

economic and financial analysis report



 click on the items below to navigate through the document:



managerial analysis of results



management report



consolidated financial statements



videoconference commenting on the results
October 30th at 9:30 AM (US Eastern Time)

3Q
25



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Some numbers included in this Report have been subjected to rounding adjustments.
As a result, some amounts indicated as total amounts in some charts may not be the arithmetic sum of the preceding numbers.
Percentage variations not presented in the framework of this report, are related, in their majority, to the low value balances compared with the other periods presented.

As of January 2025, we adopted in our Financial Statements the new accounting practices established by CMN Resolutions No. 4,966 and No. 4,975. For management purposes, we kept the information of the previous periods as already disclosed, which do not present relevant differences in the historical analysis of the results. For some credit indicators, when mentioned, we carry out historical data for comparability purposes on a pro-forma basis. In our financial statements the Organization opted for the exemption provided by the Standard not to resubmit comparative information from previous periods resulting from the changes.



Managerial Analysis of Results



Bradesco is undergoing a transformation, fueling a continued positive performance. In the third quarter of the year, we took another step in boosting our profitability. We continue with the same commercial traction, while keeping delinquency indicators under control, prioritizing risk-adjusted returns. The transformation is advancing, supporting our evolution and enhancing our long-term competitiveness.

Recurring net income was R\$6.2 billion in 3Q25, an increase of 2.3% q/q and 18.8% y/y. As a result, ROAE topped 14.7% in the quarter.

Total revenue reached R\$35.0 billion in the quarter, increasing by 3.0% q/q and 13.1% y/y, driven by an expressive performance across all lines: net interest income, fee and commission income and income from insurance.

The NII reached R\$18.7 billion in the quarter, up by 3.7% q/q and 16.9% y/y. Client NII totaled R\$18.6 billion, up by 4.8% q/q and 19.0% y/y, mainly driven by the increase in the loan portfolio and the average spread, which improved from 8.8% in 2Q25 to 9.0% in 3Q25, benefiting from higher efficiency in funding. Market NII was R\$99 million in 3Q25, decreasing from the previous quarter, as expected.

The expanded loan portfolio grew by 9.6% y/y and 1.6% q/q in Sept25, driven by the MSME and Individual segments. It is worth highlighting the increase in the share of secured credit lines, which went from 58.5% in Jun25 to 59.5% in Sept25. In terms of MSME, products such as receivables discounting and working capital loans (FGI and FGO - government-backed guarantee funds) stand out, and for Individuals, in payroll-deductible loans, rural loans, and high-income credit card lines.

In September 2025, the delinquency ratio (over 90 days NPL) remained stable at 4.1%. Delinquency in MSME posted an improvement of 0.6 p.p. q/q, reflecting the quality of recent vintages, while Individuals loan indicator was impacted by the higher level of delays in John Deere Bank operations, which are collateralized and subject to a distinct recovery timeline.

The cost of credit increased slightly, from 3.2% in 2Q25 to 3.3% in 3Q25, reflecting an increase of provisions for specific wholesale cases and John Deere Bank. We highlight the decrease of R\$1.8 billion in the restructured portfolio against the previous quarter and of R\$8.2 billion in the annual comparison.

The quality of our credit portfolio showed improvement, being that stage 1 loan participation rose 30 bps while stage 3 fell 20 bps, resulting from better originations and the sequential cleanup of problematic assets.

Fee and commission income increased by 2.8% q/q and 6.9% y/y. The positive standouts over the quarter included fees from consortia, cards, loan operations and asset management.

Once again, the operational performance of insurance activities was significant, with income from insurance operations reaching of R\$5.7 billion (1.0% q/q and 13.0% y/y) and net income of R\$2.5 billion (10.3% q/q and 6.5% y/y). The ROAE of the insurance company was 22.4% in 3Q25.

Operating expenses increased by 3.7% q/q and 9.6% y/y, in line with expectations. This growth rate largely reflects the investments being made in the bank and its affiliates. Analyzing only personnel and administrative expenses, there was a 5.5% y/y growth in 3Q25, which shrinks to 2.5% when we exclude the profit-sharing expenses, below inflation of 5.2% for the period, underlining the strong cost-control measures currently in place within the Organization. With that, we maintained our efficiency ratio stable at about 50% for the quarter and in 12 months.

Tier 1 capital ratio remained at 13.4% and the common equity ratio was 11.4% this quarter. Even with the growth of the portfolio, our capital continues to be robust, within the regulatory and management limits. We allocated R\$3.8 billion in interest on shareholders' equity in 3Q25.

We are continuing to carry out our transformation plan. In 3Q25, we continued to accelerate footprint adjustments and make changes in the way we serve our clients. We opened 34 new offices in our new Principal segment, intensified the operations of our banking correspondents, and continued to enhance our new Companies & Business App with more features and rising user adoption. We are making the new cash management system available to more companies. In terms of personnel, the cultural evolution program continues to be implemented. The plan will continue to be executed in an accelerated manner.

As an important part of our strategic agenda, we remain committed to sustainable business financing and supporting our clients in the transition to a greener and inclusive economy, maintaining the portfolio's decarbonization strategy and keeping a close eye on risks and opportunities. At the end of September 2025, we achieved 100% of our target to allocate up to R\$350 billion by year-end to sectors and activities with socio-environmental benefits.

The following information details our performance in 3Q25, including results, balance sheet and key performance indicators.

enjoy the reading!

highlights 3Q25



consolidated recurring net income

R\$6.2 bi

Δ 2.3% q/q Δ 18.8% y/y

ROAE 3Q25

14.7%

Δ 0.1 p.p. q/q Δ 2.3 p.p. y/y

main data selected



total
revenue

R\$35.0 bi ⁽¹⁾

Δ 3.0% q/q Δ 13.1% y/y

total net interest income

Δ 3.7% q/q Δ 16.9% y/y

fee and commission income

Δ 2.8% q/q Δ 6.9% y/y

insurance, pension plans and
capitalization bonds

Δ 1.0% q/q Δ 13.0% y/y



cost of risk

R\$8.6 bi

Δ 5.1% q/q Δ 20.1% y/y

Loan Loss Provision / Expanded Loan Portfolio (% Annualized)

3.0 3.0 3.0 3.2 3.3

3Q24

4Q

1Q25

2Q

3Q



personnel + administrative expenses ⁽²⁾

R\$12.9 bi

Δ 3.3% q/q Δ 5.5% y/y

Disregarding the effect of the increase in stake Cielo and acquisition of John Deere Bank:
(1) 12.7% y/y; and (2) 4.7% y/y.

expanded loan portfolio

R\$1,034 bi

Δ 1.6% q/q

Δ 9.6% y/y



individuals

R\$451.6 bi

Δ 2.1% q/q

Δ 13.8% y/y



companies

R\$582.7 bi

Δ 1.2% q/q

Δ 6.5% y/y

MSME

Δ 4.6% q/q

Δ 24.8% y/y

Large Corporates

▽ 1.2% q/q

▽ 3.5% y/y



loan indicators

over 90 days ratio

4.1%

stable q/q

▽ 0.1 p.p. y/y



basel – tier I

13.4%

Δ 0.4 p.p. q/q

Δ 0.7 p.p. y/y

insurance group

recurring net income

R\$2.5 bi

Δ 10.3% q/q Δ 6.5% y/y

ROAE 3Q25

22.4%

Δ 1.0 p.p. q/q ▽ 1.3 p.p. y/y

revenue

R\$29.6 bi

Δ 1.5% q/q ▽ 5.8% y/y

claims ratio 3Q25

72.8%

Δ 1.1 p.p. q/q ▽ 3.4 p.p. y/y

key highlights

- Profitability grows gradually and safely
- Revenues advance, with emphasis on Client NII
- Stable delinquency, restructured portfolio decreases and portfolio in secured lines gains participation again
- Controlled operating expenses and fast-paced footprint adjustment
- Solid insurance performance, with expansion in the ROAE



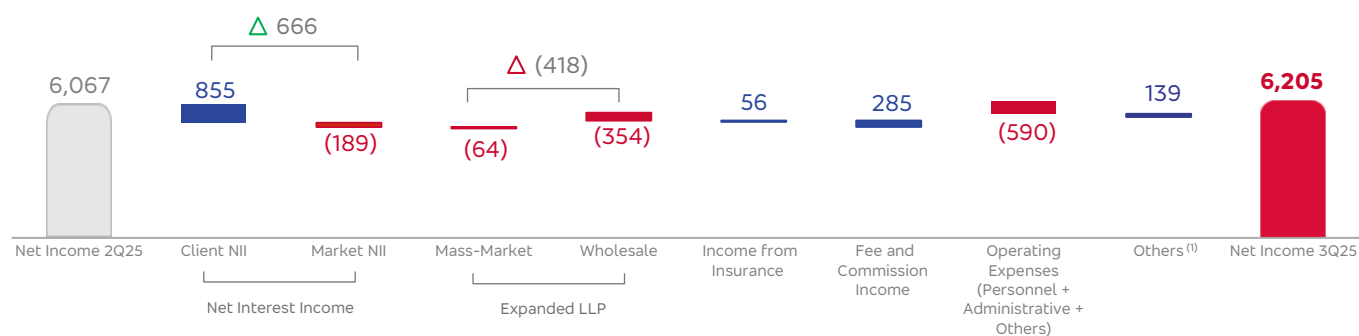
recurring net income statement



R\$ million	3Q25	2Q25	3Q24	9M25	9M24	Variation %		
						3Q25 vs. 2Q25	3Q25 vs. 3Q24	9M25 vs. 9M24
\\ Net Interest Income	18,710	18,044	15,999	53,987	46,731	3.7	16.9	15.5
Client NII	18,611	17,756	15,635	53,138	45,412	4.8	19.0	17.0
Market NII	99	288	364	849	1,319	(65.6)	(72.8)	(35.6)
\\ Expenses with Expanded Loan Loss Provisions	(8,560)	(8,142)	(7,127)	(24,344)	(22,228)	5.1	20.1	9.5
\\ NII Net of Provisions	10,150	9,902	8,872	29,643	24,503	2.5	14.4	21.0
\\ Client NII Net of Provisions	10,051	9,614	8,508	28,794	23,184	4.5	18.1	24.2
Income from Insurance, Pension Plans and Capitalization Bonds	5,706	5,650	5,048	16,659	13,689	1.0	13.0	21.7
Fee and Commission Income	10,592	10,307	9,904	30,668	28,082	2.8	6.9	9.2
Operating Expenses	(16,488)	(15,898)	(15,050)	(47,392)	(42,876)	3.7	9.6	10.5
Personnel Expenses	(7,126)	(6,852)	(6,504)	(20,683)	(18,741)	4.0	9.6	10.4
Other Administrative Expenses	(5,778)	(5,639)	(5,728)	(16,682)	(16,940)	2.5	0.9	(1.5)
Other Income / (Operating Expenses)	(3,584)	(3,407)	(2,818)	(10,027)	(7,195)	5.2	27.2	39.4
Tax Expenses	(2,164)	(2,289)	(2,120)	(6,618)	(6,053)	(5.5)	2.1	9.3
Results derived from investments in affiliates	83	132	111	265	276	(37.1)	(25.2)	(4.0)
\\ Operating Income	7,879	7,804	6,765	23,225	17,621	1.0	16.5	31.8
Non-Operating Income	(16)	9	31	58	79	-	-	(26.6)
Income Tax / Social Contribution	(1,574)	(1,638)	(1,474)	(4,834)	(3,249)	(3.9)	6.8	48.8
Non-controlling interests in subsidiaries	(84)	(108)	(97)	(313)	(299)	(22.2)	(13.4)	4.7
\\ Recurring Net Income	6,205	6,067	5,225	18,136	14,152	2.3	18.8	28.2
Non-Recurring Events	-	-	-	(62)	-	-	-	-
PTI Adherence / Tax Provisions ⁽¹⁾	-	495	-	433	-	-	-	-
Labor Contingency	-	(495)	-	(495)	-	-	-	-
Book Net Income	6,205	6,067	5,225	18,074	14,152	2.3	18.8	27.7

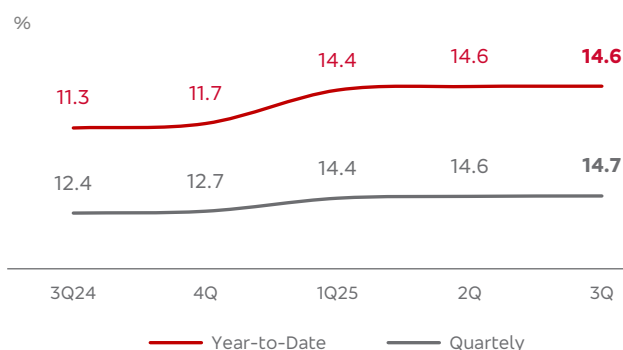
(1) It refers to adherence to the Comprehensive Transaction Program (PTI), according to the Notice No. 25/2024 of the Attorney General's Office of the Finance Ministry (PGFN), the Brazil IRS (SRF) and the tax provisions.

recurring net income movement in the quarter | R\$ million

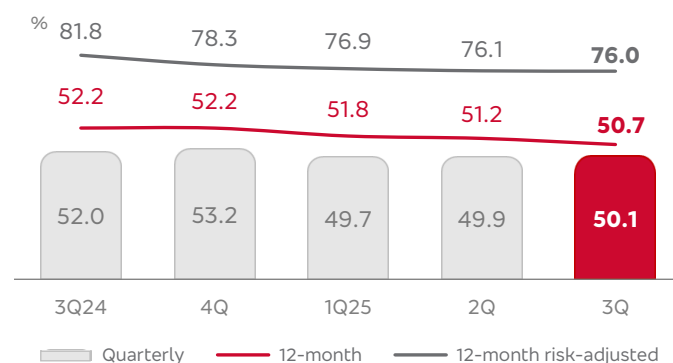


(1) Tax Expenses, Equity in the Earnings of Affiliates, Non-Operating Income, Income Tax/Social Contribution and Minority Share.

ROAE Quarterly and Year-to-Date



ER / Risk – Adjusted ER





net interest income

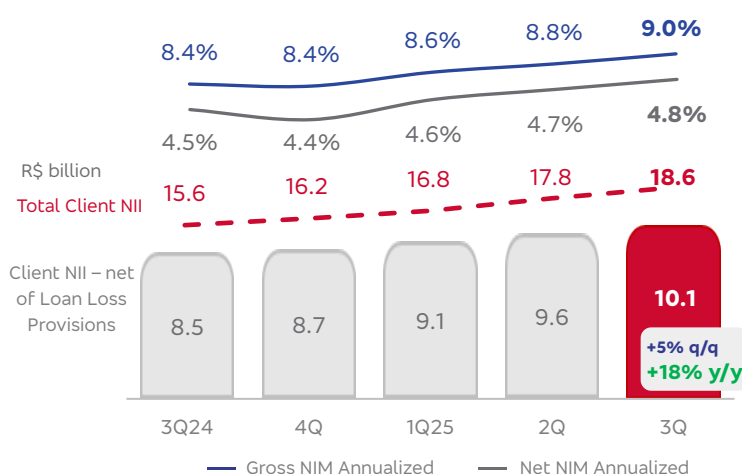


R\$ million	3Q25	2Q25	3Q24	9M25	9M24	3Q25 vs. 2Q25 R\$ %	3Q25 vs. 3Q24 R\$ %	9M25 vs. 9M24 R\$ %
\\ Net Interest Income	18,710	18,044	15,999	53,987	46,731	666 3.7	2,711 16.9	7,256 15.5
\\ Client NII ⁽¹⁾	18,611	17,756	15,635	53,138	45,412	855 4.8	2,976 19.0	7,726 17.0
Average Balance	847,275	832,780	758,474	830,953	734,548	219	1.7	1,417
Gross NIM	9.0%	8.8%	8.4%	8.6%	8.3%	636	1,559	3,123
\\ Market NII ⁽²⁾	99	288	364	849	1,319	(189) (65.6)	(265) (72.8)	(470) (35.6)

(1) It relates to the income from operations made with assets (loans and others) and liabilities sensible to spreads. The result calculation of the assets sensible to spreads considers the original rates of the deducted operations from the internal funding cost, and the liabilities result represents the difference between the cost of raising funds and the internal transfer rate of these funds; and (2) It is composed of Assets and Liabilities Management (ALM), Trading and Working Capital.

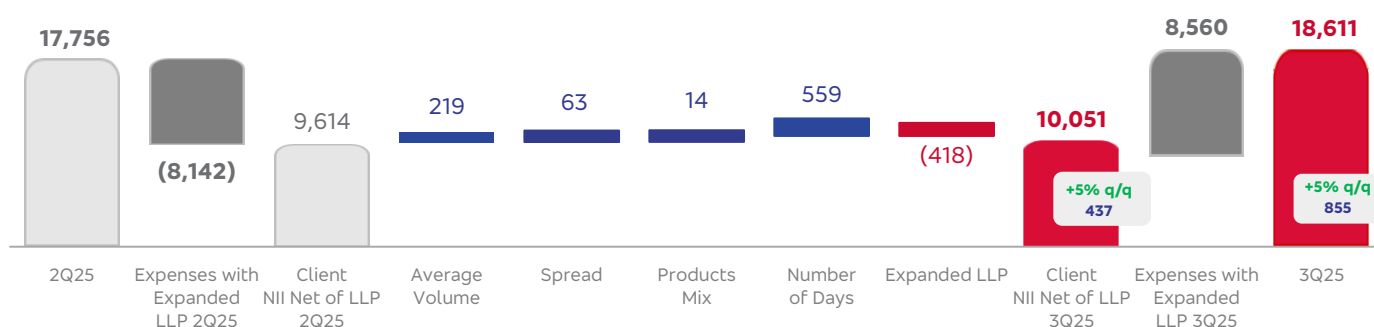
client NII

expanded loan portfolio mix (%)



	Sept25	June25	Sept24	Sept25 vs. Sept24
\\ Individuals	43.7	43.4	42.0	1.7 p.p.
Payroll-deductible Loans	9.8	9.8	10.2	(0.4) p.p.
Real Estate Financing	10.8	10.9	10.4	0.4 p.p.
Rural Loans	3.8	3.5	2.4	1.4 p.p.
Vehicle	3.9	3.7	3.8	0.1 p.p.
Credit Card	7.5	7.5	7.5	-
Personal Loans	6.9	7.0	6.9	-
Other	1.0	0.9	1.0	-
\\ Companies	56.3	56.6	58.0	(1.7) p.p.
Large Companies	33.0	33.9	37.5	(4.5) p.p.
MSME	23.3	22.6	20.5	2.8 p.p.

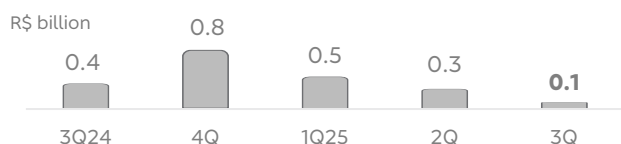
change in the client NII | R\$ million



The client NII showed a growth of 5% in the quarter, driven by all components, highlighting the consistent evolution of the credit volume, the increase in funding margin, result of the higher efficiency in funding, the improvement in the mix and, also, the calendar effect in the period. As a result of this dynamic, the average gross rate expanded by 0.2 p.p. in the quarter, reaching 9% in 3Q25.

In the credit margin, the evolution comes mainly from the increase in operations in the MSME, with emphasis in working capital (FGI and FGO - government-backed guarantee funds) and in individuals in the vehicle lines, payroll-deductible loans, rural loans and credit card. Considering the cost of risk, even with the largest expenses with Loan Loss Provisions of the wholesale segment, the client NII net of Loan Loss Provisions showed an evolution of 5% in relation to 2Q25, +18% in relation to 3Q24 and +24% in the accrued for nine months, reflecting the strategy of growth with asset quality, benefiting the average net NIM that expanded to 4.8%.

market NII



Variations in all periods are substantially resulting from ALM movements, as expected.



funding sources



total funds raised and managed

R\$3.4 tri

△ 4.0% q/q △ 9.0% y/y



funds raised
△ 3.2% q/q △ 9.5% y/y



funds and managed portfolios
△ 5.1% q/q △ 8.3% y/y

R\$ million	Variation %				
	Sept25	June25	Sept24	Quarter	12 months
Demand Deposits	36,496	32,199	45,398	13.3	(19.6)
Savings Deposits	123,974	127,353	129,743	(2.7)	(4.4)
Time Deposits + Debentures	532,385	506,487	458,442	5.1	16.1
Borrowings and Onlending	76,012	80,257	66,273	(5.3)	14.7
Funds from Issuance of Securities	316,272	295,879	269,409	6.9	17.4
Interbank Deposits	5,499	1,199	2,835	-	94.0
Subordinated Debts	51,962	60,254	52,495	(13.8)	(1.0)
\\ Subtotal	1,142,600	1,103,628	1,024,594	3.5	11.5
Obligations for Repurchase Agreements	329,377	316,022	315,711	4.2	4.3
Working Capital (Own / Managed)	132,810	130,447	126,268	1.8	5.2
Foreign Exchange Portfolio ⁽¹⁾	532	653	832	(18.5)	(36.1)
Payment of Taxes and Other Contributions	6,120	6,807	7,208	(10.1)	(15.1)
Technical Provisions for Insurance, Pension Plans and Capitalization Bonds	435,244	425,081	393,720	2.4	10.5
\\ Funds raised	2,046,683	1,982,637	1,868,333	3.2	9.5
\\ Investment Funds and Managed Portfolios	1,375,660	1,308,473	1,270,075	5.1	8.3
\\ Total Assets under Management	3,422,343	3,291,110	3,138,408	4.0	9.0

(1) With the adoption of Resolution No. 4,966/21, foreign exchange operations began to be registered as derivatives. For purposes of comparability, the balances of previous periods were re-presented, maintaining the uniformity of the information.

loans vs. funding

In order to evaluate the relationship between loan operations and funding, we deducted from the total client funding the amount committed to reserve requirements at Brazilian Central Bank, as well as the amount of funds available within the customer service network, and we added the funds from domestic and foreign lines of credit that provide funding to meet the demand for loans and financing.

R\$ million	Variation %				
	Sept25	June25	Sept24	Quarter	12 months
\\ Funding vs. Investments					
Demand Deposits + Sundry Floating	42,616	39,006	52,606	9.3	(19.0)
Savings Deposits	123,974	127,353	129,743	(2.7)	(4.4)
Interbank Deposits	5,499	1,199	2,835	-	94.0
Time Deposits + Debentures	532,385	506,487	458,442	5.1	16.1
Funds from Financial Bills	301,935	285,024	260,795	5.9	15.8
\\ Customer Funds ⁽¹⁾	1,006,409	959,070	904,421	4.9	11.3
(-) Reserve Requirements	(119,964)	(121,476)	(123,720)	(1.2)	(3.0)
(-) Available Funds (Brazil)	(14,705)	(13,046)	(13,430)	12.7	9.5
\\ Customer Funds Net of Reserve Requirements	871,740	824,548	767,271	5.7	13.6
Borrowings and Onlending	76,012	80,257	66,273	(5.3)	14.7
Other (Securities Abroad + Subordinated Debt + Other Borrowers - Cards)	114,170	122,353	92,130	(6.7)	23.9
\\ Total Funding (A)	1,061,922	1,027,157	925,674	3.4	14.7
\\ Expanded Loan Portfolio (Excluding Sureties and Guarantees) (B)	915,108	899,797	829,245	1.7	10.4
\\ B / A	86.2%	87.6%	89.6%	(1.4) p.p.	(3.4) p.p.

(1) It considers: Demand Deposits, Floating, Saving Deposits, Interbank Deposits, Time Deposits, Debentures (with collateral of repurchase transactions) and Funds from Financial Bills (considers Letters of Credit for Real Estate, Letters of Credit for Agribusiness, Financial Bills and Structured Operations Certificates).



expanded loan portfolio



expanded loan
portfolio

R\$1,034 bi

△ 1.6% q/q △ 9.6% y/y



individuals

R\$451.6 bi

△ 2.1% q/q △ 13.8% y/y



companies

R\$582.7 bi

△ 1.2% q/q △ 6.5% y/y

micro, small and medium-sized enterprises
△ 4.6% q/q △ 24.8% y/y

large corporates
▽ 1.2% q/q ▽ 3.5% y/y

highlights



credit card - Individuals

△ 1.8% q/q △ 9.3% y/y

credit card | high-income -
Individuals

△ 11.0% q/q △ 38.3% y/y

working capital - Companies

△ 5.0% q/q △ 13.9% y/y

cdc/vehicle Leasing -
Individuals

△ 5.7% q/q △ 13.5% y/y

rural loans -
Individuals + Companies

△ 5.1% q/q △ 47.0% y/y

real estate financing -
Individuals + Companies

△ 1.5% q/q △ 15.0% y/y

BNDES/Finame Onlendings -
Companies

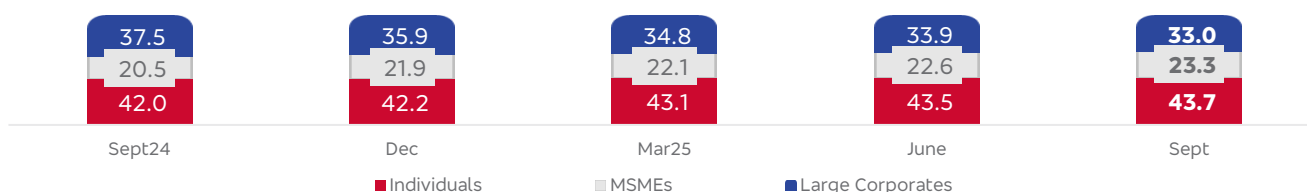
△ 1.6% q/q △ 20.2% y/y

portfolio segregated by modality

R\$ million	Variation %				
	Sept25	June25	Sept24	Quarter	12 months
Individuals	438,539	430,863	388,134	1.8	13.0
Companies	333,247	321,908	300,302	3.5	11.0
\\ Loan Portfolio - Total	771,786	752,771	688,436	2.5	12.1
Securities ⁽¹⁾	86,943	90,666	90,016	(4.1)	(3.4)
Other Products with a Credit Feature	56,379	56,359	50,794	-	11.0
Sureties and Guarantees ⁽²⁾	119,130	118,630	114,646	0.4	3.9
\\ Expanded Loan Portfolio - Total	1,034,238	1,018,426	943,891	1.6	9.6
\\ Individuals	451,568	442,446	396,837	2.1	13.8
\\ Companies	582,670	575,981	547,055	1.2	6.5
Large Corporates	341,536	345,519	353,872	(1.2)	(3.5)
Micro, Small and Medium-Sized Enterprises	241,134	230,461	193,182	4.6	24.8
Without exchange variation				1.8	9.8

(1) It includes Debentures, CDCA (Agribusiness Credit Rights Certificate), CRI (Real Estate Receivable Certificates), and FIDC (Credit Rights Investment Fund); and (2) Off-balance operations.

Expanded Loan Portfolio Mix - %





expanded loan portfolio



expanded loan portfolio by client profile, product and currency

R\$ million	Variation %				
	Sept25	June25	Sept24	Quarter	12 months
\\ Individuals	451,568	442,446	396,837	2.1	13.8
Consumer Financing	290,993	285,485	267,470	1.9	8.8
Payroll-deductible Loans	101,850	99,390	96,364	2.5	5.7
Credit Card	77,645	76,303	71,040	1.8	9.3
Personal Loans	71,322	71,797	64,666	(0.7)	10.3
CDC/Vehicle Leasing	40,176	37,993	35,400	5.7	13.5
Real Estate Financing	111,993	111,303	97,797	0.6	14.5
Other Products	48,582	45,658	31,569	6.4	53.9
Rural Loans	39,067	36,123	22,245	8.2	75.6
Other	9,515	9,535	9,324	(0.2)	2.0
\\ Companies	582,670	575,981	547,055	1.2	6.5
Working Capital	155,977	148,577	136,948	5.0	13.9
Sureties and Guarantees	117,870	117,705	113,859	0.1	3.5
Securities	86,943	90,666	90,016	(4.1)	(3.4)
Foreign Trade Finance	51,770	53,114	56,107	(2.5)	(7.7)
Rural Loans	44,390	43,298	34,527	2.5	28.6
Real Estate Financing	32,869	31,404	28,187	4.7	16.6
CDC/Leasing	30,752	30,045	28,560	2.4	7.7
BNDES/Finame Onlendings	20,975	20,636	17,443	1.6	20.2
Other	41,124	40,535	41,408	1.5	(0.7)
\\ Expanded Loan Portfolio	1,034,238	1,018,426	943,891	1.6	9.6
Domestic Currency	930,193	914,359	849,516	1.7	9.5
Foreign Currency	104,045	104,067	94,375	-	10.2

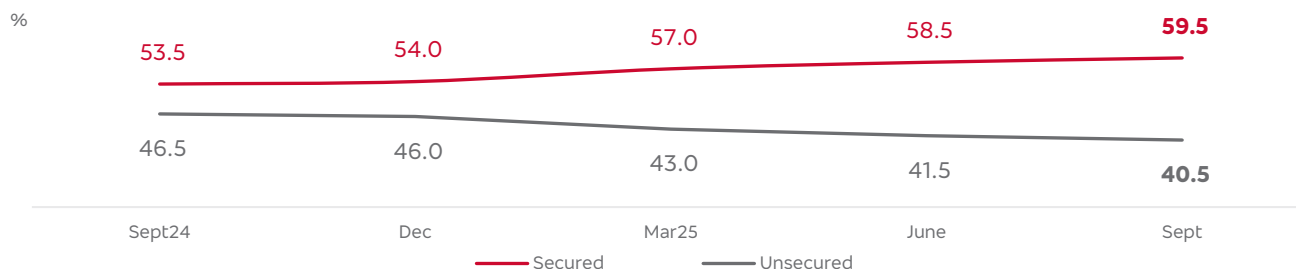


expanded loan portfolio



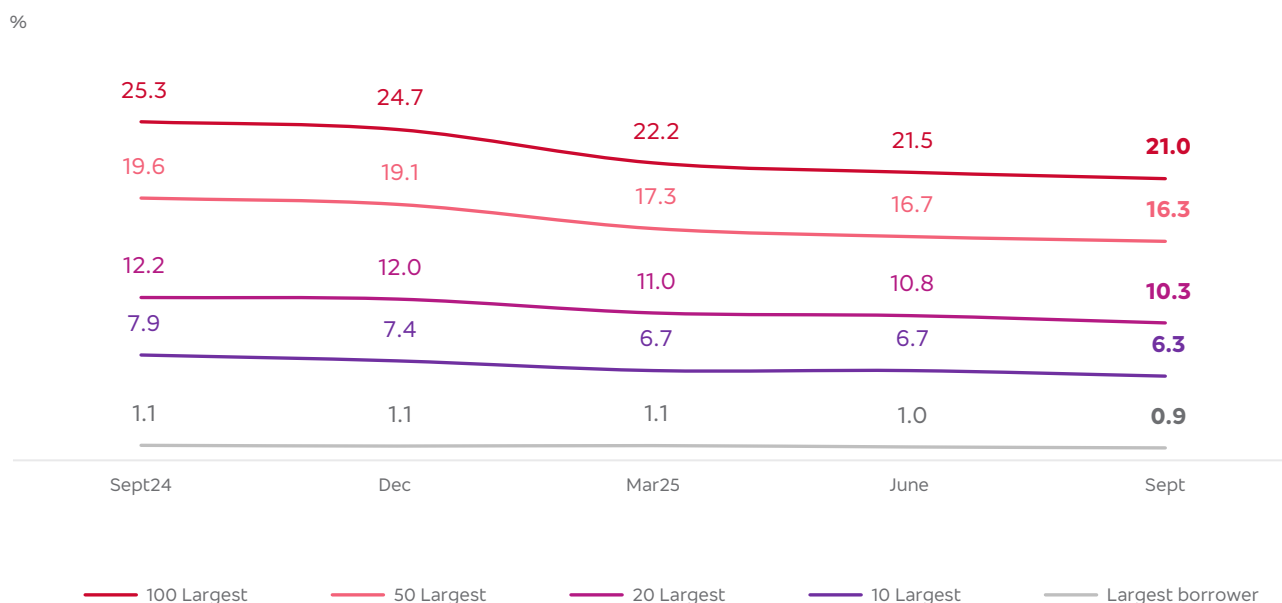
mix of the loan portfolio with and without guarantees - %

The chart below represents the proportion of the loan portfolio segregated in secured and unsecured operations. The portfolio with guarantees grew for the fourth consecutive quarter, representing our risk-adjusted profitability strategy.



portfolio by debtors

Diversification strategy, with no relevant concentrations.





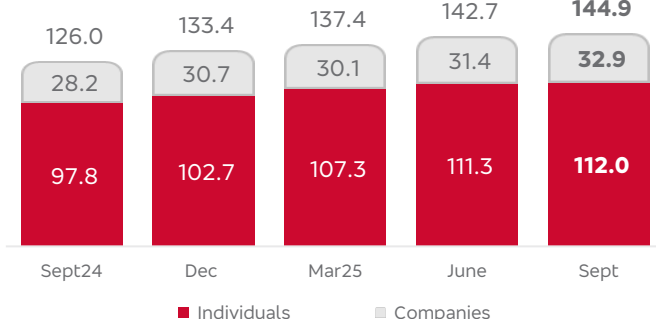
loan portfolio



real estate financing

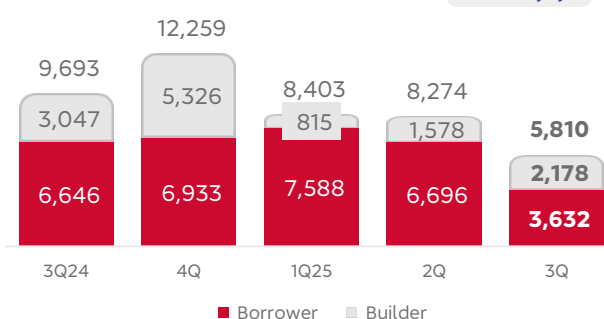
portfolio

R\$ billion



origination

R\$ milhões



profile of the individuals portfolio – origination 3Q25

Average term: 358 Months

R\$897
Thousand

Average
Property
Valuation

R\$488
Thousand

Average
Financing

54.5%

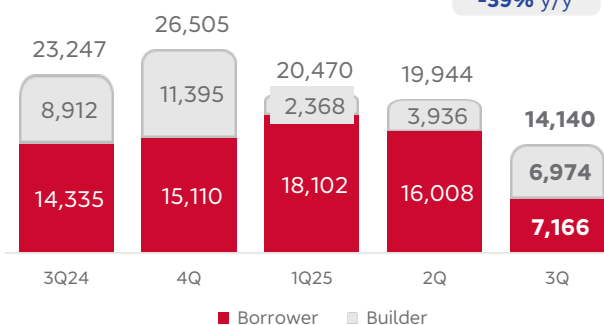
Loan to Value

51.6%

Loan to Value
(Stock)

units financed

-29% q/q
-39% y/y

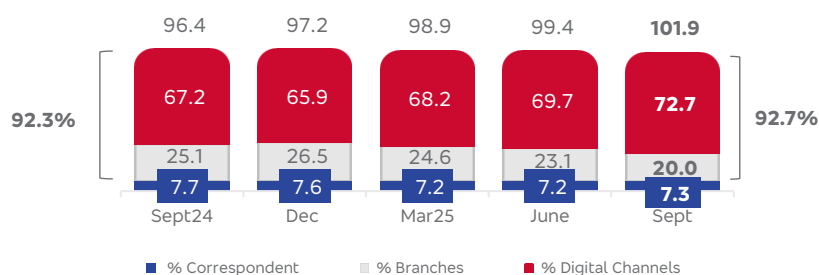


payroll-deductible loans

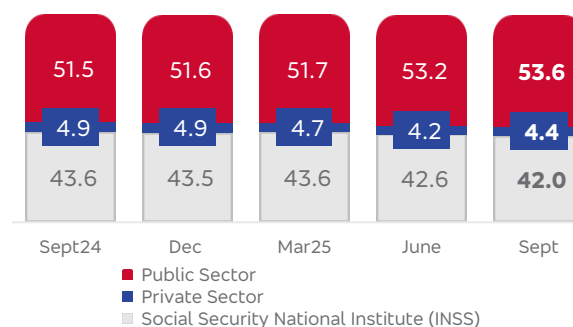
Payroll-deductible Loans / Personal Loans + Payroll-deductible Loans | %

59.8 59.2 59.2 58.1 58.8

portfolio | R\$ billion



distribution of the portfolio by sector - %



payroll-deductible loans market share ⁽¹⁾

14.1%

Total

15.2%

Social Security
National Institute

8.0%

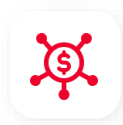
Private

14.1%

Public

(1) Reference date: Aug25.

The payroll-deductible loan grew 2.5% in the quarter and 5.7% in 12 months, with emphasis on the public sector, whose representativeness increased by 0.4 p.p. (Sept25 vs. Jun25).



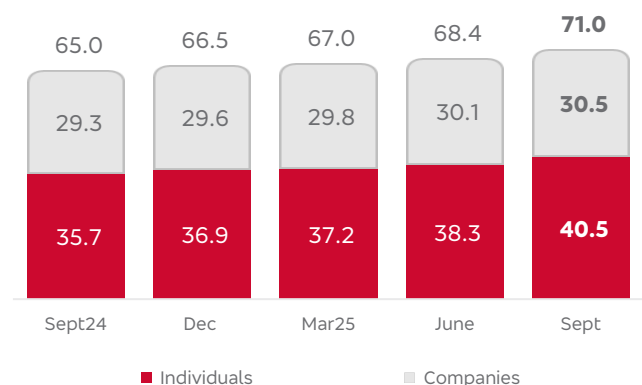
loan portfolio



vehicle financing

portfolio

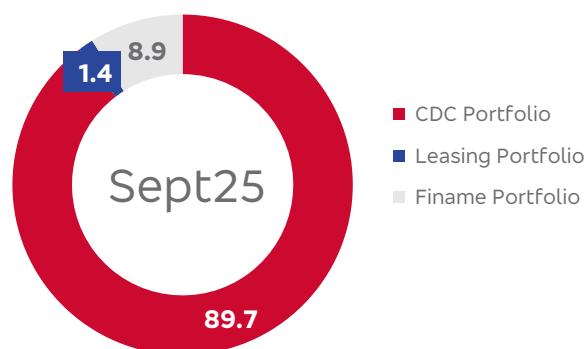
R\$ billion



+4% q/q
+9% y/y

distribution of the portfolio by product

%



expanded loan portfolio distribution | by economic sector

R\$ million

	Sept25	%	June25	%	Sept24	%
\\ Economic Sector						
Public Sector	13,086	1.3	13,182	1.3	13,771	1.5
Private Sector	1,021,152	98.7	1,005,244	98.7	930,120	98.5
\\ Total	1,034,238	100.0	1,018,426	100.0	943,891	100.0
Companies						
Services	157,961	15.3	154,035	15.1	126,697	13.4
Retail	50,015	4.8	49,408	4.9	45,224	4.8
Transportation and Concession	45,168	4.4	43,208	4.2	44,222	4.7
Real estate and Construction Activities	35,800	3.5	34,348	3.4	32,687	3.5
Production and Distribution of Electricity	26,805	2.6	27,110	2.7	32,385	3.4
Wholesale	31,707	3.1	30,740	3.0	26,489	2.8
Food products	26,035	2.5	24,721	2.4	22,036	2.3
Petrol, Derived and aggregated activities	15,752	1.5	13,490	1.3	12,616	1.3
Automotive	9,321	0.9	9,674	0.9	12,127	1.3
Other Sectors	184,105	17.8	189,247	18.6	192,572	20.4
Individuals	451,568	43.7	442,446	43.4	396,837	42.0

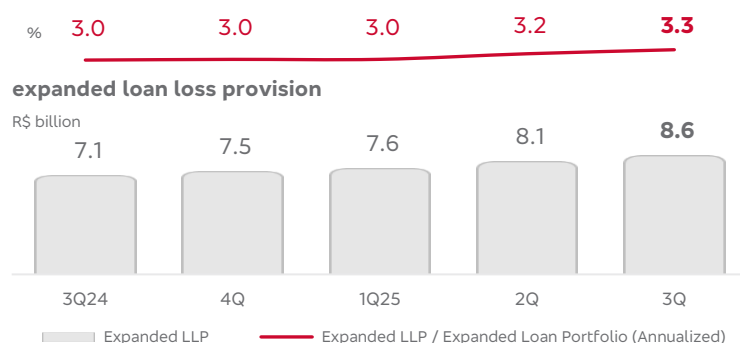
expenses with expanded loan loss provisions



R\$ million	3Q25	2Q25	3Q24	9M25	9M24	Variation % 3Q25 x 2Q25	3Q25 x 3Q24	9M25 x 9M24
Provision Expense with Expected Losses	(9,365)	(8,937)	(8,093)	(26,681)	(24,721)	4.8	15.7	7.9
Income from Recovering Written Off Loans	805	795	966	2,337	2,493	1.3	(16.7)	(6.3)
Net of Discounts Granted ⁽¹⁾								
\\ Expenses with Expanded Loan Loss Provisions ⁽²⁾	(8,560)	(8,142)	(7,127)	(24,344)	(22,228)	5.1	20.1	9.5

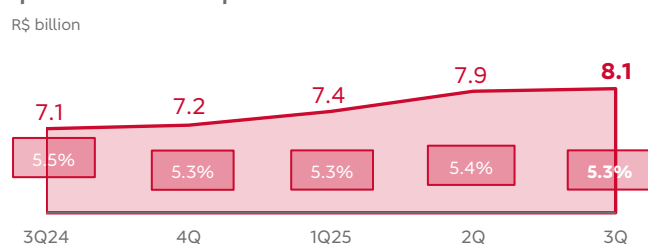
(1) It includes the result with BNDU (non-financial assets held for sale) and others; and (2) Balances prior to 1Q25/March25 are being presented according to the accounting practice in force for the periods. As of 2025, balances are shown in the expected loss model in accordance with CMN Resolution No. 4,966/21.

expanded loan loss provisions / expanded loan portfolio

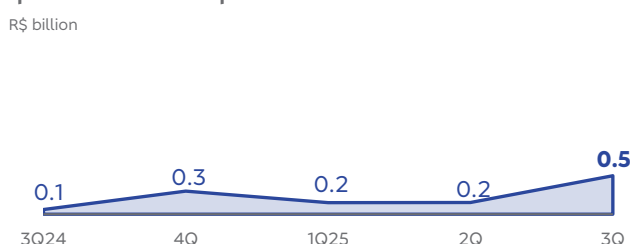


The increase in expenses in the quarter is mainly related to specific operations of the wholesale segment. In mass-market (MSME and Individuals), the performance of expenses with Loan Loss Provisions reflects the growth of the portfolio, the efficiency of the collection process and the improvement of portfolio quality, which can be verified by reducing the cost of risk in the quarter by 0.1 p.p., ending 3Q25 at 5.3%, even considering the higher expenses arising from the consolidation of the John Deere Bank.

expanded loan loss provision – mass-market



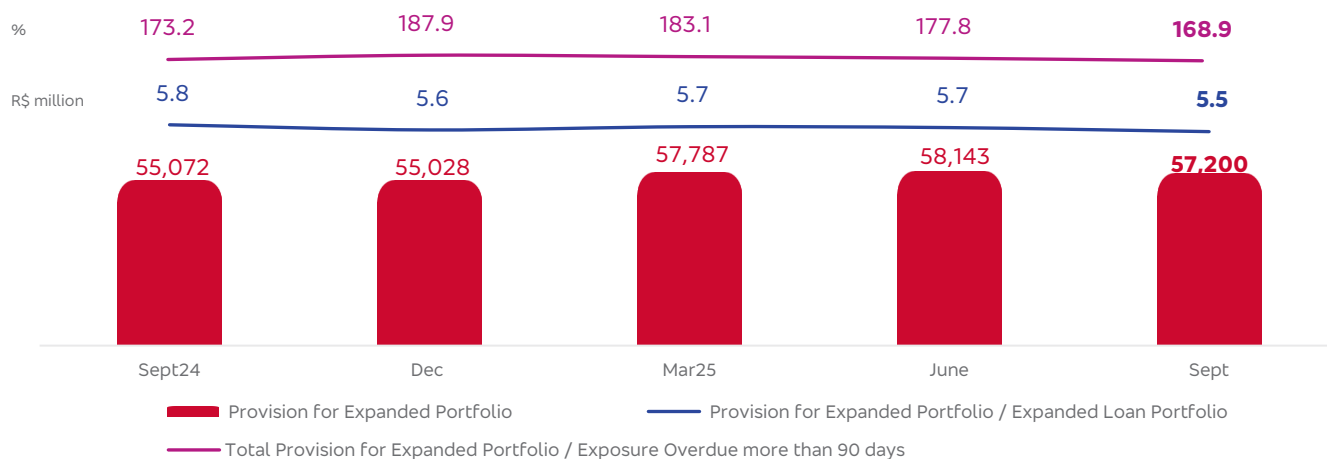
expanded loan loss provision – wholesale



coverage ratios and provision ⁽¹⁾

Variations in the coverage indicator and provisioning level are mainly related to the process of reducing the restructured portfolio, both by the write-off of 100% provisioned operations and the performance of cure operations, which naturally require less provision. In addition, the origination mix continues to favor NII net of provisions, in line with our risk-adjusted return strategy.

provision for expanded portfolio



(1) Balances prior to 1Q25/March25 are being presented according to the accounting practice in force for the periods. As of 2025, balances are shown in the expected loss model in accordance with CMN Resolution No. 4,966/21.



indicators of loan portfolio *

* Does not include Securities, Sureties and Guarantees and other products in the expanded loan portfolio.

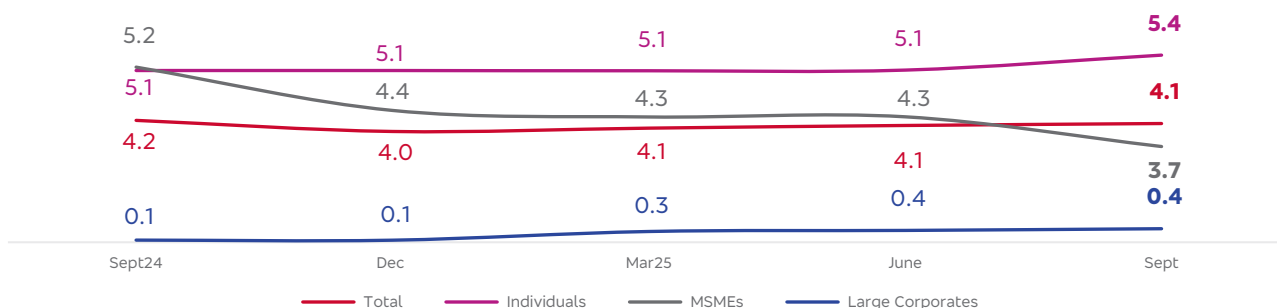


delinquency ratios

reduction of 0.1 p.p. in 12 months of the total delinquency ratio over 90 days and stability for the second consecutive quarter

Over 90 days delinquency ratio remained stable in the quarter, with a reduction of 0.1 p.p. in 12 months. The MSME segment showed significant improvement, with a drop of 0.6 p.p. in the quarter and 1.5 p.p. in relation to Sept24. The segment of Large Corporates continues with delinquency under control. The increase in Individuals delinquency is substantially related to the consolidation of John Deere Bank, disregarding this effect, the total delinquency ratio would have reduced by 0.1 p.p. in the quarter, showing, for another quarter, the results of the quality of the origination process and the recovery of loans.

loan portfolio overdue more than 90 days - %



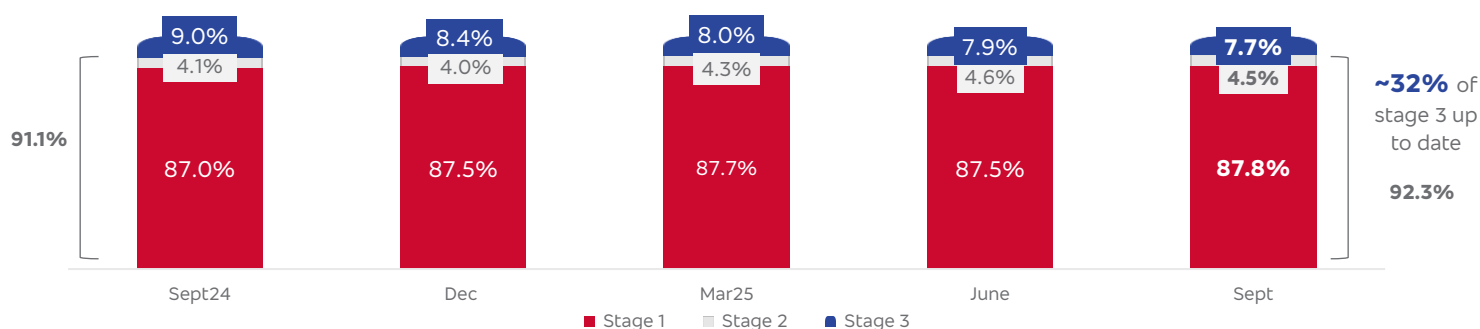
changes in loan portfolio by stage

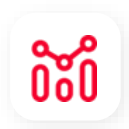
The following table shows the movement of our loan portfolio by stage of operations. In 3Q25, we observed an advance in the portfolio quality, where there was a cure of 4% of the portfolio in stage 3 in the period and, in addition, 12% of operations in stage 2 improved, moving to stage 1. Balances migrated to stage 3 have adequate levels of provision.

		Movement between stages								
		Transfers			Arising					
R\$ million		Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3	Originated / Settlement ⁽¹⁾	Write-off	Sept25
Loan Portfolio	June25									
Stage 1	658,596	-	(10,558)	(2,035)	-	4,039	708	26,877	-	677,627
Stage 2	34,480	(4,039)	-	(6,876)	10,558	-	1,684	(708)	-	35,100
Stage 3	59,695	(708)	(1,684)	-	2,035	6,876	-	2,044	(9,199)	59,059
\\ Total	752,771	(4,746)	(12,242)	(8,911)	12,593	10,915	2,392	28,214	(9,199)	771,786

representativeness of the loan portfolio by stage

In 12 months, there was an improvement of 1.2 p.p in the representativeness of stages 1 and 2, totaling 92.3% in Sept25, highlighting the increase of operations classified in stage 1, which grew 0.8 p.p. in representativeness in 12 months.





indicators of loan portfolio

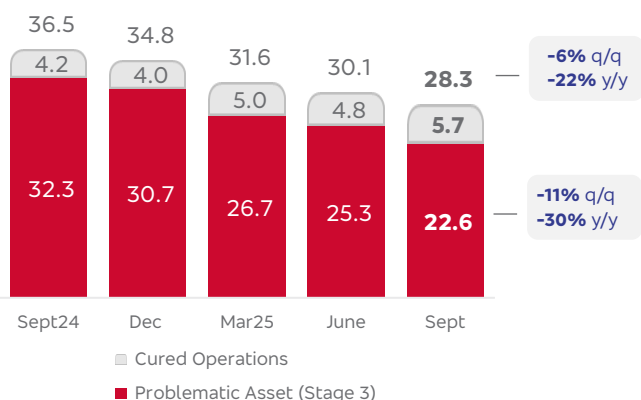


restructured portfolio

We had, for another quarter in a row, reduction in the portfolio of more distressed credits, -22% compared to Sept24 with a drop of 1.6 p.p. in the share of the loan portfolio. We maintain adequate levels of provision for this portfolio, representing approximately twice the total of loans overdue more than 90 days. We also highlight the reduction of R\$2.7 bi or (-11%) of operations classified as problematic assets, in addition to the increase of cured operations in R\$0.9 bi or 20% in the quarter, evidencing the quality of the portfolio and the assertiveness of the strategies adopted in loan recovery.

evolution of the restructured portfolio

R\$ billion



restructured portfolio / loan portfolio

%	5.3	4.8	4.3	4.0	3.7
	Sept24	Dec	Mar25	June	Sept

provision ⁽¹⁾ / restructured portfolio

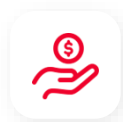
%	64.3	64.7	55.9	56.1	54.4
	Sept24	Dec	Mar25	June	Sept

1.7x

over 90 days / restructured portfolio

%	30.1	31.9	30.9	31.0	31.7
	Sept24	Dec	Mar25	June	Sept

(1) The balances prior to 1Q25/March25 are being presented according to the accounting practice in force for the periods. As of 2025, balances are shown in the expected loss model in accordance with CMN Resolution No. 4,966/21.



fee and commission income



R\$ million	3Q25	2Q25	3Q24	9M25	9M24	Variation % 3Q25 x 2Q25	Variation % 3Q25 x 3Q24	Variation % 9M25 x 9M24
Card Income	4,620	4,460	4,061	13,398	11,499	3.6	13.8	16.5
Checking Account	1,664	1,677	1,735	5,028	5,127	(0.8)	(4.1)	(1.9)
Asset Management	1,003	897	960	2,764	2,638	11.8	4.5	4.8
Loans Operations	749	675	749	2,021	2,043	11.0	-	(1.1)
Consortia	830	771	680	2,308	1,966	7.7	22.1	17.4
Collections and Payments	426	431	479	1,299	1,473	(1.2)	(11.1)	(11.8)
Capital Market / Financial Advisory Services	445	635	481	1,441	1,161	(29.9)	(7.5)	24.1
Custody and Brokerage Services	384	362	374	1,100	1,060	6.1	2.7	3.8
Other	471	399	385	1,309	1,115	18.0	22.3	17.4
\\ Total	10,592	10,307	9,904	30,668	28,082	2.8	6.9	9.2
\\ Business Days	66	61	66	188	190	5	-	(2)

Part of the performance of fee and commission income is influenced by the increase in our stake in Cielo and the consolidation of the John Deere Bank, disregarding this effect, the total variation of revenues would be 5.1% vs. 3Q24 and 4.6% vs. 9M24.

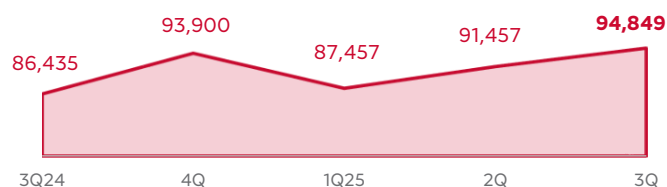
card income

Card income reached R\$4.6 billion in the quarter, representing 44% of total fee and commission income:

- Credit cards registered a traded volume of R\$95 billion, with 10% growth in the year (3Q25 vs. 3Q24); and
- High-income clients account for about 55% of the total revenue, with a growth of 24% compared to 3Q24.

traded volume | credit cards

R\$ million

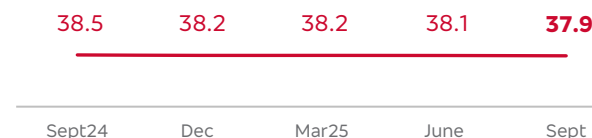


checking account/collections and payments

Fee and commission income from checking account and collections and payments totaled R\$1.7 billion in the quarter. Despite the reduction in these lines against the historical level, the overall performance of the client relationship has been positively reflected in the other lines, with consistent evolution of total revenues and increase in profitability quarter over quarter.

checking account holders

In million



loan operations

The quarterly performance was driven by increased production volumes, especially in working capital operations. In the accrued comparison, we observed a small reduction that reflects the impact of the adoption of CMN Resolution No. 4,966, due to the deferral of fees related to loan operations (EIR – Effective Interest Rate), which are now recognized in the client NII during the period of operation.

asset management market share 16.6%⁽¹⁾

The growth observed in the periods analyzed reflects, in addition to the increase in the asset under management, the effects of the strategy of diversification of our client base and the expansion of the product offer, both in Brazil and abroad.

The quarterly income volume reinforces our position, through Bradesco Asset, as one of the main managers of the country, combining scale and innovation in the delivery of investment solutions.

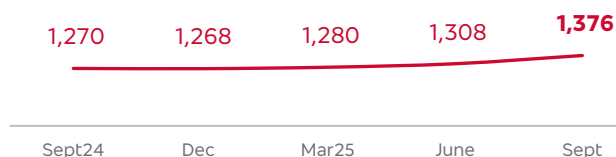
With a constant focus on investor experience and long-term value generation, we continue to expand our performance globally and strengthen our presence in strategic segments such as international ETFs and high-income mandates.

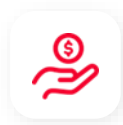
(1) Source: Anbima - Global Ranking of Third-Party Asset Management.

In this way, we maintain our prominence in the main market rankings, including FGV's Triple Crown, further consolidating our position in the market.

balance of investment funds and managed portfolios⁽¹⁾

R\$ billion





fee and commission income



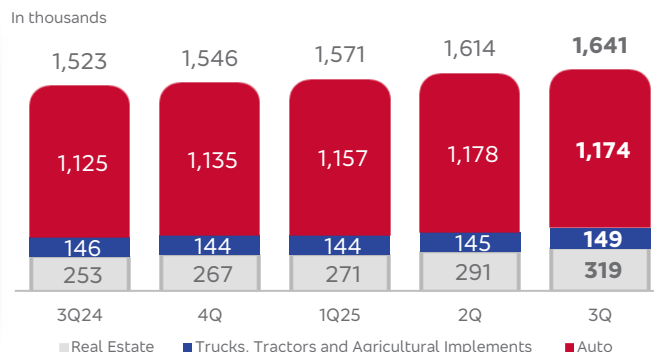
consortia market share⁽¹⁾ Total 18.9% | Auto 22.7% | Real Estate 12.1% | Trucks, Tractors and Agricultural implements 16.2%

Income growth by more than 17% compared to 9M24, driven by higher sales in the real estate segment.

☆ highlights

- More than 199 thousand quotas contemplated as the administrator that most contemplates in the country (R\$13.1 billion concessions in letters of credit) - increase of 23 thousand quotas / R\$1.8 billion in concessions vs. 9M24);
- Record revenue of R\$4.2 billion in Sept25, growth of 35% vs. Sept24; and
- Consortium of real estate with revenue growth of 62% vs. 9M24.

number of outstanding consortium quotas



(1) It considers the products in which Bradesco operates. Reference date: Aug25.

capital market / financial advisory services

Good performance in the accrued for 2025 (9M25), reflecting the efforts in capturing business opportunities in every segment of the capital market and in mergers and acquisitions operations. We advised in 348 operations, totaling around R\$473 billion in volume of transactions.

Below are the main highlights by segment in 9M25:



fixed income (DCM)

Advisory and structuring of 326 transactions with a volume of R\$408 billion.



equities (ECM)

Advisory, structuring and distribution of 2 transactions with a volume of R\$1.5 billion.



mergers and acquisitions (M&A)

Advisory for 20 transactions with a volume of R\$63 billion.



custody

Leader in the global custody market, according to the ANBIMA ranking, we stand out as one of the leading providers of services for the financial and capital markets, with R\$2.6 trillion under custody. We were elected, for three consecutive years, by the Global Finance magazine as the best sub-custodian bank for non-resident investors in Latin America. Our wide range of services covers both local and international markets, offering complete and integrated solutions. This positioning is evidenced by the growth of 4.4% in the asset under custody base in comparison to Sept24.

Highlight to the leadership in the Fund and Investment Portfolios Controllership market according to the ANBIMA ranking, with more than R\$4.2 trillion under services.

In the local market, we provide fiduciary management services, qualified custody and controllership for investment funds. We act as Settlement Bank, Clearing Agent, Depositary and Guarantees Agent (Escrow Account), as well as carry out asset bookkeeping for issuing companies. In the international market, we offer specialized services for ADR and BDR issuers, legal representation for non-resident investors, as well as calculation of NAV (Net Asset Value) and RTA (Register Transfer Agent) services for offshore funds.

Our commitment to excellence and innovation enables us to meet the specific needs of each client, providing security, efficiency and transparency in all operations.

Assets under Custody

R\$ billion





operating expenses



The performance of our operating expenses reflects our continuous commitment to our strategy of improving cost-to-serve efficiency. We maintain the focus on investments in technology, development, infrastructure and strengthening structures, with the aim of sustaining growth consistently, aiming at efficiency in the long term. **We highlight that operating expenses were influenced by the increase in our stake in Cielo and acquisition of the John Deere Bank, disregarding these effects, the variations would be 8.4% vs. 3Q24, and 8.0% vs. 9M24.**

R\$ million						Variation %		
	3Q25	2Q25	3Q24	9M25	9M24	3Q25 x 2Q25	3Q25 x 3Q24	9M25 x 9M24
\\ Personnel Expenses	(7,126)	(6,852)	(6,504)	(20,683)	(18,741)	4.0	9.6	10.4
Payroll, Social Charges, Benefits and Training	(5,874)	(5,665)	(5,629)	(17,171)	(16,397)	3.7	4.4	4.7
Management and Employee Profit Sharing	(1,162)	(1,093)	(772)	(3,184)	(2,037)	6.3	50.5	56.3
Terminations Costs	(90)	(94)	(103)	(328)	(307)	(4.3)	(12.6)	6.8
Total Administrative Expenses	(5,778)	(5,639)	(5,728)	(16,682)	(16,940)	2.5	0.9	(1.5)
Administrative Expenses	(4,528)	(4,415)	(4,576)	(12,990)	(13,551)	2.6	(1.0)	(4.1)
Outsourced Services	(1,404)	(1,371)	(1,453)	(3,907)	(4,181)	2.4	(3.4)	(6.6)
Data Processing and Communication	(1,214)	(1,122)	(1,001)	(3,377)	(2,939)	8.2	21.3	14.9
Facilities ⁽¹⁾	(526)	(525)	(648)	(1,564)	(1,976)	0.2	(18.8)	(20.9)
Advertising and Marketing	(398)	(369)	(360)	(1,143)	(1,078)	7.9	10.6	6.0
Financial System Services	(356)	(364)	(330)	(1,053)	(940)	(2.2)	7.9	12.0
Transportation	(153)	(163)	(195)	(491)	(583)	(6.1)	(21.5)	(15.8)
Other ⁽²⁾	(477)	(501)	(589)	(1,455)	(1,854)	(4.8)	(19.0)	(21.5)
Depreciation and Amortization	(1,250)	(1,224)	(1,152)	(3,692)	(3,389)	2.1	8.5	8.9
\\ Other Operating Expenses Net of Revenue	(3,584)	(3,407)	(2,818)	(10,027)	(7,195)	5.2	27.2	39.4
Card Commercialization	(1,022)	(979)	(800)	(2,921)	(1,933)	4.4	27.8	51.1
Civil, Labor and Tax Contingencies	(1,826)	(1,535)	(1,207)	(4,492)	(3,320)	19.0	51.3	35.3
Claims	(185)	(221)	(193)	(616)	(487)	(16.4)	(4.1)	26.4
Other	(551)	(672)	(618)	(1,999)	(1,456)	(18.0)	(10.8)	37.3
\\ Total Operating Expenses	(16,488)	(15,898)	(15,050)	(47,392)	(42,876)	3.7	9.6	10.5

(1) Contemplates Maintenance and Conservation of Assets and Rentals; and (2) Includes Water, Electricity and Gas, Travels, Materials and Security and Surveillance.

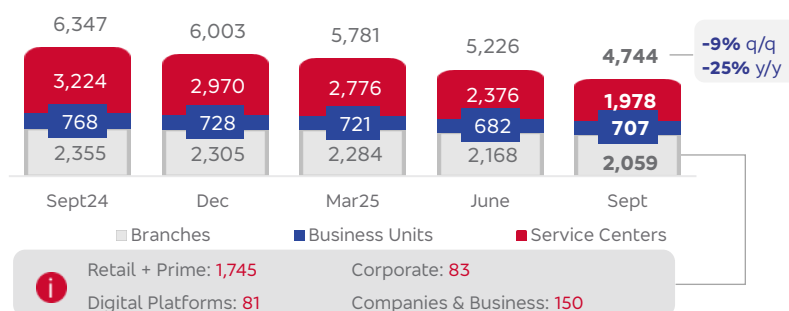


administrative expenses

The management of administrative expenses has reflected a continuous commitment to financial discipline and the pursuit for greater operating efficiency. We prioritize the efficient use of resources, focusing on sustainability of results and building a solid foundation to support business growth. This approach aims to preserve profitability and ensure competitiveness in a scenario of constant transformation.

In the accrued comparison, a reduction of 4.1% was observed, a direct reflection of the continuous rationalization of costs, highlighting the lower structural expenses, especially in premises and transportation, reflecting the adjustment of the footprint. In relation to the quarter, there was an increase of 2.6%, driven mainly by higher spending on data processing, communication and advertising and marketing, reflecting the investments in technology and marketing actions.

Considering depreciation and amortization, the accrued variation for nine months was 1.5%, reflecting larger investments in technology and digital infrastructure. These investments aim to promote improvements in the client journey, modernize internal processes, expand automation and data intensive use, reinforcing the strategic pillars of innovation, efficiency and competitiveness.



We have 15 digital platforms and 26 business units allocated to the Principal.



personnel expenses

The movement in the comparative periods reflects higher expenses with profit sharing, in line with the financial performance / profitability, in addition to the effect of the collective agreement in September 2025, which readjusted wages and benefits by 5.68% (Sept24: 4.64%). We have downsized, totaling 490 employees laid off in the quarter and 2,361 over the last 12 months, in line with our cost-to-serve optimization strategy. At the same time, we continue to strengthen our technology, operations and business teams, ensuring greater efficiency and delivery capacity.



other operating expenses net of revenue

The variations in the periods reflect mainly the movements in civil, labor and tax contingencies, expenses with card commercialization due to the higher volume of transactions, mainly in the high-income segment and, in the accrued for 9M25 vs. 9M24, the performance of this line is influenced by the increase in our stake in Cielo and the consolidation of the John Deere Bank.



dynamics of the insurance business

9M25

revenues from insurance premiums,
pension contributions and
capitalization bonds

R\$89 bi

▽ 0.9% 9M25 vs. 9M24

net income

R\$7.3 bi

△ 11.4% 9M25 vs. 9M24

ROAE

21.5%

▽ 0.2 p.p. 9M25 vs. 9M24

Grupo Bradesco Seguros recorded a net income of R\$7.3 billion in 9M25 (+11.4% vs. 9M24), with an ROAE of 21.5%, and of R\$2.5 billion in 3Q25 (+6.5% vs. 3Q24). Revenues from insurance premiums, pension contributions and capitalization bonds reached R\$88.8 billion in 9M25 (-0.9% vs. 9M24).

The improvement of the industrial result, highlighting the reduction of 5.9 p.p. in the claims ratio, and the performance of the financing income, with an evolution of 11.4% in 9M25 and 18.3% in 3Q25, contributed to the advancement of the income from insurance, pension plans and capitalization operations, which totaled R\$5.7 billion in 3Q25 and R\$16.7 billion in 9M25 (+13.0% and + 21.7%, respectively). It is worth noting that the industrial result accounted for 2/3 of the total amount recorded in both 3Q25 and 9M25.

Technical Provisions surpassed R\$435 billion (+10.5%), and the Financial Assets totaled over R\$458 billion (+10.2%). From January to September 2025, the Insurance Group returned to Society, as indemnities and benefits, R\$44.2 billion (+5.8% vs. 9M24).

The performance reflects the strengthening of the portfolio of the Insurance Group in all segments of activity, with the expansion in the offer of products with higher added value, in addition to the permanent investment in technology and innovation. The Business Portal, for example, which is dedicated to the broker, has incorporated new features, such as day & night assistance requesting from Bradesco Seguros Auto and sales pages for Residential and Travel products.

In 3Q25, Bradesco Saúde (Health) recorded growth of 75 thousand lives compared to the previous quarter. The operator Mediservice surpassed the 780 thousand beneficiaries mark in the accumulated until September (+22% compared to the same period of 2024), driven by network sharing.

In Life Insurance, it is worth highlighting the strategic partnership with Bradesco for the implementation of credit insurance in the E-agro loan portfolio, the digital platform of the Bank with solutions for agribusiness, guaranteeing the settlement of loans contracted by the rural producer through CPR, in case of death or total permanent disability following accident.

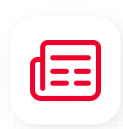
In Pension Plans, Bradesco Vida e Previdência (Life & Pension) made adjustments to fit the current scenario after the change in the VGBL. As a result, we increased PGBL products premiums by 50%, and revenues from risk coverage products, such pension and death and disability benefits, also increased.

In Auto, Bradesco Seguros started the partnership with the EcoRodovias Group to complement the fleet of tow-trucks for users on Rodovia Castello Branco (Highway) in São Paulo, and advanced the Sustainable Workshop project, in partnership with Ecoassist, which offers the partner workshops specialized technical consulting for waste collection and management.

In Property & Casualty, Bradesco Seguros and Swiss Re Corporate Solutions presented the new version of the Digital Corporate Property Insurance, raising the Total Aggregated Guarantee (LMGA) limit per policy from R\$50 million to R\$100 million.

Bradesco Capitalização registered a 11% increase in revenues for digital channels in 3Q25, compared to the same period of the previous year.

Another highlight is the Atlantica D'Or – partnership of Atlântica Hospitais e Participações with Rede D'Or –, which started the construction of a hospital in Ribeirão Preto (SP) and arrived in the city of Rio de Janeiro, where it will assume management of the Hospital Glória D'Or, seventh unit of the partnership.



insurance net income statement



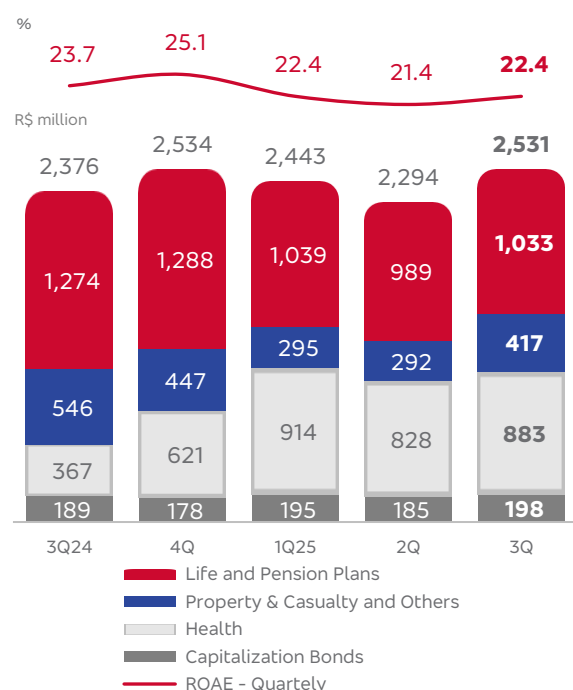
R\$ million	3Q25	2Q25	3Q24	9M25	9M24	Variation %		
	3Q25 vs. 2Q25	3Q25 vs. 3Q24	9M25 vs. 9M24					
\\ Income Statement								
Premiums Earned from Insurance, Pension Plan Contribution and Capitalization Bond Income	19,081	18,099	18,054	54,334	51,037	5.4	5.7	6.5
Retained Claims	(12,485)	(11,781)	(12,002)	(35,338)	(35,150)	6.0	4.0	0.5
Capitalization Bond Draws and Redemptions	(1,725)	(1,647)	(1,725)	(4,892)	(4,588)	4.7	-	6.6
Commission Expenses	(1,274)	(1,059)	(1,061)	(3,551)	(3,090)	20.3	20.1	14.9
Financial Results	2,109	2,038	1,783	6,106	5,481	3.5	18.3	11.4
\\ Income from Insurance, Pension Plans and Capitalization Bonds	5,706	5,650	5,048	16,659	13,689	1.0	13.0	21.7
Fee and Commission Income	552	489	504	1,520	1,437	12.9	9.5	5.8
Personnel Expenses	(733)	(671)	(574)	(2,013)	(1,665)	9.2	27.7	20.9
Other Administrative Expenses	(548)	(518)	(512)	(1,589)	(1,577)	5.8	7.0	0.8
Others	(886)	(931)	(668)	(2,343)	(1,076)	(4.8)	32.6	-
\\ Operating Income	4,091	4,019	3,799	12,234	10,809	1.8	7.7	13.2
Non-Operating Income / Income Tax / Social Contribution / Non-controlling interests in subsidiaries	(1,560)	(1,725)	(1,423)	(4,966)	(4,286)	(9.6)	9.6	15.9
\\ Recurring Net Income	2,531	2,294	2,376	7,268	6,523	10.3	6.5	11.4
Life and Pension Plans	1,033	989	1,274	3,061	3,795	4.4	(18.9)	(19.3)
Health	883	828	367	2,625	1,022	6.6	-	-
Capitalization Bonds	198	185	189	578	542	7.0	4.8	6.6
Property & Casualty and Others	417	292	546	1,004	1,164	42.8	(23.6)	(13.7)
\\ Selected Asset Data								
Total Assets	496,872	483,416	448,900	496,872	448,900	2.8	10.7	10.7
Securities	458,422	445,974	416,049	458,422	416,049	2.8	10.2	10.2
Technical Provisions	435,244	425,081	393,720	435,244	393,720	2.4	10.5	10.5
Shareholder's Equity ⁽¹⁾	44,491	42,672	36,905	44,491	36,905	4.3	20.6	20.6

(1) The shareholders' equity of regulated companies (Insurance, Pension plans and Capitalization bonds) totaled R\$23,179 million in Sept25, and R\$22,422 million in June25.

Note: In Sept25, the Adjusted Shareholders' Equity (ASE) totaled R\$21.7 billion and the Minimum Capital Required (MCR) totaled R\$13.5 billion. In June25, the ASE totaled R\$21.5 billion and the MCR totaled R\$13.4 billion.

income from insurance, pension plans and capitalization bonds +21.7% vs. 9M24

Net Income and ROAE



The income from Insurance, Pension Plans and Capitalization operations showed a positive advance in relation to 9M24, due to the improvement of 28.6% of the industrial result, mainly due to the improvement of the claims ratio of 5.9 p.p. The financing income grew by 11.4%.

Performance 9M25 vs. 9M24	Revenues	Claims Ratio	Commission Ratio	Financial Results
Life and Pension Plans	▽	▽	△	△
Health	△	▽	△	△
Capitalization Bonds	△	-	-	△
Property & Casualty and Others	△	▽	△	△

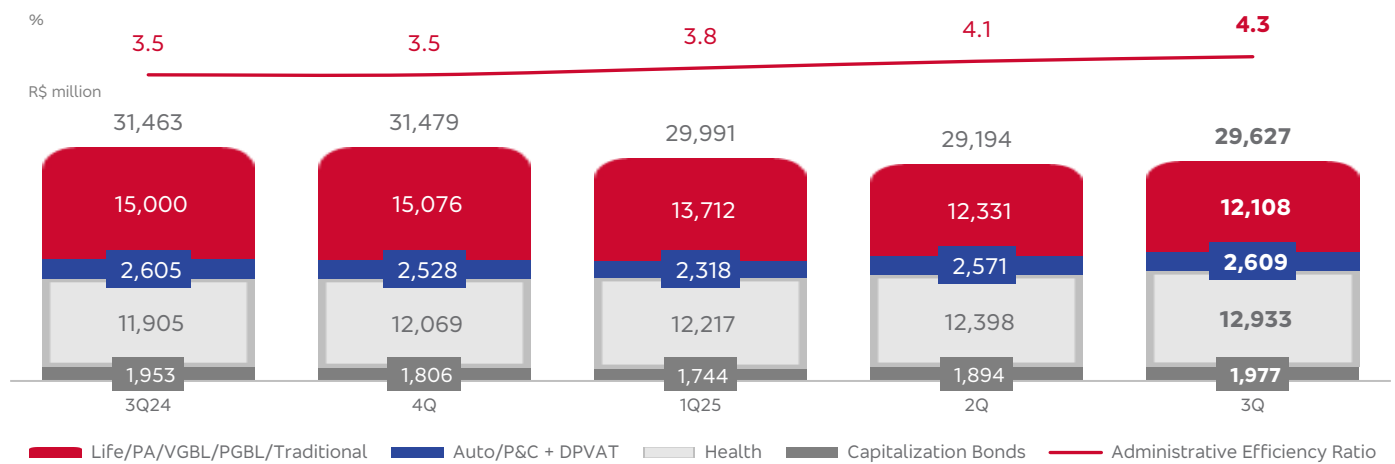
The revenues from insurance premiums, pension contributions and capitalization bonds from digital channels reached R\$4.6 billion in 9M25, an evolution of 9.2% compared to the same period of 2024.



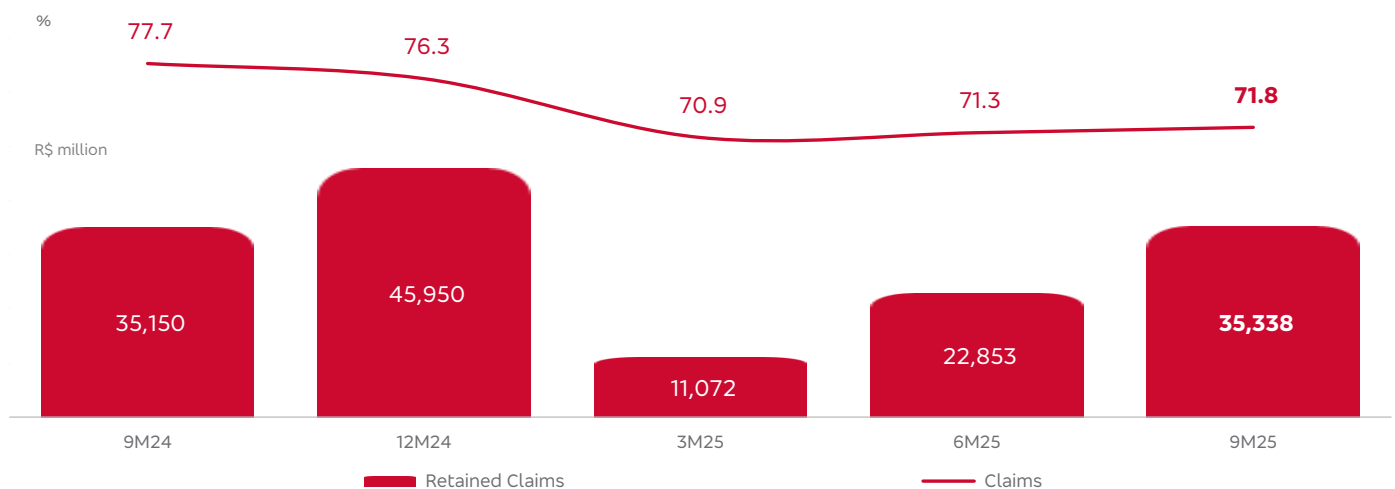
revenues from insurance premiums, pension contributions and capitalization bonds and insurance operating income



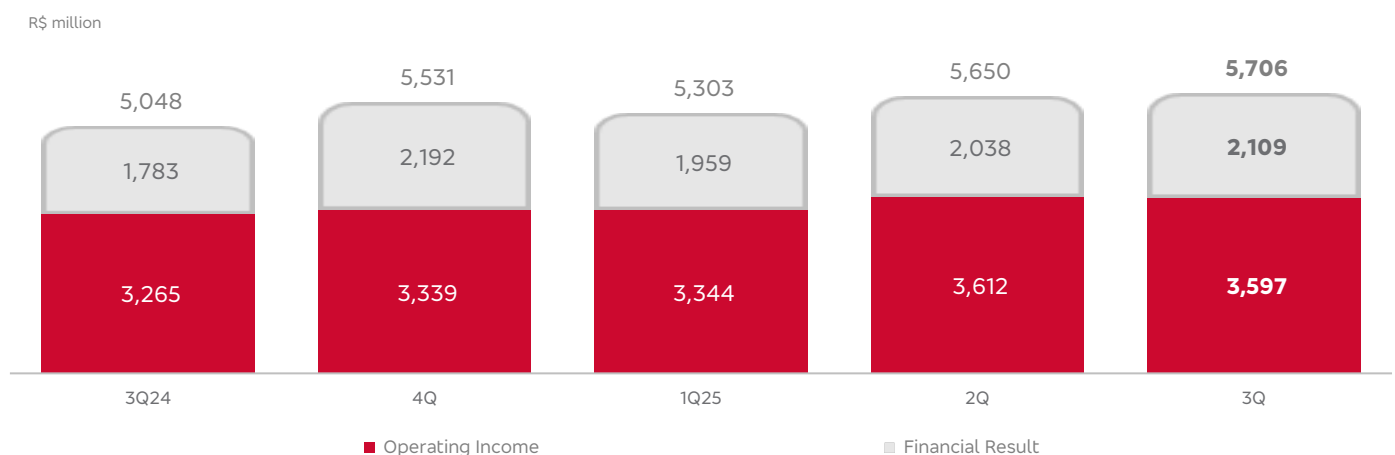
revenue and administrative efficiency ratio



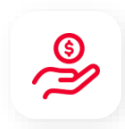
retained claims



income from insurance, pension plans and capitalization bonds



The income from Insurance, Pension Plans and Capitalization operations recorded a growth of 21.7% compared to the same period of the previous year. This performance was driven by a 28.6% increase in the industrial result, highlighting the improvement of 5.9 p.p. in the claims ratio, especially in the Health segment. The financing income showed an evolution of 11.4% in the annual comparison.

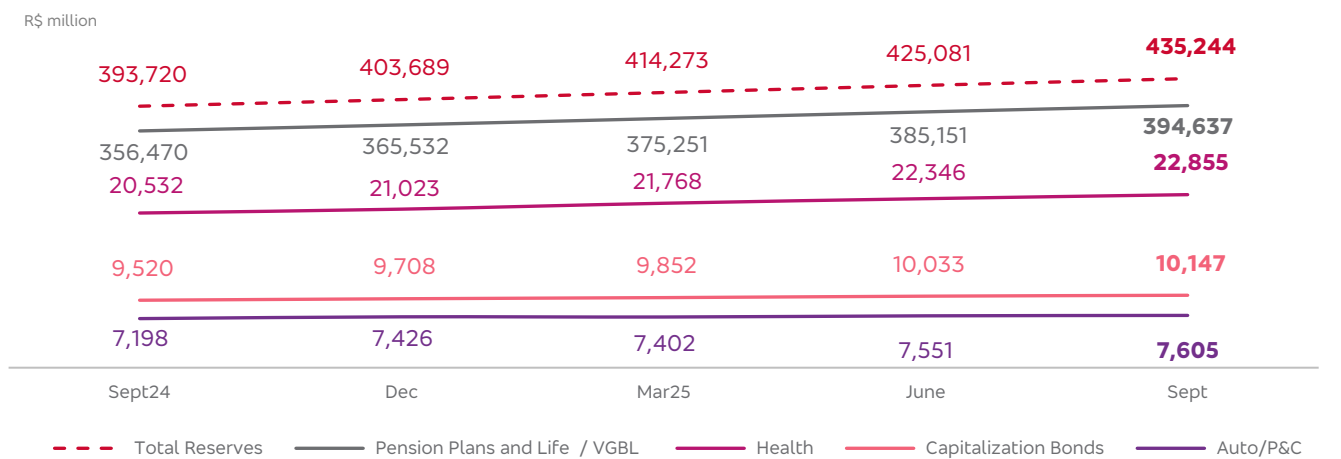


technical provisions and insurance activity indicators



technical provisions

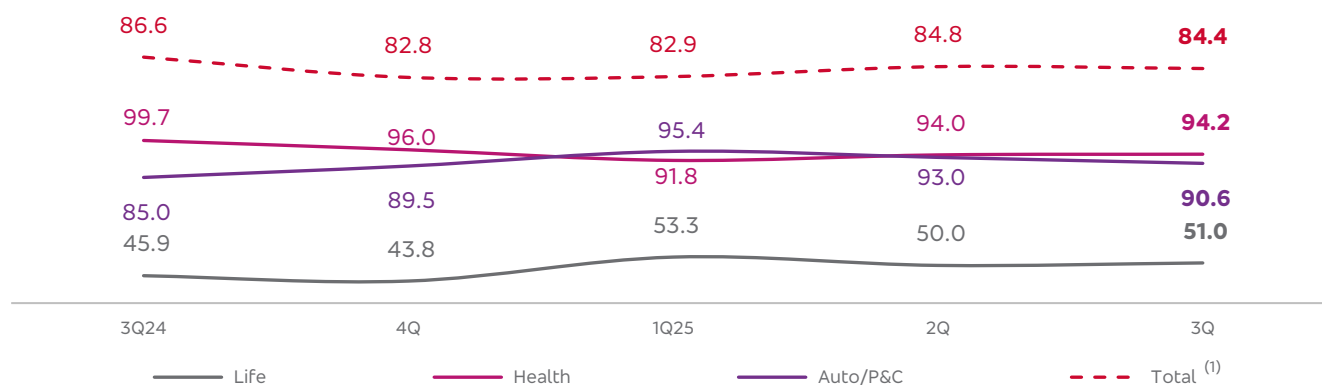
Technical provisions totaled R\$435.2 billion in September 2025, with an increase of 10.5% in 12 months and 2.4% in the quarter, with higher provisions in the “Life and Pension Plans” and “Health” segments.



performance ratios – combined ratio / claims ratio / commission ratio

Combined Ratio

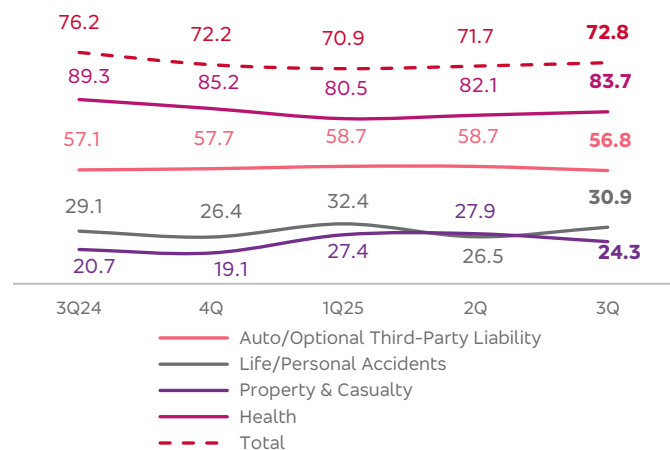
%



(1) Excluding additional reserves.

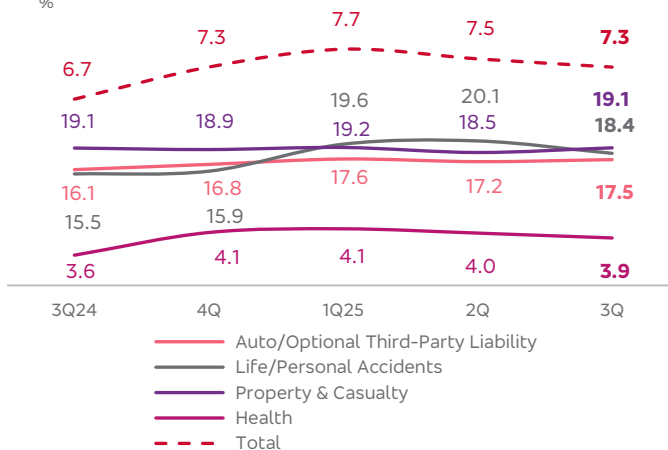
Claims Ratio

%



Comission Ratio

%



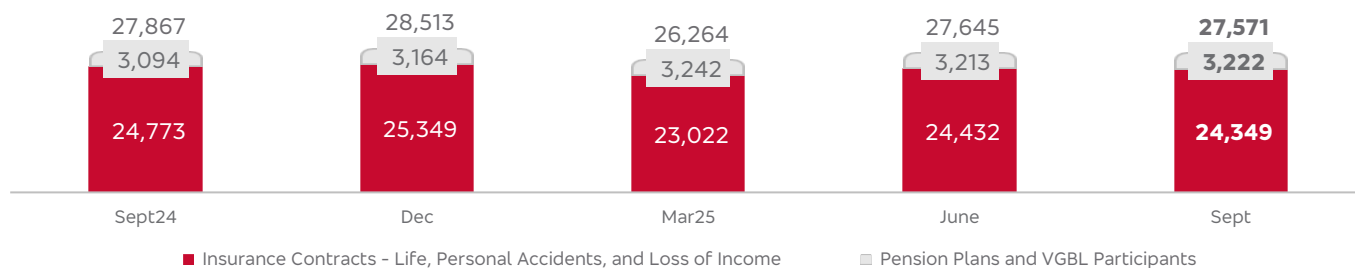


insurance | additional information



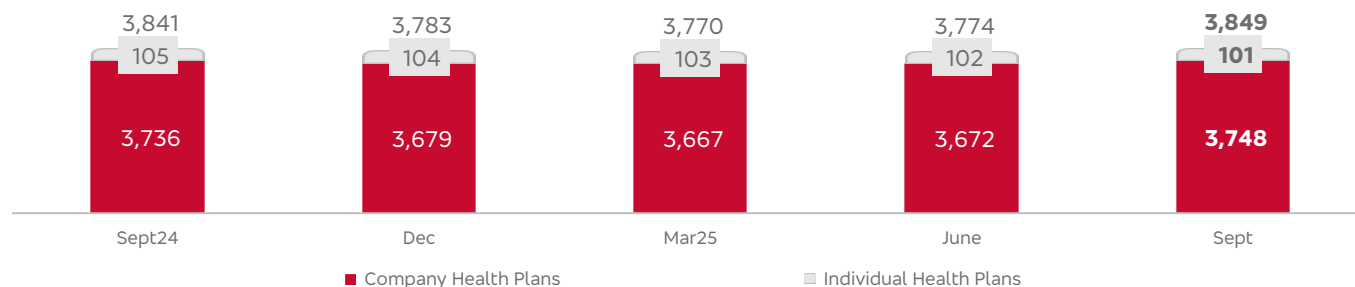
number of contracts / clients - bradesco vida e previdência

In thousand



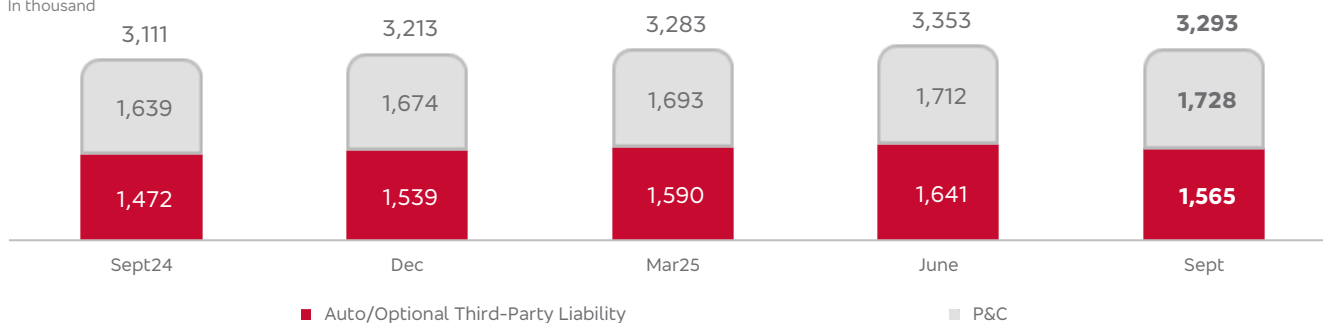
number of policyholders of bradesco saúde, mediservice and bradesco saúde operadora de planos

In thousand



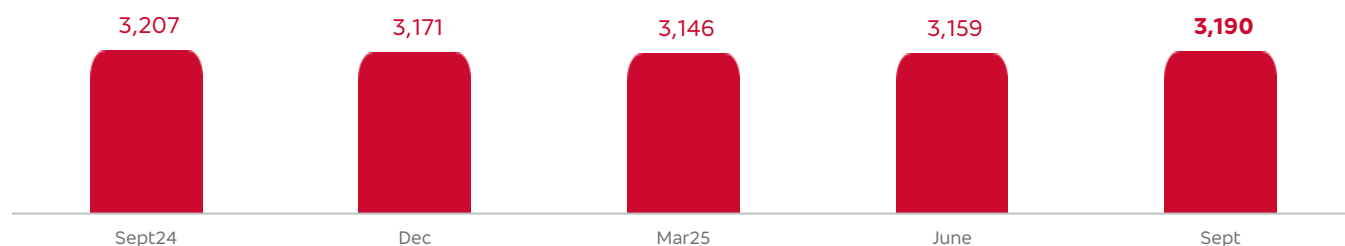
number of auto/P&C policyholders

In thousand



number of clients (capitalization bonds)

In thousand



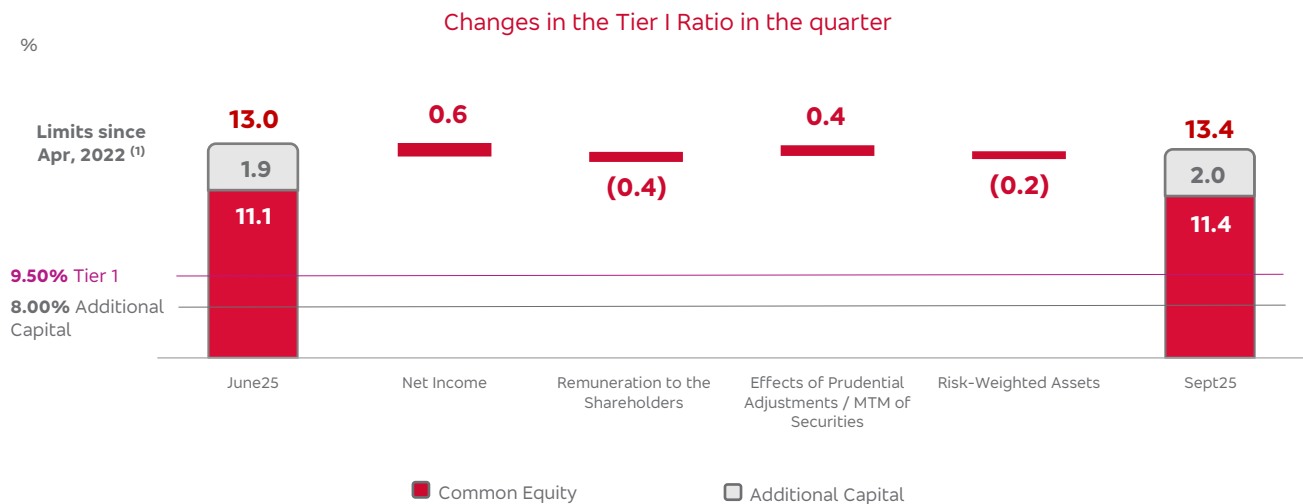


Total Ratio
15.9%

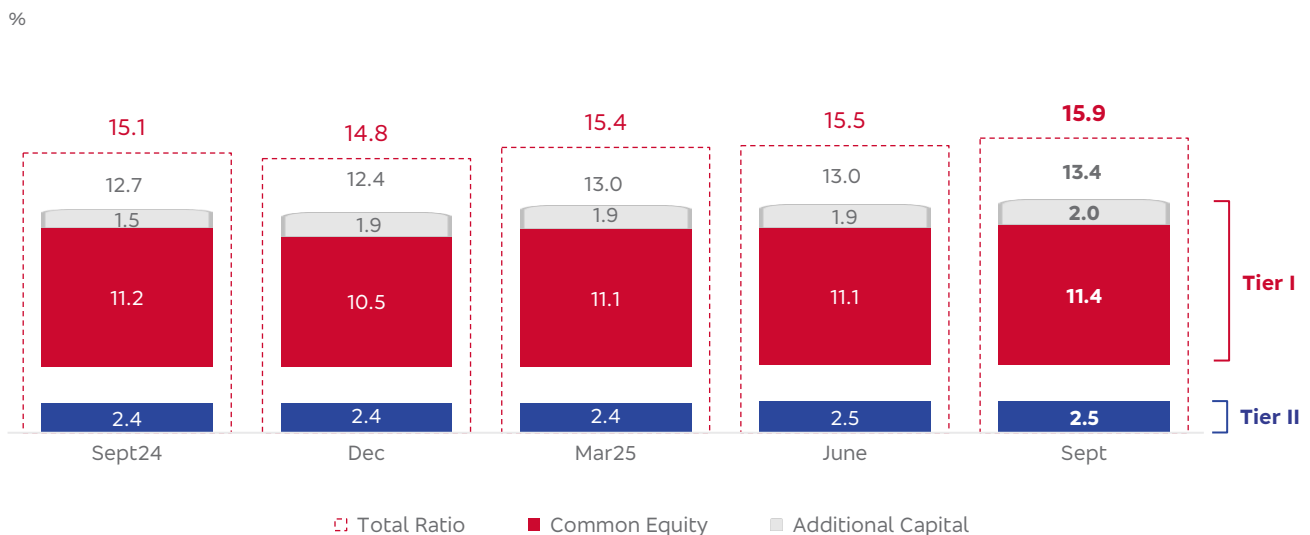
Tier I Ratio
13.4%

Common Equity Ratio
11.4%

Our ratios evolved in 3Q25, remaining above regulatory limits, mainly due to the capacity to generate capital (net income), which absorbed the growth in risk-weighted assets (RWA).



(1) It refers to the minimum required limits, added to the additional contributions of counter-cyclical and systemic capital. It is noteworthy that, as per Resolution No. 4,958/21, since April 2022, the minimum capitals are 9.5% for tier I capital and 8.0% for the common equity.





The following table demonstrates our estimates for 2025, which already consider the implicit variations in the impacts of the adoption of new accounting practices established by CMN Resolution No. 4,966/21. **It is worth noting that the initial guidance was prepared on an annual basis, therefore, the performance of the first nine months of the year should not be compared with the annual estimate due to seasonality, the basis of comparison between periods and the expected performance by the end of the year for each line.**

guidance

	2025	
	Annual Indicator	Actual 9M25 vs. 9M24
Expanded Loan Portfolio	4% to 8%	9.6%
NII Net of Provisions (Net Interest Income - Expanded Loan Loss Provisions)	R\$37 bi to R\$41 bi	R\$29.6 bi
Fee and Commission Income	5% to 9%	9.2%
Operating Expenses (Personnel + Administrative + Other)	5% to 9%	10.5%
Income from Insurance, Pension Plans and Capitalization Bonds	9% to 13%	21.7%

	3Q25	2Q25	3Q24	9M25	9M24
Interbank Deposit Certificate (CDI)	3.70	3.33	1.79	10.36	7.10
Ibovespa	5.32	6.60	6.38	21.58	(1.77)
USD – Commercial Rate	(2.54)	(4.97)	(1.99)	(14.11)	12.54
General Market Price Index (IGP-M)	0.01	(1.92)	1.52	(0.94)	2.63
Extended Consumer Price Index (IPCA)	0.63	0.93	0.80	3.64	3.31
Business Days (#)	66	61	66	188	190
Calendar Days (#)	92	91	92	273	274

\\ Indicators (Closing Rate)

USD – Commercial Rate (R\$)	5.3186	5.4571	5.4481	5.3186	5.4481
CDS 5 years (Points)	136	149	153	136	153
Selic - Base Interest Rate (% p.a.)	15.00	15.00	10.75	15.00	10.75
BM&F Fixed Rate (% p.a.)	14.34	14.69	12.17	14.34	12.17

indicators

economic perspectives

%	2025	2026
USD - Commercial Rate (year-end) - R\$	5.25	5.25
Extended Consumer Price Index (IPCA)	4.5	3.8
General Market Price Index (IGP-M)	(0.1)	3.7
Selic (year-end)	15.00	11.75
Gross Domestic Product (PIB)	2.0	1.4



Additional Information



corporate strategy



The bank's strategic plan focuses on simplifying the operation and management model to provide more autonomy and speed in decision-making, keeping clients at the heart of our decisions.

The plan reinforces our ambition to be a full-service bank that is profitable and prepared to compete over both the short and long term. This ambition can be translated into specific aspirations that need to be pursued, as outlined below:

- A physical bank with an adequate cost structure and aimed at serving clients
- Efficient digital banking with humanized experience and AI
- Operational efficiency that ensures competitiveness and returns
- Capture of a larger share of wallet in the key segments
- Better customer experience
- A culture of transformers
- Most effective time to market

With a robust and accelerated approach, we focused on an agenda of ten key strategic themes, which are divided into business and enabling areas, aligning our actions with our ambitions:

Business: Mass Retail; High Income; SMEs; payments and cash management; and credit cycle.

Enablers: intra-group synergies and innovation; technology and agile model; organizational structure; management model and culture; and operational efficiency.



customer-centric

The client is at the center of all of our decisions. With a solid partnership built over 80 years, we are present in their daily life, either by the mobile, computer, branches, or by BIA. Our purpose is to support the realization of dreams through a healthier financial life.

Our commitment is to provide the best experience by listening carefully to what our clients have to tell us and combining it with data intelligence. Thus, we develop products and services that are increasingly complete, designed to meet the needs, desires and unique moments of each client.

The client's voice

To strengthen our customer-centric front, we have an exclusive area dedicated to the evolution of the customer experience, guided by three strategic pillars: excellence in banking, which guarantees high quality and personalized services in all channels with relevant solutions to each need; scalable platforms that use standardized and reusable components to leverage ideas and productivity; and AI First that develops intelligent, reliable and problem-solving solutions, strengthening loyalty.

In this context, Bradesco reaffirms its leadership in innovation and customer experience with the launch of the first Disney Credit Card, the result of an unprecedented partnership with The Walt Disney Company. Integrated with the Bradesco App, the card offers a simple and fast application, free Disney+ subscription, access to the Journey of Dreams Platform, as well as complete planning of the trip and intuitive integration with the website. The client also participates in the Bradesco Disney Loyalty Program, which converts purchases into points for exchange for licensed products. This initiative reinforces Bradesco's strategy of connecting technology, entertainment and financial services in a unique digital journey, expanding the value proposition and generating loyalty.

Expanding this innovation journey, Bradesco launched the Digital Platform PJ Bradesco Empresas e Negócios (Companies & Business), a solution built on cloud architecture based on APIs and microservices, ensuring agility, scalability and continuous evolution. The client journey was redesigned with 100% digital account opening, access by facial biometrics and hybrid customer service, combining generative AI and specialized human support. We expanded the offer of credit with Pronampe and Procred products, allowing simulation and loan application directly on the platform.

In addition, Bradesco has consolidated itself as one of the main payment initiators in the Open Finance ecosystem, promoting innovative solutions aimed at improving the customer experience. Among the most relevant advances is the implementation of the journey without redirection, now also available to Corporate clients. With this functionality, the client performs transfers of resources between financial institutions without leaving the environment of the Bradesco App. By eliminating steps that previously generated friction and abandonment, Bradesco offers a more fluid, safe and integrated navigation, reinforcing its commitment to digital excellence and customer-centricity.



NPS | 3Q25 vs. 3Q24

Bank



+4 p.p.



Overdraft



+6 p.p.



Pix



+6 p.p.



Investments



+5 p.p.



Bradesco is constantly evolving through concrete initiatives and attitudes. We listen to who really matters: the client. And this listening is not just once. It is continuous, strategic and deeply transformative.

Engagement in this journey is complete. Leadership goes far beyond monitoring this movement - it participates, provokes, drives, and stimulates. It creates spaces for dialog, stimulates protagonism and ensures that each step has a clear purpose: **customer-centricity**.

The change takes place in the details: active listening, agility, empathy present in the whole interaction. This is how we build relationships of trust and closeness, which become increasingly long-lasting. The voice of the client is not only heard — it is translated into actions, innovation and real change. And the results are reflected in several of our indicators.

With investments in technology, data intelligence and channel improvement, Bradesco becomes even more agile and intuitive, more dynamic and human. Because in essence, it is not about offering products, but **being part of people's lives and their achievements** — always valuing ethics, transparency and respect, in its many forms.

Source: Bradesco analysis by means of the NPS Prism® benchmark report. NPS Prism® is a registered trademark of Bain&Company, Inc.



our people



diversity, equity and inclusion

Commitment to diversity and representativeness



fórum
de empresas
e direitos
lgbti+



The
Valuable
500



INICIATIVA
EMPRESARIAL
PELA IGUALDADE
RACIAL



Empresa
Associada

ethos



coalizão



EMPODERAMENTO
DAS MULHERES
PRINCÍPIOS DE
IGUALDADE GÊNERO
ONU MULHERES
UNITED NATIONS
GLOBAL COMPACT



HeForShe

81.7

thousand
employees

(considering employees abroad)

Brazil:

50%

are women

36%

of leadership positions
are occupied by women

30%

are black people

22%

of leadership positions
are occupied by black
people

5% are people with disabilities

UNIBRAD | development solutions and training

education, inclusion and democratization of knowledge

+352 thousand participations

in trainings in 3Q25

main recognitions

\\ LinkedIn – Top Company 2025

\\ Top Employers 2025 Certification

\\ GPTW Award – Women, PwD, Ethnic Racial and Early Childhood

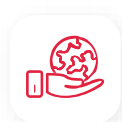
\\ Diversity Index i-Diversa – B3

\\ Youth Employability Brazil Award – CIEE

\\ Ethos – Recognition for Promotion of LGBTI+ Rights

\\ Blue Seal – Mercer Marsh

\\ Best Workplaces – Infojobs



sustainability

Sustainability is integrated into our strategic drivers and, through the management of guidelines and engagement in environmental, social and governance (ESG) aspects, we seek to enhance our contributions to the sustainable development of the country.

Sustainability strategy

Considering the main challenges and global trends of the agenda, we chose three themes to promote an agenda of change:

Sustainable business



Driving positive impact businesses that foster social and environmental development.

Climate agenda



Ensuring that our businesses are prepared for climate challenges, raising awareness and engaging our clients regarding risks and opportunities.

Financial citizenship



Promoting education and financial inclusion to boost socioeconomic development.

Highlighted goals and commitments



Extended goal – to direct R\$350 billion to sectors and activities with socio-environmental benefits by the end of 2025.



100% of our structures are supplied by renewable energy sources.



We measure the carbon emissions of 100% of our Corporate loan portfolio.



Decarbonization – aligning our loan and investment portfolios for the reduction of funded emissions, reaffirming our commitment to the climate transition and the continuity of this agenda.



We neutralize 100% of greenhouse gas emissions generated by our operations.

Governance

We have a robust sustainability governance structure integrated with risk management and business. The main decisions and strategic direction are conducted by the Sustainability and Diversity Committee, which reports to the Board, which is required to meet bimonthly. The Committee is composed of members of the Board of Directors and of members of the Board of Executive Officers, including the CEO.

Performance

Our progress in the management of ESG aspects is evidenced by the fact that our performance is mostly above the industry average in the evaluations of specialized ratings and our permanence in the main sustainability indexes, such as Dow Jones, ISE, and CDP, among others.

International recognition

We have been highlighted in Environmental Finance's Sustainable Loans Insight 2025 as one of the 10 largest global banks and leading Latin America in number of labeled loans — including green, social, sustainable and sustainability-related operations. The ranking, based on market data, reinforces our performance in financing a low carbon economy.

Quarter highlight

In September 2025, we reached 100% of our goal of allocating R\$350 billion to sectors and activities with socio-environmental benefits by the end of 2025. We remain committed to the generation of sustainable businesses and with the support to our clients in the transition to a greener, more resilient and inclusive economy.

Transparency

We follow international guidelines of transparency and disclosure, such as the Sustainability Accounting Standards Board (SASB) and Stakeholder Capitalism Framework, among others.



For more information, visit the Integrated Report



digital in figures

99%

transactions are carried out through **Digital Channels**

95%

are concentrated on **Mobile** and **Internet**

44% of credits released in 9M25 were made through **digital channels**

Individuals App

In R\$ | 9M25 vs. 9M24



+14%

Pension Plans



+25%

Capitalization Bonds



+18%

Insurance



+14%

Issuing of Credit Cards (in qty)

Mobile Credit

In R\$ | 9M25 vs. 9M24

Credits Released (Individuals)

Highlight to:



+23%

Personal Loans



+18%

Public Payroll-deductible Loans

Listening to the client in every journey:

★ Rating: **4.4** of 5

Credits Released (Companies)

Highlight to:



+33%

Working Capital



+25%

Receivable discounts

Listening to the client in every journey:

★ Rating: **4.9** of 5

Bradesco App Ratings | Sept25

Individuals



Apple

4.7

of 5



Play

4.7

of 5

Companies & Business



Apple

4.8

of 5



Play

4.6

of 5

BIA with GenAI | Better experience, with agility and resolution



For Clients

+24 MM

of clients on the App

10 MM

clients served via chat

25 MM

interactions

82%

resolutions

90%

retentions



BIA Corporativa

100%

of employees

2 MM

of interactions

Reference date: Jan to Sept/25

Transactions with Generative AI

Individuals

- PIX and bank payment slips via WhatsApp

Companies

- BIA Chat for MEI clients Bradesco Empresas & Negócios (Companies & Business) App





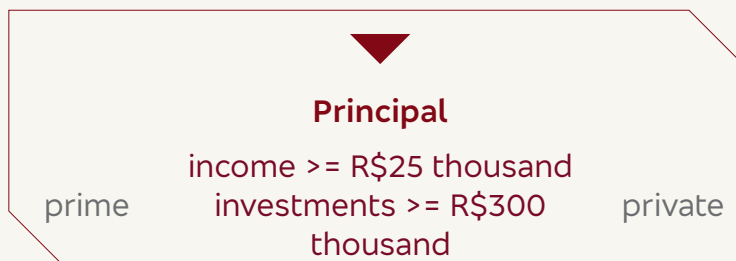
Bradesco Principal



The Bradesco that you already know, with the sophistication that you cannot even imagine

In October 2024, Bradesco launched its new segment aimed at the high-income public. Until October 2025, we have 50 consolidated offices and we continue with an expansion plan to close the year with 62 units in several regions of Brazil. Following this growth, we reached 227 thousand clients by October, with a forecast of exceeding 300 thousand by the end of the year.

The differential of this segment lies in its **innovative relationship model**, offering exclusive spaces that promote strategic interactions between clients and financial sector specialists.



Results of Net New Money

Between January and September 2025, the Bradesco Principal segment reached R\$2.9 billion in net funding (Net New Money), reflecting the trust of clients and the solidity of the value proposition aimed at the high-income public.

Value Proposition built after listening to our clients



New Service Model

Personalized experience led by managers specialized in asset management. Clients have exclusive service channels and business spaces with extended hours for appointments and events.



Tailor-made Investments

Investment advisor dedicated to providing financial advice according to the moment of life, connecting with the best opportunities in the domestic and global markets and with exclusive products.



Full International Account

Checking account in the USA, including debit card, credit card with loyalty program, access to VIP lounges, real estate financing and strategic investment portfolio for global diversification.



Exclusive Products and Benefits

The segment offers an exclusive credit card with up to 3 points per dollar spent, free access to VIP lounges (including Bradesco Lounge in Congonhas with Fast Pass), plus a benefits program that includes digital protection insurance, restaurant and travel benefits, and financial benefits, such as overdraft exemption for up to 15 days and toll tags with no annual fee.

With an **innovative approach** and a **portfolio of sophisticated solutions**, Bradesco Principal redefines the **concept of exclusivity and excellence in high-income customer service**.





Our **Target Audience**

Bradesco Expresso aims **to serve the entire Brazilian population**, promoting **financial inclusion, citizenship and social development**.

With a diverse target audience, composed of **account holders and non-account holders** of Bradesco.

Products and Services

- Accounts Opening
- Credit Card
- Personal Loans
- Payroll-deductible Loans
- Withdrawals and Deposits
- Insurance
- And much more!

Key

Information **3Q25:**

39.2 thousand

Correspondents
with presence in 100% of the municipalities

+10.9 MM

clients / months



Highlights

+54%

Insurance

Channel sales

contracted products for account opened
in Bradesco Expresso (3Q25 vs. 3Q24)

Base 100



+27%
vs. 3Q24

cielo

Integration of the Cielo solution on the
Correspondent's equipment



international operations

We offer a wide range of international services through our Corporate and Global Private Banking platforms, including foreign trade finance, foreign currency working capital, foreign exchange operations and international sureties for companies and individuals. Our service covers both the support of foreign multinational companies working in Brazil and Brazilian companies operating abroad. In addition, our employees act as facilitators between potential foreign clients and Bradesco Brasil.



Branches

New York

Banco Bradesco S.A.

Grand Cayman

Banco Bradesco S.A.

Representation Office

Hong Kong

Banco Bradesco S.A.

Guatemala

Representaciones Administrativas Internacionales

Subsidiaries

New York

Bradesco Securities, Inc.

Miami

Bradesco Bank

Bradesco Investments Inc.

Bradesco Global Advisors Inc.

Mexico

Bradescard México Sociedad de Responsabilidad Limitada

Luxembourg

Banco Bradesco Europa S.A.

London

Bradesco Securities UK Limited

Hong Kong

Bradesco Securities Hong Kong Limited

Bradesco Trade Services Limited



My Account

Internacional digital account

Opening of **279 thousand accounts** by Sept25

With debit card accepted in **195 countries** and with automatic conversion to **180 currencies**

My Account is an international and digital Bradesco account that can be opened in the Bradesco App itself. In addition to the physical card, it is now possible to have a virtual card, for purchases on websites and Apps, available for the Google Pay digital wallet and, soon, Apple Pay too.



100% digital journey



Customized notice advising on an optimal exchange rate quotation and panel to simulate the balance in other currencies



Contactless payments by card or wallet



Transfers between:

- The Bradesco account and My Account account
- My Account account and receipt from other institutions



bradesco bank

Bradesco's international platform in the USA, with a complete solution of products, banking services and investments for clients in the Private and Principal segments, in addition to solutions for clients in the Corporate segment



Net operating revenue

△ **33%** y/y



Assets under Custody (AuC)

△ **30%** y/y



Loan portfolio

△ **15%** y/y



Net income

△ **62%** y/y



Deposits

△ **16%** y/y



Individuals' Solutions

Banking

Full checking account for making **payments, transfers, online banking and an international debit card** for purchases and withdrawals.



Credit Card

Visa card accepted in **195 countries** with exclusive benefits, including the **Livelo loyalty** program and **compatibility with digital wallets**.



Real Estate Financing

Support for the **acquisition of property** for **residents and non-residents in the USA**, with a team with a broad understanding of the market and process.



Investments

Private Client:

Investment solutions **adapted to the risk profile** of each client:

- Fixed income;
- ETFs;
- Investment Funds; and
- Structured Operations.



Principal Client:

- Digital platform for investments in managed portfolios for the most diverse investor profiles.



Companies Solutions

Cash Management

checking account, money market and remunerated deposits

Payments

correspondent bank and international transfers

Documentary Services

collection of exports and commercial letter of credit

Corporate Credit

financing of import, export and working capital

Ágora, Bradesco's investment house, is an open platform that offers a complete portfolio of solutions for investors, whether they are account or non-account holders. With specialized advice and wide product range — including variable income, fixed income, investment funds and pension plans — Ágora connects investors to the best alternatives in the market, aligned with different financial profiles and objectives.

Ágora in figures

Client base

+14% in 12 months

Sept25

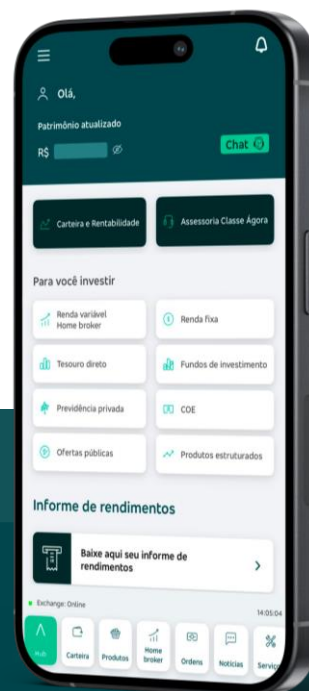
1.3
Million

Assets under Custody

+17% in 12 months

Sept25

R\$120
Billion



Ágora App Rating Sept25



4.8 of 5



4.8 of 5



Reclame Aqui Review | Sept25



8.7 of 10



Specialized Assistance

With the purpose of supporting the client in making the best investment decisions and forming a portfolio, according to their objectives and their investor profile.



Product Portfolio

Broad portfolio with a careful curation process, which includes Bradesco products and over 130 relevant market partners.



Research & Economics Content

Reports and analyses developed by our award-winning Research and Economics team and Financial Education platform (Ágora Academy).



Digital Experience

Complete and intuitive digital journey, with all the solutions offered by the house available on the website and in the App.



ÁGORA
A CASA DE INVESTIMENTOS DO BRADESCO



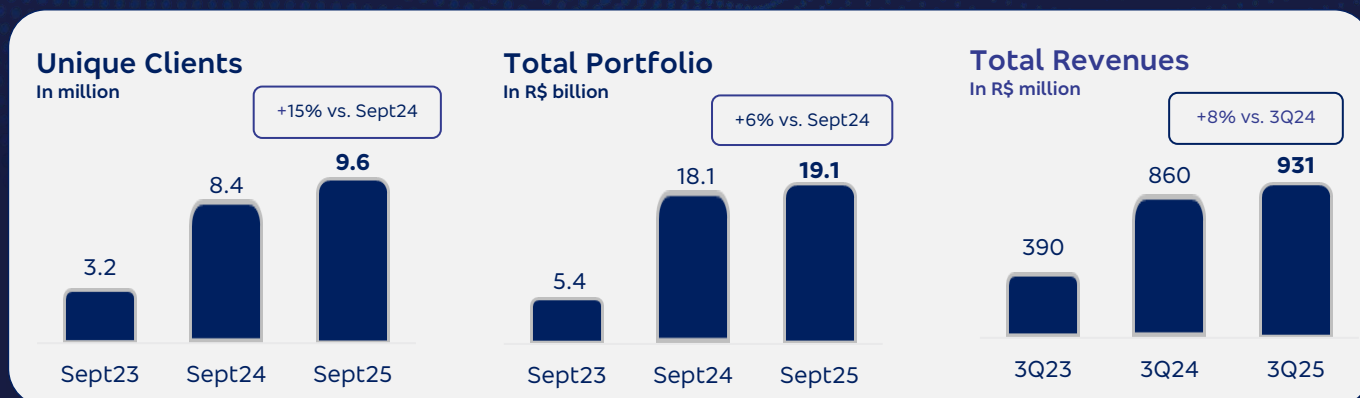
Be well informed about everything that happens in the market by accessing our profiles on social media.



digio

HIGHLIGHTS 3Q25

Throughout 2025, we continue to expand the loan portfolio in collateralized products, monetizing the card base and accelerating opportunities through the whitelabel personalized platform.



digio

É Banco.
É Digital.
É Bradesco.

digio.com.br



next

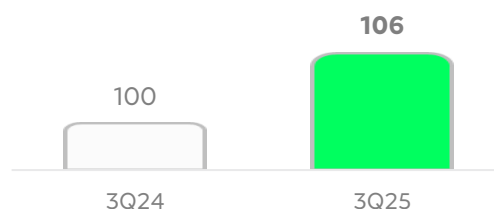
Born 100% digital, with a focus on customer-centricity and to complement Bradesco solutions ecosystem, next continues its evolution trajectory, connecting and maximizing the use of Bradesco solutions and structures to ensure synergy and efficiency.

With data use and anthropological studies, next anticipates client trends and behaviors, becoming more assertive in product offerings for each profile.

It offers several financial and non-financial solutions: checking account, debit and credit cards, loans, investments, insurance, tag Veloe, payments, transfers, Pix, Mobile Top-Up, compatibility with the main digital wallets, more than 50 brands delivering exclusive benefits (*Mimos*), financial management tools, among others.

The next client profile is predominantly young and highlights the **nextJoy** offer, a digital account aimed at audiences aged 0 to 17, which offers financial education in an exclusive partnership with Disney.

Total Value of Financial Transactions In million





service points, clients and market share



	Sept25	June25	Sept24
\\ Structural Information - Units			
Customer Service Points	83,337	83,176	82,023
- Service Network	4,744	5,226	6,347
Branches ⁽¹⁾	2,059	2,168	2,355
Retail + Prime	1,745	1,853	2,083
Companies & Business	150	150	122
Corporate	83	83	74
Digital Platform	81	82	76
Service Centers	1,550	1,939	2,727
Electronic Service Centers	428	437	497
Business Units ⁽¹⁾	707	682	768
Retail + Prime	681	679	768
Principal	26	3	-
- Banco24Horas Network	19,349	18,756	17,451
- Bradesco Expresso (Correspondent Banks)	39,207	38,954	38,572
- Bradesco Financiamentos	20,024	20,227	19,640
- Branches, Subsidiaries and Representation Office, Abroad	13	13	13
ATMs	38,160	38,232	40,218
- Onsite Network - Bradesco	12,743	13,382	16,441
- Banco24Horas Network	25,417	24,850	23,777
Employees - Total Consolidated	81,657	82,147	84,018
Employees - Insurance Group	8,150	8,116	7,963
Interns	2,360	2,431	2,777
\\ Customers - In million			
Total Customers	74.0	74.0	72.9
Account Holders	37.9	38.1	38.5
Savings Accounts	59.0	63.0	64.8
\\ Market Share % - BACEN main products and services in relation to the market			
\\ Bank			
Demand Deposits	N/A	6.0	8.4
Savings Deposits	N/A	12.2	12.5
Time Deposits	N/A	12.0	11.5
Loans	10.3 ⁽³⁾	10.3	10.2
Loans - Private Institutions	17.9 ⁽³⁾	17.8	17.7
Loans - Vehicles Individuals (CDC + Leasing)	10.5 ⁽³⁾	10.4	10.6
Payroll-Deductible Loans	14.1 ⁽³⁾	14.1	14.3
Social Security Institute (INSS)	15.2 ⁽³⁾	15.0	15.7
Private Sector	8.0 ⁽³⁾	9.0	11.6
Public Sector	14.1 ⁽³⁾	14.0	13.6
Real Estate Financing	10.9 ⁽³⁾	11.0	10.5
\\ Consortia			
Real Estate	12.1 ⁽³⁾	12.1	12.6
Auto	22.7 ⁽³⁾	23.0	23.6
Trucks, Tractors and Agricultural Implements	16.2 ⁽³⁾	15.4	17.5
\\ International Division			
Export Market	14.8	15.8	14.8
Import Market	10.1	8.4	7.6
\\ Insurance			
Insurance Premiums, Pension Plan Contributions and Capitalization Bond Income	23.1 ⁽⁴⁾	23.1	22.8
Technical provisions for insurance, pension plans and capitalization bonds	21.5 ⁽⁴⁾	21.5	21.6
Pension Plan Investment Portfolios (including VGBL)	21.8 ⁽³⁾	21.9	21.9
\\ Funds			
Investment Funds and Managed Portfolios	16.6	16.2	16.5
\\ National Social Security Institute (INSS)			
Benefit Payment to Retirees and Pensioners	26.0	26.4	27.7
\\ Leasing			
Lending Operations	N/A	35.6	30.3

(1) It considers the grouping of branches / business units and in Bacen it considers the counting per active CNPJ (Corporate Taxpayer's ID); (2) In Sept25, we have 41 points, 15 digital platforms and 26 business units; (3) Reference date: August 25; (4) Reference date: July 25; and N/A - Not available.



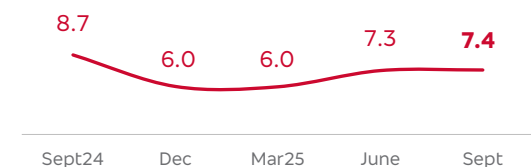
return to shareholders



main ratios

price / earnings ratio ⁽¹⁾

Indicates the possible number of years (fiscal) in which the investor would recover the capital invested, based on the closing prices of common and preferred shares.



(1) Recurring net income in 12 months.

price / book value per share ratio

Indicates how many times by which Bradesco's market capitalization exceeds its shareholders' equity.



Recommendation of Market Analysts

Preferred Shares – BBDC4

(14 reports were analyzed in 3Q25)

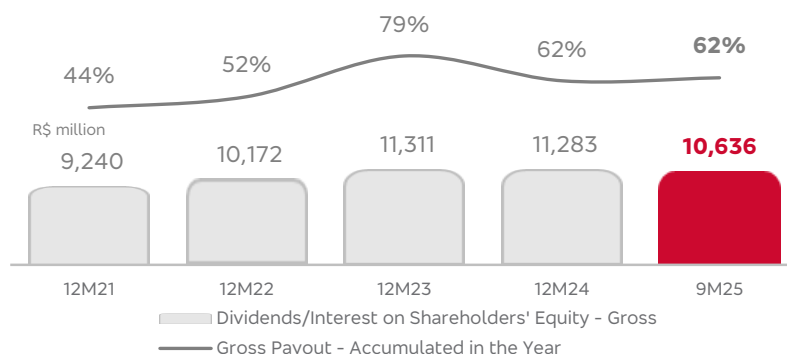
9	5	-
Buy	Hold	Sell

Market capitalization

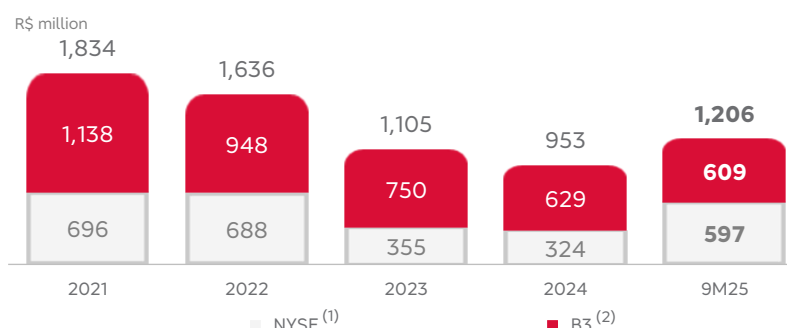


174.1
R\$ billion
In Sept25

payout / dividends and interest on shareholders' equity



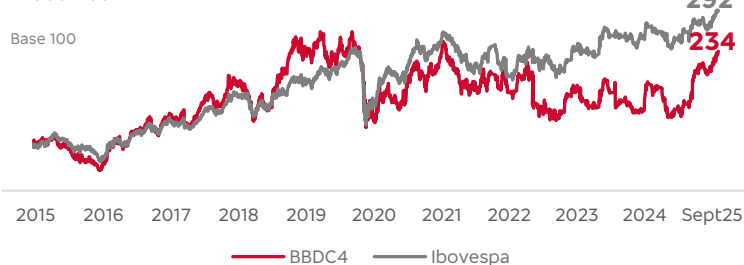
trading daily average volume



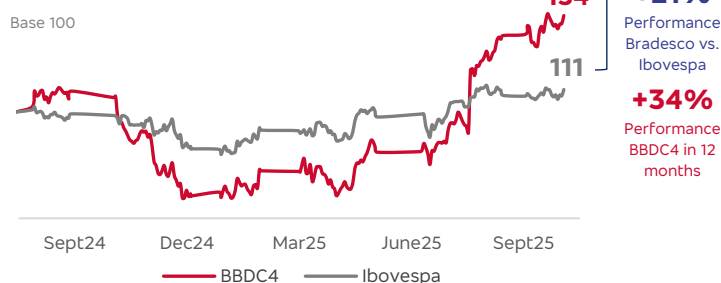
(1) BBD "Preferred Shares" and BBDO "Common Shares" (as of March 2012); and (2) BBDC3 "Common Shares" and BBDC4 "Preferred Shares".

performance of preferred shares – BBDC4

historical



in 12 months



performance of the Bradesco shares ⁽¹⁾

In R\$				Variation %	
	Sept25	June25	Sept24	Sept25 x June25	Sept25 x Sept24
Book Value per Common and Preferred Share	16.03	15.82	15.40	1.4	4.1
Last Trading Day Price – Common Shares	15.21	13.92	11.70	9.3	30.1
Last Trading Day Price – Preferred Shares	17.67	16.18	13.17	9.2	34.2

(1) Adjusted for corporate events during the periods.



additional information

IR – investors relations area

Generating value means delivering financial income to our stakeholders based on resilience, robustness, and speed to fit our clients' needs, underpinned by robust, transparent and fair governance. Our relationship with investors is built in a clear and objective manner, and through constant dialog with the market.

In the third quarter of 2025 we carried out:

163

Meetings with institutional and non-institutional investors

8

Events, including **3** international conferences,
4 national conferences and
1 non-deal road show



Through the IR structure, we constantly report on the financial-economic performance of the Organization, as well as its governance structure, policies and practices.

In order to increase stakeholders' knowledge of the Bank, on the IR website it is also possible to find:

- Company **presentations**;
- **Events** calendar;
- Regulatory **forms**;
- **Institutional videos** with messages from the Organization's Executives; and
- Our **strategic positioning** and our **operational management**, among other information.

ratings

Fitch Ratings

	Long-term	Outlook	Short-term
Domestic Currency	BB+	Negative	B
Foreign Currency	BB+		B
National Scale	AAA(bra)	Stable	F1+(bra)
Viability: bb+			
Government Support Rating: bb-			

Moody's

	Long-term	Outlook	Short-term
Domestic Currency Counterparty	Baa3	Stable	P-3
Foreign Currency Counterparty	Baa3		P-3
Deposits - Domestic Currency	Ba1		-
Foreign Currency Deposit	Ba1	Stable	-
National Scale	AAA.br		ML A-1.br

S&P Global

	Long-term	Outlook	Short-term
Domestic Currency	BB	Stable	B
Foreign Currency	BB		B
National Scale	brAAA	Stable	brA-1+

Bradesco Bank Moody's

	Long-term	Outlook	Short-term
Deposits - Domestic Currency	A3/Prime-2	Stable	A3/Prime-2



additional information

capital management

The Organization exercises capital management, considering a prospective view, with periodic capital projections of at least three years, where it captures changes in the economic scenario and the expectations of organizational businesses. In addition, it has a Recovery Plan, which considers strategies to be adopted in extremely adverse scenarios, and a Capital Plan and Contingency Plan, which are part of the Internal Capital Adequacy Assessment Process (ICAAP Process).

These processes involve both control and business areas, as directed by the Board of Executive Officers and the Board of Directors, and have a governance structure composed of Commissions and Committees, with the Board of Directors as the highest body.

The Senior Management is provided with analyses and projections of the availability and need for capital, identifying threats and opportunities that affect sufficiency planning and seeking the optimization of capital levels, thus complying with the Central Bank of Brazil's regulations on capital management activities, as well as the approved management limits.

Additional information on the Capital Management structure is available in the Risk Management Report – Pillar 3, and in the Integrated Report, available on the Investor Relations website at bradesco.com.br.

In R\$ million	Basel III Prudential Conglomerate		
	Sept25	June25	Sept24
\\ Calculation Basis			
Regulatory Capital	169,228	162,761	151,190
Tier I	142,578	136,588	127,211
Common Equity	121,616	116,302	112,401
Shareholders' Equity	169,590	167,312	162,931
Non-controlling/Other	2,245	2,318	136
Initial Adoption 4,966 (CMN Resolution 5,199/24)	2,242	2,242	-
Prudential adjustments	(52,461)	(55,571)	(50,666)
Additional Capital	20,962	20,286	14,810
Tier II	26,650	26,173	23,979
\\ Risk-Weighted Assets (RWA)	1,067,379	1,048,936	1,000,932
Credit Risk	924,688	913,713	880,159
Market Risk	27,934	22,100	27,549
Operational Risk	114,757	113,123	93,225
\\ Total Ratio	15.9%	15.5%	15.1%
Tier I Capital	13.4%	13.0%	12.7%
Common Equity	11.4%	11.1%	11.2%
Additional Capital	2.0%	1.9%	1.5%
Tier II Capital	2.5%	2.5%	2.4%

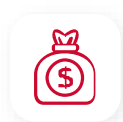


selected information

In R\$ million (unless otherwise stated)

	3Q25	2Q25	1Q25	4Q24	3Q24
\\ Income Statement for the Period					
Recurring Net Income	6,205	6,067	5,864	5,402	5,225
Book Net Income	6,205	6,067	5,802	4,934	5,225
Operating Income	7,879	7,804	7,542	6,969	6,765
Net Interest Income	18,710	18,044	17,233	16,995	15,999
Client NII	18,611	17,756	16,771	16,153	15,635
Expanded Loan Loss Provisions	(8,560)	(8,142)	(7,642)	(7,460)	(7,127)
Client NII net of provisions	10,051	9,614	9,129	8,693	8,508
Fee and Commission Income	10,592	10,307	9,769	10,262	9,904
Operational Expenses	(16,488)	(15,898)	(15,006)	(16,418)	(15,050)
Income from Insurance, Pension Plans and Capitalization Bonds	5,706	5,650	5,303	5,531	5,048
\\ Statement of Financial Position					
Total Assets	2,256,529	2,196,957	2,114,665	2,127,922	2,077,359
Securities and Derivative Instruments	924,099	887,060	877,944	861,312	837,073
Expanded Loans Portfolio	1,034,238	1,018,426	1,005,122	981,692	943,891
- Individuals	451,568	442,446	432,851	414,080	396,837
- Companies	582,670	575,981	572,272	567,612	547,055
Allowance for Loan Losses (LLP)	(57,200)	(58,143)	(57,787)	(55,028)	(55,072)
Total Deposits	670,386	645,219	625,911	651,736	619,408
Shareholders' Equity	169,590	167,312	164,193	160,487	162,931
Assets under Management	3,422,343	3,291,110	3,191,564	3,208,827	3,138,408
\\ Performance Indicators (%)					
Recurring Net Income per Share (in 12 month) - R\$ ⁽¹⁾	2.23	2.13	2.01	1.85	1.61
Recurring Net Income per Share - R\$ ⁽¹⁾	0.59	0.57	0.55	0.51	0.49
Book Value per Common and Preferred Share - R\$ ⁽¹⁾	16.03	15.82	15.52	15.17	15.40
Dividends/Interest on Shareholders' Equity - Common Share (net of tax) ⁽¹⁾	0.29	0.27	0.25	0.24	0.22
Dividends/Interest on Shareholders' Equity - Preferred Share (net of tax) ⁽¹⁾	0.32	0.30	0.27	0.26	0.24
Annualized Return on Average Equity ⁽²⁾	14.6	14.6	14.4	11.7	11.3
Annualized Return on Average Assets ⁽²⁾	1.1	1.1	1.1	0.9	0.9
Fixed Asset Ratio	26.6	26.1	25.0	25.2	25.0
Net Dividends/Interest on Shareholders' Equity	3,223	3,051	2,766	2,643	2,422
Liquidity Coverage Ratio (LCR)	152.6	148.2	135.8	141.1	156.4
Net Stable Funding Ratio (NSFR)	121.4	121.8	118.8	121.2	121.6
Coverage Ratio (Fee and Commission Income/Administrative and Personnel Expenses) ⁽³⁾	81.1	80.8	79.8	78.6	77.5
Efficiency Ratio (ER) - (in 12 month) ⁽⁴⁾	50.7	51.2	51.8	52.2	52.2
Market Capitalization - R\$ million ⁽⁵⁾	174,078	165,724	127,020	117,619	147,386
\\ Loan Portfolio Quality (%)					
Delinquency Ratio (Overdue > 90 days / Loan Portfolio)	4.1	4.1	4.1	4.0	4.2
Coverage Ratio (Provision for Expanded Portfolio / Expanded Exposure Past Due > 90 days)	168.9	177.8	183.1	187.9	173.2
Expanded Loan Portfolio classified in Stage 1 / Expanded Loan Portfolio	88.6	88.7	88.9	89.4	89.0
Expanded Loan Portfolio classified in Stage 2 / Expanded Loan Portfolio	3.9	3.5	3.3	3.1	3.1
Expanded Loan Portfolio classified in Stage 3 / Expanded Loan Portfolio	7.5	7.8	7.8	7.5	7.9

(1) For comparison purposes, shares were adjusted in accordance with bonuses and stock splits that occurred in the periods; (2) Accrued Recurring Net Income; (3) In the last 12 months; (4) ER calculation = (Personnel Expenses + Administrative Expenses + Other Operating Expenses, net of Income) / (Net Interest Income + Fee and Commission Income + Income from Insurance + Equity in the Income of Affiliated Companies + Tax Expenses); and (5) Number of shares (excluding treasury shares) vs. closing price for common and preferred shares on the last trading day of the period.



consolidated balance sheet – Bradesco



Below, we present the main data of the Bradesco Balance Sheet, managed in a consolidated manner. The changes in accounting policies resulting from the adoption of CMN Resolutions No. 4,966/21 and No. 4,975/21 were **prospectively** applied on the date of their initial adoption.

R\$ million

Sept25

\\ Assets	
\\ Cash and Cash Equivalents	16,787
\\ Financial Assets at Fair Value through Profit or Loss	543,928
Securities	519,891
Derivative Financial Instruments	24,037
\\ Financial Assets at Fair Value through Other Comprehensive Income	97,112
Securities, Net of Provision for Expected Credit Loss Associated with Credit Risk	97,112
\\ Financial Assets at Amortized Cost	1,405,948
Interbank Investments	237,103
Compulsory deposits and other Deposits with the Brazilian Central Bank	119,964
Securities, Net of Provision for Expected Credit Loss Associated with Credit Risk	283,059
Loans, Net of Provision for Expected Credit Loss Associated with Credit Risk	613,256
Leases, Net of Provision for Expected Credit Loss Associated with Credit Risk	7,194
Other Financial Assets	145,372
\\ Non-Financial Assets Held for Sale	1,449
\\ Investments in Subsidiaries, Associates and Joint Ventures	5,951
\\ Property and Equipment, Net	8,651
\\ Intangible Assets and Goodwill, Net	25,034
\\ Recoverable Taxes	14,288
\\ Deferred Taxes	118,681
\\ Other Assets	18,700
\\ Total Assets	2,256,529
\\ Liabilities	
\\ Financial Liabilities at Amortized Cost	1,529,587
Deposits from Financial Institutions	442,895
Customer Deposits	663,767
Debt Securities Issued	316,272
Subordinated Debt	51,962
Other Financial Liabilities	54,690
\\ Financial Liabilities at Fair Value through Profit or Loss	20,936
\\ Provision for Expected Loss	3,136
Loan Commitments and Credit Lines to be Released	1,863
Financial Guarantees	1,273
\\ Technical Provisions for Insurance, Pension and Capitalization	435,244
\\ Other Provisions	35,283
\\ Current Taxes	2,540
\\ Deferred Taxes	6,207
\\ Other Liabilities	49,749
\\ Total Liabilities	2,082,682
\\ Equity	
\\ Equity Attributable to Controlling Shareholders	169,590
\\ Non-Controlling Interests	4,257
\\ Total Equity	173,847
\\ Total Liabilities and Equity	2,256,529



consolidated balance sheet – insurance

Below, we present the main data of the Insurance Group Balance Sheet, managed in a consolidated manner:

R\$ million	Variation %				
	Sept25	June25	Sept24	Sept25 x June25	Sept25 x Sept24
\\ Assets					
\\ Current and Long-Term Assets	482,972	469,686	436,677	2.8	10.6
Securities	458,422	445,974	416,049	2.8	10.2
Insurance Premiums Receivable	7,217	6,901	6,863	4.6	5.2
Other Assets	17,333	16,811	13,766	3.1	25.9
\\ Permanent Assets	13,900	13,730	12,223	1.2	13.7
\\ Total	496,872	483,416	448,900	2.8	10.7
\\ Liabilities					
\\ Current and Long-Term Liabilities	451,641	440,020	411,260	2.6	9.8
Technical Provisions for Insurance, Pension Plans and Capitalization Bonds	435,244	425,081	393,720	2.4	10.5
Tax, Civil and Labor Contingencies	3,134	3,017	2,435	3.9	28.7
Other obligations	13,262	11,923	15,105	11.2	(12.2)
\\ Non-controlling Interest	740	723	735	2.3	0.7
\\ Shareholder's Equity	44,491	42,672	36,905	4.3	20.6
\\ Total	496,872	483,416	448,900	2.8	10.7

minimum capital required – grupo bradesco seguros

For companies regulated by SUSEP, CNSP Resolution No. 432/21 and subsequent amendments, it is established that corporations should have an Adjusted Shareholders' Equity (ASE) equal to or higher than the Minimum Capital Required (MCR). MCR is equivalent to the highest value between the base capital (BC) and the Risk Capital (RC). For companies regulated by the ANS, Normative Resolution No. 569/22, and subsequent amendments, establishes that corporations should have adjusted shareholders' equity (ASE) equal to or higher than the Regulatory Capital (RC). The RC is equivalent to the highest value between the base capital (BC) and the Risk-based Capital (RBC). The ASE is evaluated from an economic point of view, and should be calculated based on the shareholders' equity or the accounting equity, considering the accounting adjustments and adjustments associated with the variation of economic values.

The capital adjustment and management process is continuously monitored. It aims to ensure that Grupo Bradesco Seguros keeps a solid capital base to support the development of activities and cope with the risks in any market situation, in compliance with regulatory requirements and/or Corporate Governance principles.

The Adjusted Shareholders' Equity (ASE) in Sept25 was R\$21.7 billion and the Minimum Capital Required (MCR) was R\$13.5 billion.



analytical breakdown of income statement – managerial vs. recurring



Third Quarter of 2025

R\$ million	Managerial Income Statement ⁽¹⁾	Reclassifications ⁽²⁾	Non-Recurring Events	Recurring Income Statement ⁽³⁾
\\ Net Interest Income	22,650	(3,940)	-	18,710
Expanded Loan Loss Provisions	(9,365)	805	-	(8,560)
\\ NII Net of Provisions	13,285	(3,135)	-	10,150
Income from Insurance, Pension Plans and Capitalization Bonds	3,597	2,109	-	5,706
Fee and Commission Income	10,564	28	-	10,592
Operating Expenses	(17,538)	1,050	-	(16,488)
Personnel Expenses	(7,126)	-	-	(7,126)
Other Administrative Expenses	(5,773)	(5)	-	(5,778)
Other Operating Income / Expenses	(4,639)	1,055	-	(3,584)
Tax Expenses	(2,175)	11	-	(2,164)
Equity in the earnings (losses) of unconsolidated and jointly controlled subsidiaries	83	-	-	83
\\ Operating Income	7,816	63	-	7,879
Non-Operating Income	(98)	82	-	(16)
Income Tax / Social Contribution and Non-controlling Interest	(1,513)	(145)	-	(1,658)
\\ Net Income	6,205	-	-	6,205

(1) For more information, please check note 36 – Balance Sheet and Managerial Statement of Income by Business Segment in the "Complete Financial Statements" chapter of this report;
(2) It includes reclassifications in items from the statement of income that do not affect the Net Income but allow a better analysis of business items, including the hedge adjustment; contemplates the relocation, in the lines of Net Interest Income and Expanded Loan Loss Provisions, related to the effects of the sale operation of financial assets (credit concession); and
(3) It refers to the Managerial Statement of Income⁽¹⁾ with the reclassifications between items, which do not affect the Net Income.

BRGAAP vs. IFRS comparative

The reconciliation of the Shareholders' Equity and Net Income related to September 2025 is shown below:

Attributed to the controlling shareholders	Shareholder's Equity	Net Income	
R\$ million	Sept25	9M25	9M24
\\ BRGAAP	169,590	18,074	14,152
Loan Loss Provisions	721	(413)	(609)
Insurance Contracts	1,623	(553)	(595)
Goodwill on Business Combination	4,869	63	115
Other	(1,168)	1	45
\\ IFRS	175,635	17,172	13,108
\\ IFRS vs. BRGAAP Difference	6,045	(902)	(1,044)

Main Adjustments

Expected Loss on Financial Assets - With the implementation of CMN Resolution No. 4,966/21 in BACEN GAAP, some conceptual differences remained with IFRS9, such as: provision floor criteria for assets classified as problematic assets (Stage 3), carryover criteria and objective conditions for "Healing".

Insurance Contracts - Comprises the adoption of Standard IFRS17 that came into force on January 1, 2023 and was not adopted by the Local Insurance Authority Regulator (Superintendence of Private Insurance - SUSEP); this normative brings new approaches in the measurement of insurance contracts differently from the approach previously applied in IFRS4.

Goodwill on Business Combinations - For IFRS purposes, the assets and liabilities identified as originating from business combinations were adjusted by the differences of the accounting practices, as well as recognized at fair value, whereby the value of the goodwill is not amortized, but periodically tested for objective evidence of impairment.



Independent Auditors Report



Independent Assurance Report - Limited Assurance

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

Independent Limited Assurance Report for Banco Bradesco S.A. on the process of compilation and presentation of the interim supplementary consolidated financial information included in the Economic and Financial Analysis Report

We were engaged by Banco Bradesco S.A. ("Bradesco" and "Bank") to prepare a report on the process of compilation and presentation of the interim supplementary consolidated financial information included in the Bradesco's Economic and Financial Analysis Report for the period of nine-month period ended September 30, 2025, in the form of an independent limited assurance conclusion if, based on our work performed and the evidence obtained, nothing has come to our attention that causes us to believe that Bradesco's assertion that the process of compilation and presentation of the interim supplementary consolidated financial information included in the Economic and Financial Analysis Report was not adequately presented, in all material respects, in accordance with the information referred to in the paragraph "Criteria for preparation of the interim supplementary consolidated financial information" attached to this report.

Responsibilities of Bradesco's Management

Bradesco's Management is responsible for the process of compilation and presentation of the interim supplementary consolidated financial information included in the Economic and Financial Analysis Report in accordance with the criteria for the preparation of the interim supplementary consolidated financial information described below, and for the other information contained in this report, and for such design, implementation and maintenance of relevant internal control that it determines is necessary to enable such information to be free from material misstatement, whether due to fraud or error.

Our Responsibilities

Our responsibility is to examine the process of compilation and presentation of the interim supplementary consolidated financial information included in the Economic and Financial Analysis Report prepared by Bradesco and to report thereon in the form of an independent limited assurance conclusion based on the evidence obtained. We conducted our work in accordance with NBC TO 3000 - *Trabalho de Asseguração Diferente de Auditoria e Revisão* and ISAE 3000, Assurance Engagements Other than Audits and Reviews of Historical Financial Information issued by the Federal Accounting Council and the International Auditing and Assurance Standards Board, respectively. Those standards require that we plan the engagement and perform the procedures to obtain a reasonable assurance about whether the process for compilation and presentation of the interim supplementary consolidated financial information included in the Economic and Financial Analysis Report is in accordance with the information referred to in the paragraph "Criteria for the preparation of the interim supplementary consolidated financial information", in all material respects, as a basis for our limited assurance conclusion.

KPMG Auditores Independentes Ltda. ("KPMG") applies the Brazilian Standard for Quality Management (NBC PA 01), which requires KPMG to plan, 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 comply with the independence and other ethical requirements of the Accountant's Code of Professional Ethics and Professional Standards (including the Independence Standards) based on the fundamental principles of integrity, objectivity, professional competence and care, confidentiality, and professional behavior.

The procedures selected depend on our understanding, including the assessment of the risks of material misstatement regarding the process of compilation and presentation of interim supplementary consolidated financial information, whether due to fraud or error.

The procedures performed in a limited assurance vary in terms of nature and timing, and their extent is less than that of a reasonable assurance. Therefore, the level of assurance obtained in a limited assurance engagement is significantly lower than the assurance that would have been obtained if a reasonable assurance had been performed.

Our conclusion does not contemplate aspects related to any prospective information contained in the Economic and Financial Analysis Report, nor offers any guarantee if the assumptions used by Management to provide a reasonable basis for the projections presented. Therefore, our report does not offer any type of assurance on the scope of future information (such as goals, expectations, and ambitions) and descriptive information that is subject to subjective assessment.

Criteria for the preparation of interim supplementary consolidated financial information

The interim supplementary consolidated financial information included in the Economic and Financial Analysis Report for the nine-month period ended September 30, 2025 was compiled by the Bradesco's Management, based on the interim consolidated financial statements in accordance with accounting practices adopted in Brazil applicable to institutions authorized to operate by the Central Bank of Brazil as of September 30, 2025 and on the criteria described in the Economic and Financial Analysis Report and in the explanatory note 36 of such interim consolidated financial statements, for the purpose of additional analysis, without, however, being part of the interim consolidated financial statements disclosed on that date.

Conclusion

Our conclusion has based on and limited to the matters described in this report.

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

Based on our work performed and the evidence obtained, nothing has come to our attention that causes us to believe that Bradesco's assertion that the process of compilation and presentation of the interim supplemental consolidated financial information included in the Economic and Financial Analysis Report was not adequately prepared, in all material respects, in accordance with the information referred to in the paragraph "Criteria for the preparation of the interim supplementary consolidated financial information".

São Paulo, October 28, 2025.

KPMG Auditores Independentes Ltda.
CRC 2SP-014428/O-6

Original report in Portuguese signed by

Cláudio Rogério Sertório
Accountant CRC 1SP212059/O-0

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Financial Statements 3Q25

Dear Shareholders,

We submit to you the Consolidated Financial Statements of Banco Bradesco S.A. for the first nine months of 2025. We follow all of the accounting practices adopted in Brazil, applicable to institutions authorized to operate by the Central Bank of Brazil.

Economic Comment

The Brazilian economy showed mixed signals in the last quarter. On the one hand, there is already a slowdown in some sectors. On the other hand, the labor market remains heated, sustaining the dynamism of consumption. This accommodation is expected to intensify in the coming months, reflecting the Selic rate and the reduction of the fiscal momentum in the year. Our projections indicate that the GDP should grow 2.0% in 2025.

The Central Bank of Brazil halted the rate hike cycle, after bringing the Selic rate to 15%. Although inflation expectations and the current inflation are still above expectation, there are signs of price decompression. We believe that inflation will continue to slow down in the coming months, favored by the accommodation of economic activity, the appreciation of the real against the dollar and the fall in cost inflation. This will allow the Central Bank of Brazil to start cutting the basic interest rate at the beginning of 2026.

Uncertainties remain high on the international scene. The North-American economic policy represents the main vector of uncertainty for the performance of the global economy, also representing structural pressure on the dollar. This context is aggravated by the intensification of geopolitical disputes around the world.

Highlights in the period

In July 2025, Banco Bradesco S.A. ("Bradesco") noticed to its shareholders and to the market in general the relevant fact that revised the Guidance for 2025, in compliance with Paragraph 4 of article 157 of Law No. 6,404/76 and CVM Resolution No. 44/21, increasing the projection of the Fee and Commission Income from "4% to 8%" to "5% to 9%" and the projection of the Income from Insurance, Pension Plans and Capitalization Operations from "6% to 10%" to "9% to 13%".

In September 2025, Bradesco disclosed to its shareholders and to the market in general that Atlântica Hospitais e Participações S.A. (an indirect subsidiary), firmed an Investment Agreement with the Rede D'Or São Luiz S.A. group ("Rede D'Or") for the inclusion of Hospital Glória D'Or in the Atlântica D'Or hospital network, thus expanding the partnership signed with Rede D'Or, disclosed to the market on May 8 and November 1, 2024, retaining the existing corporate shareholding, with the 50.01% stake for Rede D'Or and 49.99% stake for Atlântica. It also informed that the expansion of the partnership is aligned with the strategy of Atlântica to invest in the health sector value chain through partnerships with players established in the operation of the hospitals.

Finally, in September 2025, Bradesco approved, at a meeting of the Board of Directors, the proposal of the Board of Executive Officers to pay interest on intermediate equity, in the total amount of R\$3,000,000,000.00, i.e. R\$0.270146729 per common share and R\$0.297161402 per preferred share, whose payment will be made by April 30, 2026.



highlighted information

9M25

BOOK NET INCOME

R\$18.1 bi

△ +27.7% y/y

EARNINGS PER SHARE

R\$1.62 common

R\$1.79 preferred

ROAE

14.6%

△ +3.3 p.p. y/y

BOOK VALUE PER SHARE

R\$16.03

MARKET VALUE

R\$174.1 bi

TIER I CAPITAL

13.4%

△ +0.7 p.p. y/y

SHAREHOLDERS' EQUITY ⁽¹⁾

R\$169.6 bi

△ +4.1% y/y

INTEREST ON SHAREHOLDERS' EQUITY **R\$10.6 bi** (gross) | Payout **61.9%** (gross)

EXPANDED LOAN PORTFOLIO

(Sept25 vs. Sept24)

R\$1,034.2 bi (+9.6%)

INDIVIDUALS: **R\$451.6 bi** (+13.8%)

COMPANIES: **R\$582.7 bi** (+6.5%)

ALLOWANCE FOR EXPANDED LOANS ⁽²⁾

(Sept25 vs. Sept24)

R\$57.2 bi (+3.9%)

TOTAL DEPOSITS

(Sept25 vs. Sept24)

R\$667.1 bi (+8.2%)

TECHNICAL PROVISIONS

(Sept25 vs. Sept24)

R\$435.2 bi (+10.5%)

Life and Pension Plans: **R\$394.6 bi** (+10.7%)

Insurance: **R\$30.5 bi** (+9.8%)

Capitalization Bonds: **R\$10.1 bi** (+6.6%)

SECURITIES ⁽³⁾⁽⁴⁾

Sept25

R\$834.7 bi

FVPL: **R\$454.6 bi**

FVOCI: **R\$97.2 bi**

Amortized Cost: **R\$282.9 bi**

(1) Equity attributable to shareholders of the parent;

(2) As of 2025, balances are presented under the expected credit loss model, in compliance with CMN Resolution No. 4,966/21;

(3) With the adoption of CMN Resolution No. 4,966, financial instruments are now classified and measured based on business models aligned with the Organization's management strategy. Due to this change, comparative information for prior periods is not being presented; e

(4) Net of provision for expected losses associated with credit risk.



Technology and innovation

Bradesco's digital transformation continues at an accelerated pace, consolidating technology as a strategic pillar to generate value for clients and the business. Guided by the Customer-centricity pillars, AI First, Business Acceleration and Efficiency, we continue to develop customized, secure and efficient digital solutions, anticipating data and behavior-based needs.

The Bridge platform, which democratizes the use of generative AI for developers and business areas, continues to expand use cases with simplified integration and scalability, re-leveraging already built services. This evolution allows innovative solutions to reach the market faster, reinforcing our positioning in artificial intelligence. We are going beyond the AI First concept, we want to be technologically AI Ready and advance in the ambition to become an AI Powered bank, with practical applications that increase productivity, hyper-personalization of experiences, with robust governance, security, risk monitoring and client engagement.

Artificial intelligence has also been consolidated as a driver of productivity and experience. BIA Clientes with Generative AI is already available for 100% of the clients, with 87% resolution in the chat and integration in journeys like Pix Inteligente (Smart Pix) on WhatsApp. BIA Corporativa supports 100% of employees, with more than 2 million interactions supporting the search for content and responses. BIA Tech drives the development cycle with 64% more efficiency in writing stories, +80 thousand stories evaluated with GenAI, thousands of automatic code reviews per month and 85% reduction in test creation time, ensuring quality and speed in solution delivery.

In digital channels for the Individual, we continue to evolve to provide more convenience and security. The Bradesco App has gained a centralized menu for overdraft management, allowing quick and intuitive adjustments in one place. To simplify the lives of clients, we launched the new payment slip search engine – DDA, which sends notifications whenever a financial commitment is issued. On the other hand, the contracting of the Private Payroll-Deductible Loans began to operate 24/7 through the App, reinforcing our commitment to the convenience, agility and digitalization of the journey.

In security, we implemented the PIN replacement with facial biometrics in the creation and change of passwords, making the journey more fluid without neglecting protection. Another novelty is the smart alert against scams during phone calls.

My Account, our international account, has gained two important features: receipt of dollar transfers and a panel of currencies that displays balances in different currencies with automatic conversion, ideal for those who carry out international operations or for travel.

In the investment segment, we expanded the schedules for applications and redemptions of CDBs DI (Bank Certificate of Deposit – Interbank Deposit rate) and Automatic Funds Transfer offering more autonomy and flexibility, including on weekends and holidays. The Objectives functionality in the App stimulates financial planning, allowing custom simulations and targeted applications.

In cards, we provide integration with Apple Pay for the Visa and Amex brands even before physical receipt, ensuring convenience and integration with digital payment methods, and have expanded virtual credit card generation for all brands.

For Companies, the new Enterprise and Business platform (Empresas e Negócios), developed in cloud, offers services focused on the financial management of small businesses, with integration with BIA for intelligent customer service. We delivered full journeys for payments, schedules, overdraft changes, proof sharing and direct debit, all accessible and monitored. We also evolved Corporate credit with Pronampe and Procred, contracted for MEI (Individual Microentrepreneur) via Android and white label digital solutions for consortia. The activation and recovery journey of the M-Token gained autonomy in the App, eliminating face-to-face steps, and BIA started sending proactive alerts against fraud in payment slips and TEDs, preventing scams and ensuring more security.

The quarter was also marked by the advancement of the Agile@Scale model, with the launch of eight new squads co-managed between technology and business, oriented to client journeys. This structure strengthens integration, increases team autonomy and accelerates the delivery of digital solutions. Since the beginning of the Change movement, we have achieved a reduction of almost 40% in the lead time and a 37% improvement in productivity, showing robust efficiency gains.



Products and services for the public sector

Exclusive structures serve the Public Sector throughout the country with Business Managers trained to offer products, services and solutions with quality and security to the Executive, Legislative and Judicial branches, federal, state and municipal authorities, as well as municipalities, public foundations, state-owned and mixed capital companies and the Armed and Auxiliary Forces. Every month, more than 10.9 million retirees and pensioners of the INSS receive their benefits at Bradesco, making it the highest payer among all the banks in the country.

We have nine Specialized Structures to assist governments, state capitals, courts, chambers, public prosecutor's offices, public defender's offices, and the Brazilian municipalities with the highest GDP. We also have 30 Retail Structures serving other municipalities and bodies. Find out more on bradescopoderpublico.com.br.

People, Culture & Performance

Human Capital is one of the strategic pillars of the Organization, as an important foundation for conducting business. Our Human Capital Management model is based on respect, transparency and continuous investment in employee development. We keep our teams motivated through career growth opportunities, recognitions, training, remuneration and differentiated benefits, as well as valuing diversity and the balance between professional and personal life.

Much more than policies and practices, we consolidate a culture of respect disseminated by the awareness of the value of people, their identities and competences.

At the end of the period, the Organization had 81,657 employees, 70,152 of Banco Bradesco and 11,505 of Affiliated and foreign companies.

For more information on People, Culture & Performance, visit the Human Capital Report, available on bradescori.com.br.

Sustainability for Bradesco

Sustainability is one of our strategic drivers, also expressed in our Statement of Purpose. We believe that governance, management and engagement in environmental, social and governance (ESG) aspects are fundamental to sustainable growth and the generating long-term value for all our stakeholders. Our Sustainability Strategy is aligned with the Sustainable Development Goals (ONU), and it is based on ESG management and transparency.

As a relevant part of our strategic agenda, we assumed the commitment of allocating R\$350 billion to sectors and activities with socio-environmental benefits by the end of the year. In September 2025, we reached 100% of this goal. We remain committed to the generation of sustainable business and support to our clients in the transition to a greener, resilient and inclusive economy.

Our performance in sustainability has been recognized in the main national and international indexes and ratings, such as the Dow Jones Sustainability Index of the New York Stock Exchange and the Corporate Sustainability Index (ISE) of B3. These indexes reflect our management and performance in long-term economic, environmental and social criteria.

To keep up with our initiatives, visit bradescori.com.br / bradescosustentabilidade.com.br.



Corporate Governance

Bradesco observes and encourages good corporate governance practices, based mainly on legal and market demands, in order to ensure the interests of shareholders and other stakeholders. Our structure is well defined, enabling the guarantee and viability of adopting best practices. Thus, we make every effort to always be in compliance with such standards, seeking to generate sustainable value for our Organization.

The Shareholders' Meeting is the most important corporate event of our governance. In this meeting, the shareholders elect the members of the Board of Directors for a single two-year term of office. It is composed of eleven members, four of which are independent members. The body is responsible for establishing, supervising and monitoring the Banco Bradesco's corporate strategy, whose responsibility for implementation is of the Board of Executive Officers, in addition to reviewing the business action plans and policies. The positions of Chairman of the Board of Directors and Chief Executive Officer, under the Company's Bylaws, are not cumulative.

Assisted by a Governance Department, the Board of Directors ordinarily meets twelve times a year, and extraordinarily, when the interests of the company so require.

We also have Global Internal Audit, which reports to the Board of Directors, in addition to seven committees, which also report to them. Of these, two are the statutory ones, which are the Audit and Remuneration Committees; and five are non-statutory ones, which are the Integrity & Ethical Conduct, Risks, Sustainability & Diversity, Nomination & Succession, and Strategy Committees.

Banco Bradesco's Board is the body responsible for representing the Organization, and the Board of Executive Officers is responsible for coordinating the execution of the strategy approved by the Board of Directors. It holds regular meetings every fortnight and special meetings whenever necessary, deliberating all subjects and matters essential to the fulfillment of our objectives and attributions. Executive Committees assist in the activities of the Board of Executive Officers, all regulated by their own bylaws.

In the role of Supervisory Body for the acts of the managers, and with permanent performance, we have the Fiscal Council, also elected by the shareholders and with a single term of one year. It is composed of five effective members, two of them are elected by minority shareholders and their respective alternates.

Our Organization is listed in Level 1 of Corporate Governance of B3 – Brazilian Exchange & OTC, and our practices attest to our commitment to the generation of value for shareholders, employees and society.

Further information on corporate governance is available on the Investor Relations website (bradescori.com.br – Corporate Governance section).

Internal Audit

It is the responsibility of the Global Internal Audit Department, which is subordinate and reports functionally, administrative and operationally to the Board of Directors of Banco Bradesco S.A., to consider, in the scope of its examinations/analyses, the effectiveness of corporate governance and risk management and controls; the reliability, effectiveness and integrity of management and operational information systems and processes; compliance with the legal, infralegal, regulatory framework, internal rules and codes of conduct applicable to members of the staff of the Organization; and the safeguarding of assets against their strategic goals and objectives.

The work is based on adherence to the mandatory elements of the International Standards for Auditing Practice (IPPF - International Professional Practices Framework) of The Institute of Internal Auditors (IIA), the Code of Sector Ethics of the Internal Auditors of the Bradesco Organization and the internal guidelines defined by the Internal Audit within the scope of the Bradesco Organization and, where applicable, of third parties/suppliers.



Policy for distribution of dividends and interest on shareholders' equity

As minimum mandatory dividends, shareholders are entitled to 30% of the net income after legal deductions, in addition to the Tag Along of 100% for the common shares and of 80% for the preferred shares. Also, granted to the preferred shares are dividends 10% higher than those given to the common shares.

Bradesco's Shares, with high level of liquidity (BBDC4), accounted for 4.1% of Ibovespa. Our shares are also traded abroad, on the New York Stock Exchange, by means of ADR – American Depositary Receipt – Level 2, and on the Stock Exchange of Madrid, Spain, through DRs, which integrate the Latibex Index.

Bradesco's securities also took part in other important indexes, such as the Special Tag-Along Stock Index (ITAG), the Special Corporate Governance Stock Index (IGC), and the Brazil Indexes (IBrX50 and IBr100). Bradesco's presence in these indexes strengthens our constant search for the adoption of good practices of corporate governance, economic efficiency, socio-environmental ethics and responsibility.

Corporate Risk Management

Corporate risk management occurs in an integrated and independent manner, preserving and valuing collegiate decisions, developing and implementing methodologies, models and measurement and control tools. Adverse impacts may result from multiple factors and are reduced through the framework of risks and a sound governance structure, which involves the Integrated Risk Management and Capital Allocation Committee, the Risk Committee and the Board of Directors.

The Bradesco Organization has extensive operations in all segments of the market, and, like any large institution, is exposed to various risks. Thus, risk management is strategically highly important due to the increasing complexity of the products and services and, also, the globalization of our business. We constantly adopt mechanisms of identification and monitoring, making it possible to anticipate the development and implementation of actions to minimize any adverse impacts.

According to the list of risks, the relevant risks for the Organization are: Solvency and Profitability, Liquidity, Credit, Market, Operational, Compliance, Cybersecurity, Strategy, Social, Environmental, Climate, Model, Contagion, Reputation and Subscription. In an attempt to precipitate or reduce effects, in case they occur, we seek to identify and monitor any emerging risks, among them, issues related to global growth, international geopolitical issues and the economic and fiscal situation of Brazil. We also consider the risks posed by technological innovation in financial services.

Independent Evaluation of Models

Models are quantitative tools that provide a synthesis of complex issues, the standardization and automation of decision making, and the possibility of reusing internal and external information. This improves efficiency both by reducing the costs associated with manual analysis and decision making and by increasing accuracy. Its use is an increasingly widespread practice, especially due to technological advances and new artificial intelligence techniques.

We use models to support the decision-making process and to provide predictive information in various areas of the business, such as risk management, capital calculation, stress testing, pricing, as well as other estimates from models to assess financial or reputation impacts.

When it comes to simplifications of reality, models are subject to risks, which can lead to adverse consequences due to decisions based on incorrect or obsolete estimates or even inappropriate use. In order to identify and mitigate these risks, the Independent Model Validation Area (AVIM), with subordination to the Chief Financial Officer (CFO), it monitors the limitations and weaknesses of the models and respective action plans. Creates reports for the respective managers, the Internal Audit, and the Commission Models and Risk Committees. Concurrently, plays an active role in strengthening model usage by fostering a modeling culture and promoting the dissemination of best practices across the organization.



Compliance, Integrity, Ethics and Competition

Seen as foundations of our values and drivers of daily interactions and decisions, the Compliance, Integrity and Competition Programs cover the entire Bradesco Organization, also extending to suppliers, services providers, business partners and correspondents in Brazil, and subsidiaries, elucidating the high standards of compliance, integrity, conduct and ethical principles that we have.

These principles are supported by policies, internal standards and training programs for professionals by aggregating excellence in procedures and controls and seeking prevention, identification, and reporting of Compliance Risks and any actions considered as a violation of the Code of Ethical Conduct, and/or indications of illegal activities, aimed at the adoption of appropriate measures. The control methodologies and procedures are objects of evaluation and constant improvement, in accordance with current and applicable laws and regulations, as well as with the best market practices and the support of the Organization's Board of Directors.

Independent Audit

In compliance with the CVM Resolution No. 162/22 the Bradesco Organization has an Independent Audit Hiring Policy with guidelines in line with the applicable laws and regulations.

The Bradesco Organization hired services from KPMG Auditores Independentes Limited not related to the Financial Statements Consolidated Audit. These non-audit services do not constitute a conflict of interest or loss of independence in the execution of the audit work of the financial statements in accordance with the auditor's independence policies. Information related to the audit fees is made available annually in our Reference Form.

Social Investments

FUNDAÇÃO BRADESCO

Founded in 1956, Fundação Bradesco is the largest private social investment project in the country. Since it was established, it has invested in education as the cornerstone of the comprehensive development of children and young people throughout the country by promoting free education and standards of excellence on a wide range of levels.

All 40 school units are proprietary and are distributed in the 26 Brazilian states and the Federal District. They have primarily been set up in regions where there is severe socioeconomic vulnerability, helping to develop the region through the transformational impact on the lives of students and the communities around them, thereby shifting the educational reality of the entire country.

Fundação Bradesco supports each of its Basic Education students for approximately 13 years, equipping them with all the items needed to ensure equal learning in all regions of Brazil.

R\$ 1.5 billion

Investment Forecast for 2025

R\$1.2 billion are allocated for Activity Expenses.

R\$337 million are for investments in infrastructure and Educational Technology.

These investments will enable:

SCHOOL NETWORK

Over 42,000 students will benefit primarily in Basic Education
– Early Childhood Education to High School and Technical Professional Education throughout Brazil.

VIRTUAL SCHOOL

Around 1,8 million users are expected to complete at least one of the free crash courses available on the portal.



Recognitions 3Q25

- Grupo Bradesco Seguros was recognized as the largest insurance company in Latin America in the 2024 Latin American Insurance Group Ranking, prepared by Mapfre Economics, an area of the Fundación Mapfre dedicated to research and analysis on insurance, finance and macroeconomics.
- Bradesco BBI won the Euromoney Awards for Excellence as the Best Investment Bank in Brazil in 2025. The global award highlights and values the role of major financial institutions in their areas.
- For the third consecutive year, VEJA São Paulo recognized the Bradesco Theater with the Best Loved Theater of São Paulo award.

Acknowledgements

The results presented in the third quarter confirm that the Bradesco Organization's strategy is aligned with the challenges and transformations of the current market. Every accomplishment achieved is the result of the dedication of our employees and the trust of our shareholders and clients. It is this solid partnership that drives us to move forward, with responsibility, innovation and commitment to excellence. Thank you all.

Cidade de Deus, October 28, 2025

Board of Directors and Board of Executive Officers

	R\$ thousands	
	Note	On September 30, 2025
Assets		
Cash and due from banks	5	16,859,773
Financial assets at fair value through profit or loss		477,450,906
- Securities	6a	454,594,339
- Derivative financial instruments	7b	22,856,567
Financial assets at fair value through other comprehensive income	8	97,181,277
- Securities, net of expected losses associated with credit risk	8a	97,181,277
Financial assets at amortized cost		1,393,357,685
- Securities, net of expected losses associated with credit risk	9	282,881,723
- Interbank investments	10	237,139,862
- Compulsory and other deposits with the Brazilian Central Bank	11	119,708,504
- Loans net of losses associated with credit risk	12	599,151,255
- Leases net of expected credit losses associated with credit risk	12	7,188,880
- Other financial assets	13	147,287,461
Non-financial assets held for sale	17a	1,590,292
Investments in affiliates and jointly controlled entities	14	12,718,643
Investments in affiliates and jointly controlled entities	15	8,253,704
Intangible assets and goodwill, net of amortization	16	19,224,265
Current income and other tax assets		13,090,605
Deferred income tax assets	35c	117,451,182
Other assets	17	16,117,348
Total assets		2,173,295,680
Liabilities		
Financial liabilities at amortized cost		1,459,317,290
- Deposits from banks	18	387,655,291
- Deposits from customers	19	660,629,421
- Securities issued	20	297,331,225
- Subordinated debts	21	51,962,425
- Other financial liabilities	22	61,738,928
Financial liabilities at fair value through profit or loss	6b and 7b	21,673,914
Expected credit losses	38b	3,135,240
- Loan commitments and credits to be released		1,861,977
- Financial guarantees		1,273,263
Technical provisions for insurance, pension plans and capitalization bonds	23	435,244,311
Other provisions	23b	34,361,671
Current income tax liabilities		1,955,172
Deferred tax liabilities	35e	6,128,757
Other liabilities	25	41,118,142
Total liabilities		2,002,934,497
Shareholders' equity		
Capital		87,100,000
Treasury shares	26d	(168,625)
Capital reserves		11,441
Profit reserves	26b	91,767,450
Other comprehensive income		(5,805,176)
Accumulated profits/losses		(3,315,194)
Equity attributable to shareholders of the parent		169,589,896
Non-controlling shareholders'	27	771,287
Total shareholders' equity		170,361,183
Total shareholders' equity and liabilities		2,173,295,680

The accompanying Notes are an integral part of these Consolidated Financial Statements.

	Note	R\$ thousands
		For the nine-month period ended September 30, 2025
Revenue from financial intermediation		168,409,952
- Loans and leases		90,990,190
- Net gain or (loss) with securities and interbank investments	7f III	60,258,054
- Net gain or (loss) from derivative financial instruments	7e	2,500,540
- Financial income from insurance, pension plans and capitalization bonds		4,432,925
- Result of foreign currency operations		(641,875)
- Compulsory deposits with the Brazilian Central Bank	11b	8,703,936
- Gain or (loss) on sale or transfer of financial assets		2,166,182
Expenses from financial intermediation		(102,814,762)
- Retail and professional market funding	18e	(97,474,759)
- Borrowing and on-lending	18d	(5,340,003)
Net revenue from financial intermediation		65,595,190
Expected Losses on Financial Assets	12	(26,036,232)
- Expected loss from loans and finance lease		(25,683,001)
- Expected loss on other financial assets		(353,231)
Gross Income from Financial Intermediation Net of Expected Losses		39,558,958
Other operating income/(expenses)		(22,520,801)
- Fee and commission income	28	23,023,199
- Other income from insurance, pension plans and capitalization bonds	23a III	10,552,329
- Personnel expenses	29	(19,570,286)
- Administrative Expenses	30	(16,444,771)
- Tax expenses	31	(6,098,570)
- Share of profit (loss) of associates and jointly controlled entities	14a	1,335,724
- Other operating income	32	8,491,120
- Other operating expenses	33	(16,703,683)
Tax, Civil and Labor Provisions and Others	24	(7,105,863)
Operating profit		17,038,157
Non-operating income/(expense)	34	(178,732)
Income before income tax and non-controlling interests		16,859,425
- Income tax benefit / (expense)	35	1,424,812
- Non-controlling shareholders		(210,728)
Net income		18,073,509
Basic and diluted earnings per share based on the weighted average number of shares (expressed in R\$ per share):		
- Earnings per common share	26e i	1.62
- Earnings per preferred share	26e i	1.79

The accompanying Notes are an integral part of these Consolidated Financial Statements.

	R\$ thousands
	For the nine-month period ended September 30, 2025
Net income for the period	18,073,509
Non-controlling shareholders'	210,728
Net income attributable to shareholders of the parent and non-controlling interest	18,284,237
Items that may be subsequently reclassified to the income statement	684,081
Financial assets at fair value through other comprehensive income	860,924
Bradesco and subsidiaries	1,693,508
Associates and jointly controlled entities	(235,767)
Tax effect	(596,817)
Hedge Operations	111,450
<i>Cash flow hedge</i>	(345,635)
<i>Hedge of investment abroad</i>	575,413
Tax effect	(118,328)
Foreign exchange differences on translations of foreign operations	(288,293)
Items that cannot be reclassified to the income statement	(691)
Remeasurement of defined benefit liability (asset)	(691)
Total other comprehensive income	683,390
Total comprehensive income	18,967,627
Attributable to shareholders:	
Shareholders of the parent	18,756,899
Non-controlling interests	210,728

The accompanying Notes are an integral part of these Consolidated Financial Statements.

	R\$ thousands									
	Capital	Capital reserves	Profit reserves		Other comprehensive income	Treasury shares	Accumulated profits/losses	Equity attributable to shareholders of the parent	Equity attributable to non-controlling shareholders	Total
		Share premium	Legal	Statutory						
Balance on December 31, 2024	87,100,000	11,441	14,294,978	70,658,011	(11,008,993)	(568,728)	-	160,486,709	794,924	161,281,633
Adoption of Resolutions 4.966/21 and 4.975/21	-	-	-	-	4,520,427	-	(3,315,194)	1,205,233	-	1,205,233
Balance as of January 1, 2025	87,100,000	11,441	14,294,978	70,658,011	(6,488,566)	(568,728)	(3,315,194)	161,691,942	794,924	162,486,866
Cancellation of treasury shares	-	-	-	(622,724)	-	622,724	-	-	-	-
Acquisition of treasury shares	-	-	-	-	-	(222,621)	-	(222,621)	-	(222,621)
Capital increase/decrease with reserves	-	-	-	-	-	-	-	-	(234,365)	(234,365)
Asset valuation adjustments (1)	-	-	-	-	683,390	-	-	683,390	-	683,390
Net income	-	-	-	-	-	-	18,073,509	18,073,509	210,728	18,284,237
Allocations:								-		-
- Reserves	-	-	903,675	6,533,510	-	-	(7,437,185)	-	-	-
- Interest on Shareholders' Equity paid and/or provisioned	-	-	-	-	-	-	(10,636,324)	(10,636,324)	-	(10,636,324)
Balance on September 30, 2025	87,100,000	11,441	15,198,653	76,568,797	(5,805,176)	(168,625)	(3,315,194)	169,589,896	771,287	170,361,183

(1) Includes the effects of foreign exchange variation related to the translation of foreign operations.

The accompanying Notes are an integral part of these Consolidated Financial Statements.

	R\$ thousands
	For the nine-month period ended September 30, 2025
Cash flows from operating activities:	
Income before income taxes and non-controlling interests	16,859,425
Adjustments for:	82,135,153
- Expected credit loss associated with credit risk	26,036,232
- Expenses with interest and inflation indexation of technical provisions for insurance, pension plans and capitalization bonds	45,558,962
- Constitution/reversion and inflation indexation of Civil, Labor and Tax Provisions	7,952,885
- Depreciation and amortization	5,714,854
- Share of profit (loss) of associates and jointly controlled entities	(1,335,724)
- (Gain)/loss on sale of non-financial assets held for sale	(143,140)
- Gains/(losses) on the sales of Premises and equipment	117,796
- (Gain)/loss on disposal of investments	(51,709)
- Foreign exchange variation of assets and liabilities overseas and Other	(1,915,718)
- Effect of changes in foreign exchange rates on cash and cash equivalents	200,715
(Increase)/Decrease in assets	(146,171,201)
- Compulsory deposits with the Brazilian Central Bank	1,077,875
- Interbank investments	(14,335,877)
- Loans and leases	(73,765,963)
- Financial assets at fair value through profit or loss	(97,032,739)
- Deferred income tax liabilities	313,499
- Other financial assets	38,334,360
- Other assets	(762,356)
(Increase)/Decrease in liabilities	12,012,656
- Deposits and other financial liabilities	25,327,835
- Deferred income tax liabilities	(4,752,024)
- Other provisions	(18,818,920)
- Other liabilities	16,238,895
Income tax and social contribution paid	(5,983,130)
Net cash provided by/(used in) operating activities	(35,163,967)
Cash flows from investing activities:	
Acquisition of financial assets at fair value through other comprehensive income	(63,446,171)
Disposal, maturities, and interest of financial assets at fair value through other comprehensive income	102,173,130
Maturities and interest on financial assets at amortized cost	112,884,111
Acquisition of financial assets at amortized cost	(81,654,887)
Proceeds from sale of non-financial assets held for sale	730,435
Investment acquisitions	(2,728,230)
Disposal of investments	16,711
Dividends and interest on shareholders' equity received	282,987
Purchase of premises and equipment	(3,520,108)
Proceeds from sale of premises and equipment	670,849
Intangible asset acquisitions	(4,040,830)
Net cash provided by/(used in) investing activities	61,367,997
Cash flows from financing activities:	
Funds from securities issued	106,148,486
Settlement and interest payments of securities issued	(91,961,645)
Settlement and interest payments of subordinated debts	(11,831,400)
Lease payments	(1,135,546)
Non-controlling shareholders	(234,365)
Interest on Shareholders' Equity/Dividends paid	(9,164,054)
Acquisition of treasury shares	(222,621)
Net cash provided by/(used in) financing activities	(8,401,145)
Net increase/(decrease) in cash and cash equivalents	17,802,885
Cash and cash equivalents - at the beginning of the period	208,023,801
Effect of changes in foreign exchange rates on cash and cash equivalents	(200,715)
Cash and cash equivalents - at the end of the period	225,625,971
Net increase/(decrease) in cash and cash equivalents	17,802,885

The accompanying Notes are an integral part of these Consolidated Financial Statements.

Description	R\$ thousands	
	Nine-month period ended September 30	
	2025	%
1 – Revenue	162,107,176	380.5
1.1) Financial intermediation	168,409,952	395.3
1.2) Fees and commissions	23,023,199	54.0
1.3) Expected credit loss associated with credit risk	(26,036,232)	(61.1)
1.4) Other	(3,289,743)	(7.7)
2 – Financial intermediation expenses	(102,814,762)	(241.3)
3 – Inputs acquired from third parties	(12,309,862)	(28.9)
Outsourced services	(3,827,187)	(9.0)
Data processing	(2,044,428)	(4.8)
Communication	(500,664)	(1.2)
Asset maintenance	(979,610)	(2.3)
Financial system services	(1,156,062)	(2.7)
Advertising and marketing	(911,335)	(2.1)
Security and surveillance	(352,928)	(0.8)
Transport	(463,430)	(1.1)
Material, water, electricity and gas	(302,110)	(0.7)
Travel	(142,576)	(0.3)
Other	(1,629,532)	(3.8)
4 – Gross added value (1-2-3)	46,982,552	110.3
5 – Depreciation and amortization	(5,714,854)	(13.4)
6 – Net added value produced by the entity (4-5)	41,267,698	96.9
7 – Added value received through transfer	1,335,724	3.1
Share of profit (loss) of associates and jointly controlled companies	1,335,724	3.1
8 – Added value to distribute (6+7)	42,603,422	100.0
9 – Added Value Distributed	42,603,422	100.0
9.1) Personnel	16,963,750	39.8
Salaries	10,358,705	24.3
Benefits	4,044,006	9.5
Government Severance Indemnity Fund for Employees (FGTS)	867,811	2.0
Other	1,693,228	4.0
9.2) Tax, fees and contributions	7,280,294	17.1
Federal	6,332,625	14.9
State	2,873	-
Municipal	944,796	2.2
9.3) Remuneration for providers of capital	75,141	0.2
Rental	75,141	0.2
9.4) Added Value distributed to shareholders	18,284,237	42.9
Interest on equity	10,636,324	25.0
Retained earnings	7,437,185	17.5
Non-controlling interests in subsidiaries	210,728	0.5

The accompanying Notes are an integral part of these Consolidated Financial Statements.

The accompanying Notes are an integral part of these Consolidated Financial Statements and are distributed as follows:

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1) GENERAL INFORMATION

Banco Bradesco S.A. ("Bradesco", the "Bank", the "Company" or, together with its subsidiaries, the "Group" or the "Organization") is a private-sector publicly traded company and universal bank, its headquarters is located in Cidade de Deus, s/n, in the city of Osasco, State of São Paulo, Brazil. Bradesco, through its commercial, foreign exchange, consumer financing and housing loan portfolios, carries out all the types of banking activities for which it has authorization. Bradesco is involved in a number of other activities, either directly or indirectly, through its subsidiaries, specifically leasing, investment banking, brokerage, consortium management, asset management, credit cards, real estate projects, insurance, pension plans and capitalization bonds. All these activities are undertaken by the various companies in the Bradesco group (Organization), working together in an integrated manner in the market.

2) MATERIAL ACCOUNTING POLICIES

Bradesco's consolidated financial statements comprise the financial statements of Bradesco, its subsidiaries, branches abroad and the investment funds that it controls, as established by Technical Pronouncement CPC 36 (R3) – Consolidated Financial Statements.

For the preparation of these consolidated financial statements, the intercompany transactions, balances of equity accounts, revenues, expenses and unrealized profits were eliminated and net income and shareholders' equity attributable to the non-controlling interests were accounted for in a separate line. Goodwill on acquisitions of investments in associates and jointly controlled entities is presented in investments (Note 14) and goodwill on acquisitions of subsidiaries is presented in intangible assets (Note 16a).

These consolidated financial statements and selected accompanying notes were prepared in accordance with accounting practices adopted in Brazil, applicable to institutions authorized to operate by the Central Bank of Brazil (Bacen). Including Resolution No. 4,818/20 of the National Monetary Council (CMN) and Resolution BCB No 2/20 of Bacen, and the guidelines emanating from Laws No 4,595/64 (National Financial System Law) and No 6,404/76 (Corporation Law), with the respective amendments introduced by Laws No 11,638/07 and no 11,941/09. The rules of the Securities Commission (CVM), the National Private Insurance Council (CNSP), the Superintendency of Private Insurance (Susep) and the National Supplementary Health Agency (ANS), were applied, where applicable, and when not in conflict with the accounting practices adopted in Brazil applicable to institutions authorized to operate by the Bacen. The financial statements of the lease companies included in the consolidated financial statements were prepared using the financial method, under which leased assets are not recognized and the lease receivables are recognized at present value in the Leases line item in the statement of financial position.

Pursuant to the option provided for in article 77 of CMN Resolution No. 4,966/21, these consolidated financial statements were prepared in addition to Bradesco's consolidated financial statements prepared in accordance with IFRS, which are being issued separately on the same date, accompanied by an independent auditors' report.

Management declares that all relevant financial information required to be presented in these consolidated financial statements, is being disclosed, and corresponds to the information used by it in the management of the Organization.

The changes in accounting policies resulting from the adoption of CMN Resolutions No. 4,966/21 and 4,975/21 were applied prospectively on the date of their initial adoption.

The Organization opted for the exemption provided by the Standard not to restate comparative information from previous periods, resulting from changes in the classification and measurement of financial instruments (including expected credit losses), in the consolidated interim financial statements for the periods of the year 2025. The effects resulting from the application of the accounting criteria established by CMN Resolution No. 4,966/21 were recorded against the accumulated profit or loss account at the net value of tax effects, and unrealized gains and losses recorded in Equity in the Other Comprehensive Income (OCI) account were adjusted against the asset value on January 1, 2025.

Bradesco and its conglomerate companies opted to use the provision of paragraph 5 of CMN Resolution No. 4,975/21, so that inventory balances related to operations prior to January 1, 2025, will be treated as if the standard had been applied since 2019 (the date on which the respective lease operations standard was adopted for IFRS financial statements).

The consolidated financial statements include estimates and assumptions, that are reviewed at least once a year: the calculation of expected on financial instruments; fair value estimates of certain financial instruments; civil, tax and labor provisions; impairment losses of non-financial assets; the calculation of technical provisions for insurance, pension plans and capitalization bonds; and the determination of the useful life of specific assets.

Certain figures included in these consolidated financial statements have been subject to rounding. Accordingly, figures shown as totals in certain tables may not be an arithmetic aggregation of the figures that precede them.

Bradesco's consolidated financial statements were approved by the Board of Directors on October 28, 2025.

a) Consolidation

Below are the principal directly and indirectly owned companies and investment funds included in the consolidated financial statements:

	Headquarters' location	Activity	Equity interest	Total participation of the Voting Capital
			On September 30, 2025	On September 30, 2025
Financial Sector – Brazil				
Ágora Corretora de Títulos e Valores Mobiliários S.A.	São Paulo - Brazil	Brokerage	100.00%	100.00%
Banco Bradescard S.A.	São Paulo - Brazil	Cards	100.00%	100.00%
Banco Bradesco BBI S.A.	São Paulo - Brazil	Investment bank	100.00%	100.00%
Banco Bradesco BERJ S.A.	São Paulo - Brazil	Banking	100.00%	100.00%
Banco Bradesco Financiamentos S.A.	São Paulo - Brazil	Banking	100.00%	100.00%
Banco Losango S.A. Banco Múltiplo	Rio de Janeiro - Brazil	Banking	100.00%	100.00%
Bradesco Administradora de Consórcios Ltda.	São Paulo - Brazil	Consortium management	100.00%	100.00%
Bradesco Leasing S.A. Arrendamento Mercantil	São Paulo - Brazil	Leases	100.00%	100.00%
Bradesco-Kirton Corretora de Câmbio S.A.	São Paulo - Brazil	Exchange Broker	99.97%	99.97%
Bradesco S.A. Corretora de Títulos e Valores Mobiliários	São Paulo - Brazil	Brokerage	100.00%	100.00%
Kirton Bank S.A. Banco Múltiplo	São Paulo - Brazil	Banking	100.00%	100.00%
Banco Digio S.A.	São Paulo - Brazil	Digital Bank	100.00%	100.00%
Tivio Capital Distribuidora de Títulos e Valores Mobiliários S.A.	São Paulo - Brazil	Asset management	61.56%	61.56%
Tempo Serviços Ltda.	Minas Gerais - Brazil	Services	100.00%	100.00%
Financial Sector – Overseas				
Banco Bradesco Europa S.A. (1)	Luxembourg - Luxembourg	Banking	100.00%	100.00%
Banco Bradesco S.A. Grand Cayman Branch (1)	Georgetown - Cayman Islands	Banking	100.00%	100.00%
Banco Bradesco S.A. New York Branch (1)	New York - United States	Banking	100.00%	100.00%
Bradesco Securities, Inc. (1)	New York - United States	Brokerage	100.00%	100.00%
Bradesco Securities, UK. Limited (1)	London - United Kingdom	Brokerage	100.00%	100.00%
Bradesco Securities, Hong Kong Limited (1)	Hong Kong - China	Brokerage	100.00%	100.00%
Bradescard México, Sociedad de Responsabilidad Limitada (2)	Jalisco - Mexico	Cards	100.00%	100.00%
Bradesco Bank (3)	Florida - United States	Banking	100.00%	100.00%
Insurance, Pension Plan and Capitalization Bond Sector - In Brazil				
Bradesco Auto/RE Companhia de Seguros	Rio de Janeiro - Brazil	Insurance	100.00%	100.00%
Bradesco Capitalização S.A.	São Paulo - Brazil	Capitalization bonds	100.00%	100.00%
Bradesco Saúde S.A.	Rio de Janeiro - Brazil	Insurance/health	100.00%	100.00%

	Headquarters' location	Activity	Equity interest	Total participation of the Voting Capital
			On September 30, 2025	On September 30, 2025
Bradesco Seguros S.A.	São Paulo - Brazil	Insurance	99.96%	99.96%
Bradesco Vida e Previdência S.A.	São Paulo - Brazil	Pension plan/Insurance	100.00%	100.00%
Odontoprev S.A. (4)	São Paulo - Brazil	Dental care	52.89%	52.89%
Insurance - Overseas				
Bradesco Argentina de Seguros S.A. (1) (4)	Buenos Aires - Argentina	Insurance	99.98%	99.98%
Other Activities - Brazil				
Andorra Holdings S.A.	São Paulo - Brazil	Holding	100.00%	100.00%
Bradseg Participações S.A.	São Paulo - Brazil	Holding	100.00%	100.00%
Nova Paiol Participações Ltda.	São Paulo - Brazil	Holding	100.00%	100.00%
Bradesco Corretora de Seguros Ltda.	São Paulo - Brazil	Insurance Brokerage	100.00%	100.00%
BSP Empreendimentos Imobiliários S.A.	São Paulo - Brazil	Real estate	100.00%	100.00%
Cia. Securitizadora de Créditos Financeiros	São Paulo - Brazil	Credit acquisition	100.00%	100.00%
Investment Funds (5)				
Bradesco FIC FI RF Cred Priv Premium PGBL/VGBL	São Paulo - Brazil	Investment Fund	100.00%	100.00%
Brad Priv Performance FICFI RF Cred PRIV PGBL/VGBL	São Paulo - Brazil	Investment Fund	100.00%	100.00%
Brad Private PB FIC FI RF Cred Priv PGBL/VGBL	São Paulo - Brazil	Investment Fund	100.00%	100.00%
Bradesco Ultra PGBL/VGBL FIC FI RF Cred Priv	São Paulo - Brazil	Investment Fund	100.00%	100.00%
Bradesco FIC de FI Renda Fixa A PGBL/VGBL	São Paulo - Brazil	Investment Fund	100.00%	100.00%
Bradesco FI Referenciado DI União	São Paulo - Brazil	Investment Fund	92.90%	92.90%
Alpha Fundo de Investimento Multimercado Crédito Privado Investimento no Exterior	São Paulo - Brazil	Investment Fund	100.00%	100.00%
Bradesco FIC FI R.F. PGBL/VGBL Fix Plus	São Paulo - Brazil	Investment Fund	100.00%	100.00%
Bradesco Fundo de Investimento RF Memorial	São Paulo - Brazil	Investment Fund	100.00%	100.00%
Bradesco FIC FI RF Athenas PGBL/VGBL	São Paulo - Brazil	Investment Fund	100.00%	100.00%

(1) The functional currency of these companies abroad is the Brazilian Real;

(2) The functional currency of this company is the Mexican Peso;

(3) The functional currency of this company is the US Dollar;

(4) Accounting information used with date lag of up to 60 days; and

(5) The investment funds in which Bradesco assumes or substantially retains the risks and benefits were consolidated.

The consolidated financial statements comply, in all material respects, with the principles, methods, and criteria consistent with those adopted for the annual consolidated financial statements for the year ended December 31, 2024, except for the material accounting policies applied in the preparation of the consolidated financial statements due to the adoption of CMN Resolutions No. 4,966/21 and 4,975/21 on January 1, 2025, as presented below.

b) Income and expense recognition

Income from financial assets and interest expense on liabilities are recognized on an accrual basis in the consolidated statement of income. With regard to financial assets measured at amortized cost and FVOCI and interest expenses on liabilities classified at amortized cost, the Organization uses the effective interest rate method, except instruments of equity cost.

c) Financial assets and liabilities

1) Financial assets

The Organization classifies and measures financial assets based both on business model for the management of financial assets, and on the characteristics of the contractual cash flow.

The Organization classifies financial assets into three categories: (i) measured at amortized cost (AC); (ii) measured at fair value through other comprehensive income (FVOCI); and (iii) measured at fair value through profit or loss (FVTPL).

- **Business model:** it relates to the way in which the Organization manages its financial assets to generate cash flows. The purpose of the Management for a particular business model, is: (i) to maintain the assets to receive contractual cash flows; (ii) to maintain the assets to receive the contractual cash flows and sales; or (iii) to maintain the assets for trading. When the financial assets conform to the business models (i) and (ii), the SPPJ test should be applied. Financial assets held under business model (iii) are measured at fair value (FVTPL).

- **Teste SPPJ:** O objetivo deste teste é avaliar os termos contratuais dos instrumentos financeiros para determinar se dão origem a fluxos de caixa em datas específicas que se enquadram como somente pagamento de principal e juros sobre o montante principal.

- **SPPJ Test:** The purpose of this test is to assess the contractual terms of the financial instruments to determine if they give rise to cash flows at specific dates that conform only to the payment of the principal and interest on the principal amount.

In this sense, the principal refers to the fair value of the financial asset at the initial recognition and interest refers to the consideration for the time value of money, the credit risk associated with the principal amount outstanding for a specific period of time and other risks and borrowing costs. Financial instruments that do not fall under the aforementioned concept are measured at FVTPL, such as derivatives.

- **Measured at fair value through profit and loss**

All financial assets that do not meet the criteria of measurement at amortized cost or at FVOCI are classified as measured at FVTPL, in addition to those assets that in the initial recognition are irrevocably designated at FVTPL, if this eliminates or significantly reduces asset-liability mismatches.

Financial assets measured at FVTPL are initially recorded in the consolidated statement of financial position at fair value with the transaction cost and subsequent changes are recognized immediately in profit or loss.

Realized and unrealized gains and losses arising from changes in the fair value of non-derivative financial assets are recognized directly in the statement of income under "Net gains /(losses) from financial assets and liabilities at fair value through profit or loss". Interest income on financial assets measured at FVTPL is included in "Income from operations with securities and similar instruments". For the treatment of derivative assets see Note 7f III).

- **Measured at fair value through other comprehensive income**

They are financial assets that meet the criterion of the SPPJ test, which are held in a business model whose purpose is both to maintain the assets to receive the contractual cash flows as well as for sale.

Financial assets are initially recognized at fair value, plus any income or transaction costs that are directly attributable to their acquisition or their issuance and are, subsequently, measured at fair value with gains and losses being recognized in Other Comprehensive Income. Expected loan losses are recorded in the statement of income.

Interest income is recognized in the statement of income using the effective interest rate method. Dividend income is recognized within "Net gain or (loss) with securities and interbank investments" when the Organization's right to receive payment is established. Gains or losses arising out of exchange variation on investments in debt securities classified as FVOCI are recognized in the consolidated statement of income. See Note 7f (III) for more details of the treatment of the expected loan losses.

The Organization can also make an irrevocable designation of an equity instrument for when there is no trading strategy for the category of Fair Value through Other Comprehensive Income. In this case, there is no record of any effects on the Consolidated Statement of Income of subsequent events related to this asset, except for dividends that represent the investment result itself.

- **Measured at amortized cost**

Financial assets that meet the criterion of the SPPJ test, which are held in a business model whose purpose is to maintain the assets to receive the contractual cash flows.

The financial assets measured at amortized cost are assets initially recognized at fair value including direct and incremental costs, and accounted for, subsequently, at amortized cost, using the effective interest rate method.

In the case of expected loan loss, it is reported a deduction from the carrying value of the financial asset and is recognized in the consolidated statement of income.

II) Financial liabilities

The Organization classifies its financial liabilities as measured at amortized cost, using the effective interest rate method, except for financial liabilities held for trading.

Financial liabilities held for trading recognized by the Organization are derivative financial instruments that are recorded and assessed at fair value, and the respective changes in fair value are immediately recognized in profit or loss.

The Organization does not have any financial liabilities designated at fair value through profit or loss.

For the treatment of derivatives see Note 7.

III) Derivative financial instruments and hedge operations

Derivative financial instruments are designed to meet the Organization's own needs to manage its global exposure, as well to meet customer requests, in order to manage their positions.

The transactions are recorded at their fair value considering the fair value models and methodologies adopted by Organization, and their adjustment is recorded in the income statement or equity, depending on the classification as accounting hedge (and the category of accounting hedge).

Derivative financial instruments used to mitigate the risks of exposures in currencies, indexes, prices, rates or indexes are considered as hedge instruments, whose objectives are: (i) to ensure exposures remain with risk limits; (ii) change, modify or reverse positions due to market changes and operational strategies; and (iii) reduce or mitigate exposures of transactions in inactive markets, under stress or low liquidity conditions.

Instruments designated for hedge accounting purposes are classified according to their nature as:

Market risk hedge: the gains and losses, realized or not, of the financial instruments classified in this category as well as the financial assets and liabilities that are the object of the hedge, are recognized in the income statement;

Cash flow hedge: the effective portion of changes in fair value of the financial instruments classified in this category is recognized, net of taxes, in a specific account in shareholders' equity. The ineffective portion of the hedge is recognized directly in the income statement; and

Hedge of net investment in foreign operations: the financial instruments classified in this category are intended to hedge the foreign exchange variation of investments abroad, whose functional currency is different from the Brazilian real, and are accounted for in accordance with the accounting procedures applicable to cash flow hedges, that is, with the effective portion recognized in shareholders' equity, net of tax effects, and the non-effective portion recognized in the income statement.

For derivatives classified in the hedge accounting category, there is a monitoring of: (i) strategy effectiveness, through prospective and retrospective effectiveness tests, and (ii) valuation of fair value of hedge instruments.

A breakdown of amounts included as derivative financial instruments, in the statement of financial position and memorandum accounts, is presented in Note 7.

IV) Write-off

Financial assets are written off when there is no reasonable expectation of recovery, when the contractual rights to receive the cash flows from these assets have ceased to exist or the assets have been transferred and substantially all the risks and rewards of ownership of the assets are also transferred. Financial liabilities are written off by the Organization when they have been discharged, paid, redeemed, cancelled or expired.

V) Restructuring

Restructured financial assets are those in which there is a significant concessions to the counterpart, due to the relevant deterioration of its creditworthiness, which would not be granted if such deterioration did not occur.

The transactions of the restructuring portfolio are shown in Note 12 e.

VI) Determination of fair value

The determination of fair value for the majority of financial assets and liabilities is based on the market price or quotes of security dealers for financial instruments traded in an active market. The fair value for other instruments is determined using valuation techniques. The valuation techniques which include use of recent market transactions, discounted cash flow method, comparison with other instruments similar to those for which there are observable market prices and valuation models.

For more commonly handled instruments, the Organization uses widely accepted valuation models that consider observable market data in order to determine the fair value of financial instruments.

For more complex instruments, the Organization uses its own models that are usually developed from standard valuation models. Some of the information included in the models may not be observable in the market and is derived from market prices or rates or may be estimated on the basis of assumptions.

The value produced by a model or by a valuation technique is adjusted to reflect various factors, since the valuation techniques do not necessarily reflect all of the factors that market participants take into account during a transaction.

The valuations are adjusted to consider the risks of the models, differences between the purchase and sale price, credit and liquidity risks, as well as other factors. Management believes that such valuation adjustments are necessary and appropriate for the correct evaluation of the fair value of the financial instruments recorded in the consolidated statement of financial position.

More details on the calculation of the fair value of financial instruments are available in Note 38g.

VII) Expected credit losses

Regarding the provision for loan losses, CMN Resolution No. 4,966/21 and BCB Resolution No. 352/23 establish criteria applicable to financial instruments, including leasing operations, financial guarantees provided, credit commitments and credits to be released.

The Organization assesses the credit risk and the expected losses collectively, grouping the financial instruments, managed on a mass basis, into homogeneous groups of risk according to its credit policy. The complete methodology for calculating expected losses associated with credit risk is adopted, defined in article 44 of the above resolutions, being mandatory for Segment 1 institutions (S1).

The expected losses are calculated on prospective bases for financial instruments measured at amortized cost, at FVOCI (with the exception of investments in equity instruments), financial assets measured at FVTPL in level 1 of the fair value hierarchy that are private securities or operations with characteristic of credit concession, financial guarantees, credit commitments and credits to be released.

Constitution of Provision

The provision for expected losses is constituted in its initial recognition based on the stage of credit risk of the financial instrument, as an expense of the period and in return to the appropriate account of the asset for financial assets and leasing or liabilities for financial guarantees, credit commitments, receivables to be released and considerations from operating leasing operations.

The provision is constituted on the gross accounting value of the financial assets, which include the appropriation of interest and charges (accrual) by the effective interest rate up to the moment it becomes an asset with problems of credit recovery.

Bradesco constitutes a provision for expected losses for credit commitments and non-cancellable credits to be released and monitored on a mass basis on the present value of the estimated use of resources of credit commitments and the present value of the credits to be released.

As for financial guarantees provided, the provision is constituted on the present value of the estimated future disbursements of the institution's liability, linked

to financial collateral contracts provided, considering the probability of future disbursements in the event that the guaranteed counterpart does not honor the obligation in accordance with the current contractual provisions.

The provision for loss is reviewed monthly, whenever there is a change in the estimate of the expected loss or in the stage of the instrument.

Allocation in Stages

Financial instruments are allocated in one of three stages, from their initial recognition and will be reallocated between them as their credit risk increases or decreases, considering the emergence of relevant new facts.

First stage: Instruments that are not characterized as assets with a credit recovery problem and whose credit risk has not increased significantly. A significant increase in credit risk is considered when there is a delay of more than 30 days in the payment of the principal or charges. In specific cases, a delay of payment up to 60 days can be considered, according to consistent and verifiable evidence.

For the instruments allocated in the first stage, the provision corresponds to the expected loss determined by the institution, considering the probability that the instrument is characterized as a financial asset with a problem of credit recovery in the next 12 months or during the expected period of the instrument, when it is less than 12 months.

Second stage: Instruments whose credit risk has increased significantly, or which are no longer characterized as assets with a credit recovery problem.

For the instruments allocated in the second stage, the provision corresponds to the expected loss determined by the institution, considering the probability that the instrument is characterized as an asset with a problem of credit recovery during the whole expected period of the financial instrument.

Third stage: Instruments with a credit recovery problem.

In the third stage, the provision corresponds to the expected loss determined by the institution, considering that the instrument is characterized as an asset with a credit recovery problem.

They are classified at this stage: the defaulted financial assets (over 90 days), those that have an indication that their obligation will not be fully honored under the agreed conditions, without the need to resort to guarantees or collaterals and restructured financial assets. All instruments of the same counterpart are relocated to the third stage, unless they present a significantly lower credit risk. These instruments have their recognition of suspended revenues (stop-accrual), and are entered into the accounts only upon receipt, by the cash regime. This approach also applies to possible gains in the restructurings.

In addition, for defaulted assets (over 90 days) that are part of the third stage, provision is made for losses incurred, as a component of the provision for expected losses. This provision is calculated based on percentages, according to

the portfolios (C1 to C5) and the delay ranges stipulated in BCB Resolution No. 352/23.

When there is significant amortization of the operation, or when new relevant facts justify the change in the level of risk, the reclassification of the operation to the lower risk category (financial recovery), resulting in the return of the recognition of revenues (accrual) to the instruments of the third stage and reversals of provision.

The financial instrument will be written off when there is no reasonable expectation of recovery. The corresponding registration is made in compensation accounts and identification controls, remaining until the exhaustion of all collection procedures for a minimum period of five years. In the case of subsequent recoveries or restructurings of financial assets previously written off, the recovered amounts are credited in the income statement up to the limit of the amount previously written off. The assets are then allocated in the third stage, with provision for expected losses equal to the total value of the instrument.

Any gains from the restructuring are only recognized when effectively received, regardless of whether they are active or recovered from loss.

The allocation in stages is reviewed: monthly, in the case of delays in payment of the principal and charges; every six months for instruments of the same counterpart whose amount is higher than 5% of the shareholders' equity of the institution; once every 12 months for the other instruments, whenever new facts indicate a significant change in the quality of credit; and when the instrument is restructured.

Determination

Bradesco evaluates the expected loss associated with the credit risk of financial instruments based on consistent and verifiable criteria, using measurement techniques compatible with the nature and complexity of the financial instruments.

The assessment of credit risk and expected loss associated with credit risk can be carried out collectively using an appropriate model for the treatment of credit risk by portfolio. Financial instruments belonging to the same homogeneous group of risk are grouped together and are defined in the credit policy and in the institution's credit management procedures as retail operations.

The following parameters shall be considered in percentage terms:

- **Probability of Credit Recovery:** Assessed based on the expected period of the financial instrument and in the current economic situation, as well as forecasts of changes in economic and market conditions.
- **Recovery Expectation:** It considers recovery costs, characteristics of guarantees or collaterals, historical recovery rates, granting advantages to the counterpart and economic forecasts.

The recovery expectation corresponds to the ratio between the present value of the expected cash flows during the credit recovery process and the value of the defined calculation base.

When estimating the recovery expectation, Bradesco observes specific criteria, such as the use of the effective interest rate of the instrument in the initial recognition and the consideration of expected cash flows, both positive and negative.

Methodologies and assumptions are regularly reviewed to reduce any differences between loss estimates and actual loss.

d) Interest

The Organization decided to use the proportional differentiated methodology for the purpose of recognizing revenue and expenses related to transaction costs by the effective interest rate of loan operations and other transactions as a credit concession classified in the amortized cost category, as provided by article No. 75 of BCB Resolution No. 352/23.

The calculation of the effective interest rate includes all commissions, transaction costs, discounts or bonuses that comprise it. Transaction costs are incremental costs directly attributable to the acquisition, issuance or disposal of a financial asset or liability.

Additionally, the Organization decided on some components in the use of materiality for the purposes of effective interest rate, according to article No. 13 of BCB Resolution No. 352/23.

The rights of use relating to real estate and data processing equipment are recorded as premises and equipment lease in the fixed asset.

e) Premises and equipment

Corresponds to rights relating to tangible assets used in the Organization's operations.

Premises and equipment are stated at acquisition cost, net of accumulated depreciation, calculated by the straight-line method based on the assets' estimated economic useful life and adjusted for impairment, when applicable.

The breakdown of asset costs and their corresponding depreciation are presented in Note 15.

The rights of use relating to real estate and data processing equipment are recorded as premises and equipment lease in the fixed asset.

i. Organization's Leases (Lessee)

As a lessee, the Organization assesses at contract inception whether a contract is, or contains, a lease. That is, if the contract conveys the right to control the use of an identified asset for a period in exchange for consideration.

The Organization applies a single recognition and measurement approach for all leases, except for short-term leases and leases of low-value assets.

At the beginning of a lease, the Organization recognizes a “lease liability” to make lease payments and right-of-use assets representing the right to use the underlying assets. The expenses with interest on the lease liability and expenses of depreciation of the right of use asset are recognized separately.

The right of use asset is measured initially at cost value and is subsequently reduced by the accumulated depreciation and any accumulated impairment losses, when applicable. The right of use will also be adjusted in case of re-measurement of the lease liability. The depreciation is calculated in a linear fashion by the term of the leases.

The lease term is defined as the non-cancellable term of the lease, together with (i) periods covered by the option to extend the lease, if the lessee is reasonably certain to exercise that option; and (ii) periods covered by the option to terminate the lease, if the lessee is reasonably certain that it will not exercise that option. The Organization has a descriptive policy for the property lease terms, which considers the business plan and management expectations, extension options and local laws and regulations.

The lease liability is measured initially at the present value of the lease payments that are not made from the initial date, discounted by the incremental rate applied to each contract in accordance with the leasing term.

The lease payments include fixed payments, less any lease incentives receivable, and variable lease payments that depend on an index or a rate. Variable lease payments that do not depend on an index or a rate are recognised as expenses in the period in which the event or condition that triggers the payment occurs.

The incremental rate applied by the Organization takes into account the funding rate free of risk adjusted by the credit spread.

Subsequently, the lease liability is adjusted to reflect the interest levied on the payment flows, re-measured to reflect any revaluation or modifications of leasing and reduced to reflect the payments made.

Financial charges are recognized as a “Interest and similar expenses” and are adjusted in accordance with the term of the contracts, considering the incremental rate.

The contracts and leases of properties with an indefinite period were not considered in the scope of CMN Resolution No. 4,975/21, because they are leases in which the contract can be terminated at any time without a significant penalty. In this way, the rental contract was not considered as executable.

ii. Short-term leases and leases of low-value assets

The Organization applies the exemption from recognition of short-term lease to its leases whose term is 12 months or less from the start date and which do not contain a purchase option. It also applies to the exemption from recognition of

low-value assets. Lease payments on short-term leases and leases of low-value assets are recognized as expense over the lease term.

f) Deposits and other financial liabilities

i. Securities sold under agreements to repurchase, , borrowing and on-lending, deposits from customers, securities issued and subordinated debt

They are measured at amortized cost, discounted by the effective interest rate, when applicable, accrued interest recognized on a pro rata basis with the exception of securities sold under agreements to repurchase with no restrictions on resale which are measured at fair value.

The composition of these accounts is presented in Notes 18,19,20 and 21.

ii. Funding expenses

Expenses incurred to issue securities are presented as a reduction in the corresponding liability and appropriated to profit or loss over the term of the related security. The composition of the respective balances of these fundings are presented in Note 18e.

3) NEW STANDARDS AND AMENDMENTS AND INTERPRETATIONS OF EXISTING STANDARDS

a) Standards, amendments and interpretations of standards adopted from January 1, 2025

CMN Resolution No. 4,975/21 - Provides for the accounting criteria applicable to leasing operations by financial institutions and other institutions authorized to operate by the Central Bank of Brazil.

CMN Resolution No. 4,966/21 and BCB Resolution No. 352/23, applicable as of January 1, 2025 - Provides for the accounting concepts and criteria applicable to financial instruments, as well as for the designation and recognition of hedge operations, replacing Resolution No. 2,682, Resolution No. 3,533, Circular No. 3,068 and Circular No. 3,082, among other rules.

On November 16, 2022, Law No. 14,467 was enacted, establishing new rules for the deductibility of credit losses arising from the activities of financial institutions and other institutions authorized to operate by the Central Bank of Brazil. These rules impact the calculation of profits subject to income tax and CSLL. The main rule being the application of factors for deducting defaulted transactions (transactions overdue for more than ninety days).

With the publication of Law No. 15,078 on December 27, 2024, losses related to credits that are in default on December 31, 2024, and that have not been deducted up to that date (inventory), may only be excluded in determining the real profit and the CSLL calculation basis at the rate of one eighty-fourth or one hundred and twentieth, for each month of the assessment period, starting in January 2026. This Law vetoed the deduction of losses incurred in 2025 that exceed the real profit for the year. Losses not deducted in this period will be treated in the same way as the inventory on January 1, 2025.

I) Risk classification in the previous fiscal year and its new classification, in accordance with current regulations:

In accordance with article 105 of BCB Resolution 352/23, below is the risk classification in the previous fiscal year as well as the respective level of provision for expected loss associated with credit risk, in accordance with previous regulations:

Modalities and Risk Levels - According to Previous Regulation	R\$ thousands									
	Levels of risk									
	AA	A	B	C	D	E	F	G	H	Total portfolio as of December 31, 2024
Total portfolio as of December 31, 2024	271,600,591	238,604,704	107,376,421	32,953,602	13,443,790	19,611,591	5,673,688	5,053,904	24,875,732	719,194,023
Balance of Expected Losses Associated with Credit Risk on December 31, 2024	-	1,384,118	1,172,512	1,331,698	3,087,425	8,017,913	3,676,052	4,729,546	24,875,732	48,274,996

In accordance with article 105 of BCB Resolution 352/23, below is the risk classification for the current year, as well as the respective level of provision for expected losses associated with credit risk, in accordance with the new regulations:

Financial Instruments and Risk Stages – According to New Regulation	R\$ thousands			
	Levels of risk			Total portfolio as of January 1, 2025
	Stage 1	Stage 2	Stage 3	
Total portfolio as of January 1, 2025	629,751,917	28,858,215	60,648,453	719,258,585
Balance of Expected Losses Associated with Credit Risk on January 1, 2025	9,748,637	4,226,632	36,484,191	50,459,460
Provision for Credit Limits Granted	2,103,867	62,000	319,588	2,485,455
Others	308,154	34,244	423,461	765,859
Balance of Expected Losses Associated with Credit Risk on January 1, 2025	12,160,658	4,322,876	37,227,240	53,710,774

II) Hedge Accounting categories in the previous financial year and their new classification, in accordance with current regulations:

In accordance with article 106 of BCB Resolution 352/23, there were no reclassifications of categories of Hedge Accounting structures existing on the balance sheet date of the previous fiscal year and their new classifications, nor were there any discontinuations of Hedge Accounting structures, in accordance with current regulations.

b) Standards, amendments and interpretations of standards applicable in future periods

In 2023, CMN Resolution No. 5,100 and BCB Resolution No. 352 were issued, complementary rules to CMN Resolution No. 4,966/21, which postponed the validity of Chapter V, which deals with Hedge Accounting, to January 1, 2027.

In 2024, CMN Resolution 5,146 and BCB Resolution 397 were issued, complementary rules to CMN Resolution 4,966/21, which allowed the use of the renegotiated effective interest rate to calculate the present value of restructured contractual cash flows.

In 2024, CMN Resolutions No. 5,185/24 and BCB Resolution No. 435/24 were issued, requiring institutions to prepare a report on financial information related to sustainability. Starting in the 2026 fiscal year.

In September 2025, the Central Bank published CMN Resolution No. 5,252, which establishes the accounting concepts and criteria for measuring, recognizing, derecognizing, and disclosing sustainability assets and liabilities. The standard comes into effect on January 1, 2027.

The Bank has been analyzing the application of these standards and the possible impacts resulting from their adoption are being assessed and will be concluded by the date the standards come into force.

4) USE OF SIGNIFICANT ACCOUNTING ESTIMATIVES AND JUDGMENTS

Except for the measurement of the Provision for Expected Losses associated with Credit Risk, the significant accounting estimates and judgments used in the preparation of these financial statements are consistent with those adopted for the annual financial statements for the year ended December 31, 2024.

Provision for Expected Losses Associated with Credit Risk

The measurement of the provision for expected losses associated with credit risk requires the use of quantitative models and assumptions about future economic conditions and the behavior of financial instruments.

Several significant judgments are also necessary to apply the accounting requirements for measuring the provision, such as:

- Determining criteria for the classification of financial instruments;
- Grouping financial instruments with similar risk profiles;
- Selecting appropriate quantitative models and assumptions; and
- Establishing different prospective scenarios and their weightings.

The process of determining the level of provision for expected losses associated with credit risk requires estimates and the use of judgments, and it is possible that losses reported in subsequent periods may differ from those calculated based on current estimates and assumptions.

5) CASH AND CASH EQUIVALENTS

	R\$ thousands
	On September 30, 2025
Cash and due from banks in domestic currency	14,553,657
Cash and due from banks in foreign currency	2,306,116
Total cash and due from banks	16,859,773
Discretionary deposits at the Central Bank	11,000,000
Reverse repurchase agreements (1)	197,766,198
Total cash and cash equivalents	225,625,971

(1) Mature 90 days or less from the date they were invested and with insignificant risk of change in fair value.

6) FINANCIAL ASSETS AND LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS**a) Financial assets at fair value through profit or loss**

Securities	R\$ thousands							
	On September 30, 2025							
	1 to 30 days	31 to 180 days	181 to 360 days	More than 360 days	No stated maturity	Fair Value	Amortized cost	Net change in fair value
- Financial	24,722,050	1,682,671	6,641,394	65,257,486	21,545,553	119,849,154	120,156,773	(307,619)
National treasury bills	24,397,378	394,045	1,455,523	4,354,344	-	30,601,290	30,578,057	23,233
National treasury notes	-	16,685	4,096,532	38,148,942	-	42,262,159	42,668,715	(406,556)
Stocks	-	-	-	-	14,344,803	14,344,803	14,294,528	50,275
Financial treasury bills	87	458,068	106,330	14,781,380	-	15,345,865	15,344,694	1,171
Other	324,585	813,873	983,009	7,972,820	7,200,750	17,295,037	17,270,779	24,258
- Insurance Group	1,191,777	7,394,696	15,461,637	299,273,284	11,419,991	334,741,385	334,497,857	243,528
• Insurance and Capitalization bonds	819,087	1,058,326	5,226,498	14,644,235	2,761,745	24,509,891	24,528,253	(18,362)
- Financial treasury bills	83,593	1,058,326	5,169,139	14,460,755	-	20,771,813	20,769,249	2,564
- Other	735,494	-	57,359	183,480	2,761,745	3,738,078	3,759,004	(20,926)
• Pension plans	372,690	6,336,370	10,235,139	284,629,049	8,658,246	310,231,494	309,969,604	261,890
- Financial treasury bills	30,470	2,759,335	3,036,568	199,526,890	-	205,353,263	204,994,875	358,388
- Financial bills	49,540	3,166,348	2,191,827	29,890,887	-	35,298,602	35,071,532	227,070
- National treasury notes	-	-	4,183,067	16,007,025	-	20,190,092	20,710,948	(520,856)
- Debentures	3,149	79,624	482,183	26,616,677	-	27,181,633	27,150,124	31,509
- National treasury bills	17,740	48,736	225,749	12,044,338	-	12,336,563	12,171,423	165,140
- Other	271,791	282,327	115,745	543,232	8,658,246	9,871,341	9,870,702	639
- Other activities	-	3,800	-	-	-	3,800	3,798	2
Financial treasury bills	-	3,800	-	-	-	3,800	3,798	2
Total	25,913,827	9,081,167	22,103,031	364,530,770	32,965,544	454,594,339	454,658,428	(64,089)

b) Liabilities at fair value through profit or loss

	R\$ thousands
	On September 30, 2025
Derivative financial instruments	21,673,914
Total	21,673,914

7) DERIVATIVE FINANCIAL INSTRUMENTS

Bradesco carries out transactions with derivative financial instruments, which are recognized in the statement of financial position, to meet its own needs in managing its global exposure, as well as to meet its customers' requests, in order to manage their exposure.

These operations involve a range of derivatives, such as interest rate and currency swaps, futures, options, forward contracts, credit derivatives and exchange contracts with immediate and future settlement, accounted for and disclosed as derivatives, in accordance with CMN Resolution No. 4,966/2021.

Bradesco's risk management policy is based on the utilization of derivative financial instruments mainly to mitigate the risks from operations carried out by the Bank and its subsidiaries.

Derivative financial instruments are measured at fair value and classified in the fair value through profit or loss (FVTPL) category as shown in the consolidated financial statements.

Fair value is generally determined based on market quotations or prices applicable to assets or liabilities with similar characteristics. When such quotations are not available, fair value is estimated based on information from market operators, pricing models, discounted cash flow, or other similar techniques. In these cases, determining fair value may require significant judgment or estimation by Management.

The fair value of swaps is determined using discounted cash flow modeling techniques, utilizing yield curves that reflect appropriate risk factors. These curves are applied to the pricing of currency swaps, interest rate swaps, and swaps with other risk factors. The information used to construct yield curves is obtained primarily from B3 and the domestic and international secondary markets.

The fair value of futures and forward contracts is determined based on market price quotations for exchange-traded derivatives or using methodologies similar to those used in pricing swaps.

The fair value of options is determined based on mathematical models, such as Black & Scholes, using yield curves, implied volatilities and the fair value of the underlying assets.

The fair value of credit derivatives is determined based on market quotations or obtained from specialized entities. Current market prices are used to calculate volatility.

According to CMN Resolution No. 4,966/2021, foreign exchange portfolio transactions must be treated as derivatives. In this sense, the amounts recorded as rights and obligations of the foreign exchange portfolio (notional value) are recorded in clearing accounts, and the variation of the fair value in income statements.

To estimate the fair value of over-the-counter derivatives, the credit quality of each counterparty is taken into account, thus associating an expected loss for each derivatives portfolio (Credit valuation adjustment).

The derivative financial instruments held by Bradesco in Brazil primarily consist of swaps, options and futures, and are registered with B3. Derivatives carried out abroad refer to swaps, forwards, options, credit derivatives and futures transactions carried out, substantially, on the Chicago and New York Stock Exchanges, as well as on the over-the-counter market.

Macro strategies are defined for the Trading (proprietary) and Banking portfolios. Trading Portfolio transactions, including derivatives, seek gains from directional movements in prices and/or rates, arbitrage, hedge and market-maker strategies that may be fully or partially settled before the originally stipulated maturity date. The Banking Portfolio focuses on commercial transactions and their hedges.

Portfolio risk is controlled using information consolidated by risk factor; effective portfolio risk management requires joint use of derivatives with other instruments, including stocks and bonds.

a) Amount of derivative financial instruments recognized by index

	R\$ thousands			
	On September 30, 2025			
	Notional value	Amortized cost	Fair Value Adjustment	Fair Value
Futures contracts				
Purchase commitments:	150,287,340	201,089	-	201,089
- Interbank market	85,607,372	39,924	-	39,924
- Foreign currency	39,012,731	21,003	-	21,003
- Other	25,667,237	140,162	-	140,162
Sale commitments:	168,759,775	(156,527)	-	(156,527)
- Interbank market (1)	125,986,487	(86,061)	-	(86,061)
- Foreign currency (2)	33,685,367	(50,221)	-	(50,221)
- Other	9,087,921	(20,245)	-	(20,245)
Option contracts				
Purchase commitments:	710,470,773	1,527,788	203,860	1,731,648
- Interbank market	636,486,402	120,820	-	120,820
- Foreign currency	9,804,114	877,747	189,842	1,067,589
- Other	64,180,257	529,221	14,018	543,239
Sale commitments:	717,903,997	(2,058,175)	117,681	(1,940,494)
- Interbank market	640,768,816	(123,548)	-	(123,548)
- Foreign currency	13,129,225	(600,288)	(68,864)	(669,152)
- Other	64,005,956	(1,334,339)	186,545	(1,147,794)
Forward contracts				
Purchase commitments:	72,142,078	11,510,545	(20,242)	11,490,303
- Foreign currency	62,229,607	2,474,524	-	2,474,524
- Other	9,912,471	9,036,021	(20,242)	9,015,779
Sale commitments:	56,003,891	(12,032,718)	(291)	(12,033,009)
- Foreign currency (2)	49,535,630	(3,600,324)	-	(3,600,324)
- Other	6,468,261	(8,432,394)	(291)	(8,432,685)
Foreign exchange contracts				
Purchase commitments:	29,428,916	(509,172)	-	(509,172)
- Foreign currency	29,428,916	(509,172)	-	(509,172)
Sale commitments:	9,752,795	(3,032)	-	(3,032)
- Foreign currency	9,752,795	(3,032)	-	(3,032)
Swap contracts				
Assets (long position):	1,077,837,551	6,074,425	3,303,307	9,377,732
- Interbank market	209,147,880	2,395,733	2,940,747	5,336,480
- Fixed rate	233,519,441	1,988,459	(1,442,115)	546,344

	R\$ thousands			
	On September 30, 2025			
	Notional value	Amortized cost	Fair Value Adjustment	Fair Value
- Foreign currency	624,662,741	917,614	1,343,927	2,261,541
- IGPM (General Index of market pricing)	31,881	36,770	(3,896)	32,874
- Other	10,475,608	735,849	464,644	1,200,493
Liabilities (short position):	694,265,140	(7,327,039)	351,154	(6,975,885)
- Interbank market	30,341,303	(1,470,909)	(257,389)	(1,728,298)
- Fixed rate	526,548,524	(1,177,153)	7,373	(1,169,780)
- Foreign currency	123,132,303	(2,683,252)	(55,594)	(2,738,846)
- IGPM (General Index of market pricing)	103,000	(145,278)	18,230	(127,048)
- Other	14,140,010	(1,850,447)	638,534	(1,211,913)
Total	3,686,852,256	(2,772,816)	3,955,469	1,182,653

Derivatives include operations maturing in D+1 (day following the reporting date).

(1) Includes: (i) accounting cash flow hedges to protect DI-indexed (interbank interest rate) funding totaling R\$71,947,890 thousand; and (ii) accounting cash flow hedges to protect DI-indexed investments totaling R\$6,034,612 thousand (Note 7f II); and

(2) Includes specific hedges to protect assets and liabilities, arising from foreign investments. Investments abroad totaling R\$37,473,076 thousand.

b) Breakdown of derivative financial instruments (assets and liabilities) shown at amortized cost, fair value and by maturity

	R\$ thousands						
	On September 30, 2025						
	1 to 90 days	91 to 180 days	181 to 360 days	More than 360 days	Fair Value	Amortized cost	Fair Value Adjustment
Swaps	491,890	579,769	497,830	7,808,243	9,377,732	6,074,425	3,303,307
Futures	33,639	3,305	124,506	48,225	209,675	209,675	-
Forward purchases	2,171,061	964,996	1,094,107	7,270,129	11,500,293	11,520,535	(20,242)
Forward sales (1)	11,788	1,744	1,023	3,566	18,121	18,121	-
Purchases of foreign currency receivable	5,654	7,607	3,376	107	16,744	16,744	-
Sales of foreign currencies receivable	2,326	26	2	-	2,354	2,354	-
Premiums on exercisable options	614,030	835,787	97,046	184,785	1,731,648	1,527,788	203,860
Total assets (A)	3,330,388	2,393,234	1,817,890	15,315,055	22,856,567	19,369,642	3,486,925
Swaps	(301,687)	(864,572)	(725,845)	(5,083,781)	(6,975,885)	(7,327,039)	351,154
Future	(34,667)	(1,206)	(15,158)	(114,082)	(165,113)	(165,113)	-
Forward purchases	(5,878)	(1,465)	(710)	(1,937)	(9,990)	(9,990)	-
Forward sales	(2,405,589)	(1,073,297)	(1,379,789)	(7,192,455)	(12,051,130)	(12,050,839)	(291)
Foreign currency purchases payable	(337,332)	(148,131)	(40,453)	-	(525,916)	(525,916)	-
Sales of foreign currencies payable	(3,665)	(1,055)	(666)	-	(5,386)	(5,386)	-
Premiums on written options	(601,158)	(263,602)	(199,156)	(876,578)	(1,940,494)	(2,058,175)	117,681
Total liabilities (B)	(3,689,976)	(2,353,328)	(2,361,777)	(13,268,833)	(21,673,914)	(22,142,458)	468,544
Net position (A-B)	(359,588)	39,906	(543,887)	2,046,222	1,182,653	(2,772,816)	3,955,469

(1) Includes receivable adjustments relating to hedge of assets and liabilities, designated and/or indexed in foreign currency, primarily, arising from foreign investments, eliminating the effects of exchange variation of these assets and liabilities.

c) Futures, Options, forward, exchange and swap contracts – Nominal Value

	R\$ thousands				
	On September 30, 2025				
	1 to 90 days	91 to 180 days	181 to 360 days	More than 360 days	Total
Futures contracts (1)	64,255,904	27,307,204	42,022,560	185,461,447	319,047,115
Option contracts	416,761,222	319,365,536	637,906,510	54,341,502	1,428,374,770
Forward contracts (1)	63,704,275	23,909,742	22,006,474	18,525,478	128,145,969
Foreign exchange contracts	26,871,285	5,902,511	6,271,201	136,714	39,181,711
Swap contracts	293,465,999	194,624,506	470,170,377	813,841,809	1,772,102,691
Total on September 30, 2025	865,058,685	571,109,499	1,178,377,122	1,072,306,950	3,686,852,256

(1) Includes contracts relating to hedges for the protection of assets and liabilities, designated and/or indexed in foreign currency, primarily, arising from foreign investments, eliminating the effects of exchange variation of these assets and liabilities.

d) Types of margin offered in guarantee of derivative financial instruments

	R\$ thousands
	On September 30, 2025
Government securities	
National treasury notes	2,837,612
National treasury bills	5,771,422
Total	8,609,034

e) Gains and losses, net

	R\$ thousands
	Nine-month period ended September 30, 2025
Futures contracts (1)	4,945,207
Option contracts	(133,840)
Forward contracts (1)	(3,407,443)
Foreign exchange contracts	1,359,146
Swap contracts	355,859
Foreign exchange variation of assets and liabilities overseas	(618,389)
Total (Note 7f III)	2,500,540

(1) Includes the gain (loss) and the respective adjustment to the fair value of the hedge for protection of the assets and liabilities, designated and/or indexed in foreign currency, primarily, arising from foreign investments.

f) Nominal values of derivative financial instruments, by trading location and counterparty

	R\$ thousands
	On September 30, 2025
B3 (stock exchange)	1,700,717,055
B3 (over-the-counter)	311,291,295
- Financial Institutions	53,148,197
- Companies	256,456,019
- Individuals	1,687,079
Overseas (stock exchange) (1)	31,334,961
Overseas (over-the-counter) (1)	1,643,508,945
Total	3,686,852,256

(1) Comprised of operations carried out on the Chicago and New York Stock Exchanges and over-the-counter markets.

1) Credit Default Swap (CDS)

In general, these represent bilateral agreements in which one of the parties purchases protection against the credit risk of a certain financial instrument (the risk is transferred). The selling counterparty receives remuneration that is usually paid linearly over the term of the agreement.

In the case of a default, the purchasing counterparty will receive a payment to offset the loss incurred on the financial instrument. In this case, the selling counterparty usually receives the underlying asset of the agreement in exchange for the payment.

	R\$ thousands
	On September 30, 2025
Risk received in credit swaps - Notional	1,623,157
- Debt securities issued by companies	1,151,716
- Brazilian government bonds	471,441
Risk transferred in credit swaps - Notional	(132,965)
- Companies bonds	(132,965)

The contracts related to credit derivatives transactions described above are due in 2031. There were no credit events, as defined in the agreements, during the period.

II) Hedge Accounting

On September 30, 2025, Bradesco maintained hedges consisting of:

Cash Flow Hedge - the financial instruments classified in this category, aims to reduce exposure to future changes in interest and foreign exchange rates. The effective portion of the changes in fair value of these instruments is recognized in a separate account of shareholders' equity, net of tax effects and is only transferred to the income statement in two situations: (i) in case of ineffectiveness of the hedge; or (ii) when the hedged item is settled. The ineffective portion of the respective hedge is recognized directly in the income statement.

Strategy	R\$ thousands			
	Hedge instrument nominal value	Hedge object carrying amount	Accumulated fair value adjustments in shareholders's equity (gross of tax effects)	Accumulated fair value adjustments in shareholders's equity (net of tax effects)
Hedge of interest receipts from investments in securities (1)	6,034,612	6,127,505	(58,096)	(31,953)
Hedge of interest payments on funding (1)	71,947,890	72,616,541	(177,098)	(97,619)

(1) Referenced to the DI interest rate risk, using DI Futures contracts in B3, swaps and FED funds, with maturity dates until 2032, making the cash flow fixed; and

(2) The effectiveness of the hedge portfolio is in accordance with Bacen Circular No. 3,082/02.

In accordance with Bacen Circular No. 3082/02, for the next 12 months, the gains/(losses) related to the fair value hedge, which the Organization expects to recognize in equity accounts, amounts to R\$(421,831) thousand.

There were no gains/(losses) related to the fair value accounting hedge, recorded in equity accounts, in the period ended September 30, 2025.

Fair value hedge – financial instruments classified in this category are intended to offset risks arising from exposure to changes in the fair value of the hedged item. The hedged items are securities classified as Fair Value through Other Comprehensive Income (FVOCI). Increases or decreases in fair value that are effectively hedged are recognized in the income statement. Increases or decreases in fair value will be recognized directly in equity only: (i) in case of hedge ineffectiveness; or (ii) when the hedged item is settled.

Strategy	R\$ thousands			
	Fair value of hedge instruments	Hedge object book value	Fair value adjustment recorded in income (gross of tax effects)	Fair value adjustment recorded in income (net of tax effects)
Financial bill hedge (1)	52,790	52,824	1,066	586
Total on September 30, 2025	52,790	52,824	1,066	586

(1) Referring to the risk of Debentures, using DI Futures contracts, with maturity dates up to 2032. The effectiveness verified in the hedge portfolio is in accordance with the provisions of Bacen Circular No. 3,082/02.

For the next 12 months, the gains/(losses) related to the fair value hedge, which the Organization expects to recognize in equity accounts, amounts to R\$(10) thousand.

There were no gains/(losses) related to the fair value accounting hedge, recorded in equity accounts, during the period ended September 30, 2025.

Hedge of investments abroad - the financial instruments classified in this category, have the objective of reducing the exposure to foreign exchange variation of investments abroad, whose functional currency is different from the Brazilian real, which impacts the net income of the Organization. The effective portion of the valuations or devaluations of these instruments is recognized in a separate account of shareholders' equity, net of tax effects and is only transferred to the income statement in two situations: (i) hedge ineffectiveness; or (ii) in the disposal or partial sale of the foreign operation.

Strategy	R\$ thousands			
	Hedge instrument nominal value	Hedge object carrying amount	Accumulated fair value adjustments in shareholders' equity (gross of tax effects)	Accumulated fair value adjustments in shareholders' equity (net of tax effects)
Hedge of exchange variation on future cash flows (1)	5,475,858	4,959,841	(960,812)	(503,874)
Total on September 30, 2025	5,475,858	4,959,841	(960,812)	(503,874)

(1) Refers to foreign operations whose functional currency is different from the Brazilian real hedged using forwards and futures contracts, with the object of hedging the foreign investment referenced to MXN (Mexican Peso) and USD (United States Dollar). The effectiveness of the hedge portfolio is in accordance with Bacen Circular No. 3,082/02.

In accordance with Bacen Circular No. 3082/02, for the next 12 months, the gains/(losses) related to the hedge of investments abroad, which the Organization expects to recognize in the income statement, amounts to R\$6,858 thousand.

The gains/(losses) related to the hedge of investments abroad, recorded in income accounts, during the period ended September 30, 2025 was R\$3,317 thousand.

III) Revenue from financial intermediation from securities and interbank investments, insurance, pension plans and capitalization bonds, and derivative financial instruments

	R\$ thousands
	Nine-month period ended September 30
Interest income from investments in securities	34,964,064
Gains/(losses) at fair value through profit or loss	(524,756)
Gains/(losses) at fair value through other comprehensive income	222,905
Gains/(losses) at amortized cost	(188,918)
Interbank investments (Note 10b)	25,784,759
Net gain or (loss) with Securities	60,258,054
Financial income from insurance, pension plans and capitalization bonds (1)	4,432,925
Net gain or (loss) from derivative financial instruments (7e)	2,500,540
Total	67,191,519

(1) In the nine-month period ended September 30, 2025, comprises financial income from insurance, pension plans and capitalization in the amount of R\$50,000,581 thousand and indexation expenses and interest on insurance technical provisions, pension and capitalization in the amount of R\$(45,567,656) thousand .

8) FINANCIAL ASSETS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME**a) Financial assets at fair value through other comprehensive income**

Securities	R\$ thousands							
	On September 30, 2025							
	1 to 30 days	31 to 180 days	181 to 360 days	More than 360 days	No stated maturity	Fair Value	Amortized cost	Net change in fair value
- Financial	2,237,374	9,346,944	12,437,806	38,351,844	117,096	62,491,064	62,766,244	(275,180)
National treasury bills	-	828,987	8,895,778	6,054,152	-	15,778,917	15,878,902	(99,985)
Financial treasury bills	-	3,516,764	562,868	19,091,838	-	23,171,470	23,156,659	14,811
Foreign government bonds	2,025,041	4,531,836	1,098,520	318,629	-	7,974,026	7,964,203	9,823
National treasury notes	-	-	1,155,804	6,649,861	-	7,805,665	8,111,487	(305,822)
Other	212,333	469,357	724,836	6,237,364	117,096	7,760,986	7,654,993	105,993
- Insurance Group	71,357	70,589	3,056,553	26,762,346	4,728,966	34,689,811	40,244,471	(5,554,660)
• Insurance and Capitalization bonds	71,357	5,500	2,389,743	8,748,610	2,738,990	13,954,200	17,367,439	(3,413,239)
- National treasury notes	-	-	2,361,579	8,284,673	-	10,646,252	12,656,198	(2,009,946)
- Stocks	-	-	-	-	2,737,773	2,737,773	4,136,373	(1,398,600)
- Other	71,357	5,500	28,164	463,937	1,217	570,175	574,868	(4,693)
• Pension plans	-	65,089	666,810	18,013,736	1,989,976	20,735,611	22,877,032	(2,141,421)
- National treasury notes	-	-	666,810	17,444,796	-	18,111,606	20,492,461	(2,380,855)
- Stocks	-	-	-	-	1,989,976	1,989,976	1,799,211	190,765
- Other	-	65,089	-	568,940	-	634,029	585,360	48,669
- Other activities	-	-	-	-	402	402	158	244
Other	-	-	-	-	402	402	158	244
Total	2,308,731	9,417,533	15,494,359	65,114,190	4,846,464	97,181,277	103,010,873	(5,829,596)

Net gains and losses on financial assets at FVOCI consist mainly of the recording of changes in the fair value of financial assets when they are sold, which are substantially fixed income securities. Gains and losses recognized in income resulting from the derecognition of these assets totaled R\$222,905 thousand in the period.

b) Investments in equity instruments designated at fair value through other comprehensive income

	R\$ thousands		
	Cost	Adjustments to Fair Value	Fair Value
Marketable equity securities and other stocks	5,936,249	(1,207,515)	4,728,734
Total on September 30, 2025	5,936,249	(1,207,515)	4,728,734

Due to the disposal of equity instruments designated at FVOCI at initial recognition, an amount of R\$(631,804) thousand was transferred within equity during the period. On the date of the write-off, the fair value of these equity instruments was R\$2,504,010 thousand.

The Group adopted the option of designating equity instruments at fair value through other comprehensive income upon initial recognition due to the particularities of a given market.

c) Reconciliation of expected losses of financial assets at FVOCI

	R\$ thousands			
	Stage 1	Stage 2	Stage 3	Total
Expected loss of financial assets at FVOCI as of January 1, 2025	13,022	1,565	-	14,587
Transferred to Stage 1	-	-	-	-
Transferred to Stage 2	-	-	-	-
Transferred to Stage 3	-	-	-	-
Transfer from Stage 1	-	-	-	-
Transfer from Stage 2	-	-	-	-
Transfer from Stage 3	-	-	-	-
New assets originated / (Assets settled or paid)/Remeasurement of expected credit loss	(6,349)	(1,565)	-	(7,914)
Expected loss of financial assets at FVOCI as of September 30, 2025	6,673	-	-	6,673

9) BONDS AND SECURITIES AT AMORTIZED COST

Securities	R\$ thousands						
	On September 30, 2025						
	1 to 30 days	31 to 180 days	181 to 360 days	More than 360 days	Amortized cost	Fair Value	Net change in fair value (1)
- Financial	3,754,091	22,059,104	25,207,054	179,359,899	230,380,148	224,320,559	(6,059,589)
Debtentures	2,810,042	729,791	2,902,104	44,182,187	50,624,124	48,144,359	(2,479,765)
National treasury notes	-	-	7,236,683	51,819,949	59,056,632	55,534,119	(3,522,513)
National treasury bills	-	15,786,205	3,848,420	26,095,203	45,729,828	45,130,472	(599,356)
Rural product notes	670,976	2,884,920	4,462,058	25,971,815	33,989,769	34,258,756	268,987
Promissory notes	270,037	2,319,554	2,625,239	16,398,899	21,613,729	22,139,082	525,353
Other	3,036	338,634	4,132,550	14,891,846	19,366,066	19,113,771	(252,295)
- Insurance Group	-	-	1,438,094	51,063,481	52,501,575	48,242,325	(4,259,250)
• Insurance and Capitalization bonds	-	-	129,375	12,487,525	12,616,900	10,722,942	(1,893,958)
- National treasury notes	-	-	129,375	12,487,525	12,616,900	10,722,942	(1,893,958)
• Pension plans	-	-	1,308,719	38,575,956	39,884,675	37,519,383	(2,365,292)
- National treasury notes	-	-	1,308,719	38,575,956	39,884,675	37,519,383	(2,365,292)
Total	3,754,091	22,059,104	26,645,148	230,423,380	282,881,723	272,562,884	(10,318,839)

(1) Gains and losses are not recognized in the financial statements.

I) Reconciliation of expected losses of financial assets at amortized cost:

	R\$ thousands			
	Stage 1	Stage 2	Stage 3	Total (1)
Expected loss of financial assets at amortized cost on January 1, 2025	711,909	50,705	5,408,826	6,171,440
Transferred to Stage 1	-	(1,673)	(6,698)	(8,371)
Transferred to Stage 2	(105,185)	-	(64,304)	(169,489)
Transferred to Stage 3	(8,196)	(9,535)	-	(17,731)
Transfer from Stage 1	-	105,185	8,196	113,381
Transfer from Stage 2	1,673	-	9,535	11,208
Transfer from Stage 3	6,698	64,304	-	71,002
New assets originated / (Assets settled or paid)/Remeasurement of expected credit loss	40,191	470,582	(729,142)	(218,369)
Expected loss of financial assets at amortized cost on September 30, 2025	647,090	679,568	4,626,413	5,953,071

(1) The expected loss expense is recorded as "Expected Loss on Other Financial Assets" in the Consolidated Statement of Income.

10) INTERBANK INVESTMENTS**a) Breakdown and maturity**

	R\$ thousands				
	On September 30, 2025				
	1 to 30 days	31 to 180 days	181 to 360 days	More than 360 days	Total
Repurchase agreements:					
Own portfolio position	36,902,064	3,617,084	71,007	-	40,590,155
• National treasury notes	9,307,821	524,743	-	-	9,832,564
• National treasury bills	8,199,630	2,444,109	-	-	10,643,739
• Financial treasury bills	17,090,474	302,750	-	-	17,393,224
• Other	2,304,139	345,482	71,007	-	2,720,628
Funded position	111,976,893	40,639,807	15,831	-	152,632,531
• National treasury notes	17,123,654	23,862,535	-	-	40,986,189
• National treasury bills	56,510,138	6,447,811	-	-	62,957,949
• Financial treasury bills	38,254,693	10,221,196	-	-	48,475,889
• Other	88,408	108,265	15,831	-	212,504
Unrestricted position	13,862,562	12,788,819	-	-	26,651,381
• Financial treasury bills	13,862,562	12,788,819	-	-	26,651,381
Subtotal	162,741,519	57,045,710	86,838	-	219,874,067
Interest-earning deposits in other banks:					
• Interest-earning deposits in other banks:	3,300,688	3,786,231	7,392,753	1,488,184	15,967,856
Subtotal	3,300,688	3,786,231	7,392,753	1,488,184	15,967,856
Investments in foreign currencies:					
• Notice Period	52,413	-	-	-	52,413
• Fixed Term	1,245,526	-	-	-	1,245,526
Subtotal	1,297,939	-	-	-	1,297,939
On September 30, 2025	167,340,146	60,831,941	7,479,591	1,488,184	237,139,862
%	70.5	25.7	3.2	0.6	100.0

b) Income from interbank investment

These amounts are presented in the income statement as a component of revenue from financial intermediation – Net gain or (loss) with Securities and interbank investments.

	R\$ thousands
	Nine-month period ended September 30, 2025
Income from investments in purchase and sale commitments:	
• Own portfolio position	7,066,752
• Funded position	13,846,037
• Unrestricted position	1,890,836
Subtotal	22,803,625
Income from interest-earning deposits in other banks/Others	2,981,134
Total (Note 7f III)	25,784,759

11) COMPULSORY AND OTHER DEPOSITS WITH THE BRAZILIAN CENTRAL BANK**a) Reserve requirement and Other deposits**

	R\$ thousands	
	Remuneration	On September 30, 2025
Compulsory deposit – demand deposits	not remunerated	8,980,470
Compulsory deposit – savings deposits	savings index	24,711,301
Compulsory deposit – time deposits	Selic rate	75,016,733
Discretionary deposits at the Central Bank	Selic rate	11,000,000
Total		119,708,504

b) Revenue from compulsory and other deposits with the Brazilian Central Bank

	R\$ thousands	
	Nine-month period ended September 30	
Reserve requirement – Bacen (Compulsory deposit)		8,675,784
Reserve requirement – SFH (1)		28,152
Total		8,703,936

(1) Deposits requirement to SFH (Housing Finance System) are recorded under caption "Other assets"

12) LOANS AND OTHER CREDIT EXPOSURES**a) Loans by type of product**

	R\$ thousands	
	On September 30, 2025	
Companies		326,589,240
- Financing and On-lending		133,395,272
- Financing and export		38,483,046
- Housing loans		32,858,713
- Onlending BNDES/Finame		20,853,691
- Vehicle loans		22,562,362
- Import		11,592,513
- Leases		7,044,947
- Borrowings		176,344,264
- Working capital		129,026,552
- Rural loans (b)		13,027,783
- Other		34,289,929
- Limit operations (1)		16,849,704
Individuals		428,710,650
- Financing and On-lending		157,806,736
- Housing loans		111,912,682
- Vehicle loans		38,783,362
- Onlending BNDES/Finame		6,607,103
- Other		503,589
- Borrowings		186,645,934
- Personal credit		163,578,376
- Rural loans (b)		16,665,983
- Other		6,401,575
- Limit operations (1)		84,257,980
Total portfolio		755,299,890
Impairment of loans		(48,870,655)
Total loans, net (2)		706,429,235

(1) Refers to outstanding operations with pre-established limits linked to current account and credit card, whose credit limits are automatically recomposed as the amounts used are paid; and

(2) Composed of Loans Operations - R\$599,151,255 thousand, Leases - R\$7,188,880 thousand, and Other Financial Assets - R\$100,089,100 thousand, net of provisions for expected losses.

b) Rural loans (Resource Allocation)

For the 2025/2026 Crop Plan, rural credit is projected to be allocated in the amount of R\$40,669,971 thousand, corresponding to the sum of the liability on the VSR - Value Subject to Collection (31.5%) and Agribusiness Credit Bill - LCA (60%). To comply with these obligations Bradesco uses the following instruments: Rural Loan; DIR - Rural Interfinancial Deposits; CPR - Rural Producer Bond and CDCA - Agribusiness Credit Rights Certificate. The direct and indirect costs to meet this requirement are the normal costs linked to loan operations. There is no forecast of costs for non-compliance with the liabilities.

c) Reconciliation of the gross book value of loan operations

Stage 1	R\$ thousands						
	Balance on January 1, 2025	Transfer to Stage 2	Transfer to Stage 3	Transfer from Stage 2	Transfer from Stage 3	Originated/ Settlements	Balance on September 30, 2025 (1)
Companies	282,633,333	(4,315,591)	(2,871,196)	756,853	328,291	16,472,021	293,003,711
- Financing	125,114,755	(1,379,309)	(640,207)	200,150	85,178	2,426,286	125,806,853
- Borrowings	145,133,328	(2,629,455)	(2,119,658)	494,321	222,448	11,768,655	152,869,639
- Revolving	12,385,250	(306,827)	(111,331)	62,382	20,665	2,277,080	14,327,219
Individuals	347,118,718	(8,297,508)	(5,120,965)	3,144,781	2,105,132	31,540,235	370,490,393
- Financing	132,000,317	(3,843,851)	(1,641,379)	1,283,303	285,581	15,026,050	143,110,021
- Borrowings	149,534,315	(2,914,303)	(3,261,904)	1,331,701	1,277,343	13,030,033	158,997,185
- Revolving	65,584,086	(1,539,354)	(217,682)	529,777	542,208	3,484,152	68,383,187
Total	629,752,051	(12,613,099)	(7,992,161)	3,901,634	2,433,423	48,012,256	663,494,104

(1) Of the total assets allocated in the first stage, R\$932,910 thousand have delays exceeding 30 days.

Stage 2	R\$ thousands						
	Balance on January 1, 2025	Transfer to Stage 1	Transfer to Stage 3	Transfer from Stage 1	Transfer from Stage 3	Originated/ Settlements	Balance on September 30, 2025
Companies	6,946,383	(756,853)	(1,075,172)	4,315,591	787,688	32,703	10,250,340
- Financing	1,861,943	(200,150)	(242,097)	1,379,309	15,008	(450,017)	2,363,996
- Borrowings	4,363,092	(494,321)	(727,774)	2,629,455	753,921	417,208	6,941,581
- Revolving	721,348	(62,382)	(105,301)	306,827	18,759	65,512	944,763
Individuals	21,911,700	(3,144,781)	(3,338,795)	8,297,508	1,414,657	(428,426)	24,711,863
- Financing	8,443,456	(1,283,303)	(1,067,829)	3,843,851	180,438	(990,148)	9,126,465
- Borrowings	9,169,428	(1,331,701)	(1,444,005)	2,914,303	1,111,815	221,754	10,641,594
- Revolving	4,298,816	(529,777)	(826,961)	1,539,354	122,404	339,968	4,943,804
Total	28,858,083	(3,901,634)	(4,413,967)	12,613,099	2,202,345	(395,723)	34,962,203

Stage 3	R\$ thousands							
	Balance on January 1, 2025	Transfer to Stage 1	Transfer to Stage 2	Transfer from Stage 1	Transfer from Stage 2	Originated/ Settlements	(Write off)	Balance on September 30, 2025 (1) (2)
Companies	26,373,476	(328,291)	(787,688)	2,871,196	1,075,172	2,651,013	(8,519,689)	23,335,189
- Financing	5,494,788	(85,178)	(15,008)	640,207	242,097	(696,768)	(355,715)	5,224,423
- Borrowings	19,479,034	(222,448)	(753,921)	2,119,658	727,774	2,311,012	(7,128,065)	16,533,044
- Revolving	1,399,654	(20,665)	(18,759)	111,331	105,301	1,036,769	(1,035,909)	1,577,722
Individuals	34,274,975	(2,105,132)	(1,414,657)	5,120,965	3,338,795	11,829,571	(17,536,123)	33,508,394
- Financing	4,432,803	(285,581)	(180,438)	1,641,379	1,067,829	(516,163)	(589,579)	5,570,250
- Borrowings	18,622,180	(1,277,343)	(1,111,815)	3,261,904	1,444,005	6,130,557	(10,062,333)	17,007,155
- Revolving	11,219,992	(542,208)	(122,404)	217,682	826,961	6,215,177	(6,884,211)	10,930,989
Total	60,648,451	(2,433,423)	(2,202,345)	7,992,161	4,413,967	14,480,584	(26,055,812)	56,843,583

(1) Of the total assets allocated to the third stage, R\$22,558,189 thousand originated from restructured operations; and

(2) We do not have contracts that were not allocated to Stage 3, due to the credit risk being significantly lower compared to other instruments of the same counterparty characterized as assets with credit recovery issues.

Consolidated - All stages	R\$ thousands			
	Balance on January 1, 2025	Originated/ Settlements	(Write off) (1)	Balance on September 30, 2025 (1)
Companies	315,953,192	19,155,737	(8,519,689)	326,589,240
- Financing	132,471,486	1,279,501	(355,715)	133,395,272
- Borrowings	168,975,454	14,496,875	(7,128,065)	176,344,264
- Revolving	14,506,252	3,379,361	(1,035,909)	16,849,704
Individuals	403,305,393	42,941,380	(17,536,123)	428,710,650
- Financing	144,876,576	13,519,739	(589,579)	157,806,736
- Borrowings	177,325,923	19,382,344	(10,062,333)	186,645,934
- Revolving	81,102,894	10,039,297	(6,884,211)	84,257,980
Total	719,258,585	62,097,117	(26,055,812)	755,299,890

(1) Of the total operations, R\$663,494,104 thousand have low credit risk compared to the total portfolio. In addition, 59% of the operations are secured.

d) Reconciliation of expected losses from loans

Stage 1	R\$ thousands						
	Balance on January 1, 2025	Transfer to Stage 2	Transfer to Stage 3	Transfer from Stage 2	Transfer from Stage 3	Constitution/ (Reversion)	Balance on September 30, 2025
Companies	3,594,618	(142,307)	(112,526)	66,836	171,188	(317,443)	3,260,366
- Financing	1,001,834	(30,391)	(13,410)	14,582	41,971	(60,508)	954,078
- Borrowings	2,273,738	(101,890)	(93,351)	50,130	122,053	(313,675)	1,937,005
- Revolving	319,046	(10,026)	(5,765)	2,124	7,164	56,740	369,283
Individuals	6,157,999	(235,506)	(262,867)	304,258	1,033,375	(612,073)	6,385,186
- Financing	437,710	(33,998)	(26,369)	44,637	71,177	(32,429)	460,728
- Borrowings	3,845,053	(150,442)	(227,052)	233,975	730,911	(428,786)	4,003,659
- Revolving	1,875,236	(51,066)	(9,446)	25,646	231,287	(150,858)	1,920,799
Total	9,752,617	(377,813)	(375,393)	371,094	1,204,563	(929,516)	9,645,552

Stage 2	R\$ thousands						
	Balance on January 1, 2025	Transfer to Stage 1	Transfer to Stage 3	Transfer from Stage 1	Transfer from Stage 3	Constitution/ (Reversion)	Balance on September 30, 2025
Companies	988,363	(66,836)	(195,862)	142,307	469,174	(98,289)	1,238,857
- Financing	238,312	(14,582)	(48,293)	30,391	7,498	55,389	268,715
- Borrowings	619,065	(50,130)	(123,713)	101,890	455,313	(216,421)	786,004
- Revolving	130,986	(2,124)	(23,856)	10,026	6,363	62,743	184,138
Individuals	3,236,267	(304,258)	(857,502)	235,506	777,743	650,354	3,738,110
- Financing	414,750	(44,637)	(127,297)	33,998	50,482	93,871	421,167
- Borrowings	2,158,363	(233,975)	(487,545)	150,442	677,453	228,749	2,493,487
- Revolving	663,154	(25,646)	(242,660)	51,066	49,808	327,734	823,456
Total	4,224,630	(371,094)	(1,053,364)	377,813	1,246,917	552,065	4,976,967

Stage 3	R\$ thousands							
	Balance on January 1, 2025	Transfer to Stage 1	Transfer to Stage 2	Transfer from Stage 1	Transfer from Stage 2	Constitution/ (Reversion)	(Write off)	Balance on September 30, 2025
Companies	15,090,689	(171,188)	(469,174)	112,526	195,862	6,573,298	(8,519,689)	12,812,324
- Financing	2,180,059	(41,971)	(7,498)	13,410	48,293	366,650	(355,715)	2,203,228
- Borrowings	12,049,650	(122,053)	(455,313)	93,351	123,713	5,035,443	(7,128,065)	9,596,726
- Revolving	860,980	(7,164)	(6,363)	5,765	23,856	1,171,205	(1,035,909)	1,012,370
Individuals	21,391,524	(1,033,375)	(777,743)	262,867	857,502	18,271,160	(17,536,123)	21,435,812
- Financing	1,790,547	(71,177)	(50,482)	26,369	127,297	1,263,036	(589,579)	2,496,011
- Borrowings	12,686,999	(730,911)	(677,453)	227,052	487,545	9,966,872	(10,062,333)	11,897,771
- Revolving	6,913,978	(231,287)	(49,808)	9,446	242,660	7,041,252	(6,884,211)	7,042,030
Total	36,482,213	(1,204,563)	(1,246,917)	375,393	1,053,364	24,844,458	(26,055,812)	34,248,136

Consolidated - All stages	R\$ thousands			
	Balance on January 1, 2025	Constitution/ (Reversion) (1)	(Write off)	Balance on September 30, 2025
Companies	19,673,670	6,157,566	(8,519,689)	17,311,547
- Financing	3,420,205	361,531	(355,715)	3,426,021
- Borrowings	14,942,453	4,505,347	(7,128,065)	12,319,735
- Revolving	1,311,012	1,290,688	(1,035,909)	1,565,791
Individuals	30,785,790	18,309,441	(17,536,123)	31,559,108
- Financing	2,643,007	1,324,478	(589,579)	3,377,906
- Borrowings	18,690,415	9,766,835	(10,062,333)	18,394,917
- Revolving	9,452,368	7,218,128	(6,884,211)	9,786,285
Total	50,459,460	24,467,007	(26,055,812)	48,870,655

(1) Relates to early settlements, maturities and modifications.

e) Restructured Loans Operations

The total balance of “Loans Operations with expected losses” associated with credit risk, includes restructurings loans. Such loans contemplate extension of loan payment terms, grace periods, reductions in interest rates, and/or, in some cases, the forgiveness (write-off) of part of the loan principal amount.

Restructurings may occur after debts are past due or when the Company has information about a significant deterioration in the client’s creditworthiness. The purpose of such restructurings is to adapt the loan to reflect the client’s actual payment capacity.

The following table shows changes made and our analysis of our portfolio of restructured loans:

	R\$ thousands
Opening balance on January 1, 2025	34,755,068
Amount restructured (1)	13,629,742
Amount received/Others (2)	(10,411,837)
Write-offs	(9,668,308)
Balance on September 30, 2025	28,304,665
Expected credit loss associated with credit risk	(15,399,367)
Total of restructured loan operations, net of expected loss	12,905,298
Expected loss on restructured loan operations as a percentage of total restructured loan operations	54.4%
Total of restructured loan operations as a percentage of the total credit portfolio	3.7%
Total restructured loan operations as a percentage of the total loans, net of expected loss	4.0%

(1) The Organization opted to use Article 71-A of CMN Resolution 5146 of June 26, 2024, which allows institutions to use the effective interest rate renegotiated up to December 31, 2026, to calculate the present value of restructured contractual cash flows; and

(2) Includes the settlement of restructured contracts through the realization of new operations.

At the time a loan is modified, Management considers the new loan’s conditions and restructured maturity, and it is no longer considered past due. From the date of modification, restructured interest begins to accrue, using the effective interest rate method, taking into consideration the client’s capacity to pay the loan based on the analysis made by Management. If the customer fails to maintain the new negotiated terms, management considers ceasing accrual from that point.

Additionally, any balances related to restructured loans and advances to customers that have already been written off and recorded in off balance accounts accounts, as well as any gains from restructurings, are recognized only when received.

f) Expected losses net of recoveries

Provision expense for expected losses associated with credit risk, net of recovery of written-off credits.

	R\$ thousands
	Nine-month period ended September 30, 2025
Amount constituted	26,036,232
Amount recovered	(4,143,299)
Expected Credit Loss Associated with Credit Risk expense net of amounts recovered (1)	21,892,933

(1) In the nine-month period ended September 30, 2025, there were credit assignments from operations already written off as losses in the amount of R\$606,063 thousand, with a sale value of R\$86,457 thousand, and credit assignment from active operations in the amount of R\$2,662 thousand, with a sale value of R\$76 thousand, without retention of risks and benefits.

g) Items not recorded on the balance sheet

The table below shows the amounts representing the total risk of items not recorded on the balance sheet (off balance):

	R\$ thousands
	On September 30, 2025
Commitments to extend credit (1)	356,524,267
Financial guarantees (2)	118,237,870
Letters of credit for imports	553,099
Total	475,315,236

(1) Includes available lines of credit, limits for credit cards, personal loans, housing loans and overdrafts; and

(2) Refers to guarantees mostly provided for Corporate customers.

Financial guarantees are conditional commitments of loans issued to ensure a client's performance before a third party. Under these guarantees, we generally have the right to make a regressive claim against the client to recover any amounts paid. In addition, we may retain cash resources or other high liquidity guarantees to ensure these commitments.

Contracts are subject to the same credit assessments applied in other credit concessions. The committed letters of credit are issued to guarantee public and private debt issuance agreements, including commercial papers, securities financing and similar transactions. The committed letters of credit are subject to the credit assessment of the client by the Management.

The letters of credit are commitments issued to ensure a client's performance to a third party. We issue international letters of credit to enable foreign trade transactions. These instruments are short-term commitments to pay the beneficiary of a third party under certain contractual conditions for the shipment of products. Contracts are subject to the same credit assessments applied in other credit concessions.

13) OTHER FINANCIAL ASSETS**a) Sundry**

	R\$ thousands
	On September 30, 2025
Receivables related to payment transactions	63,471,032
Trade and credit receivables	25,462,527
Debtors for escrow deposits	22,748,977
Advances on foreign exchange contracts	14,731,296
Receivables	5,435,833
Specific amounts	8,103,847
Securities trading	4,164,802
Other	3,169,147
Total	147,287,461

14) INVESTMENTS IN ASSOCIATES AND JOINTLY CONTROLLED ENTITIES**a) Composition of Investments in associates and jointly controlled entities (joint venture)**

Companies	R\$ thousands										
	On September 30, 2025										
	Headquarters' location	Equity interest	Shareholding interest with voting rights	Investment book value	Current assets	Non - current assets	Current liabilities	Non-current liabilities	Share of profit (loss) of associates and jointly controlled entities (1)	Accumulated other comprehensive income	Total comprehensive income
Haitong Banco de Investimento do Brasil S.A.	São Paulo - Brazil	20,00%	20,00%	112,156	6,041,162	2,304,675	5,415,692	2,369,366	16,785	1,188	17,973
Tecnologia Bancária S.A. (2)	São Paulo - Brazil	24,55%	24,32%	249,262	1,026,577	2,521,222	965,296	1,591,490	7,985	-	7,985
Swiss Re Corporate Solutions Brasil (2)	São Paulo - Brazil	40,00%	40,00%	528,401	3,378,095	2,061,230	3,413,831	940,781	15,930	(7,368)	8,562
Elo Participações Ltda. (3)	São Paulo - Brazil	50,01%	50,01%	947,946	911,578	5,924,196	561,970	4,378,292	665,282	(71,681)	593,601
Other (4)				10,880,878					629,742		
Total on September 30, 2025				12,718,643					1,335,724		

(1) Share of profit (loss) of associates and jointly controlled entities consider the results of the companies and include equity variations of the investees not arising from the result, as well as the adjustments for alignment of accounting practices, when applicable;

(2) Companies with equity accounting using balance sheets with a reporting date delay in relation to the base date of the financial statements, permitted by regulation;

(3) Brazilian company, provider of services related to credit and debit cards and other means of payment; and

(4) Primarily includes investments in Cielo S.A and Banco John Deere. Organization received dividends of R\$123,957 thousand in the nine-month period ended September 30, 2025 from Cielo S.A.

15) PREMISES AND EQUIPMENT**a) Composition by class of premises and equipment**

	R\$ thousands				
	Estimated useful life	Cost	Accumulated depreciation	Accumulated impairment of non-financial assets	Carrying amount
Buildings	4%	1,407,661	(1,042,722)	(238)	364,701
Land	-	703,684	-	-	703,684
Installations, property and equipment for use	10%	5,205,025	(3,375,384)	(948)	1,828,693
Rights of Use (1)	-	3,346,780	(944,819)		2,401,961
Security and communication systems	10% to 20%	386,876	(259,740)	(2,581)	124,555
Data processing systems	20% to 40%	7,115,100	(4,568,890)	(7,479)	2,538,731
Transportation systems	10% to 20%	313,463	(129,904)	-	183,559
Assets under construction	-	107,999	(179)	-	107,820
Balance on September 30, 2025 (1)		18,586,588	(10,321,638)	(11,246)	8,253,704

(1) Includes underlying assets identified in lease contracts recognized within the scope of Resolution No. 4,975/21.

We have entered into leasing contracts basically for real estate and data processing equipment, which are recorded as leased buildings and equipment in fixed assets. See Note on Other Financial Liabilities for disclosure of the obligation.

b) Net change in premises and equipment in use by class

	R\$ thousands							
	Buildings	Land	Installations, property and equipment for use	Security and communications systems	Data processing systems	Transportation systems	Other (1)	Total (2)
Balance as of January 1, 2025	330,752	713,838	2,079,067	119,670	3,432,633	207,142	547,277	7,430,379
Additions / Reductions	69,769	(10,154)	128,224	26,241	(365,940)	1,211	2,882,112	2,731,463
Depreciation	(35,820)	-	(378,598)	(21,356)	(527,962)	(24,794)	(919,608)	(1,908,138)
Balance on September 30, 2025	364,701	703,684	1,828,693	124,555	2,538,731	183,559	2,509,781	8,253,704

(1) Includes premises and equipment in Progress and Rights of Use; and

(2) Includes underlying assets identified in lease contracts recognized within the scope of Resolution 4.975/21.

The fixed assets to shareholders' equity ratio is 26.6% when only considering companies and payment institutions within the economic group (the "Prudential Conglomerate"), where the maximum limit is 50.0% as determined by CMN Resolution No. 4,957/21.

16) INTANGIBLE ASSETS

a) Goodwill

The goodwill recognized from investment acquisitions totaled R\$4,668,158 thousand, net of provisions for impairment and accumulated amortization, of which: (i) R\$2,525,864 thousand recognized in 'Investments' arose from the acquisition of shares of associates and jointly controlled companies (Cielo/Fleury/Swiss/Grupo Santa/Others); and (ii) R\$2,142,294 thousand arose from the acquisition of shares of subsidiaries, relating to the future profitability/client portfolio/fair value, which is amortized in up to twenty years, recognized in Intangible Assets.

Goodwill was amortized in the nine-month period ended September 30, 2025 in the amount of R\$259,515 thousand.

b) Intangible assets

Acquired intangible assets consist of:

	R\$ thousands				
	On September 30, 2025				
	Rate of Amortization (1)	Cost	Accumulated amortization	Accumulated impairment of non-financial assets	Cost net of amortization
Acquisition of rights to provide financial services	Contract	9,757,399	(4,696,381)	(74,698)	4,986,320
Software	Up to 10%	26,465,701	(15,463,479)	(6,191)	10,996,031
Goodwill (2)	Up to 20%	14,343,543	(11,872,181)	(329,068)	2,142,294
Other	Contract	2,402,979	(1,303,359)	-	1,099,620
Total on September 30, 2025		52,969,622	(33,335,400)	(409,957)	19,224,265

(1) Intangible assets are amortized over an estimated period of economic benefit, composed of: (i) Software and Other recorded under "Other Administrative Expenses"; and (ii) Acquisition of rights to provide financial services and Goodwill in "Other Operating Expenses";

(2) On September 30, 2025, was primarily composed of goodwill on the acquisition of equity interest in Bradesco Bank – R\$717,266 thousand, Odonto System – R\$5,599 thousand, Bradescard Mexico – R\$6,398 thousand, Kirton Bank – R\$390,250 thousand, RCB Investimentos – R\$474,795 thousand, Banco Digio – R\$77,175 thousand and Tivio Capital Distribuidora de Valores Mobiliários – R\$104,589 thousand.

c) Changes in intangible assets by type

	R\$ thousands			
	On January 1, 2025	Additions / (reductions)	Amortization for the period	On September 30, 2025
Acquisition of rights to provide financial services	5,553,483	828,408	(1,395,571)	4,986,320
Software	10,287,797	2,788,985	(2,080,751)	10,996,031
Goodwill – Future profitability	660,471	483,052	(182,087)	961,436
Goodwill – Based on intangible assets	903,626	-	(72,907)	830,719
Goodwill – Difference in fair value of assets/liabilities	354,660	-	(4,521)	350,139
Other	1,230,115	55,421	(185,916)	1,099,620
Total	18,990,152	4,155,866	(3,921,753)	19,224,265

17) OTHER ASSETS

	R\$ thousands
	On September 30, 2025
Interbank and interdepartmental accounts	1,331,065
Other debtors	4,038,177
Prepaid expenses	4,693,357
Other assets and values	81,913
Other (1)	5,972,836
Total	16,117,348

(1) Includes: (i) amounts receivable, other advances, advances and payments made by the Organization with reimbursement rights; (ii) investment property, in the amount of R\$1,391,548 thousand; and (iii) R\$ 2,060,445 thousand of shares in publicly-held companies received as payment, recorded as investments held for sale, in accordance with Resolution No. 4,817/20, and which are valued by an independent valuation report.

a) Non-financial assets held for sale

	R\$ thousands		
	On September 30, 2025		
	Cost	Accumulated impairment of non-financial assets	Cost net of provision
Real estate	2,265,148	(1,183,037)	1,082,111
Vehicles and similar	882,537	(375,832)	506,705
Machinery and equipment	4,395	(2,919)	1,476
Total on September 30, 2025	3,152,080	(1,561,788)	1,590,292

b) Prepaid expenses

	R\$ thousands
	On September 30, 2025
Deferred insurance acquisition costs (1)	3,009,346
Commission for the placement of loans and financing (2)	4,992
Advertising and marketing expenses (3)	166,649
Other (4)	1,512,370
Total	4,693,357

(1) Commissions paid to brokers and representatives for sale of insurance, pension plans and capitalization bond products;

(2) Commissions paid to storeowners, car dealers and correspondent banks – payroll-deductible loans;

(3) Prepaid expenses of future advertising and marketing campaigns on media; and

(4) It includes, primarily: (i) Prepayments of Information; and (ii) card issue costs.

18) DEPOSITS FROM BANKS

	R\$ thousands				
	On September 30, 2025				
	1 to 30 days	31 to 180 days	181 to 360 days	More than 360 days	Total
Demand deposits - Financial Institutions	1,266,660	-	-	-	1,266,660
Interbank deposits	2,746,232	361,393	1,693,788	397,298	5,198,711
Securities sold under agreements to repurchase (a)	297,774,361	14,704,894	-	791,757	313,271,012
Borrowings (b)	7,925,682	18,251,482	11,239,456	2,393,220	39,809,840
Onlending (c)	1,027,962	4,168,373	5,741,564	17,171,169	28,109,068
Total on September 30, 2025	310,740,897	37,486,142	18,674,808	20,753,444	387,655,291
%	80.2	9.7	4.8	5.3	100.0

a) Securities sold under agreements to repurchase

	R\$ thousands				
	On September 30, 2025				
	1 to 30 days	31 to 180 days	181 to 360 days	More than 360 days	Total
Own securities	128,895,894	1,652,678	-	791,757	131,340,329
• Government securities	119,671,168	1,652,678	-	-	121,323,846
• Foreign	9,224,726	-	-	791,757	10,016,483
Sale of securities purchased under reverse repos (1)	152,491,129	291,058	-	-	152,782,187
Sale of securities with no restriction on right to resell or repledge the collateral (1)	16,387,338	12,761,158	-	-	29,148,496
Total on September 30, 2025	297,774,361	14,704,894	-	791,757	313,271,012
%	95.0	4.7	-	0.3	100.0

(1) Represented by government securities.

b) Borrowing

	R\$ thousands				
	On September 30, 2025				
	1 to 30 days	31 to 180 days	181 to 360 days	More than 360 days	Total
Overseas	7,925,682	18,251,482	11,239,456	2,393,220	39,809,840
Total on September 30, 2025	7,925,682	18,251,482	11,239,456	2,393,220	39,809,840
%	19.9	45.9	28.2	6.0	100.0

c) On-lending ⁽¹⁾

	R\$ thousands				
	On September 30, 2025				
	1 to 30 days	31 to 180 days	181 to 360 days	More than 360 days	Total
In Brazil	1,027,962	4,168,373	5,741,564	17,171,169	28,109,068
- FINAME	639,116	2,710,767	3,366,131	12,137,592	18,853,606
- BNDES	255,180	1,457,606	1,704,359	4,912,054	8,329,199
- National Treasury	-	-	671,074	-	671,074
- Other institutions	133,666	-	-	121,523	255,189
Total on September 30, 2025	1,027,962	4,168,373	5,741,564	17,171,169	28,109,068
%	3.7	14.8	20.4	61.1	100.0

(1) Onlendings consist of funds borrowed for local onlending, in which we borrow from Brazilian governmental agencies and entities to make loans to Brazilian entities for investments in facilities, equipment and farming, among others.

d) Borrowing and on-lending expenses

	R\$ thousands
	Nine-month period ended September 30, 2025
Borrowing:	
- In Brazil	132,135
- Overseas	933,347
- Foreign exchange variation from other assets and liabilities overseas	1,573,262
Subtotal borrowing	2,638,744
On-lending in Brazil:	
- BNDES	479,034
- FINAME	1,632,147
- National Treasury	25,277
- Other institutions	7,702
On-lending overseas:	
- Payables to foreign bankers	557,099
Subtotal on-lending	2,701,259
Total	5,340,003

e) Expenses for market funding

	R\$ thousands
	Nine-month period ended September 30, 2025
Savings deposits	6,760,604
Time deposits	33,791,939
Securities sold under agreements to repurchase	27,892,159
Funds from securities issued (Note 20a)	22,369,959
Subordinated debts (Note 21b)	6,334,898
Other funding expenses	325,200
Total	97,474,759

19) DEPOSITS FROM CUSTOMERS

	R\$ thousands				
	On September 30, 2025				
	1 to 30 days	31 to 180 days	181 to 360 days	More than 360 days	Total
Demand deposits - customers (1)	32,233,449	-	-	-	32,233,449
Savings deposits (1)	123,974,260	-	-	-	123,974,260
Time deposits (2)	41,099,620	51,559,858	90,200,904	321,561,330	504,421,712
Total on September 30, 2025	197,307,329	51,559,858	90,200,904	321,561,330	660,629,421
%	29.8	7.8	13.7	48.7	100.0

(1) Classified within 1 to 30 days, without considering the historical turnover; and

(2) Considers the maturities established in the contracts.

20) SECURITIES ISSUED

	R\$ thousands				
	On September 30, 2025				
	1 to 30 days	31 to 180 days	181 to 360 days	More than 360 days	Total
Securities – Brazil:					
- Letters of credit for real estate	6,966,577	20,165,771	5,723,295	35,388,944	68,244,587
- Letters of credit for agribusiness	2,454,111	16,444,126	3,403,406	29,696,146	51,997,789
- Financial bills	3,056,387	21,507,243	26,526,217	82,960,267	134,050,114
- Letters of credit guaranteed by property (1)	1,164,912	3,764,483	1,782,468	20,307,752	27,019,615
Subtotal	13,641,987	61,881,623	37,435,386	168,353,109	281,312,105
Securities – Overseas:					
- MTN Program Issues (2)	1,146,856	165,778	2,746	9,236,014	10,551,394
Subtotal	1,146,856	165,778	2,746	9,236,014	10,551,394
Structured Operations Certificates	97,094	317,490	327,943	4,725,199	5,467,726
Total on September 30, 2025	14,885,937	62,364,891	37,766,075	182,314,322	297,331,225
%	5.0	21.0	12.7	61.3	100.0

(1) Funding guaranteed by the real estate credit portfolio, in the amount of R\$30,773,894 thousand, which complies with the requirements determined by CMN Resolution No. 5,001/22, of which: sufficiency requirement, liquidity requirement, term requirement, Programs 2 and 3 for the issuance of letters of credit guaranteed by property (LIGs) had, at issuance, respectively, a weighted average term for the portfolio of assets of 222 and 241 months and a term of 35 and 27 months, the credit rights correspond to 1.77% of total assets and 37.07% of the value of collateral of the properties. Additionally, the LIG Issuance Instrument and the asset portfolio management policy are in line with CMN Resolution No. 5,001/22; and

(2) Issuance of securities on the international market to invest in foreign exchange transactions, pre-export financing, import financing and working capital financing, predominately in the medium and long-term.

a) Movement of fund from securities issued

	R\$ thousands
Opening balance on January 1, 2025	257,977,344
Issuance	106,148,486
Interest accrued	22,369,959
Settlement and interest payments	(91,961,645)
Foreign exchange variation	2,797,081
Balance on September 30, 2025	297,331,225

21) SUBORDINATED DEBT**a) Composition by maturity**

Maturity	R\$ thousands		
	Original term in years	Nominal amount	On September 30, 2025
In Brazil			
Financial bills:			
2027	7	401,060	716,678
2026	8	694,800	1,328,712
2028	8	55,437	99,295
2030	8	2,368,200	3,769,228
2027	9	89,700	181,231
2025	10	178,937	720,500
2026	10	196,196	634,361
2027	10	256,243	572,035
2028	10	248,300	552,442
2030	10	124,500	208,624
2031	10	7,270,000	12,712,091
2032	10	5,378,500	8,529,849
2033	10	531,000	683,803
2026	11	2,500	4,401
2027	11	47,046	114,498
2028	11	74,764	172,557
Perpetual		19,153,355	20,962,120
Total (1) (2)			51,962,425

(1) Includes the amount of R\$47,612,378 thousand, relating to subordinated debts recognized as "Eligible Debt Capital Instruments" for regulatory capital purpose; and

(2) The information on results is presented in Note 18e, cost for market funding and inflation and interest adjustments of technical provisions for insurance, pension plans and capitalization bonds.

b) Movement of subordinated debts

	R\$ thousands
Opening balance on January 1, 2025	57,458,927
Issuance	5,555,700
Interest accrued	6,334,898
Settlement and interest payments	(17,387,100)
Closing balance on September 30, 2025	51,962,425

22) OTHER FINANCIAL LIABILITIES

	R\$ thousands
	On September 30, 2025
Interbank and interdepartmental accounts	45,622,069
Securities trading	9,264,687
Lease liabilities (a)	3,452,318
Obligations for operations linked to assignment	3,399,854
Total	61,738,928

a) Leases liabilities

	R\$ thousands
Opening balance on January 1, 2025	3.014.544
Remeasurement and new contracts	1.316.741
Payments	(1.135.546)
Appropriation of financial charges	256.579
Closing balance on September 30, 2025	3.452.318

Maturity of leases

The maturity of these financial liabilities as of September 30, 2025 is divided as follows: R\$722,692 thousand up to one year, R\$1,726,873 thousand between 1 and 5 years and R\$510,409 thousand over 5 years.

Impacto on the statement of income

The impact on the income in the nine-month period ended September 30, 2025, was: "Expenses of depreciation" – R\$919,608 thousand, "Interest and similar expenses" – R\$256,579 thousand.

23) PROVISIONS**a) Insurance, Pension Plans and Capitalization bonds****1) Technical provisions**

	R\$ thousands			
	On September 30, 2025			
	Insurance (1)	Life and pension plans (2)	Capitalization bonds	Total
Current and long-term liabilities				
Mathematical reserve for unvested benefits (PMBAC)	1,260,368	369,648,388	-	370,908,756
Mathematical reserve for vested benefits (PMBC)	492,974	12,667,987	-	13,160,961
Mathematical reserve for capitalization bonds (PMC)	-	-	8,446,526	8,446,526
Reserve for claims incurred but not reported (IBNR)	8,132,230	949,373	-	9,081,603
Unearned premium reserve	7,753,753	3,041,764	-	10,795,517
Reserve for unsettled claims (PSL)	7,933,671	1,458,698	-	9,392,369
Reserve for financial surplus (PET)	-	629,497	-	629,497
Reserve for draws (PSR) and Reserve for redemptions (PR)	-	-	1,598,911	1,598,911
Other provisions	4,886,896	6,241,612	101,663	11,230,171
Total technical provisions	30,459,892	394,637,319	10,147,100	435,244,311

II) Guarantees for technical provisions

	R\$ thousands			
	On September 30, 2025			
	Insurance	Life and pension plans	Capitalization bonds	Total
Total technical provisions	30,459,892	394,637,319	10,147,100	435,244,311
(-) Mathematical reserve for unvested benefits (PGBL e VGBL) (4)	-	(336,754,035)	-	(336,754,035)
(-) Commercialization surcharge – extended warranty	(314,707)	-	-	(314,707)
(-) Portion corresponding to contracted reinsurance	(24,931)	(13,623)	-	(38,554)
(-) Premiums receivables	(2,980,494)	-	-	(2,980,494)
(-) Unearned premium reserve – Health and dental insurance (3)	(2,679,728)	-	-	(2,679,728)
(-) Other deductions - Health and dental insurance (3)	(5,005,840)	-	-	(5,005,840)
Technical provisions to be covered	19,454,192	57,869,661	10,147,100	87,470,953
Investment fund quotas (excluding VGBL and PGBL)	8,402,226	22,892,940	6,107,611	37,402,777
Government securities	14,620,716	33,875,619	4,373,294	52,869,629
Stocks	-	1,015,573	-	1,015,573
Private securities	230,495	561,609	-	792,104
Total assets held to guarantee technical provisions	23,253,437	58,345,741	10,480,905	92,080,083

(1) "Other reserves" – Insurance includes, substantially, the Provision for Insufficient Premiums (PIP) of R\$4,755,854 thousand and the Reserve for Related Expenses of R\$104,133 thousand;

(2) "Other reserves" – Life and Pension Plan mainly includes the "Reserve for redemption and other amounts to be settled" in the amount of R\$4,657,290 thousand, "Reserve for related expenses" of R\$260,492 thousand;

(3) In accordance with ANS Normative Resolution No. 521/2022 and subsequent amendments, there is no obligation to hold guarantee assets to cover the amount recorded as Provision for Unearned Premiums/Considerations (PUPC), Provision for Insufficiency of Consideration (PIC) and Provision for Events/Claims to be Settled (PECS) that are: (i) guaranteed by judicial deposit; (ii) related to SUS charges; and (iii) plans under the post-established modality; and

(4) In compliance with article 57 of CNSP Resolution No. 432/2021, the amount of mathematical provisions for benefits to be granted and their respective specially constituted investment funds relating to PGBL and VGBL were disregarded from the calculation of life and pension technical provisions.

III) Income from insurance, pension plans and capitalization bonds

	R\$ thousands
	On September 30, 2025
Written premiums	55,235,614
Pension plan contributions (including VGBL)	28,019,171
Capitalization bond revenues	5,614,647
Ceded coinsurance premiums	(37,791)
Refunded premiums	(19,431)
Insurance, pension plan and capitalization bond net premiums written	88,812,210
Reinsurance premiums paid	(14,871)
Insurance, pension plan and capitalization bond retained premiums	88,797,339
Changes in technical provisions for insurance, pension plans and capitalization bonds	(34,462,757)
Capitalization bond prize draws and redemptions	(4,892,030)
Retained claims	(35,338,882)
Insurance, pension plan and capitalization expenses	(3,551,341)
Other income from insurance, pension plans and capitalization bonds	10,552,329

b) Other provisions

	R\$ thousands
	On September 30, 2025
Provision for contingencies (Note 24)	19,192,734
Other (1)	15,168,937
Total	34,361,671

(1) Primarily includes provisions for payments to be made related to obligations with employees and other administrative provisions.

24) PROVISIONS, CONTINGENT ASSETS AND LIABILITIES AND LEGAL OBLIGATIONS – TAX AND SOCIAL SECURITY**a) Contingent assets**

The Bradesco Organization is engaged in administrative and judicial disputes regarding possible overpayments or undue payments of federal taxes and contributions. Contingent assets related to the taxes in dispute, as well as the estimated amounts to be recovered, when applicable, are only recognized when the outcome of the lawsuit and the corresponding credit are virtually certain.

b) Provisions classified as probable losses and legal obligations – tax and social security

The Organization is a party to a number of labor, civil and tax lawsuits, arising from the normal course of business.

Management recognized provisions where, based on their opinion and that of their legal counsel, the nature of the lawsuit, similarity to previous lawsuits, complexity and the courts standing, the loss is deemed probable.

Management considers that the provision is sufficient to cover the probable losses generated by the respective lawsuits.

I - Labor claims

These are claims brought by former employees and outsourced employees seeking indemnifications. Considering that the base of processes is basically made up of processes with similar characteristics and not judged, in the period ending September 30, 2025, the measurement parameters for recording the provision were improved, which is constituted considering the following factors, among others: date of entry of the processes (before or after the labor reform of November/2017), based on the average value of payments made in labor claims before and after the labor reform, propensity for loss and monetary correction of the averages calculated, in addition to individual assessment in specific cases.

II - Civil claims

These are claims for compensation relating to banking products and services and the replacement of purged inflation rates resulting from economic plans. These actions are individually controlled through the system and provisioned, as, in the period ended September 30, 2025, the measurement parameters for recording the provision were improved, with specific criteria applied to each specific type, which may involve the average value of the processes or individual assessment, whenever the loss is determined to be probable, considering the opinion of legal advisors, nature of the actions, similarity with previous processes, complexity and positioning of courts.

In relation to the legal claims that are pleading alleged differences in the adjustment of inflation on savings account balances and due to the implementation of economic plans that were part of the federal government's economic policy to reduce inflation in the 80s and 90s, Bradesco, despite complying with the law and regulation in force at the time, has provisioned certain proceedings, taking into consideration the claims in which they were mentioned and the perspective of loss of each demand, in view of the decisions and subjects still under analysis in the Superior Court of Justice (STJ).

In December 2017, with the mediation of the Attorney's General Office (AGU) and intervention of the Brazilian Central Bank (BCB), the entities representing the bank and the savings accounts, entered into an agreement related to litigation of economic plans, with the purpose of closing these claims, in which conditions and schedule were established for savings accounts holders to accede to the agreement. This agreement was approved by the Federal Supreme Court (STF) on March 1, 2018. On March 11, 2020, the signatory entities signed an amendment extending the collective agreement for a period of 5 (five) years, the Federal Supreme Court approved the extension of the agreement for 30 months. On May 23, 2025, the Federal Supreme Court (STF) issued a decision recognizing the constitutionality of the economic plans, but also validated the agreement signed between savings accounts holders, banks, and the entities for the payment of monetary correction differences, extending the period for adhesion by another 24 months from the date of the judgment. On December 16, 2022, the Federal Supreme Court (STF) approved the request to extend the agreement for another 30 months. Considering that it is a voluntary agreement, which does not oblige the customer to adhere, there is no estimate of how many will do so.

III - Provision for tax risks

The Organization has been discussing judicially the legality and constitutionality of certain taxes and contributions ("legal obligations") which have been fully provisioned have their procedural evolution through the Judiciary and administrative spheres, monitored regularly. The most significant are:

- PIS and Cofins - R\$3,412,666 thousand: Bradesco is requesting to calculate and pay contributions to PIS and Cofins only on the sale of goods/rendering of services (billing), excluding financial income from the calculation base;
- PIS and Cofins - R\$918,742 thousand: Bradesco is requesting to calculate and pay contributions to PIS and Cofins under the cumulative regime (3.65% rate on sales of goods/installment services);
- INSS – Contribution to SAT – R\$551,481 thousand: in an ordinary lawsuit filed by the Brazilian Federation of Banks – Febraban, since April 2007, on behalf of its members, in which the classification of banks at the highest level of risk is questioned, with respect to Work Accident Risk – RAT, which raised the rate of the respective contribution from 1% to 3%, in accordance with Decree No. 6,042/07; and
- Pension Contributions – R\$1,369,034 thousand: related to the pension contributions made to private pension plans, referring to previous periods, considered by the authorities to be employee compensation. During the period, there were cases included in the Integral Transaction Program (PTI) created by MF Ordinance No. 1,384/2024.
- subject to the incidence of mandatory pension contributions and to an isolated fine for not withholding Income Tax on such financial contributions;

In general, the duration of the lawsuits in the Brazilian judicial system are unpredictable, which is why there is no disclosure of the expected date for judgment of these lawsuits.

IV - Changes in provisions by nature

	R\$ thousands			
	Labor	Civil	Tax	Total
Balance on January 1, 2025	2,613,403	7,827,251	7,457,160	17,897,814
Adjustment for inflation	214,345	345,155	405,045	964,545
Provisions, net of (reversals and write-offs)	4,338,973	1,163,092	1,486,275	6,988,340
Payments	(2,678,113)	(2,584,996)	(1,394,856)	(6,657,965)
Balance on September 30, 2025	4,488,608	6,750,502	7,953,624	19,192,734

c) Contingent liabilities classified as possible losses

The Organization maintains a system to monitor all administrative and judicial proceedings in which any of its group companies is plaintiff or defendant and, considering, amongst other things the opinion of legal counsel, classifies the lawsuits according to the expectation of loss. Case law trends are periodically analyzed and, if necessary, the related risk is reclassified. In this respect, contingent lawsuits deemed to have a possible risk of loss are not recognized as a liability in the financial statements

and totaled, on September 30, 2025, R\$12,347,999 thousand for civil claims and R\$44,896,372 thousand for tax proceedings.

The main tax proceedings with this classification are:

- IRPJ and CSLL deficiency note – 2012 to 2015 – R\$12,950,461 thousand: due to the disallowance of interest expenses (CDI), related to certain investments and deposits between the companies of the Organization;
- COFINS – 1999 to 2014 – R\$10,322,569 thousand: assessments and disallowances of offsetting Cofins credits, launched after a favorable decision was made in a judicial proceeding, where the unconstitutionality of the expansion of the intended calculation base for income other than revenue was discussed (Law No. 9,718/98);
- IRPJ and CSLL – 2006 to 2020 – R\$7,826,882 thousand relating to goodwill amortization being disallowed on the acquisition of investments;
- IRPJ and CSLL deficiency note – 2008 to 2019 – R\$3,425,162 thousand: relating to disallowance of expenses with credit losses;
- PIS and COFINS notifications and disallowances of compensations – R\$1,939,247 thousand: relates to the constitutionality of the expansion of the calculation base to other revenues other than billing (Law No. 9,718/98) in acquired companies;
- IRPJ and CSLL deficiency note – 2000 to 2014 – R\$1,023,824 thousand: relating to disallowance of exclusions and expenses, differences in depreciation expenses, insufficient depreciation expenses, expenses with depreciation of leased assets, operating expenses and income and disallowance of carry-forward tax loss deductibles;
- Interest on Own Capital (TJLP) – Base year 2019 and 2021 – R\$908,615 thousand: IRPJ/CSLL assessments relating to the year 2019 questioning the deductibility in the tax calculation bases above the expense related to Interest on Own Capital (TJLP); and
- PLR - Profit Sharing - Base years from 2009 to 2011 - R\$199,496 thousand assessments for the social security contribution on amounts paid to employees as profit sharing, for alleged failure to comply with the rules contained in Law No. 10,101/00.

25) OTHER LIABILITIES

	R\$ thousands
	On September 30, 2025
Sundry creditors	7,323,041
Social and statutory	8,448,789
Payment of taxes and other contributions	6,116,156
Foreign currency payment orders	4,198,395
Obligations for quotas of investment funds	3,152,436
Tax and Social Security	2,393,982
Credit card operations	1,375,554
Anticipated administration fee	986,383
Liabilities for acquisition of assets and rights	766,571
Other (1)	6,356,835
Total	41,118,142

(1) Includes credits for resources to be released and obligations for payment resources.

26) SHAREHOLDERS' EQUITY**a) Capital stock in number of shares**

Fully subscribed and paid-in capital stock comprises non-par, registered, book-entry shares.

	On September 30, 2025
Common	5,303,870,781
Preferred	5,288,141,247
Subtotal	10,592,012,028
Treasury (common shares) (1)	(7,500,000)
Treasury (preferred shares) (1)	(7,500,000)
Total outstanding shares	10,577,012,028

(1) In January 2025, 4,970,900 Treasury shares were acquired. On February 7, 2025, the cancellation of 50,158,200 Treasury shares issued by the Company was approved (item d). Following this date, there was an acquisition of 15,000,000 shares to be held in Treasury.

b) Profit reserves

	R\$ thousands
	On September 30, 2025
Profit reserves	
- Legal reserve (1)	15,198,653
- Statutory reserve (2)	76,568,797
Total	91,767,450

(1) Compulsorily constituted based on 5% of net income, up to 20% of paid-up capital. After this limit, appropriation is no longer mandatory. The legal reserve can only be used to increase capital or to offset losses; and

(2) In order to maintain an operating margin compatible with the development of the Organization's active operations, it may be constituted at 100% of the remaining net income after statutory allocations, the balance being limited to 95% of the Paid-in Capital Stock.

c) Interest on Shareholders' Equity/dividends

Bradesco's capital remuneration policy aims to distribute interest on shareholders' equity at the maximum amount calculated under current legislation, and this is included, net of Withholding Income Tax (IRRF), in the calculation for mandatory dividends for the year under the Company's Bylaws.

At a meeting of the Board of Directors on March 20, 2025, the Board of Directors approved the proposal for the payment of interest on shareholders' equity, related to the first quarter of 2025, in the amount of R\$2,300,000 thousand, which represents R\$0.207112492 per common share and R\$0.227823742 per preferred share, whose payment occurred until October 31, 2025.

At a meeting of the Board of Directors on June 18, 2025, the Board of Directors approved the proposal for the payment of interest on shareholders' equity, related to the first half of 2025, in the amount of R\$3,000,000 thousand, which represents R\$0.270146729 per common share and R\$0.297161402 per preferred share, whose payment occurred until January 31, 2026.

At a meeting of the Board of Directors on September 18, 2025, the Board of Directors approved the proposal for the payment of interest on shareholders' equity, related to the second half of 2025, in the amount of R\$3,000,000 thousand, which represents R\$0.270146729 per common share and R\$0.297161402 per preferred share, whose payment occurred until April 30, 2026.

Interest on shareholders' equity for the nine-month period ended September 30, 2025, is calculated as follows:

	R\$ thousands	% (1)
Net income for the period	18,073,509	
(-) Legal reserve	903,675	
Adjusted calculation basis	17,169,834	
Monthly and intermediary interest on shareholders' equity (gross), paid	1,724,606	
Provisioned intermediary interest on shareholders' equity (gross)	8,300,000	
Additional provisioned interest on equity (gross)	611,718	
Withholding income tax on interest on shareholders' equity	(1,595,449)	
Interest on shareholders' equity (net) accumulated on September 30, 2025	9,040,875	52.66

(1) Percentage of interest on shareholders' equity/the adjusted calculation basis.

Interest on shareholders' equity were paid or recognized in provisions, as follows:

Description	Per share (gross) - R\$		R\$ thousands		
	Common	Preferred	Amount paid/provisioned	Withholding Income Tax (IRRF) (15%)	Net amount paid/provisioned
Monthly interest on shareholders' equity paid	0.155248	0.170773	1,724,606	(258,691)	1,465,915
Provisioned intermediary interest on shareholders' equity (1)	0.747406	0.822147	8,300,000	(1,245,000)	7,055,000
Supplementary interest on shareholders' equity provisioned	0.055085	0.060593	611,718	(91,758)	519,960
Total accrued on September 30, 2025	0.957739	1.053513	10,636,324	(1,595,449)	9,040,875

(1) To be paid by October 31, 2025, January 31, 2026 and April 30, 2026.

d) Treasury shares

On May 07, 2025, the Board of Directors resolved to institute a new buyback program that authorizes Bradesco's Board of Executive Officers to acquire, in the period from May 08, 2025 to November 08, 2026, up to 106,584,881 book-entry, registered shares, with no par value, with up to 53,413,506 common shares and up to 53,171,375 preferred shares, to be held in treasury and subsequently cancelled, without reducing the capital stock.

On September 30, 2025, 7,500,00 common share and 7,500,00 preferred shares remained in treasury, amounting to R\$168,625 thousand. The minimum, average and maximum cost per ordinary share (ON) is R\$10.65, R\$10.73 and R\$10.85 and per preferred share (PN) is R\$11.53, R\$11.75 and R\$11.96 respectively. The market value of these shares, on September 30, 2025, was R\$15.23 per common share and R\$17.69 per preferred share.

e) Earnings per share**i. Basics earnings per share**

Basic earnings per share were calculated based on the weighted average number of common and preferred shares outstanding, as shown in the table below:

	Nine-month period ended September 30, 2025
Net earnings attributable to the Organization's common shareholders (R\$ thousand)	8,606,432
Net earnings attributable to the Organization's preferred shareholders (R\$ thousand)	9,467,077
Weighted average number of common shares outstanding (thousands)	5,297,597
Weighted average number of preferred shares outstanding (thousands)	5,281,867
Basic earnings per share attributable to common shareholders of the Organization (in Reais)	1.62
Basic earnings per share attributable to preferred shareholders of the Organization (in Reais)	1.79

ii. Diluted earnings per share

Diluted earnings per share is the same as basic earnings per share since there are no potentially dilutive instruments.

27) NON-CONTROLLING INTERESTS IN SUBSIDIARIES

As of September 30, 2025, the balance of minority interests in subsidiaries was R\$771,287 thousand, represented, primarily by Odontoprev.

28) FEE AND COMMISSION INCOME

	R\$ thousands
	Nine-month period ended September 30, 2025
Credit card income	7,607,702
Checking account	5,024,686
Consortium management	2,308,259
Capital markets/Financial advisory services	1,441,695
Collections	1,026,707
Asset management	1,229,967
Custody and brokerage services	1,099,455
Loans	2,043,178
Payments	272,363
Other	969,187
Total	23,023,199

29) PAYROLL AND RELATED BENEFITS

	R\$ thousands
	Nine-month period ended September 30, 2025
Salaries	10,358,705
Benefits	4,044,006
Social security charges	3,474,347
Employee profit sharing	1,617,302
Training	75,926
Total	19,570,286

30) OTHER ADMINISTRATIVE EXPENSES

	R\$ thousands
	Nine-month period ended September 30, 2025
Outsourced services	3,827,187
Depreciation and amortization	4,059,768
Data processing	2,044,428
Communication	500,664
Asset maintenance	979,610
Financial system services	1,156,062
Advertising and marketing	911,335
Security and surveillance	352,928
Transport	463,430
Water, electricity and gas	220,104
Supplies	82,006
Travel	142,576
Rental	75,141
Other	1,629,532
Total	16,444,771

31) TAX EXPENSES

	R\$ thousands
	Nine-month period ended September 30, 2025
Contribution for Social Security Financing (COFINS)	4,269,156
Social Integration Program (PIS) contribution	730,154
Tax on Services (ISSQN)	786,603
Municipal Real Estate Tax (IPTU) expenses	104,551
Other	208,106
Total	6,098,570

32) OTHER OPERATING INCOME

	R\$ thousands
	Nine-month period ended September 30, 2025
Other interest income	2,471,138
Reversal of other operating provisions	1,355,965
Revenues from recovery of charges and expenses	693,225
Other (1)	3,970,792
Total	8,491,120

(1) Composed mainly of operating expenses whose balances are not individually relevant and have no specific classification.

33) OTHER OPERATING EXPENSES

	R\$ thousands
	Nine-month period ended September 30, 2025
Other finance costs	914,155
Sundry losses	569,696
Discount granted	1,824,900
Commissions on loans and financing	354,526
Intangible assets amortization - payroll	1,395,571
Goodwill amortization (Note 16a)	259,515
Card marketing expenses	3,253,111
Other (1)	8,132,209
Total	16,703,683

(1) Composed mainly of operating expenses whose balances are not individually relevant and have no specific classification.

34) NON-OPERATING INCOME (LOSS)

	R\$ thousands
	Nine-month period ended September 30, 2025
Gain/loss on sale and write-off of assets and investments	77,053
Recording/reversal of non-operating provisions (1)	(290,154)
Other	34,369
Total	(178,732)

(1) Primarily includes the provision for impairment of non-financial assets held for sale.

35) INCOME TAXES**a) Calculation of income taxes (company income tax IRPJ and social contribution charges CSLL)**

	R\$ thousands
	Nine-month period ended September 30, 2025
Income before income tax and social contribution	16,859,425
Total burden of income tax (25%) and social contribution (20%) at the current rates	(7,586,741)
Effect on the tax calculation:	
Equity investment in associates and jointly controlled companies	601,076
Net non-deductible expenses of non-taxable income (1)	2,312,270
Interest on shareholders' equity (paid and payable)	4,786,346
Other amounts (2)	1,311,861
Income tax and social contribution for the period	1,424,812

(1) It covers the amounts related to enrollment in the Integral Transaction Program (PTI); and

(2) Includes: (i) the adjustment of the current rate for financial companies except banks, insurance companies and non-financial companies, in relation to the rates shown; and (ii) incentive deductions.

b) Breakdown of income tax and social contribution in the income statement

	R\$ thousands
	Nine-month period ended September 30, 2025
Current taxes:	
Income tax and social contribution expense	(8,548,126)
Deferred tax liabilities:	
Constitution/realization in the period on temporary additions and exclusions	9,895,296
Use of opening balances of:	
Social contribution loss	(411,020)
Income tax loss	(281,660)
Constitution in the period of:	
Social contribution loss	232,393
Income tax loss	537,929
Total deferred tax benefit	9,972,938
Income tax and social contribution for the period	1,424,812

c) Deferred income tax and social contribution

	R\$ thousands			
	Balance on January 1, 2025	Amount constituted	Amount realized	Balance on September 30, 2025
Expected credit loss associated with credit risk	71,978,932	18,707,631	(10,509,059)	80,177,504
Civil provisions	3,427,730	366,560	(882,623)	2,911,667
Tax provisions	3,428,498	785,975	(702,345)	3,512,128
Labor provisions	1,165,970	995,408	(154,530)	2,006,848
Non-financial assets held for sale	699,332	184,883	(219,419)	664,796
Fair value adjustment - Financial assets at fair value through profit or loss (FVTPL)	15,812	64,276	(3,451)	76,637
Amortization of goodwill	226,255	13,895	(7,504)	232,646
Other	6,143,515	3,150,852	(3,188,438)	6,105,929
Total deductible taxes on temporary differences	87,086,044	24,269,480	(15,667,369)	95,688,155
Income tax and social contribution losses in Brazil and overseas	18,755,350	770,322	(692,680)	18,832,992
Subtotal	105,841,394	25,039,802	(16,360,049)	114,521,147
Fair value adjustment - Financial assets at fair value through other comprehensive income (FVOCI)	3,354,802	485,212	(909,979)	2,930,035
Total deferred tax assets	109,196,196	25,525,014	(17,270,028)	117,451,182
Deferred tax liabilities (Note 35e)	4,637,595	2,048,383	(557,221)	6,128,757
Deferred tax assets, net of deferred tax liabilities	104,558,601	23,476,631	(16,712,807)	111,322,425
- Percentage of net deferred tax assets on capital (Note 38a)	68.2%			65.8%
- Percentage of net deferred tax assets over total assets	5.1%			5.1%

d) Expected realization of deferred tax assets on temporary differences, tax loss and negative basis of social contribution

	On September 30, 2025 - R\$ thousands				
	Temporary differences		Carry-forward tax losses		Total
	Income tax	Social contribution	Income tax	Social contribution	
2025	7,468,911	5,917,313	421,579	240,595	14,048,398
2026	9,757,928	7,747,496	137,318	46,383	17,689,125
2027	8,724,425	6,908,989	146,401	45,696	15,825,511
2028	8,963,273	7,033,106	532,245	356,605	16,885,229
2029	7,478,851	5,811,628	996,650	733,014	15,020,143
2030	3,679,350	2,883,130	1,304,015	977,644	8,844,139
2031	2,694,210	2,120,645	1,668,331	1,268,066	7,751,252
2032	2,050,078	1,610,203	1,952,626	1,559,025	7,171,932
2033	1,668,415	1,253,147	2,333,415	1,877,889	7,132,866
2034	1,083,031	834,026	914,544	1,320,951	4,152,552
Total	53,568,472	42,119,683	10,407,124	8,425,868	114,521,147

The projection of realization of deferred tax assets is an estimate and is not directly related to the expectation of accounting profits and contemplates the rules for losses incurred when receiving credits, established by Laws No. 14,467/22 and No. 15,078/24.

On September 30, 2025, the present value of deferred tax assets, calculated considering the average funding rate, net of tax effects, amounts to R\$101,924,505 thousand, of which: R\$86,694,655 thousand of temporary differences and R\$15,229,850 thousand of tax loss and negative basis of social contribution.

e) Deferred tax liabilities

	R\$ thousands			
	Balance on January 1, 2025	Amount constituted	Amount realized	Balance on September 30, 2025
Fair value adjustment - Financial assets at fair value through profit or loss (FVTPL)	443,139	483,064	(209,849)	716,354
Difference in depreciation	726,203	265,892	-	992,095
Judicial deposit	2,008,528	228,264	(48,321)	2,188,471
Other	1,003,150	902,927	(293,577)	1,612,500
Total deferred liabilities on temporary exclusions	4,181,020	1,880,147	(551,747)	5,509,420
Fair value adjustment - Financial assets at fair value through other comprehensive income (FVOCI)	456,575	168,236	(5,474)	619,337
Total deferred tax expense (Note 35c)	4,637,595	2,048,383	(557,221)	6,128,757

36) STATEMENTS OF FINANCIAL POSITION AND INCOME BY OPERATING SEGMENT**a) Reconciliation of the Statement of Financial Position and income statement – Accounting vs. Managerial**

Management uses a variety of information to assess the results of the business activities in which it is involved, including consolidated financial information derived from the financial statements prepared in accordance with accounting practices adopted in Brazil, applicable to institutions authorized to operate by the Bacen, but subject to alternative consolidation policies.

The main differences of consolidation criteria are shown below, through the Reconciliation of the Statements of Financial Position and the Income Statements – Accounting vs. Managerial:

	R\$ thousands			
	Accounting Statement of Financial Position	Proportionately consolidated (1)	Consolidation adjustments (2)	Managerial Statement of Financial Position
Assets				
Cash and due from banks	16,859,773	152,982	(226,239)	16,786,516
Securities and derivative financial instruments	857,513,906	8,670,976	57,914,455	924,099,337
Interbank investments, compulsory deposits and other deposits at the Brazilian Central Bank	356,848,366	364,304	(145,204)	357,067,466
Loans and leases	606,340,135	15,481,492	(1,371,511)	620,450,116
Other financial assets	147,287,461	(566,538)	(1,349,194)	145,371,729
Non-financial assets held for sale	1,590,292	52,516	(194,291)	1,448,517
Investments in associates, jointly controlled entities, and other investments	12,718,643	(6,767,639)	-	5,951,004
Premises and equipment, net of depreciation	8,253,704	397,567	-	8,651,271
Intangible assets and goodwill, net of amortization	19,224,265	5,809,713	-	25,033,978
Compensation and deferred taxes	130,541,787	2,427,157	-	132,968,944
Other assets	16,117,348	2,668,935	(86,082)	18,700,201
Total on September 30, 2025	2,173,295,680	28,691,465	54,541,934	2,256,529,079

	R\$ thousands			
	Accounting Statement of Financial Position	Proportionately consolidated (1)	Consolidation adjustments (2)	Managerial Statement of Financial Position
Liabilities				
Deposits from banks	387,655,291	10,869,865	44,369,730	442,894,886
Deposits from customers	660,629,421	101,287	3,036,190	663,766,898
Funds from securities issued	297,331,225	6,705,510	12,235,609	316,272,344
Subordinated debts	51,962,425	-	-	51,962,425
Other financial liabilities	61,738,928	(6,151,710)	(896,858)	54,690,360
Financial liabilities at fair value through profit or loss	21,673,914	-	(737,702)	20,936,212
Expected credit losses	3,135,240	612	-	3,135,852
Technical provisions for insurance, pension plans and capitalization bonds	435,244,311	-	-	435,244,311
Other provisions	34,361,671	1,065,281	(143,968)	35,282,984
Current and deferred income tax liabilities	8,083,929	664,253	(690)	8,747,492
Other liabilities	41,118,142	11,950,967	(3,320,377)	49,748,732
Equity attributable to shareholders of the parent	169,589,896	-	-	169,589,896
Non-controlling shareholders'	771,287	3,485,400	-	4,256,687
Total on September 30, 2025	2,173,295,680	28,691,465	54,541,934	2,256,529,079

	R\$ thousands			
	Accounting Income Statement	Proportionately consolidated (1)	Consolidation adjustments (2)	Managerial Income Statement
Revenue from financial intermediation	168,409,952	3,665,928	4,226,792	176,302,672
Expenses from financial intermediation	(102,814,762)	(824,637)	(6,455,001)	(110,094,400)
Net revenue from financial intermediation	65,595,190	2,841,291	(2,228,209)	66,208,272
Expected Losses on Financial Assets	(26,036,232)	(711,995)	-	(26,748,227)
Gross income from financial intermediation	39,558,958	2,129,296	(2,228,209)	39,460,045
Other income from insurance, pension plans and capitalization bonds	10,552,329	-	-	10,552,329
Fee and commission income	23,023,199	5,867,820	1,721,558	30,612,577
Personnel /Administrative Expenses	(36,015,057)	(1,739,876)	399,497	(37,355,436)
Tax expenses	(6,098,570)	(720,108)	-	(6,818,678)
Share of profit (loss) of associates and jointly controlled entities	1,335,724	(1,071,153)	-	264,571
IR/CSI and Other income/expenses	(14,283,074)	(4,465,979)	107,154	(18,641,899)
Net Income in the nine-month period ended September 30, 2025	18,073,509	-	-	18,073,509

(1) Refers to the effects of the consolidation adjustments arising from the investments consolidated proportionally (Grupo Cielo, Grupo Elopap, Banco John Deere, etc.) for managerial purposes; and

(2) Primarily relates to reversal of the consolidation of the exclusive funds.

b) Statement of financial position and income by segment - Managerial

The managerial information, hereinafter, was prepared based on reports used by Management to evaluate the performance and make decisions regarding the allocation of resources for investments and other purposes.

	R\$ thousands						
	Financial (1) (2)		Insurance Group (2) (3)		Other Activities (2)	Eliminations (4)	Managerial Accounting Statement of Financial Position
	Brazil	Overseas	Brazil	Overseas			
Assets							
Cash and due from banks	11,597,493	5,542,798	348,236	4,270	62	(706,343)	16,786,516
Securities and derivative financial instruments	447,851,372	42,144,211	457,920,975	11,041	2,600,845	(26,429,107)	924,099,337
Interbank investments, compulsory deposits and other deposits at the Brazilian Central Bank	354,793,943	2,273,523	-	-	-	-	357,067,466
Loans and leases	560,512,671	89,136,485	-	-	-	(29,199,040)	620,450,116
Other financial assets	140,924,800	267,731	11,282,427	30,535	104,452	(7,238,216)	145,371,729
Non-financial assets held for sale	1,198,567	30,360	219,590	-	-	-	1,448,517
Investments in associates, jointly controlled entities, and other investments	81,279,068	-	5,431,215	-	27,952	(80,787,231)	5,951,004
Premises and equipment, net of depreciation	7,107,331	87,294	2,343,645	1,117	22,417	(910,533)	8,651,271
Intangible assets and goodwill, net of amortization	20,759,165	191,192	4,082,900	131	590	-	25,033,978
Compensation and deferred taxes	125,856,685	288,217	6,664,654	3,501	155,887	-	132,968,944
Other assets	12,467,242	1,521,532	4,707,497	280	9,402	(5,752)	18,700,201
Total on September 30, 2025	1,764,348,337	141,483,343	493,001,139	50,875	2,921,607	(145,276,222)	2,256,529,079
Liabilities							
Deposits from banks	446,506,956	27,859,295	-	-	-	(31,471,365)	442,894,886
Deposits from customers	603,703,658	60,588,137	-	-	-	(524,897)	663,766,898
Funds from securities issued	330,196,687	10,412,006	-	-	-	(24,336,349)	316,272,344
Subordinated debts	51,962,425	-	-	-	-	-	51,962,425
Other financial liabilities	55,375,707	13,299	211,887	-	-	(910,533)	54,690,360
Financial liabilities at fair value through profit or loss	17,667,031	3,269,181	-	-	-	-	20,936,212
Expected credit losses	3,129,753	6,099	-	-	-	-	3,135,852
Technical provisions for insurance, pension plans and capitalization bonds	-	-	435,224,055	20,256	-	-	435,244,311
Other provisions	28,849,227	108,222	6,242,268	11,602	74,000	(2,335)	35,282,984
Current and deferred income tax liabilities	6,610,272	226,615	1,872,892	-	37,713	-	8,747,492
Other liabilities	47,148,965	1,693,743	8,112,351	3,184	34,001	(7,243,512)	49,748,732
Equity attributable to shareholders of the parent	169,589,896	-	-	-	-	-	169,589,896
Non-controlling shareholders'	3,607,760	37,306,746	41,337,686	15,833	2,775,893	(80,787,231)	4,256,687
Total on September 30, 2025	1,764,348,337	141,483,343	493,001,139	50,875	2,921,607	(145,276,222)	2,256,529,079

	R\$ thousands						
	Financial (1) (2)		Insurance Group (2) (3)		Other Activities (2)	Eliminations (4)	Managerial Income Statement
	Brazil	Overseas	Brazil	Overseas			
Revenue from financial intermediation	165,404,728	6,438,146	6,192,551	1,172	259,363	(1,993,288)	176,302,672
Expenses from financial intermediation	(108,992,380)	(3,182,212)	(18,430)	-	-	2,098,622	(110,094,400)
Net revenue from financial intermediation	56,412,348	3,255,934	6,174,121	1,172	259,363	105,334	66,208,272
Expected Losses on Financial Assets	(26,077,293)	(670,934)	-	-	-	-	(26,748,227)
Gross income from financial intermediation	30,335,055	2,585,000	6,174,121	1,172	259,363	105,334	39,460,045
Other income from insurance, pension plans and capitalization bonds	-	-	10,508,263	20,719	-	23,347	10,552,329
Fee and commission income	28,375,241	735,378	1,519,699	-	105,577	(123,318)	30,612,577
Personnel /Administrative Expenses	(32,765,022)	(946,247)	(3,762,270)	(15,972)	(98,050)	232,125	(37,355,436)
Tax expenses	(5,601,743)	(8,600)	(1,192,076)	-	(16,259)	-	(6,818,678)
Share of profit (loss) of associates and jointly controlled entities	(151,552)	-	416,123	-	-	-	264,571
IR/CSI and Other income/expenses	(10,942,325)	(855,295)	(6,400,623)	(3,041)	(203,127)	(237,488)	(18,641,899)
Net Income in the nine-month period ended September 30, 2025	9,249,654	1,510,236	7,263,237	2,878	47,504	-	18,073,509

(1) The Financial segment is comprised of financial institutions, holding companies which are mainly responsible for managing financial resources, and credit card, consortium and asset management companies;

(2) The asset, liability, income and expense balances between Brazilian companies from the same segment and between overseas companies from the same segment are eliminated;

(3) The Insurance Group segment comprises insurance, pension plan and capitalization bond companies; and

(4) Refers to amounts eliminated among companies from different segments, as well as among operations carried out in Brazil and overseas.

37) RELATED-PARTY TRANSACTIONS

- a) Related-party transactions (direct and indirect) are carried out in compliance with CMN Resolution No. 4,818/20 and CVM Resolution No. 94/22. The Organization has a related party Transaction Policy. The transactions are carried out under conditions and at rates consistent with those entered into with third parties at that time. The transactions are as follows:

	R\$ thousands			
	On September 30, 2025			
	Shareholders of the parent (1)	Associates and jointly controlled companies (2)	Key Management Personnel (3)	Total
Assets				
Securities and derivative financial instruments	-	16,536	-	16,536
Loans and other assets	10	4,648,955	178,340	4,827,305
Liabilities				
Demand deposits/Savings accounts	299	17,281	23,654	41,234
Time deposits	5,268,682	543,864	411,672	6,224,218
Securities sold under agreements to repurchase	282,195	694,154	-	976,349
Funds from issuance of securities and subordinated debts	27,296,926	-	963,071	28,259,997
Interest on own capital payable	2,861,069	-	-	2,861,069
Other liabilities	-	12,732,660	1,273	12,733,933

	R\$ thousands			
	Nine-month period ended September 30, 2025			
	Shareholders of the parent (1)	Associates and jointly controlled companies (2)	Key Management Personnel (3)	Total
Income/(expenses)				
Income from financial intermediation	-	(76,664)	12	(76,652)
Financial intermediation expenses	(3,209,705)	(134,985)	(155,856)	(3,500,546)
Income from services provided	112	323,179	321	323,612
Other expenses net of other operating revenues	158,532	(2,100,121)	(54,648)	(1,996,237)

(1) Cidade de Deus Cia. Coml. de Participações, Fundação Bradesco, NCF Participações S.A., BBD Participações S.A., Nova Cidade de Deus Participações S.A. and NCD Participações Ltda.;

(2) Companies listed in Note 14; and

(3) Members of the Board of Directors and the Board of Executive Officers.

b) Remuneration of key Management Personnel

Each year, the Annual Shareholders' Meeting approves:

- The annual total amount of Management compensation, set forth at the Board of Directors Meetings, to be paid to board members and members of the Board of Executive Officers, as determined by the Company's Bylaws; and
- The amount allocated to finance Management pension plans, within the Employee and Management pension plan of the Bradesco Organization (Bradesco S.A. and other companies in the group).

For 2025, the maximum amount of R\$1,183,531 thousand was determined for the remuneration of the Directors and R\$53,824 thousand to cover pension plan contributions.

The current policy on Management compensation sets forth that 50% of net variable compensation, if any, must be allocated to the acquisition of Preferred Class B Shares issued by BBD Participações S.A. and/or Preferred Shares issued by Banco Bradesco S.A., which vest in three equal, annual and successive installments, the first of which is in the year following the payment date. This program complies with CMN Resolutions No. 5,177/24 and No. 432/24, which sets forth a management compensation policy for financial institutions.

	R\$ thousands
	Nine-month period ended September 30, 2025
Short, medium and long-term remuneration	861,016
Post-employment - Pension Plans	38,375
Total	899,391

Bradesco does not offer its Key Management Personnel long-term benefits related to severance pay or share-based compensation, pursuant to CPC 10 – Share-Based Payment, approved by CMN Resolution No. 3,989/11.

Shareholding

Together, members of the Board of Directors and Board of Executive Officers had the following shareholding in Bradesco:

Direct ownership	On September 30, 2025
• Common shares	0,32%
• Preferred shares	1,07%
• Total shares (1)	0,70%

(1) On September 30, 2025, direct and indirect shareholding of the members of Bradesco's Board of Directors and Board of Executive Officers amounted to 2.15% of common shares, 1.10% of preferred shares and 1.63% of all shares.

38) RISK AND CAPITAL MANAGEMENT

For the period ended on September 30, 2025, Bradesco maintained the same criteria disclosed in the financial statements as of December 31, 2024, especially regarding the criteria related to measurement according to hierarchical levels, sensitivity analysis of financial assets classified in Level 3, and methodologies used to determine fair values.

Detailed information on risk management process, including credit risk, market risk, liquidity risk, social, environmental, and climate risks and also Bradesco's risks exposures may be found in the Organization's Risk Management Report.

a) Capital Management

The Basel Ratio is part of the set of indicators monitored in the process of Capital Management. Its purpose is to measure capital adequacy in relation to risk exposure. The table below shows the composition of the Reference Equity and of the Risk Weighted Assets, according to the standards of Bacen. Throughout the analyzed period, Bradesco complied with all minimum regulatory requirements.

Below is the Basel Ratio:

Calculation basis - Basel Ratio	R\$ thousands
	Basel III
	On September 30, 2025
	Calculation basis - Basel Ratio
Regulatory capital - values	
Common equity	121,615,610
Level I	142,577,729
Reference Equity - RE	169,227,988
Risk-weighted assets (RWA) - amounts	
Total RWA	1,067,378,808
Regulatory capital as a proportion of RWA	
Index of Common equity - ICP	11.4%
Tier I Capital	13.4%
Basel Ratio	15.9%
Additional Common Equity (ACP) as a proportion of RWA	
Additional Common Equity Conservation - ACPConservation	2.50%
Additional Contracyclic Common Equity - ACPContracyclic	0.00%
Additional Systemic Importance of Common Equity - Systemic ACPS	1.00%
Total ACP (1)	3.50%
Excess Margin of Common Equity	3.39%
Leverage Ratio (AR)	
Total exposure	2,019,475,069
AR	7.1%
Short Term Liquidity Indicator (LCR)	
Total High Quality Liquid Assets (HQLA)	223,244,138
Total net cash outflow	146,257,369
LCR	152.6%
Long Term Liquidity Indicator (NSFR)	
Available stable funding (ASF)	1,074,577,174
Stable resources required (RSF)	885,448,501
NSFR	121.4%

(1) Failure to comply with ACP rules may result in restrictions on the payment of dividends and interest on equity, net surplus, share buyback, reduction of capital stock, and variable compensation to its managers.

b) Credit Risk**Measurement of Credit Risk**

Periodically, the Company evaluates the expected credit losses from financial assets by means of quantitative models, considering the historical experience of credit losses of the different types of portfolio (which can vary from 2 to 7 years), the current quality and characteristics of customers, operations, and mitigating factors, according to processes and internal governance.

The actual loss experience has been adjusted to reflect the differences between the economic conditions during the period in which the historical data was collected, current conditions and the vision of the Company about future economic conditions, which are incorporated into the measurement by means of econometric models that capture the current and future effects of estimates of expected losses. The main macroeconomic variables used in this process are the Brazilian interest rates, unemployment rates, inflation rates and economic activity indexes.

The estimate of expected loss of financial assets is divided into three categories (stages):

- Stage 1: Financial assets with no significant increase in credit risks;
- Stage 2: Financial assets with significant increase in credit risks; and
- Stage 3: Financial assets that are credit impaired.

The significant increase of credit risk is evaluated based on different indicators for classification in stages according to the customers' profile, the product type and the current payment status, as shown below:

Retail and Wholesale Portfolios:

- Stage 1: Financial assets whose obligations are current or less than 30 days past due and which have a low internal credit risk rating;
- Stage 2 (Significant increase in credit risk): Financial assets that are overdue obligations between 31 and 90 days or whose internal credit risk rating migrated from low risk to medium or high risk;
- Stage 3 (Defaulted or "impaired"): Financial assets whose obligations are overdue for more than 90 days or that present bankruptcy events, judicial recovery and restructuring of debt;
- Re-categorization from stage 3 to stage 2: Financial assets that settled overdue amounts and whose internal ratings migrated to medium risk;
- Re-categorization from stage 2 to stage 1: Financial assets that settled overdue amounts and whose internal ratings migrated to low risk; and
- Re-categorization from stage 3 to stage 1: Financial assets that returned regular payment leading to reclassification as low risk.

The expected losses are based on the multiplication of credit risk parameters: Probability of default (PD), Loss due to default (LGD) and Exposure at default (EAD).

The PD parameter refers to the probability of default perceived by the Company regarding the customer, according to the internal models of evaluation, which, in retail, use statistical methodologies based on the characteristics of the customer, such as the internal rating and business segment, and the operation, such as product and guarantee and, in the case of wholesale, they use specialist models based on financial information and qualitative

analyses.

The LGD refers to the percentage of loss in relation to exposure in case of default, considering all the efforts of recovery, according to the internal model of evaluation that uses statistical methodologies based on the characteristics of the operation, such as product and guarantee. Customers with significant exposure have estimates based on individual analyses, which are based on the structure of the operation and expert knowledge, aiming to capture the complexity and the specifics of each operation.

EAD is the exposure (gross book value) of the customer in relation to the Company at the time of estimation of the expected loss. In the case of commitments or financial guarantees provided, the EAD will have the addition of the expected value of the commitments or financial guarantees provided that they will be converted into credit in case of default of the loan or credit rather than the customer.

Credit Risk Exposure

We present below the maximum credit risk exposure of the financial instruments:

	R\$ thousands	
	On September 30, 2025	
	Gross value	Expected credit loss
Financial assets		
Cash and balances with banks (Note 5)	16,859,773	-
Financial assets at fair value through profit or loss (Note 6) (1)	454,687,417	(93,078)
Financial assets at fair value through other comprehensive income (Note 8) (1)	97,187,950	(6,673)
Securities at amortized cost (Note 9)	288,834,794	(5,953,071)
Interbank investment (Note 10)	237,139,862	-
Loans and leases (Note 12)	652,467,520	(46,127,385)
Other assets (Note 13)	150,745,747	(3,458,286)
Commitments to extend credit - off-balance sheet (Note 12)	356,524,267	(1,861,977)
Financial guarantees - off-balance sheet (Note 12)	118,237,870	(1,273,263)
Total risk exposure	2,372,685,200	(58,773,733)

(1) Financial assets measured at fair value through other comprehensive income are not reduced by the loss provision.

c) Concentration of loan operations

	R\$ thousands
	On September 30, 2025
By concentration	
Largest borrower	4,143,661
10 largest borrowers	27,924,192
20 largest borrowers	41,371,822
50 largest borrowers	64,507,421
100 largest borrowers	84,749,858

d) By Economic Activity Sector

	R\$ thousands	
	On September 30, 2025	%
Public sector	6,960,471	0.9
Private sector	748,339,419	99.1
Total	755,299,890	100.0
Companies	326,589,240	43.2
Real estate and construction activities	24,146,267	3.2
Retail	38,661,937	5.1
Services	100,099,905	13.3
Transportation and concession	27,807,322	3.7
Automotive	6,975,483	0.9
Food products	14,532,294	1.9
Wholesale	19,320,271	2.6
Production and distribution of electricity	8,673,177	1.1
Oil, derivatives and aggregate activities	5,522,781	0.7
Other industries	80,849,803	10.7
Individuals	428,710,650	56.8

e) Market Risk**VaR Internal Model - Trading Portfolio**

Below is the 1-day VaR:

Risk factors (1)	R\$ thousands
	On September 30, 2025
Fixed rates	2,992
IGPM/IPCA	13,864
Exchange coupon	101
Foreign currency	5,199
Equities	2,915
Sovereign/Eurobonds and Treasuries	2,761
Other	11,624
Correlation/diversification effect	(11,840)
VaR (Value at Risk)	27,617

(1) Amounts net of tax effects.

Sensitivity analysis of financial exposures

Sensitivity analysis of the Organization's financial exposures (Trading and Banking Portfolio) were carried out based on scenarios prepared at the respective dates, always considering market data at the time and scenarios that would adversely affect our positions, according to the examples below:

Scenario 1: Based on market information (B3, Anbima, etc.), stresses were applied for 1 basis point on the interest rate and 1.0% variation on prices. For example: for a Real/US dollar exchange rate of R\$5.32 a scenario of R\$5.37 was used, while for a 1-year fixed interest rate of 14.32%, a 14.33% scenario was applied;

Scenario 2: 25.0% stresses were determined based on market information. For example: for a Real/US dollar exchange rate of R\$5.32 a scenario of R\$6.65 was used, while for a 1-year fixed interest rate of 14.32%, a 17.91% scenario was applied. The scenarios for other risk factors also accounted for 25.0% stresses in the respective curves or prices; and

Scenario 3: 50.0% stresses were determined based on market information. For example: for a Real/US dollar exchange rate of R\$5.32 a scenario of R\$7.98 was used, while for a 1-year fixed interest rate of 14.32%, a 21.49% scenario was applied. The scenarios for other risk factors also account for 50.0% stresses in the respective curves or prices.

The results presented reveal the impacts for each scenario in a static position of the portfolio. The dynamism of the market and portfolios means that these positions change continuously. In addition, the Organization has a continuous market risk management process, which is always searching for ways to mitigate the associated risks, according to the strategy determined by Senior Management. Therefore, where there are indicators of deterioration in certain positions, proactive measures are taken to minimize any potential negative impact and maximize the risk/return ratio for the Organization.

I – Sensitivity Analysis – Trading Portfolio

		R\$ thousands		
		Trading Portfolio (1)		
		On September 30, 2025		
		Scenarios		
		1	2	3
Interest rate in Reais (2)	Exposure subject to variations in fixed interest rates and interest rate coupons	(111)	(39,074)	(74,994)
Price indexes	Exposure subject to variations in price index coupon rates	(1,006)	(173,445)	(317,103)
Exchange coupon	Exposure subject to variations in foreign currency coupon rates	(6)	(759)	(1,504)
Foreign currency	Exposure subject to exchange rate variations	(2,724)	(68,107)	(136,215)
Equities	Exposure subject to variation in stock prices	1,362	34,053	68,106
Sovereign/Eurobonds and Treasuries	Exposure subject to variations in the interest rate of securities traded on the international market	78	7,874	13,771
Other	Exposure not classified in other definitions	(80)	(2,008)	(4,017)
Total excluding correlation of risk factors		(2,487)	(241,466)	(451,955)

(1) Amounts net of tax effects; and

(2) As a reference for the shocks applied to the 1-year rates, the values were approximately 347 bps and 674 bps (scenarios 2 and 3 respectively) as of September 30, 2025.

Presented below are the impacts of the financial exposures (fair value) also considering the Banking Portfolio (composed of operations not classified in the Trading Portfolio, originating from other business of the Organization and their respective hedges).

II – Sensitivity Analysis – Trading and banking Portfolios

		R\$ thousands		
		Trading and Banking Portfolios (1)		
		On September 30, 2025		
		Scenarios		
		1	2	3
Interest rate in Reais (2)	Exposure subject to variations in fixed interest rates and interest rate coupons	(10,873)	(3,714,950)	(7,281,878)
Price indexes	Exposure subject to variations in price index coupon rates	(17,934)	(2,820,585)	(4,975,960)
Exchange coupon	Exposure subject to variations in foreign currency coupon rates	(1,592)	(194,435)	(378,030)
Foreign currency	Exposure subject to exchange rate variations	(7,374)	(184,358)	(368,716)
Equities	Exposure subject to variation in stock prices	(26,993)	(674,823)	(1,349,645)
Sovereign/Eurobonds and Treasuries	Exposure subject to variations in the interest rate of securities traded on the international market	1,776	171,834	333,322
Other	Exposure not classified in other definitions	(82)	(2,051)	(4,102)
Total excluding correlation of risk factors		(63,071)	(7,419,368)	(14,025,009)

(1) Amounts net of tax effects; and

(2) As a reference for the shocks applied to the 1-year rates, the values were approximately 347 bps and 676 bps (scenarios 2 and 3 respectively) as of September 30, 2025.

f) Statement of financial position by currency and maturity

I – The statement of financial position by currency

	R\$ thousands		
	On September 30, 2025		
	Total	Local currency	Foreign currency (1) (2)
Assets			
Cash and due from banks	16,859,773	10,317,160	6,542,613
Financial assets at fair value through profit or loss	477,450,906	464,973,694	12,477,212
- Securities	454,594,339	443,246,253	11,348,086
- Derivative financial instruments	22,856,567	21,727,441	1,129,126
Financial assets at fair value through other comprehensive income	97,181,277	84,803,014	12,378,263
- Securities, net of expected losses associated with credit risk	97,181,277	84,803,014	12,378,263
Financial assets at amortized cost	1,393,357,685	1,316,496,215	76,861,470
- Interbank investments	237,139,862	234,866,248	2,273,614
- Compulsory and other deposits with the Brazilian Central Bank	119,708,504	119,656,181	52,323
- Securities, net of expected losses associated with credit risk	282,881,723	272,999,129	9,882,594
- Loans net of losses associated with credit risk	599,151,255	534,813,874	64,337,381
Leases net of expected credit losses associated with credit risk	7,188,880	7,188,420	460
- Other financial assets	147,287,461	146,972,363	315,098
Non-financial assets held for sale	1,590,292	1,559,932	30,360
Investments in affiliates and jointly controlled entities	12,718,643	12,718,643	-
Premises and equipment, net of depreciation	8,253,704	8,164,949	88,755
Intangible assets and goodwill, net of amortization	19,224,265	19,032,930	191,335
Current income and other tax assets	13,090,605	12,812,955	277,650
Tax credit	117,451,182	117,425,228	25,954
Other assets	16,117,348	14,595,907	1,521,441
Total assets	2,173,295,680	2,062,900,627	110,395,053
Liabilities			
Financial liabilities at amortized cost	1,459,317,290	1,341,173,070	118,144,220
- Deposits from banks	387,655,291	337,453,711	50,201,580
- Deposits from customers	660,629,421	603,123,883	57,505,538
- Securities issued	297,331,225	286,919,219	10,412,006
- Subordinated debts	51,962,425	51,962,425	-
- Other financial liabilities	61,738,928	61,713,832	25,096
Financial liabilities at fair value through profit or loss	21,673,914	18,305,160	3,368,754
Expected credit losses	3,135,240	3,129,141	6,099
- Loan Commitments	1,861,977	1,856,168	5,809
- Financial guarantees	1,273,263	1,272,973	290
Technical provisions for insurance, pension plans and capitalization bonds	435,244,311	435,224,055	20,256
Other provisions	34,361,671	34,241,678	119,993
Current income tax liabilities	1,955,172	1,807,585	147,587
Deferred tax liabilities	6,128,757	6,048,754	80,003
Other liabilities	41,118,142	39,411,019	1,707,123
Total liabilities	2,002,934,497	1,879,340,462	123,594,035
Shareholders' equity			
Equity attributable to shareholders of the parent	169,589,896	169,589,896	-
Non-controlling shareholders'	771,287	771,287	-
Total shareholders' equity	170,361,183	170,361,183	-
Total shareholders' equity and liabilities	2,173,295,680	2,049,701,645	123,594,035
Net position of assets and liabilities			(13,198,982)
Net position of derivatives (2)			(1,709,295)
Other net off-balance-sheet accounts (3)			(665,500)
Net exchange position (liability) (4) (5)	-		(15,573,777)

(1) Amounts originally recognized and/or indexed mainly in US\$;

(2) Excluding operations maturing in D+1, to be settled at the rate on the last day of the month;

(3) Other commitments recorded in memorandum accounts; and

(4) Assets, liabilities and results of foreign investments and dependencies are translated into Brazilian reais at the local currency exchange rates, and the effects resulting from the conversion process, which totaled R\$(5,138,842) thousand in the nine-month period ended on September 30, 2025, were recorded in the Income Statement. These effects were off-set by the results obtained by the financial instruments used to hedge the effects of the foreign exchange variation produced by our investments abroad. For investments abroad that have a functional currency different from the real, the effects of the conversion are recorded in other comprehensive income as Asset Valuation Adjustments in the amount of R\$596,223 thousand; and

(5) During the period/year, the exchange rate variation of financial instruments recognized in profit or loss was R\$(618,389) thousand.

II – The statement of financial position by maturity

	R\$ thousands					
	1 to 30 days	31 to 180 days	181 to 360 days	More than 360 days	No stated maturity	Total
Assets						
Cash and due from banks	16,859,773	-	-	-	-	16,859,773
Financial assets at fair value through profit or loss	465,850,866	2,966,360	1,007,216	7,626,464	-	477,450,906
- Securities (1) (2)	454,594,339	-	-	-	-	454,594,339
- Derivative financial instruments	11,256,527	2,966,360	1,007,216	7,626,464	-	22,856,567
Financial assets at fair value through other comprehensive income	2,426,462	9,417,533	15,494,359	65,114,190	4,728,733	97,181,277
- Securities, net of expected losses associated with credit risk (1) (2)	2,426,462	9,417,533	15,494,359	65,114,190	4,728,733	97,181,277
Financial assets at amortized cost	510,973,299	191,837,622	136,553,960	553,992,804	-	1,393,357,685
- Securities, net of expected losses associated with credit risk (1)	3,754,091	22,059,104	26,645,148	230,423,380	-	282,881,723
- Interbank investments (1)	167,340,146	60,831,941	7,479,591	1,488,184	-	237,139,862
- Compulsory and other deposits with the Brazilian Central Bank	119,656,181	52,323	-	-	-	119,708,504
- Loans net of losses associated with credit risk	117,861,859	88,720,633	82,053,114	310,515,649	-	599,151,255
Leases net of expected credit losses associated with credit risk	8,424	89,378	216,830	6,874,248	-	7,188,880
- Other financial assets	102,352,598	20,084,243	20,159,277	4,691,343	-	147,287,461
Non-financial assets held for sale	1,590,292	-	-	-	-	1,590,292
Investments in affiliates and jointly controlled entities	-	-	-	-	12,718,643	12,718,643
Premises and equipment, net of depreciation	91,560	457,801	549,361	6,451,298	703,684	8,253,704
Intangible assets and goodwill, net of amortization	506,601	2,125,369	2,064,194	14,275,643	252,458	19,224,265
Current income and other tax assets	2,304,236	317,135	416,313	10,052,921	-	13,090,605
Tax credit	323,634	17,374,403	9,298,830	90,454,315	-	117,451,182
Other assets	5,035,033	7,304,958	1,270,196	2,507,161	-	16,117,348
Total on September 30, 2025	1,005,961,756	231,801,181	166,654,429	750,474,796	18,403,518	2,173,295,680
Liabilities						
Financial liabilities at amortized cost	549,191,275	178,836,909	154,284,691	556,042,295	20,962,120	1,459,317,290
- Deposits from banks (1) (3)	310,740,897	37,486,142	18,674,808	20,753,444	-	387,655,291
- Deposits from customers (3)	197,307,329	51,559,858	90,200,904	321,561,330	-	660,629,421
- Securities issued	14,885,937	62,364,891	37,766,075	182,314,322	-	297,331,225
- Subordinated debts	646,584	462,065	1,579,325	28,312,331	20,962,120	51,962,425
- Other financial liabilities	25,610,528	26,963,953	6,063,579	3,100,868	-	61,738,928
Financial liabilities at fair value through profit or loss	13,189,901	2,822,144	1,632,852	4,029,017	-	21,673,914
Expected credit losses	1,635,108	790,525	654,810	54,797	-	3,135,240
- Loan commitments and credits to be released	583,089	761,019	510,107	7,762	-	1,861,977
- Financial guarantees	1,052,019	29,506	144,703	47,035	-	1,273,263

	R\$ thousands					
	1 to 30 days	31 to 180 days	181 to 360 days	More than 360 days	No stated maturity	Total
Technical provisions for insurance, pension plans and capitalization bonds (3)	387,439,746	-	-	47,804,565	-	435,244,311
Other provisions	16,858,444	892,869	754,862	15,855,496	-	34,361,671
Current income tax liabilities	1,693,738	211,036	50,398	-	-	1,955,172
Deferred tax liabilities	240,388	39,077	90,517	5,758,775	-	6,128,757
Other liabilities	40,745,954	136,205	9,692	226,291	-	41,118,142
Shareholders' equity						
Equity attributable to shareholders of the parent	-	-	-	-	169,589,896	169,589,896
Non-controlling shareholders'	-	-	-	-	771,287	771,287
Total Equity	-	-	-	-	170,361,183	170,361,183
Total on September 30, 2025	1,010,994,554	183,728,765	157,477,822	629,771,236	191,323,303	2,173,295,680

(1) Repurchase agreements are classified according to the maturity of the transactions;

(2) Investments in investment funds are classified as 1 to 30 days; and

(3) Demand and savings deposits and technical provisions for insurance, pension plans and capitalization bonds comprising "VGBL" and "PGBL" products are classified as 1 to 30 days, without considering average historical turnover.

g) Fair value of financial assets and liabilities

The carrying amounts and the fair values of the financial assets and liabilities are:

	R\$ thousands	
	On September 30, 2025	
	Book value	Fair Value
Assets		
Reverse repurchase agreements	237,139,862	237,156,073
Compulsory deposits with the Brazilian Central Bank	119,708,504	119,708,504
Securities:		
At fair value through profit or loss (1)	454,594,339	454,594,339
Fair value through other comprehensive income	97,181,277	97,181,277
At amortized cost (1)	282,881,723	272,562,884
Derivative financial instruments	22,856,567	22,856,567
Loans and leases	606,340,135	585,745,600
Other financial assets	147,287,461	147,287,461
Liabilities		
Deposits from banks	387,655,291	387,533,976
Deposits from customers	660,629,421	657,280,704
Funds from securities issued	297,331,225	298,601,840
Subordinated debts	51,962,425	53,728,975
Derivative financial instruments	21,673,914	21,673,914
Other financial liabilities	61,738,928	61,738,928

(1) Includes securities with characteristics of credit granting.

	R\$ thousands			
	On September 30, 2025			
	Level 1	Level 2	Level 3	Fair Value
Fair value through profit or loss	399,933,466	52,433,126	2,227,747	454,594,339
Financial treasury bills	241,474,741	-	-	241,474,741
National treasury bills	42,937,853	-	-	42,937,853
National treasury notes	62,552,522	-	-	62,552,522
Financial bills	-	35,298,602	-	35,298,602
Debentures	23,322,337	4,800,882	43,600	28,166,819
Stocks	10,759,021	4,048,131	1,941,857	16,749,009
Other	18,886,992	8,285,511	242,290	27,414,793
Derivatives	1,409,387	340,404	(567,138)	1,182,653
Derivative financial instruments (assets)	10,741,238	11,857,170	258,159	22,856,567
Derivative financial instruments (liabilities)	(9,331,851)	(11,516,766)	(825,297)	(21,673,914)
Fair value through other comprehensive income	94,156,198	2,044,043	981,036	97,181,277
National treasury notes	36,563,523	-	-	36,563,523
National treasury bills	16,040,523	-	-	16,040,523
Financial treasury bills	23,249,388	-	-	23,249,388
Foreign government bonds	7,974,026	-	-	7,974,026
Stocks	3,755,740	-	972,993	4,728,733
Other	6,572,998	2,044,043	8,043	8,625,084
Total	495,499,051	54,817,573	2,641,645	552,958,269
Public	433,455,647	65	8,043	433,463,755
Private	62,043,404	54,817,508	2,633,602	119,494,514

The table below present the reconciliation of all securities and derivative financial instruments measured at fair value on a recurring basis using significant unobservable inputs (Level 3):

	R\$ thousands				
	Financial assets at fair value through profit or loss	Financial assets at fair value through other comprehensive income	Assets Derivative	Liabilities Derivatives	Total
On January 1, 2025	2,424,132	1,094,128	137,552	(557,559)	3,098,253
Included in profit or loss	415,965	(2,145)	-	-	413,820
Included in other comprehensive income	-	(94,752)	-	-	(94,752)
Acquisitions	195,658	-	120,607	(267,738)	48,527
Write-offs	(721,913)	(12,252)	-	-	(734,165)
Maturities	(58,403)	(3,943)	-	-	(62,346)
Transfers (to)/from other levels (1)	(27,692)	-	-	-	(27,692)
Total on September 30, 2025	2,227,747	981,036	258,159	(825,297)	2,641,645

(1) These securities were reclassified between levels 2 and 3 due to an increase in credit risk and the spread curve containing unobservable parameters. When there is a reduction in this credit risk, the securities are transferred from level 3 to level 2.

Sensitivity analysis for financial assets classified as Level 3

	R\$ thousands					
	On September 30, 2025					
	Impact on income			Impact on shareholders' equity		
	1	2	3	1	2	3
Interest rate in Reais	(2)	(627)	(1,207)	-	(121)	(234)
Price indexes	-	(43)	(81)	-	-	-
Exchange coupon	(28)	(3,220)	(6,303)	-	-	-
Foreign currency	1,298	32,459	64,919	-	-	-
Equities	10,680	267,005	534,011	5,351	133,787	267,573

Financial instruments not measured at fair value

The table below summarizes the carrying amounts and the fair values of the financial assets and liabilities that were not measured at fair value in the statement of financial position, classified using the hierarchical levels:

	R\$ thousands				
	On September 30, 2025				
	Level 1	Level 2	Level 3	Fair Value	Book value
Assets					
Reverse repurchase agreements	-	237,156,073	-	237,156,073	237,139,862
Securities at amortized cost (1)	161,787,829	101,470,985	9,304,070	272,562,884	282,881,723
Loans and leases	-	-	585,745,600	585,745,600	606,340,135
Liabilities					
Deposits from banks	-	-	387,533,976	387,533,976	387,655,291
Deposits from customers	-	-	657,280,704	657,280,704	660,629,421
Funds from securities issued	-	-	298,601,840	298,601,840	297,331,225
Subordinated debts	-	-	53,728,975	53,728,975	51,962,425

(1) Includes securities with characteristics of credit granting.

39) OTHER INFORMATION**a) Non-recurring net income**

According to BCB Resolution no. 2/2020 (Article 34) and the Organization's policy for evaluating and measuring non-recurring events.

Our accumulated accounting result in the nine-month period ended September 30, 2025 was R\$18,073,509 thousand, the recurring result was R\$18,135,071 thousand and the non-recurring result was R\$(61,562) thousand net of taxes.

b) Investment funds and portfolios

The Organization manages investment funds and portfolios, whose net assets as of September 30, 2025, reached R\$ 1,375,659,993 thousand.

c) Employee Benefits

Total expenses with contributions made, in the nine-month period ended September 30, 2025, were R\$291,548 thousand.

In addition to this benefit, Bradesco and its subsidiaries offer their employees, including managers other benefits, including: health insurance, dental care, life and personal accident insurance and professional training, the amount of these expenses, including the contributions mentioned above, totaled, in the nine-month period ended September 30, 2025, the amount of R\$4,119,933 thousand.

- d)** Banco Bradesco S.A. has agreements for the offsetting and settlement of obligations entered into with certain counterparties. Payment obligations to Banco Bradesco S.A. arising from credit and derivative transactions, in the event of default by the counterparty, will be offset against Banco Bradesco's payment obligations to the counterparty.
- e)** On January 16, 2025, Complementary Law No. 214 was published, resulting from the conversion of PLP No. 68/2024. This law is part of the regulation of Constitutional Amendment No. 132, which establishes the Consumption Tax Reform. It institutes the Tax on Goods and Services (IBS), the Contribution on Goods and Services (CBS) and the Selective Tax (IS), marking an important step in the Consumption Tax Reform. The Bank is monitoring this issue and evaluating the effects that will be produced by this and future regulations still under consideration in the National Congress.
- f)** On August 8, 2024, Bradesco, through its direct subsidiarys, entered into an Investment Agreement with John Deere Brasil S.A, ("John Deere Brasil"), a wholly-owned subsidiary of Deere & Company (USA), a global leader in the supply of agricultural, construction and forestry equipment, Through this agreement, we will hold a 50% stake in Banco John Deere S.A, ("Transaction"), This strategic partnership is expected to expand the offer of financing and financial services to customers and dealers in the acquisition of equipment, parts and services from the John Deere group. On February 10, 2025, after fulfilling the usual, legal, and regulatory preceding conditions, the investment was completed.

- g)** On September 1, 2025, Banco Bradesco S.A. ("Bradesco") announced to its shareholders and the market in general that Atlântica Hospitais e Participações S.A. ("Atlântica"), a company focused on investing in hospitals, an indirect subsidiary of Bradesco and Bradseg Participações S.A., the latter controlling company of the Bradesco Seguros Group, entered into, on that date, an Investment Agreement with the Rede D'Or São Luiz S.A. group ("Rede D'Or") for the inclusion of Hospital Glória D'Or in the "Atlântica D'Or" hospital network ("Transaction"), thus expanding the partnership entered into with Rede D'Or, announced to the market on May 8 and November 1, 2024 ("Partnership"), maintaining the existing corporate structure, with a 50.01% interest for Rede D'Or and 49.99% for Atlântica. The medical management of Hospital Glória D'Or will be the responsibility of Rede D'Or. The completion of the transaction is subject to the fulfillment of certain conditions precedent, typical of transactions of this nature, including the necessary regulatory approvals.

Reporting Date October 1, 2025**Board of Directors****Chairman**

Luiz Carlos Trabuco Cappi

Vice Chairman

Alexandre da Silva Glüher

Members

Denise Aguiar Alvarez
Maurício Machado de Minas
Rubens Aguiar Alvarez
Octavio de Lazari Junior
Rogério Pedro Câmara

Independent Members

Samuel Monteiro dos Santos Junior
Walter Luís Bernardes Albertoni
Paulo Roberto Simões da Cunha
Denise Pauli Pavarina

Board of Executive Officers**Chief Executive Officer**

Marcelo de Araújo Noronha

Executive Vice-Presidents

Cassiano Ricardo Scarpelli
José Ramos Rocha Neto
Guilherme Muller Leal
Bruno D'Ávila Melo Boetger

Executive Officers

João Carlos Gomes da Silva
Roberto de Jesus Paris
Oswaldo Tadeu Fernandes
Juliano Ribeiro Marcílio
André Luís Duarte de Oliveira
Cintia Scovine Barcelos de Souza
Fernando Freiburger
José Augusto Ramalho Miranda
Marcos Valério Tescarolo
Renata Geiser Mantarro
Vinicius Urias Favarão
Silvana Rosa Machado
Túlio Xavier de Oliveira
Francesco Di Marcello
Júlio César Bueno

Officers

Affonso Correa Taciro Junior
Afranio Carlos Camargo Dantzger
Alessandro Zampieri
Alexandre Cesar Pinheiro Quercia
Alexandre Panico
Ana Luisa Rodela Blanco
André Costa Carvalho
André David Marques
André Ferreira Gomes
Antônio Campanha Junior
Bráulio Miranda Oliveira
Bruno Funchal
Bruno Rosa Cardoso
Carlos Henrique Villela Pedras
Carlos Wagner Firetti
Clayton Neves Xavier
Cristiano Adjuto e Campos
Cristina Coelho de Abreu Pinna
Daniela Pinheiro de Castro
Danilo Luís Damasceno
Fábio Monteiro Chehab
Fabio Suzigan Dragone
Fernando Antônio Tenório
Fernando Honorato Barbosa
* Fernando Julião de Souza Amaral
Francisco Armando Aranda
Jeferson Ricardo Garcia Honorato
José Leandro Borges
Juliana Laham
Julio Cardoso Paixão
Júlio César de Almeida Guedes
Layette Lamartine Azevedo Junior
Leandro José Diniz
Leandro Karam Correa Leite
Leandro Marçal Araújo
Letícia Cardelli Buso Gomes

Lucas Nogueira e Nogueira
Luís Claudio de Freitas Coelho Pereira
Luiz Philipe Roxo Biolchini
Manoel Guedes de Araujo Neto
Marcelo Souza Ramos
Márcio Renato Ribeiro Silva
Marco Aurélio Galicioli
Marcos Alexandre Pina Cavagnoli
Marcos Daniel Boll
Marina Bauab Carvalho Werebe
Marina Claudia González Martin de Carvalho
Marina Gravina Veasey
Mateus Pagotto Yoshida
Nairo José Martinelli Vidal Júnior
Nathalia Lobo Garcia Miranda
Patrícia Kessler de Assumpção
Rafael Forte Araújo Cavalcanti
Rafael Padilha de Lima Costa
Ricardo Eleutério da Silva
Roberto França
Roberto Medeiros Paula
Romero Gomes de Albuquerque
Rubia Becker
Ruy Celso Rosa Filho
Soraya Bahde
Telma Maria dos Santos Calura
Vasco Azevedo
Vinicius Panaro

Regional Officers

Altair Luiz Guarda
Amadeu Emilio Suter Neto
César Cabús Berenguer Silvano
Deborah D'Ávila Pereira Campani Santana
Edmir José Domingues
Heberclely Magno dos Santos Lima
José Roberto Guzela
Marcelo Magalhães
Marcos Alberto Willemann
Nelson Pasche Junior
Welder Coelho de Oliveira

Committees Subordinated to the Board of Directors**Statutory Committees****Audit Committee**

Paulo Ricardo Satyro Bianchini – Coordinator
Amaro Luiz de Oliveira Gomes – Qualified Member
Antônio José da Barbara – Member
Samuel Monteiro dos Santos Junior – Member

Remuneration Committee

Alexandre da Silva Glüher – Coordinator
Maurício Machado de Minas
Samuel Monteiro dos Santos Junior
Fabio Augusto Iwasaki (Non-Manager)

Non-Statutory Committees**Ethics Integrity and Conduct Committee**

Alexandre da Silva Glüher – Coordinator
Maurício Machado de Minas
Walter Luís Bernardes Albertoni
Rubens Aguiar Alvarez
Octavio de Lazari Junior
Rogério Pedro Câmara
Marcelo de Araújo Noronha
Cassiano Ricardo Scarpelli
José Ramos Rocha Neto
Vinicius Urias Favarão
Silvana Rosa Machado
Ivan Luiz Gontijo Júnior
Affonso Correa Taciro Junior

Risk Committee

Maurício Machado de Minas – Coordinator
Paulo Roberto Simões da Cunha
Rogério Pedro Câmara

Nomination and Succession Planning Committee

Luiz Carlos Trabuco Cappi – Coordinator
Alexandre da Silva Glüher
Maurício Machado de Minas
Octavio de Lazari Junior
Marcelo de Araújo Noronha

Sustainability and Diversity Committee

Rogério Pedro Câmara – Coordinator
Alexandre da Silva Glüher
Denise Aguiar Alvarez
Maurício Machado de Minas
Walter Luís Bernardes Albertoni
Denise Pauli Pavarina
Octavio de Lazari Junior
Marcelo de Araújo Noronha
Bruno D'Ávila Melo Boetger
Juliano Ribeiro Marcílio
Silvana Rosa Machado
André Costa Carvalho
Fabiana Costa Tolentino

Strategic Committee

Alexandre da Silva Glüher – Coordinator
Maurício Machado de Minas
Samuel Monteiro dos Santos Junior
Denise Pauli Pavarina
Octavio de Lazari Junior
Marcelo de Araújo Noronha
Vinicius Urias Favarão

Committee Subordinated to the Chief Executive Officer**Disclosure Executive Committee**

André Costa Carvalho – Coordinator
Marcelo de Araújo Noronha
Cassiano Ricardo Scarpelli
José Ramos Rocha Neto
Guilherme Muller Leal
Roberto de Jesus Paris
Oswaldo Tadeu Fernandes
Vinicius Urias Favarão
Ivan Luiz Gontijo Júnior
Antônio Campanha Junior
Marina Claudia González Martin de Carvalho
Vinicius Panaro

Fiscal Council**Sitting Members**

José Maria Soares Nunes
Joaquim Caxias Romão
Vicente Carmo Santo
Ludmila de Melo Souza
Ava Cohn

Deputy Members

Frederico William Wolf
Artur Padula Omuro
Luiz Eduardo Nobre Borges
Mônica Pires da Silva
Marcos Aparecido Galende

Ombudsman Department

Marcos Daniel Boll – Ombudsman

General Accounting Department

Vinicius Panaro
Accountant – CRC 1SP324844/O-6

* election pending approval by BACEN, consequently they did not take office

Independent auditor's report on the consolidated financial statements

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

Introduction

We have reviewed the consolidated interim financial statements of Banco Bradesco S.A. and its subsidiaries ("Bradesco" or "Bank") as of September 30, 2025, which comprise the consolidated statements of financial position as of September 30, 2025, the related consolidated statements of income and comprehensive income for the three and nine-month period then ended, and changes in shareholders' equity and cash flow for the nine-month period then ended, and notes to the consolidated interim financial statements.

Bradesco's management is responsible for the preparation and presenting of these consolidated interim financial statements in accordance with accounting practices adopted in Brazil applicable to institutions authorized to operate by the Central Bank of Brazil (BCB). Our responsibility is to express a conclusion on these consolidated interim financial statements based on our review.

Scope of review

We conducted our review in accordance with Brazilian and International Standards on Review (NBC TR 2410 - Revisão de Informações Intermediárias Executada pelo Auditor da Entidade and ISRE 2410 - Review of Interim Financial Information Performed by the Independent Auditor of the Entity, respectively). A review of interim financial statements consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Brazilian and International Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the consolidated interim financial statements, as of September 30, 2025, are not prepared, in all material respects, in accordance with the accounting practices adopted in Brazil applicable to institutions authorized to operate by the Central Bank of Brazil.

Emphasis – Comparative information

We draw attention to explanatory note 2 to the consolidated interim financial statements which describes that the aforementioned statements were prepared in accordance with accounting practices adopted in Brazil, applicable to institutions authorized to operate by the Central Bank of Brazil, which consider the exemption from presenting comparative values for periods prior to 2025 in the financial statements for the periods of the year 2025, as provided in Resolution no. 4,966 of the National Monetary Council (CMN) and Resolution BCB no. 352 of the Central Bank of Brazil (BCB). Our conclusion is not qualified in respect of this matter.

Other matters - Statements of Added Value

The consolidated interim financial statements referred to above include the consolidated statement of added value ("DVA") for the nine-month period ended as of September 30, 2025, prepared under the responsibility Bradesco's management, and presented as additional information to accounting practices adopted in Brazil applicable to institutions authorized to operate by the Central Bank of Brazil, was subject to review procedures performed together with the review of the consolidated interim financial statements for the purposes of forming our conclusion we assessed whether these statements are



reconciled with the consolidated interim financial statements and accounting records, as applicable, and if their form and content are in accordance with the criteria set forth in Technical Pronouncement CPC 09 - Statement of Added Value. Based on our review, we are not aware of any fact that could lead us to believe that they were not prepared, in all material respects, consistently with the consolidated interim financial statements taken as a whole.

Other matters – Consolidated interim financial statements

These consolidated interim financial statements for the nine-month period ended September 30, 2025, which were prepared in accordance with accounting practices adopted in Brazil applicable to institutions authorized to operate by the Central Bank of Brazil (BCB), are being issued additionally, as provided for in Art. 77 of CMN Resolution No. 4.966, to the consolidated interim financial statements prepared in accordance with International IAS 34 – Interim Financial Reporting issued by the International Accounting Standards Board - IASB which were issued separately by Bradesco on this date and on which we have issued a separate independent auditors' report, without any modification, dated October 28 2025.

São Paulo, October 28, 2025

KPMG Auditores Independentes Ltda. CRC 2SP-014428/O-6

Original report in Portuguese signed by

Cláudio Rogério Sertório
Accountant CRC 1SP212059/O-0

The Fiscal Council's members, in the exercise of their legal and statutory attributes, have examined the Management Report and the Consolidated Financial Statements of Banco Bradesco S.A. (Bradesco), related to the third quarter of 2025 and, based on the information received in meetings with: (i) administrators and area managers; (ii) Audit Committee; and (iii) KPMG Auditores Independentes Ltda. and in your reports, concluded that the cited documents examined adequately reflect Group's equity and financial situation.

Cidade de Deus, Osasco, SP, October 28, 2025.

José Maria Soares Nunes

Joaquim Caxias Romão

Vicente Carmo Santo

Ludmila de Melo Souza

Ava Cohn

For further information, please contact:

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