

DJSI TRANSPARENCY REQUIREMENTS



Document information

This document has been prepared to meet the transparency requirements established by the Dow Jones Sustainability Index (DJSI), serving as a supplementary report to Bradesco Organization's Integrated, ESG, and Climate Reports. Its purpose is to provide a deeper level of detail on the information already disclosed, in alignment with the index's criteria and requirements.

Summary

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ECONOMIC AND GOVERNANCE DIMENSION

MATERIALITY

(Questions 1.3.1, 1.3.2, 13.3, 1.3.4 e 1.3.5)

Materiality Revision

As one of Brazil's leading financial institutions, with a significant role in the country's economic development, we are well-positioned to lead and drive the transition toward a low-carbon, more resilient, and inclusive economy. To achieve this, it is essential to strategically direct our efforts based on the topics that concentrate risks, opportunities, and the expectations of our stakeholders. Accordingly, every two years we conduct a structured process to identify our material topics. In 2024, this process was updated in alignment with the guidelines of the International Sustainability Standards Board (ISSB), incorporating the concept of double materiality, which considers both the impacts of our activities on society and the environment, and the effects of sustainability-related issues on our financial performance.

Based on the questionnaires and interviews conducted, the process reaffirmed the seven material topics previously monitored by the Bank:

Innovation and technology (8) (9) (13)

Ethics, integrity and transparency

Management of climate risks and opportunities (13)

Privacy and data security

Human capital management (4) (5) (8) (10)

Sustainable business (5) (8) (9) (10) (13)

Customer relations, inclusion and financial health (4) (5) (8) (10)

Correlated SDGs prioritized

- (4) Quality education
- (5) Gender Equality
- (8) Decent work and economic growth
- (9) Industry, innovation and infrastructure
- (10) Reduction of inequalities
- (13) Climate action

The seven material topics, highlighted in the materiality matrix, provide a comprehensive view of the Bank's strategic priorities. They reflect critical areas focused on resilience, competitiveness and sustainable growth, especially in a context of rapid economic, climate and social changes, which directly impact risks, opportunities and financial outcomes. The topics and recommendations were validated by the Sustainability Committee, which includes both Board Members and Executives.

For more information about the Materiality process: [Materiality Report](#)

Material issues and business value generation (1.3.2)

Innovation and Technology

We are advancing in a fast-changing environment, driven by new consumer dynamics, technological advancements and increasing pressure for efficiency. We have responded to this scenario with a focus on generating long-term value, reinforcing our ability to execute and adapt.

In 2024, we launched the plan that guides our transformation for the coming years, the Change Movement. Built on a series of internal diagnostics and market analyses, the plan has a clear objective: to make Bradesco more agile, more technological, more profitable, more sustainable and more competitive within four years.

This strategic transformation aims to make Bradesco more agile, digital and customer-centric through technological innovation, process modernization and deep digitalization. It is directly linked to the material topic "Innovation and Technology."

Innovation and technology are foundational pillars of Bradesco's business model. They ensure efficiency and security while also enhancing the bank's positive social and environmental impact. By treating this topic as material, Bradesco reinforces its commitment to responsible digital transformation, inclusion and sustainability, which are essential for its longevity and relevance in the 21st century.

The topic "Innovation and Technology" is material to Bradesco because it is directly connected to its ability to:

- Remain competitive in a highly digitalized financial sector
- Meet new customer expectations for agility, personalization and security
- Protect data and ensure cybersecurity in an increasingly threatening environment
- Promote financial inclusion and sustainability through accessible digital solutions
- Deliver high-quality digital experiences

• Reduce costs, increase efficiency and generate revenue through digital products and services

In this context, we have invested in efficiency through innovation, hiring developers and expanding our production capacity and development of AI-based solutions. Due to the cost of service and investments in technology, development, infrastructure and team strengthening, our operating expenses increased by 8.1 percent compared to 2023. On the other hand, we reduced costs through improved operational efficiency.

Additionally, around 99 percent of transactions were carried out through our digital channels, with a highlight on the Bradesco App for individuals and businesses, which saw a 32 percent increase in financial transactions compared to the previous year. We also launched a new personal loan product secured by investments directly through the app. This is the first 100 percent digital product backed by CDBs, designed for clients who wish to keep their assets in the bank and use them as collateral without compromising liquidity.

We have also made consistent progress in expanding our use of cloud computing, guided by our cloud-first strategy. This has enabled greater agility and speed in delivering solutions, while also supporting the sustainable growth and consumption of our IT ecosystem.

For more information about Sustainable Business at Bradesco: [Sustainability website](#)

[ESG Report](#) p. 17 to 20

Through Bradesco's cloud program (LEAP), which has been in place for several years, we continue to invest in a multicloud strategy to leverage the best practices, platforms and accelerators available in the market. This strategy brought us to the level of 79 percent of channel transactions using cloud infrastructure as of December 2024. Also in 2024, we implemented an evolution of the service model in Digital Retail, with more than 1 million clients migrated. The new model includes chat-based service integrated with BIA GenAI, achieving a 90 percent resolution rate for requests received via chat. It also features hyper-personalized offers and actions based on customer profiles and behavior, using intensive artificial intelligence, and enhancements to the customer experience in the app. Regarding digital banks, Digio — a bank within the Bradesco Organization — offers a portfolio of products with a fully digital journey. These include payment accounts, personal loans, credit cards, payroll loans, insurance, investments (CDBs), a financial services marketplace and a white-label platform for partners. In 2024, Digio reached 9.4 million unique clients, representing a 179 percent increase over the previous year. With annual portfolio growth of 229 percent, it closed the fourth quarter of 2024 with R\$ 20.4 billion in total credit. A highlight was the production of microcredit for the Uber Conta customer base, which surpassed 250,000 contracts per month in December 2024, just four months after launch. As for Next, Bradesco's digital platform for financial and non-financial services, it is designed for the hyperconnected generation and aims to simplify people's lives, support financial management and be a partner in helping clients achieve their goals and dreams. As a result of initiatives focused on customer engagement and loyalty, we observed a significant increase in the number of active clients and a strong rise in financial transactions, reaching 1.4 billion processed transactions by the end of the period. Additionally, 78.2 percent of Next clients did not hold accounts in other Bradesco segments, reinforcing our strategy to reach new audiences and markets.

Innovation and Technology: **Connections with Bradesco's business**

Impact Area	How Innovation Connects to Bradesco's Business
Customer Experience	Mobile apps, virtual assistant BIA, Pix, Open Finance
Operational Efficiency	Process automation, use of artificial intelligence and analytics
Security and Compliance	Investments in cybersecurity, LGPD and fraud prevention
Financial Inclusion	Digital platforms for banking access in remote and low-income populations
New Business Models	Partnerships with fintechs, regulatory sandbox, investments through InovaBra

Indicator (KPI)	Result 2024
Annual investment in technology	R\$ 7.5 billion
Active clients on Bradesco app	+ 25 million
Digital transactions over total	98% of transactions carried out through digital channels
Average response time of BIA (AI)	2 seconds
Reduction of fraud with AI	-35% in digital fraud after implementation of predictive models
Startups accelerated by InovaBra	+200 200 startups since 2015
% resolution rate of BIA using Generative AI	88%

Objective	KPI	2021	2022	2023	2024	Goal
ARTIFICIAL INTELLIGENCE						
– BIA						
Facilitate the customer journey through Artificial Intelligence – BIA	Number of interactions with BIA since 2016				2.6 billion	By Dec/25, increase the number of interactions to 3 billion
Maintain BIA's resolution in customer service	% of BIA resolution with Generative AI	-	90%	88%	88%	By Dec/25, maintain resolution between 85% and 90%
DIGITAL PLATFORMS						
Enhance transactions through mobile and internet channels (individuals and companies)	Representation of mobile and internet channels (individuals and companies) in total bank transactions	92%	94%	94%	95%	By Dec/25, maintain digital channel share between 94% and 95%

Key Initiatives

- InovaBra: an open innovation ecosystem that connects Bradesco with startups, universities and technology companies
- BIA (Bradesco Artificial Intelligence): a virtual assistant that has already completed over 500 million customer interactions
- Open Finance: pioneering integration with financial data platforms, enhancing product personalization

Bradesco treats Innovation and Technology as strategic levers that directly impact:

Cost: through efficiency and automation

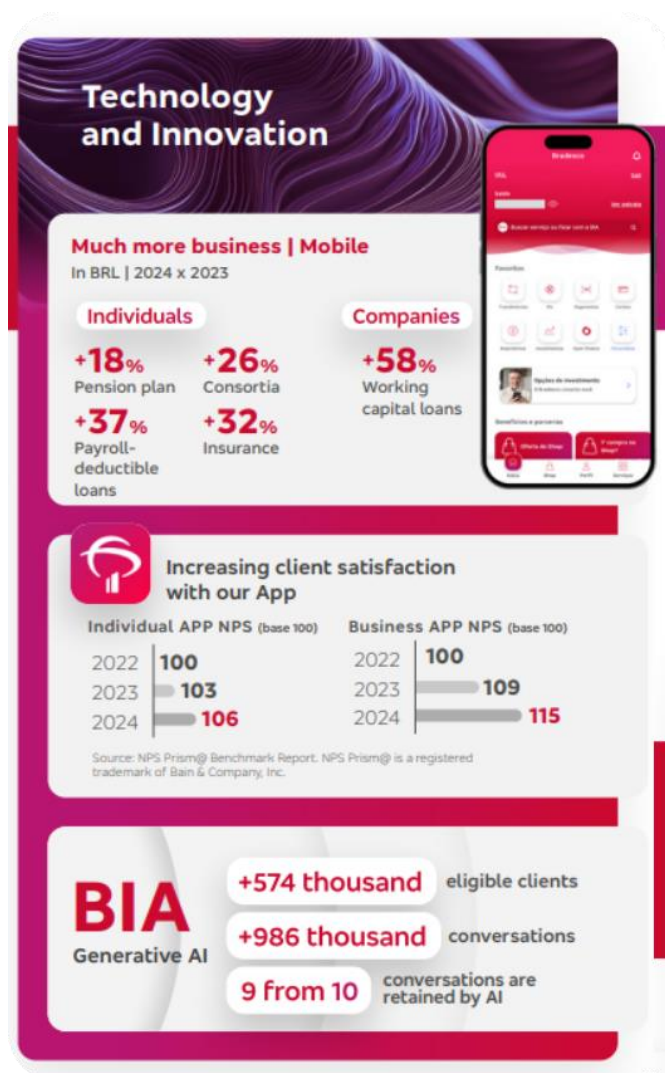
Revenue: through new digital channels and products

Opportunity: through open innovation and ESG

Risk: through security, compliance and digital resilience

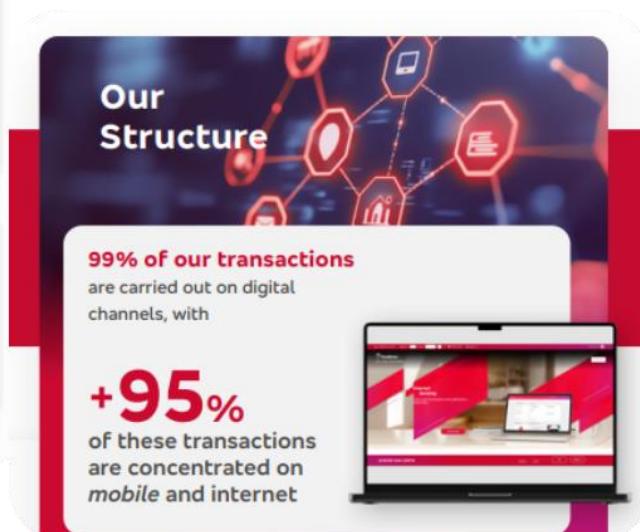
This approach positions the bank as one of the leaders in digital transformation within the Brazilian financial sector.

For more information on Innovation and Technology: [Integrated Report 2024](#), pages 16, 17, 47, 48 and 50. And [ESG Report 2024](#), pages 12, 13, and 140 to 149.



In the ongoing quest to offer our clients with the best experience, we follow technological advances, anticipating trends and customizing our actions to offer an increasingly exclusive and assertive service.

That's why we invest in AI and automation, the hiring of IT professionals, and the phydigital concept, seamlessly integrating physical and digital services.



Management of Climate Risks and Opportunities

The Organization works continuously to incorporate climate risk assessment into its strategy and financial planning, aiming to ensure that our business is prepared for climate-related challenges.

Financial institutions face climate risks primarily in an indirect way, through their relationships with clients and supply chains, especially in credit and investment activities. To assess these risks, the Organization acts at different stages of its products, such as in credit analysis (considering geographic location and potential impacts) and in historical analyses and future projections (using statistical models to forecast extreme events and financial impacts through 2050). In addition, we monitor the Organization's exposure to climate risk on a monthly basis across the product portfolio, considering the concentration of exposure in sectors with high climate risk. In 2024, exposure to these sectors represented 8.5 percent of the portfolio, totaling the equivalent of R\$ 83.8 billion.

For these sectors with high exposure to physical and transition climate risks, we conducted a sensitivity analysis based on different narratives about the behavior of climate-related variables that may affect companies' businesses. The Organization worked with three NGFS (Network of Central Banks and Supervisors for Greening the Financial System) scenarios for the years 2025, 2030 and 2050.

The results of the analyses did not indicate material risks, based on the methodology and assumptions used. It is worth noting that in all scenarios assessed, the Organization demonstrated financial strength and resilience to withstand the applied stress scenarios, with no breaches of capital or liquidity management limits.

As climate risk assessments evolve, we are moving toward using indicators to improve and create solutions that promote adaptation and mitigation of these risks across our clients' value chains. This generates business opportunities and provides inputs for guiding the Organization's strategy.

In parallel, the portfolio decarbonization targets established between 2023 and 2024, along with the elements that make up the respective scenarios, guide us in identifying opportunities to scale up the Organization's climate financing.

In 2024, Bradesco structured ESG-labeled operations totaling R\$ 9.8 billion and offered R\$ 2.8 billion in socio-environmental products. These solutions aimed to support the climate transition and help clients adapt their structures and activities to physical climate impacts across various sectors. They also contributed to revenue generation and resource allocation that supports the decarbonization of our portfolio.

For more information on the management process of social, environmental and climate risks: [Social, Environmental and Climate-related Risks and Opportunities Report, 2024.](#)

For climate-related opportunities: [Climate Report, 2024.](#)

Climate Strategy

Our Climate Strategy is integrated into our Sustainability Strategy, which considers both local and global challenges and trends. It aligns with the United Nations Sustainable Development Goals (SDGs) and the targets of the Paris Agreement, and is guided by the principles of global alliances such as TCFD, PCAF, NZBA and GFANZ.

To decarbonize our financing and operations, we have a strategy focused on reducing the climate impact of our business while supporting our clients' transition through financial solutions.

Highlighted Initiatives and Actions

Portfolio decarbonization: We have established specific targets for sectors such as coal, power generation, aluminum, cement, iron and steel, and transportation, with a focus on reducing financed emissions.

Sustainable business: We are directing R\$ 350 billion by 2025 toward sustainable businesses that promote a low-carbon economy.

Renewable energy: Since 2020, all of the bank's operations have been powered exclusively by renewable energy sources.

Operational emissions offsetting: Since 2019, Bradesco has offset 100 percent of its Scope 1, 2 and 3 emissions.

Operational emissions targets: We are committed to reducing our operational emissions by 50 percent by 2030, using 2019 as the baseline year.

Climate Finance

As a financial institution, we understand our role in mobilizing capital for the climate transition by directing resources to projects that promote low-carbon and resilient development. We offer more than 20 financial solutions focused on positive impact, along with personalized ESG advisory services for clients.

For more details on climate-focused solutions, see the [Environmental Dimension chapter](#), page 33.

Materiality metrics for business value generation (1.3.3)

Management of climate-related risks and opportunities

	Goal	Indicator	2024
Operational Emissions – Scope 1	Reduce our operational emissions by 50% by 2030	Scope 1 Emissions (tCO ₂ e)	19,631
		Achieved compared to the previous year (%)	18.67%
		Reduction target relative to the base year (%)	-23.00%
		Achieved relative to the base year (%)	89.87%
Operational Emissions – Scope 2	Maintain 100% of our operations powered by renewable energy	Percentage of energy from renewable sources at facilities	We have neutralized our Scope 2 emissions due to the strategy adopted in 2020 of using only renewable energy in our facilities
Operational Emissions – Commitment to Neutrality	Offset 100% of operational emissions – Scope 1, 2, and 3	Percentage of operational emissions offset	Since 2019, we have offset 100% of our operational emissions from Scope 1, 2, and 3
Climate Transition	Net Zero – By 2050, we are committed to having a carbon-neutral credit portfolio, aligned with scientific scenarios and the goals of the Paris Agreement	Sectors with decarbonization targets	Intermediate targets by 2030 for coal (-100%), electricity generation (-63%), aluminum (-11%), cement (-20%), iron and steel (-39%), and transport – light-duty vehicles (-25%)
Financed Emissions	Calculate and report financed emissions – corporate (legal entity) portfolio	Coverage percentage of the corporate portfolio in the calculation of financed emissions	100%
Invested Emissions	Calculate and report invested emissions	Coverage percentage of the invested portfolio in the calculation of invested emissions	100%
Climate Risk Management - Monitoring	Monitor credit operations for corporate clients in sectors significantly exposed to climate risks	Qualitative: Monthly monitoring of credit operations for corporate clients in sectors significantly exposed to climate risks	We monitor all credit operations monthly for corporate clients in sectors significantly exposed to climate risks, as well as rural credit operations for individuals. This allows us to track the evolution of business concentration in these sectors and adjust our strategy according to our risk appetite

For more information on material indicators: [ESG Report](#) p. 153 to 159

Sustainable Business

Financial institutions play a crucial role in promoting sustainable development, primarily due to their ability to pave the way toward a more sustainable economy. Offering sustainable products and services contributes to new revenue streams, mitigates future risks, and strengthens customer credibility and trust.

At Bradesco, we embrace this commitment alongside our clients, operating in sectors with positive impact, according to the methodology of the Brazilian Federation of Banks (Febraban), and through our Social and Environmental Products and ESG-Labeled Operations. With the goal of fostering businesses that drive social and environmental development, we established in 2021 a target to allocate R\$250 billion to sectors and assets with a positive socio-environmental impact by 2025. After reaching this target in the first half of 2024, we decided to maintain the original deadline of December 2025, increasing the goal to R\$350 billion.

The resources accounted for in the target include:

ESG Operations

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

In 2024, we structured 41 ESG-labeled operations totaling R\$12.3 billion, including R\$10.5 billion in bonds and R\$1.75 billion in loans.

Social and Environmental Products

Solutions with socio-environmental benefits, such as credit for the purchase of electric and hybrid vehicles, solar energy systems, and microcredit.

In 2024, we directed a total of R\$5.2 billion in outstanding balances of products with environmental benefits and R\$7.9 billion in outstanding balances of social products.

Credit Granting

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

Enabling Instruments

Operations such as banking finance and revolving credit lines structured with sustainability criteria.

For more information about Sustainable Business at Bradesco: [Sustainability Website ESG Report](#), pages 17 to 20

Materiality metrics for business value creation (1.3.3)



Sustainable Business

	Goal	Indicator	2024
Sustainable Business	Allocate BRL 350 billion to sustainable business by Dec/25 ¹	Volume of resources allocated to sustainable businesses	BRL 78 billion
	Train and engage the Wholesale commercial teams in Sustainable Business and Climate Change	Total number of employees trained or engaged in sustainable business and climate change	922
	Train and engage clients in sustainable business and climate change	Total number of clients trained or engaged in Sustainable Business and Climate Agenda	217
	Allocate resources to finance hybrid and electric vehicles	Volume of resources allocated to financing hybrid and electric vehicles	BRL 1.5 billion
	Allocate resources to finance solar panels	Volume of resources allocated to financing solar panels	BRL 1.03 billion
Responsible Investments	Incorporate environmental, social and governance (ESG) issues in BRAM's asset management	Percentage of assets under management by Bradesco Asset that incorporate ESG analysis	99.94%
	Train and engage Bradesco Asset's internal audience in the ESG agenda	Percentage of Bradesco Asset employees trained or engaged in the ESG agenda	80%

¹ This goal follows the taxonomy proposed by the Brazilian Federation of Banks (FEBRABAN) and considers the granting of credit for activities classified as having positive contributions, products, or financial services, and credit solutions structured and directed to ESG criteria. The resources accounted for in the target include: ESG Operations, Credit Concessions, Socio-environmental Products and Instruments.

POLITICAL INFLUENCE

Reference: questions 1.6.1, 1.6.2 and 1.6.3

Our role as agents of transformation and sponsors of social and economic development is fortified, acting through sectoral institutions. This relationship allows us to communicate with different audiences, participate in the development of self-regulation policies and the structuring of joint actions with other institutions, contributing positively to society. In 2024, our financial contribution to these institutions was R\$ 55,517,297.88.

The five most significant contributions were:

FEBRABAN

Brazilian Bank Federation (FEBRABAN): R\$ 34,152,232.95

portal.febraban.org.br

Main entity representing the Brazilian banking sector, it is committed to strengthening the financial system and its relations with society, contributing to the economic, social and

sustainable development of the country. Its purpose is to represent associates in all spheres of government (Executive, Legislative and Judiciary) and entities representing society, for the improvement of the normative system, the continuous improvement of services and the reduction of risk levels.

It also seeks to focus efforts that favor the population's increasing access to financial products and services. In 2024, Bradesco actively participated in projects aimed at strengthening the sector, encouraging the transition to a low-carbon economy and promoting inclusion and fair participation of society in the financial system, such as the Sustainable Taxonomy Working Group, Carbon Market, Deforestation Squad, SARB 14 Squad.



FenaSaúde (Federação Nacional de Saúde Suplementar - National Supplementary Health Federation): R\$ 7,489,585.10

<https://fenasaude.org.br>

Promotes an organized debate on the sector's main challenges and on safeguarding its institutional representation before society and the government. It also acts as an important means of representing members, through ideas, proposals and common instruments for appreciation and sustainability of private health care activities and best practices for serving the receiving population.



Associação Brasileira das Empresas de Cartões de Crédito e Serviços (Brazilian Association of Credit Card and Service Companies - ABECS):

R\$ 3,685,013.69

www.abecs.org.br

Since 1971, it has supported and acted in the card market for the sustainable development of the sector, contributing to the strengthening and expansion of the category, representing its players before the market, government in its various instances, consumer protection bodies

and society in general. Currently, it has been working to intensify the conscious use of electronic means of payment, through an educational campaign aimed at both the cardholder and commercial establishments. It also works in other fronts, as the monthly disclosure of the numbers in the card market, implementation of the Code of Ethics and Self-Regulation, financial education for clients, among others.



Federação Nacional de Previdência Privada e Vida

Federação Nacional de Previdência Privada e Vida (National Private Pension and Life Federation - FenaPrevi): R\$ 2,946,351.86

<https://fenaprevi.org.br/>

FenaPrevi – Federação Nacional de Previdência Privada e Vida (National Private Pension and Life Federation) – is a non-profit civil association that represents, nationwide, companies and entities that operate in the personal insurance and open supplementary pension segments. Affiliated with the National Confederation of Insurers (CNseg), FenaPrevi's mission is to strengthen these strategic sectors of the economy, promoting their sustainable development and contributing to Brazilian economic and social progress.

The Federation is made up of institutional members and effective members, the latter being insurance companies and open supplementary pension entities, whether profit-making or not, which operate in the segments represented by it.



ABECIP

Associação Brasileira das Entidades de Crédito Imobiliário e Poupança (Brazilian Association of Real Estate Credit and Savings Entities - ABECIP):

R\$ 1,845,178.95

www.abecip.org.br/institucional-about-us/a-abecip

Monitoring all aspects of real estate credit: proposing and fostering measures for improvement to public debate, mature dialogue with authorities and related audiences and, above all, contributing to the development of an institutional environment favorable to the

expansion of the supply of home ownership and other real estate products, therefore playing a leading role in economic growth, job creation and family well-being.



Conselho Empresarial Brasileiro para o Desenvolvimento Sustentável (CEBDS):

R\$ 103.081,00

<https://cebds.org/en/>

Conselho Empresarial Brasileiro para o Desenvolvimento Sustentável (Brazilian Business Council for Sustainable Development - CEBDS):

R\$ 103,081.00

<https://cebds.org/en/>

CEBDS Agenda for a sustainable country - promotes sustainable development through articulation between the private sector, governments and civil society, as well as disseminating the most current concepts and practices on the subject.

Areas of action:

- Advocacy and Networking: Mobilize companies and network to influence public policies, with the aim of transforming the country's economy to build a sustainable future.
- Engagement and Awareness: Promotes several events and actions aimed at connecting multiple players and encourage knowledge trading. Furthermore, these collaboration spaces encourage and inspire the co-creation of innovative content and solutions that accelerate the transition to a sustainable, balanced and fair business model.

The companies involved with Cebds operate, through Themed Chambers (TCs), Projects and Initiatives in favor of Sustainable Development. Bradesco participates in 4 Thematic Chambers: Biodiversity, Climate, Carbon Market and Social Impact.

Total Contributions (R\$ million)

Lobbying, interest representation or similar	0.0
Local, regional or national political campaigns/candidates	0.0
Trade associations or tax-exempt groups (e.g. think tank)	55.52
Total contributions and other expenses	55.52

ADVOCACY PRACTICES ALIGNED WITH CLIMATE CHANGE

As an important representative of the financial sector, we are aware of our responsibility to manage and price the risks posed by the climate crisis to businesses and the economy and we believe in our potential to support our clients in transitioning their business operations by allocating resources to activities and projects that promote more sustainable development and generate long-term value.

Accordingly, we participate in discussions with government and regulators on the structuring of a carbon market aligned with the Paris agreement for Brazil, through FEBRABAN and CEBDS Working Groups. In addition, together with FEBRABAN, we co-lead the financial sector's position on the formulation of the Brazilian Sustainable Taxonomy and the Brazilian Emissions Trading System. Through the Climate Thematic Chamber and the Biodiversity Thematic Chamber of CEBDS, we attended a number of meetings aimed at assessing and proposing suggestions for proposals and bills also aimed at the Brazilian Sustainable Taxonomy and the regulation of the carbon market in the country.

GOVERNANCE

In compliance with our Stakeholder Engagement Standard, the Officer in charge of the Sustainability Department is responsible for contributing to advocacy in favor of the sustainability/ESG agenda through participation in trade associations, committees, specialized councils and in relations with consulates, embassies and other government entities, helping to promote positive actions that contribute to promoting a low-carbon economy and mitigating the effects of Climate Change.

PROGRAM SCOPE

Our action, through trade associations, is mainly focused on Brazil, where most of our activities are concentrated.

ASSESSMENT PROCESS

In addition, we have a process for assessing draft legislation, with the aim of anticipating regulatory trends and ensuring that our actions are always in line with our country's regulations. We assess the content of the bills and can indicate the need for intervention in the House of Representatives or Senate. Regarding climate issues, we have the possibility of making approaches so that the bill is aligned with our commitments.

For more information, see our [2024 Climate Report](#) in the advocacy item. And our [Stakeholder Engagement Standard](#), Item 4 – Roles and Responsibilities

INFORMATION SECURITY/CYBERSECURITY GOVERNANCE

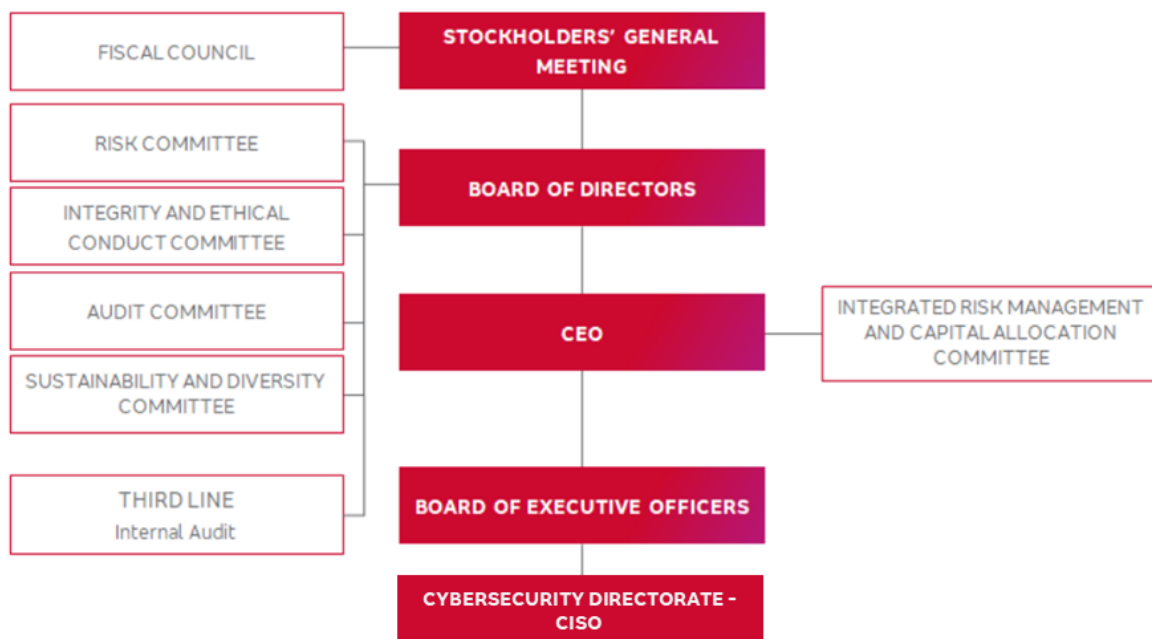
(Reference / Question 1.8.1)

At the Bradesco Organization, the safety of our employees, customers, and partners is a top priority. To address this issue, we rely on a robust governance framework, supported by our [Privacy Policy](#) and [Corporate Policy for Information and Cyber Security](#).

Regarding internal management, the Risk Committee, coordinated by a member of the Board of Directors, is responsible for evaluating the Organization's risk management framework.

The Committee also assesses the risk appetite levels defined in the Risk Appetite Statement (RAS) and the strategies for managing those risks. It supervises the performance of the Chief Risk Officer (CRO), evaluates the degree of adherence of the risk management processes to established policies, and, at least annually, proposes recommendations to the Board of Directors on policies, strategies, structures, plans, scenarios, and risk limits included in the corporate and capital map. This includes stress testing and contingency programs covering, but not limited to, cybersecurity, anti-money laundering, compliance, business continuity policy, capital and liquidity contingency plans, and the capital plan.

The Chief Information Security Officer (CISO) is responsible for coordinating actions related to cybersecurity, ensuring the confidentiality, integrity, and availability of the Organization's information.



Cristiano Adjuto e Campos – Cybersecurity Director – CISO

Date and place of birth: September 22, 1976, in Unaí – MG, Brazil

Professional background:

Senior executive with over 20 years of experience in Cybersecurity, with expertise across various domains such as Cybersecurity and Resilience, Cyber Risk Management, Anti-Fraud, and Data Privacy. Currently serving as Cybersecurity Director at Bradesco, with a leadership track record in major financial and insurance institutions, including B3, Banco Santander, and Caixa Seguros.

Other professional experience:

BMF/Bovespa – B3 (2013 – 2025): Director responsible for the cybersecurity strategy and operations, as well as data privacy (Data Protection Officer) for the B3 Group.

Banco Santander (2004 – 2013): Head of Cybersecurity across various disciplines during the period, including identity and access management, cyber defense, and platform operations. Also served as Coordinator of the Security Operations Center at Produban.

Grupo Caixa Seguros (2002 – 2004): Information Security Coordinator.

Academic background:

Master of Business Administration – Insper;

Specialization in Digital Law – Fundação Getúlio Vargas (FGV);

Bachelor's degree in Information Systems and Technology – Universidade Euro Americana.

Other activities:

Co-founder of the podcast Conselho e Conselheiros and member of the FIESP Privacy Group.

Cybersecurity Responsibilities

Responsible for the processes, resources, and technological solutions aimed at protecting information assets against both internal and external threats. Activities include identifying, protecting, detecting, responding, and recovering. Additionally, the role involves ensuring transparency in cybersecurity governance through the presentation of results and indicators to executive boards and relevant committees, as well as reporting identified risks. It also

encompasses awareness initiatives, research in the field of security, and collaboration with interdisciplinary teams to strengthen the technological infrastructure.

Key Responsibilities:

- Establish and govern the Data Protection Program in partnership with technical and business areas, defining a methodology for classifying data criticality, promoting a culture of personal data protection and privacy. Act as the main point of contact with the National Data Protection Authority (ANPD) and with data subjects, addressing their requests and reporting any related security incidents. Responsibilities also include awareness initiatives, security research, and collaboration with interdisciplinary teams to strengthen the technological infrastructure;
- Prospect, evaluate, and explore new technologies and solutions to prevent, mitigate, and resolve current issues, incidents, and vulnerabilities, as well as potential future threats. This includes establishing partnerships and engaging with leading companies and vendors;
- Establish criteria and assign responsibilities for information security in the contracting of third-party services, in accordance with Resolution CMN No. 4,893/21 issued by the Central Bank of Brazil;
- Define and manage the methodology for logical access management for employees and non-employees, also considering privileged access and technology service accounts;
- Standardize the reference model and technical security requirements for networks, electronic communication channels, and voice systems;
- Manage symmetric cryptographic keys and coordinate the respective ceremonies, defining processes and supporting business areas. Oversee governance of Digital Certification, Digital Signer (ASDI), and Timestamping for electronic documents within the Bradesco Organization;

- Identify and define best security practices to be adopted throughout the development lifecycle, according to the programming languages used within the Organization. Conduct static and/or dynamic vulnerability testing on applications, in compliance with established security rules and policies;
- Manage cloud security posture, following best practices and compliance standards recommended by cloud service providers;
- Conduct technical tests and attack simulations with the goal of anticipating threats and strengthening the organization's security posture;
- Research, generate, and share/disseminate security intelligence information through internal and external investigations, using advanced analytical methods across multiple sources. Leverage artificial intelligence tools to identify trends, techniques, threats, and information security vulnerabilities;
- Manage the lifecycle of vulnerabilities identified in technological assets, prioritizing remediation based on exposure level and risk. Notify and follow up on action plans with the teams responsible for mitigation.
- Monitor, detect, analyze, and respond to cybersecurity incidents in real time, related to SOC (Security Operations Center) categories, using advanced tools and processes to protect the organization's IT infrastructure against threats and malicious/suspicious behavior, identified through scenarios, rules, and use cases;
- Manage cybersecurity incidents by analyzing and responding to notifications related to suspicious cybersecurity activities. Oversee the governance of critical and multidisciplinary events and incidents;
- Manage and maintain the Corporate Cybersecurity Awareness and Education Program, ensuring compliance with regulatory requirements;

- Execute cybersecurity governance by promoting transparency and ensuring compliance with internal policies, regulatory bodies, and audit requirements. Present cybersecurity matters to executive boards and relevant committees.

Information Security and Cybersecurity

Information Security Policy

(Reference / Question 1.8.2 and 1.8.3)

Information Security and Data Privacy

Information security and data privacy are fundamental to protecting our digital infrastructure and ensuring the trust of customers, employees, investors, and partners. With the advancement of digitalization and the increase in cyber threats, our priority is to ensure a secure environment in compliance with regulations such as the General Data Protection Law (LGPD).

Information Security and Privacy Governance

Our management of information security, cyber risk, and data privacy is integrated with the business, technology, security, and risk areas and is overseen by strategic bodies:

- Board of Directors
- Risk Committee and Integrated Risk and Capital Allocation Management Committee (COGIRAC)
- Corporate Security Commission
- IT and Security

We follow international frameworks and local regulations, including guidelines from the Central Bank of Brazil (BCB) and the National Data Protection Authority (ANPD). Internally, we have a Corporate Information Security and Cybersecurity Policy that defines internal guidelines for system protection and governance over the responsible use of data.

We have an internal regulatory framework that outlines general guidelines for Cybersecurity Governance and Management, aiming to make the Bradesco Organization resilient, secure, and vigilant by identifying and protecting IT assets and infrastructure, as well as detecting,

preventing, and protecting against attacks, threats, and vulnerabilities, responding to incidents, and defining the roles and responsibilities of employees, associates, interns, apprentices, and administrators, as well as stakeholders related to Relevant Services, Partners, and Relevant Service Providers.

The “Corporate Security Management Structure” Standard defines responsibilities within the Corporate Security Management Structure in order to guide an effective program for protecting information assets, assigning duties and responsibilities to Employees, Administrators, Interns, and Apprentices:

- Comply with the Organization’s internal Information and Cybersecurity regulations, reviewing them periodically.
- Participate in the Corporate Information and Cybersecurity Awareness and Education Program.
- Understand and comply with your specific responsibilities regarding Information and Cybersecurity.
- Ensure that the information assets made available to you are properly protected and used only for purposes approved by the Organization.
- Immediately report any Information Security event or incident through the electronic address specified in the standard.

Through the “Information Security Rules for Third-Party Service Contracting” Standard, we establish criteria and responsibilities, such as:

- Third-party access to the Organization’s information assets must be restricted to the scope necessary for carrying out the activity of interest to the Organization and must be preceded by a confidentiality agreement (Unilateral or Bilateral) or a contract containing confidentiality, privacy, and personal data protection clauses.

- Third parties with access to Information Assets must ensure compliance with all applicable Information Security, privacy, and data protection Policies, Standards, and legislation, including but not limited to the Federal Constitution, the Consumer Protection Code, the Civil Code, the Brazilian Internet Bill of Rights (Federal Law No. 12.965/2014), its regulatory decree (Decree No. 8.771/2016), the General Data Protection Law (Federal Law No. 13.709/2018), BACEN CMN Resolution No. 4.893 of February 26, 2021, and, in the case of companies within the Bradesco Seguros Group, SUSEP Circular No. 638 of July 27, 2021.
- Contracted companies and business partners must comply with the Security Requirements attached to the contract.
- The use of third-party-owned equipment within the Organization, when necessary for the execution of activities provided for in the contract, must be formally authorized.
- In conjunction with the Legal department, specific contractual clauses on Information/Cybersecurity and Privacy and Data Protection must be included (when necessary), aiming to protect Information Assets and ensure the exercise of data subject rights, even after the termination of the contract.

These Regulations are aligned with the Corporate Information Security and Cybersecurity Policy, legal and regulatory requirements and standard security frameworks (national and international).

- [Privacy Policy Bradesco Organization](#)
- [Information Security and Cybersecurity Policy](#)
- [Organization's Privacy Directive](#)

Sustainable finance products according to CSA categories

Table 1: ESG Corporate Lending Operations

CORPORATE ESG LOANS	
Category	Loan 2024
Green Loans (Green Operations) Use of funds directed to finance projects with environmental contribution, seeking alignment with the guidelines of the Green Loan Principles.	R\$ 867,000,000.00
Sustainability-Linked Loans Guidelines for loans that link their financial conditions to the borrower's sustainability performance targets. Unlike green or social loans, SLLs do not require funds to be applied to specific projects but require the borrower to commit to measurable sustainable performance targets.	R\$ 882,000,000.00
Total sustainable corporate loans	R\$ 1,749,000,000.00
Total corporate loans	R\$ 981,692,000,000.00
Percentage of sustainable corporate loans	0.2%

Table 2: ESG Consumer Lending Operations (Balance View)

Category	2024
Sustainable Loans Social and Environmental Products	R\$ 5,366,148,632.34
<u>Products with inherent environmental benefits</u>	R\$ 3,353,230,437.58
<u>Gas Kit</u> Financing for converting vehicle fuel systems to natural gas.	R\$ 55,397
<u>Photovoltaic</u> Financing line for the purchase and installation of solar energy generation equipment, which is a clean and renewable energy source.	R\$ 1,590,215,745.83

<u>Solar Heater</u> Financing line for the purchase and installation of solar water heating equipment. It helps save electricity while keeping household water warm.	R\$ 93,133,142.84
<u>Water Reuse</u> Credit solution for expenses related to property renovations and equipment for water reuse.	R\$ 35,826,151.91
<u>Electric and Hybrid Vehicles</u> Financing line for vehicles that are fully electric or hybrid, with both combustion and electric engines. These types of vehicles produce zero emissions (in the case of electric) or lower emissions (in the case of hybrid), contributing to more sustainable mobility.	R\$ 1,634,000,000.00
<u>Environmental Benefit Transfers</u>	R\$ 1,821,809,798.96
<u>ABC Program</u> Financing to promote the reduction of greenhouse gas emissions from agricultural activities, as well as to help reduce deforestation.	R\$ 107,690,913.98
<u>BNDES Low Carbon</u> BNDES financing line for the acquisition and commercialization of a range of low-carbon technologies, such as solar and wind energy, solar heaters, less polluting means of transport, electric and hybrid vehicles, etc.	R\$ 8,395,831.85
<u>Climate Fund</u> Support for projects related to the reduction of greenhouse gas emissions and adaptation to climate change.	R\$ 225,691,874.40
<u>Pronaf</u> Financing for costs and investments in the implementation, expansion, or modernization of production structures; processing, industrialization, and services on rural properties or nearby rural community areas, aiming at income generation and improved use of family labor.	R\$ 1,480,031,178.73
<u>Products with inherent social benefits</u>	R\$ 1,144,173.39
<u>Consumer Credit for Construction Materials</u> Credit line for financing construction materials, exclusively at stores affiliated with ANAMACO – the National Association of Construction Material Retailers.	R\$ 1,059,492.43
<u>Accessibility</u> Used to adapt vehicles, renovate homes, and purchase equipment that meets the needs of people with physical disabilities.	R\$ 72,623.18

<u>Consumer Credit for MBA/Postgraduate Studies</u> The MBA and Postgraduate Consumer Credit (CDC) is a special credit solution designed to help you continue your studies and enhance your skills through MBA, postgraduate, and specialization courses.	R\$ 12,057.78
<u>Social Benefit Transfers</u>	R\$ 189,964,222.41
<u>Proirriga Program</u> Financing for the development of sustainable irrigated agriculture, as well as for encouraging the use of protected environment production structures and for the protection of fruit farming	R\$ 82,743,542.12
Prodecoop Financing for the modernization of production and marketing systems within the agribusiness complex of Brazilian cooperatives.	R\$ 107,220,680.29
Total sustainable personal loans	R\$ 5,366,148,632.34
Total personal and mortgage loans:	R\$ 102,713,000,000.00
Percentage of sustainable personal loans	5%

Table 3: Sustainable SME Loans

Category	Loan 2024
Sustainable SME Loans	R\$ 6,616,181,183.72
Pronamp – Rural Credito Financing for operating costs and investments by medium-sized rural producers in agricultural activities such as afforestation, reforestation, pasture recovery, etc.	R\$ 6,276,216,539.20
Pronamp Financing for operating costs and investments by medium-sized rural producers in agricultural activities such as afforestation, reforestation, pasture recovery, etc.	R\$ 301,914,239.07
<u>BNDES Finame Photovoltaic Energy</u>	R\$ 31,986,027.5

Financing for agribusiness projects aimed at increasing productivity, product quality standards, and sanitary/environmental compliance (BNDES transfer)	
<u>Consumer Credit – Local Productive Arrangements (APL)</u> APLs promote the development and improvement of small and medium-sized enterprises and support increased cooperation among them and with local institutions such as government, credit institutions, and research and education organizations	R\$ 4,168,804.10
<u>Capital de Giro – Arranjos Produtivos Locais</u> The APLs, in addition to promoting the development and improvement of small and medium-sized enterprises, support increased cooperation among them and with other local institutions, such as government, credit institutions, and educational and research organizations.	R\$ 1,895,573.85
Total SME loans	R\$ 214,900,000,000
Porcentagem de empréstimos SME sustentáveis	3%

Note: To comply with the DJSI methodology, the value of Microcredit was excluded from the table, presenting a subset of our social and environmental products for microentrepreneurs.

The sum of all social and environmental products from Tables 2 and 3 corresponds to the value of social and environmental products reported in our ESG Spreadsheet, when including the Microcredit amount (R\$ 1,150,445,653.00).

ENVIRONMENTAL DIMENSION

INCENTIVES FOR CLIMATE MANAGEMENT

(Question 2.4.6)

COMPENSATION LINKED TO CLIMATE CHANGE

ESG aspects, including those related to the climate agenda, are included in the compensation and recognition processes:

CEO and Executive Board

The variable compensation process for executives takes into account ESG aspects linked to performance in key sustainability indices and ratings.

For more information, please refer to our [Reference Form](#), Item 8. Management remuneration.

PDEO Recognition

Employees responsible for our Operational Eco-Efficiency Master Plan (PDEO)—which encompasses the development of projects and the monitoring of targets for reducing greenhouse gas emissions, electricity and water consumption, and waste generation—are evaluated based on performance indicators linked to the achievement of this Plan.

These indicators are defined annually as part of the employee evaluation process and serve as the basis for recognizing these professionals.

In 2024, the employees responsible for the plan and for meeting the performance targets were recognized through monetary rewards..

In addition, within the context of climate change and the adoption of Sustainable Finance practices, Bradesco implements monetary incentive mechanisms linked to strategic sustainability indicators. These incentives are directed to the Head of Sustainability, who is responsible for overseeing and managing the agenda, and are directly tied to the Organization's performance in areas such as climate governance and strategy, integration of sustainability into corporate strategy, achievement of sustainable business targets, and

performance in ESG indices and ratings, with an emphasis on environmental aspects and climate change management.

FINANCIAL OPPORTUNITIES ARISING FROM CLIMATE CHANGE *(Questão 2.4.9)*

climate challenges, strengthening governance related to the subject and implementing strategies and processes for managing risks and opportunities related to the topic.

The Strategic Sustainability Planning considers the main global challenges, opportunities and macro trends. In addition to business goals, as well as domestic and international agendas for sustainable development.

The 3 pillars of our strategic planning are translated into four goals, in climate change, that guide our actions:

- Reduce and mitigate the generation of greenhouse gases in its operations and manage the exposure of our operational structures to climate risks.
- Provide financial solutions that support lower carbon consumption and production patterns and more resilient to climate impacts.
- Integrate the assessment of current and future climate risks and opportunities in the decision-making and management processes of our businesses
- Promote engagement and awareness on the topic among various stakeholders, such as employees, partners and suppliers, clients and civil society entities.

Among them, we have our dedicated facilities for financing assets with a climate bias and ESG-labeled operations offered according to the demands of our clients and the approach varies according to their profile in the Retail and Wholesale segments:



R\$ 2.55 billion in sustainable financing (retail).

R\$ 10.20 billion in ESG-labeled operations (Wholesale)

RETAIL

We develop credit facilities dedicated to financing sustainable assets with a strong positive environmental impact component, for individuals and legal entities in the segment. For Retail we have:

SUSTAINABLE FINANCING

	R\$ million
Solar Energy	1,033
Hybrid and electric vehicles	1,491
BNDES RENOVAGRO transfers	28
TOTAL	2,552

WHOLESALE

In the large corporate segment, we work with customized solutions that combine financial structuring and climate ambition. All labeled transactions with our clients are subject to robust technical criteria and independent external assessment (Second party opinion).

For Wholesale we have:

ESG-LABELED OPERATIONS

	R\$ million
Renewable Energy and Energy Efficiency	7,780
Emission reduction	1,244
Waste Management	625
Climate Fund	186
Sustainable Agriculture	184
Green Building	186
TOTAL	10,205

COST OF DEVELOPING OPPORTUNITIES

ILPF Network¹
R\$ 500
thousand

**Studies and
engagements²**
R\$ 312 thousand

¹

For more information, see our [2024 Climate Report](#).

¹ Farming-Livestock-Forest Integration (ILPF)

² Studies and hiring of SPO (Second party opinion).

SOCIAL DIMENSION

Labor Practices Programs

(Questão 3.1.2)



Fair wages equal to or above cost-of-living estimates or benchmarks

Bradesco Organization applies guidelines and practical actions that ensure decent living standards for its employees, with the aim of promoting social protection and productive employment. We are committed not only to the well-being of our employees, but also to recognizing their work through fair wages and a benefits package that ensures security and comfort in meeting basic needs. In addition, we offer opportunities for professional development and special credit conditions for the acquisition of consumer goods and real estate.

Our wage, compensation and benefits package practices promote access to housing and clothing, food, leisure, medical and emotional care, transportation, childcare and education, as well as the maintenance of everyday needs. Compensation practices for the Organization's employees aim to recognize the services provided by these professionals, encouraging them to seek solutions that aim to satisfy clients and expand business.

Bradesco is committed to ensuring that the salaries paid to its employees are adequate, in accordance with the provisions of our [Commitment to Human Rights](#). This means that our employees can count on a compensation that allows them to live with dignity and security, meeting their needs and those of their families. We believe that fair salaries are fundamental for motivating and engaging our employees, reflecting directly on the quality of the services provided.

In addition, we regularly review and adjust our compensation and benefit policies to ensure that we are in line with the best market practices and the needs of our employees. We therefore reaffirm our commitment to valuing and recognizing our employees, promoting a healthy and productive working environment.

Compensation consists of a monthly salary, which aims to reward the contribution made by each employee. In addition, for eligible areas, a variable incentive is paid according to assessments of the organizational results achieved.

Additionally, to promote the financial health of employees, we give lectures and financial education guidance with market experts and offer training trails focused on the topic.



Rights to paid annual leave



Balance between work, health, and family



Possibility to split vacation into two periods: 20+10 days, 10+20 days, 15+15 days, or take 30 days at once



Coordinate in advance with your manager to schedule it in the SAP Portal

All our employees are entitled to an annual vacation period, as established by current legislation. This period must be enjoyed within the 11 months following the date on which the right was vested, and under no circumstances may periods be accumulated.

The right to vacation is vested after each 12-month period of work. The 30-day period can be divided into up to two different times, subject to prior agreement between the employee and their manager, subject to the needs of the area and the criteria established by the

Organization. Thus, it is possible to define, by mutual agreement, how many days will be enjoyed in each period and in which months.

In addition to the compensation corresponding to the vacation days, the employee receives the one third (1/3) bonus provided for by law. Full payment for vacations, including the bonus amount, is made up to two days before the start of the vacation period. The employee may also request an advance on the first installment of the Christmas bonus.

We emphasize the importance of managers planning their annual leave with their teams in advance, ensuring compliance with legal regulations and promoting a balance between the professional and personal lives of our employees.

This practice is aligned with [Bradesco Organization Human Resources Management Policy](#) and with our commitment to valuing people and promoting a healthy, productive and sustainable environment for all.



Training or reskilling to mitigate the negative impacts of industrial changes or climate transition.

Bradesco recognizes the importance of equipping its employees for the challenges posed by industrial change and the climate transition. Therefore, it continually invests in training, literacy and skills development focused on innovation and transformations in the financial sector. In 2024, more than 9,500 participants engaged in content and events promoted with the aim of strengthening the culture of innovation within the Organization.

To offer the best experience to our clients, we monitor technological advances, anticipate trends and adjust our operations to offer increasingly personalized and efficient service. Through agile methodologies, we prioritize high added value solutions, encouraging our team to work in multidisciplinary groups, share knowledge and seek continuous improvement.

In a scenario of rapid changes and high competitiveness in the financial market, Change Movement is the strategic transformation plan announced by our CEO Marcelo Noronha, in the first earnings release of the year, in February 2024. Created based on a series of

internal and market diagnostics and analyses, it had a clear objective: to make Bradesco more agile, more technological, more profitable and more competitive in 4 years.

To support this organizational transformation agenda that we started at the end of 2023, we defined practical goals to deliver a better experience:

- Simplify systems architecture
- Evolving the agile model - Enterprise agility
- **Empowering through upskilling and re-skilling**

Through a Program for employees from different Business Units, Bradesco disseminates innovation through four pillars:

1. **Empower** employees through training and acculturation of emerging technologies and innovation methodologies in partnership with Unibrad;
2. **Engage** everyone and a community of intrapreneurs, increasing collaboration, sharing of knowledge and experiences;
3. **Perform** activities and experiences that put knowledge into practice;
4. **Communicate** our actions and information on innovation and technology in the Organization.

The program includes initiatives for influencers (a select group of representatives from various areas of the bank, who are the innovation catalysts in their areas), executives and all the Organization's employees to support cultural evolution. The last cycle, ended in August 2024, involved 208 influencers, representing 44 areas of Bradesco.

With the aim of fostering engagement around the climate and business agenda, contributing to the transition towards a green and low-carbon economy, we also promote the following initiatives:



In 2024, we engaged 922 relationship managers in the Wholesale segment on topics related to sustainable business, including environmental, social and climate issues as strategic differentiators for generating value for customers.



We also held an internal workshop focused on measuring financed emissions, with the participation of the credit, products and risk management areas, to present the current process and explore opportunities for future improvements.



In addition, through our Innovation ecosystem, Inovabra, we hold recurring events aimed at developing, deepening and exchanging knowledge on ESG topics, with a special focus on sustainable finance and climate change.

Assessment of Human Rights

(Question 3.2.3)



Assessment of potential human rights issues proactively in the last 3 years - % of total assessed where risks were identified

Own Operations

For our own activities, we identified risks in 16.74% of the total assessed.

To learn more, visit our [2024 ESG Report](#), pages 67, 68 and 130.

Employee Development Program

(Question 3.3.2)



Transition program for retired and terminated employees

Professional retraining:

Professional retraining is an important tool for the continuous development of workers, especially in times of career transition. With this in mind, the Collective Agreement of Banking Workers established a benefit that aims to support employees dismissed without cause, promoting their reintegration into the job market through qualification.

Banco Bradesco adopts this practice, as provided for in the agreement. And it is responsible for reimbursing expenses for professional training and/or retraining courses, up to the limit of R\$ 2,285.84 for employees dismissed without cause. Courses must be taught by a company, educational institution or duly recognized professional union.

To be entitled to the benefit, it is necessary to complete and file the specific form within 90 days after the date of dismissal. Furthermore, the course must be contracted and paid for within a maximum period of 180 days from the date the order is filed.

This initiative represents an important incentive for workers to keep their training up to date and to expand their opportunities for re-employment in the market, reinforcing Bradesco's commitment to valuing and supporting its professionals, even after their employment relationship has ended.

Supplementary pension plan:

With the aim of providing an additional source of income upon retirement based on contribution time, Bradesco Organization offers all its employees, Officers and Board Members the opportunity to join the 5x4 Private Pension Plan.

In this model, the Organization contributes the equivalent of 5% of the employee's basic monthly salary, including the Christmas bonus, with a view to strengthening financial security in the future.



Digital transition program and Disclosure of the quantitative business impact

Cloud Training Program for Applications and Services

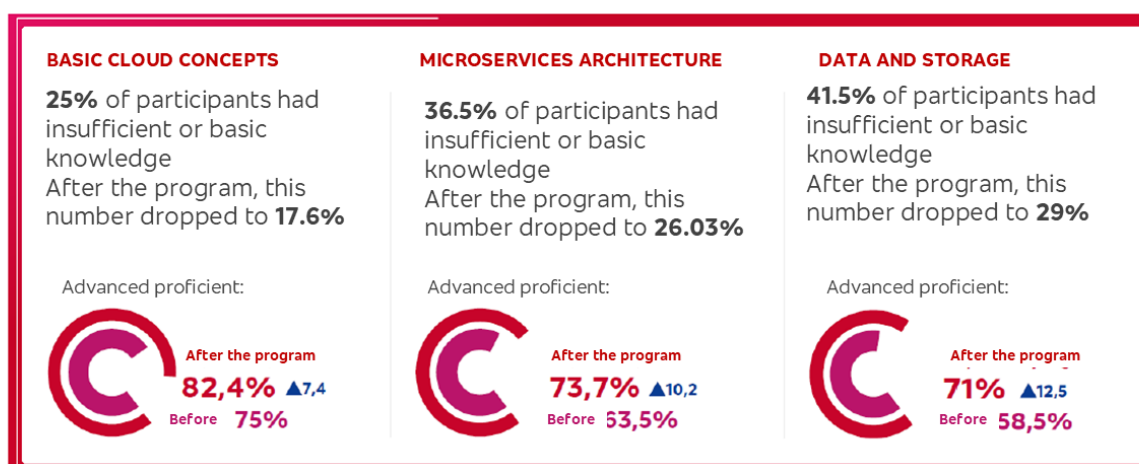


Aimed at IT architecture and systems development professionals, the 60-hour program combined live and online classes, practical labs and mentoring in the Azure environment, providing a complete learning experience.

To measure the effectiveness of the training, throughout the Program we monitored indicators that demonstrated its impact:

- ✓ **80% of participants** can **apply** the knowledge acquired in everyday life.
- ✓ In the Microservices Architecture and Data and Storage modules, virtually **half of the participants reported feeling more assured and confident to apply the skills** they had learned and work in the field.

- ✓ Before the program, **75%** of professionals considered themselves proficient or advanced in the Cloud theme. **After training, this number rose to 82%.**
- ✓ In Microservices Architecture, the percentage of professionals with an advanced level of knowledge increased **from 63% to 74% after the program.**
- ✓ Furthermore, leaders reported a gain of more than **10% in technical domain** on the most critical topics.



Para maiores informações sobre os impactos do cloud como estratégia de negócio, olhar o [Relatório ESG](#) pág. 63

FINANCIAL CITIZENSHIP

(Questions 3.5.2 and 3.5.3)

Being a client-focused bank means understanding that there are different demands and needs for each audience. In order to meet the financial needs and potential vulnerabilities of each citizen, we have a diversified portfolio of financial and non-financial products and services compatible with the profile, stage of life, needs and financial capacity of each client. Aiming to offer financial products and services to an under-served audience, we highlight the following initiatives:

PRODUCTS AND SERVICES:

Oriented Productive Microcredit

Aimed at micro and small formal and informal entrepreneurs with annual revenue of up to R\$ 360 thousand*, MPO is a facility of incentives for the generation of work and income that enables the starting or boosting of productive activities allocating resources to the acquisition of goods and equipment, expansion of business and working capital.

In 2024, it included:

176,119 transactions

reaching 156,908 clients

totaling R\$ 1,150,445,652 in portfolio value

Learn more by visiting page 97 of [2024 ESG Report](#).

*This amount meets the requirements of the International Finance Corporation (IFC), for classification as micro-enterprises. Dollar translation (January 2024 exchange rate where U\$ 1 is equivalent to R\$ 6.13): US\$ 58,727.50

CDC accessibility

Credit product aimed at accessibility and assistance to people with disabilities. Its purpose is to finance products and services such as adapting vehicles, renovating premises, building access ramps, hearing aids and prostheses, among other purposes.

In 2024, it included:

99 transactions
totaling R\$ 6,766,998

To find out more, access [our website](#).

Bradesco Expresso

Since 2002, we implemented an innovative business model to expand our service network. Bradesco Expresso transforms retail businesses into banking agents, providing access to clients and users, especially in small towns or remote cities, where there is still little or no banking services on offer.

With Bradesco Expresso, we have included thousands of people, contributing to the democratization of consumption, access to regulated credit, fostering entrepreneurship and economic development, generating jobs and income, even in remote regions. Present in all Brazilian cities, we have 39,100 commercial establishments acting as Bradesco Expresso agents. Of this total, 4,350 Bradesco Expresso units are in 1,299 cities where there is no other financial institution (bank branch, service center or credit union). Considering only Bradesco Expresso, in 2024, we maintained a monthly average of more than 3 million users served in these locations, enabling the completion of more than 3.5 million transactions per month, on average. Legal Amazon represents: 18.6% of the average number of Single Clients/month (approximately: 629,142) and 18.3% of the average number of Transactions/month (approximately: 643,172).

Learn more by visiting pages 39, 94 and 95 of [2024 ESG Report](#).

FINANCIAL INCLUSION

My Money, My Business

Project implemented in partnership with Junior Achievement (JA), aiming not only at financial education, but also at promoting work to reduce inequalities. To achieve this, the main focus of the actions were public school students, who, in general, live in conditions of social vulnerability. With **JA/Unibrad 2024** project, we worked with young people on the subject of personal finance to enable them to make informed financial decisions, promoting a deeper understanding of the long-term impact of their choices. **534 students** from four states were impacted: Amapá, Amazonas, Pará e Paraná, in **17 classes**, where **32.4% of participants** had no prior experience with the topic of Financial Education. **84%** of participants considers the program to have improved their understanding of how to manage money more effectively. **73%** of participants stated that they now have improved control over their expenses and income, and can better manage their resources and budget based on the project's content. Participants self-assessed themselves before and after participating in the program, regarding their ability in relation to some skills such as: **Manage your own money, Create a budget to control your spending, Understand the impact of inflation on your life, Save money and avoid compulsive spending and Understand how interest rates influence the value of money.** In general, data indicates an **overall improvement in the five skills**, with most of them moving to higher levels of self-confidence. After participation, we concluded the survey finding that **83% of participants** would recommend the program to a friend. Furthermore, the project impacts SDGs 8 and 10.

NOTE: In ESG 2024 Report, page 116 the initiatives reported are those developed by Bradesco volunteers. The initiative described above refers to the action carried out by the Human Resources Department in partnership with Junior Achievement (JA) Volunteers.

Indigenous Communities Program

Aldeia Boa Vista, Ubatuba/São Paulo

The action aimed to contribute to the generation of income and management of resources and sustainable enterprises existing in the territory. As a result, a Financial Education booklet was developed in Portuguese with translation into Guarani. 40 units were distributed and will be used in the village to disseminate the content in the community.

Financial education learning activities were carried out, covering topics such as pricing, cash flow, expense control and financial planning. **Forty artisans** took part, with an impact on their families and an **indirect impact on 139 members** of the community, benefiting local commerce and the village's economic activities, as a way of strengthening the territory. The program had 15 training hours and 91% of participants stated that they had no previous contact with the topic.

After the project was implemented in the Village, 64% of the participants confirmed that the project had helped them to generate income, 62% said that they had started to control their spending and were satisfied with the project and 87% felt that the benefits of the project extended to their families.

Aldeia Belém de Solimões/Amazonas

The action took place during the Eware Indigenous Festival in the Eware I Indigenous Community, with the aim of training and applying knowledge about financial education, and was attended by members of Ticuna people from various communities. Four financial education workshops were held, each lasting 2.5 hours, covering topics such as expense control, emergency reserves, dream savings and financial planning, with translation into Ticuna language.

Approximately **2,200 financial education booklets were distributed**. In the workshops, **152 participants** reported that the project contributed to financial education, with 65% considering the project useful and 79% satisfied with the content covered. In addition, audiovisual communication workshops were held with **40 participants**, focused on video editing via smartphone to professionalize communication and promote the territory.

Participants expressed interest in deepening their knowledge of financial education and sharing their learning within their communities.

The Financial Education projects for indigenous people impacted a total of 371 people: 179 in Aldeia Boa Vista (40 directly and 139 indirectly) and 192 directly in Aldeia Belém do Solimões, 40 of whom attended the Audiovisual Communication workshop.

Financial Education for People with disabilities and/or family members of people with disabilities.

The project in **partnership with ASID Brazil**, aimed to enhance the business and knowledge of the participants of Empreenda Community. The community is **made up of people with disabilities and/or family members of people with disabilities** who have recently opened their own businesses.

This community is focused on the needs of entrepreneurs, **fostering connections** that **drive the collective journey** and **strengthen** each person on their **individual path**.

A community meeting point was created to foster collective development, and **since 2021, more than 160 entrepreneurs have graduated** from entrepreneurship projects, **resulting in 92 new businesses launched** across **6 executed projects**. We rely on the participants themselves to facilitate entrepreneurship workshops for new groups.

In 2024, the community continued with Development Trails, with monthly meetings covering topics such as financial management, strategic planning, business promotion and sales techniques.

Mentoring cycles also stood out, connecting entrepreneurs to experienced mentors for individualized monitoring and strengthening of their action plans.

Of the **72 participants of the project**, the satisfaction rating for the mentoring stages and development trails was 9.3.

