voluntary guidelines that support the identification, assessment, and management of social and environmental risks in large projects. The objective is to ensure that the projects we finance or advise are implemented in a socially responsible manner and reflect best practices in environmental, social, and climate management, as set out in the Performance Standards of the International Finance Corporation (IFC) and the World Bank Group Environmental, Health and Safety Guidelines. We classify projects under the Principles according to risk categories A (high), B (medium), and C (low).

Project monitoring

We incorporate into our monitoring portfolio projects that present potentially significant impacts, for which action plans are drawn up and must be complied with throughout the contract term. We monitor compliance with these plans annually through document analysis, site visits, and audits conducted by independent consulting firms, when applicable.



Non-compliance with established conditions may result in a downgrade of the client’s or project’s RSAC rating, adjustments to action plans, suspension of the disbursement of financial resources, or, in specific cases, early termination of the contract.

In 2025, we monitored 11 projects, all of which were framed under the Equator Principles, eight of which were structured as project finance.

Project finance framed under the Equator Principles

Number of projects/transactions reviewed	11
Total projects/transactions reviewed in relation to total projects/transactions (%)	100
Number of projects/transactions that reached financial close	1
Number of rejected projects/transactions	0

Stress testing

The stress-testing program allows us to assess our ability to withstand adverse scenarios. A business environment impacted by social, environmental, and climate (SAC) issues may affect counterparties’ operations and, consequently, credit risk. The implications of these scenarios for projected results, capital ratios, and liquidity guide the definition of our contingency plans and strategy.

To assess the impact of SAC risks on the Organization’s financial stability, we developed scenarios that consider the simultaneous occurrence of events associated with these risks. This exercise enables the evaluation of impacts on the main monitored risks, including macroeconomic effects such as fluctuations in interest rates, asset market prices, and other market risk variables.

By incorporating the results of these exercises into planning processes, business areas assess the estimated effects on their products, portfolios, and assets, considering implications for the Brazilian economy with an integrated view of immediate and long-term impacts on the Organization.

Additionally, we conduct standalone stress exercises as part of the program to analyze the consequences of isolated events on liquidity, market risk, and credit risk in assets of companies from sectors with higher potential exposure to SAC risks.

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

Portfolio monitoring

On a monthly basis, we monitor all corporate credit operations and rural credit operations for individuals in sectors significantly exposed to SAC risks. This enables us to observe the evolution of business concentration in these sectors and supports strategic adjustments in line with our risk appetite.

Restrictive and prohibitive measures

We adopt prohibitive measures for account opening and credit granting to individuals or legal entities proven to be involved in practices such as slave-like labor, child labor, sexual exploitation, unauthorized mining, asbestos extraction, and the manufacture of heavy weaponry not intended for national security.

We also apply restrictive measures to activities involving coal extraction, shale and tar sands extraction and processing, uranium industrialization and trade, coal-fired power generation, trawl fishing with nets longer than 2.5 kilometers, real estate projects overlapping Indigenous lands, and critical sectors with illegal deforestation-related violations (cattle ranching, slaughterhouses, and forestry production). Throughout 2025, we restricted operations with 1,106 individuals and legal entities due to involvement in these activities.

Regarding illegal deforestation, we are subject to SARB 026/2023, issued by FEBRABAN’s Banking Self-Regulation System. These guidelines aim to ensure that financial institutions promote responsible practices in the meat industry and align their social, environmental, and climate responsibility policies with the monitoring and management of illegal deforestation risk. Throughout 2025, we monitored compliance with commitments by clients in the slaughterhouse portfolio located in the Amazon biome and continued the process of risk assessment and indicator monitoring.

We also promoted training on Illegal Deforestation Risk Management in the Beef Supply Chain. Since its launch, 95% of eligible employees working in business areas have completed the training.

Alert system

We rely on an alert system that uses media and internal and public databases to monitor clients’ or potential clients’ involvement to social, environmental, or climate-related issues, such as embargoes, contaminated areas, or slave-like labor. This system supports business decisions and client relationship management.



Georeferencing tool used to assess the location and surroundings of real estate assets.

Real estate collateral

The analysis of real estate collateral, regardless of the credit modality, includes rural properties with social and or environmental restrictions; urban properties located in industrial areas with indications of contamination; warehouses storing potentially contaminating materials; properties with fuel tanks; and vacant land located in large urban centers.

For this assessment, we use georeferencing as a tool to identify specific situations related to the location and surroundings of the properties, such as the presence of deforestation in permanent preservation areas or in water source protection and recovery areas, conservation units, Indigenous lands, natural cavities, mineral extraction activities, and signs of contamination when there is a history of occupancy of the area by industries, warehouses, or fuel distributors.

In addition, we verify whether the property is included in public lists of contaminated and embargoed areas, as well as records of enforcement actions issued by Ibama and ICMBio.

Real estate assets are classified into one of the following categories: approved, restrictive, or prohibitive. In 2025, 759 properties were analyzed, of which 301 were approved, 233 were subject to restrictions, 182 were subject to prohibitive measures, and 39 were classified as both restrictive and prohibitive.

Investments

SASB FN-AC-410a.2

As part of our fiduciary duty, we adopt guidelines for responsible and ethical investment. In this context, in compliance with the Principles for Responsible Investment (PRI), of which we are signatories, and the Association of Capital Market Investors (Amec), we rely on an asset analysis and management process that incorporates ESG aspects across all activities, assessing relevant risks and opportunities and their impact on asset performance.

For this analysis, aspects such as legal compliance, respect for human and labor rights, environmental impact, and climate change, among others, are considered. The process is carried out by a dedicated team that reports to Bradesco Asset Management’s Executive Management.



The applied methodology assigns different weights to the monitored aspects, taking into account the characteristics inherent to each sector, and applies to all asset classes, including equities, fixed income (corporate and government bonds), and investment funds.

For corporate bonds, the analysis is based on material topics relevant to each sector in order to identify the risks and opportunities faced by companies.

For government bonds, our analysis covers regulatory quality, public policies aimed at the adequate provision of basic services to the population, environmental conservation, reduction of social inequality, as well as governance aspects.

We also assess all private equity operations of 2bCapital, with the objective of identifying potential social and environmental irregularities,

such as indications of involvement with slave-like labor, child labor, sexual exploitation, embargoes, contaminated areas, among other infractions that may impact the Organization's image and reputation.

Based on this assessment, investment operations are classified as low, moderate, or high RSAC risk. Cases classified as high or very high risk are deliberated by the Private Equity and 2bCapital Risk and Controls Management Committee. In 2025, 372 private equity transactions were assessed.

[Learn more about our Responsible Investments practices](#) ➞

Main aspects assessed



ENVIRONMENTAL

- Management of natural resources, biodiversity, and deforestation
- » Waste, effluents, and emissions
 - » Climate change adaptation and mitigation
 - » Environmental impacts of products and services

GOVERNANCE

- » Integration of ESG into strategy
- » Transparency and management
- » Control and rights of minority shareholders
- » Board of Directors
- » Conduct and conflicts of interest

SOCIAL

- » Relationship with stakeholders
- » Occupational health and safety
- » Diversity
- » Data protection
- » Scandals, fines, and sanctions in stakeholder relations

Suppliers

For the RSAC assessment of our supply chain, we follow the scope established in our Social, Environmental, and Climate Risk Standard. Accordingly, suppliers that fall within this scope are integrated into the Bradesco More Sustainable Supplier Program.

To promote the social and environmental development of our suppliers, we conduct advisory audits based on three pillars: social, environmental, and governance. These dimensions encompass aspects related to ethics, labor issues, human rights, supply chain management, environmental policies, licensing, solid waste management, greenhouse gas emissions, and occupational health and safety, among other topics.

Following the audits, suppliers establish an action plan for each identified opportunity for improvement and non-compliance. Based on the results, suppliers are classified into low, moderate, high, and very high risk levels.

[Learn more in Suppliers](#) ➞



Verification

Compliance of social, environmental, and climate risk management activities with the commitments undertaken, applicable legislation, and internal standards is periodically assessed through internal audit and compliance processes, in addition to ongoing monitoring conducted by the Central Bank of Brazil.

Client engagement

For the proper management of SAC risks, we rely on client engagement, as clients take part in requests related to the provision of information and documentation that evidence the practices adopted and commitments undertaken, as well as their agreement with the criteria and aspects established in our standards.

In 2025, we analyzed 3,507 credit proposals for companies or project financing, including the

verification of evidence regarding compliance of the financed activities with applicable legislation and with our commitments and policies.

Additionally, in 2025, we allocated approximately BRL 2 million in investments aimed at strengthening our risk management structure, team training, and the renewal of commitments and partnerships, such as the Equator Principles and consulting services.

LEARN MORE

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

about the sustainability risk management practices of the Bradesco Seguros Group in its [Sustainability Report](#).



Climate agenda

GRI 3-3

Climate change is one of the most pressing global challenges today, with growing impacts on the economy, society, and ecosystems. The intensification of extreme events and shifts in climate patterns underscore the urgency of a structural transition toward a more resilient, inclusive, and low-carbon development model.

In this context, coordinated action by governments, companies, financial institutions, and individuals is essential to enable the transformations required in the real economy.

As a financial institution, we reaffirm our strategic role in mobilizing capital and supporting our clients throughout their climate transition journey. Our climate strategy is grounded in the ambition to achieve net-zero emissions by 2050 and is supported by commitments, policies, indicators, and action plans aligned with science-based frameworks and leading market practices.

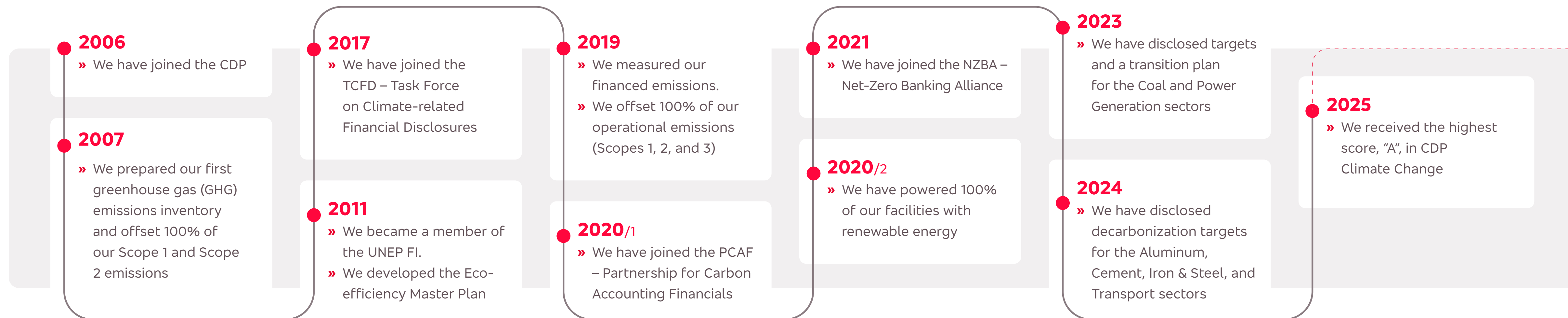
We began this journey by managing emissions from our own operations and have steadily advanced toward integrating climate

considerations into our business strategy, portfolio management, governance, and risk management.

We recognize that our greatest climate impact arises from the activities we finance. Therefore, we understand that our challenge is inseparable from that of our clients. Our commitment is to support them in measuring, reducing, and, where applicable, removing emissions, as well as in strengthening the resilience of their businesses to climate risks, in addition to enabling financial and

non-financial solutions that foster innovation and the adoption of low-emission technologies.

As a founding member of the Principles for Responsible Banking (PRB) and a signatory to the Partnership for Carbon Accounting Financials (PCAF), we remain committed to the decarbonization of the economy and to building a more sustainable future. We seek to go beyond traditional banking solutions by actively contributing to the alignment of financial flows with a more prosperous, resilient, and low-carbon economy.





Climate Governance

GRI 3-3 • TCFD: Governança

The governance of the climate agenda is integrated into the Organization’s sustainability and risk management structures.

The Board of Directors oversees the topic with the support of the Sustainability and Diversity Committee and the Risk Committee.

At the executive level, we have a Sustainability Committee, which brings together executive officers and directors from strategic areas every two months, enabling a cross-cutting approach to the management of climate-related risks and opportunities.

Within the risk governance structure, the Executive Committee for Integrated Risk Management and Capital Allocation, which meets monthly or on an extraordinary basis, together with the Risk Committee, among other responsibilities, assesses and proposes the limits of the Risk Appetite Statement (RAS), which includes the climate dimension.

The Sustainability and Financial Risk Management areas have dedicated teams responsible for monitoring climate indicators and developing financial solutions. These teams also play a key role in translating climate-related risks and

opportunities into guidelines applicable to other areas of the Organization.

Our activities are guided by a set of policies and standards, such as the Sustainability Policy, the Social, Environmental and Climate Responsibility Standard (PRSAC), the Social and Environmental Risk Policy, and the Social, Environmental and Climate Risk Monitoring Policy.

[Learn more about our governance structure in Sustainability governance](#) ➔

- » The members of the Board have relevant collective experience in climate change, participating in national and international forums such as FEBRABAN, ANBIMA, and the TCFD. Their ongoing development is ensured through continuous training and regular dialogue with market experts.
- » We consider ESG indicators and performance in sustainability indices and ratings in the evaluation of our executives (superintendents, heads of departments, executive officers, and statutory officers).

Regulatory environment

The climate regulatory environment has gained relevance in Brazil and internationally, as risks associated with climate change are increasingly recognized as material factors for financial stability. Regulators and supervisors have progressively incorporated these risks into prudential frameworks.

In Brazil, the advances observed from 2021 and 2022 onward, driven by the actions of the Central Bank of Brazil (BCB), represented a milestone in consolidating the agenda of social, environmental,

and climate-related risks (SAC), strengthening governance requirements, risk management practices, and institutional responsibilities.

These regulations address the potential for financial losses arising from climate risks, requiring their integration into traditional risk categories—credit, market, liquidity, and operational risks—as well as into the Risk Appetite Statement (RAS), business continuity plans, and stress testing. They also expand regulatory reporting requirements and market transparency, in line with the recommendations of the TCFD and IFRS S2.

Resolution	Description
CMN Resolution No. 4943	Amends Resolution No. 4557, dated February 23, 2017, which provides for the risk management framework, the capital management framework, and the information disclosure policy.
CMN Resolution No. 4945	Provides for the Social, Environmental, and Climate Responsibility Standard (PRSAC) and for actions aimed at ensuring its effectiveness.
BCB Resolution No. 139	Provides for the disclosure of the Social, Environmental, and Climate Risk and Opportunity Report (GRSAC).
BCB Resolution No. 151	Provides for the submission of information related to social, environmental, and climate risks (DRSAC).



Climate Strategy

GRI 3-3 • 201-2 • TCFD: Estratégia

Our climate strategy is integrated into the Sustainability Strategy and the conduct of our business. It considers local and global challenges and trends and is aligned with the Sustainable Development Goals (SDGs) and the goals of the Paris Agreement. In this context, we seek to incorporate climate-related risks and opportunities into our corporate strategy, governance, and capital allocation, with a focus on preserving and creating value for our stakeholders.

Based on the definition of sectoral portfolio decarbonization targets, we structured a transition plan, which has become an integral part of the climate strategy. This plan includes continuous monitoring of the alignment of the credit portfolio with decarbonization scenarios, active engagement with employees and clients, and the expansion of financial solutions that support the transition to a low-carbon economy. Our role goes beyond reducing financed emissions, encompassing the financing of the transition required for the decarbonization of the economy.

As measurement practices have advanced, climate-related risks and opportunities have been progressively incorporated into the business strategy. Over the past year, the Bank enhanced its sectoral monitoring mechanisms by incorporating qualitative indicators aimed at guiding client engagement, mapping their stage in the decarbonization journey, and directing appropriate financial solutions to different sectoral contexts and business models.



LEARN MORE

about the transition plan in our [ESG Indicators Worksheet](#).

With regard to emissions from our operations, we have targets aligned with the methodology of the Science Based Targets initiative (SBTi). We annually monitor these emissions across all three scopes, based on ISO 14064 and the Brazilian GHG Protocol Program.

[Learn more about the climate agenda in our operations in the section Eco-efficiency](#) 

Commitments and Partnerships

To strengthen our strategy and advance the climate agenda, we actively participate in sectoral and multi-stakeholder forums, undertaking public commitments and contributing to the development of solutions applicable to the financial sector.

We take part in working groups and thematic committees, collaborating in the development of technical references and the advancement of practices that support the transition of the economy. Highlights include our participation in commissions and working groups of the Brazilian Federation of Banks (FEBRABAN), the Partnership for Carbon Accounting Financials (PCAF), and the United Nations Environment Programme – Finance Initiative (UNEP FI), as well as the Climate, Energy, and Sustainable Finance thematic chamber of the Brazilian Business Council for Sustainable Development (CEBDS) and the initiatives of the UN Global Compact, among others.

LEARN MORE

about the climate strategy, commitments, and partnerships of Bradesco Seguros Group in its [Sustainability Report](#).



Integration of risks and opportunities

The process of measuring climate risks in the financial sector is constantly evolving and requires the ongoing refinement of methods to assess their potential impacts.

Given the forward-looking nature of these potential impacts, we use three time horizons for scenario analysis: short term (up to 2 years), medium term (up to 5 years), and long term (more than 5 years).

Recent events in Brazil suggest that acute physical risks tend to be concentrated in the short term, with the potential to affect multiple sectors and cause significant—direct or indirect—damage to assets and infrastructure.

Transition risks, particularly those related to regulatory changes, may generate short-term impacts arising from international requirements that affect production chains in Brazil, in addition to domestic regulations.

In the medium and long term, a further intensification of market, technology, and regulatory trends is expected, aimed at supporting the transition to a low-carbon economy, in line with global climate targets.

As climate risk assessments evolve, we are moving toward the use of indicators to enhance and develop solutions that promote adaptation and mitigation across our clients’ value chains. This

creates business opportunities and contributes to guiding the organization’s strategy.

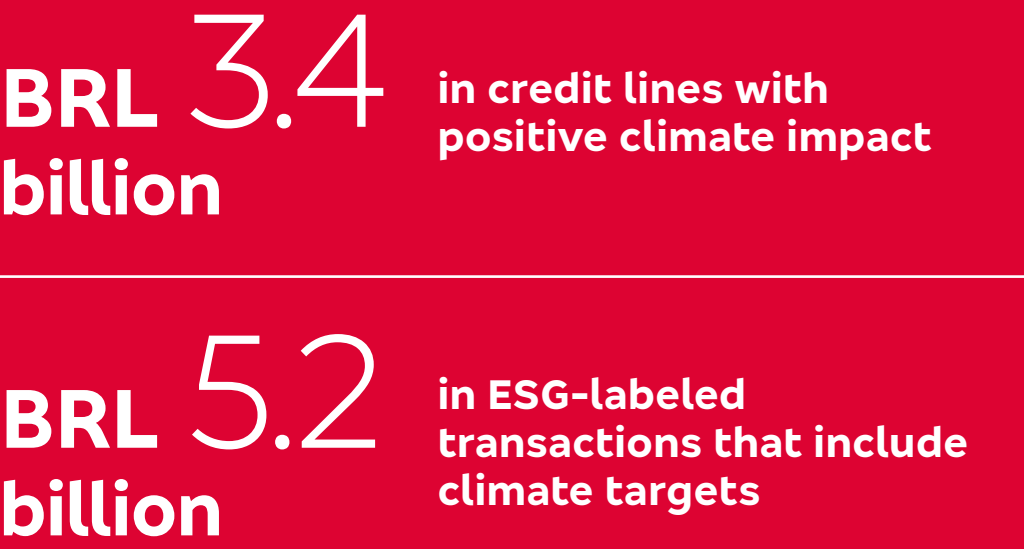
At the same time, decarbonization targets and the elements that make up climate scenarios guide us in identifying opportunities to leverage financing and investments, as illustrated by the examples presented in the table below. [Learn more about our processes in Climate Risk Management](#) ☺.

Affected area	Time horizon	Value chain segment	Opportunities	Expected impact
Operations	Medium to long term	Own operations	Replacement of air conditioning equipment with models that use refrigerants with a lower emission factor, combined with preventive maintenance	Reduction of emissions resulting from refrigerant gas leakage from air conditioning equipment
Products and services	Short term	Client financing	Define the scope of climate finance for the bank	Boost to the financing of clients’ climate transition and adaptation
Portfolio magement	Short to medium term	Retail	Expand the scope of financed emissions measurement to products aimed at individuals	Inclusion of climate metrics and targets in the product strategy for individuals

Climate-related opportunities

Financial institutions play a central role in mobilizing capital for climate transition and adaptation. At Bradesco, we offer financial solutions aligned with ESG criteria, enabling our clients to access capital to address their climate-related needs.

These solutions are offered in line with our clients’ needs, identified through the analysis of climate-related risks and impacts. The consolidated volume of transactions that contributed to our clients’ climate management in 2025 totals¹:



¹ The transactions considered here represent a subset of the scope of the Sustainable Business target.



Climate Risk Management

GRI 3-3 • 201-2 • TCFD: 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.

To address this scenario, we integrate climate related factors into our methodologies, models, and tools for measuring and controlling other business risk components, especially in financing, investment, and insurance operations. However, given the complexity and the evolving nature of climate events, we continuously enhance our risk management mechanisms.

Since 2017, we have participated in sector initiatives focused on developing methodologies and tools for the banking industry.

Extreme events and our structures

Our Business Continuity Management Program (BCMP) contributes to strengthening operational resilience by keeping the Organization prepared to respond to incidents that may cause business disruptions, including climate-related events. The objective is to mitigate impacts on clients, safeguard the interests of stakeholders, and protect our reputation.

Business continuity strategies are defined based on risk and impact assessments of critical processes and are translated into actionable plans and tests designed to ensure the continuity of essential services.

These strategies are exercised annually, and results are reported to executive forums, with corrective actions defined when necessary.

Identification and Measurement of Risks

To identify and classify the climate risks of a client or project, we assess their exposure to physical and transition risks, according to the economic sector and geographic region.

In the assessment of physical risks, we use data from AdaptaBrasil, a platform of the Ministry of Science and Technology (MCTI), which provides indices by municipality and sector, considering both acute and chronic risks. This enables us to classify such risks based on their economic and territorial impact, taking into account the specific threats faced by each sector and region.

In assessing transition risks toward a low-carbon economy, we consider:

- » market risks, such as reliance on carbon-intensive inputs;
- » reputational risks, related to the potential for damage to the sector's image arising from climate events;
- » regulatory risks, such as the implementation of carbon pricing and mandatory emissions reduction requirements; and
- » technological risks, such as the availability of substitute technologies for current products.

These components are consolidated into a single metric that enables the classification of risk as high, medium, or low.

Scenario analysis and portfolio sensitivity

In line with the recommendations of the Task Force on Climate-related Financial Disclosures (TCFD), we assess the main sectors represented in our credit portfolio with regard to their exposure to climate risks across different time horizons. For this purpose, we use three scenarios defined by the Network for Greening the Financial System (NGFS):

- » **Delayed Transition:** global emissions reduction policies initiated only from 2030 onward.
- » **Current Policies:** continuation of existing policies, without additional regulatory enhancements.
- » **Net Zero:** coordinated regulatory efforts to align emissions with the goals of the Paris Agreement.



The table below provides additional information on the scenarios and their impacts.

Category	Scenario	Policy ambition (2050)	Policy response	Technological change	Carbon Dioxide Removal (CDR)	Regional variation in policies
Orderly	NetZero 2050	1.4°C	Immediate	Rapid change	Medium-to-high use	Medium variation
Disorderly	Delayed Transition	1.7°C	Delayed	Rapid and gradual change	Medium use	High variation
Global warming	Current Policies	3°C	None – current policies	Gradual change	Low use	Low variation

Financial risk impact:

Low

Moderate

High

Table: Impacts of transition risks under the scenarios selected by the Organization for the assessment of climate risk, in accordance with NGFS guidelines.

Based on the use of scenarios, we stress tested the financial statements of companies in our portfolio, simulating potential impacts on variables such as credit ratings.

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

Climate stress testing

Within the Organization, we conduct analyses and projections regarding capital availability and needs, with the objective of identifying threats and opportunities that support the planning of capital adequacy and the optimization of capital levels.

This management approach is designed to enable the achievement of our strategic objectives and to support the risks inherent to our activities, including climate-related risks.

We adopt a forward-looking three-year horizon in preparing our capital plan, anticipating needs and establishing contingency procedures and actions for adverse scenarios. We periodically monitor capital projections, considering a management capital buffer that incorporates additional impacts from stress scenarios, qualitative risks, and risks not captured by regulatory models.

For the climate stress testing exercise, we develop narratives around global climate issues

and project their impacts on macroeconomic variables such as exchange, interest rates, and GDP. The resulting effects, along with the impacted variables, are used by product planning areas to estimate potential implications for demand and future results, expanding the integration of this assesment into different risk management processes.



Monitoring

We monitor on a monthly basis all corporate credit operations in sectors that are significantly exposed to climate risks, as well as rural credit operations for individuals. This enables us to assess the evolution of business concentration in these sectors and to adjust our approach in line with our risk appetite.

As of December 2025, sectors most susceptible to climate risks accounted for 10.3% of the credit portfolio. These include the food, packaging, tobacco and beverages, oil and petrochemical, personal and household care products, chemicals, steelmaking, metallurgy, and retail sectors.

Model analysis

We maintain preventive monitoring focused on specific threats or vulnerable territories.

In 2025, the sectoral and territorial sensitivity study was renewed with a focus on potential exposures associated with water scarcity. Although localized effects were identified, the magnitude observed did not require the activation of the rating downgrade process nor a revision of

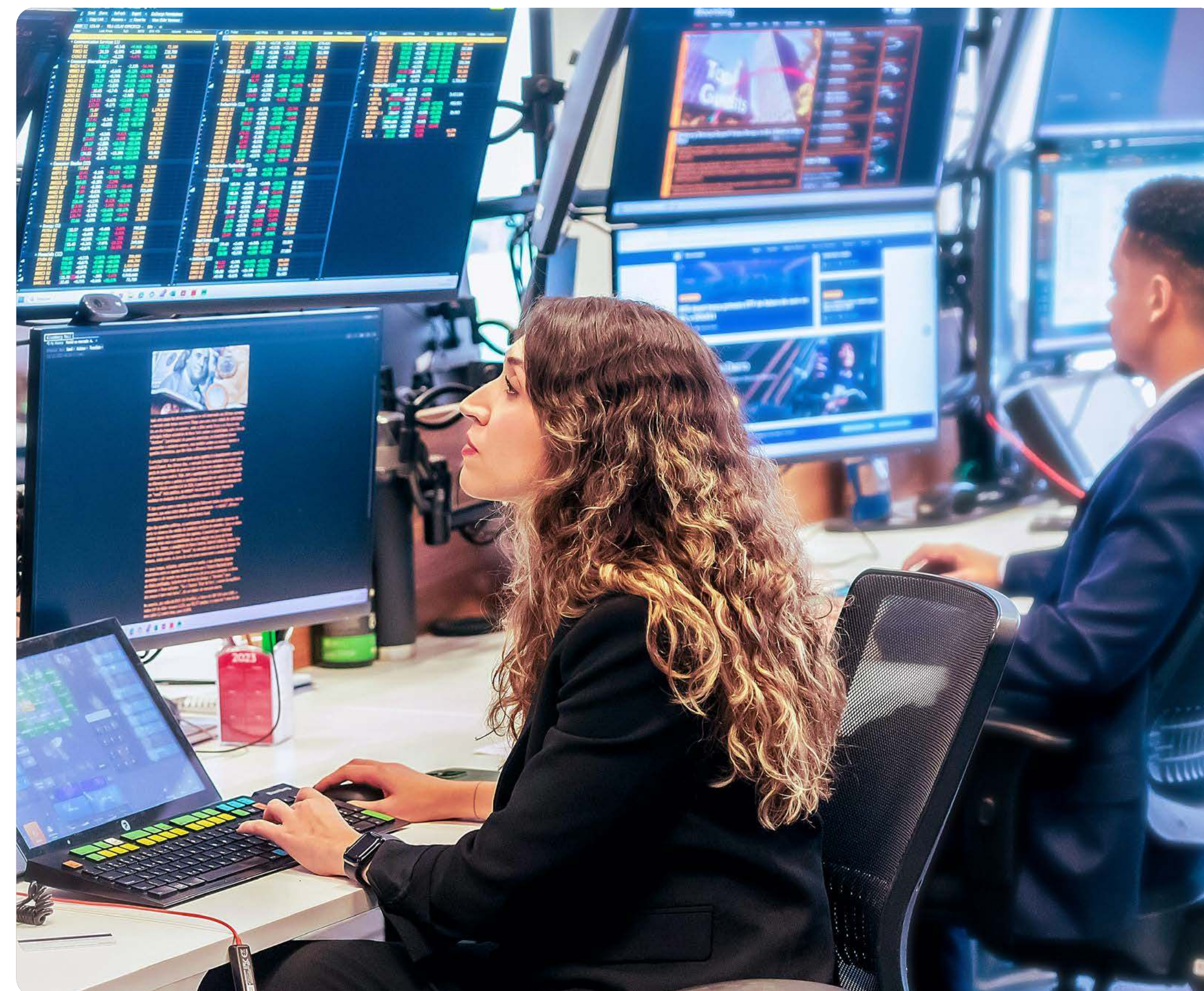
credit limits. The continuity of this monitoring reinforces our commitment to the continuous improvement of risk assessment methodologies and demonstrates diligence in anticipating climate events that may affect clients' credit quality.

Other management tools

Our regulatory framework includes restrictive guidelines for granting credit to companies with a significant share of revenue derived from coal-fired thermal power plants. In addition, we use a credit rating override mechanism, which allows adjustments to client ratings based on their exposure to climate-related risks, thereby deepening the integration of these factors into established risk management processes.

LEARN MORE

about the process for identifying and measuring climate impacts in the [Social, Environmental, and Climate Risks and Opportunities Report \(GRSAC\)](#).





Metrics and targets

The management of climate indicators is essential to guide our strategy and support the achievement of the objective of reducing potential impacts of our businesses 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 businesses. Since 2020, we have applied the methodologies established by the Partnership for Carbon Accounting Financials (PCAF) to measure the absolute emissions of the Bank's corporate credit portfolio and of fixed-income and equity investments managed by Bradesco Asset.

We remain committed to continuously improving our processes, seeking to enhance the collection and processing of internal and external data, automate calculation stages¹, and better understand how to influence decision-making based on the generated metrics.

In 2025, seeking to expand our assessment, we conducted the first estimation of financed emissions related to the credit for individuals, covering mortgage financing, the results of which are presented on [page 44](#) ☺.

Emissions from legal entities (corporate clients)

The processes described below refer specifically to the corporate portfolio.

> Scope and methodology

The calculation covers greenhouse gas (GHG) emissions associated with the granting of corporate loans across all corporate segments in the expanded credit portfolio of Banco Bradesco² and investments managed by Bradesco Asset.

The PCAF methodologies for business loans, unlisted equity, listed equity and corporate bonds are applied, according to the type of asset covered.

We adopt an annual calculation and recalculation cycle: we estimate portfolio emissions for the current year (2025³) and recalculate those of the previous year (2024). This practice is necessary to harmonize the reference year of portfolio and emissions data, given that many inventories published by Brazilian companies become available in the second half of the year.

> Data quality and sources

In our calculations, we prioritize GHG emissions and financial data disclosed by the companies themselves. For the identified data, we have conducted, since 2023, a compatibility analysis to ensure maximum alignment between asset coverage by GHG inventories and financial data. To enhance the robustness of our calculations, we use the PCAF score, which ranges from 1 (best) to 5 (worst). We acknowledge that the compatibility analysis described above limits the use of disclosed data, as reflected in the evolution of the portfolio score between 2021 and 2024. However, it represents a gain in overall analytical quality.

Financial data sources include EMIS, the Brazilian Securities and Exchange Commission (CVM), and income statements, while GHG inventory data are obtained from institutional reports and the Public Emissions Registry of the Brazilian GHG Protocol Program.

When client data are not available, we use sectoral emission factors from the PCAF database⁴, assigned based on the company's primary National Classification of Economic Activities (CNAE).

Despite the limited availability of data, we expect regulations such as CVM Resolution No. 193 and Law No. 15,042, which establishes the Brazilian Emissions Trading System (SBCE), will encourage broader disclosure of GHG inventories by companies. The greater the availability of data, the more robust the analyses will be.

An important contribution to the current process was the creation of the Financed Emissions Squad by FEBRABAN, with technical coordination by Bradesco, which has significantly enhanced associated banks' access to emissions data from Brazilian companies and to sectoral emission factors that are more accurate than those currently provided by PCAF.

¹ We are supported by the startup DEEP ESG in these stages.
² Values related to guarantees and sureties are excluded from the analysis.
³ Estimated results for financed emissions in 2025 are presented on [page 171](#)
⁴ PCAF Web-based emission factor database.



➤ **Results**

We present the results of financed emissions for Scopes 1 and 2 under different breakdowns. Scope 3 was excluded due to limitations in data accuracy and management by companies.

Total emissions¹ – Corporate portfolio

SASB FN-CB-410b.1 • FN-CB-410b.2

	2021	2022	2023	2024
Covered balance (BRL billion) ²	387.73	406.05	383.91	401.97
Absolute emissions – Scopes 1 and 2 (MtCO ₂ e)	10.15	10.64	9.97	12.44
Emissions intensity (MtCO ₂ e/BRL billion)	0.03	0.03	0.03	0.03
PCAF score	3.81	3.86	3.94	4.24

¹ Scopes 1 and 2.

² For all years, we covered 100% of the portfolio to which the PCAF methodology is applicable, considering the availability of internal and external data.

CNAE reclassification

With the aim of increasing the accuracy of the analyses, we conducted a specific assessment of CNAEs associated with financial and administrative activities, which are commonly used by corporate taxpayers (CNPJs) of large economic groups that contract significant volumes of credit.

This analysis seeks to identify cases in which the client’s primary activity is not adequately reflected by the declared CNAE. In such cases, we assign a CNAE that is more representative of the client’s actual activity in the portfolio database, for the purposes of emissions measurement.

CNAEs considered for reclassification

6461-1/00	Holding companies of financial institutions
6462-0/00	Holding companies of non-financial institutions
6463-8/00	Other equity participation entities, except holdings companies
8413-2/00	Regulation of economic activities
8299-7/99	Other business support service activities not previously specified
8211-3/00	Combined office administrative and support services





Within the expanded portfolio, we distinguish different asset classes. We understand that these categories may require specific strategies for managing financed emissions in the short and medium terms.

Emissions by asset class¹

	Total covered balance (BRL billions)				Emissions – Scopes 1 and 2 (MtCO ₂ e)				Intensity – Scopes 1 and 2 (MtCO ₂ e/BRL billions)			
	2021	2022	2023	2024	2021	2022	2023	2024	2021	2022	2023	2024
Corporate credit	301.94	313.54	292.02	315.37	8.25	7.78	7.75	10.04	0.03	0.02	0.03	0.03
Securities (TVMs)	85.80	92.51	91.89	86.60	1.90	2.86	2.22	2.40	0.02	0.03	0.02	0.03
TOTAL	387.73	406.05	383.91	401.97	10.15	10.64	9.97	12.44	0.03	0.03	0.03	0.03

¹ Corporate credit emissions were calculated using the Business Loans and Unlisted Equity methodology, and securities (TVMs) using Listed Equity and Corporate Bonds.

Sectoral emissions are presented for the most carbon-intensive sectors globally.

Sectoral emissions

	Covered balance (BRL billions)				Emissions – Scopes 1 and 2 (MtCO ₂ e)				Intensity – Scopes 1 and 2 (MtCO ₂ e/BRL billions)				PCAF Score			
	2021	2022	2023	2024	2021	2022	2023	2024	2021	2022	2023	2024	2021	2022	2023	2024
Agriculture	5.20	5.13	7.74	7.08	0.90	0.89	1.06	1.09	0.17	0.17	0.14	0.15	4.60	4.80	4.65	4.78
Aluminum	3.01	3.41	3.73	5.08	0.42	0.47	0.85	1.07	0.14	0.14	0.23	0.21	2.83	2.99	2.22	3.95
Coal	0.01	0.02	0.02	0.02	0.00	0.00	0.00	0.00	0.20	0.20	0.16	0.22	5.00	5.00	5.00	5.00
Cement	1.95	2.03	2.08	1.03	0.17	0.18	0.24	0.48	0.09	0.09	0.12	0.47	4.33	4.32	4.67	2.67
Iron and Steel	7.04	5.66	4.45	5.14	0.85	0.57	0.68	0.56	0.12	0.10	0.15	0.11	3.00	2.97	3.07	2.93
Power Generation	7.93	8.79	9.67	10.21	0.14	0.12	0.19	0.10	0.02	0.01	0.02	0.01	3.36	3.32	3.32	3.00
Real estate	22.94	24.92	27.04	30.01	0.04	0.04	0.05	0.06	0.00	0.00	0.00	0.00	4.50	4.62	4.77	4.78
Oil and gas	6.53	7.22	7.46	5.45	0.89	0.74	0.72	0.51	0.14	0.10	0.10	0.09	2.26	1.76	1.94	2.30
Transport	32.93	33.21	27.01	28.37	0.56	0.80	0.42	0.52	0.02	0.02	0.02	0.02	4.56	4.68	4.58	4.71
Others	300.17	315.65	294.73	309.58	6.19	6.82	5.76	8.05	0.02	0.02	0.02	0.03	3.73	3.78	3.89	4.24
TOTAL	387.73	406.05	383.93	401.97	10.15	10.64	9.97	12.44	0.03	0.03	0.03	0.03	3.81	3.86	3.94	4.24

Note: Calculation rules were revised as of 2023, which affects comparability with data from the previous two years.



Emissions from individuals
(retail clients)

Bradesco serves individuals and legal entities with different profiles in Brazil, with the retail portfolio representing more than 40% of the total loan portfolio balance over the past two years.

Within this portfolio, mortgage financing is significant and, as it is an asset class that may present a relevant climate impact, we conducted the first measurement of retail mortgage financing for this category, using 2024 as the base year.

For the measurement of the portfolio, we adopted the methodologies set out in the Partnership for Carbon Accounting Financials (PCAF) standard, corresponding to Mortgages.

In the Brazilian context, there are still relevant limitations regarding the availability of data on energy consumption and energy efficiency of properties, which restricts the level of precision in measuring the financed emissions of this portfolio.

In light of this scenario, we have directed our efforts toward the use of emission factors based on nationally recognized data sources, such as those provided by the Energy Research Company (EPE) and the Brazilian Institute of Geography and Statistics (IBGE).

The continuous improvement in the granularity of analyses will enable, in the future, a more accurate measurement of the impact of products with social and environmental attributes — such as the acquisition of solar energy systems and the Sustainable Entrepreneur Plan — on the emissions profile of these portfolios.

Financed emissions – Individuals (Retail)

	Covered balance (BRL million)	Total emissions (tCO ₂ e)	Intensity (tCO ₂ e/BRL million)	PCAF score
Mortgage financing	95,728.42	71,893.51	0.75	4.99





Bradesco Asset Management investments

The analysis of GHG emissions related to investments is an important tool for identifying opportunities and mitigating risks associated with the climate agenda. In this context, we calculated the invested emissions related to the fixed income portfolios (private credit securities) and equity portfolios managed by Bradesco Asset Management, for the year 2024.

Total Emissions¹

SASB FN-AC-410b.1 • FN-AC-410b.2

	2021	2022	2023	2024
Covered value (BRL billion)	93.39	125.53	164.52	186.41
Absolute emissions – Scopes 1 and 2 (MtCO ₂ e)	1.67	2.1	2.96	3.79
Emissions intensity (MtCO ₂ e/BRL billion)	0.02	0.02	0.02	0.02
PCAF score	1.98	2.25	2.41	2.23

¹ Scopes 1 and 2

[Learn more about our operational emissions in Eco-efficiency](#) 

Emissions by asset class

	Total covered balance (BRL billion)				Emissions – Scopes 1 and 2 (MtCO ₂ e)				Intensity – Scopes 1 and 2 (MtCO ₂ e/BRL billion)			
	2021	2022	2023	2024	2021	2022	2023	2024	2021	2022	2023	2024
Fixed Income	72.23	110.20	150.42	172.93	1.05	1.74	2.66	3.47	0.02	0.02	0.01	0.02
Equity	21.16	15.33	14.10	13.48	0.62	0.36	0.30	0.33	0.03	0.03	0.02	0.02
TOTAL	93.39	125.53	164.52	186.41	1.67	2.10	2.96	3.79	0.02	0.02	0.02	0.02

Setorial emissions²

	Total covered balance (BRL billion)				Emissions – Scopes 1 and 2 (MtCO ₂ e)				Intensity – Scopes 1 and 2 (MtCO ₂ e/BRL billion)				PCAF score			
	2021	2022	2023	2024	2021	2022	2023	2024	2021	2022	2023	2024	2021	2022	2023	2024
Agriculture	0.14	0.16	0.16	0.07	0.01	0.01	0.01	0.01	0.10	0.06	0.13	0.11	1.01	1.02	3.66	1.14
Aluminum	0.14	0.09	0.03	0.01	0.02	0.01	0.01	0.00	0.16	0.16	0.21	0.21	1.00	1.00	1.00	1.00
Iron and Steel	0.59	0.36	0.09	0.34	0.12	0.06	0.03	0.04	0.20	0.16	0.16	0.12	1.72	1.01	1.04	1.00
Power Generation	5.64	7.40	3.15	13.18	0.32	0.15	0.16	0.23	0.06	0.02	0.01	0.02	1.67	1.79	3.44	1.96
Real estate	1.23	1.02	1.15	1.99	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.18	2.91	2.82	3.50
Oil and gas	3.47	2.08	2.61	3.80	0.31	0.17	0.20	0.35	0.09	0.08	0.08	0.09	1.29	1.28	1.33	1.52
Transport	1.57	1.91	2.99	7.95	0.05	0.04	0.07	0.10	0.03	0.02	0.02	0.01	2.50	4.33	4.56	1.58
Others	80.62	112.50	154.33	159.07	0.83	1.66	2.48	3.07	0.00	0.00	0.02	0.02	2.01	2.27	2.20	2.29
TOTAL	93.39	125.53	164.52	186.41	1.67	2.10	2.96	3.79	0.02	0.02	0.02	0.02	1.98	2.25	2.44	2.23

² There was no material exposure of Bradesco Asset Management to the coal and cement sectors during the periods assessed.



Sectoral decarbonization targets

With the aim of neutralizing net emissions from our credit portfolio by 2050, in addition to monitoring financed emissions and engaging and raising awareness among our clients and commercial teams, we have established interim targets for six sectors in our portfolio, as listed in the table alongside¹.

For the real estate, agriculture, and oil and gas sectors, we maintain our sectoral positioning, taking into account data availability and the specificities of the Brazilian context.

In 2025, we systematized the monitoring of portfolio progress against the established targets by consolidating the assumptions and

the methods used for data capture, storage, and processing. As a result of this methodological enhancement, differences may be observed for certain sectors between the values disclosed in previous years² and those presented in this report.

It is important to note that the definition and monitoring of climate targets involve significant challenges, such as data quality and availability, existing methodologies, the appropriateness of decarbonization scenarios to the Brazilian context, client commitments, and government objectives. In this regard, targets may be reviewed and updated as new information, methodologies, or approaches that are more aligned with national circumstances become available.

¹ The targets use 2021 and 2022 as the baseline years, in accordance with the guidelines of the Net Zero Banking Alliance (NZBA) framework.

² [2024 Climate Report](#)

Sectors	Scopes	Metric	2021	2022	2023	2024	2030 Target	Reference scenario
Aluminum ³	1 e 2	tCO ₂ e/t aluminum		3.22	2.45	2.12	2.07 (-11%)	-
Cement	1 e 2	tCO ₂ e/t cement		0.62	0.62	0.61	0.47 (-20%)	IEA NZE
Iron and Steel	1 e 2	tCO ₂ e/t crude steel		1.85	1.95	1.90	1.13 (-39%)	IEA NZE
Electricity Generation	1 e 2	kgCO ₂ e/MWh	56.74	77.54	80.15	26.24	23 (-62%)	IPCC SSP - 1-1.9 (Brazil)
Transportation	3	gCO ₂ e/km		67.93	72.98	91.51	52 (-25%)	IEA NZE
Coal	1, 2 e 3	BRL Million	11.02	21.25	14.70	20.72	0 (-100%)	-

Note: The development of the targets and sectoral positions was supported by the external consultancy Oliver Wyman.
³ For this sector, we identified the scenario developed by the International Aluminium Institute (IAI); however, its intensity is significantly higher than that of our portfolio. For this reason, the target was defined based on intensity projections that take into account the sector's main clients.

[Learn more about our operational emissions targets under Eco-efficiency](#) ➔



Metrics and methodology

The targets disclosed in this report cover lending operations within the expanded corporate credit portfolio, excluding guarantees and sureties, and follow the recommendations of UNEP FI set out in the Guidance for Climate Target Setting for Banks.

We prioritize client engagement as a central element of our decarbonization approach. Therefore, our sectoral targets predominantly use the physical intensity metric¹, which reflects the climate profile of clients in the sectors in which we operate and is not affected by the volume of financing, regardless of growth in sector financing.

Within sectoral portfolios, clients’ emissions intensities, when disclosed or when it is possible to calculate them, are weighted by the representativeness of credit exposure in each sector.

Expanding the scope of target coverage is part of our climate strategy. To this end, we will continue

supporting companies in the measurement and disclosure of their GHG inventories.

This year, we present the evolution of portfolios with targets from the base year (2021 or 2022, depending on the sector) through 2024, as client data for 2025 were not available.

Decarbonization curves

The decarbonization scenarios used are based on projections developed by scientific organizations such as the Intergovernmental Panel on Climate Change (IPCC), the International Energy Agency (IEA), and the International Aluminium Institute (IAI). These scenarios take into account macroeconomic, regulatory, and technological development assumptions to establish a carbon emissions reduction pathway through 2050.

Whenever possible, we seek to use sector-specific curves tailored to the Brazilian context. However, data availability and coverage for all segments relevant to each sector remain limited.

Electricity generation and coal

Sector	Scopes	Metric	2021 (baseline)	2022	2023	2024	2030 target	Scenario
Electricity Generation	1 e 2	kgCO ₂ e/MWh	56.74	77.54	80.15	26.24	23 (-63%)	IPCC SSP1-1,9
Coal	1, 2 e 3	BRL million	11.0	21.3	14.7	20.72	0	

Brazil stands out for the high share of renewable sources in its electricity mix. In 2024, continuing its growth trend, this share reached 88.2%².

This progress has also been reflected in the decarbonization strategies of clients in the sector. The greater share of clients with predominantly renewable energy mixes contributed to a significant reduction in the portfolio’s emissions intensity between 2023 and 2024.

With electricity consumption in Brazil projected to increase by 40% by 2030³, alongside a significant expansion of installed solar and wind capacity—which together accounted for 33% of total installed capacity in 2024⁴—a broad supply of renewable energy is expected in the coming years.

Nevertheless, the system remains exposed to

risks such as prolonged droughts and generation intermittency, due to the predominance of hydroelectric, wind, and solar sources, which together accounted for 79.8% of electricity generation in 2024⁵.

In this context, while alternatives such as energy storage are still being consolidated, thermal power plants remain the main option for ensuring national energy security.

Within our portfolio, exposure to the coal sector may experience temporary fluctuations as a result of business cycles, particularly those related to existing client relationships with Bradesco. The historical pattern of this exposure to coal-dependent activities remains aligned with a control process consistent with the commitment to phase out financing by 2030.

¹ Physical intensity predominantly measures GHG emissions per unit of sector output.

² [Final Energy Balance Report \(BEN\) 2025 – EPE](#);

³ [Ten-Year Energy Expansion Plan 2031 – EPE](#);

⁴ [Final Energy Balance Report \(BEN\) 2025 – EPE](#);

⁵ [Statistical Yearbook of Electric Energy 2025 – EPE](#) (available only in Portuguese);



Aluminum

Sector	Scopes	Metric	2022 (baseline)	2023	2024	2030 Target	Scenario
Aluminum	1 e 2	tCO ₂ e/t of Aluminum	3.22	2.45	2.12	2.07	IAI NZE

Aluminum production in Brazil presents a relevant competitive advantage from a climate perspective. Due to the country’s predominantly renewable electricity mix, the emissions intensity of domestic primary production is lower than the global average.

The main factor responsible for this difference is the smelting stage—when aluminum is obtained through the electrolytic reduction of alumina—which is one of the most emissions-intensive phases of the value chain, alongside bauxite refining.

In addition, Brazil has significant secondary production and is a global benchmark in aluminum recycling¹. This combination results in emissions intensity for the Brazilian aluminum sector equivalent to only 33% of the global average².

The emissions profile of our portfolio reflects this context and evolves in line with the sector's technological development toward decarbonization.

Cement

Sector	Scopes	Metric	2022 (baseline)	2023	2024	2030 Target	Scenario
Cement	1 e 2	tCO ₂ e/t of Cement	0.62	0.62	0.61	0.47 (~20%)	IAI NZE

Global cement production is expected to remain stable through 2030 — at around 4.0 to 4.5 billion tonnes per year³ — according to IEA projections. In Brazil, however, an increase in demand is expected, driven by the housing deficit and infrastructure needs.

Emissions from the sector are mainly concentrated in clinker production — the main component of cement — formed by heating limestone and clay at high temperatures. This stage accounts for

approximately 60% of the sector’s total emissions in Brazil⁴, which is why cement is considered a hard-to-abate sector.

The search for technological solutions for decarbonization has been intensifying, including carbon capture, the use of alternative fuels, and the partial substitution of clinker, combined with circular economy practices.

1 Brazilian Aluminum Association;

2 World Economic Forum

3 International Energy Agency (IEA);

4 Cement Technology Roadmap (SNIC)



Iron and Steel

Sector	Scopes	Metric	2022 (baseline)	2023	2024	2030 Target	Scenario
Iron and Steel	1 e 2	tCO ₂ e/t de aço	1.85	1.95	1.90	1.13 (-39%)	IAI NZE

With growing demand and a fundamental role in the decarbonization of sectors such as automotive, construction, and infrastructure, iron and steel production accounts for 8% of global emissions and faces significant challenges to reduce them¹.

A large share of global steel production uses the blast oxygen furnace (BOF) method, which is intensive in the use of thermal coal. In 2024, this route represented 70.4% of global production, while the use of electric arc furnaces (EAF) accounted for 29.1%².

In Brazil, the share of EAF is lower than the global average; however, it benefits from a predominantly renewable electricity mix, which contributes to the sector having lower emissions intensity compared with other regions of the world.

Both globally and nationally, the sector’s emissions intensity has remained stable in recent years³, as its reduction depends on the feasibility of technological innovations—such as green hydrogen—and on expanding the use of scrap and less emissions-intensive production methods.

Accordingly, we will continue supporting our clients in the implementation of these solutions as they become technically and economically viable.

Transportation

Sector	Scopes	Metric	2022 (baseline)	2023	2024	2030 Target	Scenario
Transportation ⁴	3	gCO ₂ e/km	67.93	72.98	91.51	52 (-25%)	IAI NZE

GHG emissions from road transportation accounted for approximately 12% of Brazil’s total emissions in 2024⁵.

Globally, electrification and public policies have been driving the decarbonization of the sector, especially in the light-duty vehicle segment. In addition, national policies such as the Rota 2030 Program and the Green Mobility and Innovation Program (MOVER) promote efficiency gains and the use of lower-carbon fuels.

In 2024, registrations of flex-fuel passenger cars and light commercial vehicles predominated in Brazil, accounting for nearly 80% of new registrations. Among light commercial vehicles, however, diesel-powered vehicles represented 40%⁶.

Despite government incentives to expand ethanol use, gasoline remains the main fuel demanded by consumers in the flex-fuel category, influenced by vehicle driving range and ethanol prices⁷.

Although still a minority in the fleet, registrations of hybrid and electric vehicles have grown in recent years. There are, however, constraints related to infrastructure and demand that directly affect their production, requiring efforts beyond an individual strategy.

In this context, we seek to support our clients through our multisectoral approach, connecting and financing solutions that contribute to the decarbonization of transportation, aligned with the mobility transition in Brazil.

¹ [World Economic Forum](#);
² [Statistical Yearbook 2025 - Brazil Steel Institute](#);
³ [Sustainability Indicators Report 2025 – World Steel](#)

⁴ Light vehicle manufacturers;
⁵ [SEEG](#);
⁶ [Anfavea](#) (available only in Portuguese)
⁷ [ABVE](#) (available only in Portuguese)



Real Estate

Globally, the real estate sector is responsible for approximately 37% of greenhouse gas (GHG) emissions, with 73% of these emissions coming from energy consumed by buildings¹. In Brazil, electricity is the primary energy source for buildings².

As a result, the decarbonization target for electricity generation will contribute to reducing emissions associated with property use, in addition to targets for the cement and iron and steel sectors, which are expected to support the decarbonization of the construction phase.

Establishing a target for the Brazilian real estate sector requires adapting decarbonization curves to the national context and enabling better monitoring of improvements in the energy consumption profile of financed properties.

In parallel, we are committed to improving data collection and reducing sector emissions through our financing line for real estate developments that meet efficiency certifications and socio-environmental quality standards, such as LEED, AQUA, and EDGE.

Agribusiness

In Brazil, the diversity of biomes and production systems makes measuring emissions from the agribusiness sector particularly challenging. International methodologies often do not take into account tropical specificities, such as management practices that remove carbon, which may distort emissions assessments for the sector³.

We are advancing this agenda through a project developed in 2024 with Fundação Getulio Vargas (FGV Agro) and other Brazilian banks to generate national emissions factors and decarbonization scenarios for soy, corn, and beef cattle, with the aim of estimating financed emissions and defining targets, considering medium and long-term removal alternatives.

In 2025, we began estimating financed emissions and monitoring the engagement of clients financed within the Rural Credit portfolio.

Oil and Gas

Brazil is well positioned in the transition of its energy sector due to the importance of renewable sources both in its electricity mix—where they account for around 90%—and in its overall energy matrix, where they represent nearly 50%. In the electricity mix, oil and natural gas together account for a share of less than 7% of generation, well below the global average⁴.

In addition, Brazil is among the world’s largest producers of biofuels and has the potential to become one of the leaders in the green hydrogen market.

We are committed to the sector’s decarbonization agenda and will continue engaging with, monitoring, and assessing the progress of major companies and public institutions, ready to support them on this decarbonization journey, in line with the Brazilian economic context and the technological and efficiency advancements required to reduce emissions.

¹ [Beyond Foundations - UNEP](#);
² [Atlas of Energy Efficiency in Brazil 2022 – EPE](#);

³ [Decarbonization pathways: soy, corn and beef cattle 2023–2050 – FGV Agro](#) (available only in Portuguese);

⁴ [Energy and Electricity Matrix – EPE](#) (available only in Portuguese)



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

In 2025, we achieved an A score from CDP and were included in the A List, a group that brings together companies recognized as leaders in climate transparency and performance.

Climate Change Engagement

Our engagement strategy is directed at different audiences and has been expanded with the support of various areas of the bank, as part of the implementation of our transition plan.

» **Internal teams:** In 2025, we intensified our work alongside commercial teams. In addition to engagement initiatives within the scope of sustainable business, we held discussions with relationship managers in Wholesale Banking on topics such as the measurement of greenhouse gas (GHG) emissions by clients, the solutions available, and other opportunities related to the decarbonization agenda.

» At Bradesco Asset Management, as part of our annual planning, we conducted specific training sessions on the carbon agenda, addressing topics such as the law that established the Brazilian Emissions Trading System, opportunities related to the ESG agenda, among others. The process also includes discussions among analysts on material aspects by sector or company.

» **Clients:** Throughout 2025, we held meetings and events with clients to present our commitment to decarbonization and to discuss the main challenges and opportunities of the climate agenda—such as regulatory developments and related competitive advantages.

» **Suppliers:** In 2025, we implemented climate monitoring of suppliers, with the aim of identifying and tracking risks and impacts related to climate change across the supply chain. The initiative seeks to engage our suppliers in the management and disclosure of climate information, including greenhouse gas (GHG) emissions, as well as to promote capacity building through thematic workshops. As part of this monitoring, we invited 80 strategic suppliers to respond to our online questionnaire, achieving a 65% response rate.

» **Associations, sectoral networks, and academia:** We continue to actively participate in sectoral and multisectoral forums, contributing

to discussions in working groups and thematic chambers of the United Nations Environment Programme – Finance Initiative (UNEP FI), the Brazilian Business Council for Sustainable Development (CEBDS), the Brazilian Federation of Banks (FEBRABAN), and the National Confederation of Insurance Companies (CNseg). We also participate in initiatives related to climate and biodiversity engagement led by the PRI and IPC.

Through active participation in PCAF and FEBRABAN working groups, we contribute to the methodological development of financed emissions measurement, considering the specificities of the Brazilian context. In 2025, we remained engaged in discussions on the development of standardized national emissions factors and decarbonization scenarios aligned with the country’s reality.

[Learn more about other engagement and capacity-building initiatives in sustainable business ☺](#)



The Conference of the Parties (COP) is the United Nations’ main annual forum dedicated to defining global pathways and commitments for climate change mitigation and adaptation. Beyond a space for intergovernmental negotiation, COP has become a multisectoral dialogue platform, bringing together companies, financial institutions, academia, and civil society to drive solutions for the climate transition.

Held for the first time in Brazil—and symbolically in the Amazon, a biome essential for biodiversity preservation, climate balance, and ecosystem resilience—COP represented a unique opportunity for Brazilian institutions to play a leading role. In this context, Bradesco played an active role, participating in panels, debates, and meetings held both in the Conference’s official spaces (Blue Zone) and in initiatives open to the public and broader engagement (Green Zone), as well as in partner venues.

The Bank’s participation included the CEO, members of the Board of Directors, and the Executive Management, reinforcing the strategic relevance of climate and sustainability topics for the Organization.

In this setting, Bradesco actively contributed to debates and initiatives aimed at accelerating the sustainability agenda, through:

- technical discussions on sustainable finance and climate;
- participation in forums for sharing best practices and solutions to enable a low-carbon economy;
- interactions with clients, partners, and international stakeholders, strengthening connections to advance sustainable business.

Partner houses and venues

Casa Esfera – Bradesco’s institutional engagement space, dedicated to promoting strategic agendas and engagement on COP-related themes. It brought together clients, experts, industry associations, academia, and other strategic audiences, in line with the Bank’s climate and Amazon strategies.

c.a.s.e. (Climate Action Solutions & Engagement) house – a collaborative private-sector space, with Bradesco’s participation, created to foster dialogue and experience exchange, in addition to showcasing scalable, high-impact solutions across different sectors, aligned with COP’s priority themes, with a focus on climate finance, bioeconomy, a just transition, and new sustainable markets. The venue welcomed 1,304 unique in-person participants over seven days and reached thousands more through live-streamed content.

EY House – an institutional partnership through which Bradesco participated in thematic panels, contributing to qualified debate on climate finance, the transition to a low-carbon economy, and the role of artificial intelligence.

ecora

At COP30, Bradesco announced the creation of Ecora, a Brazilian carbon credits certifier. The initiative, resulting from a partnership with BNDES and the Ecogreen Fund, aims to meet the growing demand for certification in Brazil, reducing reliance on international bodies and adopting governance standards aligned with Brazilian biomes.

With the objective of strengthening the Brazilian carbon market, Ecora will rely on technical advisory support from Aecom and the Conservare platform, which will ensure traceability, automation, and full lifecycle management of credits, providing greater transparency, technical rigor, and agility in project validation.



Biodiversity

Biodiversity is essential for ecosystem balance and, consequently, a relevant factor for the resilience of our business. The degradation of natural environments and the risks associated with biodiversity loss are among the main long-term global challenges highlighted by the World Economic Forum, alongside climate change.

Brazil is home to the largest biological diversity on the planet, concentrating around 15% to 20% of global biodiversity. Given this increased responsibility, we adopt practices focused on monitoring social, environmental, and climate risks and on fostering initiatives that contribute to biodiversity protection.

Integration of biodiversity into project financing

As signatories of the Equator Principles, we incorporate biodiversity and ecosystem-related aspects into our project finance analysis and decision-making processes. This commitment is aligned with Performance Standard 6 (PS6), defined by the International Finance Corporation (IFC), which addresses Biodiversity Conservation and Sustainable Management of Living Natural Resources, aiming to avoid, minimize, restore, and, where applicable, offset adverse impacts on biodiversity.

Risk management (SAC) in the credit cycle

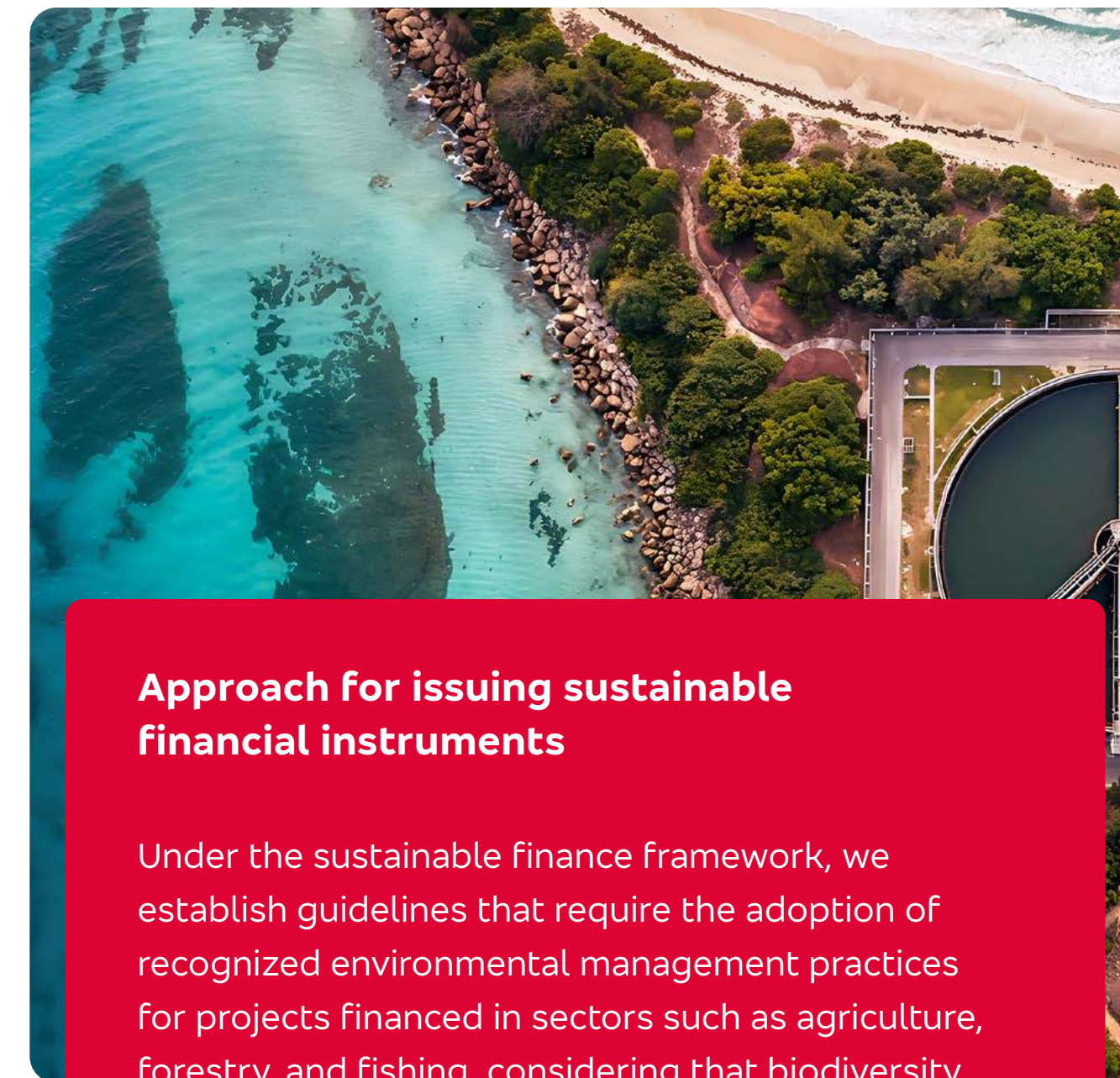
In credit operations, biodiversity is integrated into the management of Social, Environmental, and Climate Risks (SAC) and is operationalized through the use of geospatial information, which supports the identification of the location of projects and clients' operational assets.

In this context, we assess information related to the presence or overlap with conservation units, permanent preservation areas (APPs),

deforestation indicators, among other aspects relevant to biodiversity conservation, the maintenance of ecosystem services, the protection of environmentally sensitive areas, and biome integrity.

Additionally, we continuously monitor media and public sources, with the objective of identifying potential occurrences associated with impacts on ecosystems and biodiversity related to clients' operations. This monitoring covers topics such as protected areas, coral reefs, fires, deforestation, terrestrial and marine ecosystems, and forest conservation, which are incorporated into the SAC Risk assessment process.

The same geospatial analysis is applied to real estate collateral, enabling the identification of properties located in priority conservation regions (such as conservation units or their buffer zones), which may be subject to land-use restrictions and regulatory obligations, such as the need for authorization from the competent environmental authority and, where applicable, environmental licenses.



Approach for issuing sustainable financial instruments

Under the sustainable finance framework, we establish guidelines that require the adoption of recognized environmental management practices for projects financed in sectors such as agriculture, forestry, and fishing, considering that biodiversity conservation contributes to mitigating climate risks, preserving carbon stocks, and strengthening ecosystem integrity.

Only projects that demonstrate the adoption of sustainable practices throughout all stages of the value chain — including responsible management of natural resources, control of environmental impacts, traceability, and biodiversity protection mechanisms — are eligible to receive resources from sustainable financial instruments, thus integrating nature and climate criteria into capital allocation.



Strategic partnerships

In 2025, we intensified our activities in programs focused on analyzing nature and biodiversity-related criteria in portfolio management, product development, and the assessment of financial transactions.

We participated in relevant initiatives, such as the CEBDS pilot, with the objective of being prepared for reporting under the Taskforce on Nature-related Financial Disclosures (TNFD), and the Global Canopy pilot, focused on the exercise of integrating nature-related aspects into climate strategy. These initiatives reinforce our commitment to the agenda and to advancing the identification of risks, opportunities, and impacts associated with biodiversity.

Within the scope of these actions, we applied the LEAP approach (Locate, Evaluate, Assess, and Prepare) to map priority sectors, sensitive areas, and challenges related to data availability. We submitted 10 sectors to dependency and impact analysis, selected based on financial materiality and client volume.

Sector heatmaps, asset geolocation, and cross-referencing with sensitive area maps enabled the identification of priority sectors and clients, contributing to improving the environmental management of our credit portfolio. These efforts

also supported the improvement of international guidelines for the financial sector on the topic.

We will continue structuring databases and exploring methodologies that support indicator generation and financing portfolio management, aligned with the goals of the Global Biodiversity Framework (GBF).

Biodiversity in asset management

At Bradesco Asset Management, the investment process involves understanding biodiversity-related risks and opportunities and is supported by our [Responsible Investment Standard](#) .

We conduct an analysis that incorporates macroeconomic and financial aspects and ESG factors, including topics related to biodiversity, deforestation, traceability, inputs, impact control, and compliance with environmental legislation, according to the materiality of each sector and the objectives of each product.

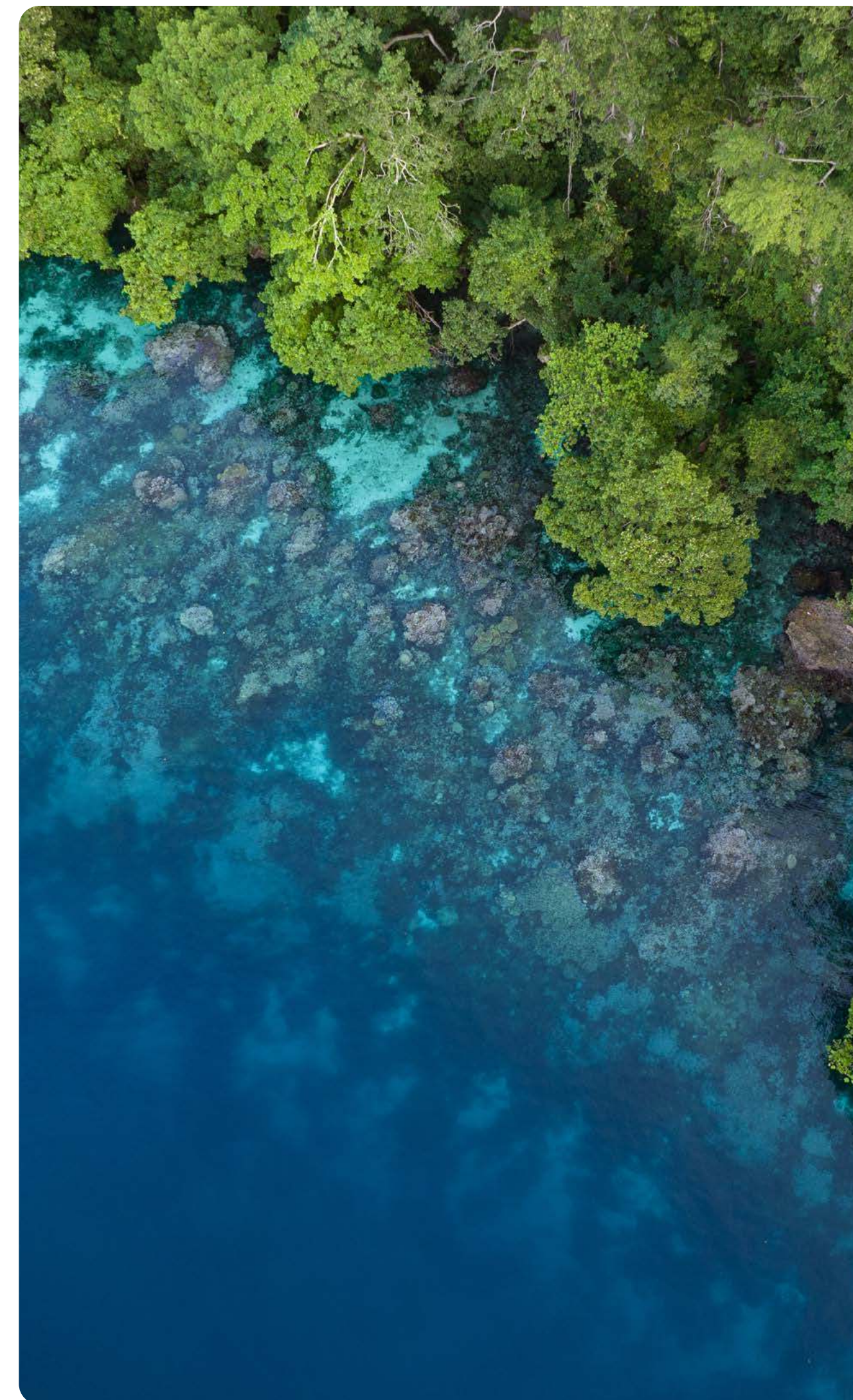
The incorporation of these aspects aims to measure the risks and opportunities associated with assets, considering both the operations and the value chain of the invested companies and the interrelationships of their activities with the environment.

With the objective of strengthening the ESG agenda and improving the incorporation of nature-related risks and opportunities into investment processes, Bradesco Asset Management took part in pilot initiatives focused on the development of methodologies aligned with TNFD recommendations, allowing the asset manager to test practical approaches for identifying, assessing, and managing impacts, dependencies, risks, and opportunities associated with natural capital, contributing to the maturation of internal practices, reinforcing the commitment to collaborative engagement and to the evolution of market standards focused on transparency and nature-sensitive financial decision-making.

When necessary, engagement processes are carried out with companies or sectors relevant to portfolios, regardless of asset class, focusing on understanding opportunities, strategic planning, risks, and goals of those companies in relation to biodiversity and the environmental impacts of products and services.

In this regard, Bradesco Asset Management participates in the Spring engagement initiative of the Principles for Responsible Investment (PRI), specifically focused on biodiversity.

Learn More in [Responsible Investments](#)  and in [Social, Environmental, and Climate Risks](#) .





Operations in the Amazon

Since 1965, when we opened our first branch in the Amazon, we have expanded our presence accross the region, reaching all its municipalities.

This infrastructure, combined with our digital services, ensures inclusive access to financial services, including in some of the most remote areas of the country.

In 2025, through Bradesco Expresso in the Legal Amazon, more than 324,000 clients carried out more than 440,000 transactions in locations where we are the only financial institution present.

We also operate dedicated agribusiness platforms, supported by managers and agronomists, offering financial solutions tailored to the Amazon context.

We have a physical or digital presence across 100% of the biome, promoting financial inclusion, impact-driven business, and support for local communities.

Service structure

290

Branches and business units

5,540

Bradesco expresso

268

banking service points

Our people

4,695

employees

Fundação Bradesco

11

schools



Socio-environmental products in Amazon

We support clients in the region by offering a portfolio of socio-environmental products, focusing on promoting more sustainable economic development.

Microcredit

We offer information, training and access to credit to foster local development and entrepreneurship. In 2025, we disbursed BRL 197.6 million in microcredit in the states of the Legal Amazon, totaling, in the last 4 years, about BRL 638.5 million.

We also provide the Productive Oriented Microcredit (MPO), a financial solution aimed at supporting the expansion of the productive activities of microentrepreneurs and freelancers. The modality allows individuals and legal entities to invest in their business, contributing to local economic activity.

Photovoltaic products

In the North region, characterized by the presence of a large number of isolated locations in Brazil, we operate in meeting the demand for cleaner and renewable energy alternatives, with emphasis on solar energy.

In 2025, BRL 76 million was disbursed in financing for photovoltaic projects. Over the past 4 years, total financing reached BRL 546.2 million.

National Program for Strengthening Family Agriculture (Pronaf)

Through Pronaf, we support income generation for families engaged in agricultural and non-agricultural activities and services in rural properties and community areas in the region. In 2025, BRL 301.4 million was disbursed, bringing the total to BRL 1,110.7 million over the past 4 years.

Internal engagement

GRI 2-29

In 2025, Amazon was at the center of global discussions on sustainability, as Brazil hosted the climate conference in Belém (PA), highlighting the strategic relevance of the region in respect to challenges of climate change.

In this context, Bradesco participated in discussions related to the subject, attended by its executive and management committee. We also engaged commercial teams in the North region, covering retail and wholesale segments, to strengthen local performance. Senior leadership, including the CEO, visited branches in the region, reinforcing the importance of the topic for the institution.

In order to increase internal awareness, we launched a practical guide on COP30, with essential information to support employee engagement in interactions with clients and partners. The initiative reflects our commitment to integrating sustainability into business strategy and building a more responsible and inclusive future.



Strategic partnerships

Throughout our trajectory, we support projects and initiatives of socioeconomic impact, aimed at the conservation and reforestation of Amazon and Atlantic Forest, strengthening of businesses associated with bioeconomy and biodiversity.

Promotion of bioeconomy

In partnership with Fundação Certi, we support the platform Amazon Journey, to foster the competitiveness of the standing forest and contributing to improvement of the livelihoods of Amazonian communities by fostering innovation in bioeconomy. Implemented between 2023 and 2025, the initiative aimed to create, qualify and consolidate a pipeline of entrepreneurs, startups and organizations capable of developing innovative and competitive solutions.

The platform includes the entrepreneurial journey, which consists of a series of programs to support business structuring and prosperity. The Gênese program focuses on building capabilities among Amazonian talent in entrepreneurship, innovation, and bioeconomy.

This is followed by SinapseBio, which encourages the creation of startups that contribute to forest preservation. The subsequent program, Synergy, aims to develop and expand already established businesses, through value connections and specialized support.

In addition, the platform includes a venture capital front (Sinergia Investimentos), focused on attracting industries from sectors such as beverages and food, cosmetics, among others, to support investment, knowledge and connections, in a micro-corporate venture capital (CVC) approach.

[LEARN MORE](#)

In [Amazon Journey](#) (available only in Portuguese).

Throughout the performance period, the project achieved the following results on each front of the journey:

GÊNESE

- > 3,032 people trained
- > 55% of female participation
- > 16% of traditional communities

SINAPSEBIO

- > 1991 ideas registered
- > 185 businesses created or developed in legal Amazon

SINERGIA

- > 465 registered businesses
- > 104 strengthened and qualified businesses

SINERGIA INVESTIMENTOS

- > 29 business accelerated with Sinergia Investments
- > 10 investment arrangements and technological acceleration

CASE

'Erecting forests as building buildings'

Genera Bioeconomia, driven by SYNERGIA Investimentos program, aims to recover degraded areas through agroforests, high technology and profitability in the commercialization of cultivated species. The business proposal is to develop a scalable model, inspired by approach of a construction company that manages multiple enterprises simultaneously, applying this concept to forest restoration with economic potential.

The model combines agricultural crops which improve the soil with cycles of forest species planted from seedlings already grown, about three years old, which reduces costs and increases productivity. Native species with commercial demand are prioritized, such as cocoa and acai, capable of covering the investment of species to restore the area and still capture carbon from the atmosphere.

The project was started in two areas of 250 hectares in Rio Preto da Eva (AM), to demonstrate the financial viability of the solution. In addition to biodiversity, the initiative contributes to food security, improvement of microclimate and preservation of springs.



Fundação Amazônia Sustentável

For 18 years, we have been partners of Fundação Amazônia Sustentável (FAS), supporting conservation and entrepreneurship projects, as well as bringing education and financial inclusion to riverside communities.

In 2025, we supported two projects in partnership with FAS, focused on financial inclusion and protection of biodiversity and traditional communities in the region.

Guardiões da Floresta

We act as financial institution responsible for the operationalization and effective access of beneficiaries to the funds provided by the Guardiões da Floresta (Forest Guardians), a pioneering initiative of the Government of Amazonas that, since 2007, through the State Plan for Climate Change, instituted the Payment for Environmental Services (PSA) policy in the state. In partnership with FAS, the initiative aims to encourage forest conservation and improvement of the life quality of populations living in the state Conservation Units (UCS).

In 2025, the program benefited 11,489 families from 28 Conservation Units, promoting their inclusion in the financial system through the opening of current accounts. Accounts opened under the partnership (since Dec-2022) are fee-exempt for beneficiaries receiving up to one 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 emblematic species of the Amazon, considered the largest freshwater scaled fish in the world. Beyond its ecological relevance, it holds economic, social and cultural importance for riverside populations which depend on fishing as a source of income and food.

- 1 Phase 1** (2021/2023) benefited 369 people, improving sales profitability, empowering and improving traditional management techniques and increasing the value to final product.
- 2 Phase 2** (2023/2025) followed with the qualification of production processes, infrastructure improvements and leadership training in business management and financial education, in addition to continuing the initiatives from the previous phase.
- 3 In Phase 3** (2025/2026), the first floating pre-processing unit for pirarucu was delivered in the Ingaioara Community, in the municipality of Fonte Boa/AM. The 182m² structure promotes a greater added value to fish, with new equipment supporting sustainable management, raising the standards of hygiene and food safety, expanding the income generation for more than 80 handlers. In the 2025 harvest, 53.9 tons of pirarucu were pre-benefited, generating revenue of BRL 367,724, with an average 10% increase in the price per kilogram of pirarucu.

Pirarucu pre-processing floating delivered in 2025, BOA/AM

Throughout 2025:

169
benefited
handlers

1,200
Clients of
Piracuru Fairs *

59
families that had
sold fishes at fairs*

11.9
tons of pirarucu
handled in business

* 3 editions of the pirarucu fair held in 2025 at FAS headquarters in Manaus.



Environmental

- [60 Eco-efficiency ↗](#)
- [61 Operational emissions ↗](#)
- [64 Energy management ↗](#)
- [66 Water management ↗](#)
- [67 Waste management ↗](#)
- [68 Materials management ↗](#)

Related SDG





Eco-efficiency

Our ecoefficiency management is committed to reducing energy and water consumption, the disposal of waste to landfills, and greenhouse gas emissions across all activities of the Organization. This approach is guided by the Operational Ecoefficiency Master Plan (PDEO), which sets targets and initiatives for environmental indicators through 2030.

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

In 2025, we maintained the EMS across 100% of our facilities, based on the number of employees. This certification is carried out annually and includes environmental impact assessments.

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

Annual targets under the Operational Ecoefficiency Master Plan

	Compared to base year (2019)		Compared to previous year (2024)	
	target	achieved	target	achieved
 Greenhouse gas emissions Scope 1 (tCO₂e)	-27.6%	-46%	-4.6%	-8%
 Energy consumption (MWh)	-31%	-39%	-1%	-12%
 Waste sent to landfills (t)	-49%	-60%	-1%	-23%
 Fresh water consumption (m³)	-36%	-37%	-3.6%	-7.7%

¹ Our commitment is to reduce 50% of our operational emissions by 2030, which represents an annual reduction target of -4.6%, broken down among the different emission sources that make up scopes 1, 2, and 3 of our inventory.



Operational emissions

GRI 305-1 • 305-2 • 305-3

Through our annual greenhouse gas emissions inventory, we have been tracking the evolution of our operational emissions since 2006, in accordance with the guidelines of ABNT ISO 14064-1 and, from 2008 onward, following the specifications of the Brazilian GHG Protocol Program.

Through the Operational Eco-efficiency Master Plan, we set targets and monitor components of our inventory, including energy and fuel consumption, waste generation, among others. For the current cycle (2022–2030), we have set targets to reduce operational greenhouse gas emissions, in line with the methodology of the Science Based Targets initiative (SBTi).

Since our first inventory, we have offset both direct emissions and those arising from purchased energy. In 2020, we achieved carbon neutrality in our operations, expanding the scope of offsetting to also cover indirect emissions, which in 2025 accounted for 87% of total emissions.

For the selection of carbon credits, we established criteria for evaluating projects, considering elements such as the activity that generates the credit, the vintage year, location, social and environmental aspects, and the registration of credits on recognized public platforms, such as Verra and the Clean Development Mechanism (CDM).

We prioritize projects related to:

- renewable energy
- energy efficiency
- fuel switching to renewable alternatives
- waste and effluent treatment
- agriculture, forestry and land use
- reforestation and forest conservation

In 2025, we acquired carbon credits from projects of landfill biogas capture and utilization—primarily methane—for renewable energy generation.

[Learn more about our Supplier Climate Monitoring initiative in the Climate Agenda ☺.](#)





Results of the 2025 inventory

Scope 1

In our inventory, Scope 1 covers emissions resulting from fuel combustion by the own vehicle fleet and from the operation of emergency generators. It also includes fugitive emissions arising from gas leaks during air-conditioning equipment maintenance, a category that in 2025 represented the largest share, accounting for 87.4% of Scope 1 and 11.4% of total emissions.

To reduce this impact, we adopted a strategy to replace air-conditioning equipment that uses HCFC-22 gas with more sustainable alternatives based on ecological gases such as R32. For new acquisitions, we prioritize equipment that uses low-emission gases.

Scope 2

Scope 2 comprises emissions associated with purchased electricity. In line with the Brazilian GHG Protocol Program and with the objective of ensuring comparability between reports, we disclose these emissions based on the location-based approach, using the average emissions of the electricity system in our locality, represented by the National Interconnected System (SIN).

Since 2020, we have maintained the commitment to use 100% electricity from renewable sources in our operations in Brazil. This objective is enabled through the Free Contracting Environment (ACL), under which we purchase energy from certified renewable sources, such as I-RECs and distributed generation. This choice also allows disclosure under the voluntary market-based approach, which considers the contracted energy sources in the calculation and reflects our strategic decisions to reduce our carbon footprint.

Scope 3

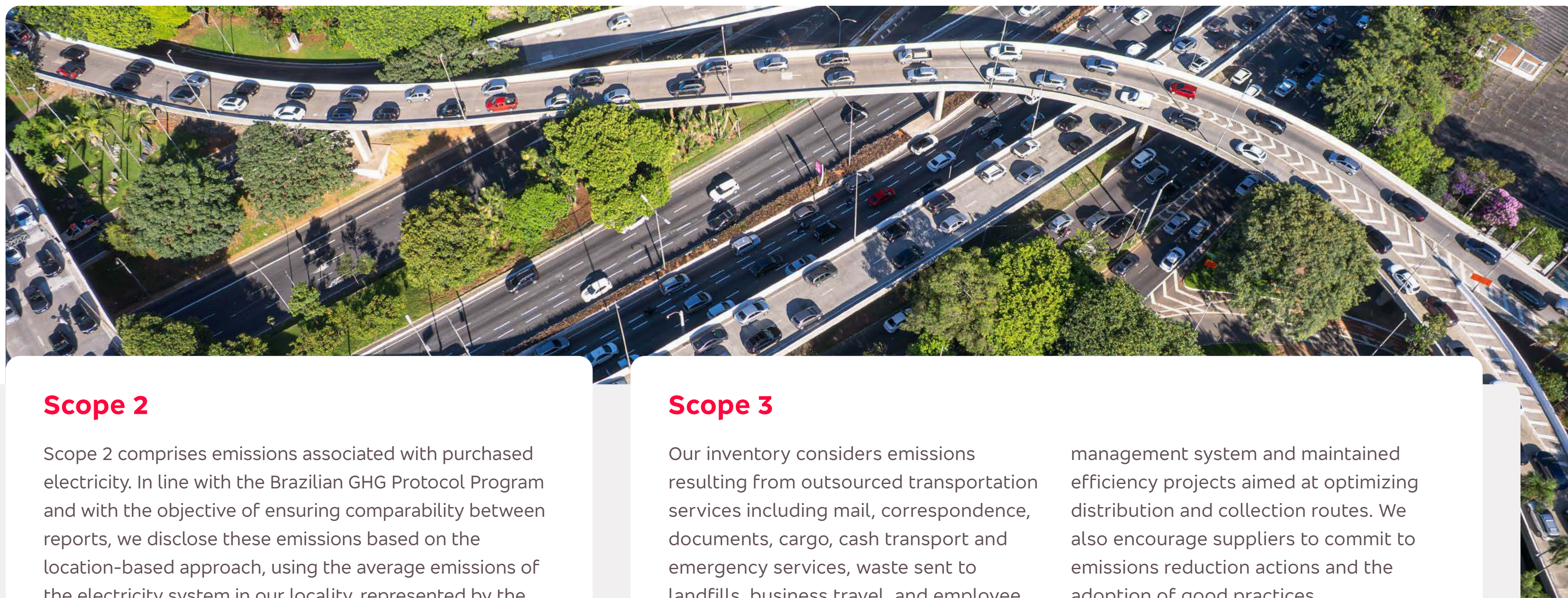
Our inventory considers emissions resulting from outsourced transportation services including mail, correspondence, documents, cargo, cash transport and emergency services, waste sent to landfills, business travel, and employee commuting between home and work.

In 2025, emissions associated with employee commuting were the most significant, accounting for 39% of total Scope 3 emissions, followed by emergency transport, which represented 29%.

To reduce Scope 3 emissions, we implemented a transportation

management system and maintained efficiency projects aimed at optimizing distribution and collection routes. We also encourage suppliers to commit to emissions reduction actions and the adoption of good practices.

We continue to promote the use of digital services by clients and the review of internal processes, with optimization of logistics and cash storage. These initiatives resulted in a 20% reduction in transportation emissions related to mail, cargo, and cash transport compared to 2024, and a 59% reduction compared to the base year 2019.





Greenhouse gas emissions (tCO₂e)

	Gross	Biogenic
Scope 1 (GRI 305-1)	16,657.12	704.31
Electricity, heat, or steam generation	484.23	75.63
Transportation of materials, products, waste, employees, and passengers	1,617.47	628.68
Fugitive emissions	14,555.42	
Scope 2 (GRI 305-2)		
Energy acquisition – location-based	14,098.89	
Energy acquisition – market-based	0	
Scope (GRI 305-3)	110,990.40	21,960.49
Purchased goods and services	4,689.59	
Fuel- and Energy-Related Activities (not included in Scope 1 or 2)	551.62	
Transportation and distribution (outsourced fleet – upstream)	45,631.12	7,259.14
Waste generated in operations	3,312.36	33.36
Business travel	12,262.34	4,093.82
Employee commuting (home–work)	44,543.37	10,574.17
TOTAL EMISSIONS	127,647.52	22,664.80

Targets and performance

	Scope 1	Scope 3
Emissions in 2019 (base year) (tCO ₂ e)	10,333.76	189,157.97
Emissions in 2024 (tCO ₂ e)	19,630.72	119,376.82
Emissions in 2025 (tCO ₂ e)	16,657.12	110,990.41
2025/2019 target (%)	-27.6	-27.6
2025/2019 actual (%)	61.19	-41
2025/2024 target (%)	-4.6	-4.6
2025/2024 actual (%)	-15	-7
Reduction resulting directly from initiatives - tCO ₂ e (GRI 305-5) ¹	2,840.27	10,488.30

¹ Scope 1 – improvements in air-conditioning monitoring and leak prevention.
Scope 2 – results from applied research with employees on commuting patterns.

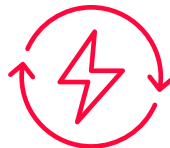
Emissions intensity

GRI 305-4		
Indicator	Unit	
Per revenue	tCO ₂ e/BRL million	0.32
Per net income	tCO ₂ e/BRL million	5.20
Per capita	tCO ₂ e/employee	1.55
Per capita (FTE)	tCO ₂ e/FTE	1.56

LEARN MORE

Access historical data in our [ESG Indicators Worksheet](#).





Energy management

GRI 302-1

We reaffirm our commitment to the use of clean energy in 100% of our operations through the free energy market, distributed generation using photovoltaic plants, and the acquisition of I-RECs, renewable energy certificates.

Our Energy Efficiency Master Plan includes the energy consumption indicator, with targets established through 2030. Actions planned to achieve these objectives include automation and retrofit of air-conditioning equipment, the adoption of new technologies focused on energy efficiency, such as capacitive filters, and awareness-raising campaigns.

Energy intensity

GRI 302-3

Indicator		Unit
By revenue	MWh per BRL million	0.81
By net income	MWh per BRL million	13.00
Per capita	MWh per employee	3.89
Per capita FTE	MWh per full-time equivalent	3.91

Energy consumed (MWh) – stationary

GRI 302-1

Source	
Renewable sources	317,184.48
Distributed generation (solar panels)	9,629.32
Free contracting environment	200,333.29
I-REC	107,221.87
Non-renewable sources	2,087.29
Generators (diesel)	2,087.29
TOTAL ENERGY CONSUMED	319,271.77

Note: Values are collected from utility bills through a computerized tool. Based on consumption, the energy generated at solar farms is deducted. For the remaining balance, the corresponding I-RECs are acquired.

Targets and performance

Consumption in 2019, base year (MWh)	521,110
Consumption in 2024 (MWh)	360,547
Consumption in 2025 (MWh) ¹	317,184
Target 2025 compared to 2019 percent (%)	-31
Achieved 2025 compared to 2019 percent (%)	-39
Target 2025 compared to 2024 percent (%)	-1
Achieved 2025 compared to 2024 percent (%)	-12

¹ Our energy reduction target does not include energy generated by generators, as they are only used in contingency situations.

Energy consumed (MWh) – mobile

GRI 302-1

Source	
Renewable sources	2,006.48
Owned vehicle fleet, ethanol	2,006.48
Non-renewable sources	6,131.95
Owned vehicle fleet, gasoline	2,114.89
Owned vehicle fleet, diesel	55.38
Owned air fleet, aviation kerosene	3,961.68
TOTAL ENERGY CONSUMED	8,138.43

In 2025, we recorded a 39% reduction in the Organization’s electricity consumption compared to the base year 2019. Compared to the previous year, the reduction was 12%. **GRI 302-4**



AI and energy consumption

The increasing adoption of artificial intelligence solutions, including generative AI, also implies higher demand for servers and, consequently, for energy. Studies indicate that this demand could account for up to 0.5% of global energy consumption by 2027.

In this context, we seek to ensure the responsible use of this technology in our operations and businesses, while maintaining our commitment to the use of energy from renewable sources. To this end, we prioritize

partnerships with cloud providers that adopt sustainability commitments.

Our generative AI platform, Bridge, can operate in different cloud environments, which allows us to select providers that use renewable energy matrices.

In addition, the design of Bridge promotes more efficient use of cloud resources, contributing to the reduction of energy consumption in the execution of generative AI models.

Energy consumption outside the Organization (MWh)

GRI 302-2

Source of consumption

Transport and distribution (upstream) 198,664.41

Cash transport 27,960.62

Emergency transport 141,286.68

Mail transport 15,100.64

Cargo transport 7,985.86

Transport of correspondence and documents 6,330.61

Business travel 60,643.52

Air travel 24,232.17

Mileage reimbursement 23,621.45

Taxi 12,789.90

Employee commuting (home to work) 210,767.93

Employee commuting 209,203.75

Chartered transport 1,564.18

Remote Work 3,912.12

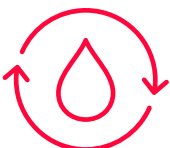
Remote Work 3,912.12

TOTAL ENERGY CONSUMED 473,987.98

To monitor energy consumption outside the Organization, we use data collected for the preparation of Scope 3 of our annual greenhouse gas emissions inventory. Based on improvement actions carried out with our suppliers, it was possible to segregate data into renewable and non-renewable sources, achieving greater accuracy regarding the use of ethanol and gasoline.

LEARN MORE

Access the historical series in our [ESG Indicators Worksheet](#).



Water management

GRI 303-1 • 303-2

Our corporate strategy seeks efficiency in the management of water resources through targets for reuse and reduction of water consumption.

Our Operational Eco-efficiency Master Plan establishes targets to reduce water consumption through 2030. To advance toward this objective, in 2025 we maintained consolidated initiatives, such as the installation of aerators on faucets, and launched visual communication actions, in addition to a pilot project to test additional technologies, such as air-blocking devices. These measures are being scaled across the Organization.

At our headquarters, we use reused water produced at our Wastewater Treatment Station (WTS), designated for garden irrigation and sanitary discharges.

Total water consumption (m³)

GRI 303-3 • 303-4 • 303-5

Source	
Fresh water	
Groundwater	130,926
Utility provider	806,263
Reused water	
Recycled water – reuse	37,084
TOTAL WATER CONSUMED	974,273
TOTAL WATER DISCHARGED	900,105

Note: Data collection is carried out through water meters for headquarters and WTS. In the case of water purchased from utilities, consumption data are obtained through supplier invoices recorded in a system. To calculate total water discharged, the volume recycled by the WTS is deducted from total fresh water.

Targets and performance

Consumption in 2019 (base year) (m³)	1,485,834
Consumption in 2024 (m³)	1,015,860
Consumption in 2025 (m³)	937,189
2025/2019 target (%)	-36
2025/2019 actual (%)	-36,9
2025/2024 target (%)	-3,6
2025/2024 actual (%)	-7,7

Note: Our water consumption reduction target does not include reused water.



LEARN MORE

Access historical data in our [ESG Indicators Worksheet](#).



Waste management

GRI 306-1 • 306-2

We advanced waste management through the Solid and Technological Waste Management Plan, which enabled the mapping of waste generated by our operations.

The plan includes an annual target to reduce waste sent to landfills, encouraging selective collection and recycling.

In 2025, the target was to reduce landfill disposal by 49% compared to the base year 2019, and we achieved a 60% reduction. Compared to 2024, the target was a 1% reduction, and we achieved a 23% reduction.

In 2025, we maintained the Zero Landfill Program in 18 administrative buildings and 260 branches in the state of São Paulo.

We also carried out a pilot project with direct weighing of waste generated at branches, improving measurement accuracy and evidencing a lower volume generated compared to the estimates used in previous years.

We continued the practice of recycling components of technological waste such as self-service machines, cabins, and electronic equipment, which

account for 91% of the total volume of this type of waste.

In addition, we manage waste generated by construction works carried out on our premises, ensuring proper disposal.

Total non-hazardous waste generated, by destination (t)

GRI 306-3 • 306-4 • 306-5

Destination	Non-hazardous
Recycling	7,307.9
RDF, energy recovery	1,169.9
Sanitary landfill	2,572.8
TOTAL WASTE GENERATED	11,050.7

Note: All waste generated by our operations is classified as non-hazardous and is sent for treatment and final disposal outside our facilities. Common and recyclable waste from administrative buildings and the Cidade de Deus complex is weighed and reported through a systematized tool. Technological waste is sent to a partner company for decharacterization and disposal, and quantities are reported through a Waste Disposal Certificate. Based on the weighing carried out at branches located in administrative buildings, it is possible to obtain a weight-per-employee ratio, enabling the estimation of waste generated across the entire branch network





Materials management

GRI 301-1

Materials used in our infrastructure undergo an approval process that includes research into more sustainable raw materials, with the objective of reducing environmental impacts associated with their use.

Examples adopted include modular ceilings, which contribute to thermal comfort and energy efficiency in air-conditioning use; melamine finishes and furniture with FSC certification; visual communication produced in PVC, metal, or glass, which are recyclable materials; and metal hoardings that can be reused.

To support the reduction of waste generation, we control the consumption of plastic and paper.

The main initiative related to paper is the gradual migration of processes to the cloud. In addition to facilitating transactions through digital channels and reducing the need for client travel, this initiative also contributes to reducing fuel consumption associated with logistics and the respective greenhouse gas emissions.

With a focus on reducing plastic consumption, we implemented, across the entire Organization, the replacement of conventional disposable cups with biodegradable cups.

Materials used (t)

GRI 301-1

Renewable	
Paper	1,892.37
Non-renewable	
PVC	146
Metal	1.49

Recycled material used in card production

GRI 301-2

Material	t	%
Plastic	0.0015	0.001





Social

- 70** Our people
- 100** Client at the center
- 115** Suppliers
- 120** Community
- 126** Investors
- 126** Government and Regulators
- 127** Human rights

Related SDG





Our people

GRI 3-3

Our people management model is grounded in excellence, respect, and transparency in relationships, recognizing collaboration as a key driver of our results.

We believe in our ability to promote sustainable growth for people through people. We value diverse backgrounds and encourage connections that broaden perspectives and foster more humane and creative solutions.

We offer real opportunities in a healthy, safe and ethical environment for learning, experimentation, and development, with continuous learning serving as a cornerstone of our culture.

Our commitment goes further. Sustainable results come from aligning purpose, individual values and Bradesco's strategy, building the confidence needed to transform and innovate.

Cultural evolution

I am Bradesco

SOU Bradesco s a cultural evolution movement that connects our mindsets and behaviors to the future we aim to build.

The initiative seeks to align culture, strategy, and performance through practical actions that develop leaders and teams, strengthen our people management practices, respect our institutional legacy, and drive the transformation required to deliver sustainable results.

In 2025, we accelerated this movement by implementing several initiatives aligned with our six cultural hashtags:



WeAreFor Clients



WeAreFor People



Results Driven



Challenge Oriented



United WeGrow



An Empowered Team



As part of monitoring this agenda, in 2025 we conducted a second cycle of our internal survey, achieving a participation rate of 84%. Based on the responses received, we identified progress across different dimensions of the employee experience, including a stronger sense of belonging and connection to our institutional purpose. The results also indicated improved perceptions in collaboration, innovation, and client orientation.

The continued improvement of these outcomes requires sustained actions that reinforce our organizational culture. Priorities for the coming period include, above all, the ongoing development of our talents and leaders—fostering empowerment and autonomy for our people— consistent focus on client centricity and investment in technological capability.

LEARN MORE [↗](#)

in our [Human Capital Report](#) about the implementation of initiatives and the changes achieved through this movement.



Employee profile

GRI 2-7

We have more than **81,000 employees¹** focused on maintaining a resilient and sustainable institution that creates value.

North 2,879



Men

1,501

Permanent: 1,490
Temporary: 11

Full-time: 1,226
Part-time: 275



Women

1,378

Permanent: 1,361
Temporary: 17

Full-time: 1,098
Part-time: 280

Central-West 3,728



Men

1,946

Permanent: 1,938
Temporary: 8

Full-time: 1,714
Part-time: 232



Women

1,782

Permanent: 1,768
Temporary: 14

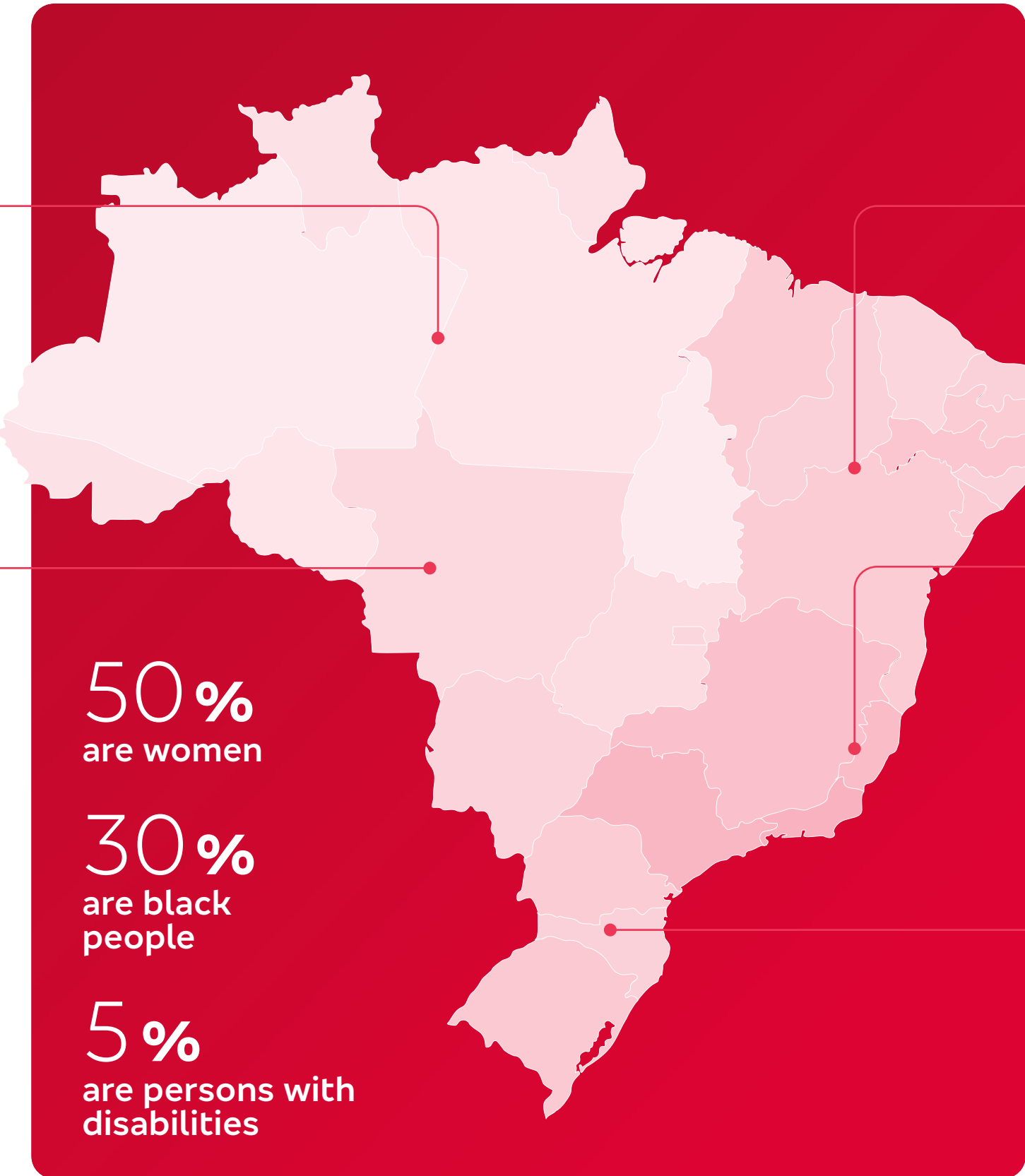
Full-time: 1,515
Part-time: 267

Total number of workers who are not employees² and whose work is controlled by the Organization

GRI 2-8

Third-party professionals providing services to the Organization – contractors	35,151
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Interns	2,262
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Northeast 11,482



Men

6,302

Permanent: 6,255
Temporary: 47

Full-time: 5,299
Part-time: 1,003



Women

5,180

Permanent: 5,114
Temporary: 66

Full-time: 4,205
Part-time: 975

Southeast 53,963



Men

26,498

Permanent: 26,330
Temporary: 168

Full-time: 24,434
Part-time: 2,064



Women

27,465

Permanent: 27,253
Temporary: 212

Full-time: 24,937
Part-time: 2,528

South 9,228



Men

4,683

Permanent: 4,658
Temporary: 25

Full-time: 4,183
Part-time: 500



Women

4,545

Permanent: 4,513
Temporary: 32

Full-time: 3,958
Part-time: 587

¹ Data do not include members of the Board of Directors and Statutory Officers, employees abroad, or third-party contractors.

² The term “non-employees” includes individuals providing services to the Organization, allocated physically or not, and managed via the Techsocial system. Examples include: lawyers, architects, consultants, engineers, cleaning and maintenance professionals, physicians, security staff, business partners (banking correspondents, formalized agents), regulators, judicial officers, and the integration agent IEL – Euvaldo Lodi Institute, among others.

Notes: i. The report considers the total number of non-employee workers as of December 2025.

ii. Data requested by GRI 2-7 for workers without guaranteed working hours do not apply to our operations, as they are not permitted under Brazilian labor legislation and agreements with union representation covering our employees.



Attraction, recruitment and selection of talent

Attracting, developing, and retaining top talent has always been one of our objectives. We seek to build diverse and qualified teams and to offer a safe, healthy, and collaborative work environment. Our goal is to foster engagement, contribute to employee satisfaction, and reflect these elements in the delivery of solutions that transform the client experience, build trust, and generate sustainable results.

In the context of talent attraction, we established partnerships with universities, specialized institutions, and student initiatives, expanding the reach and diversity of our talent pool. In 2025, we reached approximately 117,000 people through 137 events, allowing students and individuals interested in the Organization to learn about our history, strategy, and areas of operation prior to the start of the selection process.

With the adoption of digital processes, we seek to make the recruitment journey more agile and accessible. Individuals interested in job opportunities may apply through the institutional Careers page, LinkedIn, and partner platforms. The Company–School Integration Center (CIEE),

Professional Social Education (Espro), Zumbi dos Palmares College, Fundação Bradesco, Laboratoria, and Cia de Talentos are among our partners. In 2025, we recorded more than 1.2 million applications, 732,475 assessments, and 8,224 new hires.

Internal recruitment is one of the pillars of the evolution of our culture and the appreciation of people. This process aims to recognize skills, foster talent, and connect professionals with opportunities best suited to their profiles. By encouraging internal mobility, we contribute to talent retention and career development protagonism. In 2025, 59.3% of positions were filled through internal recruitment.

With the adoption of digital processes, we seek to make the recruitment journey more agile and accessible. Individuals interested in job opportunities may apply through the institutional Careers page, LinkedIn, and partner platforms.

LEARN MORE [↗](#)

in our [Human Capital Report](#) about the initiatives carried out





Internship program

Our internship program targets undergraduate students and offers opportunities to work across our main business units. We seek to support participants' personal and professional development through practical experiences, training, and integration into the organizational culture, also contributing to the development of future talent. In 2025, 2,262 interns were part of our teams.

➤ **Summer Job:** Designed for students from across the country, the program provides an immersion journey of up to 45 days, with on-the-job learning and the development of projects focused on real challenges faced by corporate areas.

Young Apprentice Program

The Young Apprentice Program is carried out in partnership with qualifying institutions and covers our administrative centers and branches nationwide. Vacancies are advertised on the institutional Careers page, and the entire selection process is conducted digitally, ensuring broad disclosure and accessibility.

Hired young participants take part in a theoretical development track with partner institutions and receive support from tutors and leaders. The journey includes content related to the workplace, development of soft and hard skills, digital tools, economics, entrepreneurship, and life and career topics. At the end of the period, our workforce included 600 apprentices.

Employee Value Proposition (EVP)

Our Employee Value Proposition is aligned with the context of transformation and cultural evolution we are experiencing, reflecting changes in how we think, act, and move forward as an Organization.

Our EVP is built on four pillars: Environment and Connections, Development, Company Performance, and Shared Values, which translate into a Bradesco that is more agile, collaborative, human, and future-oriented.

People Analytics

Our people management is supported by data through People Analytics tools and methodologies. Specialized teams collect, organize, and analyze data on our employees, transforming them into indicators and insights that support leadership decision-making related to human capital.

As part of strengthening data-driven management, employees from the People, Culture, and Performance areas participated in literacy cycles focused on People Analytics concepts and applications, including the use of tools and methodologies for data analysis and for measuring the results of initiatives aimed at improving human resources processes.



Hirings

GRI 401-1

	No.	Rate (%)
TOTAL	8,224	10.12
By gender		
Female	3,392	4.17
Male	4,832	5.94
By age group		
Under 30 years	4,453	5.48
Between 30 and 50 years	3,638	4.48
Over 50 years	133	0.16
By region		
North	184	0.23
Northeast	667	0.82
Central-West	249	0.31
Southeast	6,278	7.72
South	846	1.04

Terminations

GRI 401-1

	No.	Rate (%)
TOTAL	11,205	13.79
By gender		
Female	5,456	6.71
Male	5,749	7.07
By age group		
Under 30 years	3,023	3.72
Between 30 and 50 years	6,749	8.30
Over 50 years	1,433	1.76
By region		
North	476	0.59
Northeast	1,551	1.91
Central-West	615	0.76
Southeast	7,112	8.75
South	1,451	1.79

Turnover¹

GRI 401-1

	No.	Rate (%)
TOTAL	9,715	11.95
By gender		
Female	4,424	5.44
Masculino	5,291	6.51
By age group		
Under 30 years	3,738	4.60
Between 30 and 50 years	5,194	6.39
Over 50 years	783	0.96
By region		
North	330	0.41
Northeast	1,109	1.36
Central-West	432	0.53
Southeast	6,695	8.24
South	1,149	1.41

¹ Average of hires and terminations, divided by the total number of employees in Brazil, as of December 2025.

Internal movements by gender

	No.	Rate (%)
TOTAL	12,037	59.41
Female	5,956	49.48
Male	6,081	50.52

Retention by gender (length of service) - %

	Up to 1 year	Between 1 and 2 years	Between 2 and 5 years	Between 5 and 10 years	Over 10 years
TOTAL	10.34	7.29	16.74	18.01	47.62
Female	4.27	3.09	8.40	8.96	24.94
Male	6.07	4.20	8.34	9.06	22.68

Note: Statutory officers, employees abroad, and third-party contractors are not included.



Benefits

GRI 401-2

As part of our commitment to employee well-being, we recognize their work through fair compensation and a benefits package that ensures security and comfort in meeting basic needs. Key benefits include:

- > **Supplementary pension plan:** The Organization contributes 5% of the employee’s base salary, including the 13th salary. **GRI 201-3**
- > **Health and dental plans:** Employees have access to plans with private room hospitalization standards, the possibility of category upgrades according to eligibility, and coverage for dependents.
- > **Primary Life Insurance:** fully funded by the Organization and offered to all employees, apprentices, and administrators, with uniform coverage and funeral assistance extended to spouses, children, parents, and parents-in-law.
- > **Viva Bradesco Employees Life Insurance:** an exclusive product for employees, allowing customized contracting of insured capital, coverages, and assistance according to individual needs and life stages.

- > **Meal and food vouchers:** granted to all employees from the start of employment, with monthly credits and the option to flexibly allocate amounts between the two modalities.
- > **Transportation voucher:** provided to employees who use public transportation for commuting between home and work.
- > **Medications:** partnerships with pharmacies offering discounts linked to the Bradesco health plan for employees and dependents.
- > **TotalPass:** partnership that provides access to accredited gyms and studios across Brazil, with a wide range of physical activity modalities and mental health solutions, including online classes and exclusive content on nutrition, well-being, and quality of life.
- > **Daycare or nanny assistance:** granted to employees with children up to 5 years and 11 months of age, or children with disabilities requiring permanent care, with no age limit.

- > **Family leave:** two paid days per year granted to employees to accompany children or dependents under 14 years of age to medical appointments. For hospitalization of a spouse, child, father, or mother, one paid day is granted.
- > **Extended maternity and paternity leave:** all employees are entitled to parental leave in accordance with legislation and internal policies. Female employees may opt to extend maternity leave by an additional 60 days, totaling 180 days of paid leave under the Citizen Company Program. Fathers may opt to extend paternity leave by 15 days, totaling 20 days of paid leave. These rights also apply to adoption cases and same-sex couples. Maternity leave may be extended if hospitalization of the mother and or newborn is required.

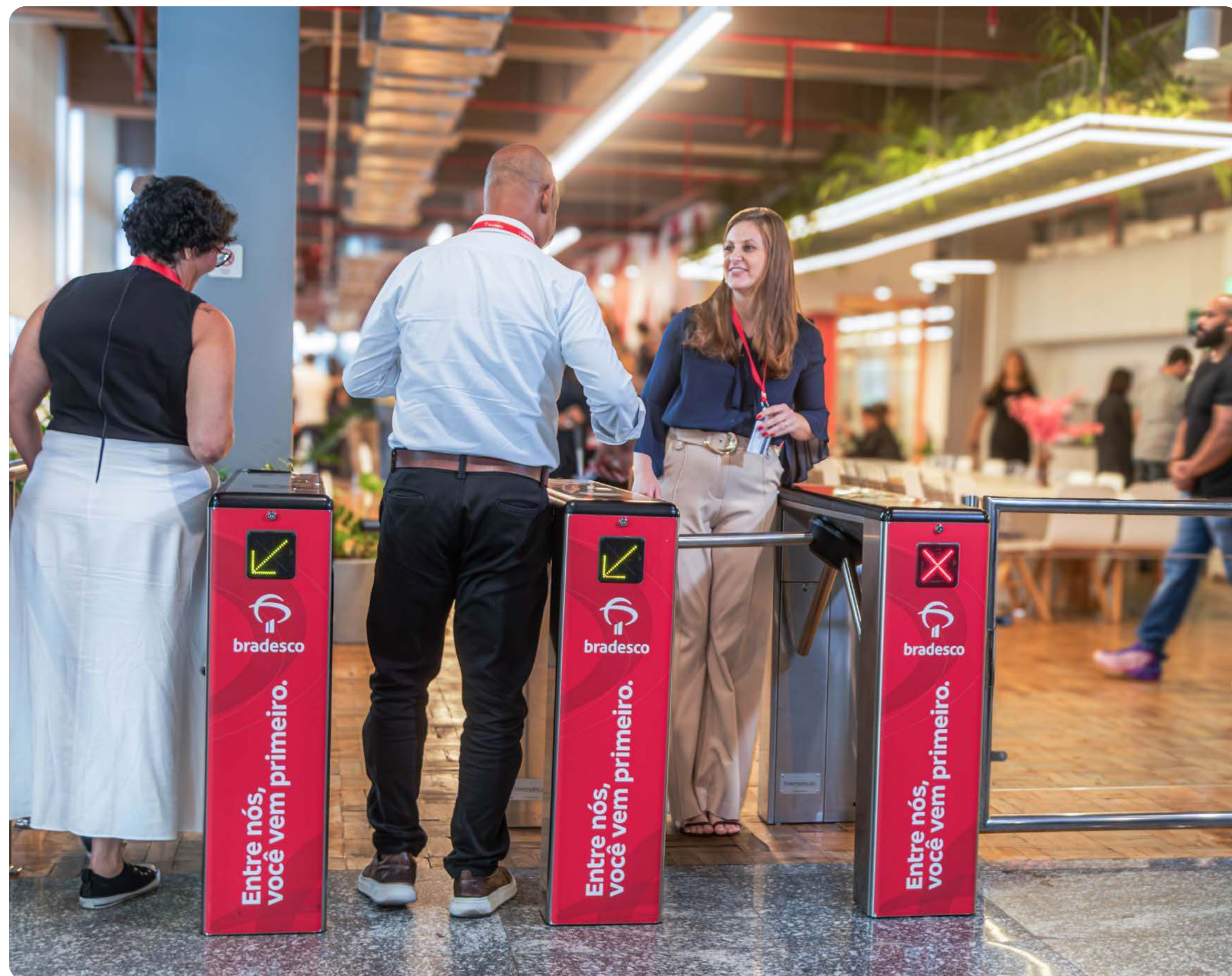
[Learn more about our initiatives to promote health and well-being ☺](#)

Maternity and paternity leave

GRI 401-3

	Female	Male
Total employees entitled to take leave	40,350	40,930
Total employees who took leave during the reporting year	1,763	1,604
Total employees whose leave ended during the reporting year	962	1,572
Total employees whose leave ended in the following year	801	32
Total employees expected to return during the reporting year	1,853	1,634
Total employees who returned to work during the reporting period after leave	1,833	1,622
Total employees who did not return to work during the reporting period after leave	20	12
Total employees who returned to work and were still employed 12 months after return	1,636	1,434
Return rate percent (%)	98.92%	99.27%
Retention rate percent (%)	81.51%	88.03%

Note: Statutory employees, employees abroad, and third-party workers are not included.



Work arrangements benefits

With the objective of supporting work-life balance, we offer different work arrangement modalities:

- **Remote work:** we offer the Bradesco Telework model, in a hybrid format, in compliance with legal provisions and the collective bargaining agreement, which provides for the payment of an allowance according to established criteria. To support the adoption of this model, we provide training for employees and managers on good remote work practices.
- **Flexible hours:** we adopt flexible working hours, allowing later start times and or earlier end times, as agreed with leadership.
- **Part-time work:** we have employees working reduced schedules of 4 or 6 hours, according to their employment contracts, such as tellers, clerks, and client service operators.

Union representation

GRI 2-30 • 402-1

All our employees have union representation and are covered by collective bargaining agreements, with freedom of association. At the end of 2025, 37% of the workforce was affiliated with sector unions.

We maintain permanent communication channels with unions and our employees. In the event of significant operational changes with the potential to generate substantial impacts on employees, we seek to inform the parties involved at least four weeks in advance.

Employees covered by Collective Bargaining Agreements are notified in advance by their respective unions to participate in assemblies where the terms of proposals are presented and discussed, and may be approved or rejected according to the decision of participants.



Training and development

GRI 3-3 • 404-2

We continuously invest in the development of our teams, with a focus on strengthening technical and behavioral skills considered essential for the execution of the strategy and for business evolution.

Our learning solutions seek to offer enriching and innovative experiences, creating conditions for employees to take ownership of their own development and contribute to a high-performance culture. This journey

prepares our professionals to operate in an increasingly digital, collaborative, and dynamic environment.

In 2025, we set a target to train 87% of the workforce in at least three learning solutions throughout the year. This goal was exceeded, with 91.42% of employees meeting this criterion. For 2026, our target is to train 80% of the workforce in at least four learning solutions.

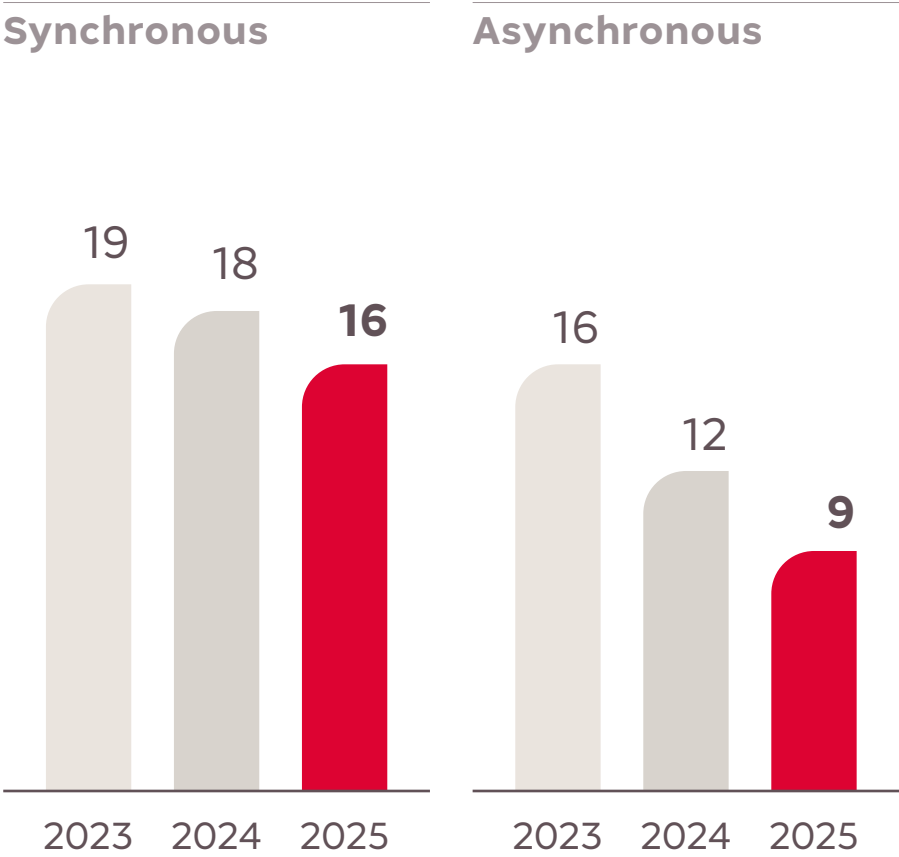
Average training hours by employee category and gender, including interns and statutory employees

GRI 404-1

	Female	Male	Total by category
TOTAL	24.5	25.4	25.5
Board of Directors and Executive Management	8.59	29.41	32.79
Senior Management	16.90	54.29	58.17
Management	11.39	29.96	31.35
Coordination and Supervision	12.54	26.26	27.50
Administrative	12.42	26.41	25.80
Operational	10.71	18.11	18.54
Apprentice	15.71	28.47	28.00
Intern	21.27	39.81	41.51

Note: Employees abroad and third-party workers are not included.

Average hours by type of training



1.3 million training participations at UniBrad
Average of 15 learning contents consumed per user

Over BRL 108 million invested in development and training

Over BRL 1,325 per FTE was the average amount invested in development

26h per FTE was the average time spent in training

3,366 asynchronous learning solutions

1,867 in-person synchronous courses



unibrad

universidade corporativa bradesco

Founded more than ten years ago, Universidade Corporativa Bradesco – Unibrad is the main structure supporting training and continuous development of people across the Organization. Through real challenges applied to learning process, we provide concrete opportunities for experimentation, innovation and growth.

At the beginning of 2025, Unibrad underwent a structural redesign, focusing on developing learning journeys aligned with ten corporate strategic pillars and oriented to business units, with greater emphasis on agility, efficiency, collaboration, innovation, continuous improvement, governance and indicators.

The main fronts of action in this new structure are:



Learning culture, through an hub-based operational model that connects people, accelerates innovation and links education to business.



Solutions driving skills, programs aimed at strengthening organizational skills, to anticipate future challenges.



Continuous training, seeking excellence in performing activities and in the experience delivered to clients.



Educational experiences that combine practice and strategy, including technical mentoring programs, practice communities, study groups, crowdsourcing, workshops and storytelling.

To reinforce this approach, we operate nine physical units strategically located across the country, comprising 74 classrooms and 10 auditoriums. This infrastructure expands the reach of development initiatives and enables appropriate service to employees and the community, taking into account their different locations.

[Learn more about Unibrad's initiatives for the community in Financial Citizenship](#) ➔



Learning solutions and platforms

➤ **Integra HR Portal:** We offer more than 5,200 educational solutions to all our employees, in formats such as e-learning, videos, infographics and podcasts. The contents cover essential topics for Organization, including financial market, banking products and services, client relationships, risk management, technical, administrative and operational improvement, corporate skills and training programs for new employees. Through the portal, employees can enroll in courses offered under the Unibrad agenda, aligned with their Individual Development Plan (IDP), as well as participate in learning communities.

➤ **Mandatory courses:** In addition to courses to improve professional skills, we provide a track of mandatory courses, which must be carried out by all employees to meet standards and regulations. Among the topics covered are LGPD, operational risk, prevention of money laundering and terrorist financing, fair competition, ethics, integrity, information security and cyber, in addition to other content quoted throughout this report.

➤ **Coursera:** Global digital education platform offering courses, specializations and Certifications developed by renowned universities and companies such as Yale, Stanford, Google and IBM. Focusing on the development of technical and behavioral skills, the platform allows employees to learn in a flexible and personalized way, in areas such as Business, Technology, Data Science and Soft Skills. In 2025, the platform was primarily used by the Risk and Information Technology areas, with 200 licenses allocated, of which 166 were used, resulting in 111 employees enrolled in at least one course, 35 training programs completed, 640 learning hours, and 70 courses completed.

➤ **Udemy:** a global online learning platform used for professional development across multiple learning paths. In 2025, we recorded more than 11,000 study hours and 1,026 active users, with an average usage of over 11 hours per active user.

➤ **Galena:** a platform that supports professional development, bringing together courses from various educational institutions. In 2025, 4,634 licenses were made available.

➤ **Unico Skill:** a platform that provides unlimited access to content focused on career development and continuous learning, organized into the categories of short courses, education and formal training (undergraduate programs, postgraduate programs, and MBAs), languages, and mentoring with experts. In 2025, we made 5,000 licenses available to employees.

➤ **Alura:** a distance learning platform focused on technology, offering more than 2,000 courses in areas such as programming, data science, digital transformation, and soft skills. In 2025, we recorded more than 3,000 registered licenses, with over 1,500 employees completing at least one course. During the period, approximately 16,000 courses were started, 10,000 courses were completed, 580,000 activities were carried out, and more than 83,000 study hours were recorded.

➤ **Languages:** We provide access to the EF (Education First) online platform for learning English from basic to advanced levels. For management positions and areas that require communication in other languages, we offer synchronous courses in group or individual formats. We also offer complementary language development initiatives. Among them, the following stand out:

» **English Club:** supported by EF, is a program that encourages the practice of English through conversation, active listening, reading, and collaborative learning; and

» **Book Club:** with support from the GetAbstract platform, promotes the reading and discussion of book summaries in English, fostering the development of vocabulary and reading comprehension.

SOU Bradesco Learning Path

Developed in 2025, it aims to strengthen the cultural evolution of SOU through book summaries and internal learning solutions that encourage employees to embrace the new hashtags and behaviors. In total, more than 17,000 participations were recorded.



To meet the needs of different business areas, we rely on specific programs.

➤ **Professional Certification Programs:**

They offer preparatory content for obtaining or renewing certifications issued by Anbima, covering CPA10, CPA20, CEA, CGA, CGE, CFG, CFP, among others. In 2025, more than 15,000 employees obtained certifications.

➤ **Investment Academy:** A specialization program in financial advisory, aimed at advisors, relationship managers, and platform professionals, with a focus on strengthening technical, behavioral, and commercial skills. We use structured methodologies that involve case analysis, presentation of assignments, and interpretation of macroeconomic scenarios. In 2025, 2,250 classroom hours were delivered for advisors and 1,944 classroom hours for network and platform professionals. The Academy also includes a dedicated track for interns, with 177 participants throughout the year. The preparation follows a development journey (Behavioral, Certifications, Macroeconomic Scenario, Banking and Commercial Knowledge), culminating in a potential opportunity for permanent employment within the Organization.

➤ **Analytics Vocation Program:** A community of professionals in analytics-related careers, aimed at providing a dedicated development environment in data analysis and ensuring retention, engagement, and productivity, considering both external and internal factors throughout the professional’s journey. The program is structured around four pillars, covering everything from the attraction and development of young professionals—with theoretical and practical training and access to technical learning paths—through to placement in areas such as Data Science, Data Engineering, Business Intelligence, Data Governance, and Data Quality, with competitive compensation for these professionals. In 2025, approximately 5,600 professionals from different areas of the Organization participated in the program.

➤ **Innovation Culture:** In a context of technological acceleration, we promote launches, events, and immersive experiences aimed at expanding employees’ knowledge of emerging topics such as artificial intelligence, quantum computing, tokenization, and digital identity. These initiatives seek to translate

emerging trends into practical applications, strengthening skills related to autonomy, collaboration, experimentation, and continuous learning. Highlights of the year included Inovabra Talks, an event that brings together national and international experts to share insights on emerging technologies, and the Innovation Experience, an initiative designed to foster an innovation-driven culture across the Organization by showcasing technologies that are transforming the financial sector. In 2025, 30 events were held, totaling participation from more than 16,000 employees.

➤ **Cloud Training Program for Applications and Services:** Throughout 2025, we maintained a training agenda focused on Cloud. Considering the distance learning (EaD) format, 1,085 employees participated in learning solutions, totaling 15,321 study hours dedicated to the topic. Among the solutions offered, highlights include the AZ-900 course for beginners, which introduces essential cloud concepts, as well as AZ-104 and AZ-204, focused on administration and development in Azure.

➤ **Mentoring and Technical Mentoring Program:** Aimed at enhancing professional development through structured experience sharing, strengthening individual leadership, and accelerating technical and behavioral readiness. The program encourages knowledge internalization, the development of new behaviors, and the broadening of perspectives, generating value for both the business and professional relationships. In 2025, we recorded 673 participations across 16 mentoring initiatives.



Leadership Development

In 2025, we prioritized the development of competencies aligned with our cultural aspiration and the connection to the SOU Bradesco movement. An example of this approach is the SOU Leaders initiative, which promotes leadership meetings at all levels, strengthening leaders as ambassadors of cultural evolution and encouraging behaviors aligned with the Movement. These meetings aim to open new capabilities and foster trust-based relationships between leaders and their teams. To date, 20 meetings have been held, totaling 9,150 participations.

➤ **Leadership Path:** designed to support the continuous development of our leaders, covering everything from preparing new leaders to enhancing the capabilities of more experienced ones. Based on the Leadership Pipeline by Ram Charan, the path addresses the different complexities and responsibilities at each leadership level, proposing challenges that require the development of new skills, knowledge, and shifts in mindset, behavior and ways of relating. In 2025, 673 professionals completed at least one course within the path.

➤ **Educational Partnerships and Tuition Reimbursement:** We established partnerships with renowned educational institutions to provide access to courses at differentiated prices for Executive Education and Postgraduate programs (Specialization, MBA, and Master’s degrees), aligning theory and market practices to develop professionals’ analytical and decision-making capabilities, preparing them to take on increasingly strategic roles. In addition, through the Educational Reimbursement Program, we support professional development by subsidizing external courses, expanding access to continuous learning, strengthening essential competencies, and contributing to the career progression of our employees.

Employee Support

GRI 404-2

We also provide employee support solutions in the contexts of employability and career transition.

➤ **Lifelong Learning – Learn new things all the time:** Aims to strengthen continuous learning capacity by presenting methodologies and approaches that support employees in developing new knowledge throughout their lives.

➤ **Thematic Solutions on Adaptability:** Addresses topics related to transitions and change, including factors that influence resilience to change, strategies for adapting to new contexts, and the identification of risks and opportunities associated with these processes.

➤ **Mental Health Playlist:** A set of lectures with updated content addressing the pillars of emotional health and their relevance throughout the professional journey, promoting reflection on life-cycle changes, grief processes and their phases, and transformations in relationships.

➤ **Professional Transition Program:** In 2025, we implemented the Career Transition Preparation Program, an initiative that reinforces our genuine commitment to the well-being and professional future of our people. Using the amount provided for Professional Requalification under the Collective Labor Agreement (CCT), if the employee chooses, we offer a welcoming transition experience strategically oriented toward continuous development. The program is available to all banking employees who leave the Organization through non-voluntary termination. Over three months, participants follow a comprehensive journey that includes personal branding development, market analysis, individualized guidance, strategic positioning, and support in pursuing new opportunities. This set of tools strengthens self-confidence, increases employability, and drives a more secure re-entry into the job market, aligned with each individual’s purpose.



Performance Evaluation

GRI 3-3 • 404-3

We conduct structured processes to assess competencies and performance, with the objective of supporting the continuous development of our professionals and aligning their contributions with the Organization's strategy.

On an annual basis, we carry out an evaluation cycle that includes all employees, interns, and apprentices. This process includes self-assessment and leadership assessment, fostering feedback conversations and the definition of Individual Development Plans (IDPs).

Performance evaluation combines two dimensions: quantitative, based on goals, results, and indicators; and qualitative, which considers criteria such as the quality of deliveries, compliance with deadlines, and behavior. As of the publication of this report, 98% of eligible employees had completed the performance evaluation process, considering that the cycle was in its final closure stage.

These parameters are integrated into the Integrated HR Platform, which brings together tools for monitoring objectives and indicators, ensuring alignment between individual performance, business results, and strategic direction.

Throughout the year, we reinforced the importance of goal management, indicator monitoring, and agile conversations that enable timely adjustments to the strategies adopted to achieve individual, team, and organizational objectives.

For leadership roles, we apply differentiated evaluation methodologies, such as 360-degree feedback for senior leadership levels and 90-degree feedback for other managers, incorporating multiple perspectives into the evaluation process.

In 2025, we updated the competency evaluation cycle by incorporating new methodologies (e.g., 360-degree feedback, cross-area calibration, delivery and behavior metrics), modernizing the process. These changes are aligned with the strategy and cultural evolution, including a review of corporate competencies and the evaluation architecture.

We began implementation with Executive Management, achieving expressive results, such as an NPS in the excellence range and 100% participation among evaluated employees and their leaders.

We will gradually expand this model, with the goal of reaching all employees over the next two years.



Variable Incentives

Our professionals in business areas and senior leadership are eligible for variable incentive models that consider financial indicators and client service quality, with merit-based alignment to individual and collective results. These indicators are consistent with our Institutional Policy for Client and User Relationships, the Organization's Internal Regulations, and the Bradesco Code of Ethical Conduct.

The combination of these factors provides an objective evaluation of professionals, including impacts on the incentive amount in cases where the eligible employee has been subject to any disciplinary measure due to non-compliance with internal standards.

Considering the eligible audience of employees in the commercial network of branches, 50% were women in 2025.



Employee Experience

Employee Experience (EX) is an enabling pillar of cultural evolution, organizational transformation, and the long-term execution of Bradesco’s strategy. We operate in a cross-functional manner, with dedicated governance, tracking indicators, and integration with other people management fronts.

In 2025, we initiated a review of the employee life cycle journeys focusing on reducing friction points, increasing efficiency, strengthening cultural alignment, and enhancing agility in workforce integration—essential elements to sustain performance and competitiveness.

We understand employee experience as an institutional asset that strengthens engagement, preserves knowledge, and enhances reputation and performance throughout the professional life cycle. For this reason, we monitor employee satisfaction and engagement through voluntary surveys conducted with full confidentiality and anonymity, in partnership with specialized institutions.

These surveys allow us to understand employees’ perceptions on topics such as the work environment and experience, purpose, happiness, stress, well-being, benefits, compensation, trust, professional development, and intent to remain at the company.

The questions are self-reported and enable analyses across multiple dimensions, such as gender, sexual orientation, race, age group, educational level, and people with disabilities, in

addition to aspects related to feedback and performance evaluations.

Based on the results, we develop action plans aimed at the continuous improvement of people management practices.

As a result of this work, in 2025 we recorded a 79% satisfaction index in a survey conducted with 100% of our employees.

Engagement (%)

By gender	
Female	79.30
Male	79.30
By leadership position	
Leader	81.00
Non-leader	78.50
By age group	
Up to 30 years old	78.90
From 30 to 50 years old	78.10
Above 50 years old	86.10

Recognitions



- Mental Health Yearbook in Companies – **Philos Org**
- Best WorkPlaces – **Infojobs**
- Career of Dreams – **Cia de Talentos**
- Highlights of the Racial Equity Index in Companies 2025 – **Corporate Initiative for Racial Equality**
- Week of Diversity, Equity and Inclusion – **Instituto Ethos**

- Diversity Index i-Diversa – **B3**
- LinkedIn Top Companies – **LinkedIn**
- LinkedIn Top Companies – **Financial Sector – LinkedIn**
- Great Places to Work – **FIA**
- Best Companies to Work For – **Ethnic/Racial – GPTW**
- Best Companies to Work For – **Women – GPTW**

- Best Companies to Work For – **People with Disabilities – GPTW**
- Best Companies to Work For – **Early Childhood Focus – GPTW**
- Most Attractive Employers in Brazil – **Caliber’s**
- Youth Employability Award Brazil – **CIEE**
- Most Admired Talent Ranking Brazil – **Merco**
- Blue Seal – **Mercer Marsh**



Social responsibility

GRI 2-23

Our Corporate Social Responsibility Management System aims to continuously contribute to the quality of workplace relationships, addressing misconduct such as harassment and discrimination through the receipt and investigation of whistleblowing reports, as well as monitoring aspects related to Occupational Health and Safety and physical and infrastructure conditions that impact the work environment.

The system's requirements are aligned with Human Rights, Children's Rights, and Fundamental Labor Rights, having as references the Code of Ethical Conduct, the People Management Policy of the Bradesco Organization, as well as other internal policies and standards and the legislation applicable to our activities.

The Corporate Whistleblowing Channel is available to employees, contractors, and other stakeholders, with the option of anonymity and assurance of confidentiality and non-retaliation.

All reports related to moral and sexual harassment, discrimination, inappropriate behavior, code of conduct violations, Occupational Health and Safety, labor requirements, and professional development are analyzed by a group of specialists in people management, which meets weekly to review the reports and define appropriate actions.

After this stage, the report is forwarded to those responsible for adopting the necessary measures, who report the results of the investigations, the solutions implemented, and the follow-up actions, within predefined deadlines.

Based on the investigation of the report, the reported party may receive structured feedback, development actions, specific training, career reorientation, and the application of disciplinary measures provided for in the Corporate Policy on Consequences and in the Bradesco Organization's Consequences Standard, which may result, depending on the severity of the case, in termination.

In cases of reports related to service providers, we refer the matter to the managers of the respective contracts, who are responsible for assessing and seeking a solution jointly with the contracted company.

Complainants may monitor the status of the the handling of the case through the reference number generated at the time the report is submitted.

On a quarterly basis, we present a consolidated report of cases to the Integrity and Ethics Committee.



[Learn more about the process in the Corporate Whistleblowing Channels](#) ➔



Annually, the Social Responsibility Seal is validated through an external, independent, and accredited audit for this purpose. All employees covered by the management system may be interviewed as part of internal and external audits.

➤ **Internal audit** – conducted annually, based on documentary review, with on-site inspections when critical situations are identified, considering previous findings or deviations occurred between audits, in accordance with the Procedures Manual of the Corporate Social Responsibility Management System (SGRSC).

➤ **External audit** – conducted annually by an accredited and independent certifying body, in accordance with the Procedures Manual of the SGRSC. The scope of the external audit of the Corporate Social Responsibility Management System covers 299 branches in the city of São Paulo and the Greater São Paulo area, and 109 branches in other states, in addition to nine sites distributed across Brazil’s main capitals, including the administrative headquarters

at Núcleo Cidade de Deus, in Osasco (SP), corresponding to approximately 40% of our workforce. However, the structure for receiving and handling whistleblowing reports extends across the entire Organization.

In addition to the policies and standards published in the Normative System and applicable to the entire workforce, awareness initiatives on the topic of Social Responsibility are carried out through videos, content published on the Corporate Portal, and talks delivered by Regional Management and Executive Directors.

We maintain the commitment to promoting a safe, respectful, and welcoming work environment, addressing all forms of harassment. These values are expressed in the Code of Ethical Conduct, the Internal Regulations, the People Management Policy of the Bradesco Organization, the mandatory course “Moral and Sexual Harassment is Not Our Thing,” and the Open Letter from Bradesco Against Harassment, all of which are available to all employees.

Complaints, cases of discrimination, and corrective measures taken

GRI 406-1

Total complaints registered	48
Ethnic-racial	23
Gender	2
Religion	0
Political opinion	0
Social origin	0
Others ¹	23
Total complaints analyzed	48
Substantiated	7
Partially substantiated	4
Unsubstantiated	33
Inconclusive	0
Under review	4
Total complaints finalized ²	11
Warning	4
Feedback and guidance	4
Termination	3

¹ Health condition (physical and psychological), age, sexual orientation, clothing/appearance.
² Refers to substantiated and partially substantiated cases. Action plan implemented, results assessed, case concluded.



Health, well-being and safety at work

GRI 3-3 • 403-1 • 403-2 • 403-3 • 403-8

Bradesco's Occupational Health and Safety Management System is based on the guidelines of the International Labor Organization (ILO) and the Regulatory Standards¹ for the Consolidation of Labor Laws (CLT), fully covering all activities and facilities of the Organization. Its goal is to ensure the safety and health of administrators, employees, contractors and interns.

For 20 years we were audited externally by OHSAS 18001 certification, which accompanied our trajectory and consolidated our maturity in occupational health and safety. In 2024, we moved forward by migrating to ISO 45001 certification, aligned with the most modern international standards and strengthening our performance focused on caring, preventing and promoting well-being in the workplace, ensuring even safer and more responsible operations for our employees and contractors.

We maintain validation through internal and external annual audits, the latter were carried out by *Fundação Carlos Alberto Vanzolini* [Foundation] (FCAV), with scope focused on the Information Technology Center (CTI), located in Osasco.

Occupational health and safety

Bradesco has a specialized Service in Safety Engineering and Occupational Medicine (SESMT), NR-4, made up by a multidisciplinary technical team consisting of engineers, occupational physicians, safety technicians, nurses, nursing technicians and analysts.

To ensure the service to employees throughout the country, we use our own teams and contractors, specialized companies, operating onsite or remotely.

Our Occupational Health Medical Control Program (PCMSO), in accordance with NR-7, annually carries out occupational medical examinations focusing on the prevention and monitoring of pathologies. SESMT works in partnership with specialized and technically certified clinics to attend such examinations.

In the administrative buildings, we have medical outpatient clinics and ambulances for the care of employees and contractors.

We also have medical advisory support for monitoring critical hospitalization cases, second medical opinion, technical support for decision-making in cases where health insurance coverage is denied, geriatrics program, among others.

To ensure the information privacy, our occupational medical services contracts include confidentiality clauses and compliance with the General Data Protection Law (LGPD). We also maintain a specific service to keep medical documentation with restricted access.

In 2025, our Occupational Safety Technicians and specialized partners conducted more than 3,000 visits to agencies, departments, PABs, PAs and related companies, evaluating the conditions and environments according to current regulatory standards, such as NR-17 and the health and comfort aspects, according to NR-24.

Every two years, we identify hazards in the corporate environment and assess occupational

risks by the Risk Management Program (PGR). Based on this analysis, we determine the need Bradesco's Occupational Health and Safety Management System is based on the guidelines of the International Labor Organization (ILO) and the Regulatory Standards¹ for the Consolidation of Labor Laws (CLT), fully covering all activities and facilities of the Organization. Its goal is to ensure the safety and health of management, employees, contractors and interns.

¹ NR-1: Occupational Risk Management (GRO) and the Risk Management Program (PGR); NR-4: Specialized Service in Safety Engineering and Occupational Medicine - SESMT; NR-7: Medical Control Occupational Health Program scalate (PCMSO); NR-17: Ergonomics and NR-24: Sanitary and Comfort conditions in workplace.

LEARN MORE

In our [Human Capital Report](#).



Accidents at work¹

GRI 403-9

Description	total	rate
Number of hours worked (million)	166.9	-
Fatalities resulting from work-related accidents ²	1	0.01
Work-related accidents with serious consequences (excluding fatalities)	0	-
Accidents subject to mandatory reporting	248	1.49
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 Illnesses¹

GRI 403-10

For all employees	total
Fatalities resulting from occupational illnesses	0
Occupational illnesses subject to mandatory reporting	10
Main types of occupational illnesses ³	ICD M, ICD G and ICD F

¹ We 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.

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 the occupational health of our employees, we have developed several initiatives aimed at well-being throughout the workday:

➤ **Working Hours Management:** We carry out electronic control of working hours through a digital timekeeping system, periodically reinforcing the established rules to promote a balance between professional and personal life. Employees are notified and reoriented in cases where contractual limits are exceeded, and, when overtime is required due to unavoidable demands, extra hours are remunerated or compensated, in accordance with applicable labor legislation.

➤ **Workplace Ergonomic Assessment Program (NR-17):** to provide employees with 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 Client Service Center, the use of headsets throughout the workday is subject to specific criteria and requires initial and ongoing (annual) audiological assessments 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.



Training

GRI 403-4 • 403-5

Each of our administrative centers has an Internal Commission for Accident Prevention (CIPA)¹, made up of representatives elected by secret ballot and members appointed by Bradesco. The commission is restructured annually. In units where there is no formally established Internal Commission for Accident Prevention (CIPA), the designation of at least one qualified employee is required to ensure compliance with current legislation.

Both appointed and elected representatives participate in mandatory role-specific training. CIPA's role is to identify and report risk situations in the workplace, recommending actions to mitigate or eliminate such conditions. The commission meets on a monthly basis with the objective of informing the responsible area about the need for improvements and adjustments in the work environment. In cases of serious risk, CIPA has the autonomy to immediately suspend activities in the affected area.

Within the scope of Occupational Health and Safety (OHS) training, we promote continuous initiatives focused on accident prevention and preparedness for emergency situations. Among these initiatives, the following stand out:

➤ **Firefighting Brigade Training:** conducted annually, it trains employees and contractors to act in fire prevention, evacuation procedures, initial firefighting response, and the provision of first aid. In 2025, 5,195 people were trained to serve as fire brigade team members.

➤ **Evacuation Drills:** aimed at preparing employees to deal with emergency situations. These exercises are carried out by specialized companies, with support from the technical team of the Specialized Service in Occupational Safety and Medicine (SESMT). In some locations, specific drills are conducted, such as chemical spill response and victim rescue simulations.

➤ **Occupational Health and Safety Instructions:** informative content on safety and accident prevention in the workplace, available on the corporate portal.

➤ **Emergency Response Plan (ERP):** also available on the corporate portal, it guides employees on the procedures to be adopted in the event of incidents and emergencies.

➤ **Internal Occupational Accident Prevention Week (SIPAT):** held annually in a digital format, it comprises a week of activities focused on accident prevention. The program seeks to disseminate the concept of integrated health through practices that encourage behavioral change, reinforce safety awareness, promote quality of life, and foster a healthier and more collaborative work environment.

Health Promotion

GRI 403-3 • 403-6 • 403-7

To enhance healthcare initiatives, we maintain corporate medical clinics in some administrative buildings, offering immediate clinical care, laboratory test collection, and consultations with specialists at no employee cost-sharing. These services include, among others, family physicians, cardiologists, gynecologists, endocrinologists, dermatologists, ophthalmologists, orthopedists, pediatricians, physiotherapists, and other medical specialties.



¹ NR-5: Internal Commission for Accident and Harassment Prevention



Viva Bem Program

'Viva Bem' Program [Live Well Program] is the institutional initiative focused on the promotion of health, well-being and quality of life of employees, structured to encourage the prevention of diseases and the adoption of healthy habits and behaviors. - The program is accessible to all employees, as well as the initiatives, which are organized in three pillars: Balance, Health and Movement. This commitment reflects our purpose of providing a healthy, safe and ethical environment, keeping people at the center.

PILLAR 1: Balance



Its focus on initiatives aimed at promoting mental health and prevention, addresses topics such as self-awareness, behaviors, attitudes, and lifestyles, taking into account personal, professional, family, and social contexts. Among the initiatives making up this pillar, we highlight:

Viva Bem Support Channel: Free, voluntary service available 24 hours a day, seven days a week, intended for employees and their family members. The service is carried out by specialized professionals, ensuring confidentiality, offering emotional, social, legal and financial support.

In situations of critical events, such as natural disasters, the team acts proactively, monitoring and contacting the employees in the impacted regions. In 2025, more than 309,000 follow-ups were carried out.

Meetings on health and quality of life: Virtual meetings, held with employees, to address topics such as depression, anxiety, balanced diet and physical activity practice. The themes are defined based on demands identified by different channels and the leaders. In 2025, 167 events were held, attended by 51,000 employees.

> Management Practice Program:

In virtual meetings aimed at the Organization's leaders, practices that promote healthy and respectful interaction are discussed. Among the topics covered are: Self-care, balanced diet, sleep quality, preventive examinations, time and stress management, physical and emotional health, construction of a support network and dissemination of *Viva Bem* channels available for support.

> Vocational Rehabilitation program:

We support employees who are in the rehabilitation process by Social Security, in order to facilitate the return to work activities. This support includes social interviews, medical evaluation and follow-up carried out by a multi-professional team.

> Maternity and Paternity Support

Program: We offer psychological and social support to employees who return to work after the parental leave period, through the follow-up carried out by psychologists and social workers.

Mental Health Program



Launched in a pioneering initiative in 2022, the Mental Health Program emphasizes the importance of self-awareness, self-care and the adoption of small habits focusing in prioritizing mental health.

The initiative emphasizes welcoming, promoting a preventive culture in mental health and integral care of the body and mind. It is integrated with other Organization's programs, such as the nutritional program and the incentive to practice physical activities, including *Vem Pra Pista* [Come to the Track].

To increase access to information and awareness, we provide content on psychological safety in the workplace, management practices, self-awareness, and emotional balance, as well as periodic virtual meetings with guest experts. These moments provide reflection and interaction, with general guidelines on behaviors, signs and symptoms related to psychic illness.

In 2025, 4,288 people participated in the lectures, and there were 32,933 accesses to the available asynchronous content.

As part of continuous care, we maintain free and confidential psychosocial care channels for employees and their families, as well as making active contacts to provide support to employees in return from parental or psychiatric leave of absence.



PILLAR 2: Healthy living



In the Program, we promote the understanding that health involves not only the absence of diseases, but habits related to balanced diet, hydration, sleep quality, and monitoring indicators such as blood pressure, blood glucose and lipid profile. In addition, we carry out vaccination campaigns and develop specific programs aimed at comprehensive health care. Below are some of the key initiatives undertaken:

- **Pregnancy Support Program:** Available to employees and their dependents covered by the health plan, with complementary follow-up to prenatal care, in addition to prenatal care, covering pregnancy and the postpartum period. In 2025, 3,460 follow-ups were performed, attended by 952 pregnant women.
- **Breastfeeding Support Room:** Spaces structured and equipped in administrative centers for extraction and adequate storage of breast milk, enabling continuity of breastfeeding after return to work.
- **Vaccination Campaign:** Carried out annually throughout the national territory, and free offer of influenza immunizer to employees and

incentive to vaccinate dependents. In 2025, 48,375 employees were immunized, representing 54.2% of our staff. The goal in 2026 is to achieve immunization of 55.7% of the staff.

- **Nutritional Support Program:** Aimed at encouraging healthy eating habits and promoting well-being, it offers up to four free consultations with nutritionist for employees and their families. In 2025, more than 2,900 nutritional consultations were provided.
- **Oncological Prevention Actions:** Carried out in the context of the October Pink and November Blue campaigns, with exemption from co-payment for examinations aimed at the early detection of breast and prostate cancers, as well as lectures and awareness campaigns.
- **Medical Support and Telemedicine Channels:** *Viva Bem's* medical team actively monitors employees through telephone calls. In addition, we offer telemedicine channels through the Digital Health app Bradesco Saúde, with access to video-consultations with medical specialists, 24 hours a day, seven days a week.

PILLAR 3: On the move



The pillar in motion encourages the regular practice of physical activities as a way of promoting health, well-being and quality of life.

Vem pra Pista [Come to the Track]: we maintain a sports complex with wooded areas, swimming pools, sports square with multi-sport courts, bike rack and athletics track, available at headquarters to employees and their families. Activities are led by physical educators and include functional training, rhythms, yoga, Pilates, aqua aerobics, running and stretching. The schedule is adjusted according to the

seasons, ensuring the continuous practice of exercises. In 2025, the sports complex of the Cidade de Deus registered more than 76,000 accesses, considering the use of the facilities for individual training, participation in classes, activities with dependents and sports events, such as swimming, tennis, volleyball and football tournaments.

LEARN MORE

For more information on Health Programs, visit the [Human Capital Report](#).

7th run and walk held at our headquarters for employees and their families



Diversity, Equity and Inclusion

GRI 3-3

As one of the largest employers in the country, we recognize that the diversity of identities and backgrounds is essential to broadening perspectives, driving innovative solutions, and strengthening our capacity to create value. For this reason, we have adopted specific guidelines set out in our Diversity, Equity and Inclusion Policy, Code of Ethical Conduct, and the Bradesco Organization's People Management Policy.

Our actions are guided by principles such as equity of opportunity, education focused on inclusion, and collective engagement, involving the Organization, employees, and society. This approach is built on five fundamental pillars: gender, ethnic-racial diversity, people with disabilities, LGBTI+, and intergenerational diversity.

Reflecting these principles, we have entered into voluntary national and international commitments that guide our practices and promote opportunities for the exchange of experiences with other companies.

PwD



Ethnic-racial



LGBTQI+



Gender





Diversity, Equity and Inclusion Governance

We have established a robust governance structure for diversity, equity and inclusion, ensuring that the topic remains a strategic priority and is increasingly embedded in the Organization's routine. Decisions related to the areas of action and the dwefined goals are led by the Sustainability and Diversity Committee, with implementation supported by a management team dedicated to the Diversity, Equity and Inclusion agenda, responsible for driving initiatives and expanding representativeness within the workforce. All employees may participate in the Affinity Groups (AGs), which

serve as spaces for skills development through specific training pathways, including meetings with specialists, videos, podcasts, and other formats.

Each group is coordinated by a representative who has personal experience related to the theme and who also participates in the Diversity, Equity and Inclusion Working Group (WG). The WG is composed of professionals from different areas and hierarchical levels, which fosters a multidisciplinary approach to discussions.

Diversity, Equity, and Inclusion Training

For each diversity pillar in which we operate, we develop specific training programs aligned with our commitments to diversity, equity and inclusion. In addition to these targeted initiatives, we provide transversal content aimed at strengthening a culture of respect and preparing the workforce to address these topics in the work environment.

Among the solutions offered, the "Unconscious Bias" and "Leading Diversity" training programs stand out, as they encourage deeper

reflection among participants. These initiatives are designed to raise awareness, promote understanding, and encourage respect for differences, contributing to the development of a more inclusive environment.

Considering diversity-related initiatives and training programs, 97% of the workforce has been trained on the topic, demonstrating strong employee engagement and the strengthening of a more diverse and equitable organizational culture.





Gender Equity

Gender equity is one of the pillars of our diversity agenda, directly reflecting the composition of our staff: in 2025, half of our employees were women, totaling 41,490 employees. Our goal is to maintain, in 2035, a female representation between 50% and 52%.

In 2025, 50% of the promotions were women and to stimulate female leadership, we maintain the Women Leadership Program, which promotes meetings focused on women's role, achievements and contributions in society and the labor market. As an outcome, there is also the Women's Mentoring Program, aimed at qualified leaders. The focus is the exchange of experiences and appreciation of knowledge as a tool for development and promotion of equity.

During Women's Month, we carried out initiatives on topics such as career, health, maternity and work-life balance, including events with panels and lectures on trust, self-esteem, outcomes and the role of allies in promoting gender equity.

Gender equity is also part of the agenda of the Conexão Mulheres, an intercompany initiative sponsored by Bradesco in partnership with other

companies, which brings together leaders to share trajectories and knowledge in their activity areas.

Gender equity is also addressed through *Conexão Mulheres*, an intercompany initiative promoted by Bradesco in partnership with other companies, which brings leaders together to share their career paths and expertise in their respective fields.

We maintain strategic partnerships with institutions that strengthen women's development.

Among these, we highlight the sponsorship of Instituto Vasselo Goldoni (IVG), with mentoring programs such as *"Nós por Elas"* ("Us for Them"), aimed at supporting women's growth in their careers and businesses. In 2025, we renewed our support for IVG, contributing, among other initiatives, to more than three editions of the *Nós por Elas* program, with over 12,000 applications, more than 1,600 women mentored, 8,500 hours of free mentoring, and 45 hours of content delivered through masterclasses. We are also partners of *Laboratoria* in a program focused on training women for careers in technology. Since 2018, more than 4,000 students have graduated from the program, 94 of whom have gone on to join our workforce.

We continue to be recognized as one of the Best Companies for Women to Work For, according to the Great Place to Work survey, which assesses inclusion practices and female employees' perceptions of the work environment.

Violence against women: IT IS OUR RESPONSABILITY

Our commitment to employee health, safety and well-being goes beyond the corporate environment. We are attentive to situations that may affect them in any context, therefore, since 2019, we have been signatories of the Business Coalition for the End of Violence against Women and Girls. Since then, the theme has integrated our corporate education actions and meetings of the Gender Affinity Group. As part of the Viva Bem Program, we provide an exclusive support line for employees and family members in situations of violence, the service of which is provided by professionals trained to offer psychological, social, legal and other guidances, as well as to provide support to employees and relatives in situations of violence, face-to-face service is also available when necessary. Reinforcing our institutional positioning, we publish the Open Letter against Harassment and the compulsory

course Harassment Is OUR RESPONSIBILITY, which highlights the seriousness of the issue and guides on the corporate channels available for case treatment. Complementing these actions, we developed the track of knowledge and awareness Violence Against Women IS OUR RESPONSIBILITY, containing booklet, video, podcasts and other informative content. The material has been adapted to the Unibrad Portal, extending its reach to all audiences.

In 2025, the International Day for the Elimination of Violence against Women was celebrated by hybrid event that featured a lecture on the role of men in combating gender violence.

We have been recognized as one of the companies with best practices for women's advancement Women in Leadership survey, conducted by Valor and O Globo newspapers and by *Época Negócios*, PEGN and Marie Claire magazines, along with the NGO Women in Leadership in Latin America.



2035 Targets¹

	2025 status
Achieve between 50% and 52% women in the workforce	50% ²
Achieve between 41% and 45% women in leadership positions	36% ³

Statutory employees, employees, and Interns, by Gender (%)¹

GRI 405-1

	Men	Women
Board of Directors and Executive Board	82.28	17.72
Superintendence	76.02	23.98
Management	66.61	33.39
Coordenation/Supervision	56.94	43.06
Administrative	50.70	49.30
Operational	43.28	56.72
Apprentices	43.17	56.83
Interns	50.84	49.16
TOTAL	50.43	49.57

¹ Does not include employees located abroad or third-party contractors.

² Employees, apprentices, and statutory officers, including the Bank and affiliated companies.

³ Employees who lead people, including statutory officers.

Base salary ratio between women and men¹

GRI 405-2

Board of Directors and Executive Board	0.78
base salary and other monetary incentives	0.76
Superintendence	0.94
base salary and other monetary incentives	0.92
Management	0.94
base salary and other monetary incentives	0.91
Coordenation/Supervision	0.99
Administrative	0.85
Operational	0.96
Apprentices	1.00
Interns	1.00

65 %

growth in the share of women in leadership positions compared to the previous three years

LEARN MORE

in our [Human Capital Report](#) and check the historical series in our [ESG Indicators Worksheet](#).





People with Disabilities

The Bradesco Training Program for Persons with Disabilities was one of our main initiatives, which brought more than 400 people over 14 years, to take a Banking Management course at the Fundação Bradesco, later, work in our branches network. In 2025, we evolved the strategy of this program to cover more than 3,900 people with disabilities in the staff as well as those who joined the Organization. Thus, we have launched 'Impulsiona PcD' [People with disabilities (PwD) Boost], an initiative designed to support the career of people with disabilities, structured in two areas: Soft skills, for any PwD of any department of the company, and technology, specific to PwD working across the IT departments. The program is carried out in partnership with Ada, focusing on soft skills and technical training in Back-end, Front-end, Data and DevOps & Cloud areas. Additionally, in partnership with DIO, we launched the Bootcamp PwD Tech Bradesco, free online course with asynchronous Java and Quality Assurance classes, also available to the outside public. In 2025, the bootcamp registered more than 13,000 applications, of which 8% were people with disabilities.

To increase accessibility, we provide Libras [Brazilian Sign Language] interpreters in meetings with managers and in live broadcasts on relevant topics, as well as in-person support and online

training in Brazilian Sign Language. To support the recruitment of people with disabilities, we have created a dedicated PwD talent pool for technology professionals. Throughout the year, we promote awareness and development actions, such as Walk for Inclusion, held in partnership with the Instituto Olga Kos, and hybrid events in celebration International Day of the Person with Disabilities, featuring external guest speakers and panel discussions with employees representing the visually impaired, hearing-impaired, and people with physical disabilities.

We also develop mentoring focused on entrepreneurship, in partnership with the *Associação Social para Igualdade das Diferenças* [Social Association for Equality of Differences] (ASID), featuring volunteer employees as mentors. As part of the awareness initiatives, we provide the Best Practices Guide for the Inclusion of People with Disabilities, accessible on the internal learning platform also outside audience through the Unibrad Portal. The Diversity, Equity and Inclusion (DE&I) team, in partnership with Unibrad, created the leading PwD, synchronous training aimed at managers leading teams that include people with disabilities. The course is made on demand from departments and addresses basic concepts such as capacity building, accessibility and intersectionality;

and has a practical guide for leaders, which addresses everyday issues such as career, benefits, progression and resources essential to PwD work.

We continue to work in partnership with Specialisterne in the neurodiversity project, which provides vocational training and employment opportunities for people with autism. In 2025, we held the first edition of the Bradesco TEA Learners Program, admitting 20 people with autism. The apprentices and their managers participated in a specific learning track, focused on integration and professional development.

We are sponsors and partners of Feira Incluir PCD, the largest employment opportunity event for people with disabilities in Brazil and apprentices and their managers attended a specific learning track, focused on integration and professional development. In recognition of the practices we adopt, we were ranked among the best companies to work for people with disabilities, according to a ranking promoted by Great Place to Work, which evaluates the best initiatives of inclusion and the perception of employees with disabilities about the organizational environment.

People with disabilities hold:

5 % of our workforce

Statutory employees, employees and interns with disabilities (%)

GRI 405-1

Board of Directors and Executive Board	0
Superintendence	0
Management	1.33
Coordenation/Supervision	1.62
Administrative	2.87
Operational	11
Apprentices	0.83
Interns	0.49

TOTAL

4.77

LEARN MORE

In our [Human Capital Report](#) and follow the historical series in our [ESG indicators Worksheet](#).



Ethnic-racial

For more than 20 years, we have been partners with *Universidade Zumbi dos Palmares* [University] in one of the most robust and constant programs for social inclusion and professional training in the private sector, the Bradesco-Zumbi dos Palmares Internship Training Program. The initiative is designed to hiring and developing black people, migrants and refugees who start to act in strategic areas of the Organization, developing organizational skills sponsored by Unibrad.

Since its inception, the program has already enabled the inclusion of about 500 young people. In addition to the internship program in partnership with Zumbi dos Palmares, we also hire through affirmative vacancies aimed at black people.

To support professional growth, we have developed a mentoring project for black youth men and women, in which employees act as volunteer mentors, trained for the task focusing on racial literacy. In 2025, AfroBra's affinity group launched AfroTalentos, its own mentoring initiative focusing on the exchange of experiences between black employees. Our work on ethnic and racial issues is also reflected in the institutional commitments we have made, notably *Iniciativa Empresarial* [Business Initiative] pela *Igualdade Racial* [Racial Equality], of which we have been

signatories since 2016. We have maintained the offer of the Racial Literacy Course, available on our corporate education platform, which addresses content such as origins of racial inequality, racism, blackness, whiteness and related topics. Since its launch, the course has registered more than 13,000 attendances. In education, we sponsor the exhibition 'Ancestral: Afro Americas - United States and Brazil'. The unprecedented exhibition brought together more than 100 works by Afro-descendant artists from Brazil and the United States and reinforces the cultural dialogue between countries, honoring the influence of the African diaspora in the visual arts. In January 2025, we hosted the exhibition's artistic director in a live stream where we invited participants to reflect on the importance of art for inclusion, especially of different races and ethnic groups,

In addition, we offer the workshop on the Code of Best Practices in Diversity, Equity and Racial Inclusion to our suppliers, bringing together about 400 representatives of partner companies.

We also develop actions with indigenous and traditional communities in different regions of Brazil, focusing on economic empowerment through sustainable enterprises, such as handicrafts. Initiatives include financial education

on topics such as pricing, cash flow, spending control, planning and individualized mentoring. So far, the actions have already been taken to:

- **Guarani Mbya**, from Boa Vista village of Sertão do Promirim (Ubatuba/SP), with the project "Catalog of Handmade Products", in partnership with the Social Responsibility Framework;
- **Kai village**, in the extreme south of Bahia, by the community magazine "Vivências Sustentáveis";
- **Belém do Solimões**, in the interior of Amazonas, by the booklet "Diretrizes para uma vida financeira mais saudável" [Guidelines for a healthier financial life], written in Portuguese and Ticuna, the most spoken language in the region.

In recognition of adopted practices, we were highlighted in the Ethnic-racial ranking of Great Place to Work and were among the 5 companies recognized in the Índice de *Equidade Racial Empresarial* [Corporate Racial Equity Index], with emphasis on Awareness, Training and Ascension.

Black Awareness Month, celebrated annually, featured a series of events. The hybrid event

Ubuntu: eu sou porque somos [Ubuntu: I am because we are] celebrated the 20 years of partnership between Bradesco and the Universidade Zumbi dos Palmares, and the Bradesco-Zumbi dos Palmares Training Program. We received the Director of the university for a tribute by the president of 'Bradesco's Board of Directors, Luiz Trabuco. The event was attended by employees who started their professional careers through the affirmative internship program, and the presence of three invited black speakers, who addressed issues such as mental health, self-esteem, the importance of allies and representativeness. Still in the context of Black Awareness Month, we sponsor and participate in external events, including the *Fórum Internacional de Equidade Racial* [International Racial Equity Forum], the *Corrida e Caminhada da Consciência* [Race and Walk of Consciousness] and the *Troféu Raça Negra* [Black Race Trophy].



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

GRI 405-1

	White	Black	Asian	Indigenous	Not Reported
Board of Directors and Executive Board	94.94	4.43	0.63	0.00	0.00
Superintendence	86.33	10.79	2.64	0.00	0.24
Management	77.93	19.59	2.24	0.14	0.11
Coordenation/Supervision	71.29	27.09	1.35	0.15	0.13
Administrative	69.45	28.40	1.72	0.12	0.31
Operational	61.25	37.20	0.88	0.14	0.52
Apprentices	50.83	47.83	1.17	0.17	0.00
Interns	69.14	28.74	2.08	0.04	0.00
TOTAL	68.00	30.02	1.52	0.13	0.33

Note: At the end of 2025, management positions were composed of 75.82% White individuals; 22.04% Black individuals; 1.88% Asian individuals; and 0.14% Indigenous individuals.

Targets for 2035¹

	2025 status
Reach a range of 37% to 40% Black representation across the workforce.	30% ²
Reach a range of 25% to 30% Black representation across leadership.	22% ³

¹ Does not include employees located abroad or third-party contractors.
² Employees, apprentices, and statutory officers, including the Bank and affiliated companies.
³ Employees who lead people, including statutory officers.





LGBTI+

We are official sponsors of TransCareers, a social impact initiative created by Cia de Talentos in collaboration with Instituto Ser+, Uniasselvi, Unicesumar and *Instituto Brasileiro Trans de Educação* [Brazilian Trans Institute of Education].

The project is designed to promote the development of trans people, covering different ethnic groups, age groups and regions of Brazil, through an exclusive learning pathway focused on developing behavioral skills aligned with the demands of the labor market.

At the end of the program, participants receive a full scholarship for an undergraduate degree. In addition, the program offers 12-month psychosocial support and career guidance, mentoring sessions led by employees of partner companies and financial assistance for five months.

Under the motto “*Orgulho de ser Plural*” [Pride of Being Plural], we carry out a full month of initiatives aimed at valuing diversity. The actions included internal campaign in the corporate social network, face-to-face event live-streamed online and lectures on the fostering of welcoming and inclusive work environments for LGBTI+ people, in addition to panels with leaders who shared career paths and experiences related to the role of allies.

In addition, we promote lectures with external experts and content in different formats, such as podcasts, addressing topics related to LGBTI+ inclusion in the workplace. We also participated in 1st *Toque de Campanha pelo Orgulho LGBTQIAP+* [LGBTQIAP Pride Campaign], held by B3, in support of the community.

We continue to sponsor and participate in Feira DiverS/A, an event focused on the employability of LGBTI+ people, which reached its 11th edition in 2025, in addition to maintaining support for the OUTStand movement, formed by companies in the financial industry that promote reflections on diversity and inclusion.

Our employee registration system has self-service feature for updating social name for trans and non-binary people, as well as optional fields for gender identity and sexual orientation. Still, we expand the offer of inclusive restrooms, without gender distinction, in our headquarters, Cidade de Deus. These spaces give more dignity to non-binary people.

As a recognition, we were highlighted in the LGBTI+ dimension of the in Ethos/Era Research of Diversity, Equity and Inclusion, highlighting our ongoing commitment to building an increasingly inclusive environment for all people.

In the 2025 climate survey, 5.2% of respondents declared themselves belonging to the LGBTI+ community.





Intergenerational

One of the cultural pillars of our people management is valuing skills development and the experience accumulated by our professionals throughout their corporate trajectories. Acknowledging that this topic has become increasingly relevant and urgent, we have formally incorporated the Intergenerational agenda into our corporate governance of Diversity, Equity, and Inclusion, with a focus on professional’s longevity.

In this context, we rely on LongeviBra, a corporate affinity group dedicated to fostering dialogue on the importance of experience and intergenerational engagement. Throughout the year, LongeviBra held regular meetings addressing topics such as purpose, continuous learning, and career planning.

In 2025, we continued as sponsors of Maturi Day and held the event in a hybrid format at Bradesco. The meeting addressed challenges and opportunities related to the future of work, with a focus on productive longevity and intergenerational coexistence.

We also promoted the Maturing in Perspectives event, held online, which highlighted the strategic role of professionals aged 50 and over in the Organization’s cultural evolution, integrating discussions on intersectionality with other diversity fronts, such as gender, persons with disabilities, Black professionals, and the LGBTI+ community.

In addition, we contributed to the development of and participated in the launch panel of the Anti-Ageist Communication Guide during Febraban Tech, reinforcing our commitment to combating ageism and promoting work environments grounded on respect and inclusion.

LEARN MORE

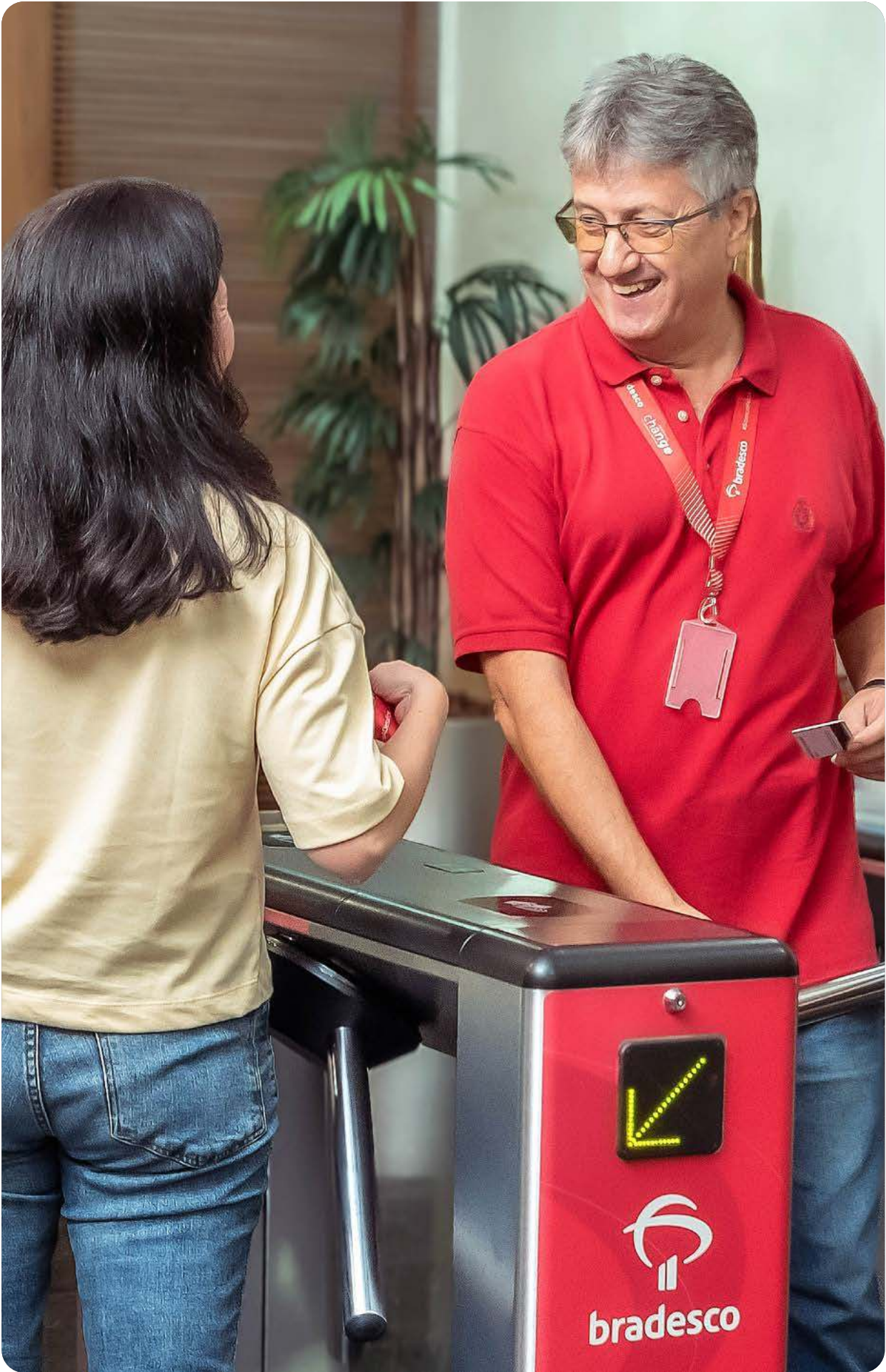
in our [Human Capital Report](#) and check the historical series in our [ESG Indicators Worksheet](#).

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

GRI 405-1

	<30	>=30 <50	>=50
Board of Directors and Executive Board	0.00	36.71	63.29
Superintendence	0.48	73.62	25.90
Management	1.02	79.73	19.25
Coordenation/ Supervision	7.85	77.23	14.92
Administrative	23.82	67.41	8.76
Operational	51.21	39.57	9.22
Apprentices	100	0	0
Interns	97.48	2.52	0
TOTAL	30.89	59.16	9.94

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





Client at the center

GRI 2-6 • 3-3

In recent years, we have intensified our transformation journey with a strong focus on client centrality. Beyond offering financial products, we seek to deliver experiences aligned with the expectations of an increasingly demanding and connected client base.

This evolution is supported by an organizational environment guided by the SOU Bradesco movement, which guides the Organization's cultural evolution and decision-making at all levels.

The movement is strengthened by the #SomosPelosClientes strategy, which guides the Organization's actions to anticipate and exceed client expectations, fostering appropriate solutions and value-creating interactions that contribute to long-term relationships.

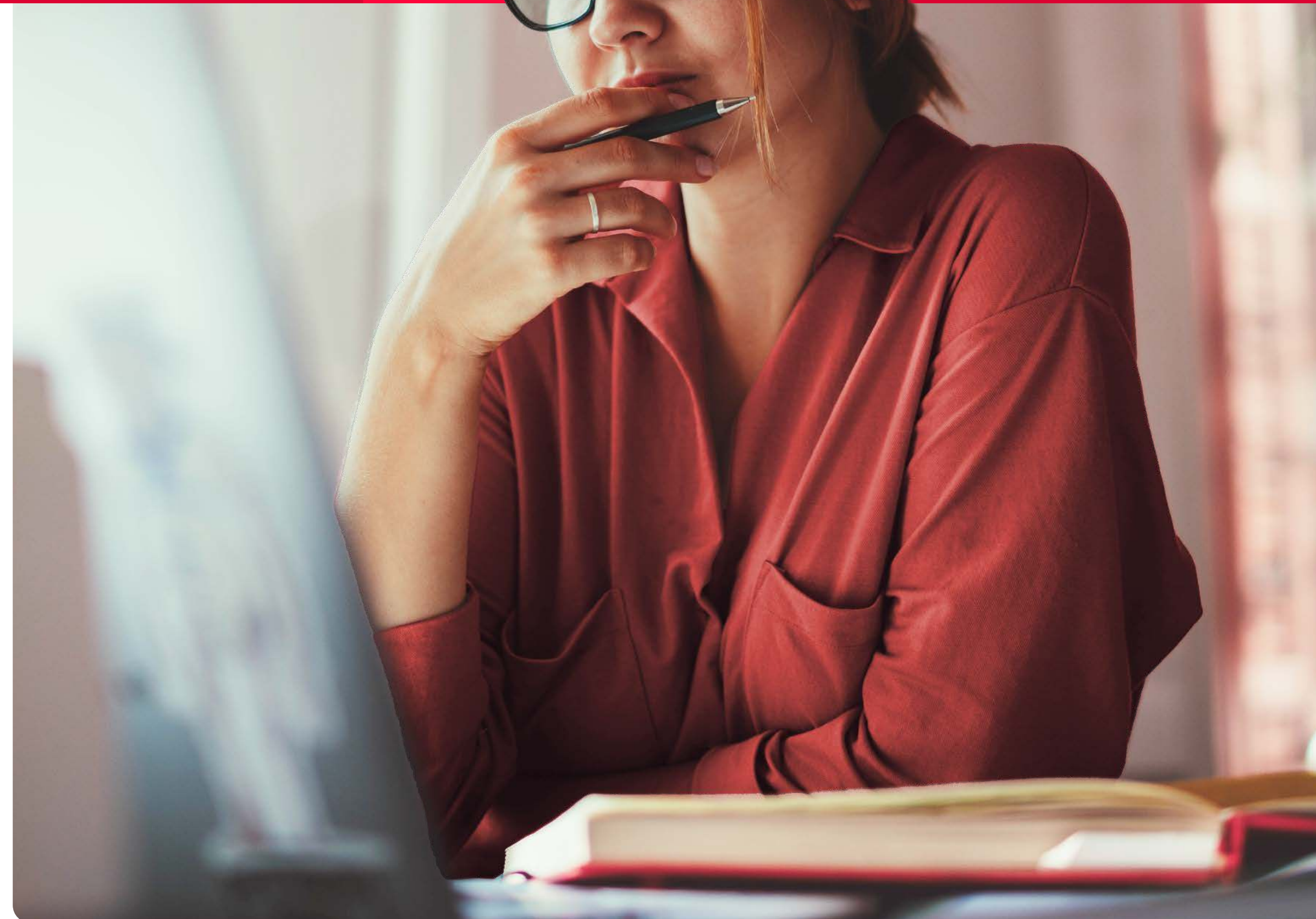
This approach recognizes that every individual, regardless of their role, influences the client experience. Accordingly, we strive to ensure that client interests are prioritized throughout the Organization's decision-making processes.

Senior Leadership plays a fundamental role in this journey by encouraging management practices that are closer to teams and more connected to day-to-day operations, contributing to the dissemination of structured listening practices and strategic alignment.

In this context, SOU+Client, our corporate listening program, promotes structured dialogue spaces, enabling the collection and analysis of clients' perceptions. Internal forums, training sessions, and team meetings reinforce this practice on an ongoing basis.

The pursuit of improved clients' experience is also reflected in investments in innovation, enhancement of digital channels, and the intelligent use of data, promoting greater efficiency and integration. [Learn more about how we improve our clients' experience through innovation and technology](#) ☺.

Strengthening the client-centricity strategy, as a result of these initiatives, is reflected in consistent improvements in client satisfaction and recommendation indicators.





Client Satisfaction

GRI 3-3

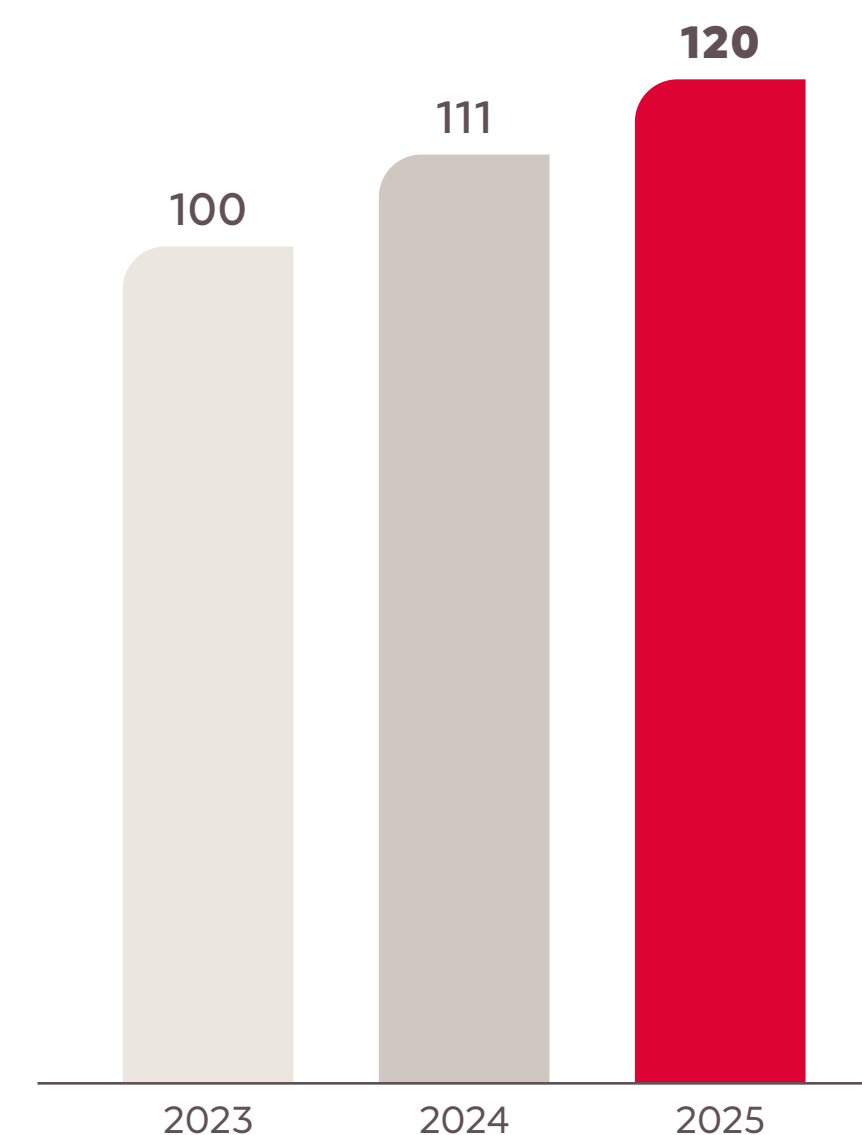
Net Promoter Score (NPS) is the primary metric used to assess client loyalty and their willingness to recommend Bradesco. In addition, the SOU+Client program strengthens active listening by promoting direct engagement with clients and enabling a deeper understanding of their experiences, expectations, and needs. Insights obtained through these channels support continuous improvement initiatives and contribute to the annual evolution of our NPS.

The NPS results achieved in 2025 reflect the consolidation of a data-driven, technology-enabled approach and the strengthening of client relationships. Initiatives implemented throughout the period sought to enhance the consistency of delivered experiences, aligning products and services with the needs of those who acquire or use them.

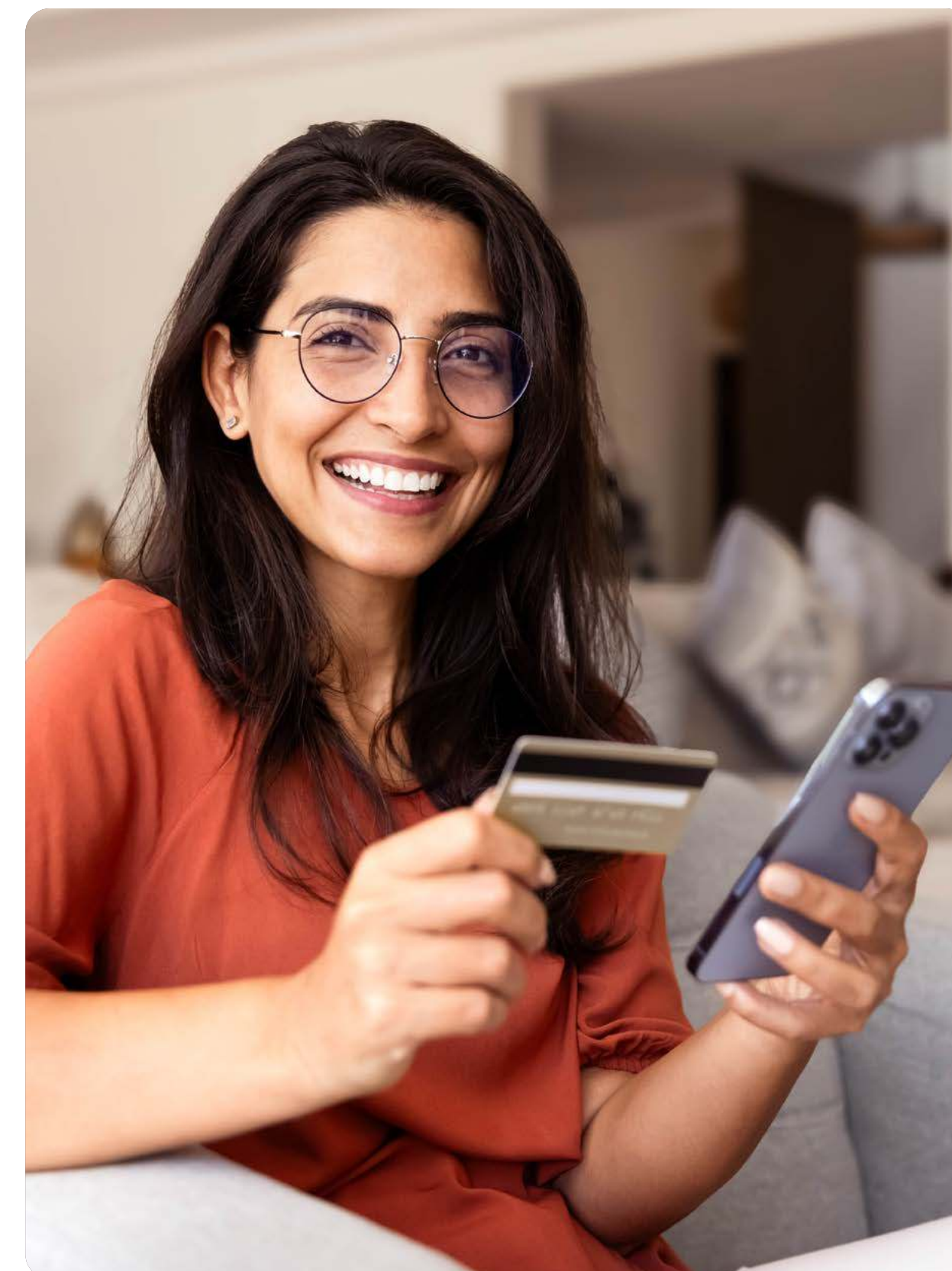
Active listening, as the foundation of this evolution, has evolved toward a more dynamic and intelligent model, capable of transforming feedback into continuous improvements with greater precision and speed. This proximity has directly contributed to strengthening of NPS indicators and to the advancement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

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

Annual NPS Evolution
(base 100)



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



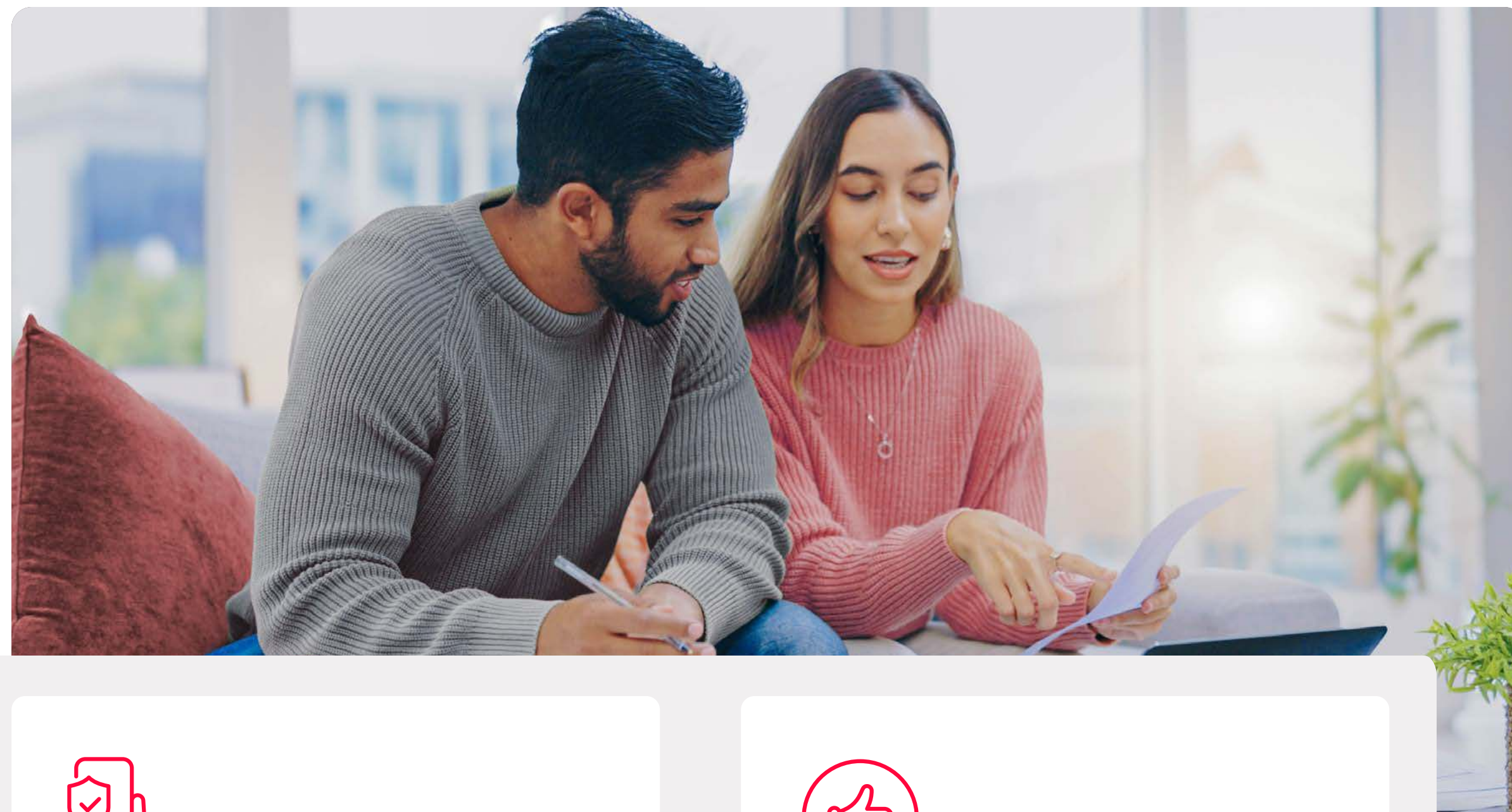


Financial Citizenship

GRI 3-3 • 203-2

Supporting the development of the financial health of our clients and users is a commitment of the Organization. Therefore, in addition to maintaining a portfolio of products and services compatible with the diversity of financial profiles

and behaviors of our clients, we seek to contribute to the conscious management of their resources. To this end, the following guidelines underpin our actions:



Adopt advisory and guidance-oriented financial education measures applied to defining routines and procedures related to products and services, considering complexity, business models, the nature of activities, and the stage of the client relationship. The objective is to contribute to more informed decision-making and improved financial management, strengthening resilience and preparedness to achieve personal goals and face financial challenges throughout life.



Promote effective access to financial products and services, always respecting clients' and users' needs, vulnerabilities, interests, and financial behaviors, with the aim of fostering more inclusive, collaborative and efficient relationships, processes, and business models.



Act with confidentiality, integrity, and availability of processes and information in compliance with applicable regulations, ensuring the protection of clients and users through the provision of information and service channels in a secure environment.



Strengthen relationships and add value for clients and users through continuous dialogue across multiple communication and service channels, incorporating received feedback into continuous improvement processes.



Financial Citizenship Governance

To ensure proper governance and a cross-functional approach to Financial Citizenship guidelines, we have a robust, multidisciplinary management structure, with the participation of different areas, supported by policies and standards.



Strategic

EXECUTIVE COMMITTEE FOR INTEGRATED RISK MANAGEMENT AND CAPITAL ALLOCATION

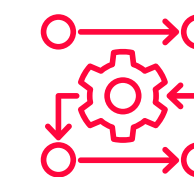
Among other responsibilities, when necessary, this committee reviews and deliberates on proposals, actions, and results related to relevant Financial Citizenship topics.



Tactical

FINANCIAL CITIZENSHIP COMMITTEE

Monitors strategies and targets that support the promotion of Financial Citizenship, as well as the results and effectiveness of initiatives that drive financial inclusion and education, consumer protection, and client engagement and awareness, with the aim of contributing to their well-being and financial health.



Operational

WORKING GROUP

Through periodic meetings, the group—comprising 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, supporting and engaging the areas involved in initiatives related to Financial Citizenship. It centralizes definition, monitoring, analysis, and indicator tracking, proposing action plans, objectives, and targets.

Our Institutional Financial Education Policy establishes guidelines for conducting the topic in a cross-functional manner and aims to ensure the application of consistent and relevant financial education measures for the financial health of client and users. These guidelines seek to strengthen individuals' ability to organize and plan personal and family budgets, build emergency reserves, and enhance financial resilience, helping to prevent default and over-indebtedness.

To reinforce this agenda and support our governance, we promote awareness-raising initiatives among our employees through training and communication across internal channels. [Learn about our Cultural Engagement initiatives](#) ➔

We consider the presence of Financial Citizenship criteria essential at all stages of the client relationship. Therefore, these criteria are incorporated into the process of developing new

products and services and are also taken into account in commercial actions. In addition, we provide service channels aimed at protecting and enabling client and user participation, ensuring a secure and reliable business environment. [Learn more about the role of our Ombudsman](#) ➔



Financial Inclusion

GRI 203-2

We were founded as an open-door bank to serve all client profiles across Brazil. Reinforcing our purpose, over more than 80 years of history, we have assumed a leading role in financial inclusion by enabling access for all—especially groups underserved by the financial system—while recognizing the plurality of regional and social realities across the country. As underserved groups, we consider individuals with a monthly income of up to two minimum wages and/or those living in municipalities with low Human Development Index (HDI), according to the Atlas Brasil ranking¹.

We annually monitor the number of accounts opened by individuals within this profile as an indicator of the contribution of our financial inclusion initiatives to access to the system. On average, this segment represented 3.7% of total account openings at the Organization, and in 2025, this corresponded to 169,859 new accounts. Of these, 54,567 were fee-free accounts. **SASB FN-CB-240a.3**

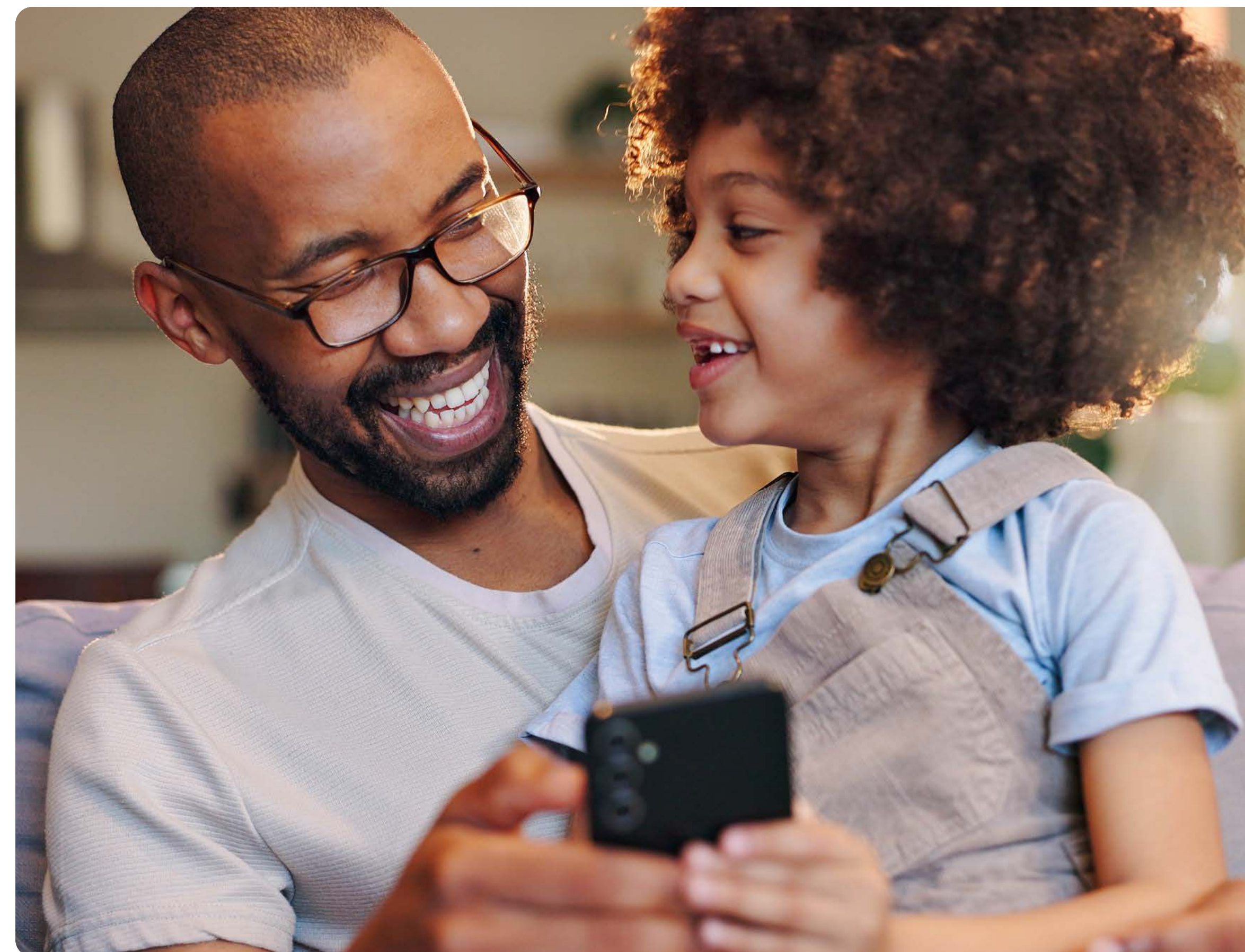
¹ Source: Ranking prepared by the Atlas of Human Development in Brazil (Atlas Brasil), New Edition, 2022. Available at: www.atlasbrasil.org.br/ranking

² Banking correspondents, service points, or credit cooperatives.

In addition to our product portfolio, we offer a wide range of solutions designed to facilitate people's access to the banking system, credit, and financial information through both digital and in-person service channels.

Among these solutions, Bradesco Expresso stands out—a correspondent banking business model that expands our presence across all regions of the country. In 2025, we recorded approximately 4,800 Bradesco Expresso service points in 1.3 thousand cities, in partnership with other financial institutions². The average monthly number of users assisted at these locations exceeded one million, enabling, on average, the execution of more than four million transactions per month. Further information about this model is presented on the next page.

[Learn more about our financial inclusion initiatives among riverside communities in Operations in the Amazon](#) ☺





Merchant serving a customer at a Bradesco Expresso unit in Camocim (CE), Brazil.

We understand financial inclusion as a key factor in reducing poverty and fostering sustainable development—our purpose as a financial institution.

Accordingly, in 2002, we implemented a new business model aimed at expanding our service network nationwide: Bradesco Expresso, which transforms retail businesses into banking correspondents.

This model enables thousands of clients and users to access financial solutions, especially in small municipalities or more remote regions where the access banking products and services is still limited or unavailable. It contributes to the democratization of consumption, access to regulated credit, support for entrepreneurship, and

economic development, generating employment and income.

In 2025, as we advanced changes in our network, Bradesco Expresso gained further prominence. We maintained a presence in 99.6% of Brazilian municipalities, with 39,300 commercial establishments operating as our banking correspondents.

We closed 2025 with 288 business hubs, a model adopted in 2023 that operates in a more specialized manner, with a standardized structure dedicated to supporting partner establishments.

Banking correspondents began operating under a new mobility journey through the Bradesco Expresso platform available on tablets provided

by the Organization. The new interface improves navigation and enables the offering of customized products for each client in an efficient and secure manner. In addition, the solution expands access to banking services in locations without branches, increasing convenience and accessibility for clients.

Through this initiative, more than 6,800 correspondents and their employees were trained in financial education and training programs, using standardized content and learning methodologies.

We expanded the portfolio of products and services available through correspondents, including account opening, working capital, credit cards, INSS payroll-deductible loans, public payroll-deductible loans, business

overdraft, personal credit limit, dental plans, FGTS anniversary withdrawal, life insurance, home insurance, INSS benefit centralization, credit card unblocking, debit card unblocking, and cardless cash withdrawal. In total, we now offer 15 solutions on the platform, including options for non-account holders.

As a result, we continue to establish partnerships and expand our presence across different locations to reach more remote markets and promote a more equitable distribution of financial services.



Inclusion of Youth and Children

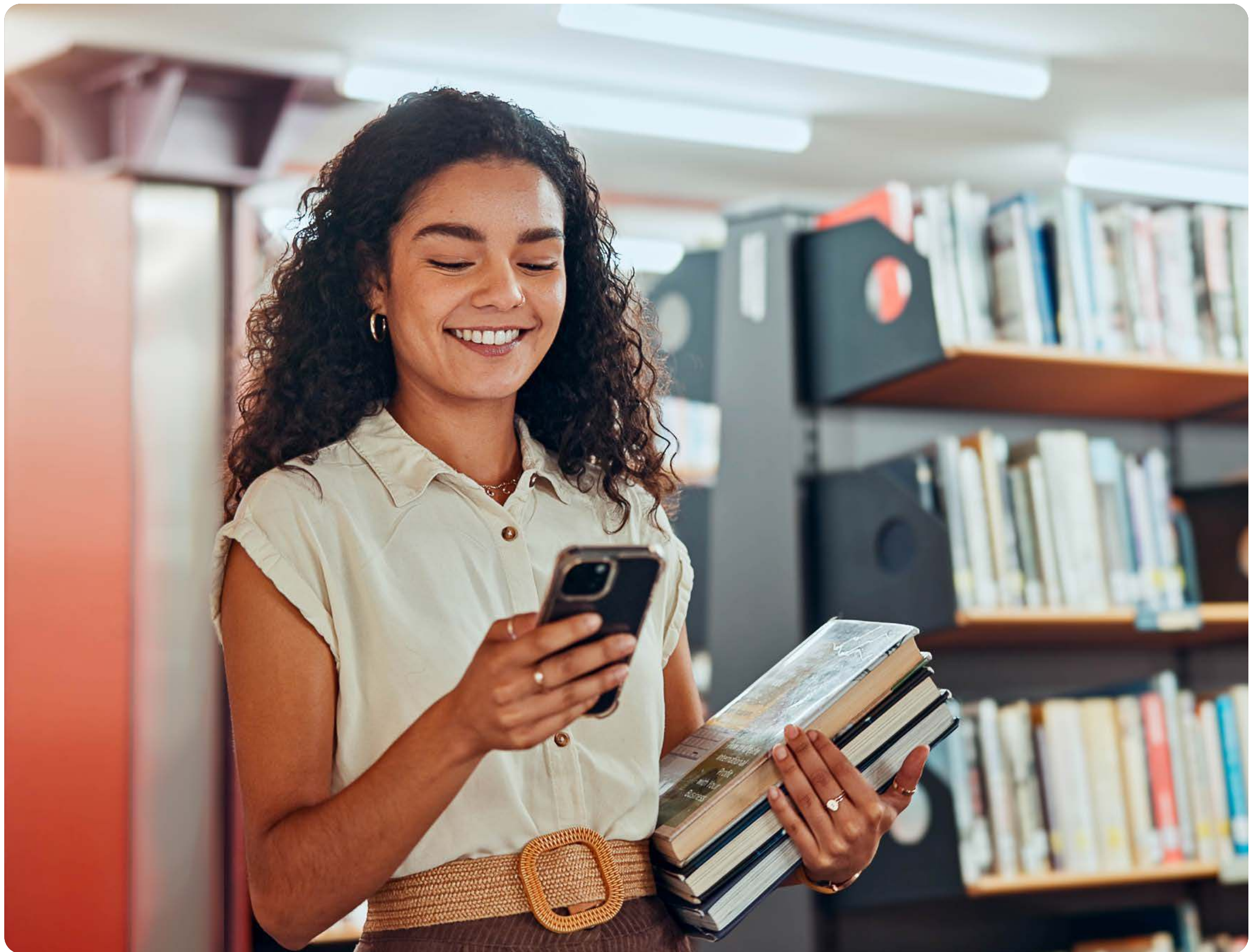
We offer personalized and age-appropriate solutions for youth and children, enabling their access to banking products and services combined with financial education.

NextJoy: Created in partnership with Disney, NextJoy is a digital experience that connects parents and children, offering safe and practical tools to learn how to manage money responsibly. With a debit card and features such as Pix, mobile top-ups, payments, and exclusive benefits, NextJoy aims to prepare users to make financial decisions with autonomy and balance. In 2025, we processed more than 129 million transactions and recorded an 8% increase in the number of accounts opened compared to 2024.

Bradesco University Account: Designed for university students, this account can be opened without proof of income and offers differentiated pricing. The solution provides exclusive banking and non-banking products and services, such as student credit for installment payments of tuition fees and online courses that may also count as complementary academic hours. In 2025, 2,234 accounts were opened, and the exclusive portal received 93,889 views during the period.

Ágora Kis: An exclusive program for Ágora clients under 18, combining the investment journey with financial education. Through engaging content, it addresses topics such as the origin of money, household expenses, and the importance of saving.

Ágora Academy Challenge: Targeted at university students, this initiative is a gamified competition that simulates an investment management environment, reflecting the main challenges of the capital markets. Through an immersive experience, participants take on the role of portfolio managers with the objective of achieving the best performance by making decisions based on fictional scenarios and economic analyses. Since its creation in 2023, the program has engaged more than 1,900 students from public and private universities across the country and distributed over 5.4 million Livelo points as rewards.





Inclusion of Micro and Small Businesses

We support individual microentrepreneurs (MEIs) and micro and small businesses in addressing the main challenges related to their development and growth. By offering accessible financial solutions tailored to their needs, we have been able to expand our clients base and strengthen our position in this market.

Learn about some of our solutions aimed at fostering the development of micro and small businesses:

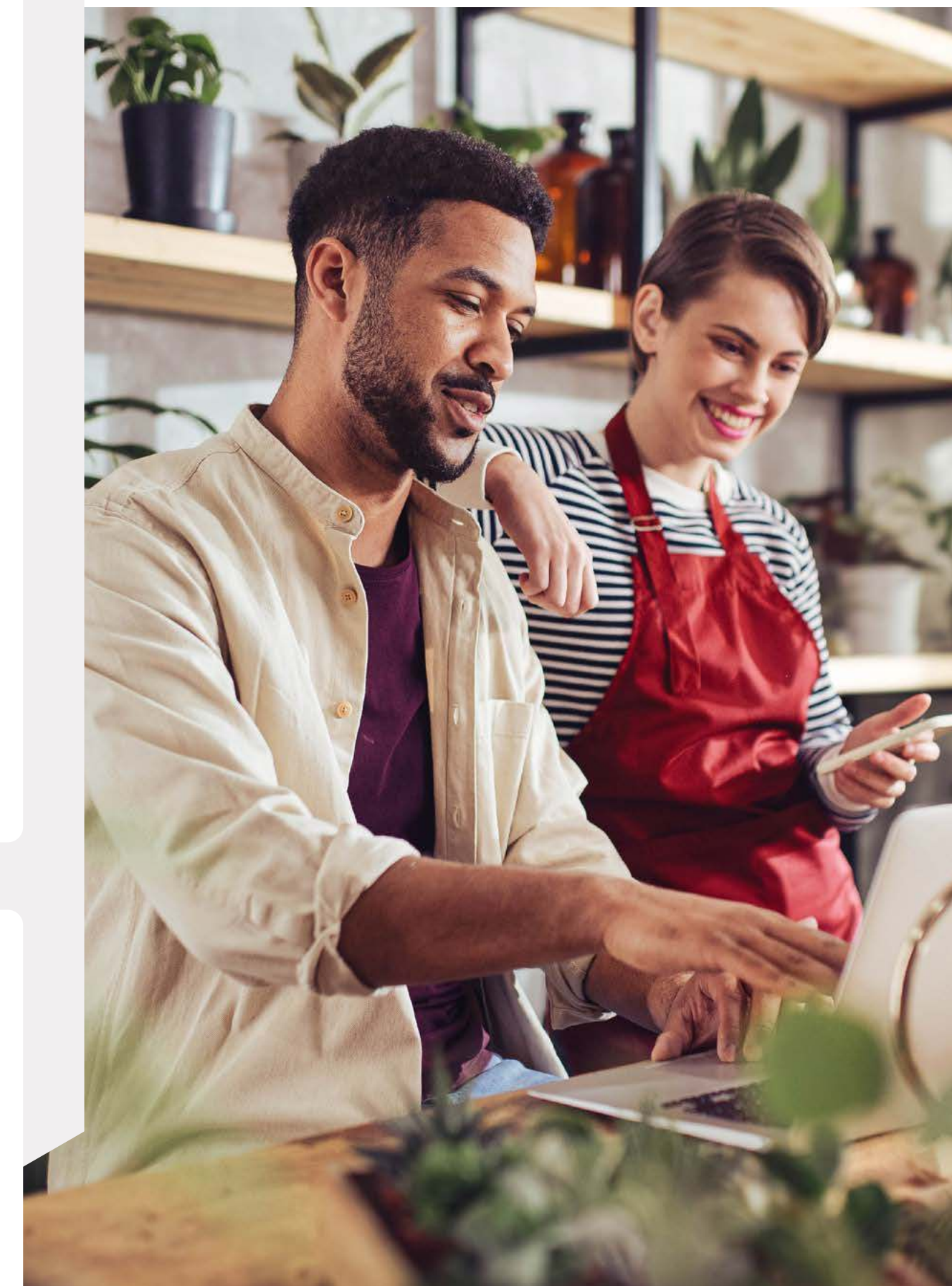
Procred 360: A working-capital credit line from the Federal Government designed for microenterprises, focused on MEIs and annual revenue of up to BRL 360 thousand. The solution aims to facilitate access to credit through guarantees provided by the FGO (Operations Guarantee Fund), contributing to the strengthening of small businesses and job retention. In 2025, we carried out 33,009 transactions, totaling BRL 961.6 million in contracts.

Guided Productive Microcredit (MPO):

Targeted at micro and small businesses with annual revenue of up to BRL 360 thousand, MPO contributes to job and income generation by enabling entrepreneurs to expand their productive activities. Funds may be used for the acquisition of goods, equipment, business expansion, or working capital. In December 2025, our portfolio totaled BRL 1.2 billion.

FG BNDES–Sebrae: In June 2025, we began offering a new working-capital credit line with guarantees from the FG BNDES–Sebrae Guarantee Fund, aimed at MEIs and micro and small enterprises (MPEs) with annual revenue of up to BRL 4.8 million. The product can be contracted through our branch network nationwide. To date, we are the only accredited agent operating this credit line. Through Assisted Credit, Sebrae provides follow-up support to entrepreneurs, including technical assistance and business management guidance. We closed the year with 15,412 transactions and BRL 3.09 billion in contracts under this product. **SASB FN-CB-240a.1**

PRONAMPE: The National Program for Supporting Microenterprises and Small Businesses (PRONAMPE) is part of our portfolio to support companies with annual revenue of up to BRL 4.8 million. In 2025, we reached 63,478 transactions, totaling BRL 4.6 billion in contracts.





Accessibility

For more than 25 years, we have worked to expand autonomy, security, and equal access to the financial solutions we offer.

Our projects are developed based on recognized guidelines, such as inclusive design, WCAG, eMAG, ABNT standards, and universal design principles, in compliance with Law No. 13,146.

To create experiences that welcome and empower users, we carry out tests, workshops, and initiatives that make our platforms increasingly accessible, while also strengthening an inclusive culture among our employees.

We understand that accessibility benefits not only people with disabilities, but also different user profiles, by facilitating the use of our channels and expanding autonomy in accessing financial solutions. We also develop initiatives aimed at the 60+ population, offering specific content and services, such as the [bradescoaposentados.com.br](#) website (available only in Portuguese), which provides guidance on health, well-being, security, and fraud prevention.

We remain committed to continuously improving accessibility, investing in technologies and initiatives that remove barriers, expand access to information, and promote digital and financial inclusion.

Below are some of the solutions available:



EASY VOICE

A 24-hour voice-command electronic service channel for clients with visual impairment. In 2025, the service center received more than 170,000 calls from this audience, of which over 17,000 were completed with human assistance. The channel is also accessible to people with hearing and speech impairments via 0800 722 0099.



SERVICE IN BRAZILIAN SIGN LANGUAGE (LIBRAS)

Official service channel for clients who are deaf or have hearing impairments. In 2025, it provided service to 851 clients through Brazilian Sign Language (Libras).



CARDS

Credit and debit cards with embossed characters are available for clients with visual impairments, accompanied by a Braille kit or large-print font, promoting autonomy in access to information.



BANK STATEMENTS

For account holders with visual impairments, we provide monthly consolidated statements in Braille or large-print format, facilitating the monitoring of account transactions.



SELF-SERVICE

Bradesco ATMs fully comply with ABNT Standard 15250, offering audio description and Libras for selected services.



INCLUSIVE COMMUNICATION

We develop communication campaigns with a focus on diversity and representativeness, aiming to ensure clear, accessible messages suited to different audience profiles.



INSTITUTIONAL WEBSITE

Our website was designed to be accessible to different audiences, offering support for screen readers, keyboard navigation, brightness, contrast, and font size adjustments, as well as the use of clear language in content development. It also uses Libras avatar technology, further expanding access to information.



Financial Education

SASB FN-CB-240a.4

We address financial education as a relevant element in supporting client autonomy and quality of life.

We rely on qualified professionals to strategically disseminate guidance related to financial inclusion and education, considering these aspects in the creation, development, and review of products and services. This approach contributes to enabling our clients to make more informed decisions and achieve a more balanced financial life.

Below are the main content we develop, across different formats and channels, grouped according to our objectives and guiding parameters:

Decision-Making Capability

- Encourage client autonomy through clear, simple, and useful information and learning journeys, enabling choices aligned with their financial health;
- Facilitate financial literacy and knowledge across the broad range of products and services, with a focus on the protection and security of clients' finances.

Financial Citizenship Portal: A page dedicated to financial education, which underwent a review in 2025 to include new content and thematic organization. The portal is integrated with the Meu Bolso em Dia platform, a partnership with Febraban, and recorded more than 393,000 accesses during the period.

Unibrad Portal: A channel that provides articles, news, podcasts, e-books, and courses on financial education. In 2025, the portal was accessed by more than 58,000 users.

Ágora Content: To support clients' investment journeys, through the Ágora Insights platform, which offers real-time market information, analysis reports on 145 publicly traded companies, and recommended portfolios by asset class. In 2025, we produced more than 2,000 reports and recorded over 12,500 monthly accesses to the platform. On Ágora Investimentos' social media channels, we produced more than 50 podcasts and held 1,250 live broadcasts.

Ágora Academy: A platform developed in partnership with major business schools in Brazil, offering more than 120 courses covering training programs, financial certifications, undergraduate and MBA programs, of which 65 are free of charge. In 2025, the Academy recorded 6,625 enrollments and 4,742 registrations.

Ágora at Universities: An initiative that, in 2025, enabled the delivery of 47 lectures on financial education and investments, reaching more than 4,000 university students across Brazil.

Finance & Investment Olympiad: An initiative that offers practical challenges related to the financial market to High School students, awarding scholarships and study grants to top performers. In 2025, the program engaged more than 860 students from 40 schools.

Investor Moment: A podcast focused on economics and investments, using accessible language. In 2025, we recorded more than 360,000 streams and reached over 70,000 listeners.

Unibrad Connection: ProgramIn partnership with Bradesco Volunteering, we developed financial education projects for vulnerable audiences, including Indigenous communities, public school students, people with disabilities, microentrepreneurs, and migrants and refugees. In 2025, we also launched a project focused on employability and financial education for Indigenous university students, in partnership with UFPA, reaching 9,878 participants.



Financial Education

Encouraging Financial Planning and Organization

- Reinforce the message on the importance of financial planning as an element that contributes to a more secure and stable financial life in both the present and the future; and
- Promote control and organization of day-to-day personal finances, through the use of the tools we make available.

Personalized Communication: For clients with contracts nearing maturity or already past due, we present solutions through notifications to support financial reorganization. In 2025, we served more than 460,000 clients through financial organization services and the extension of approximately 8,000 contracts.

Financial Management Tool: With the aim of supporting our clients in building a healthier and simpler financial life, we provide information within the Bradesco App that facilitates active management of clients' banking life. We stand alongside clients to support them according to their needs and preferences, offering solutions tailored to their routines.



ENEF Week

We participated in the initiative organized by the Brazilian Financial Education Forum, which this year focused on the theme “Financial education for children and youth: preparing society for informed choices”. Our initiatives included:

- » Personal finance lectures;
- » financial education workshops for youth through the Bradesco Volunteering Program;
- » Cine-pipoca & Planning activities; and
- » Communication campaigns.

In total, 24 initiatives were carried out — 17 online and 7 in person — reaching more than 21,000 people.

Institutional Campaign

We launched an institutional financial education campaign, with continuous actions across social media and the Bank's channels. In 2025, we recorded a total of 163 million views, 2.8 million comments, 219 million likes, and 6.9 million shares. As part of the strategy, a videocast was also released, using accessible language and addressing everyday topics such as family financial organization, debt reduction, planning dreams, household finances, financial education for children and adolescents, and the relationship between mental health and financial health.



Financial Education

Prevention of Over-Indebtedness

- Promote understanding of the different types of credit, their purposes, and associated costs;
- Disseminate responsible credit use, aligned with clients' financial capacity and timely repayment, supporting the achievement of goals with financial security.

Financial Renegotiation: We facilitate debt renegotiation through the Bradesco App, a dedicated platform (BIA), and market partnerships, such as Feirão Limpa Nome da Serasa Experian and initiatives promoted by FEBRABAN.

- **National Financial Renegotiation and Guidance Task Force:** conducted in two editions in 2025, enabling 148,210 clients to renegotiate overdue debts, totaling BRL 272.5 million financed.

Financial Reorganization: With Reorganization Personal Credit, clients can consolidate multiple debts into a single contract throughout 2025, supporting the organization of their finances.

Smart Loan Menu: A Bradesco app feature that classifies offers and presents the most suitable credit options for each clients, presenting the different available credit lines in a comparative manner, facilitating understanding of products and supporting decision-making.

Encouraging Financial Resilience

- Incentivize behaviors that help clients manage unexpected financial shocks, through the establishment of financial reserves, the use of insurance products, and responsible access to credit.

Investment Products: We offer investment products with daily liquidity, enabling clients to start investing with small amounts

- **Automatic Savings Bonds (CDB & Automatic Cash Sweep):** enable investments starting at BRL 100.00. By the end of 2025, approximately 1 million clients used these products, representing a balance of BRL 262 billion.
- **CDB Objectives:** allow clients to set an objective-based financial reserve, invest from BRL 1.00, and track progress toward their goals.
- **Scheduled Investment:** a solution that supports clients' financial discipline during the process of building reserves and assets.

PrevJovem Bradesco: A private pension plan aimed at children and young people up to 24 years old, with monthly contributions starting at BRL 50. With different investment fund options, it supports long-term planning and the achievement of dreams and projects. In 2025, 109,443 proposals were contracted, with 93,533 participants.

Investment Advisory: A service that supports clients in managing their assets by offering personalized guidance from certified advisors, with investment recommendations aligned with each client's life stage and profile. In 2025, we delivered more than 4.4 million advisory sessions, with an average of 370,000 clients per month.

In addition to these products and services, we maintain a partnership with FEBRABAN, supporting the development of educational projects and new financial education features available on the portal meubolsoemdia.com.br (available only in Portuguese).



Cultural Engagement

Throughout 2025, we expanded our cultural engagement initiatives in financial education aimed at employees, partners, and supported institutions, disseminating content tailored to different audiences and contexts.

➤ **Mandatory Training:** In 2025, the Financial Education Journey was made mandatory for all employees, recording more than 88,000 completions. With practical content applied to real-world situations, the program contributed to informed decision-making, reinforced the importance of knowledge as a tool for personal and professional well-being, and strengthened a culture of responsibility within the Organization.

➤ **External Initiatives:** For partner companies and institutions supported by Bradesco, we offered a portfolio of lectures on financial well-being, delivered by Bradesco facilitators. Topics covered included personal finance, women's finances, responsible credit, debt reduction, and investing to achieve personal goals. In 2025, these initiatives totaled more than 8,463 participations.

3rd Financial Education Summit

In 2025, we held the third edition of our Financial Education event, featuring six panels that addressed topics such as financial security, multigenerational financial education, discipline to change realities, the use of AI to support financial management, family finances, economic shocks, and strategies for protecting financial resources.

The program included the participation of leaders from the financial system—such as Brazil's Central Bank (Bacen), B3, and FEBRABAN—as well as market experts, board members, executives, and directors from Bradesco.

Approximately 1,500 people attended the event in person. The online audience totaled 16,285 participants on the day of the event, and we recorded more than 84,000 views on event-related posts across social media.



Financial Education Summit, held at the Cidade de Deus headquarters in Osasco, with online streaming available to the entire Organization.



Due Diligence in Relationships with Clients and Users

We continuously enhance our relationship processes and procedures with clients and users, taking into account their needs, interests, objectives, profiles, and any associated vulnerabilities—especially respecting the client’s freedom of choice.

To ensure that the principles of ethics, responsibility, transparency, and due diligence are embedded in these relationships, we established the Policy and Standard for Relationships with Clients and Users. In addition to promoting compliance and legitimacy of our products and services, these instruments define control mechanisms and risk-mitigation measures.

Our employees receive training on expected conduct in these interactions, including the management of potential conflicts of interest. In 2025, 98.7% of employees received training in at least one solution related to this topic.

We prioritize client satisfaction by providing clear and transparent information about our products and services. Our advertising campaigns follow the guidelines of the Council for Self-Regulation of Advertising Standards (CENP), which guide national entities such as:

- » Brazilian Association of Advertisers (ABA)
- » Brazilian Association of Advertising Agencies (ABAP)
- » National Federation of Advertising Agencies (FENAPRO)
- » National Association of Newspapers (ANJ)
- » National Association of Magazine Publishers (ANER)
- » Brazilian Association of Radio and Television Broadcasters (ABERT)
- » Brazilian Association of Subscription Telecommunications (ABTA)
- » Outdoor Central

In advertising, we apply the respective codes issued by SUSEP, ANS, or ANBIMA, ensuring that products are duly validated by regulatory bodies prior to being commercialized. We also encourage customers to consult supplementary materials with detailed information.

As a practical example, Bradesco Asset adopts an integrated communication approach for investment products and services, using channels such as the institutional website, social media, monthly fund reports, and direct contact with managers and specialists. Information is updated daily in digital systems, with monthly fact sheets

and performance reports, as well as weekly market commentary and economic outlooks. Responsibility for communication is shared across the Product, Commercial, Communication, and Regulatory areas, ensuring compliance with CVM and ANBIMA standards. **SASB FN-AC-270a.3**

Another example is the Benefits Guide, available in Internet Banking, which provides information on the safe use of cards. **GRI 417-1**

In 2025, we did not identify any cases or occurrences related to non-compliance with laws or voluntary codes regarding information disclosure and product and service labeling, nor marketing communications, including advertising, promotion, and sponsorship. **GRI 417-2 • 417-3 • SASB FN-AC-270a.2 • FN-CF-270a.5**



Potentially Vulnerable Clients

We operate under the concept of the Potentially Vulnerable Client (PVC) to enhance our client service approach, taking into account different levels of risk and potential difficulties faced by clients, both in understanding information and in managing their financial portfolios.

We define PVCs as clients 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 clients and provide personalized support, ensuring services are delivered in line with their needs.

To this end, our employees receive specific training to deliver personalized service to this client profile. The training covers, among other aspects, the appropriate and transparent presentation of the characteristics of contracted products and services, ensuring full client understanding. Since its launch, 97% of eligible employees working in business areas have completed the training.

Additionally, throughout 2025, we issued 26 corporate communications on this topic. We also maintain, in our branches, a management support tool to assist managers in providing appropriate service, especially to clients with a higher degree of vulnerability.

Within the Ombudsman, we maintain a dedicated workflow for clients with this profile, ensuring conclusive responses within shorter timeframes across complaint channels, including first-instance service, Ombudsman (0800), Procon, Central Bank, letters, press, Reclame Aqui, and consumidor.gov.br. In 2025, more than 58,000 complaints from highly vulnerable clients were recorded. Service to this audience through the 0800 Ombudsman channel received an average score of 4.19 in 2025, showing improvement compared to 2024 (3.72). Regarding satisfaction with the resolution of complaints, scores increased from 3.40 in 2024 to 3.62 in 2025.

Ombudsman

GRI 2-25 • SASB FN-CF-270a.4

From the creation of Alô Bradesco in 1985—a pioneering consumer service initiative—to the implementation of the Ombudsman in 2005, even before regulatory requirements were established, we have continuously evolved our internal processes and invested in human capital development, reinforcing responsible and client-centric practices.

Our Ombudsman acts as the voice of the client within the Organization, with the purpose of strengthening relationships and promoting sustainable business. Recognized as a strategic body, it actively participates in forums, commissions, and committees, ensuring that

relevant decisions take into account the clients' experience and perception. Currently, it is part of seven Executive Committees—three with veto power—and two Committees: the Integrity and Ethical Conduct Committee and the Executive Client Committee, in addition to participating in periodic executive meetings.

Through feedback recorded across internal channels (branches, Transactional Center, SAC/ Alô Bradesco, Fale Conosco, 0800, and letters) and external channels (Reclame Aqui, consumidor.gov.br, press, Procon, and the Central Bank), we identify opportunities to improve client journeys, service, products, and services.

In 2025, we intensified our predictive approach, anticipating potential issues and adjusting processes to reduce impacts on client perception. We also improved handling workflows to ensure effective, agile, and personalized resolutions, and, in partnership with the responsible areas, addressed the root causes of complaints. During the period, 86% of cases were resolved within five business days.

We continuously monitor our performance in rankings and market indicators and maintain dedicated governance over the main complaint topics, structuring short-medium-, and long-term solutions with business areas. In addition, we use artificial intelligence to support profile

identification and guide preventive actions, contributing to improvements in products, services, and client service, ensuring that the client experience is consistently valued.

This set of practices resulted in the recognition of the Ombudsman by the Brazilian Association of Ombudsmen (ABO) and the Brazilian Association of Client Relationship Companies (ABRAREC) as one of the ten best ombudsman offices in Brazil across all economic sectors for 13 consecutive years, according to Consumidor Moderno magazine—being the only bank to achieve this distinction in all editions of the Prêmio Ouvidorias Brasil.

Complaint Mechanisms¹
SASB FN-CF-270a.4 • FN-IN-270a.2

Forum	Total complaints
Consumidor.gov.br	133,506
Central Bank (Bacen)	117,538
Procon / Public Defender's Office	80,857
Ombudsman	35,119
Letters / press / Proteste	5,314
TOTAL	372,334

¹ Includes data from the Banco Bradesco Ombudsman and the Bradesco Seguros Group.



Suppliers

GRI 2-6 • 2-23 • 2-24

Supplier management is a strategic element in promoting ESG practices across the supply chain, strengthening the Organization's ethical governance and social responsibility practices.

We seek to reaffirm our commitments and values with the supplier value chain, in order to generate long-term shared value and provide transparency in our processes.

To become a supplier, companies must undergo a supplier qualification process that assesses compliance with registration, commercial, economic-financial, and socio-environmental aspects. Socio-environmental analyses include labor practices, prohibition of forced or child labor, environmental risks, and exposure to adverse media.

After qualification, suppliers commit to complying with our Code of Ethical Conduct, the Socio-environmental Responsibility Standard for the Supply Chain, and other applicable policies. All contracts establish clauses related to forced and child labor, anti-corruption, and other socio-environmental aspects.

Spending on local suppliers

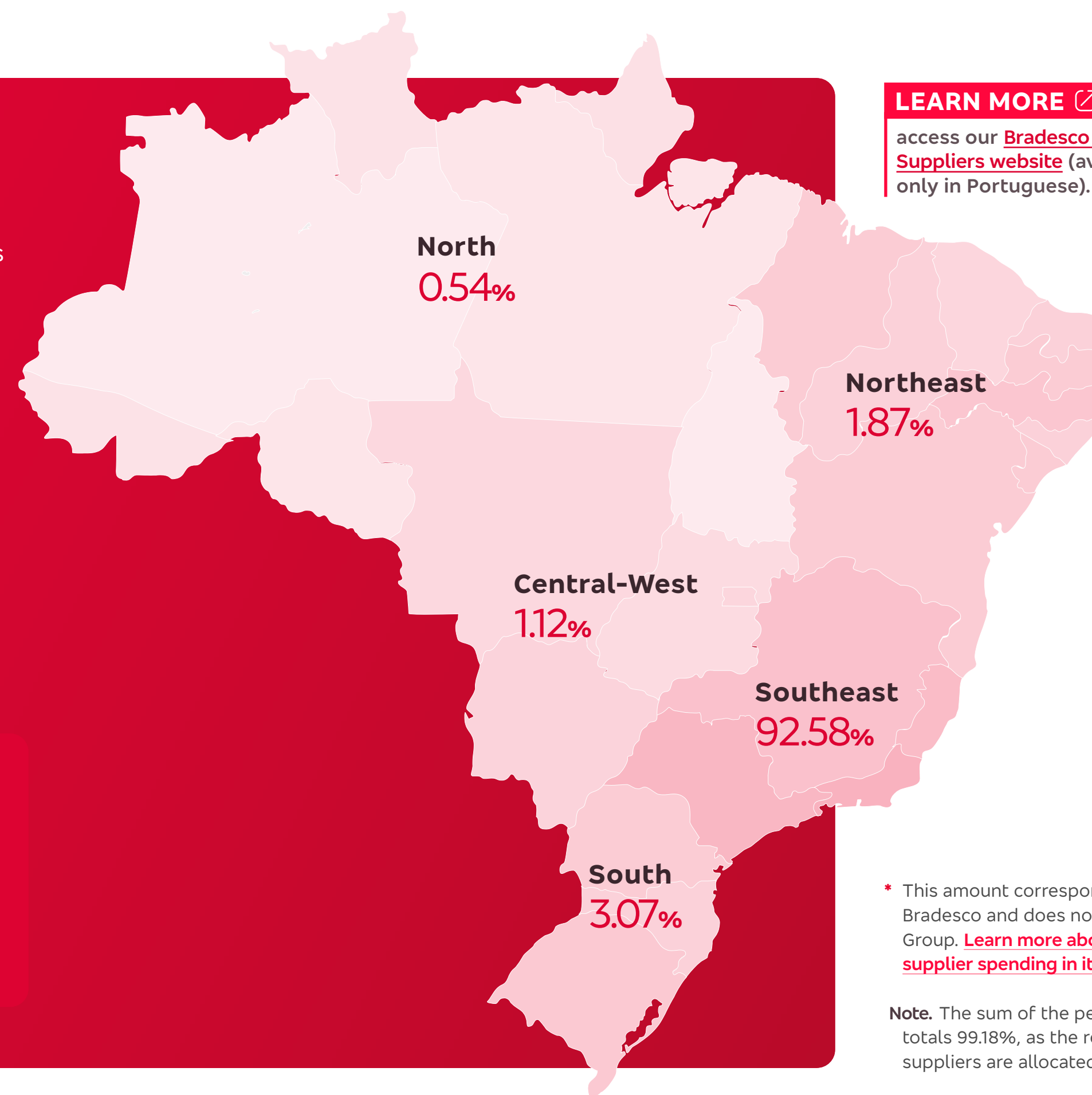
GRI 204-1

We prioritize partnerships with local suppliers or those close to our facilities, contributing to the stimulation of local economies in the regions where we operate and fostering the development of small-scale suppliers.

In 2025, we maintained partnerships with suppliers across the entire Brazilian territory, in line with the geographic distribution of our administrative hubs and branch network, as well as the local availability of products and services.

The total amount spent on suppliers in 2025 was

BRL 22.8 billion*



LEARN MORE

access our [Bradesco Suppliers website](#) (available only in Portuguese).

* This amount corresponds only to Banco Bradesco and does not include the Insurance Group. [Learn more about Bradesco Seguros' supplier spending in its Sustainability Report](#) ☺

Note. The sum of the percentages on the map totals 99.18%, as the remaining 0.82% of suppliers are allocated abroad.



Supply chain

GRI 2-6

Suppliers by sector/activity

	Share (%)			
Sector/activity	2022	2023	2024	2025
Enterprise software, data and business management	6.62%	7.71%	11.19%	10.32%
Construction and renovations	11.06%	15.24%	8.31%	9.90%
Legal services	2.70%	0.78%	6.15%	5.86%
IT infrastructure	9.07%	6.69%	5.87%	5.41%
IT infrastructure software	6.11%	5.96%	6.72%	5.16%
Consulting and auditing services	9.65%	9.28%	7.67%	5.13%
Business process outsourcing	6.30%	4.82%	4.85%	5.01%
IT infrastructure – communication	5.79%	5.90%	6.82%	4.86%
Marketing services	9%	9.28%	3.52%	4.25%
Development	6%	5.96%	5.20%	4.22%
Information supply	4.37%	2.83%	4.12%	3.76%
Facilities	2.64%	3.49%	5.04%	3.42%
Logistics	2.38%	1.63%	2.76%	2.66%
Security and safety	1.03%	1.57%	2.73%	2.54%
Human resources services	2.38%	1.63%	1.81%	2.47%
General supplies	1.09%	0.72%	1.55%	2.38%
Services for insurance company	2.19%	1.08%	2.79%	2.11%
Maintenance and installation of structures and buildings	2.32%	2.59%	1.81%	1.77%
Call center	0.45%	1.27%	1.87%	1.56%
Signage	0.19%	1.02%	0.29%	1.16%
Amicable collection	0.64%	2.35%	1.30%	1.10%
Supply of consumption items (water and energy)	1.48%	2.05%	1.01%	1.07%
Real estate appraisal and documentation	1.61%	0.54%	1.14%	0.98%
Air circulation equipment and accessories	0.84%	1%	1.33%	0.61%
Construction management and projects	0.45%	1%	0.92%	0.61%
Banking automation	0.32%	0.30%	0.48%	0.49%
Graphic materials and services	1.22%	1%	0.95%	0.46%
Financial services	0.13%	0.18%	0.29%	0.31%
Furniture and fittings	0.26%	0.24%	0.32%	0.27%
Assistance to policyholders	0.13%	0.12%	0.13%	0.12%
Others	N/A	N/A	0.06%	0.21%

13,237
registered
suppliers

1,223
new suppliers
approved in 2025



Monitoring and development

With the aim of mitigating risks, we periodically monitor our registered suppliers. The reviews include checks related to forced and child labor, embargoed or contaminated areas, among others. If any disqualifying issue is identified, the supplier is restricted from future contracting.

We have a supplier financial evaluation process, through which balance sheets from the last four fiscal years, public records certificates, and commercial information are reviewed.

Based on this analysis, we prepare a report that categorizes suppliers into different risk levels, ranging from low to very high. In cases classified as high or very high risk, we notify the managers responsible for the contracts for alignment. In 2025, 356 financial analyses were carried out. We also monitor the degree of suppliers' financial dependence on Bradesco. This assessment is conducted for 100% of active contracts.

Bradesco More Sustainable Supplier Program

The relationship with our suppliers is guided by recommendations set out in a series of internal standards, policies, and programs, with emphasis on our Purchasing Policy, the Code of Ethical Conduct for Procurement Professionals, and the Bradesco More Sustainable Supplier Program (FSBRA), which establishes guidelines for socio-environmental responsibility in the supply chain.

For the socio-environmental and climate assessment of suppliers, we follow the scope established in our Social, Environmental, and Climate Risk Standard. Thus, suppliers that fall within this scope are integrated into the program. With a focus on promoting the socio-environmental development of our suppliers, we carry out advisory audits, based on three pillars:

1.

Social

Covers several topics such as occupational health and safety, discrimination and harassment, diversity and inclusion, compliance with applicable collective bargaining agreements, health and well-being, employability of minority groups, fair remuneration, as well as the existence of policies, standards, and commitments related to these topics and,

in particular, to human rights. Available grievance mechanisms are verified, as well as mitigation actions, corrective measures, and improvement plans implemented, in addition to the involvement and commitment of management and senior leadership in analyses and action plans. It also assesses the existence of regularized Indigenous, immigrant, or refugee employees.

2.

Environment

Evaluation includes verification of all documentation related to licensing (operating licenses, where applicable, and operating permits) and environmental management and control systems, including policies, standards, processes, and reported

results. We specifically verify the existence of a solid waste management plan and a greenhouse gas emissions management program, including the preparation of the annual emissions inventory and reporting to CDP.

3.

Governance

Assesses topics such as ethics, anti-corruption, information security and business continuity, and supply chain management, which includes evaluating how our suppliers monitor their own

suppliers. After audits, suppliers are required to establish an action plan for each improvement opportunity and non-compliance identified, which is evaluated and periodically monitored by the auditor.



In 2025, we summoned 100% of suppliers classified as critical for socio-environmental matters to undergo audits, totaling 87 companies. In the audit checklist of the FSBRA Program, we included a specific question for the Call Center sector, considered critical from a social perspective.

In addition to critical categories, we audited at least one supplier from each category in 2025, totaling 444 suppliers summoned to the Program.

With a focus on the development and implementation of ESG best practices, we encourage our suppliers to adhere to voluntary commitments aligned with those we have undertaken.

The program is reviewed annually, expanding the number of relevant aspects verified during audits.

New suppliers contracted based on social and environmental criteria

GRI 308-1 • 414-1

	2025
Total number of new suppliers considered for contracting	1,223
Total number of new suppliers qualified based on social and environmental criteria:	1,223
Percentage of new suppliers contracted based on social and environmental criteria (%)	100%

The criteria take into account internal assessments that identify possible social and environmental restrictions, as well as the risk associated with the CNAE.

Suppliers with potential and actual negative impacts

GRI 308-2 • 414-2

	Social impacts	Environmental impacts
Number of suppliers assessed in relation impacts during the reporting period	1,223	1,223
Number of suppliers identified as causing actual and potential negative impacts	0	6
Significant negative impacts – actual and potential – identified in the supply chain	–	Contaminated area
Number of suppliers identified as causing significant negative impacts – actual and potential – with whom improvements were agreed as a result of the assessment conducted	0	0
Number of suppliers identified as having negative impacts with whom relationships were terminated as a result of the assessment	0	0
Percentage of suppliers identified as having significant negative impacts – actual and potential – with whom improvements were agreed as a result of the assessment conducted	0	0
Percentage of suppliers identified as having significant negative impacts – actual and potential – with whom relationships were terminated as a result of the assessment	0	0

LEARN MORE

access the historical series in the [ESG Indicators Worksheet](#).



To avoid any engagement with suppliers that use forced or slave-like labor, we monitor the “Dirty List” of Employers, published and updated by the Ministry of Labor and Social Security. Within the scope of audits of the FSBRA Program, we also verify respect for human rights, checking whether the supplier has an employment contract and respective proof of payment, as well as guarantees of the right to unionization and class association. If any occurrence is identified, we have guidelines to apply blocking or restrictive measures, in accordance with internal governance. **GRI 407-1**

Protection of the rights of children and adolescents is also verified in the audit process. In cases involving Young Apprentices, we assess the existence of supporting documentation related to an educational institution, in accordance with applicable legislation. **GRI 408-1**

Finally, we assess the compliance of our suppliers with the Regulatory Standards aimed at Occupational Health and Safety and the existence of reporting channels available to contracted workers. **GRI 409-1**

We identified that 4.97% of our suppliers present a higher potential risk for belonging to categories considered critical from social and environmental perspectives. Based on the results of the assessment, we implemented mitigation or remediation processes for all of them. In 2025, no cases of human rights violations were identified and, therefore, no remediation actions were required.

Suppliers that may present significant human rights risks
GRI 407-1 • 408-1 • 409-1

Child labor	87
Forced or slave-like labor	87
Young workers exposed to hazardous work	87
Freedom of association and collective bargaining	87

Note: As these suppliers are classified as critical, all of them were summoned for on-site audits.

LEARN MORE 

access the historical series in the [ESG Indicators Spreadsheet](#).

Supplier engagement

GRI 2-29

We maintain several initiatives to engage our suppliers and encourage them to continuously improve their management of ESG aspects.

Supplier workshops

In 2025, we held 9 online workshops focused on the development of our suppliers, addressing the following topics:

- 1 FSBRA** – Opening of the 2025 cycle
- 2 SDGs** – Sustainability
- 3 Diversity, equity, and inclusion**
- 4 FSBRA** – Self-assessment
- 5 PLDFT (Prevention of Money Laundering and Terrorist Financing)**
- 6 Integrity** – The Global Compact's approach to combating corruption and promoting integrity
- 7 LGPD (Brazilian General Data Protection Law)**
- 8 Human rights**
- 9 Business Initiative for Racial Equality**

A total of 1,838 professionals participated in the workshops, representing 1,049 companies.

“I Am a Multiplier Supplier” Challenge



We encourage our suppliers to develop their own supply chains and to implement good management and engagement practices with their suppliers. On the Bradesco Suppliers website, we provide a series of tips to support them in this process.

Guideline



Publicly available on our Suppliers website, the Socio-environmental Responsibility Guideline for the Supply Chain is another instrument for disseminating knowledge on sustainability. The document addresses several relevant topics, such as socio-environmental responsibility concepts, labor legislation, prevention and combat of slave and child labor, supply chain monitoring, social inclusion, human rights, and the promotion of diversity.



Community

Our presence in all Brazilian municipalities enables us to operate in diverse contexts, marked by different social, environmental, economic and cultural realities, each with its own needs and potential.

We believe that creating value for society goes beyond the financial solutions we offer. This commitment also translates into encouraging initiatives aimed at promoting development, inclusion and access to culture, sport, health and education.

Although our primary engagement with communities takes place through our business activities, as detailed in the section dedicated to Financial Citizenship, this chapter presents a complementary view: the projects we support in different regions, reinforcing our commitment to social and environmental development.

Private Social Investment

As one of the country's largest private donors, we direct investments to projects and initiatives that contribute to meeting socio-environmental demands, aligned with our business strategy and institutional purpose.

Our work in Private Social Investment (PSI) follows guidelines established in donation and sponsorship policies and rules. This approach is guided by our corporate strategy, our strategic sustainability pillars: Financial Citizenship, Climate Agenda and Sustainable Business, and by the Sustainable Development Goals (SDGs), prioritized by Bradesco.

Allocated resources (in BRL million)

OWN FUNDS	148.1
Donations	57.9
Sponsorships	90.2
INCENTIVE LAW INITIATIVES	136.3
Culture - Rouanet	67.5
Sports	19
Statute for Children and Adolescents (ECA)	16.7
Health - Pronon ¹ e Pronas ²	16.4
Elderly	16.7
Total Social and Environmental Investment	284.4

In 2025, we allocated **BRL 284.4 million to PSI**, of which BRL 148.1 million from own funds and BRL 136.3 million through donations and tax-incentivized sponsorships.

LEARN MORE

in [Fundação Bradesco](#). Access the historical series in [ESG indicators Worksheet](#).

¹ PRONON - Brazilian federal program that encourages donations to oncology care initiatives through tax incentives.
² 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 care institutions in the State of Parana, we provide health insurance and socio-educational activities to children and adolescents in situations of social vulnerability. In 2025, the program benefited 359 participants, contributing to their psychosocial development. Some of these young people become members of the choir in Bradesco's Christmas show, held for the past 35 years at Palácio Avenida, in Curitiba (PR).

Company-School Integration Project

Partnership between Bradesco Seguros and Fundação Bradesco, which since 2004, has promoted sports, cultural, civic engagement and sustainability activities, reaching an average of 900 children and adolescents per year, most of whom live in Rio Comprido neighborhood and other communities in Rio de Janeiro.

AACD¹

A long-standing partner of AACD, Bradesco is the only company present in all 28 editions of the Teleton campaign. Since 1998, this support has enabled more than 389,000 treatments and expansion of the institution's network across Brazil. AACD is recognized for its comprehensive, high-quality care for the rehabilitation of people with physical disabilities and orthopedic patients.

Baccarelli Institute

It works with children and adolescents in Heliopolis community (SP), using musical education as a tool for social transformation and inclusion. The initiative serves 1,650 students and provides more than 2,700 free services per year. Since 2011, Bradesco supports the *Orquestra Sinfônica Heliopolis* [Heliopolis Symphony Orchestra], created by Baccarelli and recognized as the first in the world formed in a favela.

Parintins Festival

Created in 1965 in the municipality of Parintins, in the state of Amazonas, the festival is recognized as a Cultural Heritage of Brazil by the *Instituto do Patrimônio Histórico e Artístico* [National Institute of Historical and Artistic Heritage] (IPHAN). In addition to preserving the intangible heritage of the folklore Boi Bumba de Parintins, the festival promotes regional culture and values the ethnocultural diversity of Amazon people. The event constitutes the main economic activity of the municipality, generating tax revenue, creating jobs, and improving local quality of life. Since 2002, Bradesco has been the main sponsor of the event which, in 2025, attracted approximately 120,000 people.



Bradesco branch featuring a thematic mural revitalized by artist Pito Silva, in Parintins

¹ AACD - Association for Assistance to Disabled Children



UNESCO

Since 2008, we have supported the *Criança Esperança* campaign, a national initiative for social mobilization and fundraising for socio-environmental projects developed by civil society organizations in the five regions of the country, focusing on promoting the rights of children and adolescents in Brazil.

The *Criança Esperança* is a Globo project in partnership with UNESCO and aims to create opportunities, promote social inclusion and strengthen education, art and culture, sport, environmental preservation, human rights and citizenship. The initiative contributes to the development of children, adolescents and young people in social vulnerability, through the strengthening of skills, the construction of skills and training for life.

Longevity

Bradesco Seguros Group initiative aimed at promoting active aging through content, events and digital tools. In 2025, it had more than 300 publications, and held the 18th Longevity Forum, receiving more than 1,000 in-person participants and 786 online views.

In the same year, we renewed Alexandre Kalache's consulting contract, sponsored the Maturizest festival, two editions of the Race and Walk for the inclusion of *Instituto Olga Kos* Rio and two editions of the Career 50+ mentoring project, carried out by IVG, in partnership with Maturi.

Bradesco Seguros Cultural Circuit

Through the *Bradesco Seguros* Cultural Circuit, Bradesco Seguros Group supports different cultural manifestations, including plays and exhibitions.

In 2025, several shows were sponsored, including: *Mamma Mia*, *O Que Só Sabemos Juntos* [What We Only Know Together], *Disney Princesa* [Disney Princess], *Eu de Você* [Me and You], *Três Mulheres Altas* [Three Tall Women], *O Rei do Rock - O Musical* [The King of Rock - The Musical], *Vozes Negras* [Black Voices], *O Casal Mais Sexy da América* [America's Sexiest Couple], *Série Concertos Internacionais* [International Concert Series], *Natal Luz de Gramado* [Christmas Lights of Gramado] and *Rir, Um Ato de Resistência* [Laughter, An Act of Resistance].



SOS Mata Atlântica Foundation

Partners since 1989, we have contributed to planting of 34 million native trees in an area equivalent to 17,000 hectares, impacting 1,350 municipalities in nine Brazilian states: Bahia (BA), Ceara (CE), Minas Gerais (MG), Mato Grosso do Sul (MS), Parana (PR), Rio de Janeiro (RJ), Rio Grande do Sul (RS), Santa Catarina (SC) and Sao Paulo (SP). This volume represents more than 78% of the forest restoration carried out by the Foundation.

Atlas of the Atlantic Forest Remnants

We support the leading initiative for monitoring native vegetation in the Atlantic Forest in Brazil.

The mapping performed by means of satellite images keeps up-to-date data on the biome and promotes the development of studies and strategies for protecting biodiversity. The information generated contributes to environmental management and improvement of legislation and public policies aimed at environmental conservation and recovery.

Recognized as a global biodiversity hotspot, the Atlantic Forest covers about 15% of the national territory, distributed in 17 states, concentrates 72% of the Brazilian population and approximately 80% of the country's Gross Domestic Product (GDP). Essential services and activities such as water supply, climate regulation, agriculture, fishing, electricity and tourism depend on this biome.



Fundação Bradesco

Since 1956, the Fundação Bradesco has been dedicated to providing free, high-quality education to children, youth, and adults throughout Brazil. Its activities encompass Regular Basic Education (Early Childhood Education, Elementary School, Secondary Education, and Youth and Adult Education), as well as Vocational and Technical Education and Distance Learning.

As the largest private social investment project in the country, the Foundation maintains schools in regions of high socioeconomic vulnerability, expanding access to education and contributing to the development of the communities where it operates.

Each Basic Education student is supported for approximately 13 years, with continuous assistance throughout the educational journey.

[LEARN MORE](#)

in [Fundação Bradesco](#) (available only in Portuguese).

Youth and Adult Education

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

In 2025, the EJA program was redesigned based on studies and qualified listening processes, resulting in a new, more flexible model aligned with the reality of working students, with implementation scheduled for 2026 in eight school units.

40 own schools

across 26 Brazilian states and the Federal District



over **2** million users

completed at least one of the short and free courses available on the Escola Virtual portal



over **42** thousand students

reached in 2025 (children, young people and adults)



Investment of
BRL 14 billion
in 2025



BRL 10 billion invested

in the last 10 years (updated values)





Volunteering

Since 2007, the Bradesco Volunteers Program has encouraged active citizenship through the implementation of proprietary initiatives and by supporting actions led by employees and interns across Brazil. Activities are carried out in alignment with the Organization's purpose and the United Nations Sustainable Development Goals (SDGs), generating benefits for communities and fostering the development of competencies among volunteers.

To strengthen this agenda and expand collaboration with other sectors, we are members of the Brazilian Council of Corporate Volunteering (CBVE), a network that brings together companies,

institutes, and foundations to promote corporate volunteering through dialogue and collective action for the benefit of society.

In 2025, the program recorded 10,175 participations by employees and interns in 299 initiatives, totaling more than 40,000 hours of volunteer work and benefiting 92,917 people across all regions of Brazil.

Sustainable Business Program initiative, in partnership with Junior Achievement Brasil, for public school students in Manaus (AM)



Check out the main corporate volunteering initiatives in 2025:

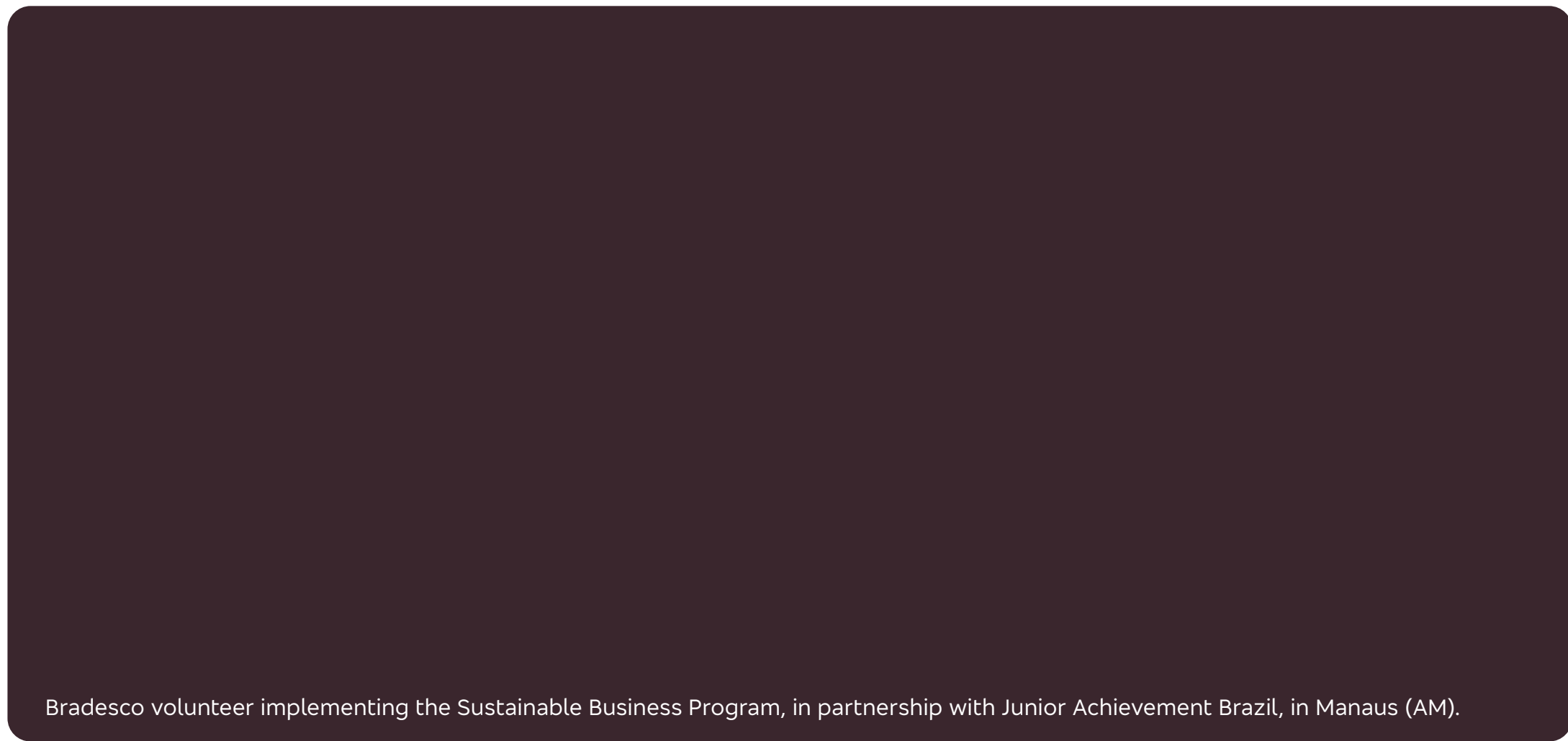
JA Brasil

Junior Achievement Brasil (JA Brasil) is a social organization with a focus on entrepreneurship education through the “learning by doing” methodology addressing topics such as entrepreneurship, financial education and job market. Since 2022, this partnership has impacted more than 2,900 young people.

In 2025, the following projects were developed in this regard:

➤ **Sustainable business:** Sharing concepts of sustainable entrepreneurship, circular economy and conscious consumption for public school students. In the year, eight classes were held in Belém (PA) and Manaus (AM), benefiting 247 young people. Among the participants, 59% stated they had, for the first time, contact with issues related to sustainability and sustainable business.

➤ **Finance game:** Approach to essential financial concepts and practices aimed at achieving financial health for young people in four cities. With the participation of 50 volunteers, the initiative impacted 600 young people from public schools in Manaus (AM), Recife (PE), Porto Velho (RO) and Barueri (SP). Among the participants, 76% of the young participants reported the program contributed to a change in their thinking about the use of money.



Bradesco volunteer implementing the Sustainable Business Program, in partnership with Junior Achievement Brazil, in Manaus (AM).

Voluntários MAIS

Created in 2013, "Voluntários Mais" challenge aims to encourage initiative, engagement and capacity to change among employees and interns through voluntary actions with a positive impact on communities.

Inspired by COP30, the 2025 edition stimulated the development of actions for climate awareness, the adoption of sustainable practices and generation of social and environmental impact, aligned with Sustainable Development Goals (SDGs) prioritized by Bradesco, emphasizing SDG 13 (Action against global climate change).

In 2025, the initiative mobilized more than 1,700 volunteers, organized in 62 teams in all regions of Brazil. Over the period, more than 6,000 hours of

volunteering were dedicated in carrying out 589 activities, including lectures, workshops for reuse of materials, creation and recovery of vegetable gardens, planting seedlings and cleaning of beaches, benefiting more than 4,000 people from 50 institutions.

Since its creation in 2013, the challenge has already impacted more than 96,000 people.

National Blood Donation Campaign

Carried out in partnership with Viva Bem program and *Fundação Pró-Sangue*, the campaign encourages voluntary blood donation in different regions of the country. In 2025, we held the 12th edition of this initiative, which registered more than 4,000 donors since its implementation, and benefited more than 14,000 people. Bradesco

was awarded by *Fundação Pró-Sangue* with the gold stamp of the Attitude Points project, by its support in the engagement of new donors.

Content Multipliers: Financial Education

The project aimed at the dissemination of financial education by training volunteers to act in the community. Supported by Unibrad, volunteers participate in online training meetings and then apply what they have learned to work with children, adolescents, adults and seniors. In 2025, 403 volunteers were trained, who carried out 54 activities, impacting 3,191 people.

Viva a Mata Atlântica!

Employees and their family members participated in experiences at the *Centro de Experimentos Florestais SOS Mata Atlântica* [SOS Atlantic Forest - Forest Experiments Center], in Itu (SP), offering theoretical and practical activities on environmental conservation. Since 2018, the initiative has already involved 948 participants, promoting commitment and awareness on biome, being recognized in 2023 by the *Prêmio Aplauda - Ações Voluntárias que Transformam* [Aplauda Award - Volunteer Actions that Transform] as a highlight in the category “Sustainability”.

Christmas Angels

Group of volunteers who work in support of Bradesco Christmas Show, held for 35 years in Curitiba (PR). Volunteers support choir members - children and adolescents - in safety-related activities, costumes and props. In 2025, there were 100 engaged volunteers, who dedicated 2,981 hours to the project.



Investors

GRI 2-29

To ensure close engagement with the market, we build our relationship with investors in a clear, ethical, and objective manner, keeping this audience informed about our outlook, goals, strategies, and performance in a timely and transparent way. We present this information through meetings

and conference calls, in addition to making it available on our Investor Relations website. In 2025, we engaged more than 1,000 institutional and non-institutional investors through 33 events, including 13 international conferences, 8 domestic conferences, and 12 non-deal roadshows.

Government and Regulators

GRI 2-29 • 207-3

As a private financial institution in Brazil, we are part of the National Financial System (SFN), regulated by bodies such as the National Monetary Council (CMN), the Brazilian Securities Commission (CVM), and the Central Bank of Brazil (BCB). We maintain an institutional relationship with these stakeholders to ensure regulatory compliance, monitor the evolution of the regulatory framework, and contribute to the country’s sustainable development. Our relationship with governments and regulators includes:

- Participation in meetings and public consultations related to topics such as fiscal transparency and ESG compliance.
- Collaboration, including through industry associations such as FEBRABAN, to discuss practices and positions.
- Technical contributions to regulatory debates aimed at improving legislation and the business environment.

Relationship with Institutions

GRI 2-28

We maintain institutional relationships with industry associations through partnerships that support socioeconomic development and the advancement of sector practices. These interactions enable dialogue with different stakeholders, participation in self-regulatory

processes, the structuring of joint initiatives with other organizations, and technical contributions on topics of mutual interest. In 2025, our financial contribution to these institutions totaled BRL 59.01 million. The five institutions receiving the highest volume of resources were:

The Brazilian Federation of Banks (FEBRABAN)	BRL 36.9 million
National Federation of Supplementary Health (FenaSaúde)	BRL 7.4 million
Brazilian Association of Credit Card and Services Companies (ABECS)	BRL 3.3 million
National Federation of Private Pension and Life (FenaPrevi)	BRL 1.9 million
B3 S/A – Brazil Stock Exchange	BRL 1.4 million

Contributions (BRL million)

	2025
Lobby, interest representation or similar	0
Political campaigns/local, regional, or national candidates	0
Trade associations or taxexempt groups (e.g., think tanks)	59.01
Total contributions and other expenditures	59.01



Human rights

We have a policy and public positioning 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 International Labor Organization (ILO) Conventions. These commitments cover our operations in Brazil and abroad, with particular attention to potentially more vulnerable groups.

The subject is addressed in an integrated way with other internal policies and standards, such as the Code of Ethics, the Sustainability Policy, the Social, Environmental and Climate Responsibility Standard, the Social, Environmental and Climate Risk Standard, the Diversity and Inclusion Policy and People Management Policy, among others. This toolset establishes specific guidelines for preventing the risks to which we are exposed

in relationships with our employees, clients, suppliers, partners and society.

Our due diligence process identifies, mitigates and remediates impacts related to the subject. We also apply the precautionary principle in our activities, adopting preventive measures whenever there is a risk of negative impact on human rights.

The Human Rights Policy is approved by the Board of Directors, the highest level of governance, and is available for consultation by internal and external audiences on our Investor Relations website.

We reinforce this approach by adhering to voluntary commitments focusing and providing accessible whistleblowing channels in different languages to report possible violations.

Our People

As part of the Corporate Social Responsibility Management System, we maintain a structured process to deal with complaints registered by employees, associates and other stakeholders through the whistleblowing channels.

Suppliers

The *Fornecedor Mais Sustentável Bradesco* [Bradesco More Sustainable Supplier] (FSBRA) program assesses the supply and services chain, aiming to identify, monitor and mitigate socio-environmental risks associated with the products and services provided to the Bradesco Organization.

The initiative promotes the development of the supply chain through advisory audits, conducted and monitored annually by a partner company. After each audit, companies present a *Plano de Ação Corretiva* [Corrective Action Plan] (PAC) to address identified improvement opportunities.

Within FSBRA's scope, practices related to socio-environmental responsibility are evaluated, including aspects linked to Human Rights.



Clients and Business Partners

As part of the management of social, environmental and climate risks, we monitor potential situations of disrespect to Human Rights, especially in the context of granting financing.

We carry out ESG analyzes, among other aspects, to identify signs of involvement in slave-like labor, child labor, sexual exploitation and human trafficking.

In general, the contracts of correspondents in the country, linked to the Joint Ventures Contractual of Banco Bradescard S.A. and Banco Bradesco S.A., related to the sale of credit cards, granting loans and receiving invoices, include specific clauses related to combating

child and slave-like labor, respect for the environment, among others. These clauses follow legal and regulatory requirements, as well as best practices recommended by our control and legal areas.

Although there is autonomy between the parties in the contractual Joint Ventures, the partners undertake to observe and comply with Bradesco Organization's Code of Ethics. We also carry out periodic visits for follow-up, when we identify possible deviations of conduct, we refer cases for evaluation by the management committees of the partner companies, in order to make the necessary arrangements.

Asset Management

At Bradesco Asset Management, we adopt measures aimed at preventing risks and potential impacts on ESG aspects in investments. The Responsible Investment Policy establishes guidelines for the evaluation of these aspects, including respect for Human and Labor Rights, covering subjects such as gender equality, health and safety and control of supplier practices.

[Learn More in Social, environmental and climate risks](#) ➔

[LEARN MORE](#) ➔

Follow the historical series in the [ESG indicator Worksheet](#).

Social and environmental portfolio monitoring with human rights clauses (BRL million)

Categorization		N.º	Financed amount
Covered by the Equator principles	A	5	3,723
	B	6	2,183
Not covered by the Equator principles		-	-
TOTAL		11	5,906

Note: In 2025, we monitored 11 projects, covering the evaluation of Human Rights as no cases of violation were identified, there was no application of remediation measures.



Human Rights Case Studies

CASE 1 Service to affected local communities

We carried out annual socio-environmental monitoring of a wind complex located in the Northeast of Brazil, classified under the Equator Principles, through audits conducted by independent consulting, focusing on adherence to the Equator Principles and IFC performance standards.

The monitoring covers impacts on the quality of life of surrounding communities, including strobe effects, vehicle circulation on access roads, particulate emissions, accident hazards and control of access to the wind farm area.

In the most recent assessment cycle, key highlights included the mitigation of stroboscopic effects and improvements in the community engagement strategy, with the assignment of a dedicated on-site professional from the company, complementing the work of the outsourced team. These actions will be reassessed in the future monitoring cycles.

CASE 2 Impact on fishing activities and service to resettled communities

We monitor annually a port located in the Southeast of Brazil, classified under the Equator Principles, focusing on the following social aspects: resettlement of communities, land regularization and interference in fishing activities.

Independent audits assess adherence to the Equator Principles and IFC performance standards, both in the deployment phase and in the operation phase of the enterprise.

In the last monitoring cycle, land regularization actions were completed. Regarding fishing activities, the project continues to evaluate alternatives to implement an effective solution, including the analysis of technical and academic studies aimed at supporting sustainable regional development. The theme will continue to be followed in the next cycles.

CASE 3 Impact on indigenous communities and archaeological sites

Annually, we carry out the socio-environmental monitoring of a hydroelectric plant, located in the Northern Brazil, classified under the Equator Principles due to its socio-environmental impacts. Among these, we highlight: resettlement of communities, impacts on indigenous peoples and archaeological, historical and cultural heritage, among others, which are managed through a basic environmental plan (PBA) and periodically revised action plans. In recent cycles, part of the programs foreseen in the PBA have been completed, while others remain under implementation in accordance to environmental licensing guidelines.

The project led to the recovery of an expressive archaeological collection, currently under the custody and study of a regional academic institution. Cultural valorization actions were also implemented, including revitalization of historical structures and creation of a railway museum, contributing to the preservation of local memory.

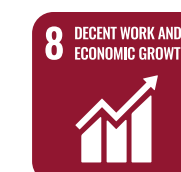
The latest independent audits confirmed the appropriate progress of actions, as well as continued alignment with environmental licensing requirements, Equator Principles and IFC performance standards.

[Introduction](#)[About us](#)[Sustainability](#)[Environmental](#)[Social](#)[Governance](#)[Annexes](#)[ESG Report 2025](#)[130](#)[Corporate Governance](#)[Ethics, integrity, and transparency](#)[Information security and data privacy](#)[Technology and innovation](#)

Governance

- [131 Corporate Governance](#)
- [137 Ethics, integrity, and transparency](#)
- [144 Information security and data privacy](#)
- [149 Technology and innovation](#)

Related SDG





Corporate Governance

Corporate governance underpins how we conduct our business, ensuring that our activities are guided by ethics, transparency, and responsibility. Our cross-functional management approach seeks to align the interests of shareholders and other stakeholders, taking into account both financial and social and environmental aspects.

As a publicly listed company, we are part of B3 – Brasil, Bolsa, Balcão’s Level 1 Corporate Governance segment and participate in the American Depositary Receipts (ADR) program on the New York Stock Exchange (NYSE). As a result,

we are subject to the regulatory requirements of the Brazilian Securities Commission (CVM) and the U.S. Securities and Exchange Commission (SEC), which reinforces our commitment to transparent practices and compliance with the highest regulatory standards.

Our governance structure is composed of a Board of Directors with diverse representation, supported by rigorous compliance practices. We have well-defined policies and processes that ensure integrity and transparency across all spheres of the organization.

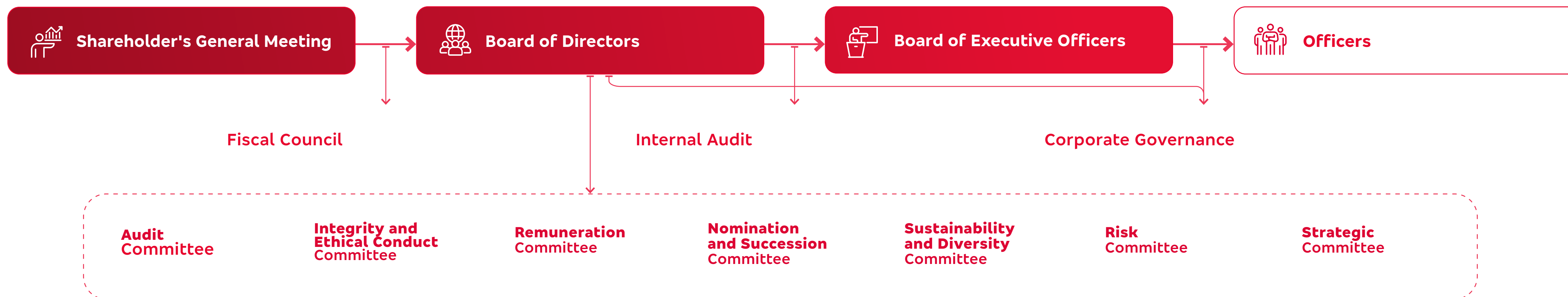
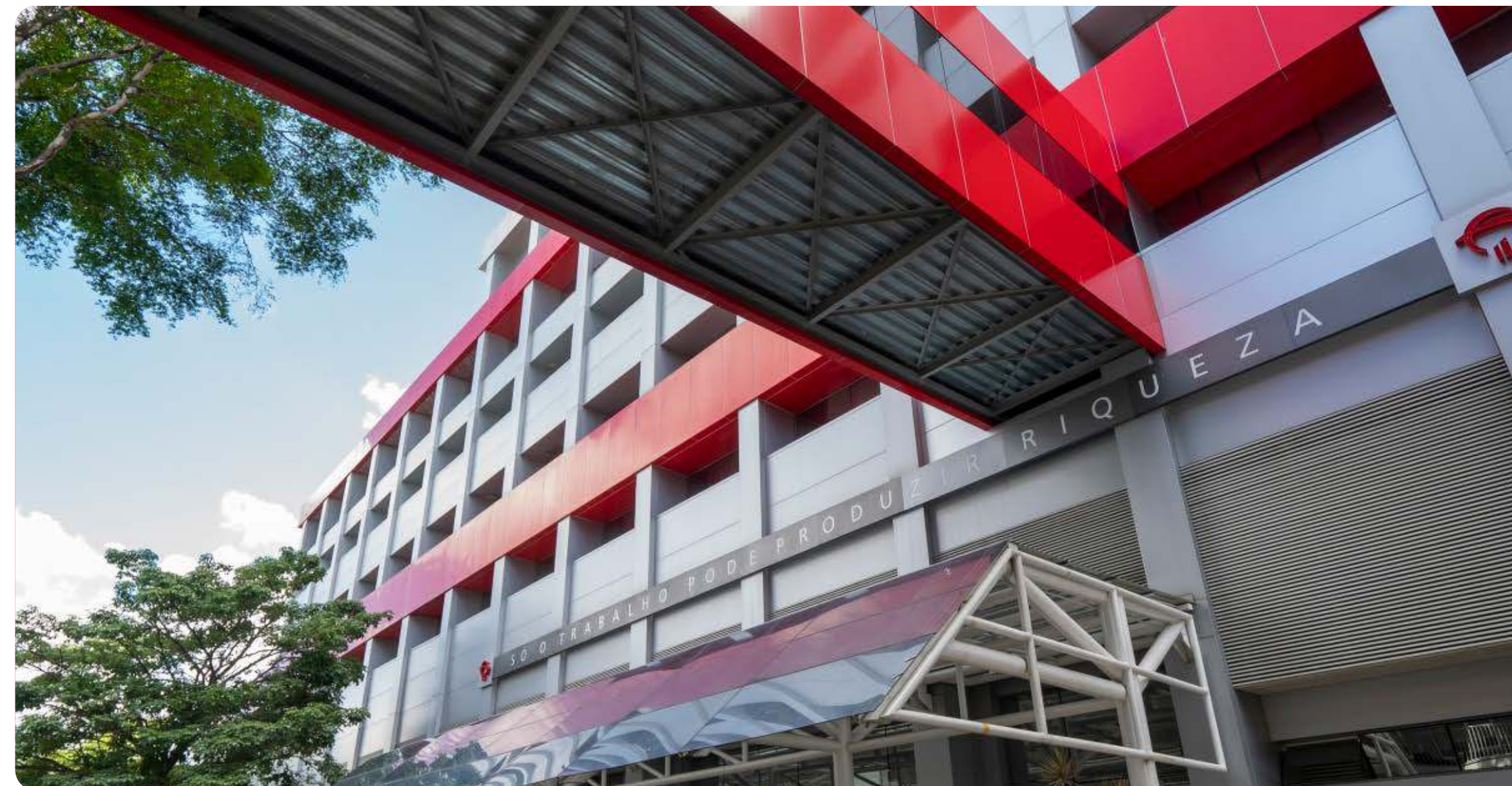


Governance Structure

Our governance structure is composed of strategic bodies that operate in an integrated manner, ensuring decision-making guided by ethics, transparency, and alignment with stakeholders interests. This structure encompasses the Board of Directors, specialized committees, the Executive Board, and operational structures, each with clearly defined roles and responsibilities.

[LEARN MORE](#)[in Corporate Governance Policy.](#)

This governance framework is supported by guidelines such as the Bylaws, internal standards, and policies, which guide our actions and reinforce our commitment to market best practices. These principles incorporate environmental, social, and governance (ESG) dimensions, guiding our decisions with responsibility and a focus on sustainability.





Key Governance Bodies

Shareholder's General Meeting

GRI 2-9 • 2-11

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

Fiscal Council:

It is composed of 3 (three) to 5 (five) full members and an equal number of alternates, whether stockholders or not, elected by the General Meeting, with a one (1)-year term of office, with re-election permitted.

Among its responsibilities it oversees the acts carried out by administrators, as well as the quarterly review of the financial statements. It also issues opinions on the annual management report, proposals to amend the share capital, investment plans, capital budgets, and dividend distribution. In addition, it is responsible for reporting fraud, errors, or crimes to the management bodies.

Board of Directors:

Responsible for defining the corporate strategy, this body reviews business plans and policies, as well as oversees and monitors the Executive Board, including the appointment and removal of its members. It holds ordinary meetings on a monthly basis, totaling 12 per year, and extraordinary meetings whenever necessary.

The Chair of the Board is an external member with no executive role. As provided for in our Bylaws, directors serve unified two-year terms and may be re-elected until they reach 75 years of age. As an exception, the Chair in office at the time of the 2023 Annual General Shareholders’ Meeting is not subject to an age limit, and the other directors

whose terms were in effect at the same meeting may be re-elected until the age of 80.

Elections are held biennially during the Annual General Shareholders’ Meeting, in accordance with the Bylaws and in compliance with the guidelines set forth in our Administrators’ Nomination and Succession Policy. This policy also establishes that the nomination process for directors and executive officers must consider time availability and diversity aspects, such as gender, ethnicity, race, color, age, marital status, sexual orientation, religious belief, physical condition, or socioeconomic status, as well as experience and technical and behavioral competencies. **GRI 2-10**

Diversity

GRI 2-9

Total members	11
Independent Members (%)	36
Gender (%)	
Female	27
Male	73
Age group (%)	
Below 30 yo	00
Between 30 and 50 yo	00
Over 50 yo	100
Race/Ethnicity (%)	
White	100
Black	00
Asian	00
Indigenous	00
Not informed	00

For GRI indicator 2-9, the information is based on data as of April 2026.





Board of Directors Composition and Committee Memberships

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

Committee member

C

 Committee Chair

i

 Independent

Base: April 2026
¹ As of the closing date of this report, approval by the Central Bank of Brazil was still pending.

Committee responsibilities

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



Executive Board:

The Executive Board is responsible for defining and monitoring the implementation of the strategy established by the Board of Directors. It consists of 1 (one) Chief Executive Officer; 4 (four) Vice President Officers; 16 (sixteen) Executive Officers. All appointed by the Board for two-year terms, and possible re-election. It is important to note the offices of Chairman of the Board and Chief Executive Officer cannot be held by the same person.

Internal Audit:

The internal audit provides independent, risk-based guidance to senior management and advisors, based on internal and external policies, standards and regulations. The performance is guided by global standards, defined by The Institute of Internal Auditors (IIA), and internationally recognized guidelines such as ISO, COSO and COBIT. This structure contributes to the strengthening of Organization's ability to create, protect and sustain value. The achievement of Quality Certification (QA) by IIA reinforces the consistency of performance and alignment with international best practices. In 2025, the development of the AILA virtual assistant contributed to greater agility and efficiency in internal processes, supporting a more strategic and sustainable performance for auditors.

Training and engagement

GRI 2-12 • 2-17

The Executive Board is responsible for disseminating organizational culture, strengthening our values and principles and acting in accordance with the governance and sustainability guidelines established in the Organization's policies, contributing to its continuity. Our governance structure ensures the Board members remain informed and aligned with stakeholders' interests, integrating environmental, social and governance (ESG) aspects into decisions, especially in the oversight of impacts and strategic planning.

The Board holds semiannual meetings dedicated to monitoring performance in sustainability and participates in the Sustainability and Diversity Committee, which meets bimonthly. In these forums, issues with potential impact on business, society and environment are discussed, and proposals and action plans are approved for the implementation of initiatives such as climate change, financial inclusion and mitigation of social and environmental risks.

In addition, the Board reviews annually, or whenever necessary, the Risk Appetite Statement and monitors the results through senior management forums and business and control areas, overseeing the diligence on the impacts of our activities on the economy, the environment and society.

Business and control areas maintain processes and alert systems to facilitate communication and action in respect to events that require discussions, authorizations for exceptions or adequacy measures by senior management, contributing to the evaluation of adherence to the established risk limits.

In 2025, the internal forums addressed topics such as ethics, integrity, sustainability, AI, social engineering and cybersecurity. Our administrators also participated in national and international events, such as World Economic Forum (WEF), Leading from the Chair (held by INSEAD in partnership with IBGC) and Technical Journey (held by IBGC).

Assessment

GRI 2-18

The evaluation process of the Board of Directors is carried out annually and covers both the performance of the body and its members. Since 2021, this assessment has been conducted by an independent company. In 2020, individual self-assessment was introduced, whereby each member evaluates himself, his peers and the Board as a whole.

The evaluations take place throughout the year, based on individual interviews and questionnaires

applied to the administrators and members of the Committees reporting to the Board of Directors. The institutional assessment results is presented to the collegiate at the end of each annual cycle.

Individual assessments, in turn, are conducted confidentially by peers, and each Board member has access only to their own results, ensuring the effectiveness of the process.

The adopted methodology considers aspects such as experience, diversity of skills, leadership styles and communication among Board members, organizational structure, agenda, number of meetings, time dedicated to topics, flow of information, tools used, quality of discussions and decision-making.

This process allows identifying the strengths and opportunities for improvement of the body, as well as subsidizing the feedbacks and supporting decisions such as the nominations for possible re-election processes, among other measures.

LEARN MORE

in [Annual Evaluation of the Board of Directors](#).

in [Policy on Nomination and Succession of Bradesco Organization's Administrators](#) and in the [Nomination and Succession Committee Charter](#).



Compensation

GRI 2-19 • 2-20

Executive compensation follows the criteria defined in our Management Compensation Policy, which seeks to ensure that remuneration practices are aligned with objectives that promote the Organization’s value creation, encourage ethical and integrity-driven behavior, and ensure compliance with applicable laws, rules, and regulations. The policy adopts criteria that prevent any form of discrimination, particularly those based on sexual orientation, gender identity, ethnicity, race, color, age, religion, or socioeconomic status, as well as practices that are contrary to the Organization’s guidelines. It also does not encourage behaviors that increase risk exposure beyond levels considered prudent under short, medium, and long-term strategies. In this context, the Board of Directors evaluates recommendations regarding the overall remuneration amount submitted by the Remuneration Committee, taking into account market practices, strategic guidelines, risk profile, and the balance between fixed and variable remuneration, in compliance with CMN Resolution No. 5,177/2024 and other applicable legislation.

The total compensation amount is approved by the Board of Directors and submitted for deliberation by the Annual General Shareholders’ Meeting.

Key performance indicators:

Fixed compensation for senior management is not linked to performance indicators. Variable compensation for the Board of Directors, in turn, is structured to ensure alignment with long-term value creation, considering the Organization’s consolidated results, measured by accumulated net income. For the statutory executive officers, variable remuneration is determined based on individual performance assessments, which takes into account both the achievement of individual and area-specific targets and the Organization’s overall results, measured by accumulated net income. The evaluation process is formal and includes indicators related to operational efficiency, risk management, and client service, as well as social and environmental aspects, where applicable, in line with the Corporate Sustainability Strategy, which integrates ESG elements (Environmental, including Climate Change, Social, and Governance) and performance in the main Sustainability indices and ratings.

For internal control, risk management, and audit areas, performance assessment is based exclusively on the fulfillment of their functional objectives, independently of the Organization’s overall performance.

50% of the total variable remuneration is paid in cash, while the remaining portion is allocated to the acquisition of Bradesco preferred shares and/or Class B shares issued by BBD Participações S.A., subject to trading restrictions and released in equal and successive installments over a three-year period, reinforcing the commitment to long-term performance and sound governance practices.

Senior Management Compensation (%)

GRI 2-19

Distributed	
Fixed compensation	49.81
Variable compensation	48.62
Retirement benefits	1.57

Proportion of total annual compensation

GRI 2-21

Ratio between the highest compensation and the average compensation at the Organization	184.99
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Ethics, integrity, and transparency

GRI 2-23 • 2-24 • 3-3

Ethics, integrity and transparency are essential pillars of our organizational culture, guiding the conduct of managers, employees, contractors, interns and apprentices, as well as suppliers, service providers, correspondents in Brazil and business partners.

Our Code of Ethical Conduct expresses the values and principles guiding the Organization, reinforcing expected behaviors and practices that are prohibited, such as conflicts of interest, use of insider information and involvement in political party activities. The document also establishes guidelines for the relationship with stakeholders, also public and private agents, as well as politically exposed persons. The Code is available in two versions: one formal, aimed at internal use, and

another more accessible to the internal and external audience through the Bradesco Investor Relations and Integrity websites.

To ensure the dissemination and compliance of the Code, we rely on the Integrity and Ethical Conduct Committee, responsible for proposing actions and monitoring the effectiveness of the standards. This Committee is supported by the Ethics Conduct Commission.

In addition, specialized teams are responsible for implementing management and cultural embedding processes related to codes, their developments and related topics, such as Anti-Corruption, Conflict of Interest, Integrity, Valuing People and Anticompetitive Conduct.



Integrity and Competitive Compliance Programs

The Integrity and Competitive Compliance programs reaffirm the Organization's commitment to ethical business conduct, acting in the prevention and mitigation of risks by training, lectures and audits.

These programs are based on corporate policies and standards focused in Anti-Corruption and Competitive Compliance, as well as documents dealing with issues such as whistleblowing reports, donations and sponsorships, contributions to candidates and political parties, accounting practices, among other internal procedures.

In line with current legislation and regulations, such as the Anti-Corruption Law (no. 12.846/2013), the Competition Law (no. 12.529/2011) and the recommendations of regulatory bodies, self-regulators and the codes of ethical conduct applicable to our activities, the programs cover monitoring, risk analysis and responses of the High Administration to inappropriate conduct, ensuring compliance and transparency across all areas of activity, in Brazil and abroad.

Through these initiatives, we strengthen our commitment to responsible management, building the trust of stakeholders and contributing to the construction of a more ethical and sustainable society.

Integrity Program Pillars:

> Prevention of corruption risk

Development and dissemination of clear and objective policies and guidelines, as well as the ongoing provision of training sessions, workshops, and lectures for managers, employees, interns, apprentices, and contractors.

> Monitoring and detection of inappropriate conduct

The rapid identification of behaviors in disagreement with Code of Ethical Conduct is enabled by monitoring anti-corruption-related risks and controls. This process is supported by compliance reports, adherence tests of controls, indicators, internal and external audits, and the management of the corporate whistleblowing channel.

> Response of Senior Management

Thorough analysis of complaints received and findings from internal and external audits, internal controls, compliance, and regulatory and supervisory bodies, disciplinary measures are applied, continuous improvement of the Integrity Program is promoted, and the necessary reports are submitted to Integrity and Ethical Conduct Committee, Audit Committee, Board of Directors, and regulatory and supervisory bodies.

Pillars of the Competitive Compliance Program

> Organizational Commitment

Incorporating the principle of competitive compliance as a core value of our corporate culture and conducting periodic assessments of the financial and human resources allocated to the program.

> Competition Risk Analysis

Identification, monitoring and classification of risks related to anti-competitive conduct.

> Mitigation of Competition Risks

Conducting communication, training, and capacity-building initiatives; developing and implementing controls; handling complaints of anti-competitive conduct protecting the complainant; monitoring through indicators; performance of action plans resulting from internal and external audits; and application of disciplinary measures.

> Review of the Competitive Compliance Program

Continuous updating of the program, taking into account market dynamics and commercial relationships, based on monitoring of market news, new competition regulations, and case law, both domestic and international.

9th Meeting of Integrity and Competitive Compliance Ambassadors

In April 2025, the Meeting with Integrity Ambassadors brought together 362 participants, addressing the theme "Role of Integrity Ambassador", where the importance of the Ambassador as a communication link with Compliance was emphasized. The event was attended by two external speakers, bringing a risk-based perspective and regulatory approach to the importance of the Integrity Program.



Corporate whistleblowing channels

GRI 2-25 • 2-26 • SASB FN-AC-510a.2 • FN-CB-510a.2 • FN-IB-510a.2

We have a channel dedicated to receiving reports related to harassment of any kind, also issues such as discrimination, occupational safety and health, labor requirements, professional development, ethical deviations, integrity and anti-competitive conduct.

The channel ensures the confidentiality and anonymity of the whistleblower in good faith, as well as allowing the monitoring of the progress of

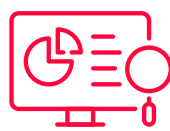
the report, through the receipt number generated at the time of registration.

In addition to the formal channel, employees and contractors have the option to forward their statements directly to the immediate manager or to the corresponding board. All complaints received are processed individually, in accordance with the guidelines set out in the Code of Ethics and the Organization's People Management Policy.

Reporting channels available



Corporate Portal



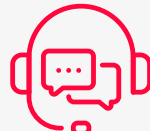
Institutional Site



Bradesco Investor Relations Website



Reporting boxes: Available in the buildings of the Cidade de Deus complex



Telephone: 0800 776 4820, available Monday to Friday, from 8:00 AM to 6:00 PM, excluding weekends and national holidays.

Nature of the reports

Moral Harassment	950
Inappropriate Professional Conduct	487
Process Irregularities	266
Conduct/Behavior	249
Client/user service	100
Discrimination	48
Sexual Harassment	93
Competition Issues	0

TOTAL 2193

Among the complaints of moral harassment found in 2025, 147 were deemed valid. In such cases, the disciplinary measures applied were reorientation, verbal warnings, written warnings, or the dismissal of the employee involved. Among the reports investigated involving sexual harassment, 20 were classified as valid, and as a disciplinary measure, a written warning was sent and, for the others, the employee's dismissal. Seven complaints of discrimination were classified as valid. For three of them reorientations were performed; in one case, verbal warning was applied; and in the others, those involved were dismissed. In 2025, there were four complaints related to the theme "Conflict of Interest", which resulted in the dismissal of the employees involved. In the table, the theme is covered in "inadequate professional posture". In 2025, we did not receive complaints related to bribery, money laundering or client data breach.

LEARN MORE

in [Anti-Corruption Corporate Policy](#), [Business Competition Policy](#) and the [Code of Ethical Conduct](#).

Outcome of the investigation

Under Investigation	288
Unsubstantiated	1034
Partially Substantiated	532
Substantiated	339

TOTAL 2193

Adopted measures

Written warning	60
Verbal warning	23
De-accreditation	3
Dismissal	108
Guidance	223

TOTAL 417



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

Across all companies within the group, we operate on a preventive, extrajudicial, and judicial basis, ensuring compliance with applicable laws and regulations. We continuously assess matters that may lead to fluctuations in the volume of legal proceedings in specific segments, with the aim of implementing preventive actions that contribute to risk mitigation.

These analyses are discussed at committee meetings, during which the most appropriate course of action is defined. The results are reported on a monthly basis to the Executive Board through specific reports.

In 2025, no significant cases of non-compliance with laws and regulations were identified. We consider as significant those cases of non-compliance or payment of fines that could result in material financial impacts on the Bank's results or pose risks to the institution's image and reputation.

Conflicts of Interest

GRI 2-15

We fully comply with the regulations established by regulatory authorities, complemented by internal controls and corporate documents that establish our governance rules, with the

objective of reducing potential conflict-of-interest situations.

The internal bylaws of the Board of Directors and the Executive Board require that any administrator refrain from participating in any corporate transaction in which there is a conflict of interest with the Company or with any entity within the Bradesco Organization.

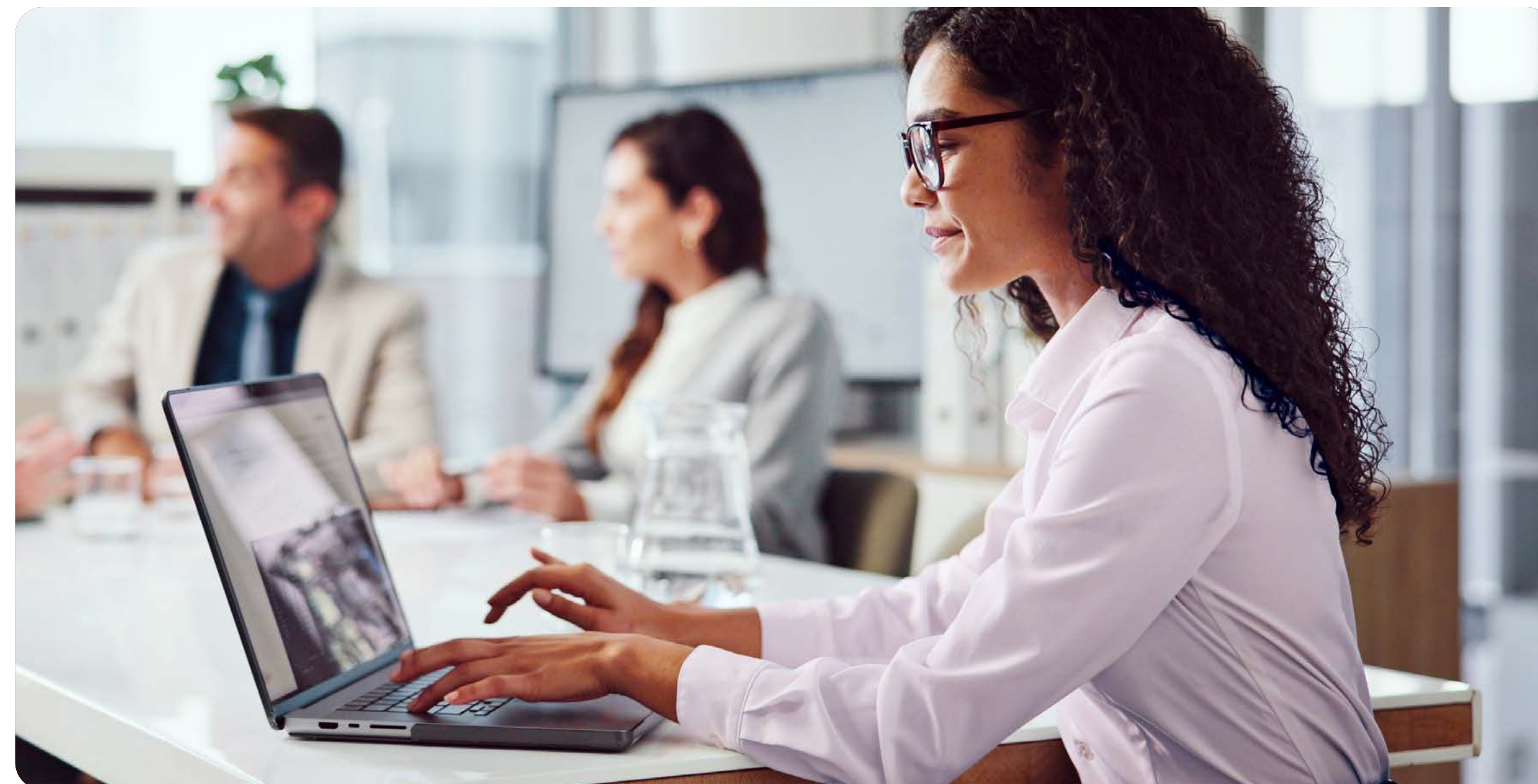
Our Code of Ethical Conduct provides that, in the event of a conflict of interest, the administrator, employee, intern, apprentice, or contractor involved must promptly report the situation to their immediate supervisor and to any peers who may be involved, in addition to withdrawing — including physically — from discussions and deliberations related to the specific matter.

Statement on critical issues

GRI 2-16

According to the severity and relevance of a situation or report recorded—whether through the Corporate Whistleblower Channel or other means—the evidence, conclusions, and recommendations are forwarded to the Executive Board and to the Integrity and Ethical Conduct Committee, which is linked to the Board of Directors.

In cases where potential indications of unlawful acts are identified, pursuant to Resolution No.



4,859/2020 of the National Monetary Council and Resolution No. 80/2022 of the Brazilian Securities Commission (CVM), Annex K, the Integrity and Ethical Conduct Committee is engaged for analysis and deliberation, with subsequent communication to the regulatory authorities.

During the period covered by this report, no critical concerns were identified that required communication to Senior Leadership.

We prepare semiannual reports based on the information assessed and submit them for

approval by the Integrity and Ethical Conduct Committee and the Board of Directors.

We also carry out communications to engage professionals in a culture of prevention, providing guidance and updates on applicable laws and regulations. In addition, we maintain detective systems, conduct internal risk assessments, and promote continuous improvements in processes and controls, always aligned with national and international best practices. Suspicious or atypical cases are reported to the Financial Intelligence Unit, in compliance with legal and regulatory requirements.



Prevention of Money Laundering and Terrorist Financing (PLDFT)

As a financial institution, it is our commitment to prevent and combat money laundering and the financing of terrorism, practices that seek to conceal the illicit origin of funds and threaten the integrity of the financial system.

PLDFT governance

We have a dedicated area exclusively responsible for the topic, tasked with strengthening and disseminating the PLDFT culture throughout the Organization. Our commitment includes promoting ongoing engagement and training of employees, partners, and service providers, as well as ensuring the development and application of policies, standards, and procedures designed to mitigate risks of improper use of our structure, products, and services.

Our PLDFT policy aims to ensure compliance with applicable legislation and regulations. It establishes procedures for risk assessment and analysis, monitoring and reporting of suspicious transactions, compliance with international sanctions, promotion of a corporate culture on the topic, training programs, and preservation of the confidentiality of reports. These elements reinforce the effectiveness of our internal controls and responsibility at all levels of the Organization.

We carry out continuous maintenance of detective systems, internal risk assessments, and continuous improvement of processes and controls, always aligned with national and international best practices.

Training

To support this activity, we provide a comprehensive mandatory training track, as well as podcasts and videos on the corporate portal, ensuring easy and continuous access to content. We complement this strategy with regular communications that instruct and update employees on applicable legislation and regulations. In addition, we rely on BIA, our artificial intelligence, which provides agile support and clarifies doubts, reinforcing learning and compliance.

Whistleblowing management

Suspicious or atypical cases are reported through our dedicated PLDFT channels and communicated to the Financial Intelligence Unit, in compliance with regulatory and legal requirements.





Tax strategy

GRI 207-1 • 207-2 • 207-3

Our Ethics and Tax Practice Standard defines principles and guidelines to ensure compliance with the legislation in force in the countries where we operate, based on the values of integrity, transparency and prevention of tax evasion.

This standard provides on the planning and structuring of business to be always in compliance with legislation and negotiating conditions, preserving the Organization's credibility and reputation, in alignment with our socio-environmental responsibility and the relationships established with governments, competent authorities, clients and shareholders.

In Brazil, all profits generated by our units, including those from jurisdictions considered to be tax havens, are taxed by the Brazilian full tax rate.

We have a team specialized in tax management, which reports directly to the High Leadership, Executive Board, Audit Committee and Finance Board and is responsible for applying and supervising the Standard of Tax Conduct and Practice, monitoring compliance with tax events and identifying risks, administrative and judicial defenses.

Risk are identified through a detailed analysis of tax operations, prioritized according to the probability of success. These risks are continuously

monitored through internal and external audits, as well as periodic, monthly and/or quarterly reviews, as applicable, ensuring timely responses to any identified deviations.

We strictly follow current tax laws and participate in discussions on public policies through representative entities of the industry, such as Federação Brasileira de Bancos [Brazilian Federation of Banks] (FEBRABAN), the Associação Brasileira das Entidades dos Mercados Financeiro e de Capitais [Brazilian Association of Financial and Capital Market Entities] (ANBIMA), the Associação Brasileira das Companhias Abertas [Brazilian Association of Publicly Traded Companies] (Abrasca) and the Grupo de Estudos Tributários Aplicados [Applied Tax Studies Group] (GETAP), always in a collegial way with the other market participants.

Compliance with our procedures is verified through internal audits and external assurance conducted by an independent company.

Tax information for 2025 has been audited and is available in our 4th quarter 2025 Economic and Financial Analysis Report.

Any questions, opinions or concerns raised by stakeholders about tax issues are forwarded to the responsible areas, which carry out the appropriate processing and monitoring, according to the theme.

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 made by individuals are allowed, we recommend that all those serving in statutory roles refrain from making them. This guidance also extends to their dependents.

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

GRI 2-24 • 2-29 • 205-2

We promote an organizational culture grounded in ethics and integrity through campaigns, events, training sessions, communications, and web series targeted at administrators, employees, interns, and apprentices. This effort also extends to suppliers, service providers, banking correspondents, business partners, and controlled companies.

All employees have access to internal policies and standards and are duly informed of each update. Additionally, through the Bradesco Integrity website, this information is made available to employees, contractors, and the general public. Mandatory training is available on the Integra RH digital platform and is complemented by periodic internal communications that reinforce alignment with expected conduct and promote organizational acculturation.

To meet the requirements of the Anti-Corruption Law (Law No. 12,846/2013) and Decree No. 11,129/2022, we provide the Bradesco Integrity Program booklet and a mandatory training track, updated annually, for all employees.

In 2025, we carried out 246 publications across internal communication channels, aimed at administrators, employees, interns, and apprentices, focusing on promoting integrity and ethics, as well as best practices of conduct with competitors and the market, reinforcing the Organization’s commitment to good conduct.

As part of efforts to promote an ethical, safe, and respectful work environment, we held meetings addressing moral harassment, sexual harassment, sexual misconduct, and discrimination, targeted at Senior Management and the Executive Board, with the objective of strengthening the leadership role and accountability of these groups in disseminating and addressing these topics within the Organization. In total, 165 participants were recorded.

Additionally, training sessions were conducted with the Integrity and Competitive Compliance Ambassadors, bringing together representatives from various organizational units. These initiatives totaled 402 participations and included discussions related to ethics, risks of bribery and corruption, and guidelines for conduct with the market.

We also held the Ethics Summit, as well as lectures on topics such as Business Ethics, Integrity under the New Public Procurement Law, and Vertical and Conglomerate Mergers: Perspectives for Antitrust in Brazil. Also noteworthy was a special workshop for the Organization’s suppliers and service providers — the Suppliers Workshop: The Global Compact Approach to Combating Corruption and Promoting Integrity — which was attended by 291 participants.

In 2025, we resumed the Integrity and Ethics web series, with the participation of the Board of Directors, the Executive Board, and Senior Management.

As a complement to the principles of the Code of Ethical Conduct, which guide expected behaviors in our daily activities, we carried out the Words that Transform initiative, based on FEBRABAN booklets, inviting the Board of Directors, the Executive Board, directors, and other leadership positions to practice inclusive and empathetic communication, which is essential in combating prejudice, discrimination, and racism.

Absolute number and percentage of trained employees

GRI 2-24 • 205-2

Training	Total	%
Ethics	82,169	98.2
Corruption prevention	81,976	97.9
Client and User Relations	82,639	98.7
Anti-Money Laundering	82,110	98.1
Compliance	82,143	98.1
Harassment	80,924	96.7

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 supplier qualification process, our suppliers are made aware of the Organization’s policies and standards and commit to complying with them. This commitment is reinforced with each new contract formalized through specific contractual clauses.

We maintain an open and accessible communication channel through the Bradesco Suppliers website, where we disclose documents such as the Corporate Anti-Corruption Policy and the Code of Ethical Conduct of the Bradesco Organization. We also make informational content available, such as videos and texts on the Bradesco Integrity Program and other related initiatives. **GRI 205-2**

ur business partners are likewise encouraged to align with the guidelines set forth in the Code of Conduct, committing to ethical and responsible practices.



Information security and data privacy

GRI 3-3 • SASB FN-EX-550a.3

We work to offer secure and responsible financial solutions, in line with applicable regulation and with the principles of data protection and respect for human rights.

With the expansion and integration of digital solutions into everyday life, concerns related to privacy and data security have also increased. Therefore, the management of these topics is considered extremely relevant, as part of an ongoing effort to keep pace with technological developments and to develop effective mechanisms to mitigate associated risks.

We adopt strict controls in processes, procedures, standards, and policies, with a focus on the confidentiality, integrity, and availability of information.

We follow best practices in privacy and personal data protection, ensuring appropriate service to data subjects and adherence to information security frameworks, internal standards, and regulatory requirements. Among these, the guidelines issued by the Central Bank of Brazil (BCB) and the National Data Protection Authority (ANPD) stand out.



Information security and privacy governance



This integration ensures the protection of strategic assets, compliance with legal requirements, and the continuity of the Organization's operations.

Our structure operates in risk management, focusing on the identification, prevention, and treatment of cyber threats, potential data leaks, and privacy violations. In addition, it provides advisory support to business areas, ensuring that the solutions delivered to clients maintain high standards of security, performance, and reliability.

We also promote a corporate culture of data awareness and protection, involving the entire workforce and strengthening the institutional commitment to responsible practices.

Governance is overseen by strategic bodies, ensuring alignment with market best practices:

- Board of Directors
- Risk Committee
- Integrated Risk Management and Capital Allocation Committee (COGIRAC)

In addition, we have a Chief Information Security Officer (CISO), responsible for coordinating cybersecurity actions, ensuring the confidentiality, integrity, and availability of the Organization's information.

Policies

[The Corporate Information Security and Cybersecurity Policy](#) and the [Privacy Directive](#) guide the secure use of internal systems, information assets, and the appropriate processing of personal data to preserve the integrity, availability, and confidentiality of information, as well as the privacy of personal data of clients, employees, and staff. These documents are disclosed internally to all employees and are also available to the external public through the Bradesco Security website.



Cybersecurity and cyber risk

SASB FN-CB-230a.2 • FN-CF-230a.3

Our Information Security and Cyber Risk management is based on a structured set of security controls, which include policies, standards, processes, and information technology solutions that are constantly reviewed to ensure the protection of information.

This structure allows us to remain aligned with best market practices and frameworks, which are essential for effective cyber risk management and for an agile and efficient response to incidents.



Risk management

Cybersecurity is a central component of risk management. We seek to strengthen the protection of data under the Organization's control and to promote organizational resilience through effective mechanisms for identifying, detecting, and responding to threats, as well as recovery procedures in the event of cyberattacks, in order to mitigate impacts on clients, safeguard the interests of stakeholders, and protect the Organization's reputation.

We carry out cyber risk management to ensure governance compatible with the Organization's size, risk profile, and business model, ensuring alignment of practices, protocols, and controls aimed at Cyber and Operational Resilience.

We periodically conduct cyberattack simulations through security testing in our infrastructure and applications. These tests anticipate the identification of potential vulnerabilities in the environments and enable the proactive adoption of corrective measures.



Audit and assurance

The areas undergo independent internal audits that verify compliance with internal policies and external regulations, as well as the effectiveness of controls and the mitigation of cyber risks.

SOC 2 Type II and SOC 3 Assurance

The Organization holds SOC 2 Type II and SOC 3 Assurance, issued by an independent specialized audit and renewed annually. The assurance confirms the consistency and effectiveness of the controls implemented for the security of the IT environment with respect to the financial services provided, with the assessment based on internationally recognized information security criteria and controls for SOC 2 (AICPA – Association of International Certified Professional Accountants), covering the service categories related to security, availability, processing integrity, confidentiality, and privacy.



Training and engagement

Our awareness program encourages responsible behavior and the adoption of practices aligned with cybersecurity principles, contributing to a preventive culture. It includes internal campaigns, communications on corporate channels, educational content, lectures, workshops, videos, and support materials, using accessible language and a participatory approach.

Senior management's commitment reinforces security as a strategic priority and corporate value, strengthening this culture throughout the Organization.

In addition, we provide educational content for external audiences, such as the Bradesco Security website, which offers guidance and tips on fraud and scam prevention, information security, and privacy, contributing to the strengthening of security barriers for users.



Certification

ISO 27001

Our cyberattack prevention process is certified under ISO 27001:2022, an internationally recognized standard, whose scope covers the Information Technology areas, with the active participation of other organizational departments. More than 65 teams are part of the Information Security Management System (ISMS), audited by an independent firm.

This certification reinforces the Organization's commitment to high Information Security standards and contributes to the mitigation of risks. Its purpose is to strengthen and expand IT security controls, ensuring the availability, integrity, and confidentiality of information through robust processes and continuous improvement practices.

Additionally, the certification represents an important competitive differentiator for corporate clients, especially in due diligence processes for the contracting of financial services.



AI and information security

The artificial intelligence, which was already present in some of our security processes, has taken on an expanded role in the management of cyber and fraud risks with the advancement of generative AI. Among the initiatives:

- Intelligent and proactive alerts against scams in phone calls and fraud in payment slips and TED transactions, with BIA support
- Cyber AI: use of generative AI to assess exposure of sensitive data
- System security: Generative AI and integrated AI agents for incident detection and response
- 35% reduction in digital fraud incidents after the implementation of predictive models



Fraud Prevention Seal

For the second consecutive year, we earned the Fraud Prevention Seal from the National Confederation of Financial Institutions (CNF), in partnership with the Brazilian Federation of Banks (FEBRABAN/FIN).

The seal recognizes the effectiveness of our fraud prevention processes, reinforces the transparency and reliability of the practices adopted, and strengthens client awareness of these risks.



Privacy and personal data protection

Ensuring the protection of personal data and the privacy of our clients and data subjects is one of our priorities, and this care also extends to third parties, such as suppliers and business partners.

We operate in compliance with applicable law and regulations and adopt practices aligned with international references.

We apply the principles of privacy by design and privacy by default. Privacy by design integrates security and privacy measures from the development of products, services, and data processing activities. Privacy by default ensures that processes consider more restrictive and secure settings, ensuring the collection of only the minimum data necessary, among other controls. In addition, we conduct ongoing privacy risk assessments and keep the personal data processing inventory up to date.

Privacy Program

With the Brazilian General Data Protection Law (Law No. 13,709/2018 – LGPD), we developed a comprehensive privacy program, managed by a dedicated area. We have a Data Protection Officer (DPO), supported by Senior Management and by the Privacy Champions program, which engages the Bank’s departments on the topic.

We continuously invest in training our employees, with a mandatory course on the LGPD, ongoing communication actions, videocasts, technical lectures, and other training initiatives. The awareness program also includes initiatives aimed at partners, suppliers, and correspondents in Brazil.

In addition to internal policies and standards, we provide complementary documents, such as guidance manuals, which are regularly updated and disclosed to employees and partners.

On our websites and applications, we make available the Bradesco Organization Privacy Directive, with information on data protection, privacy, and processing activities carried out, in addition to specific Privacy Notices.

On the Bradesco Security website, we provide the contact details of our Data Protection Officer (DPO – Officer in Charge of Personal Data Processing) and complementary information, including answers to frequently asked questions.

Privacy Service Channels

GRI 418-1 • SASB FN-CB-230a.1 • FN-CF-230a.1

Data subjects’ rights may be exercised through digital and client service channels, such as SAC, the branch network, and the electronic form “Contact the DPO”.

In 2025, we recorded more than 270,000 requests through these channels. Some interactions involved complaints or reports related to the protection and processing of personal data. After thorough investigation, no occurrences of confidentiality breaches, unauthorized access, data theft, or data loss were identified.

During the same period, we received some reports through the Ombudsman and the National Data Protection Authority (ANPD). After due investigation, no irregularities were identified.

These results reinforce our ongoing commitment to responsible data management, transparency, and the maintenance of controls aligned with applicable guidelines.

We adopt a series of measures to prevent security incidents and, if any occurrence is identified, we take all necessary actions for its prompt resolution, including, when applicable, communication to the affected data subjects and regulatory authorities. No incidents of this nature were identified in 2025.

[Learn More in corporate whistleblowing channels ☺.](#)



Technology and innovation

GRI 3-3

At Bradesco, technology and business act in an integrated way to deliver simple, agile and effective solutions, incorporating innovation as an element that enhances our technological capacity and value generation, always with people and clients at the core of decisions.

Our digital transformation continues to expand, aligned with strategic plan, with action oriented to anticipation of technological trends and continuous adaptation to market movements.

By integrating artificial intelligence and agile methodologies, we prioritize high value-added solutions, with faster, more efficient and personalized deliveries.

Digital transformation enablers



Mindset digital

- » Multidisciplinary team engagement
- » Continuous development of digital and analytical skills
- » Structured upskilling and reskilling initiatives
- » Encouragement of experimentation, continuous learning and culture of innovation



Artificial Intelligence

- » Strategic use of data and analytical intelligence
- » Support decision making and business management
- » AI and GenAI solutions to drive productivity and efficiency gains (BIA Tech and BIA ENTERPRISE)
- » AI Applications to Experience and Client Relationship (BIA Clients)
- » GenAI (Bridge) Dedicated Platform



Hyperpersonalization

- » Intelligent use of data to understand needs and behaviors
- » Data-driven, client-oriented culture
- » Solutions and experiences adapted to different profiles and segments
- » Evolution of client experience focusing on relevance and convenience



Technological modernization and cloud first

- » Acceleration of cloud use
- » Multicloud strategy
- » New journeys and solutions developed with partners, through APIs
- » Open Finance
- » Robust, scalable and data-driven architecture



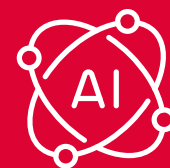
Organizational Agility (enterprise agility)

- » Teams organized by journey, with a consistent focus on experience and value delivery
- » Shorter development cycles, ensuring speed and quality in deliveries
- » Work models expanding innovation, productivity and operational speed
- » Agility as a strategic lever for quick adaptation to market dynamics



2025 Highlights

Generative artificial intelligence



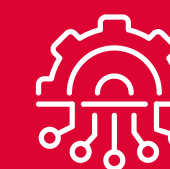
+450 use cases of
BRIDGE Platform

87% resolution rate
with BIA Client

79% resolution rate of
CORPORATE BIA in
employee support

69% efficiency in
story writing
by BIA TECH

Enterprise agility



33 Tribes

8.2 thousand
people working under
the agile model

People



+35%

increase in the number of developers
in the staff since 2024

Tech Academy (upskilling and reskilling)



25 learning tracks
available **195** courses
available

3 thousand hours
of content **5 thousand**
courses
completed **18 thousand**
hours
of learning

118% growth
in the volume of business
features delivered

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



Digital strategy

Our digital strategy is structured in three complementary pillars, to meet the different clients profiles:



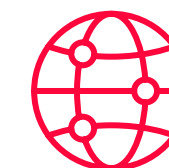
Digital acceleration

Intensive use of artificial intelligence (AI), data and analytics



Digital platforms

complement traditional bank solutions



Open finance

New partnerships, ecosystems and business models



Digital acceleration

To maintain a close connection with our clients, we operate in data and behavior-driven way, creating simple, hyperpersonalized and secure experiences. We seek to understand your needs and follow social and technological trends to strengthen our digital core. In this way, we continuously monitor the transformations of financial sector and adjust our technology strategy and innovation.

In two years, the Change movement consolidated Agile@Scale model with co-managed tribes (Business + IT), reducing lead time and increasing productivity and volume of business features delivered. In this period, we also strengthen our technical team and make progress in attracting talents.

The AI-First strategy continues as a key driver of digital transformation and as a pillar for delivering journeys and experiences to clients.

The Bridge platform democratizes the use of generative AI, providing more than a thousand predefined models and dozens of services (summarizing, searching documents, ASR, building chats), as well as layers of control, monitoring, security and responsible AI, accelerating time-to-market through reuse.

Cloud computing

We consistently advance the adoption of cloud computing, driven by cloud first strategy, allowing greater dynamism and agility in delivery of solutions (time to market), as well as driving the growth and sustainable consumption of our IT ecosystem.

Through systems modernization and cloud adoption initiatives, we continue with investments and multicloud strategy to use best practices, platforms and accelerators available in the market.

Application Programming Interface (APIs)

APIs are a central element in driving banking innovation, enabling the creation and evolution of digital solutions quickly, simply and efficiently.

Currently, we offer more than 600 features exposed via APIs, 134 of which are available in the Bradesco Developers Portal. Since the launch of the portal in April 2025, more than 8,000 organizations and corporate clients have registered to explore Bradesco's digital portfolio. In addition, more than 2,700 companies have generated access credentials, an average of 230 new companies per month.

APIs cover services such as payments, Pix, vehicle debt, transfers, real estate credit, vehicle financing, debt renegotiation, cards, among others. We also offer features designed to related companies such as consortia, core banking, brokerage services, insurance and Pix.

The ecosystem processes more than 30 billion requests via APIs per month, considering internal and external infrastructure.

At Open Finance, we play a relevant role in the ecosystem, having more than 6.7 million active client consents, all enabled through APIs.

➤ **Developer Portal:** Bradesco Developers is a portal that connects developers to Bradesco APIs through self-service and support channels, simplifying journeys, building solutions and integrating with partners. The portal modernization in the first half of 2025, brought a catalog of APIs with its features, documentation, testing environments and onboarding.

➤ **New journeys and solutions with partners:**

We promote more fluid experiences between different channels, also for non-financial services, emphasizing on Pix journeys and acquisitions via marketplaces.



Artificial Intelligence

The use of artificial intelligence is a key driver of our digital transformation and has expanded across multiple business fronts. Its use ranges from client service and IT security initiatives to the use of algorithms capable of predicting and profiling client behaviors, supporting decision making and increasing operational efficiency.

BIA Bradesco Artificial intelligence

BIA is a financial relationship and solutions agent, able to act as a partner to clients on their financial journey and provide intelligent support to employees.

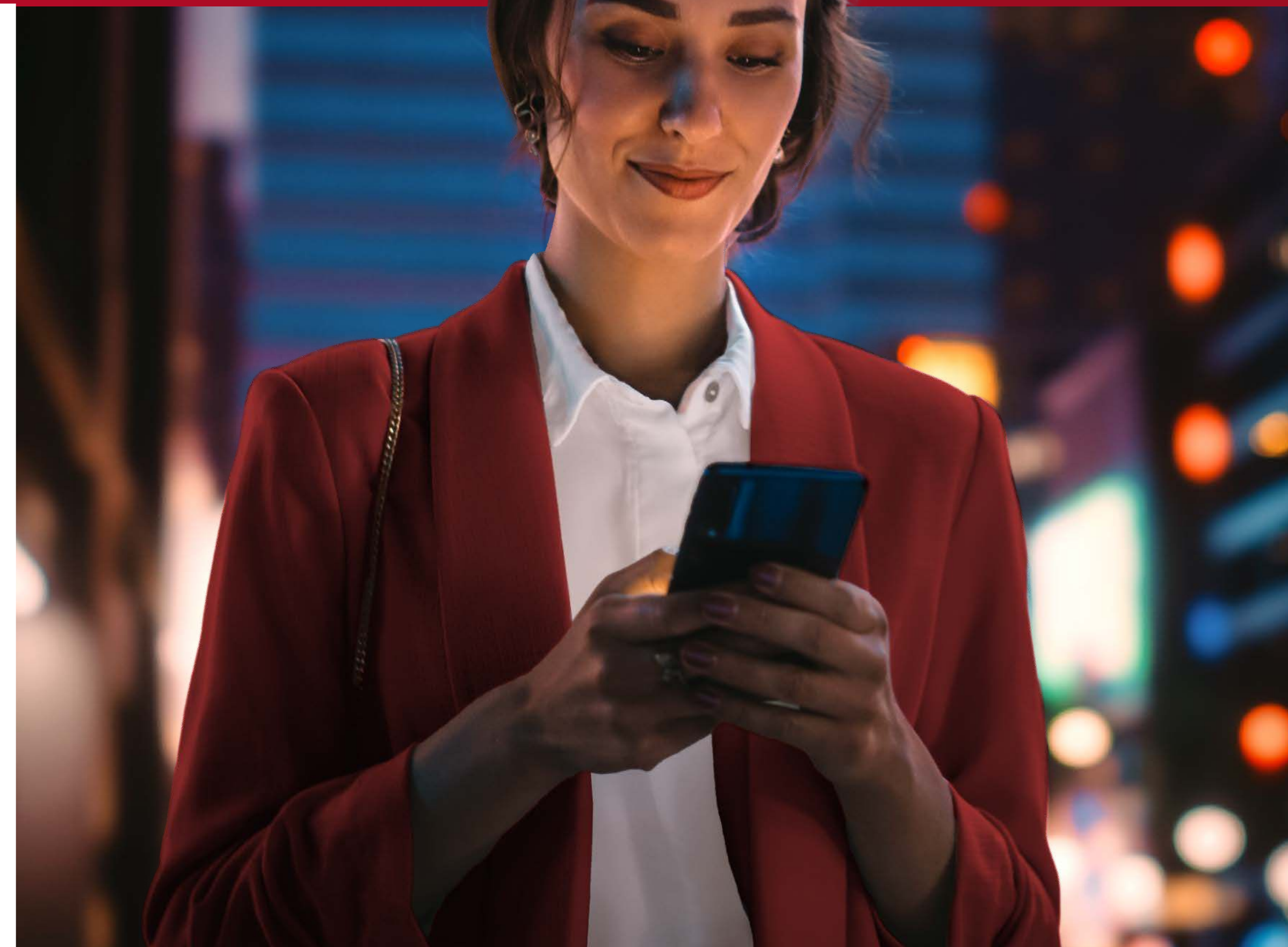
Launched in 2016, BIA was initially designed to support employees in service routines. Over time, it has expanded its scope and has become a cross-cutting digital product, integrated with Bradesco's main channels, capable of delivering personalized, effective and secure experiences to millions of clients. It acts as a conversational agent capable of understanding user intent, interpreting text and voice inputs, and conducting structured dialogs while maintaining consistency of context.

In 2025, its technological architecture began operating on generative AI models, on a platform

of its own, which extends its ability to understand and conduct natural interactions in multiple use scenarios.

BIA is available across multiple digital channels of Bradesco, including the mobile App, WhatsApp, Corporate Portal and other internal environments, serving as an access point to information, guidance and self-service features.

Among its main capabilities are financial features such as Pix via text and voice, payment of slips, consultation of statements, limits and invoices, card unlocking and fraud alerts. BIA by its growing presence and measurable impact, plays a central role in Bradesco's digital transformation strategy, contributing to operational efficiency, reducing the cost to serve, improving client experience and strengthening security.





Generative IA

Generative AI has transformed several areas of Organization, from client service to drafting of proposals for corporate cards for legal entities. The technology has improved processes in Ombudsman, Legal and Open Finance, as well as accelerating the delivery and evolution of products and services. The corporate platform of generative AI has become a pillar of transformation initiatives, allowing weekly cycles of experiments, pilots and rapid productionization.

Generative AI Governance

The Bradesco Generative AI Framework is a methodology that establishes criteria, guidelines and standards for development, acquisition and implementation of software with generative AI.

Since its design, it has been structured to ensure ethical, secure and transparent use of technology, mitigating risks and in compliance with the Organization's goals, ensuring its applications not only meet current needs, but are also prepared for future challenges.



> Bridge Platform

Bridge is Bradesco's generative AI platform, which abstracts the complexity of models and offers unified APIs by accelerating integrations with legacy systems and extending scale and flexibility. Currently, Bridge offers more than 10 models, with differentials such as multi-agent skills, allowing the creation and orchestration of autonomous agents and multiagents for complex flows. It also offers voice skills, real-time audio generation and advanced transcription. Integrated into the BIA ecosystem, it operates with robust governance, security, monitoring and guardrails to enable intelligent solutions quickly and sustainably.

Corporate BIA: Supports 100% of employees and call centers, with more than 4 million interactions each year, increasing agility and effectiveness in accessing content and responses in branches and departments.

BIA Clients: Available to 100% of clients, it achieves a 90% resolution rate in chat interactions and integration in journeys like Smart Pix in WhatsApp. It also provides information about products, financial indexes, balance and personalized offers. It is also able to act as a concierge, consulting status of demonstrations and assisting in various queries by the app and WhatsApp.

BIA Tech: Drives the software development cycle, with 69% higher efficiency in story writing, more than 80 stories evaluated with GenAI, thousands of automatic code reviews per month and 85% reduction in test development time, optimizing productivity, quality and speed in delivering solutions.

In addition, we have implemented an analytics and generative AI approach for more customized service. Other developments include concierges for correspondent banking on the Bradesco Expresso platform, virtual advisors for managers, and benchmarking the quality of service through telephone conversations.

Internally, generative AI advances in process automation, improvement of analysis for decision-making and increased operational efficiency, directly impacting the client experience. Through Bridge, we also improve the work of human agents in processes such as credit recovery, providing detailed analysis of each approach.

These advances show how generative AI is revolutionizing service and operation, making services more agile, accurate and customized.



Data Intelligence and infrastructure

We have rapidly advanced in data analytics, using an infrastructure that combined cutting-edge analytical tools and growing use of artificial intelligence.

This set supports a data driven culture, in which decision-making is increasingly based on qualified analysis and intelligent interpretation of data. We seek efficiency at each stage of life cycle of our products and services, evaluating the results generated across the value chain in different segments and processes, and teams organized by business units. We also use data analytics combined with machine learning to improve client's experience and engage them in our products and services.

Real-time decision platform

Created in 2019, the platform is a core component of data and intelligence architecture, focused on automated decision-making and contextualized throughout the client journey. Integrating analytical data into transactional processes, the solution combines data, analytical models making it able to support real-time decisions, considering the context and moment of each interaction.

The platform supports relevant cases in Credit, Pricing and Anti-Fraud, enabling from customization of offers and business conditions to risk mitigation and fraud prevention, having a high degree of scalability, resilience and governance. Connected to CRM ecosystems and digital channels, it supports building more qualified relationships, promoting operational efficiency, better client's experience and sustainable value generation for the Bank.

kunumi

Kunumi, AI company acquired by the bank in 2024, applies advanced techniques — including classic machine learning, deep learning, LLMs and other approaches — to address relevant business challenges.

In 2025, models were implemented on different fronts, such as the BRA income, an innovative model of income estimation of Brazilian population that contributes to the offer of fairer rates, especially to those who live on informal income.

By reducing information asymmetries and exclusion biases, the solution expands financial inclusion without raising systemic risk. Integrated into credit cycle, the initiative has an estimated impact of BRL 129 million on PBT (Profit before Tax) in 2026.

In the PJ [Legal entity] credit concession, we have the billing BRA, a business billing inference model based on Dynamic Ensemble Selection (DES), increasing the accuracy of information and credit decision making. In addition, we have PJ transactional model developed from behavioral data for segmentation of payment profiles of small companies.

2025 highlights

- We advance in the expansion of the Generative AI Platform, with multi-region infrastructure, multi-LLMs architecture and enhanced governance, ensuring resilience, continuity and responsible use of technology.
- We drive the democratization of data use and AI, by Capacita AI, training trails and SELF BI enablement, expanding digital inclusion and autonomy of the areas.
- We expand and enhance our portfolio of data products, with continuous releases, ingestion automation and monitoring, expanding coverage, reliability and analytical value delivered to the business.
- We strengthened Governance and Analytical Security controls, including data purging policies, pseudonymization, corporate catalog at IKC and quality management applied to 100% of data products.
- We have continued to focus on sustainable modernization of our data platform, including federation between GCP and Azure, migration of pipelines and dashboards to cloud environments, and significant reduction of mainframe processing for extraction into the analytical environment.
- We improve Analytical Intelligence capabilities, with significant gains in credit models, automations to increase operational efficiency and greater accuracy in product offering and customization.

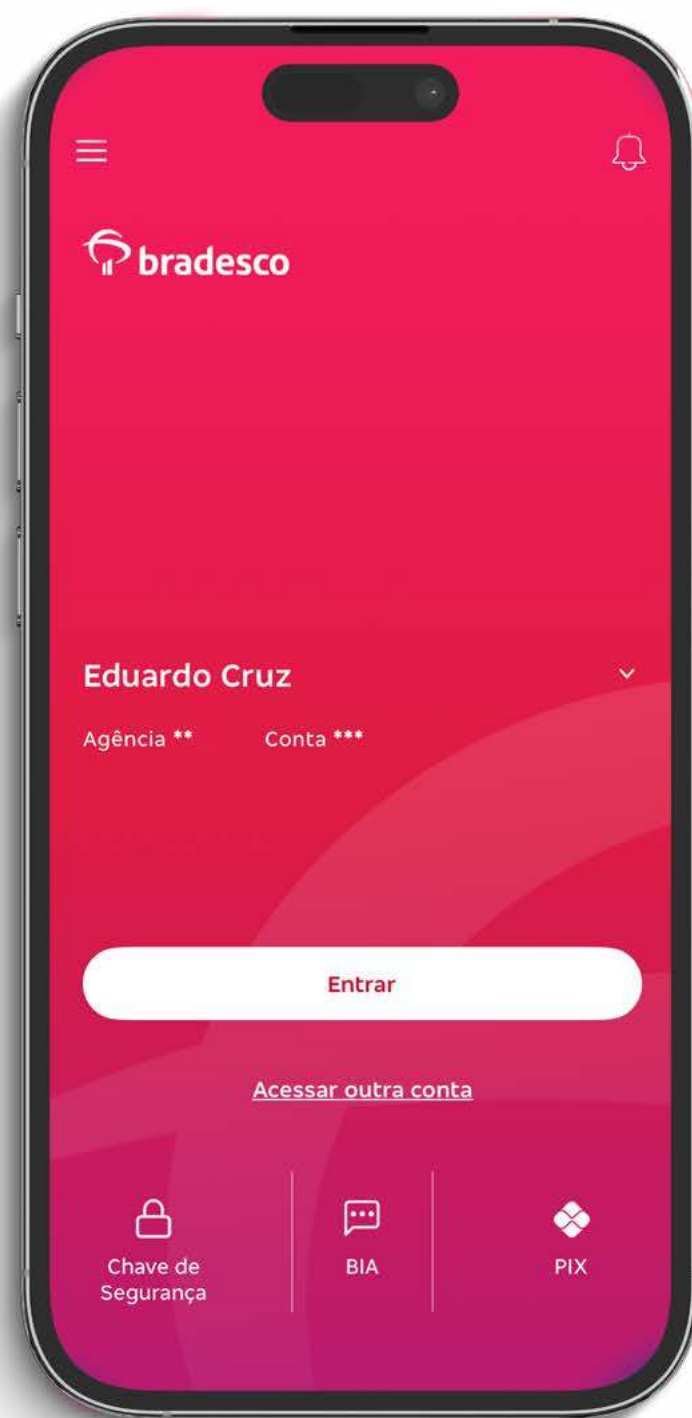


Digital platforms

We develop digital solutions and products to meet all client profiles, allowing them to have Bradesco always at hand, anytime and anywhere, with smooth, agile, safe and highly available experiences.

In 2025, 99% of transactions were carried out through digital channels. During the period, our App remained the preferred channel, registering 14% growth in retail and corporate financial transactions, compared to 2024.

Throughout 2025, we have made significant progress with several improvements and new features in our applications, focusing on evolution of the client's experience:



Bradesco App

- Complete overhaul of the bill search engine (DDA), with a consolidated view of overdue and upcoming bills, exclusive area for scheduled payments and simplified management of notices
- Access to Pix vouchers directly from the account statement, ensuring more practicality, transparency and convenience
- Collect client satisfaction directly on the home screen of the app for individuals. Users can evaluate their experience immediately upon access, which allows us to identify opportunities for continuous improvement and make the journey more intuitive and personalized
- Implementation of customization solutions and performance tests, optimizing the direction of increasingly individualized offers and experiences
- Enhancement of security solutions, a topic that is increasingly demanded by our clients

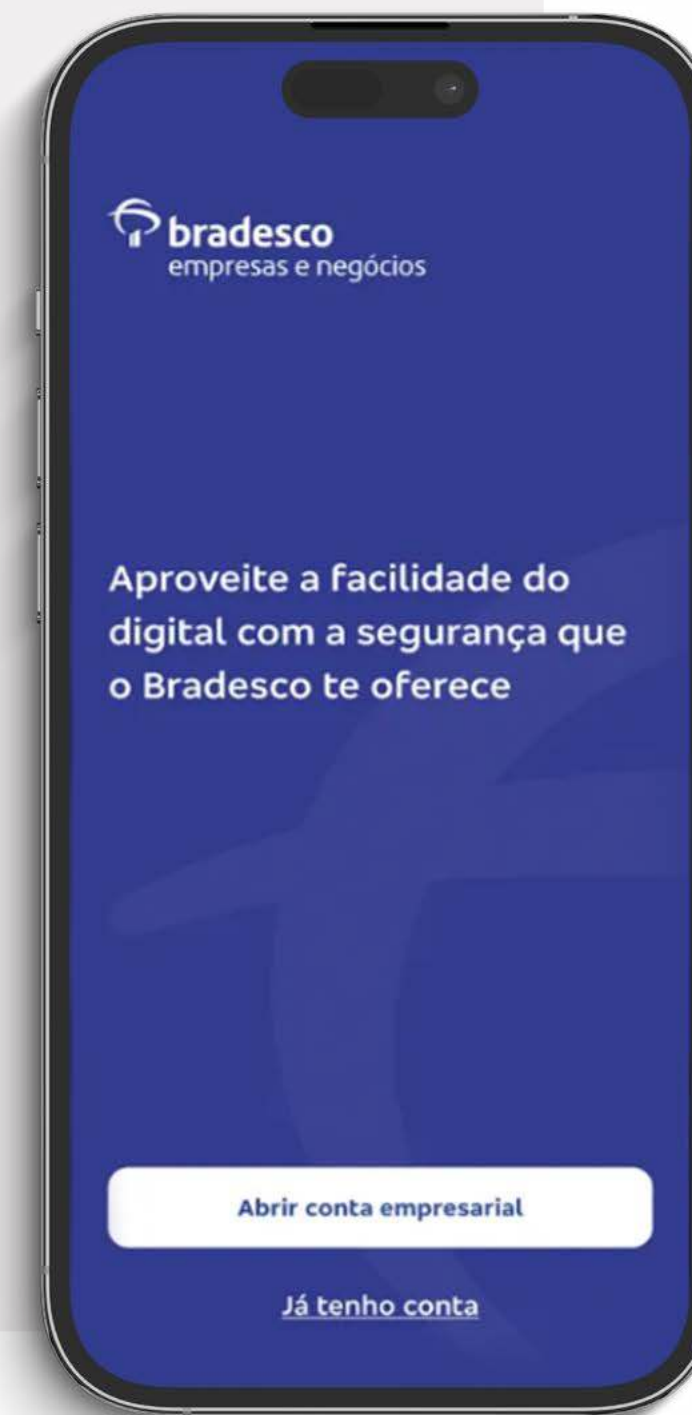
Simpler and more personalized journeys for clients

App Bradesco | Legal entity

New digital platform for Companies and Businesses, built in cloud architecture, based on APIs and microservices, ensuring agility, scalability and continuous evolution.

The client journey was redesigned with 100% digital account opening, access via facial biometrics and hybrid service, combining generative AI and specialized human support.

We extend the credit offer with Pronampe and Procred products, allowing simulation and contracting directly on the platform, and offer end-to-end solutions for payments/collections, including Cielo solutions for POS, Payment Link and Tap on Phone.





Open Finance

Data sharing via Open Finance helps clients gain greater control of their financial lives and, at the same time, opens up new business opportunities for institutions, on the development of customized products and services, resulting in more targeted offers.

One example is our specialized investment advice, in which shared data is used by experts to provide a more complete advice, focusing on the client’s goals and the indication of products with higher performance.

Improvements in the Open Finance experience in 2025:

- Redirection-free journey available to retail and corporate clients. Using this functionality, the client performs transfers of funds between financial institutions without leaving the environment of Bradesco app, eliminating the need for redirection. By eliminating steps previously generating friction and abandonment, we offer a more fluid, safe and integrated navigation.
- Automatic Pix, which allows recurring payment of bills such as energy, water, monthly fees and subscription services with a single authorization. The functionality offers more convenience and control to client, in addition to contributing to lower default rates for recipients.
- Clients with credit contracted at other banks and who have Open Finance enabled can transfer this credit to Bradesco, which can offer more attractive conditions. Through the App, the client has an integrated experience: View their contracts, receive personalized offers, digitally sign and accompany the whole process with practicality and security.

CRM and Analytical Intelligence for Decision-making and Sustainable Growth

We have evolved our Digital CRM ecosystem, allowing a unique view of the client, enhancing interaction at all points of contact and ensuring consistent experiences, aimed at offer suitability and financial citizenship.

We analyze the profile of each consumer to expand financial inclusion, offering solutions to respect their reality, promote conscious use of resources and contribute to sustainable development.

The continuous review of our architectures and platforms, aligned with cloud first strategy and technological modernization, support the growth of an increasingly aggressive, flexible and scalable operation.

Multidisciplinary teams act autonomously, with clear and responsible governance, so that each business area can develop and execute its own growth strategies, always in compliance with corporate guidelines of ethics, security and sustainability.

Proof of this is the indicators that contextual and trigger-driven actions already represent 44% of active initiatives with our clients, growth of 2,600 bps. in 12 months, an average conversion twice as high as historical and algorithm-based approaches. This organization ensures agile cycles of customization, channel efficiency and sustainable value generation, reinforcing our commitment to financial citizenship and positive impact for clients and society.



Digital assets

IDBRA - Decentralized Digital Identity

A solution that uses emerging blockchain technologies in information management and sharing, offering more security, autonomy and convenience to clients. The initiative eliminates the need for multiple registrations and credentials, simplifying identity authentication processes in digital environments.

Launched in early 2025, it was recognized at the Infosys Finacle Baking Innovation Qorus Award, with 1st place in the category "Product and Service Innovations", and the Gartner Eye Innovation Awards, as a winning case for the Americas.

Other initiatives

- Pilot for international remittances with stablecoins
- Offering of cryptoasset funds on the Agora platform
- Drex Pilot – Phase 2: Credit collateralized in CBD and transactions with debentures
- ANBIMA Network of Open Capital Markets - Creation of an environment for capital market more open, collaborative and innovative, in line with the principles of Open Finance



Porto digital

Bradesco Technology and Innovation Hub in Recife (PE). The digital port is one of the country's main innovation ecosystems and brings together a large number of companies, professionals and students in the technology areas. It aims to create an environment conducive to attracting and training talent and accelerating the development of innovative solutions for clients.

Our performance in the hub

- Projects with emerging technologies such as blockchain, cloud and AI
- Proximity to partner companies
- Connection with universities

Bradesco in the era of Quantum Computing

In 2025, we had an important partnership with IBM to advance in the quantum computing field and renewed our partnership with Universidade de Sao Paulo (USP) to continue researching the application of technology in complex financial problems.

These partnerships also strengthen the training of professionals specialized in the subject and can contribute to the improvement of technology and its applications. In addition, in order to contribute to technical community, we participated in the publication of a [mini-course at 2025 Brazilian Cybersecurity Symposium](#) on the potential impacts of quantum computing on cryptography.

We maintain our studies to identify its potential in the financial sector aiming at our technological readiness, so that we are prepared to enjoy it, as the developments happen.

We also continue to participate in IBM network for testing and experiments with quantum technology, interested mainly in solving problems related to portfolio optimization, derivatives pricing, projection of macroeconomic variables, among others



People in technology

We believe people are our greatest asset for effective digital transformation, so we increased our number of internal talents by 50%, revisited our tech culture and promoted an environment to foster innovation and sustainability of new technological solutions, through training and connections of professionals with the market.

techbra

Developed to share knowledge, create collaborative environment and drive deliveries and solutions that make a difference in the daily lives of our team and clients, we launched techbra, a community focused on those who want to grow professionally.

In the community, employees and external people interested in integrating the team, have the opportunity to learn through content and collective exchanges of experience.

Initiatives that are part of the community:

Tech academy

Our in-house platform for training technology professionals, we offer courses, development trails, discussion forums, and gamification resources to broaden the knowledge of our experts.

[Blog Bradesco.io](#) ¹

Website open to the public to share learnings with the tech market, in which we publicize prominent Bradesco initiatives, technical articles and solutions of our technology teams.

Partnerships and Meetups

- Ada Tech - partnership with the technology and AI-driven education and professional development platform, focused on employability and connection between talent and the job market.
- DIO - Partnership with one of the largest technology training communities in Latin America, which carries out bootcamps and practical trails to attract new talent.

- TDC (The Developer's Conference) - We participated in the largest technology meeting in Brazil, promoting collaboration, knowledge exchange and connection with trends in the tech communities.
- Meetups - We hold meetings with external communities that expand networking and drive the exchange of knowledge with experts and new talents.

¹ Available only in Portuguese



Innovation Ecosystem

inovabra

ecossistema de inovação **bradesco**

We believe we can improve our client's experience through innovation. In this context, we created Inovabra, an innovation ecosystem, able to support and inspire the Organization, creating pathways and conditions that place it at the forefront of financial and non-financial products and services.

We work on three fronts:

- 1 Accelerate new features or improvements to existing products;
- 2 Promote new products and services within existing businesses;
- 3 Explore, propose and experiment with enabling and emerging technologies

2025 HIGHLIGHTS

346 startup members

73 solutions from new initiatives tested with business and technology areas

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

+3,100 startups connected through partner hubs

10 emerging technologies with evolving readiness
Cryptoassets, defi and Smart Contracts, graphs, multimodal AI, Multiagents, Synthetic data, quantum Computing, SLM, Digital Identity and AML for LLM's

30 innovation studies performed to support and develop strategic areas



Inovabra has the following pillars of corporate innovation:

To address the challenges of these three fronts, we work together with business units (BUs) and technology areas to establish priorities, develop the portfolio of initiatives and ensure long-term business competitiveness.

Innovation strategy

In the Business

Consultative work of a dedicated team with business units, according to the organization's guidance. It provides support in implementing initiatives from the design stage, business case development process, business model validation, experimentation and production scaling.

The goal is to generate innovative solutions to provide better client experiences, optimize existing products and services, expand to adjacent businesses and increase participation in new markets.

In technology

Multidisciplinary team focused on bringing a future-oriented vision to the bank's technology structure, in order to update it with the best market practices and position it at the forefront of the financial services industry.

Experimentation laboratory

Safe environment for testing frontier technologies. The model provides resources for prototyping and product design, experimentation of new solutions with startups and big techs, proof of concept, launches and solutions of new challenges. Our laboratory has a Sandbox allowing the test of solutions simulating our banking core, which guarantees more accurate experimentations, reducing integration uncertainties and time to market for innovation.

Connection with the open innovation ecosystem

In an environment of physical and digital co-innovation, large companies, startups, investors and consultants work collaboratively to accelerate innovation and foster entrepreneurship through business generation for the community and Bradesco.

The environment has more than 346 resident and +3,100 startups connected through partner hubs, as well as 46 large companies looking for innovative solutions.

Innovation culture and communication:

We work to intensify the communication of innovation initiatives and expand awareness of the inovabra ecosystem, disseminating experienced cases, established partnerships and trends through the press, social networks, sponsorship of innovation events and internal communication for employees.

- Strengthen the recognition of Bradesco in the market in relation to innovation, through submissions to major awards of the national and international scenario.
- Enhance the culture that drives innovation, through integration into SOU Bradesco to develop employees and establishing new processes, artifacts, rituals and innovation awareness. Acculturation events are also carried out, aimed at the dissemination of trends that are transforming the financial sector, addressing both conceptual aspects and practical experiences related to emerging technologies.



Business Intelligence and Emerging Technologies:

- Connect and interact with potential partners, such as companies, universities and research institutes in Brazil and abroad, in order to bring new knowledge about emerging technologies, market evolution, digital transformation and efficiency improvements, and generate proposals for new business models and innovative solutions.
- Propose, conduct, conduct and execute benchmarks and diverse research on innovative solutions, competitors, clients, applications, among others.
- Identify, propose and engage opportunities, as well as develop experimentations and pilots involving emerging technologies.
- Evolve and disseminate best practices of BTRL (Bradesco Technology Readiness Level) methodology, in addition to monitoring these technologies.
- Perform readiness assessments, ensure strategy, planning and evolution of emerging technologies prioritized by Organization.

Emerging technologies radar

We maintain a continuous mapping of emerging technologies to support the bank's readiness and monitor the evolution of each initiative, assessing its impacts on the sector and our activities.

Transformational power



Impact (in years)



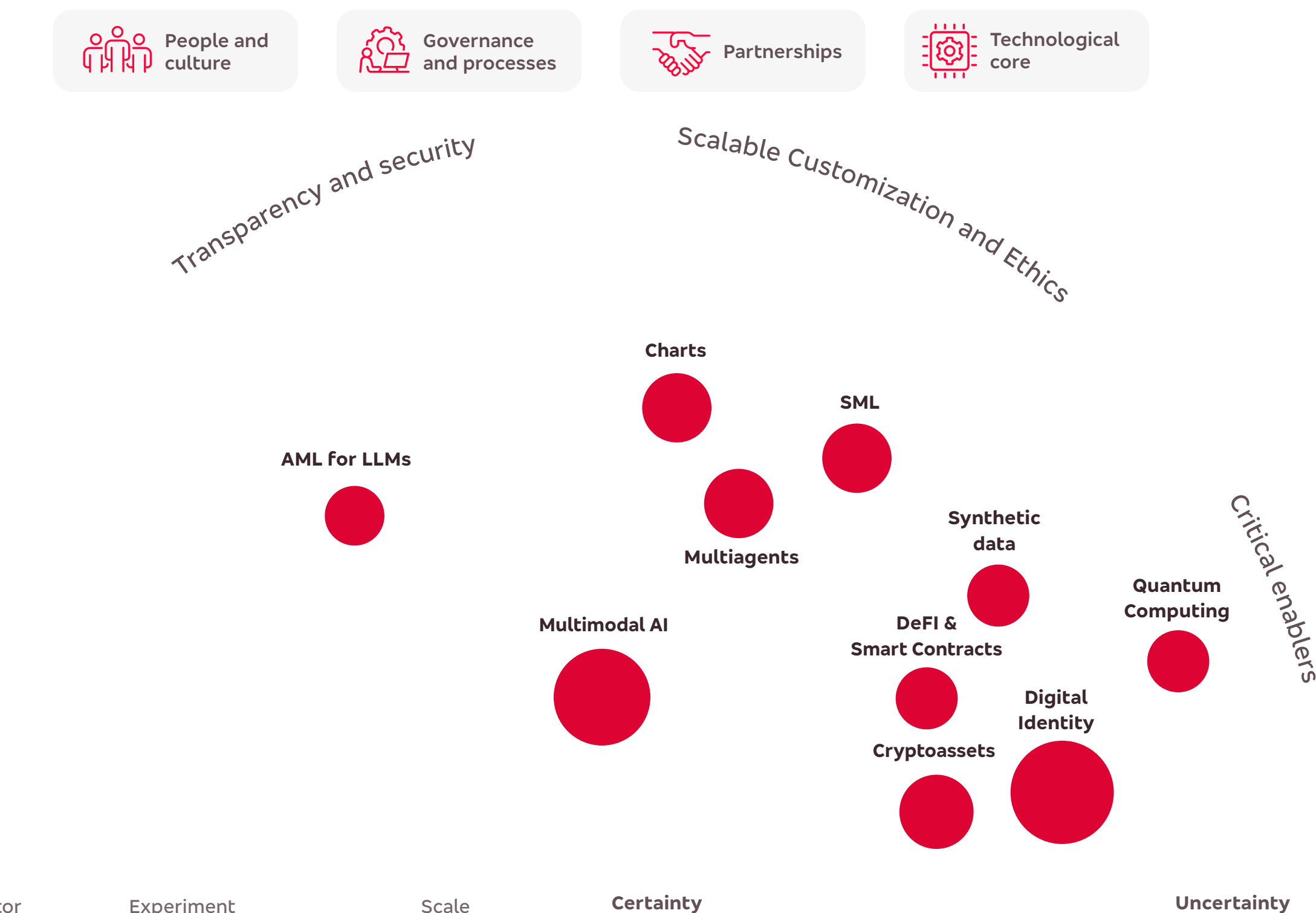
Descrição:

AML for LLMs - Advanced techniques for monitoring, protecting, and governing large-scale AI models.

Multimodal AI - AI systems that integrate text, image, audio and other formats for more accurate decisions.

Charts - Modeling complex relationships between data for advanced analysis and pattern detection.

Multiagents - IAS sets that cooperate with each other to resolve complex tasks in a coordinated manner.



SML - compact and efficient language models, suitable for specific, low-cost applications.

Synthetic Data - Artificial data generation to train models safely and privately.

Defi & Smart Contracts - Decentralized financial solutions based on autonomous digital contracts.

Cryptoassets - blockchain technology-based digital assets for new transaction and value models.

Digital identity - technologies that ensure secure and reliable identity verification in digital environments.

Quantum Computing - Computational architectures to explore quantum principles to solve complex problems.



Technology and innovation awards



3 finalist cases in Banking Transformation 2025

In the categories:

- Security and Privacy & Prevention of Risk and Fraud
- Innovation with AI & AI Gen
- Data modeling

ranking 3rd in Top Open Corporations and winners of the category "Champions of the Decade"

Ranking 100 Open Startups

Top 100 Corporate Startup Stars for global best practices in open innovation

Corporate Startup Star Awards

Winners of the Technology Awards 2025

The Banker in the IA and Machine learning category

TOP 10

Qorus SME Banking Awards 2025

The most innovative in Latin America The Innovators 2025

Global Finance

World's Best Financial Innovation Labs

Global Finance

Recognized as one of the Most agile cases in Brazil

Agile Trends 2025

Winners of the Award Brazil Digital Transformation

Ozires Silva

100+ Innovators In the use of IT

IT Forum

"Winner in the Americas"

Gartner Eye on Innovation Awards
for Banking & Investing 2025

Highlight in the Award "IT Executive of the Year"

IT Forum

International highlight in the category Innovative Digital

ISG Women in Digital Awards 2025

ranking 1st in the Award Valor Inovação (category Banks)

Valor Econômico

ranking 1st in Global innovation

Qorus Banking Innovation Awards



Introduction

About us

Sustainability

Environmental

Social

Governance

Annexes

ESG Report 2025

163

Materiality

How we engage with stakeholders

GRI content index

SASB content index

Independent auditor's assurance report

Annexes

- 164 Materiality ☺
- 169 How we engage with stakeholders ☺
- 173 GRI content index ☺
- 181 SASB content index ☺
- 186 Independent auditor's assurance report ☺

Related SDG





Materiality

GRI 2-29 • 3-1 • 3-2

As one of Brazil's leading financial institutions, with a relevant role in the country's economic development, we have the capacity to lead and foster the transition to a low-carbon, more resilient, and inclusive economy.

To this end, it is essential to strategically direct our efforts toward managing topics that encompass risks, opportunities, and the perceptions of relevance held by our stakeholders. Accordingly, every two years we conduct a structured review process of our materiality matrix.

The process follows the guidelines of the Stakeholder Engagement Standard (AA1000) and our Stakeholder Engagement Policy, which defines stakeholders as any audience that may exercise influence or be impacted by our businesses and operations. [Learn how we take care of our relationship with our stakeholders and how we engage with interested parties.](#) ➔

In the review carried out in 2024, we engaged representatives of these stakeholder groups to review and update the issues with the greatest

potential impact, based on their perceptions and expectations. We maintained the double materiality methodology adopted in the previous cycle, which considers both the impacts of our activities on society and the environment and the effects of sustainability issues on financial performance. For the assessment of financial materiality, we began to incorporate the guidelines of the International Sustainability Standards Board (ISSB).

In this cycle, we relied on the support and validation of Deloitte, an independent external consultancy. The materiality exercise conducted in 2024 reaffirmed the relevance of the topics already being monitored, strengthening strategic alignment in light of evolving market dynamics and regulatory requirements.

The contextualization of our material topics is presented throughout this report, and the main indicators associated with these topics can be consulted starting on the next page.

[LEARN MORE](#) ➔

in our [Materiality Report](#).

Steps of the process in 2024

1 Context analysis

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

2 Stakeholder engagement

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

3 Prioritization and evaluation

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

Material topics:



Innovation and technology



Ethics, integrity and transparency



Risk management and climate opportunities



Data privacy and security



Human capital management



Sustainable businesses



Relationship, inclusion and clients' financial well-being



Annexes

Material indicators



Innovation and Technology

	Goal	Indicator	2025
Artificial Intelligence – Bia	Facilitate the client journey through Artificial Intelligence – BIA	Total interactions with BIA using genAI	49 million
Digital Platforms	Enhance transactions through mobile and internet channels (individual and business clients)	Share of mobile and internet channels (individual and business clients) in the bank's total transactions.	96%
Experimentation with Emerging Technologies	Continue advancing the study of emerging technologies, with a focus on innovation	Total number of experiments with emerging technologies	73
	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	5.0
Open Innovation	Boost the percentage of resident startups at Inovabra, with a focus on ESG	Participation of ESG startups in the innovation ecosystem	9.58%
	Promote business development within the innovation ecosystem	Total number of deals closed within the innovation ecosystem	114
Culture and Awareness for Innovation	Drive the culture of innovation at Bradesco and in society through Inovabra events	Total number of people engaged through technnology literacy programs, events and immersive experiences	16,000
	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	23



Ethics, integrity, and transparency

	Goal	Indicator	2025
Training	Train our employees in Ethics	Percentage of employees trained in ethics	98.2%
	Provide anti-corruption training to our employees	Percentage of employees trained in anti-corruption	97.9%
	Provide anti-money laundering training to our employees	Percentage of employees trained in anti-money laundering	98.1%
Whistleblowing 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. 139
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	2025
Operational Emissions – Scope 1	Reduce our operational emissions by 50% by 2030	Scope 1 Emissions (tCO ₂ e)	16,657.12
		Achieved relative to the previous year (%)	-15.1
		Reduction target relative to the base year (%)	-27.6
		Achieved relative to the base year (%)	61.2
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 missions from Scope 1, 2, and 3
Climate Transition	Net Zero – By 2050, we are committed to achieving 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 credit portfolio	Coverage percentage of the corporate portfolio in the calculation of financed emissions ¹	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

¹ Across all years, we cover 100% of the portfolio to which the PCAF methodology applies, based on the availability of internal and external data.



Data Privacy and Security

Goal		Indicator	2025
Training	Train our employees in Information Security and LGPD (General Data Protection Law)	Percentage of employees trained in Information Security and LGPD	98.00%
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 clients without opt-out for commercial actions	75.92%
Response to Data Subjects' Rights	Efficiency in responding to data subject requests	Percentage of requests handled via LGPD self-service	95%



Human capital management

	Goal	Indicator	2025
Development and Training	Invest in the development and training of employees	Amount invested in employee development and training	BRL 108 million
	Ensure that employees complete at least three learning solutions	Percentage of employees trained in at least three learning solutions	91.42%
	Expand professional certification programs (CPA, CEA, CGA, CGE, CFG, CFP, among others)	Total number of certified employees	15 thousand
Employee Satisfaction Survey	Assess and improve the employee experience – Climate Survey	Coverage percentage of the employee satisfaction survey	100%
		Employee satisfaction index	79%
Social Responsibility	Promote continuous improvement of the Social Responsibility Management System through internal and external audits	Total audits conducted annually within the Social Responsibility Management System	1 internal audit and 1 external audit
Viva Bem Program	Encourage disease prevention and health promotion through healthy habits	Total number of events held with a focus on health promotion	167
		Total participations in health promotion events	51 thousand
Diversity, Equity, and Inclusion	Train and engage employees across different fronts in Diversity	Percentage of employees trained in Diversity	97%
	Female representation target in the workforce: 50% a 52%	Percentage of women in the workforce	50%
	Female representation target in leadership: 41% a 45%	Percentage of women in leadership	36%
	Representation target for Black people in the workforce: 37% a 40%	Percentage of black people in the workforce	30%
	Representation target for black people in leadership: 25% a 30%	Percentage of black people in leadership	22%



Sustainable business

	Goal	Indicator	2025
Sustainable Business	Allocate BRL 350 billion to sustainable business by Dec/25 ¹	Volume of resources allocated to sustainable business	BRL 76.9 billion
	Train and engage commercial teams in sustainable business and climate change	Total number of employees trained or engaged in sustainable business and climate change	558
	Train and engage clients in sustainable business and climate change	Total number of clients trained or engaged in sustainable business and climate change	331
	Allocate resources for financing hybrid and electric vehicles	Volume of resources allocated to the financing of hybrid and electric vehicles	BRL 2.5 billion
	Allocate resources for financing solar panels	Volume of resources allocated to the financing of solar panels	BRL 2.82 billion
Responsible Investments	Incorporate environmental, social, and governance (ESG) factors into asset management at BRAM	Percentage of assets under management at Bradesco Asset incorporating ESG analysis	99.94%
	Train and engage Bradesco Asset internal staff in ESG agenda	Percentage of Bradesco Asset employees trained or engaged in ESG agenda	80%

¹ This target follows the taxonomy proposed by the Brazilian Banking Federation (FEBRABAN) and considers credit concessions for activities classified as productive inclusion, financial products and services with a socioenvironmental focus, in addition to advisory services for structuring credit and green and ESG-related solutions. The resources accounted for under this target include: ESG operations, credit origination, socio-environmental products, and enabling instruments.es



Client relationship, inclusion, and financial well-being

	Goal	Indicator	2025
Training	Train employees in client and user relationship management	Percentage of employees trained in client and user relationship management	98.7%
Client Satisfaction – NPS	Monitor clients and users satisfaction through NPS Prism NPS Prism	Evolution of the Individuals NPS (Base 100 - 2023)	120
Financial Inclusion	Monitor the annual number of accounts opened by underserved groups ¹	Total number of new accounts opened by underserved groups	169,859
	Expand financial inclusion and access to banking services in Brazil	Total number of cities where Bradesco is the only bank present	In 2025, approximately 4.8 thousand Bradesco Expresso units were recorded in 1.3 thousand cities without the presence of other financial institutions (bank branches, client service points, or credit cooperatives).
Financial Education	Provide 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 Portal and the Financial Citizenship Portal	451 thousand
	Promote financial education in communities through the Corporate Volunteering Program	Total number of volunteers trained to foster financial education through the corporate volunteering program ²	403
		Total number of people benefited by financial education actions promoted by the program ³	3,191
	Enhance financial education through strategic and sectoral partnerships	Number of interactions in courses, lectures, workshops, and other events carried out during ENEF Week or through the institutional campaign	163 million
	Promote financial empowerment for employees, clients, users, contributing to financial planning and decision-making transparency, as well as expanding reach in financial health and well-being	Reach of communications related to financial education and guidance	445,718,973
		Number of uses of financial organization tools	23,025,085

¹ Underserved individuals are defined as people with a monthly income of up to two minimum wages and/or residents of municipalities with low human development (IDHM), according to the Atlas Brasil – UNDP ranking.

² Volunteers trained under the Content Multipliers Program.

³ Beneficiaries of the Content Multipliers Program.



How we engage with stakeholders

GRI 2-29

Stakeholder	Why do we engage?	Related topics	How do we engage?	Learn more at:
Clients and users	• Understand and address the needs, demands, and expectations of different client and user profiles • Promote financial inclusion by enabling fast, easy, and secure access to our products and services • Identify and monitor potential vulnerabilities, addressing them with sensitivity and flexibility • Receive feedback that contributes to excellence in our service and innovation in our financial solutions • Earn their trust to manage their savings, in order to grow and protect them • Manage and monitor social, environmental, and economic risks (Know Your Client, Anti-Money Laundering and Counter-Terrorist Financing, etc.) • Achieve the target of net-zero emissions across operations and portfolios by 2050 • Achieve the target of directing BRL 450 billion to sectors and activities with social and environmental benefits	• Relationship with clients and users • Service, experience, and satisfaction • Accessible and personalized solutions • Financial citizenship • Potentially vulnerable clients • Data privacy and information security • Accessibility and usability • Know Your Client (KYC) • Compliance and ethical conduct • Climate agenda • Sustainable business	• Physical and digital client service and support channels, including BIA • Channels for registering complaints or requests from clients and users • Ad hoc satisfaction surveys (NPS) and ease/ usability surveys • SMS and emails • Engagement meetings and technical visits • Participation and promotion of events and initiatives • Social media (X, Facebook, LinkedIn, YouTube, Instagram, and TikTok) • Institutional websites • Reports	Client at the center ➞
Employees and contractors	• Ensure a healthy, safe, ethical, and respectful work environment • Promote development, training, and engagement throughout the professional journey • Ensure alignment between strategy, organizational culture, and Bradesco’s values • Strengthen trust, transparency, and continuous dialogue with people • Identify perceptions, expectations, and potential social, labor, and reputational risks • Support organizational change processes, mitigating impacts and strengthening adaptation	• Professional development and growth • Compensation and benefits • Performance management • Organizational culture and climate • Diversity, equity, and inclusion • Occupational health and safety • Social Responsibility Management 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 • Corporate Whistleblowing Channel • Thematic workshops • Affinity groups • In-person or remote training • Performance evaluation and feedback processes • VivaBem Program • CEO town hall • Executive town hall	Our people ➞



Stakeholder	Why do we engage?	Related topics	How do we engage?	Learn more at
Shareholders and investors	• Provide timely and high-quality relevant information to support decision-making • Maintain a solid and trust-based relationship • Communicate the main figures, strategies, and perspectives of the Bradesco Organization to capital markets investors	• Corporate strategy • Financial performance • Commitments and ESG performance • Corporate governance • Compliance and ethical conduct • Climate agenda and deforestation • Risk management	• Results Results videoconferences • Meetings (e.g., NDRs) • Surveys (e.g., S&P CSA, CDP) • Reports and disclosures (e.g., Integrated Report, Pillar 3, Reference Form, 20-F) • Presentations and conference calls	Investors ➔
Suppliers and business partners	• Ensure the supply chain is aligned with Bradesco’s values, ethical principles, and standards of conduct • Identify, prevent, and mitigate social, environmental, climate, reputational, and integrity risks associated with the value chain • Promote transparency, compliance, and accountability in business relationships • Encourage the advancement of ESG practices among suppliers and partners • Strengthen long-term relationships based on trust, performance, and shared value creation	• Human rights • Diversity and inclusion • Climate agenda • Compliance and ethical conduct • Innovation and digital transformation • Responsible supply chain • Risk management	• Suppliers Workshop • More Sustainable Supplier Program • Bradesco Supplier website • inovabra lab, inovabra habitat	Suppliers ➔
Governments, regulators, and trade associations	• Support the country’s economic growth, combined with sustainable development • Ensure compliance with laws, regulations, and self-regulatory frameworks • Contribute to the stability and proper functioning of the financial system • Provide technical contributions to the improvement of regulatory standards and frameworks	• Climate Climate agenda • Financial citizenship • Compliance • Institutional and governmental relations	• Ongoing institutional engagement with regulatory and supervisory bodies • Participation in public consultations, hearings, and technical forums • Compliance with legal, regulatory, and reporting obligations • Engagement with representative entities, thematic chambers, and sectoral working groups	Government and regulators ➔
Community	• Contribute to the socioeconomic development of the communities where we operate • Promote inclusion, access to opportunities, and the reduction of inequalities • Understand local demands and diverse social, economic, and cultural realities • Identify and mitigate social and reputational impacts associated with our operations • Strengthen relationships based on trust, dialogue, and social responsibility • Generate long-term shared value for society	• Local development and indirect economic impacts • Volunteering • Private social investment • Donations and sponsorships • Financial citizenship	• Territorial presence through our service and operations network • Support for social projects and initiatives and partnerships with civil society organizations through private social investment • Financial citizenship initiatives aimed at diverse audiences • Bradesco Volunteer Program • Education Program • Fundação Bradesco • Bradesco Culture • Specific campaigns	Community ➔



Financed emissions – historical series 2022 to 2025

S&P CSA - 2.4.3

To meet the requirements of the Dow Jones Sustainability Index, we included this historical series of financed emissions from the corporate credit portfolio, calculated in accordance with the recommendations of the PCAF methodology.

We note that a proxy approach was applied for the 2025 corporate credit portfolio data, based on emissions inventories derived from client financing data for 2024. Full availability of the 2025 GHG inventory data is expected in the second half of 2026.

This section presents the total financed emissions of the corporate credit portfolio, together with the Organization’s operational emissions. On the following page, financed emissions are detailed using different breakdowns, including asset class and sectoral segmentation.

Total emissions (ktCO₂e)

Scopes and categories ¹	2022	2023	2024	2025	
Scope 1 emissions	14.23	16.54	19.63	16.66	0.13%
Total scope 1	14.23	16.54	19.63	16.66	
Scope 2 emissions	-	-	-	-	0.00%
Total scope 2 (market-based)	-	-	-	-	
Scope 3 emissions - upstream	151.06	122.79	119.38	110.99	0.87%
1. Purchased goods and services ²	ND	ND	ND	4.69	
3. Fuel- and energy-related activities (not included in Scope 1 or Scope 2) ²	ND	ND	ND	0.55	
4. Transportation and distribution (outsourced fleet – upstream)	86.12	48.02	45.87	45.63	
5. Waste generated in operations	4.92	4.53	4.28	3.31	
6. Business travel	6.10	11.95	14.12	12.26	
7. Employee commuting (home–work)	53.92	58.28	55.11	44.54	
Scope 3 emissions - downstream	10,644.24	9,973.11	13,820.68	12,578.10	99.00%
15. Investments	10,644.24	9,973.11	13,820.68 ³	12,578.10	
TOTAL ORGANIZATION EMISSIONS	10,809.52	10,112.43	13,959.69	12,705.75	100.00%

¹ Measured categories only;
² Emissions from new categories were calculated: fuel- and energy-related activities not included in Scope 1 or Scope 2, and purchased goods and services (furniture, paper, plastics, and IT equipment). These emissions represent less than 3% compared to operational emissions and are therefore considered not material.;
³ In addition to the corporate credit portfolio, emissions from residential mortgage portfolios for individuals are included, calculated exclusively for the year 2024. até o momento.



Emissions by asset class¹

	Total outstanding balance covered (BRL billions)				Scope 1 and 2 emissions (MtCO ₂ e)				Intensity – Scope 1 and 2 (MtCO ₂ e/BRL billions)			
	2022	2023	2024	2025	2022	2023	2024	2025	2022	2023	2024	2025
Corporate credit	313.54	292.02	315.37	327.53	7.78	7.75	10.04	9.14	0.02	0.03	0.03	0.03
Securities (TVMs)	92.51	91.89	86.60	123.63	2.86	2.22	2.40	4.10	0.03	0.02	0.03	0.03
TOTAL	406.05	383.91	401.97	451.16	10.64	9.97	12.44	13.24	0.03	0.03	0.03	0.03

¹ Corporate credit emissions were calculated using the PCAF methodology for Business Loans and Unlisted Equity, and securities (TVMs) using the methodology for Listed Equity and Corporate Bonds.

Sectoral emissions²

	Total outstanding balance covered (BRL billions)				Scope 1 and 2 emissions (MtCO ₂ e)				Intensity – Scope 1 and 2 (MtCO ₂ e/BRL billions)				PCAF score			
	2022	2023	2024	2025	2022	2023	2024	2025	2022	2023	2024	2025	2022	2023	2024	2025
Agriculture	5.13	7.74	7.08	9.24	0.89	1.06	1.09	1.37	0.17	0.14	0.15	0.15	4.80	4.65	4.78	4.87
Aluminum	3.41	3.73	5.08	3.92	0.47	0.85	1.07	0.83	0.14	0.23	0.21	0.21	2.99	2.22	3.95	3.58
Coal	0.02	0.02	0.02	0.02	0.00	0.00	0.00	0.00	0.20	0.16	0.22	0.21	5.00	5.00	5.00	5.00
Cement	2.03	2.08	1.03	0.49	0.18	0.24	0.48	0.17	0.09	0.12	0.47	0.35	4.32	4.67	2.67	1.64
Iron and steel	5.66	4.45	5.14	3.25	0.57	0.68	0.56	0.46	0.10	0.15	0.11	0.14	2.97	3.07	2.93	3.44
Electricity generation	8.79	9.67	10.21	9.01	0.12	0.19	0.10	0.11	0.01	0.02	0.01	0.01	3.32	3.32	3.00	2.84
Real estate	24.92	27.04	30.01	30.98	0.04	0.05	0.06	0.05	0.00	0.00	0.00	0.00	4.62	4.77	4.78	4.73
Oil and gas	7.22	7.46	5.45	7.82	0.74	0.72	0.51	0.54	0.10	0.10	0.09	0.07	1.76	1.94	2.30	2.05
Transport	33.21	27.01	28.37	34.72	0.80	0.42	0.52	0.59	0.02	0.02	0.02	0.02	4.68	4.58	4.71	4.65
Other	315.65	294.73	309.58	351.78	6.82	5.76	8.05	8.46	0.02	0.02	0.03	0.02	3.78	3.89	4.24	4.42
TOTAL ³	406.05	383.93	401.97	451.23	10.64	9.97	12.44	12.58	0.03	0.03	0.03	0.03	3.86	3.94	4.24	4.38

² Sectoral emissions are presented for the carbon-intensive sectors listed by the NZBA, which are among the most relevant for managing the climate impact of our portfolios.

³ For all years, we cover 100% of the portfolio to which the PCAF methodology is applicable, considering the availability of internal and external data.



Annexes

GRI content index

Statement of use	Bradesco has reported with reference to the GRI Standards for the period from January 1 to December 31, 2025.
GRI Standards used	GRI 1: Foundation 2021
Applicable GRI Sector Standard	GRI G4: Financial Services 2008

Content		Location / Direct response	Omission		
			Requirement(s) omitted	Reason	Explanation
GRI 2: GENERAL DISCLOSURES 2021					
The organization and its reporting practices					
2-1	Organizational details	Page 8			
2-2	Entities included in the organization’s sustainability reporting	All entities included in the audited financial statements are covered by the 2025 ESG Report. The list of entities can be consulted on pages 73 and 74 of the Economic and Financial Analysis Report for 4Q25			
2-3	Reporting period, frequency, and contact point	Page 3			
2-4	Restatements of information	See our ESG Indicators Worksheet			
2-5	External assurance	Pages 3 and 186			
2-6	Activities, value chain, and other business relationships	Pages 10 , 100 , 115 and 116			
2-7	Employees	Page 71			
2-8	Workers who are not employees	Page 71			
Governance					
2-9	Governance structure and composition	Page 133			
2-10	Nomination and selection of the highest governance body	Page 133			
2-11	Chair of the highest governance body	Page 133			
2-12	Role of the highest governance body in overseeing the management of impacts	Pages 14 , 15 and 135			



Content		Location / Direct response	Omission		
			Requirement(s) omitted	Reason	Explanation
2-13	Delegation of responsibility for managing impacts	Our risk management structure complies with applicable regulations for the segment and remains aligned with best management practices. Committees, boards, and dedicated areas support decision-making at Senior Management level, including the Board of Directors (BoD), the Chief Executive Officer (CEO), the Chief Risk Officer (CRO), and the Executive Board. Within these forums, overall risk limits are proposed, as well as the main risk exposures and mitigation measures to be submitted for review 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 on the Corporate Portal. Further details are available in the Integrated Report.			
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 disclosures, including the Integrated Report and the ESG Report. The process for developing the Materiality Matrix involved the participation of Senior Management through an online questionnaire, and its final results were validated at a meeting of the Sustainability and Diversity Committee.			
2-15	Conflicts of interest	Page 140			
2-16	Communication of critical concerns	Page 140			
2-17	Collective knowledge of the highest governance body	Page 135			
2-18	Evaluation of the performance of the highest governance body	Page 135			
2-19	Remuneration policies	Page 136			
2-20	Process to determine remuneration	Page 136			
2-21	Annual total compensation ratio	Page 136	Ratio between the percentage increase in annual total compensation of the highest-paid individual in the organization and the average percentage increase in annual total compensation of all employees.	Confidentiality restriction	Information considered strategic by Bradesco



Content		Location / Direct response	Omission		
			Requirement(s) omitted	Reason	Explanation
Strategy, policies and practices					
2-22	Statement on sustainable development strategy	Pages 14 and 15			
2-23	Policy commitments	Pages 27 , 84 , 115 , 137 and 142			
2-24	Embedding policy commitments	Pages 27 , 115 , 137 and 143			
2-25	Processes to remediate negative impacts	Pages 114 and 139			
2-26	Mechanisms for seeking advice and raising concerns	Page 139			
2-27	Compliance with laws and regulations	Page 140			
2-28	Membership associations	Page 126			
Stakeholder engagement					
2-29	Approach to stakeholder engagement	Pages 26 , 56 , 119 , 126 , 143 , 164 and 169			
2-30	Collective bargaining agreements	Page 76			
GRI 3: MATERIAL TOPICS 2021					
3-1	Process to determine material topics	Page 164			
3-2	List of material topics	Page 164			
Ethics, Integrity, and Transparency					
GRI 3: MATERIAL TOPICS 2021					
3-3	Management of material topics	Page 137			
GRI 201: ECONOMIC PERFORMANCE 2016					
201-1	Direct economic value generated and distributed	The response to this indicator is available in our Integrated Report 2025, p. 38			
GRI 205: ANTI-CORRUPTION 2016					
205-1	Operations assessed for risks related to corruption	The main risks related to corruption and bribery mapped for our operations are set out in the Risk Map and are managed through the Integrity Program. In 2025, 100% of our operations were subject to assessments of corruption-related risks.			



Content		Location / Direct response	Omission		
			Requirement(s) omitted	Reason	Explanation
205-2	Communication and training about anti-corruption policies and procedures	Page 143			
205-3	Confirmed incidents of corruption and actions taken	No cases of corruption were identified during the reporting period.			
GRI 206: ANTI-COMPETITIVE BEHAVIOR 2016					
206-1	Legal actions for anti-competitive behavior, anti-trust, and monopoly practices	No legal actions related to anti-competitive behavior, anti-trust, or monopoly practices were identified during the reporting period.			
GRI 207: TAX 2016					
207-1	Approach to tax	Page 142			
207-2	Tax governance, control, and risk management	Page 142			
207-3	Stakeholder engagement and management of concerns related to tax	Page 126 and 142			
207-4	Country-by-country reporting	See our ESG Indicators Worksheet			
GRI 408: CHILD LABOR 2016					
408-1	Operations and suppliers at significant risk for incidents of child labor	Page 119			
GRI 409: FORCED OR COMPULSORY LABOR 2016					
409-1	Operations and suppliers at significant risk for incidents of forced or compulsory labor	Page 119			
GRI 414: SUPPLIER SOCIAL ASSESSMENT 2016					
414-1	New suppliers that were screened using social criteria	Page 118			
414-2	Negative social impacts in the supply chain and actions taken	Page 118			
GRI 415: PUBLIC POLICY 2016					
415-1	Political contributions	Page 142			
Human capital management					
GRI 3: MATERIAL TOPICS 2021					
3-3	Management of material topics	Pages 70 , 77 , 82 , 86 and 91			



Content		Location / Direct response	Omission		
			Requirement(s) omitted	Reason	Explanation
GRI 201: ECONOMIC PERFORMANCE 2016					
201-3	Defined benefit plan obligations and other retirement plans	Page 75			
GRI 401: EMPLOYMENT 2016					
401-1	New employee hires and employee turnover	Page 74			
401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	Page 75			
401-3	Parental leave	Page 75			
GRI 402: LABOR/MANAGEMENT RELATIONS 2016					
402-1	Minimum notice periods regarding operational changes	Page 76			
GRI 403: OCCUPATIONAL HEALTH AND SAFETY 2018					
403-1	Occupational health and safety management system	Page 86			
403-2	Hazard identification, risk assessment, and incident investigation	Page 86			
403-3	Occupational health services	Pages 86 and 88			
403-4	Worker participation, consultation, and communication on occupational health and safety	Page 88			
403-5	Worker training on occupational health and safety	Pages 87 and 88			
403-6	Promotion of worker health	Page 88			
403-7	Prevention and mitigation of occupational health and safety impacts directly linked by business relationships	Pages 87 and 88			
403-8	Workers covered by an occupational health and safety management system	Page 86			
403-9	Work-related injuries	Page 87			
403-10	Work-related ill health	Page 87			
GRI 404: TRAINING AND EDUCATION 2016					
404-1	Average hours of training per year per employee	Page 77			
404-2	Programs for upgrading employee skills and transition assistance programs	Pages 77 and 81			



Content		Location / Direct response	Omission		
			Requirement(s) omitted	Reason	Explanation
404-3	Percentage of employees receiving regular performance and career development reviews	Page 82			
GRI 405: DIVERSITY AND EQUAL OPPORTUNITY 2016					
405-1	Diversity in governance bodies and employees	Pages 94 , 95 , 97 and 99			
405-2	Ratio of basic salary and remuneration of women to men	Page 94			
GRI 406: NON-DISCRIMINATION 2016					
406-1	Incidents of discrimination and corrective actions taken	Page 85			
GRI 407: FREEDOM 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 119			
Climate Risk and Opportunity Management					
GRI 3: MATERIAL TOPICS 2021					
3-3	Management of material topics	Pages 34 , 35 , 36 and 38			
GRI 201: ECONOMIC PERFORMANCE 2016					
201-2	IFinancial implications and other risks and opportunities due to climate change	Pages 36 and 38			
GRI 301: MATERIALS 2016					
301-1	Materials used by weight or volume	Page 68			
301-2	Recycled input materials used	Page 68			
GRI 302: ENERGY 2016					
302-1	Energy consumption within the organization	Page 64			
302-2	Energy consumption outside the organization	Page 65			



Content		Location / Direct response	Omission		
			Requirement(s) omitted	Reason	Explanation
302-3	Energy intensity	Page 64			
302-4	Reduction of energy consumption	Page 64			
GRI 303: WATER AND EFFLUENTS 2018					
303-1	Interactions with water as a shared resource	Page 66			
303-2	Management of water discharge-related impacts	Page 66			
303-3	Water withdrawal	Page 66			
303-4	Water discharge	Page 66			
303-5	Water consumption	Page 66			
GRI 305: EMISSIONS 2016					
305-1	Direct (Scope 1) greenhouse gas (GHG) emissions	Pages 61 and 63			
305-2	Energy indirect (Scope 2) greenhouse gas (GHG) emissions	Pages 61 and 63			
305-3	Other indirect (Scope 3) greenhouse gas (GHG) emissions	Pages 61 and 63			
305-4	Greenhouse gas (GHG) emissions intensity	Page 63			
305-5	Reduction of greenhouse gas (GHG) emissions	Page 63			
GRI 306: WASTE 2016					
306-1	Waste generation and significant waste-related impacts	Page 67			
306-2	Management of significant waste-related impacts	Page 67			
306-4	Waste diverted from disposal	Page 67			
306-5	Waste directed to disposal	Page 67			
GRI 308: SUPPLIER ENVIRONMENTAL ASSESSMENT 2016					
308-1	New suppliers that were screened using environmental criteria	Page 118			
308-2	Negative environmental impacts in the supply chain and actions taken	Page 118			



Content		Location / Direct response	Omission		
			Requirement(s) omitted	Reason	Explanation
Innovation and Technology					
GRI 3: MATERIAL TOPICS 2021					
3-3	Management of material topics	Page 149			
Sustainable Business					
GRI 3: MATERIAL TOPICS 2021					
3-3	Management of material topics	Page 16			
GRI 204: PROCUREMENT PRACTICES 2016					
204-1	Proportion of spending on local suppliers	Page 115			
Data Privacy and Security					
GRI 3: MATERIAL TOPICS 2021					
3-3	Management of material topics	Page 144			
GRI 418: CUSTOMER PRIVACY 2016					
418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	Page 148			
Client Relations, Inclusion and Financial Health					
GRI 3: MATERIAL TOPICS 2021					
3-3	Management of material topics	Pages 100 , 101 and 102			
GRI 203: INDIRECT ECONOMIC IMPACTS 2016					
203-2	Significant indirect economic impacts	Page 102 and 104			
GRI 417: MARKETING AND LABELING 2016					
417-1	Requirements for product and service information and labeling	Page 113			
417-2	Incidents of non-compliance concerning product and service information and labeling	Page 113			
417-3	Incidents of non-compliance concerning marketing communications	Page 113			



Annexes

SASB content index

Content		Location / Direct Response
Sustainable Business		
Asset Management and Custody Activities		
FN-AC-000.A	Total assets under management (AUM)	Page 23
Integration of Environmental, Social and Governance Factors into Investment Management and Advisory		
FN-AC-410a.1	Amount of assets under management, by asset class, that employ (1) integration of environmental, social, and governance (ESG) issues, (2) sustainability themed investing and (3) screening	Page 24
FN-AC-410a.2	Description of approach to incorporation of environmental, social and governance (ESG) factors in investment or wealth management processes and strategies	Pages 23 and 31
FN-AC-410a.3	Description of proxy voting and investee engagement policies and procedures	Pages 23 and 25
Integration of Environmental, Social and Governance Factors into Credit Analysis		
FN-CB-410a.2	Description of approach to incorporation of environmental, social and governance (ESG) factors in credit analysis	Pages 27 and 29
Integration of Environmental, Social and Governance Factors in Investment Banking and Brokerage Activities		
FN-IB-410a.1	Revenue from (1)underwriting, (2) advisory and (3) securitisation 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 incorporation of environmental, social and governance (ESG) factors in investment banking and brokerage activities	Page 19



Content		Location / Direct Response
Gestão de Risco Sistêmico		
FN-IB-550a.1	Global Systemically Important Bank (G-SIB) score, by category	Although we are not classified as a global systemically important financial institution, we are subject to additional capital adequacy buffers under the G-SIB assessment process, and we are locally recognized as a Domestic Systemically Important Bank (D-SIB).
FN-IB-550a.2	Description of approach to integrate results of mandatory and voluntary stress tests into capital adequacy planning, long term corporate strategy, and other business activities	The response to this indicator can be found in our Integrated Report, p. 39
FN-CB-550a.1	Global Systemically Important Bank (G-SIB) score, by category	Although we are not classified as a global systemically important financial institution, we are subject to additional capital adequacy buffers under the G-SIB assessment process, and we are locally recognized as a Domestic Systemically Important Bank (D-SIB).
FN-CB-550a.2	Description of approach to integrate results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy, and other business activities	The response to this indicator can be found in our Integrated Report, p. 39
FN-IN-550a.3	Description of approach to managing capital- and liquidity-related risks associated with systemic non-insurance activities	The response to this indicator can be found in our Integrated Report, p. 39
Financed Emissions		
FN-CB-410b.1	Absolute gross financed emissions, disaggregated by (1) Scope 1, (2) Scope 2 and (3) Scope 3	Page 42
FN-CB-410b.2	Gross exposure for each industry by asset class	Page 42
FN-CB-410b.4	Description of the methodology used to calculate financed emissions	Page 41
FN-AC-410b.4	Description of the methodology used to calculate financed emissions	Page 41
FN-AC-410b.1	Absolute gross financed emissions, disaggregated by (1) Scope 1, (2) Scope 2 and (3) Scope 3	Page 45
FN-AC-410b.2	Total amount of assets under management (AUM) included in the financed emissions disclosure	Page 45



Content		Location / Direct Response
Data Privacy and Security		
Consumer Privacy		
FN-CF-220a.1	Number of account holders whose information is used for secondary purposes	Data from more than 23 million account holders are used for secondary purposes, which corresponds to 75% of the total individual checking account clients. We define secondary data use as the sending of offers for products and services to individual clients who have not opted out of receiving offers through any channel.
Data Security		
FN-CB-230a.1	(1) Number of data breaches, (2) percentage that are personal data breaches, (3) number of account holders affected	Page 148
FN-CB-230a.2	Description of approach to identifying and addressing data security risks	Page 146
FN-CF-230a.1	Number of data breaches, percentage that are personal data breaches, number of account holders affected	Page 148
FN-CF-230a.2	Card-related fraud losses from (1) card-not-present fraud and (2) card-present and other fraud	The information associated with this indicator is of a strategic nature and, therefore, is not subject to disclosure.
FN-CF-230a.3	Description of approach to identifying and addressing data security risks	Page 146
FN-EX-550a.3	Description of efforts to prevent technology errors, security breaches, and market disruptions	Page 144
Client Relationship, Inclusion, and Financial Well-Being		
Commercial Banks		
FN-CB-000.B	Number and value of loans by segment: (a) personal, (b) small business, and (c) corporate	The response to this indicator is available in our Integrated Report, p. 37
Financial inclusion and capacity building		
FN-CB-240a.1	(1) Number and (2) amount of loans outstanding that qualify for programmes designed to promote small business and community development	Page 107
FN-CB-240a.3	Number of no-cost retail checking accounts provided to previously unbanked or underbanked customers	Pages 58 and 104
FN-CB-240a.4	Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	Page 109 Partial. In Brazil, there is no official database available with data on unbanked clients for consultation by financial institutions.



Content		Location / Direct Response
Transparent Information and Fair Advice to Clients		
FN-AC-270a.2	Total amount of monetary losses as a result of legal proceedings associated with marketing and communication of financial product-related information to new and returning customers	Page 113
FN-IN-270a.2	Complaints-to-claims ratio	Page 114
FN-AC-270a.3	Description of approach to informing customers about products and services	Page 113
Sales Practices		
FN-CF-270a.4	(1) Number of complaints filed with the Consumer Financial Protection Bureau (CFPB), (2) percentage with monetary or nonmonetary relief, (3) percentage disputed by consumer, (4) percentage that resulted in investigation by the CFPB	Page 114
FN-CF-270a.5	Total amount of monetary losses as a result of legal proceedings associated with selling and servicing of products	Pages 113 and 140
Ethics, Integrity, and Transparency		
FN-AC-510a.1	Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, antitrust, anti-competitive behaviour, market manipulation, malpractice, or other related financial industry laws or regulations	Page 140
FN-IB-510a.1	Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, antitrust, anti competitive behaviour, market manipulation, malpractice, or other related financial industry laws or regulations	Page 140
FN-AC-510a.2	Description of whistleblower policies and procedures	Page 139
FN-CB-510a.1	Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, antitrust, anti competitive behaviour, market manipulation, malpractice, or other related financial industry laws or regulations	Page 140
FN-CB-510a.2	Description of whistleblower policies and procedures	Page 139
FN-IB-510a.2	Description of whistleblower policies and procedures	Page 139



Content		Location / Direct Response
Human Capital Management		
Employee Diversity and Inclusion		
FN-IB-330a.1	Percentage of gender and diversity group representation for (1) executive management, (2) non-executive management, (3) professionals, and (4) all other employees	ESG Indicators Worksheet
FN-AC-330a.1	Percentage of (1) gender and (2) diversity group representation for (a) executive management, (b) non-executive management, (c) professionals, and (d) all other employees	ESG Indicators Worksheet



Independent auditor’s assurance report

GRI 2-5

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

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

Conclusion

We performed a limited assurance engagement on the ESG Report ("Report") of Banco Bradesco S.A. (the "Company"), for the year ended December 31, 2025, prepared based on the Global Reporting Initiative (“GRI”) - GRI Standards and the Task Force on Climate-related Financial Disclosures (“TCFD”) (the “Criteria”).

Based on procedures performed and the evidence obtained, nothing has come to our attention that causes us to believe that the ESG Report of Banco Bradesco S.A., for the year ended December 31, 2025, has not been prepared, in all material respects, based on the Global Reporting Initiative (“GRI”) - GRI Standards and the Task Force on Climate Related Financial Disclosures (“TCFD”).

Our conclusion on the information contained in the ESG Report does not extend to the use,

for reporting purposes, of the Sustainability Accounting Standards Board (“SASB”) guidelines, the transparency guidelines of B3’s Corporate Sustainability Index (“ISE”), nor the Corporate Sustainability Assessment (“CSA”) of the Dow Jones Sustainability Index, nor to GRI indicators 305-1, 305-2, 305-3, 305-4 and 305-5, as well as to any other information disclosed together with the ESG Report, including images, information accessed through links or hyperlinks, audio files or embedded videos, which were not subject to limited assurance.

Basis for conclusion

We conducted our engagement in accordance with 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 information contained in the Report and the appropriate reference to, or description of, the criteria used; and
- the presentation of the information contained in the Report, based on the Global Reporting Initiative (“GRI”) – GRI Standards and the Task Force on Climate-Related Financial Disclosures (“TCFD”).



Our Responsibilities

We are responsible for:

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

Summary of the work we carried out to support our conclusion

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

our consideration of the areas in which material misstatements are likely to arise. In performing the engagement, we carried out the following procedures

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

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

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

São Paulo, April 30, 2026



KPMG Auditores Independentes Ltda.
CRC 2SP-027685/O-0 F SP

Original report in Portuguese signed by

Mark Suda Yamashita
Accountant CRC SP-271754/O-9

Credits

Coordination and Editorial Project

Bradesco – Sustainability Department

Photography

- » Ednei Lopes, Marco Flávio, Maurino Borges, Ricardo Teles, Romeo Campos, Wanezza Soares
- » Bradesco Archives
- » Adobe Stock image bank

