

Economic and Financial Analysis Report

3Q
26

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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.

The background of the slide features large, sweeping, concentric red and white curves that create a sense of motion and depth. In the bottom right corner, there are several overlapping red rectangular shapes of varying sizes and orientations, some with white outlines, adding a modern, geometric touch to the design.

Managerial Analysis of Results

Press Release

- Recurring net income increases by 14.6% y/y
- Tight control over expenses and total revenues growing by 8.4% led to a continued improvement in the cost to income ratio
- The loan portfolio continues to grow with moderate risk appetite, concentrated on secured loans and lines high risk adjusted return
- Non-performing loans showed a slight increase, particularly in lines secured by the Federal Government and John Deere Bank's
- Insurance maintaining ROAE at 22% and claims ratio under control
- Transformation continues at an accelerated pace
- R\$10 billion capital increase completed

Bradesco strengthened its balance sheet, made positive progress in its operating performance and increased its net income in 3Q26. In a more challenging economic environment, we made additional fine-tuning adjustments to our credit models, pricing and reduced our exposure to more volatile client clusters. At the same time, our diversified revenue base, including treasury, investment banking, brokerage and custody services, consortia, and insurance operations, combined with rigorous expenses management while maintaining investments in our transformation journey, supported our performance. As a result, we have improved further our cost to income ratio. Looking ahead, we remain cautious and maintain a moderate risk appetite, with a firm commitment to continuing implementing our transformation plan at an accelerated pace. The macroeconomic environment continues to deteriorate, as noted in recent reports released by the Central Bank of Brazil. Interest rates remain high, and the economy is slowing down. The debt service-to-income ratio of individuals is high, and financial conditions are tight for both companies and individuals.

Against this challenging macroeconomic backdrop, a slowdown in credit-related revenues is to be expected, with our commercial teams more focused on a cautious credit mix and on expanding non-credit revenue streams. This was the case in 3Q26. Two positive standouts in quarterly growth were fee income and market NII, with strong performance from the structured products trading desks serving clients and ALM management. Regarding the loan portfolio mix, the share of real estate, auto financing, sureties and guarantees, and securities expanded. As a result, there was a further increase in the share of secured loans in our portfolio.

Delinquency indicators hinted at a slight increase in 3Q26. Consistent with the trend seen in recent quarters, delinquencies of more than 90 days increased in the MSME segment, particularly in working capital loans backed by Federal Government guarantees. Delinquencies in this product account for almost half of the increase in total delinquencies. In addition, there were seasonal delays in John Deere Bank's operations, which placed pressure on the over90 NPL for individuals. Overall, the macro environment continues to put pressure on delinquency ratios, which encourages us to make further fine-tuning adjustments to models, prices and reduce our exposure to more volatile client clusters.

The cost of risk increased slightly in the quarter, as a result of the reassessment of the risk of older vintages. Coverage of Stage 3 movements stood slightly below 100%. Excluding working capital lines backed by the FGI and FGO funds, coverage would have been above 100% in 3Q26 and in every quarter of the year.

The net interest income rose during the quarter. Of particular note was market NII – once again reflecting strong risk management and treasury's capacity to drive recurring value – primarily from the client market-risk desk. The client NII also grew, reflecting the expansion of the loan portfolio.

Fee and commission income accelerated in 3Q26, with a particular emphasis on card fees, asset management, consortia and capital markets & financial advisory services.

Income from insurance sustained ROAE at a healthy 22%. Operating expenses remained controlled, and the claims ratio evolved in line with seasonal patterns for the period. Premiums grew on a quarterly and annual basis.

Despite the significant investments we are making in our transformation plan, we have been able to keep tight control over spending. Key cost lines, such as personnel and administrative expenses, increased at a rate below inflation for the period.

Our efficiency ratio (cost-to-income ratio) continues to trend downward. We stand firm in our commitment to further enhancing the Organization's efficiency.

We allocated R\$4.1 billion in interest on capital to shareholders in 3Q26.

We successfully completed our R\$10 billion capital increase and have already obtained regulatory approval from the Central Bank of Brazil for the transaction. As a result, our capital ratios have risen and are well above regulatory and management levels.

Our transformation plan is moving forward at an accelerated pace. We have made significant progress in the new client segments and all client channels. Regarding MSMEs, we continue to raise deposits and change the way we serve the segment, including greater use of the new App. Our high-net-worth segment, Principal, expanded to 93 offices and crossed the 500 thousand client mark as of September. We have more than 45 million fully digital clients, gained further efficiency in digital sales, and continued to adjust our footprint. On the technology front, we continued to scale our agile operating model by expanding the number of tribes, launched new digital journeys, and increased efficiency through broader adoption of AI. We have increased the amount of tech talents and the number of agentic squads, expanding our capacity for transformation.

We remain committed to financing sustainable businesses and supporting our clients in the transition to a greener and more inclusive economy. As of September 2026, we had reached 95.6% of our target of directing R\$450 billion to this purpose by the end of 2026. We completed the allocation of R\$3.6 billion to sustainable projects under the first Eco Invest Brasil auction. This amount comprises R\$500 million in catalytic capital and R\$3.1 billion in private resources mobilized for initiatives in energy transition, circular economy, bioeconomy, sanitation and infrastructure.

The following information provides detailed insights on our performance in 3Q26, including the results, balance sheet and key performance indicators.

Highlights 3Q26

Consolidated Recurring Net Income	ROAE 16.1%*
R\$7.1 bn	
△ 0.8% q/q △ 14.6% y/y	
Total Revenue	
R\$38.0 bn	
△ 1.1% q/q △ 8.4% y/y	
Total Net Interest Income	
△ 2.4% q/q △ 14.2% y/y	
Fee and Commission Income	
△ 4.2% q/q △ 3.1% y/y	
Insurance, Pension Plans and Capitalization Bonds	
▽ 8.6% q/q ▽ 2.0% y/y	
Personnel + Administrative Expenses	
R\$13.1 bn	
△ 0.2% q/q △ 1.8% y/y	
Operating Efficiency Ratio	
45.4%	
▽ 1.1 p.p. q/q ▽ 4.7 p.p. y/y	
Expanded Loan Portfolio	
R\$1,150 bn	
△ 1.1% q/q △ 11.1% y/y	
Individuals	△ 1.1% q/q △ 7.4% y/y
Companies	△ 1.2% q/q △ 14.1% y/y
Over 90 days ratio	
4.6%	△ 0.3 p.p. q/q △ 0.5 p.p. y/y
Insurance Group	
Recurring Net Income	
R\$2.9 bn	
▽ 1.9% q/q △ 14.1% y/y	
ROAE	
22.0%	

(*) Excludes the capital increase.

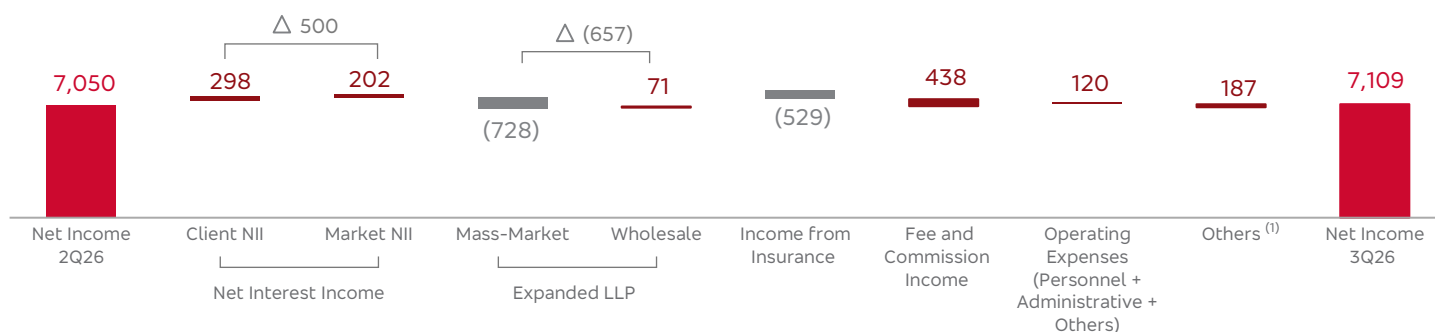


Recurring Net Income Statement

R\$ Million						Variation %		
	3Q26	2Q26	3Q25	9M26	9M25	3Q26 vs. 2Q26	3Q26 vs. 3Q25	9M26 vs. 9M25
\\ Net Interest Income	21,372	20,872	18,710	62,296	53,987	2.4	14.2	15.4
Client NII	20,497	20,199	18,611	60,194	53,138	1.5	10.1	13.3
Market NII	875	673	99	2,102	849	30.0	-	-
\\ Expenses with Expanded Loan Loss Provisions	(10,642)	(9,985)	(8,560)	(30,294)	(24,344)	6.6	24.3	24.4
\\ NII Net of Provisions	10,730	10,887	10,150	32,002	29,643	(1.4)	5.7	8.0
\\ Client NII Net of Provisions	9,855	10,214	10,051	29,900	28,794	(3.5)	(2.0)	3.8
Income from Insurance, Pension Plans and Capitalization Bonds	5,590	6,119	5,706	18,092	16,659	(8.6)	(2.0)	8.6
Fee and Commission Income	10,924	10,486	10,592	31,782	30,668	4.2	3.1	3.6
Operating Expenses	(16,316)	(16,436)	(16,488)	(48,930)	(47,392)	(0.7)	(1.0)	3.2
Personnel Expenses	(7,284)	(7,219)	(7,126)	(21,522)	(20,683)	0.9	2.2	4.1
Other Administrative Expenses	(5,855)	(5,896)	(5,778)	(17,343)	(16,682)	(0.7)	1.3	4.0
Other Income / (Operating Expenses)	(3,177)	(3,321)	(3,584)	(10,064)	(10,027)	(4.3)	(11.4)	0.4
Tax Expenses	(2,134)	(2,293)	(2,164)	(6,795)	(6,618)	(6.9)	(1.4)	2.7
Results derived from investments in controlled companies	153	166	83	392	265	(7.8)	84.3	47.9
\\ Operating Income	8,947	8,929	7,879	26,545	23,225	0.2	13.6	14.3
Non-Operating Income	22	13	(16)	39	58	69.2	-	(32.8)
Income Tax / Social Contribution	(1,734)	(1,734)	(1,574)	(5,229)	(4,834)	-	10.2	8.2
Non-controlling interests in subsidiaries	(126)	(158)	(84)	(385)	(313)	(20.3)	50.0	23.0
\\ Recurring Net Income	7,109	7,050	6,205	20,970	18,136	0.8	14.6	15.6
Non-Recurring Events	-	-	-	(1,781)	(62)	-	-	-
PTI Adherence / Tax Provisions ⁽¹⁾	-	-	-	(1,781)	433	-	-	-
Labor Contingency	-	-	-	-	(495)	-	-	-
Book Net Income	7,109	7,050	6,205	19,189	18,074	0.8	14.6	6.2

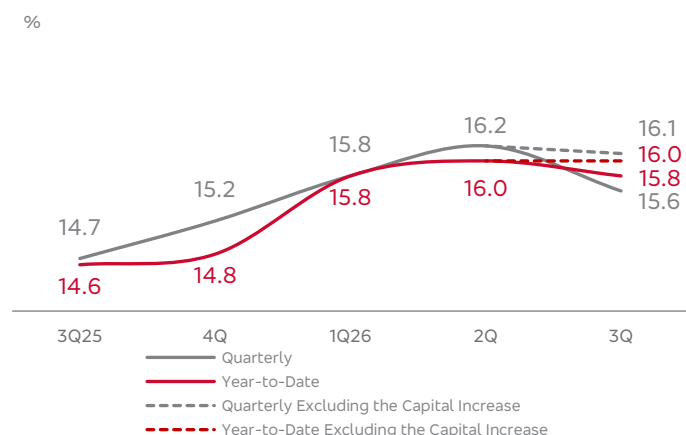
(1) It covers the following effects: (i) payment of the IR/CS (Income Tax/Social Contribution) debt of the years 2014 and 2015 with the benefits brought by Law No. 14,689/2023, (ii) effects of joining the Comprehensive Transaction Program (PTI) and (iii) other tax provisions.

Recurring Net Income Movement in the Quarter | R\$ Million

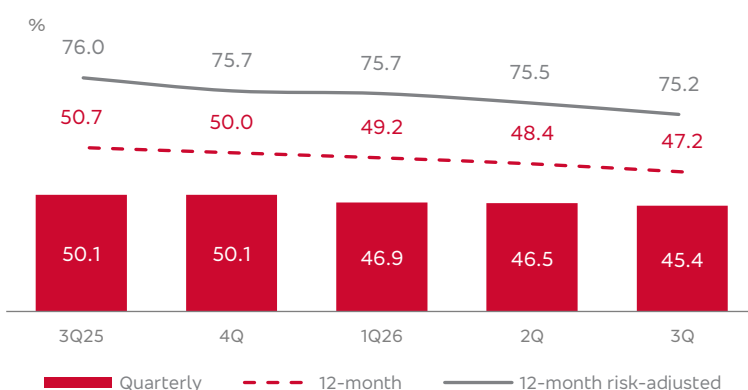


(1) Tax Expenses, Results derived from investments in controlled companies, Non-Operating Income, Income Tax/Social Contribution and Minority Shares.

ROAE Quarterly and Year-to-Date



Operating Efficiency Ratio / Risk – Adjusted ER



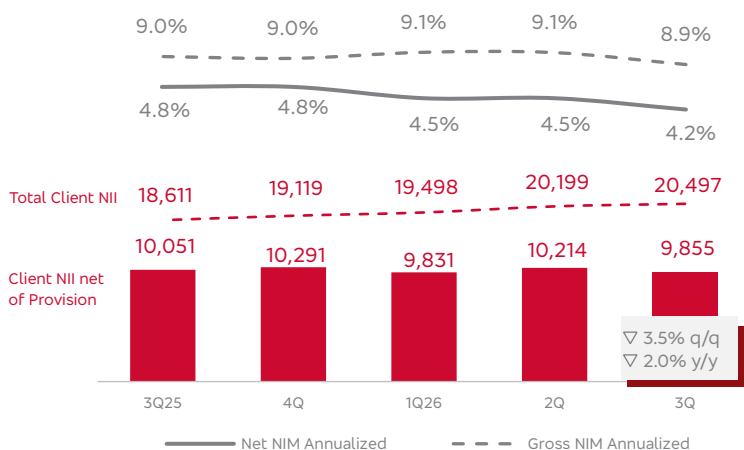
Net Interest Income

R\$ Million	3Q26	2Q26	3Q25	9M26	9M25	3Q26 vs. 2Q26		3Q26 vs. 3Q25		9M26 vs. 9M25	
	R\$					R\$	%	R\$	%	R\$	%
\\ Net Interest Income	21,372	20,872	18,710	62,296	53,987	500	2.4	2,662	14.2	8,309	15.4
\\ Client NII ⁽¹⁾	20,497	20,199	18,611	60,194	53,138	298	1.5	1,886	10.1	7,056	13.3
Average Balance	948,596	922,443	847,275	923,623	830,953	407	2.8	1,540	12.0	4,212	11.2
Gross NIM	8.9%	9.1%	9.0%	8.8%	8.6%	(109)		346		2,844	

\\ Market NII ⁽²⁾ **875** **673** **99** **2,102** **849** **202** **30.0** **776** **-** **1,253** **-**

(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.

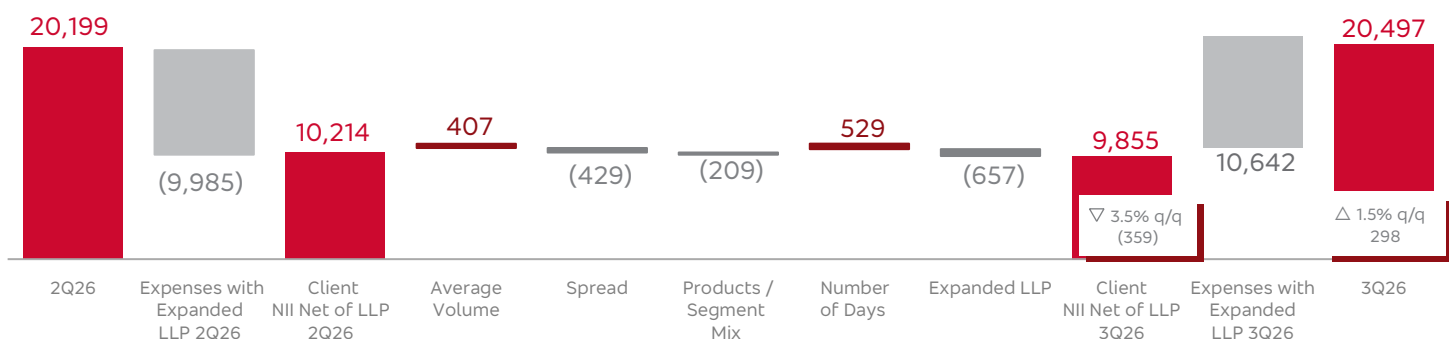
Client NII | R\$ Million



Expanded Loan Portfolio Mix (%)

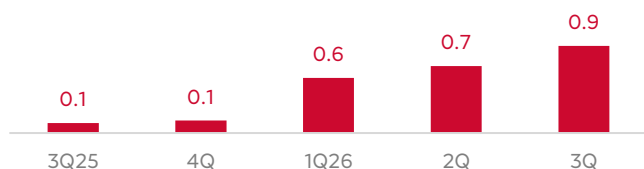
	Sept26	June26	Sept25	Sept26 vs. Sept25
\\ Individuals	42.2	42.2	43.7	(1.5) p.p.
Real Estate Financing	10.3	10.2	10.8	(0.5) p.p.
Payroll-deductible Loans	9.5	9.6	9.8	(0.3) p.p.
Credit Card	7.4	7.4	7.5	(0.1) p.p.
Personal Loans	6.0	6.2	6.9	(0.9) p.p.
Vehicle	4.4	4.2	3.9	0.5 p.p.
Rural Loans	3.6	3.7	3.8	(0.2) p.p.
Other	1.0	0.9	1.0	-
\\ Companies	57.8	57.8	56.3	1.5 p.p.
Large Corporates	34.1	34.3	33.0	1.1 p.p.
MSME	23.7	23.5	23.3	0.4 p.p.

Change in the Client NII | R\$ Million



The client NII presented a growth in 3Q26, driven mainly by the increase in average portfolio volume and the positive impact of the calendar. These factors offset the effect of the products/segments mix, which reflects our more moderate appetite in credit origination, prioritizing risk adjusted return. These dynamics reflected in an average gross client margin of 8.9% (reduction of 0.2 p.p. compared to 2Q26 and 0.1 p.p. compared to 3Q25). The net average rate also decreased, with higher cost of risk.

Market NII | R\$ Billion



The market NII maintained its growth trajectory, supported by the efficiency in the ALM and the good performance of the treasury desks.

Funding Sources

Total Funds Raised and Managed

R\$3.9 tn

△ 3.6% q/q △ 13.4% y/y

Funds Raised

△ 3.4% q/q △ 12.6% y/y

Funds and Managed Portfolios

△ 4.0% q/q △ 14.5% y/y

R\$ Million	Sept26	June26	Sept25	Variation %	
				Sept26 vs. June26	Sept26 vs. Sept25
Demand Deposits	33,910	37,299	36,496	(9.1)	(7.1)
Savings Deposits	118,384	121,286	123,974	(2.4)	(4.5)
Time Deposits + Debentures ⁽¹⁾	633,187	618,728	532,385	2.3	18.9
Borrowings and Onlending	86,353	83,424	76,012	3.5	13.6
Funds from Issuance of Securities	374,025	356,453	316,272	4.9	18.3
Subordinated Debts	49,272	55,018	51,962	(10.4)	(5.2)
\\ Subtotal	1,295,131	1,272,208	1,137,101	1.8	13.9
Obligations for Repurchase Agreements	369,972	341,301	329,377	8.4	12.3
Working Capital (Own / Managed)	149,204	136,066	132,810	9.7	12.3
Foreign Exchange Portfolio	192	173	532	11.0	(63.9)
Payment of Taxes and Other Contributions	5,478	6,014	6,120	(8.9)	(10.5)
Technical Provisions for Insurance, Pension Plans and Capitalization Bonds	478,934	467,328	435,244	2.5	10.0
\\ Funds raised	2,298,911	2,223,090	2,041,184	3.4	12.6
\\ Funds and Managed Portfolios	1,574,933	1,514,647	1,375,660	4.0	14.5
\\ Total Funds Raised and Managed	3,873,844	3,737,737	3,416,844	3.6	13.4

(1) It includes repo operations backed with own securities.

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 Central Bank of Brazil, 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	Sept26	June26	Sept25	Variation %	
				Sept26 vs. June26	Sept26 vs. Sept25
\\ Funding vs. Investments					
Demand Deposits + Sundry Floating	39,388	43,313	42,616	(9.1)	(7.6)
Savings Deposits	118,384	121,286	123,974	(2.4)	(4.5)
Time Deposits + Debentures	633,187	618,728	532,385	2.3	18.9
Funds from Financial Bills	351,922	335,458	301,935	4.9	16.6
\\ Customer Funds ⁽¹⁾	1,142,881	1,118,785	1,000,910	2.2	14.2
(-) Reserve Requirements	(132,492)	(122,796)	(119,964)	7.9	10.4
(-) Available Funds (Brazil)	(12,801)	(12,560)	(14,705)	1.9	(12.9)
\\ Customer Funds Net of Reserve Requirements	997,588	983,429	866,241	1.4	15.2
Borrowings and Onlending	86,353	83,424	76,012	3.5	13.6
Other (Securities Abroad + Subordinated Debt + Other Borrowers - Cards)	115,999	119,663	114,170	(3.1)	1.6
\\ Total Funding (A)	1,199,940	1,186,516	1,056,423	1.1	13.6
\\ Expanded Loan Portfolio (Excluding Sureties and Guarantees) (B)	1,011,231	1,004,367	915,108	0.7	10.5
\\ B / A	84.3%	84.6%	86.6%	(0.3) p.p.	(2.3) p.p.

(1) It considers: Demand Deposits, Floating, Saving 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

R\$1,150 bn

△ 11.1% y/y △ 1.1% q/q



Individuals

R\$484.9 bn △ 7.4% y/y △ 1.1% q/q



Micro, Small and
Medium-Sized
Enterprises

R\$272.5 bn △ 13.0% y/y △ 1.8% q/q



Large Corporates

R\$392.2 bn △ 14.8% y/y △ 0.7% q/q

★ Highlights

Vehicle – Individuals

△ 26.8% y/y △ 5.8% q/q

Credit Card

△ 9.2% y/y △ 0.4% q/q

High Income △ 18.5% y/y △ 3.0% q/q

Mass-Market △ 2.9% y/y ▽ 1.5% q/q

Payroll-Deductible Loans

△ 7.7% y/y △ 1.0% q/q

Private

△ 102.0% y/y △ 13.3% q/q

Public

△ 11.1% y/y △ 1.7% q/q

Social Security National Institute (INSS)

▽ 6.6% y/y ▽ 2.4% q/q

Working Capital

△ 15.0% y/y ▽ 0.9% q/q

Rural Loans (Individuals and Companies)

△ 19.0% y/y △ 0.1% q/q

Real Estate Financing

△ 8.0% y/y △ 2.9% q/q

Individuals

△ 5.8% y/y

△ 2.5% q/q

Companies

△ 15.2% y/y

△ 3.9% q/q

Expanded Loan Portfolio by Client Profile, Product and Currency

R\$ million	Sept26	June26	Sept25	Variation % Quarter	12 months
\\ Individuals	484,874	479,710	451,568	1.1	7.4
Real Estate Financing	118,519	115,579	111,993	2.5	5.8
Payroll-deductible Loans	109,685	108,588	101,850	1.0	7.7
Credit Card	84,752	84,417	77,645	0.4	9.2
Personal Loans	69,523	70,168	71,322	(0.9)	(2.5)
Vehicle	50,934	48,165	40,176	5.8	26.8
Rural Loans	41,529	42,484	39,067	(2.2)	6.3
Other	9,932	10,311	9,515	(3.7)	4.4
\\ Companies	664,673	656,930	582,670	1.2	14.1
Working Capital	179,328	180,922	155,977	(0.9)	15.0
Sureties and Guarantees	136,657	130,660	117,870	4.6	15.9
Securities	109,747	107,148	86,943	2.4	26.2
Rural Loans	57,777	56,693	44,390	1.9	30.2
Foreign Trade Finance	52,992	51,506	51,770	2.9	2.4
Real Estate Financing	37,862	36,449	32,869	3.9	15.2
CDC/Leasing	31,017	31,613	30,752	(1.9)	0.9
BNDES/Finame Onlendings	26,617	26,458	20,975	0.6	26.9
Other	32,676	35,482	41,124	(7.9)	(20.5)
\\ Expanded Loan Portfolio	1,149,547	1,136,640	1,034,238	1.1	11.1
Domestic Currency	1,030,722	1,023,028	930,193	0.8	10.8
Foreign Currency	118,825	113,612	104,045	4.6	14.2

Loan Portfolio

Real Estate Financing

Profile of the
Individuals Portfolio
Origination 3Q26

R\$943 Thousand
Average Property Valuation

R\$579 Thousand
Average Financing

61.4%
Loan to Value

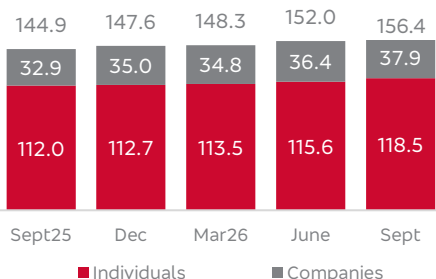
51.3%
Loan to Value
(Stock)

Average term: **368 Months**

Portfolio

R\$ billion

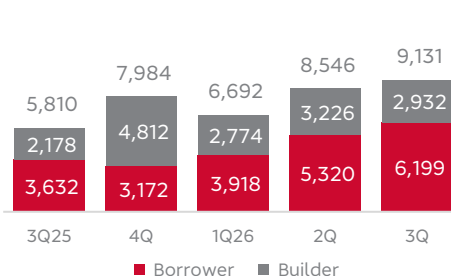
△ 2.9% q/q
△ 8.0% y/y



Origination

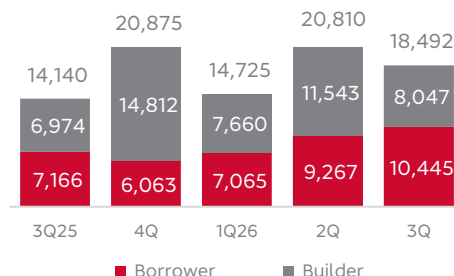
R\$ million

△ 6.8% q/q
△ 57.2% y/y



Units Financed

▽ 11.1% q/q
△ 30.8% y/y



Payroll-Deductible Loans

Market Share
(Reference date: Aug26)

13.8%
Total

15.4%
Public

14.6%
Social Security National Institute (INSS)

7.2%
Private

△ 0.1 p.p. q/q

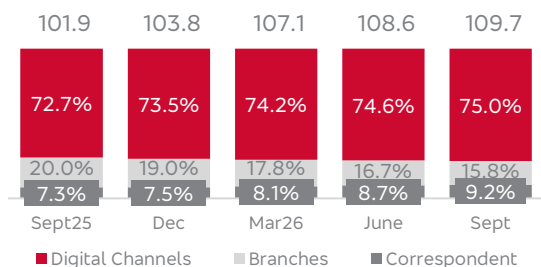
△ 0.1 p.p. q/q

△ 0.1 p.p. q/q

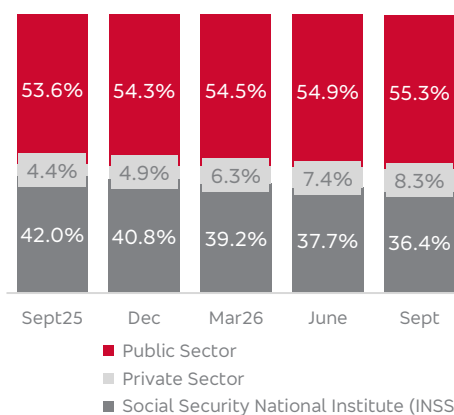
Payroll-Deductible Loans / Personal Loans + Payroll-Deductible Loans

58.8% 59.4% 60.1% 60.7% 61.2%

Portfolio in R\$ billion and breakdown by channel



Distribution of the Portfolio by Sector



In 12 months

△ 1.7 p.p.
Public

△ 3.9 p.p.
Private

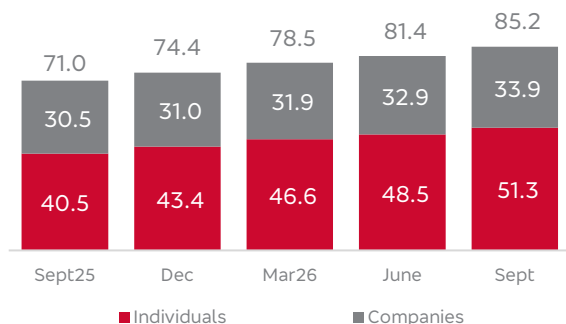
▽ 5.6 p.p.
INSS

Vehicle Financing

Portfolio

R\$ billion

△ 4.7% q/q
△ 20.1% y/y



Distribution of Portfolio Sept26 - %

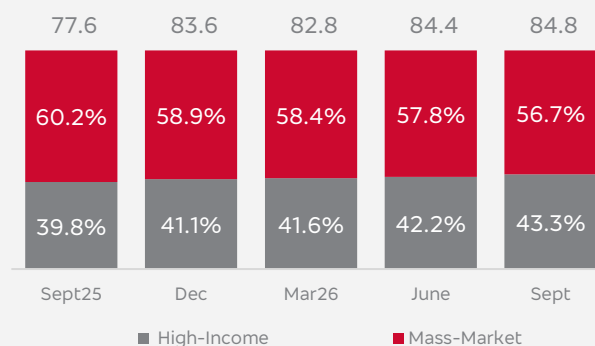


Credit Card – Individuals

+3.5 p.p.

In the High-Income
segment in 12 months

Portfolio in R\$ billion and Representativeness by Segment

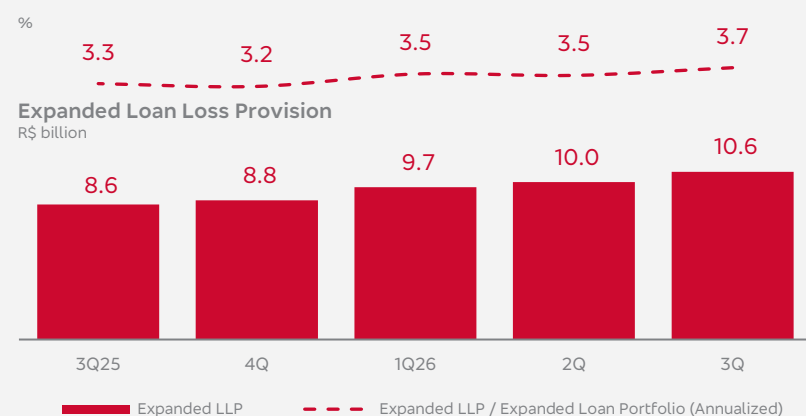


Expenses with Expanded Loan Loss Provisions

R\$ million	3Q26	2Q26	3Q25	9M26	9M25	Variation %		
						3Q26 vs. 2Q26	3Q26 vs. 3Q25	9M26 vs. 9M25
Provision Expense with Expected Losses	(11,492)	(10,851)	(9,365)	(32,846)	(26,681)	5.9	22.7	23.1
Income from Recovering Written Off Loans Net of Discounts Granted ⁽¹⁾	850	866	805	2,552	2,337	(1.8)	5.6	9.2
\\ Expenses with Expanded Loan Loss Provisions	(10,642)	(9,985)	(8,560)	(30,294)	(24,344)	6.6	24.3	24.4

(1) It includes the result with BNDU and others.

Expanded Loan Loss Provisions / Expanded Loan Portfolio

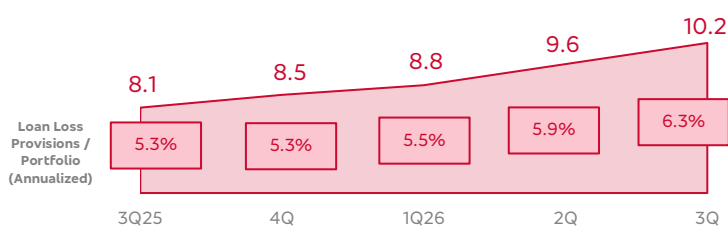


The total cost of risk was 3.7% in 3Q26, reflecting the expansion of the loan portfolio and the increase in the provision expenses due to higher concentration of rural loan installment due dates and the higher delinquency of retail operations in individuals. We emphasize that the volume of provisions constituted follows at an appropriate level for the coverage of expected losses.

Expanded Loan Loss Provision

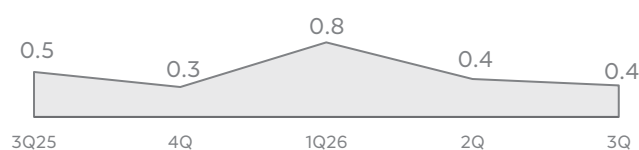
Mass-Market

R\$ billion

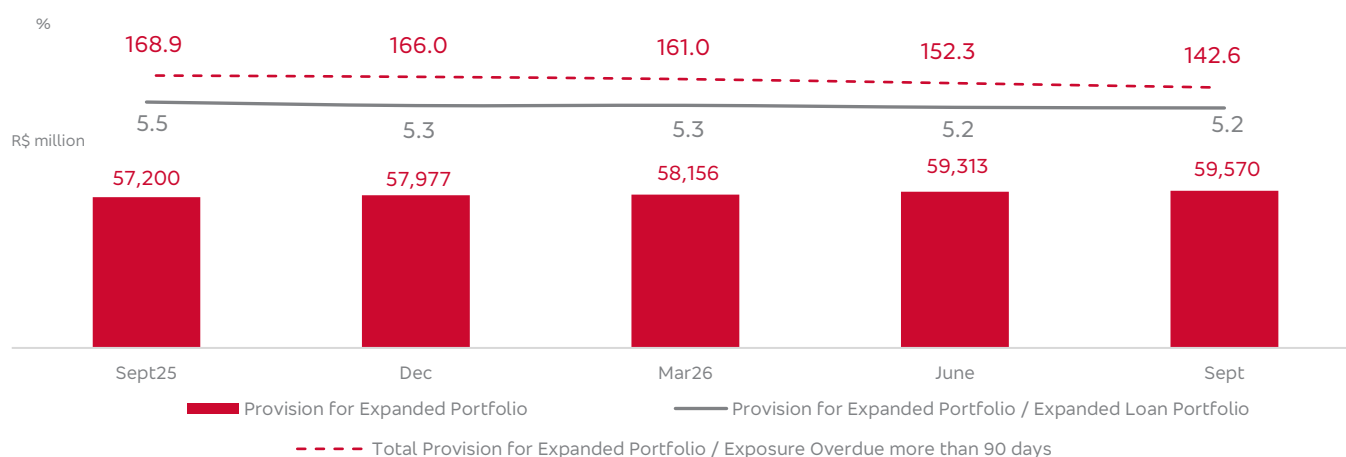


Wholesale

R\$ billion



Coverage Ratios and Provision



Loan Portfolio Indicators

Delinquency Ratios

Over 90 days ratio

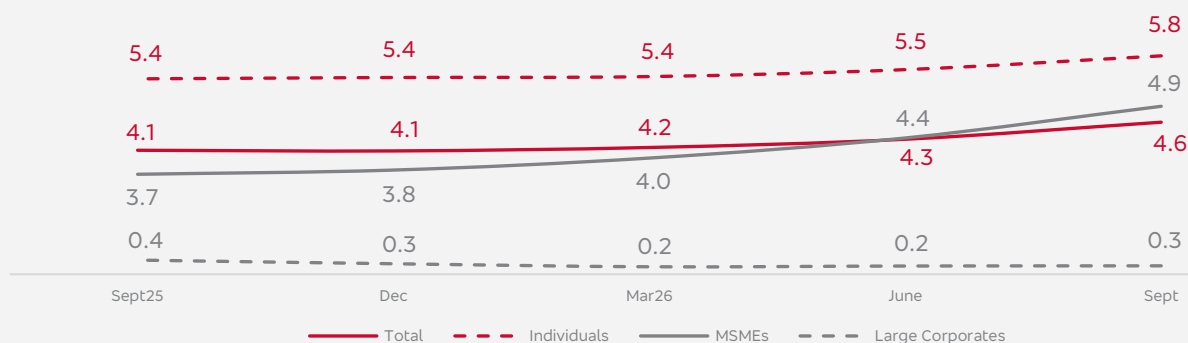
4.6%

△ 0.3 p.p. q/q

△ 0.5 p.p. y/y

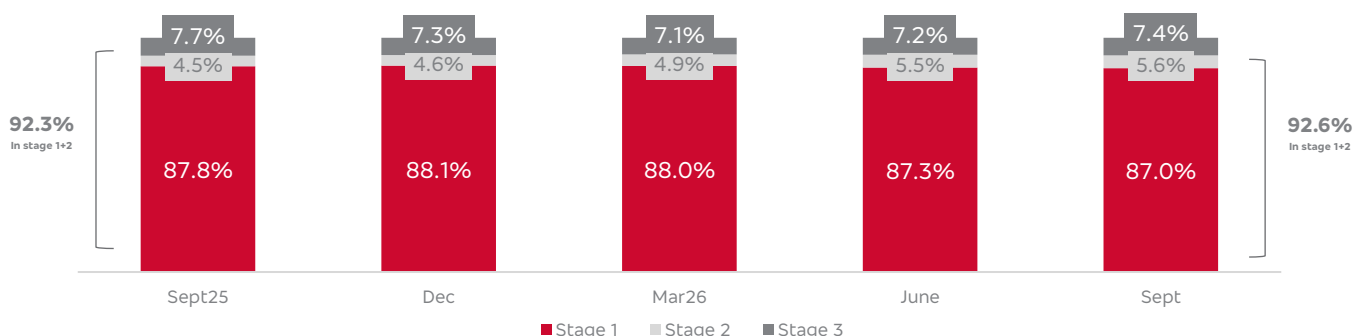
The NPL over 90 days reached 4.6% in the quarter, rising slightly from the previous quarter, mainly due to the working capital lines for MSME with guaranteed resources from the federal government and the rural portfolio, with greater impact on Individuals. The challenging macroeconomic environment continues impacting retail operations.

Loan Portfolio Overdue more than 90 days -%



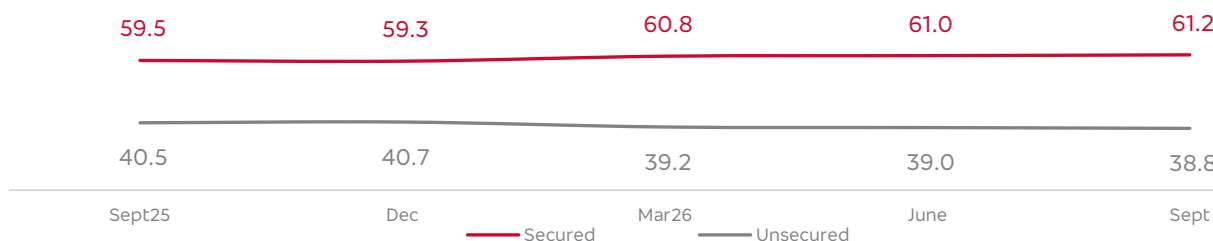
Representativeness of the Loan Portfolio by Stage

In 12 months, the risk profile of the loan portfolio improved, with the concentration of assets in Stages 1 and 2 growing 0.3 p.p. and reaching 92.6% of the total.



Mix of the Secured and Unsecured Loan Portfolio – %

The secured loan portfolio reached 61.2%, growth of 1.7 p.p. in the last 12 months. This increase reflects our appetite for moderate risk and the priority of origination in lines with guarantee and good profitability adjusted to risk.



Changes in Loan Portfolio by Stage

		Movement between Stages						Originated / Settlement	Write-off	Sept26
		Transfers			Arising					
R\$ million	June26	Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3			
Loan Portfolio										
Stage 1	727,292	-	(14,646)	(2,965)	-	3,466	443	17,211	-	730,802
Stage 2	46,044	(3,466)	-	(10,982)	14,646	-	812	(345)	-	46,710
Stage 3	60,170	(443)	(812)	-	2,965	10,982	-	766	(11,121)	62,507
\\ Total	833,507	(3,909)	(15,458)	(13,947)	17,611	14,448	1,255	17,632	(11,121)	840,019

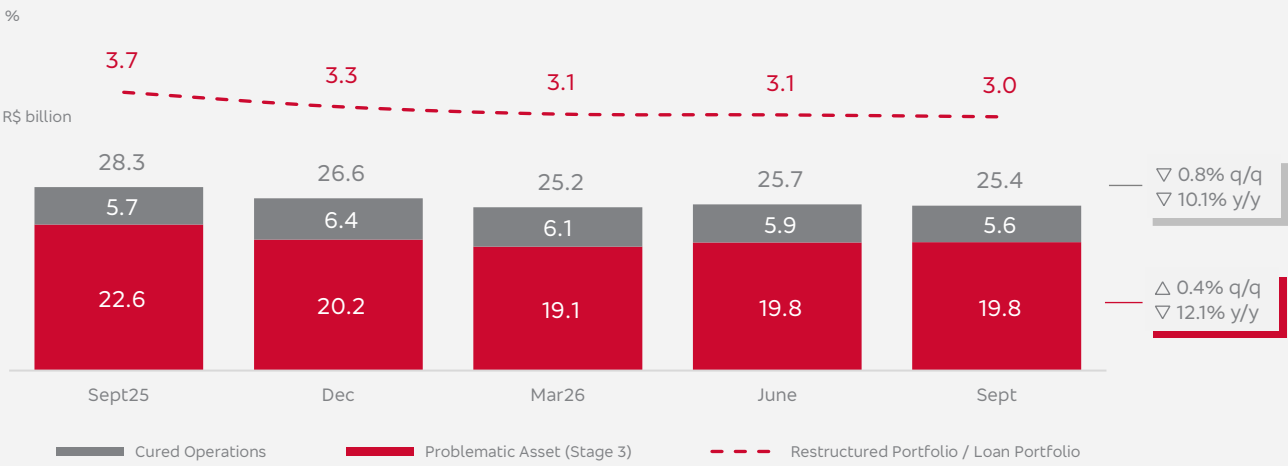
Note: In 3Q26, coverage of Stage 3 movements was 83% (94% in 9M26). Excluding the effect of the government's emergency programs, coverage would have been above 100% in all periods. Calculation: Loan Loss Provision expense / Stage 3 movements before write-offs



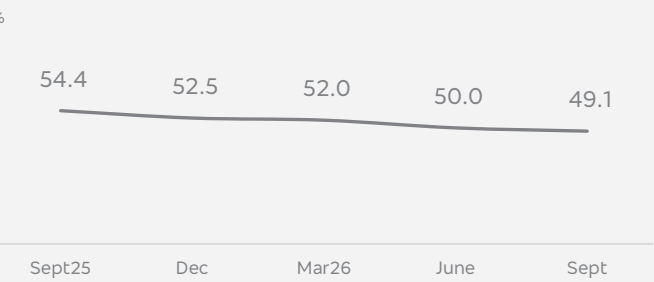
Restructured Portfolio

The restructured portfolio was reduced by 10% in the last 12 months, with its representativeness in the loan portfolio falling from 3.7% to 3.0%. The delinquency of the restructured portfolio showed a significant improvement, with a drop of 8.4 p.p. in the annual comparison, while the coverage ratios remained at robust levels, around twice the balance of loans over 90 days past due. Additionally, problematic assets were reduced by R\$2.8 billion (-12%) in the 12-month period.

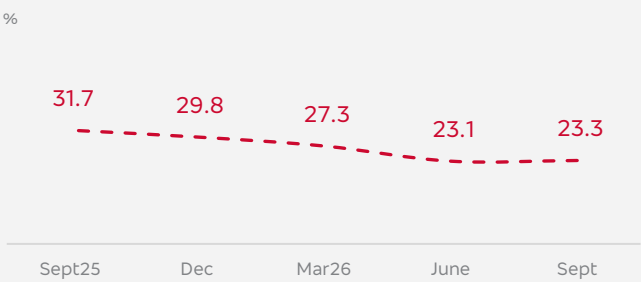
Evolution of the Restructured Portfolio



Restructured Provision / Restructured Portfolio



Over 90 days / Restructured Portfolio



Fee and Commission Income

R\$ million	3Q26	2Q26	3Q25	9M26	9M25	Variation %		
						3Q26 vs. 2Q26	3Q26 vs. 3Q25	9M26 vs. 9M25
Card Income	4,830	4,494	4,620	13,768	13,398	7.5	4.5	2.8
Checking Account	1,580	1,628	1,664	4,779	5,028	(2.9)	(5.0)	(5.0)
Asset Management	1,069	984	1,003	3,004	2,764	8.6	6.6	8.7
Consortia	903	852	830	2,600	2,308	6.0	8.8	12.7
Loans Operations	584	593	749	1,814	2,021	(1.5)	(22.0)	(10.2)
Custody and Brokerage Services	582	617	516	1,745	1,483	(5.7)	12.8	17.7
Capital Market / Financial Advisory Services	551	526	445	1,666	1,441	4.8	23.8	15.6
Collections and Payments	407	414	426	1,232	1,299	(1.7)	(4.5)	(5.2)
Other	418	378	339	1,175	926	10.6	23.3	26.9
\\ Total	10,924	10,486	10,592	31,782	30,668	4.2	3.1	3.6
\\ Business Days	65	61	66	187	188	4	(1)	(1)

Card Income

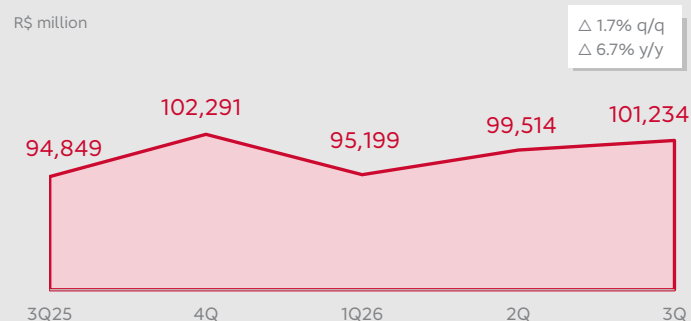
Card income reached the record of R\$4.8 billion, with an increase of 7.5% in the quarter, representing 44% of total fee and commission income.

☆ Highlights

- Revenue growth with Cards in both periods, driven by the largest contribution of the High-Income segment, which increased 14% vs. 3Q25 and 16% vs. 9M25.
- High-income clients account for about 57% of the total revenue, with a growth of 13% vs. 3Q25.

Traded Volume | Credit Cards

R\$ million



Checking Account Holders

in million



Asset Management

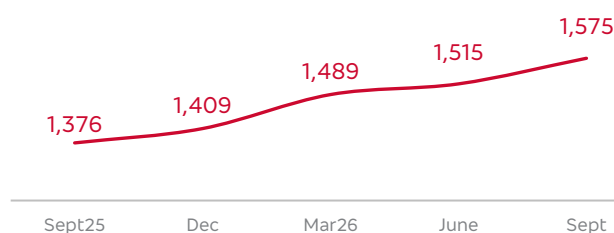
i Market Share 16.1%⁽¹⁾

The Asset Management revenue totaled R\$1,069 million in 3Q26, up 8.6% in the quarter and 6.6% in comparison to 3Q25. In 9M26, it amounted to R\$3,004 million, an increase of 8.7% in the annual comparison. The performance reflects Bradesco Asset's ability to expand its product offering according to client needs and the opportunities generated in different economic scenarios, with management sustained by robust governance, a diversified portfolio and excellence in asset management.

In 2026, when it celebrated its 25th anniversary, Bradesco Asset launched its new institutional website. The platform is more modern and intuitive and has pages dedicated to products, which reinforces the management's commitment to innovation, digital transformation and proximity to clients.

Assets Under Management in Investment Funds and Managed Portfolios ⁽¹⁾

In billion



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

Fee and Commission Income



Consortia

📌 Market Share ⁽¹⁾ **Total 16.2% | Auto 19.6% | Real Estate 10.5% | Trucks, Tractors and Agricultural Implements 16.2%**

Growth of 13% in revenues compared to 9M25, driven by increased sales in the auto and real estate segment.

☆ Highlights

- Revenues of R\$36.0 billion, higher by R\$2.9 billion or 9% vs. 9M25;
- Sales of R\$1.9 billion for the Agribusiness segment, higher by 58% vs. 9M25;
- Real estate consortia with growth in revenue of 15% vs. 9M25; and
- In 2026, we opened 183 groups of autos, up 61% vs. 9M25.

Number of Outstanding Consortium Quotas

In thousands

	3Q25	4Q	1Q26	2Q	3Q
Auto	1,174	1,167	1,141	1,125	1,125
Trucks, Tractors and Agricultural Implements	149	152	154	153	154
Real Estate	319	355	339	353	351
Total	1,641	1,674	1,634	1,631	1,630

■ Real Estate ■ Trucks, Tractors and Agricultural Implements ■ Auto

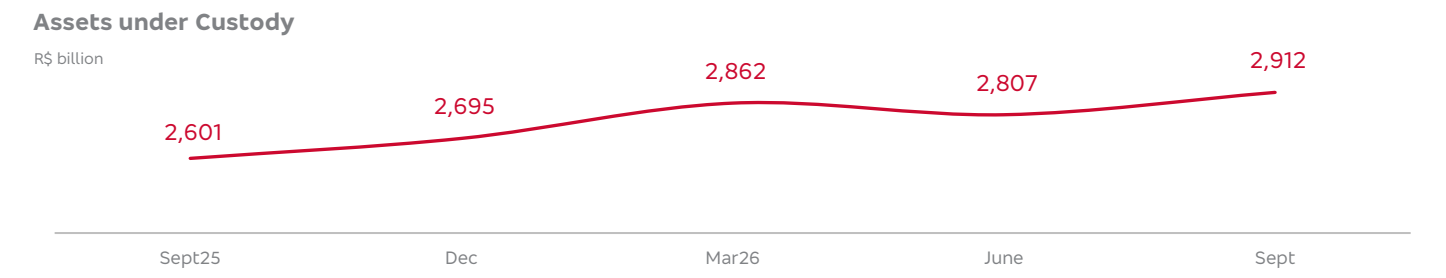
(1) It considers the products in which Bradesco operates. Reference date: Aug26.

Custody

Leader in the global custody market, according to the ANBIMA ranking, we stand out as a main provider of services for the financial and capital markets, with R\$2.9 trillion under custody. We were elected, for the fourth 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 11.9% increase in assets under custody in comparison to Sept25.

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.



Capital Market / Financial Advisory Services

The performance in 3Q26 reflects efforts to capture business opportunities across various capital markets segments and M&A operations. We advised on 126 operations, totaling around R\$117.3 billion in volume of transactions.

Below are the main highlights by segment in 3Q26:

Fixed Income (DCM)

Advisory and structuring of 114 transactions with a volume of R\$100.6 billion.

Equities (ECM)

Advisory, structuring and distribution of 3 transactions with a volume of R\$10.0 billion.

Mergers and Acquisitions (M&A)

Advisory for 9 transactions with a volume of R\$6.7 billion.

Operating Expenses

The allocation of funds remains focused on business support and the execution of our transformation plan, with investments aimed at technological evolution and strengthening operational and business capabilities. The discipline in cost management follows as a priority, with continuous footprint optimization and the capture of efficiency gains that contribute to increasing productivity, improving customer experience and generating value sustainably.

R\$ million	3Q26	2Q26	3Q25	9M26	9M25	3Q26 vs. 2Q26	Variation % 3Q26 vs. 3Q25	9M26 vs. 9M25
\\ Personnel Expenses	(7,284)	(7,219)	(7,126)	(21,522)	(20,683)	0.9	2.2	4.1
Payroll, Social Charges, Benefits and Training	(5,918)	(5,814)	(5,874)	(17,357)	(17,171)	1.8	0.7	1.1
Management and Employee Profit Sharing	(1,220)	(1,282)	(1,162)	(3,762)	(3,184)	(4.8)	5.0	18.2
Terminations Costs	(146)	(123)	(90)	(403)	(328)	18.7	62.2	22.9
\\ Total Administrative Expenses	(5,855)	(5,896)	(5,778)	(17,343)	(16,682)	(0.7)	1.3	4.0
Data Processing and Communication	(1,415)	(1,418)	(1,214)	(4,184)	(3,377)	(0.2)	16.6	23.9
Outsourced Services	(1,300)	(1,304)	(1,404)	(3,783)	(3,907)	(0.3)	(7.4)	(3.2)
Depreciation and Amortization	(1,214)	(1,218)	(1,250)	(3,627)	(3,692)	(0.3)	(2.9)	(1.8)
Facilities ⁽¹⁾	(493)	(480)	(526)	(1,428)	(1,564)	2.7	(6.3)	(8.7)
Advertising and Marketing	(431)	(452)	(398)	(1,304)	(1,143)	(4.6)	8.3	14.1
Financial System Services	(369)	(376)	(356)	(1,118)	(1,053)	(1.9)	3.7	6.2
Transportation	(140)	(155)	(153)	(433)	(491)	(9.7)	(8.5)	(11.8)
Other ⁽²⁾	(493)	(493)	(477)	(1,466)	(1,455)	-	3.4	0.8
\\ Other Operating Expenses Net of Revenue	(3,177)	(3,321)	(3,584)	(10,064)	(10,027)	(4.3)	(11.4)	0.4
Civil, Labor and Tax Contingencies	(1,553)	(1,221)	(1,826)	(4,116)	(4,492)	27.2	(15.0)	(8.4)
Expenses with Marketing of Cards	(1,117)	(1,078)	(1,022)	(3,238)	(2,921)	3.5	9.2	10.8
Claims	(131)	(230)	(185)	(641)	(616)	(43.2)	(29.4)	4.0
Other	(377)	(792)	(551)	(2,071)	(1,999)	(52.4)	(31.6)	3.6
\\ Total Operating Expenses	(16,316)	(16,436)	(16,488)	(48,930)	(47,392)	(0.7)	(1.0)	3.2

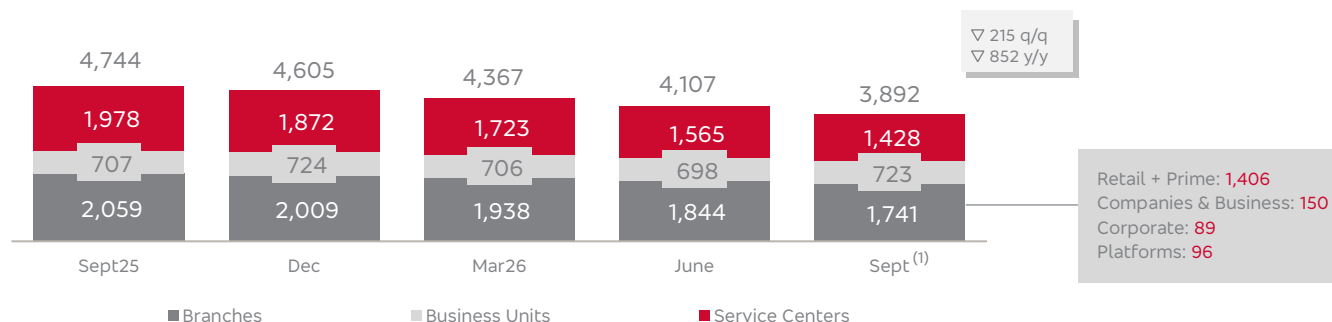
⁽¹⁾ It contemplates Maintenance and Conservation of Assets and Rentals; and ⁽²⁾ It includes Water, Electricity and Gas, Travels, Materials, Security and Surveillance.

Growth of operating expenses below IPCA inflation in 3Q26 (4.4% y/y) in all main lines. In personnel expenses, the evolution in the comparative periods reflects, mainly, the effects of the collective agreement in force from September 2026, which readjusted wages and benefits by 4.60%, in addition to higher expenses with layoffs. Cost management initiatives and footprint adjustments have helped mitigate impacts on structural expenses, and we continue to strengthen technology and business teams, increasing our efficiency and delivery capacity.

In administrative expenses, the variations reflect the continuity of investments in technology, in line with the advance of our transformation plan and with the evolution of business needs. On the other hand, the efficiency gains resulting from the optimization of the footprint contributed to partially mitigate these effects, reinforcing our commitment to the discipline in cost management and building an increasingly efficient and scalable structure.

The other operating expenses net of revenues fell in the quarter, reflecting lower net expenses/revenues generated by insurance operations. This reduction was partially offset by the growth of expenses with civil, labor and tax contingencies, as well as higher expenses with card commercialization, which grew in line with the expansion of commercial activity and business volume.

Service Network



⁽¹⁾ We have 93 Principal offices.

9M26

Income from Insurance Premiums,
Pension Contributions and
Capitalization Bonds

R\$87.8 bn

▽ 1.2% (9M26/9M25) (Excluding VGBL △ 4.9%)

Net Income

R\$8.6 bn

△ 18.2% (9M26/9M25)

ROAE

21.7%

△ 0.2 p.p.
(9M26/9M25)

The Grupo Bradesco Seguros posted a net income of R\$8.6 billion in 9M26 (+18.2% vs. 9M25), with a ROAE of 21.7% (+0.2 p.p.) and of R\$2.9 billion in 3Q26 (+14.1% vs. 3Q25), with a ROAE of 22.0%. Income from insurance premiums, pension contributions and capitalization bonds reached R\$87.8 billion in 9M26 (+4.9% vs. 9M25, excluding VGBL).

The income from Insurance, Pension Plans and Capitalization operations reached R\$18.1 billion in 9M26 (+8.6% vs. 9M25), driven both by the evolution of the industrial result (+6.9%), with the expansion of the earned premiums (+7.1%), and by the growth of the financing income (+11.5%), which reinforces the resilience of the business and its consistent capacity to generate value. It is worth mentioning that the industrial result accounts for about 2/3 of the total registered in 3Q26 and 9M26.

Technical Provisions reached R\$478.9 billion (+10.0%), and Financial Assets totaled R\$505.8 billion (+10.3%). From January to September 2026, the Insurance Group returned to society, as indemnities and benefits, R\$48.9 billion (+10.4% vs. 9M25).

Advances in technology and innovation, with the adoption of more agile solutions and processes and an emphasis on multi-channels, generating improvements in both client and broker journeys, were relevant vectors in the achievement of the results of the quarter. In digital channels, whose new sales amounted to R\$3.7 billion in 9M26 (+22.8% vs. 9M25), with about 4.5 million items marketed, highlights include the launch of the Insurance Room in the Empresas e Negócios App (Companies and Business) - new front for business generation and expansion of the distribution of products to the Corporate segment - as well as pre-formatted Life Insurance offers for the Digital Retail segment.

Following the company's digital transformation strategy, Bradesco Vida e Previdência (Life and Pension Plans) intensified the use of technology and automation in underwriting life insurance, with the aim of making risk assessment more agile, efficient and secure. The model increases operational capacity, simplifies purchasing for clients and brokers and preserves the rigor necessary for risk management and sustainable business growth.

In private pension, the net balance between inflows and outflows of funds, excluding claims, was positive in the 3Q26, contributing to the balance of the portfolio from January to September. The collection of pension products with risk coverage increased by more than 60% in the Year-to-Date. It is also important to highlight the availability of AI tools to support brokers in conversations with clients, allowing greater customization of offers and productivity gains for these partners.

In the Automotive segment, Bradesco Seguros updated the "Auto Light", aiming to expand access to protection in a market in which about 70% of the fleet does not have insurance. With essential covers and more affordable price, the product can be up to 40% more economical than traditional insurance.

Bradesco Capitalização (Capitalization) reinforced its innovation strategy, with the launch of products and promotional actions aimed at strengthening the offers and customer experience. Revenue from partnerships grew by 5% in 9M26 vs. 9M25, and sales through digital channels rose by 8% in the same comparison base. Highlight for the product "Meu Primeiro Milhão Edição Especial Bradesco" ("My First Million Special Edition Bradesco"), which surpassed the one-million mark of securities sold, with about 150 thousand clients, since it was launched in March.

In the framework of Bradsaúde, Bradesco Saúde (Health) expanded the *Efetivo Plus* plan to three new markets: Bahia, interior of São Paulo and Rio de Janeiro. The product is aimed at companies of different profiles, from three lives, combining quality care, wide coverage and competitive cost-benefit, as well as extending the network of hospitals, clinics, doctor's offices and laboratories in the regions served. The plan offers outpatient and hospital coverage with obstetrics, options with or without co-participation and accommodation in the room or infirmary. The new launches are added to São Paulo (capital), Federal District, Rio Grande do Sul and Paraná, totaling seven centers contemplated by the *Efetivo Plus*.

Atlântica Hospitais announced, through the Atlântica D'Or partnership, which maintains with the Rede D'Or network, the construction of a new hospital in Jundiaí, in the interior of São Paulo, and the incorporation of the Hospital Biocor, located in Nova Lima (MG). Both initiatives maintain the corporate partnership model adopted in the other hospital units of Atlântica D'Or, with a 50.01% stake in the Rede D'Or network, responsible for the hospital operation, and 49.99% of Atlântica Hospitais e Participações S.A., a company indirectly controlled by Bradsaúde. With this, the Atlântica D'Or partnership reaches 12 units - seven in operation and five in the expansion plan.

Insurance Net Income Statement

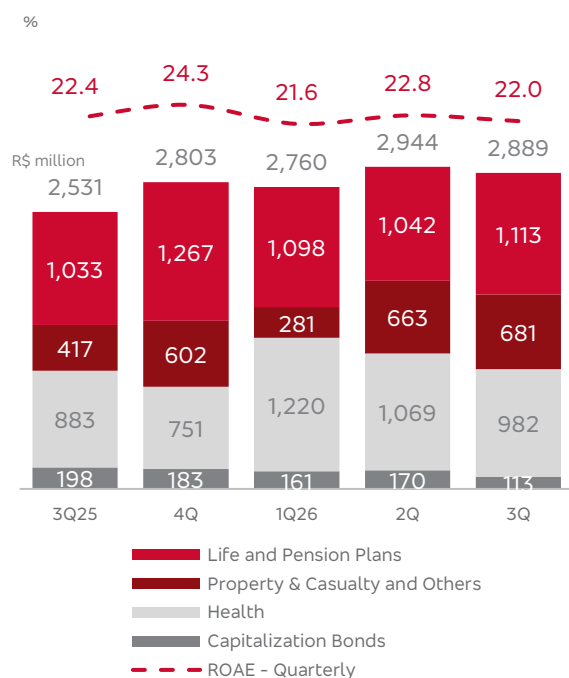
R\$ million	3Q26	2Q26	3Q25	9M26	9M25	Variation %		
	3Q26 vs. 2Q26	3Q26 vs. 3Q25	9M26 vs. 9M25					
\\ Income Statement								
Premiums Earned from Insurance, Pension Plan Contribution and Capitalization Bond Income	19,874	19,691	19,081	58,217	54,334	0.9	4.2	7.1
Retained Claims	(13,764)	(13,276)	(12,485)	(39,142)	(35,338)	3.7	10.2	10.8
Capitalization Bond Draws and Redemptions	(1,281)	(1,285)	(1,725)	(3,709)	(4,892)	(0.3)	(25.7)	(24.2)
Commission Expenses	(1,370)	(1,390)	(1,274)	(4,085)	(3,551)	(1.4)	7.5	15.0
Financial Results	2,131	2,379	2,109	6,811	6,106	(10.4)	1.0	11.5
\\ Income from Insurance, Pension Plans and Capitalization Bonds	5,590	6,119	5,706	18,092	16,659	(8.6)	(2.0)	8.6
Fee and Commission Income	591	543	552	1,667	1,520	8.8	7.1	9.7
Personnel Expenses	(782)	(787)	(733)	(2,268)	(2,013)	(0.6)	6.7	12.7
Other Administrative Expenses	(566)	(572)	(548)	(1,649)	(1,589)	(1.0)	3.3	3.8
Others	(258)	(653)	(886)	(2,022)	(2,343)	(60.5)	(70.9)	(13.7)
\\ Operating Income	4,575	4,650	4,091	13,820	12,234	(1.6)	11.8	13.0
Non-Operating Income / Income Tax / Social Contribution / Non-controlling interests in subsidiaries	(1,686)	(1,706)	(1,560)	(5,226)	(4,966)	(1.2)	8.1	5.2
\\ Net Income	2,889	2,944	2,531	8,594	7,268	(1.9)	14.1	18.2
Life and Pension Plans	1,113	1,042	1,033	3,253	3,061	6.8	7.7	6.3
Health	982	1,069	883	3,271	2,625	(8.1)	11.2	24.6
Capitalization Bonds	113	170	198	444	578	(33.5)	(42.9)	(23.2)
Property & Casualty and Others	681	663	417	1,625	1,004	2.7	63.3	61.9
\\ Selected Asset Data								
Total Assets	548,970	533,781	496,872	548,970	496,872	2.8	10.5	10.5
Securities	505,773	491,440	458,422	505,773	458,422	2.9	10.3	10.3
Technical Provisions	478,934	467,328	435,244	478,934	435,244	2.5	10.0	10.0
Shareholder's Equity ⁽¹⁾	53,775	50,801	44,491	53,775	44,491	5.9	20.9	20.9

(1) The shareholders' equity of regulated companies (Insurance, Pension Plans and Capitalization Bonds) totaled R\$25.5 billion in Sept26 and R\$24.7 billion in June26.

Note: In Aug26, the Adjusted Shareholders' Equity (ASE) of regulated companies was R\$16.8 billion, while the Minimum Capital Required (MCR) totaled R\$14.0 billion. In June26, the ASE of regulated companies was R\$16.0 billion and the MCR was R\$14.0 billion.

Income from Insurance, Pension Plans and Capitalization Bonds | +8.6% vs. 9M25

Net Income and ROAE



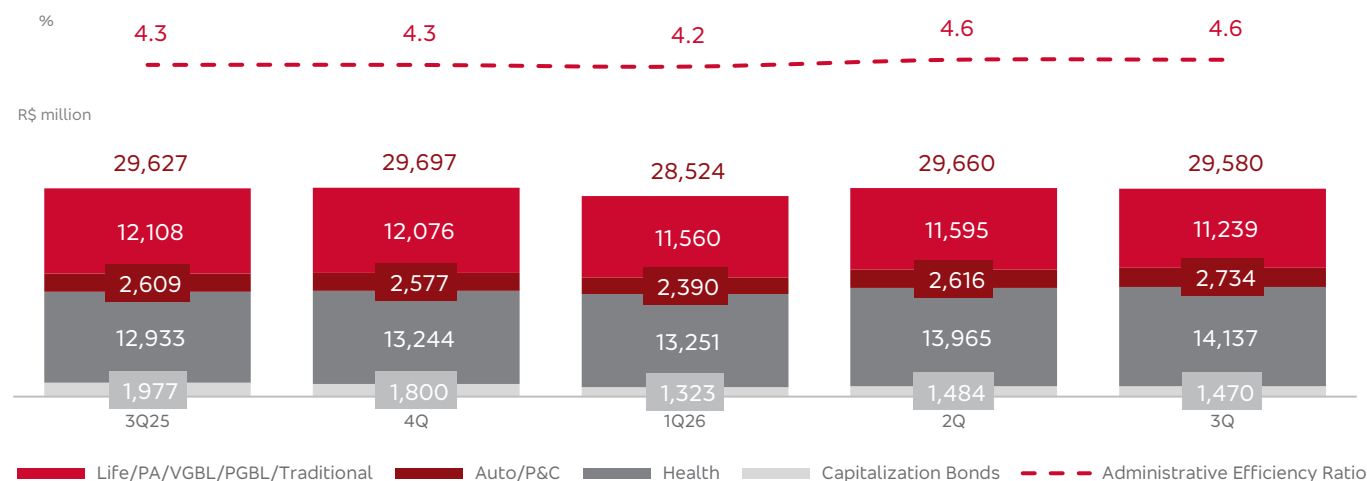
Insurance, Pension Plans and Capitalization operations registered a growth of +8.6%, driven by the combination of the evolution of the industrial result +6.9%, due to the expansion of 7.1% of the earned premium and the evolution of the financing income, which reached +11.5% in the period, which reinforces the resilience of the business and its consistent value-generating capacity.

Performance 9M26 vs 9M25	Premiums Earned	Claims Ratio	Commission Ratio	Financial Income
Life and Pension Plans	△	△	△	△
Health	△	△	△	△
Capitalization Bonds	▽	-	-	△
Property & Casualty and Others	△	△	△	△

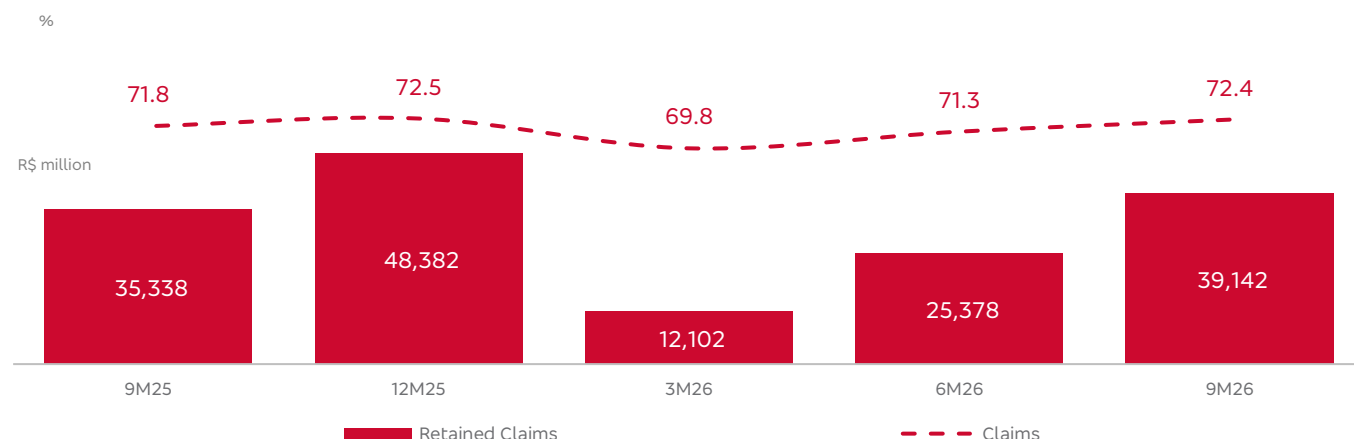
The income from insurance premiums, pension contributions and capitalization bonds in the digital channels totaled R\$4.4 billion accumulated until August 2026, an evolution of 20.0% compared to the same period of the previous year.

Income from Insurance Premiums, Pension Contributions and Capitalization Bonds and Insurance Operating Income

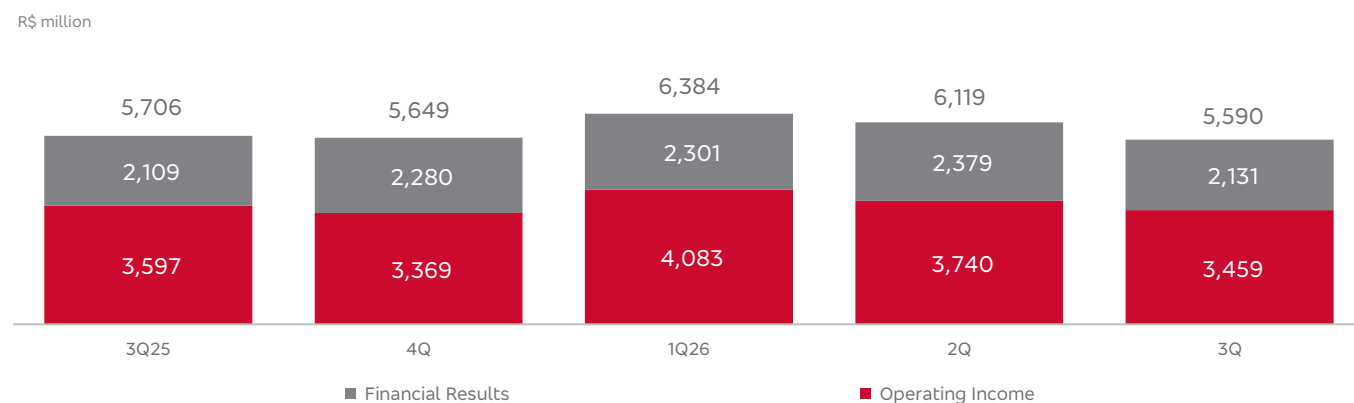
Revenue and Administrative Efficiency Ratio



Retained Claims



Income from Insurance, Pension Plans and Capitalization Operations



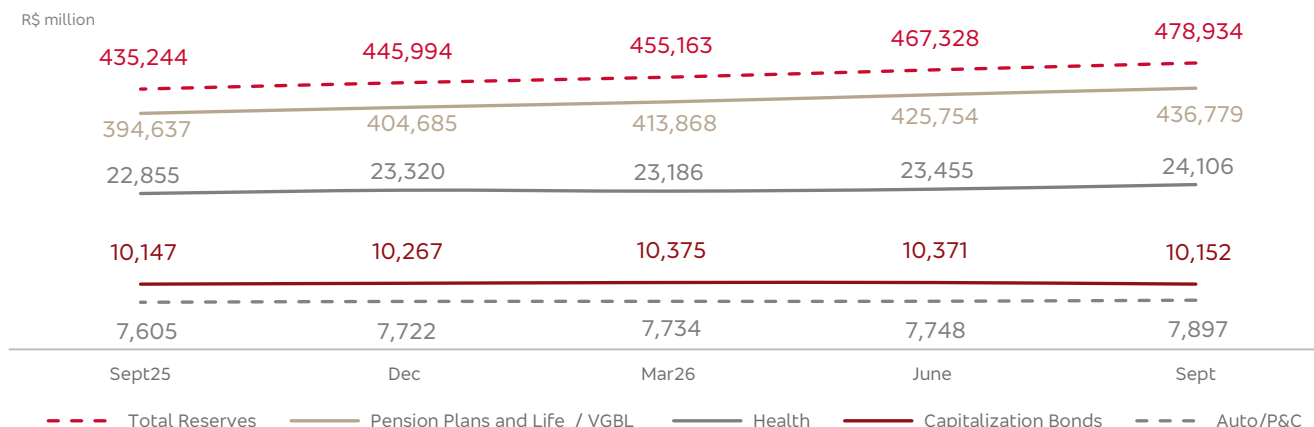
The income from Insurance, Pension Plans and Capitalization operations advanced 8.6% compared to the same period of the previous year, reflecting the good performance of the industrial result (+6.9%), due to the growth of the earned premium, particularly in Health, Life and Property & Casualty segments, combined with the strong growth of the financial result (+11.5%).



Technical Provisions and Insurance Activity Indicators

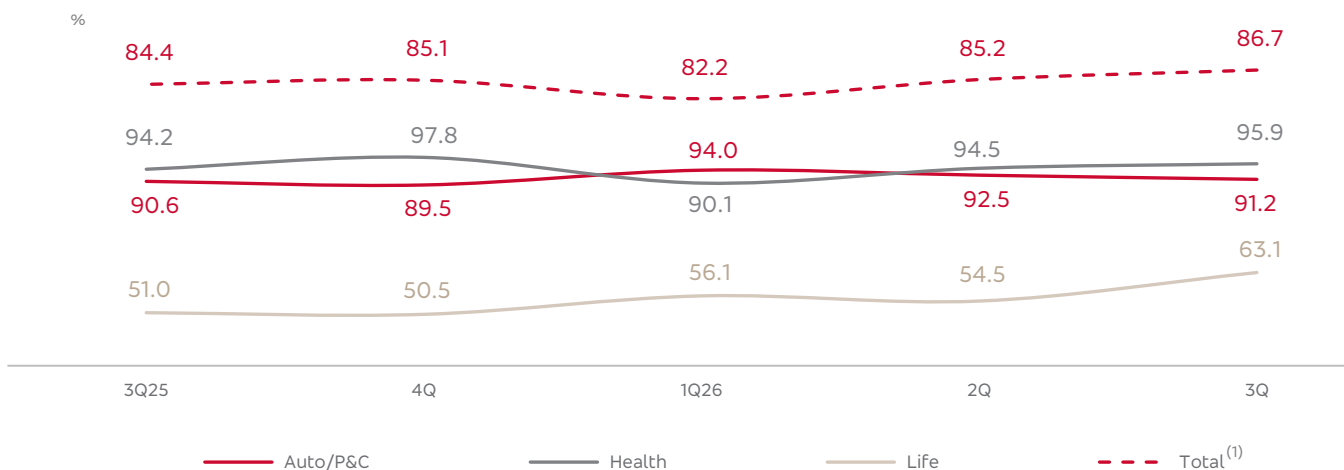
Technical Provisions

Technical provisions totaled R\$478.9 billion in September 2026, with an increase of 10.0% in 12 months, with emphasis on higher provisions in the "Life and Pension Plans" and "Health" segments and of 2.5% in the quarter.



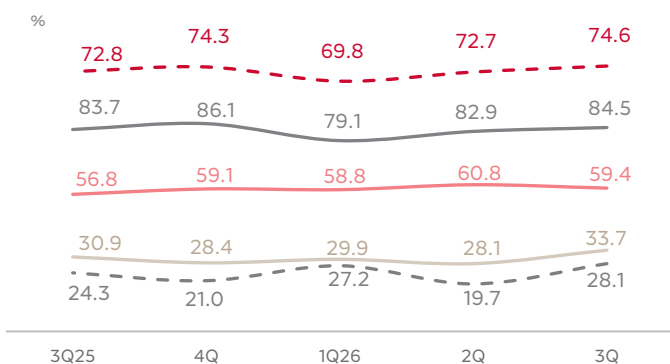
Performance Ratios – Combined Ratio / Claims Ratio / Commission Ratio

Combined Ratio

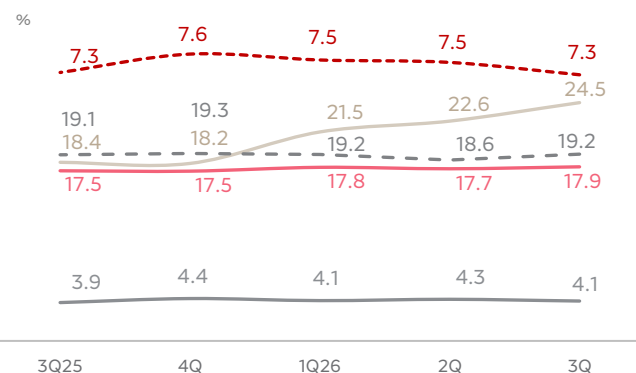


(1) Excluding additional reserves.

Claims Ratio



Commission Ratio

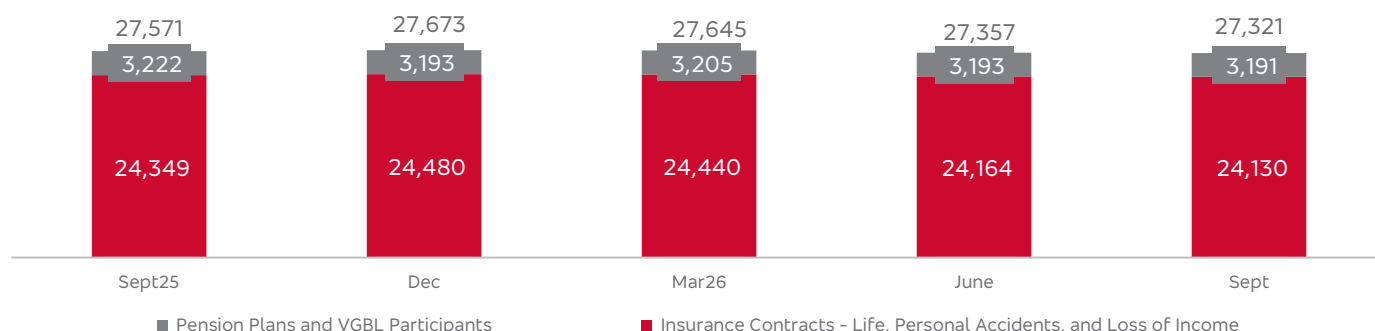




Additional Information

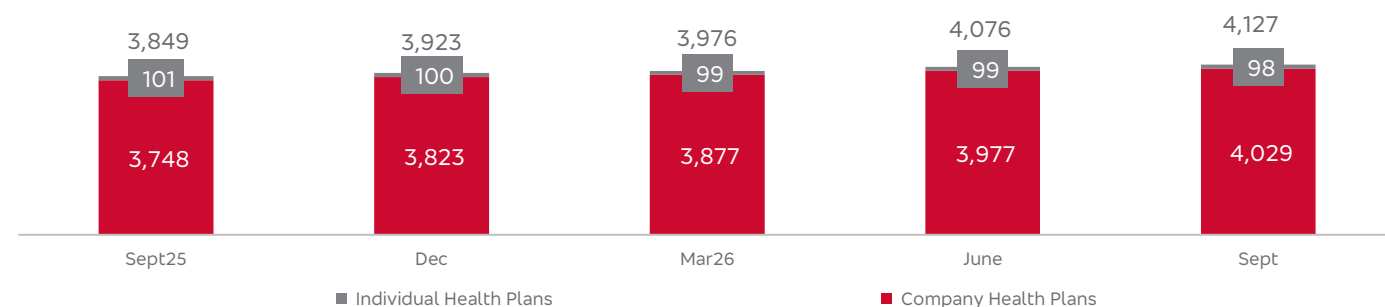
Number of Contracts / Clients - Bradesco Vida e Previdência

In thousands



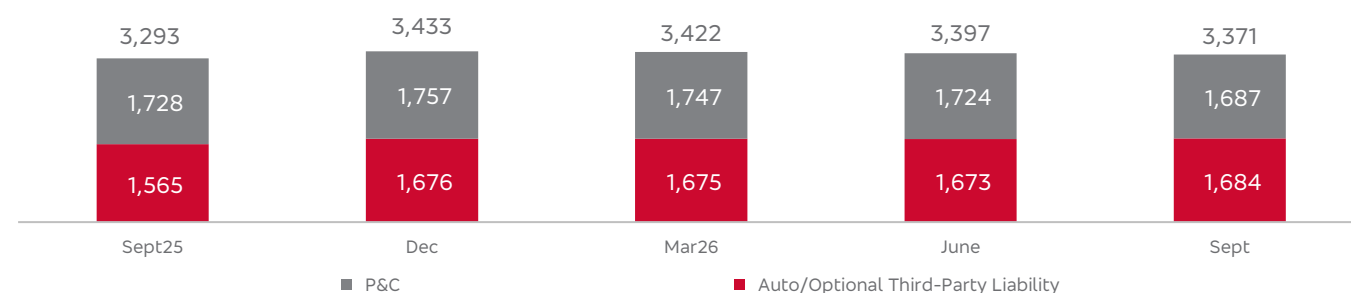
Number of Policyholders of Bradesco Saúde, Mediservice and Bradesco Saúde Operadora de Planos

In thousands



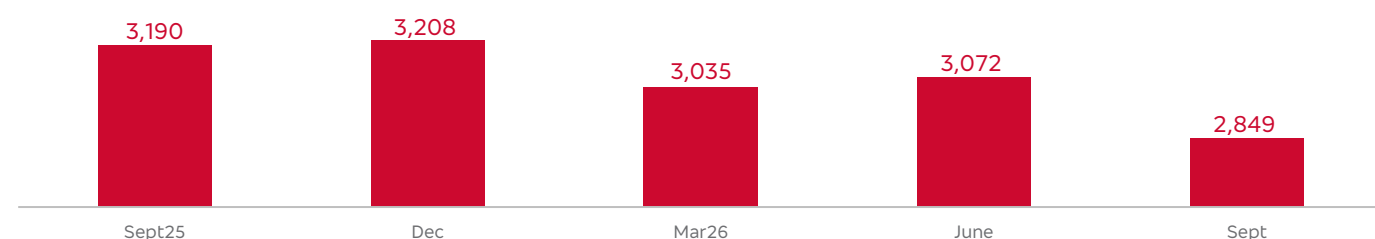
Number of Auto/P&C Policyholders

In thousands



Number of Clients | Capitalization Bonds

In thousands



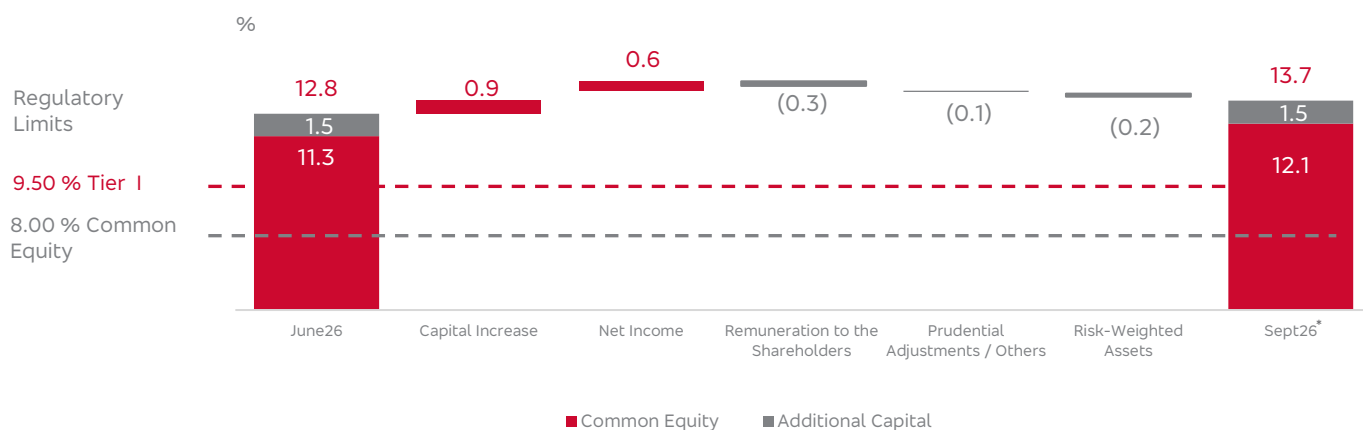


Total Ratio
16.0%

Tier I Ratio
13.7%

Common Equity Ratio
12.1%

Changes in the Tier I Ratio in the Quarter



* Excludes the remaining portion related to Bradsaúde, which is currently under review by the regulators.

In R\$ Million	Basel III Prudential Conglomerate		
	Sept26	June26	Sept25
\\ Calculation Basis			
Regulatory Capital	194,300	185,665	169,228
Tier I	166,472	153,331	142,578
Common Equity	147,656	134,657	121,616
Shareholders' Equity	188,475	175,230	169,590
Non-Controlling/Other	2,128	1,891	2,245
Initial Adoption 4,966 (CMN Resolution 5,199/24)	1,495	1,495	2,242
Prudential Adjustments	(44,442)	(43,958)	(52,461)
Additional Capital	18,816	18,674	20,962
Tier II	27,828	32,334	26,650
\\ Risk-Weighted Assets (RWA)	1,216,972	1,193,429	1,067,379
Credit Risk	1,050,767	1,027,578	924,688
Market Risk	25,586	28,732	27,934
Operational Risk	140,619	137,119	114,757
\\ Total Ratio	16.0%	15.5%	15.9%
Tier I Capital	13.7%	12.8%	13.4%
Common Equity	12.1%	11.3%	11.4%
Additional Capital	1.5%	1.5%	2.0%
Tier II Capital	2.3%	2.7%	2.5%

Guidance, Indicators & Economic Perspectives



Annual Guidance

Percentage Variations and Figures for the Year 2026

Expanded Loan Portfolio	8.5% to 10.5%
NII Net of Provisions (Net Interest Income - Expanded Loan Loss Provisions)	R\$42 bn to R\$48 bn
Fee and Commission Income	3% to 5%
Operating Expenses (Personnel + Administrative + Other)	6% to 8%
Income from Insurance, Pension Plans and Capitalization Bonds	6% to 8%

Indicators

%	3Q26	2Q26	3Q25	9M26	9M25
Interbank Deposit Certificate (CDI)	3.43	3.21	3.70	10.39	10.36
Ibovespa	8.32	(8.24)	5.32	15.65	21.58
USD - Commercial Rate	0.08	(0.82)	(2.54)	(5.84)	(14.11)
General Market Price Index (IGP-M)	0.17	3.07	0.01	3.45	(0.94)
Extended Consumer Price Index (IPCA)	0.57	1.42	0.63	3.95	3.64
Business Days (#)	65	61	66	187	188
Calendar Days (#)	92	91	92	273	273
\\ Indicators (Closing Rate)					
USD - Commercial Rate (R\$)	5.1809	5.1766	5.3186	5.1809	5.3186
CDS 5 years (Points)	129	125	136	129	136
Selic - Base Interest Rate (% p.a.)	13.75	14.25	15.00	13.75	15.00
BM&F Fixed Rate (% p.a.)	13.54	14.11	14.34	13.54	14.34

Economic Perspectives

%	2026	2027
USD - Commercial Rate (year-end) - R\$	5.00	5.20
Extended Consumer Price Index (IPCA)	4.9	4.1
General Market Price Index (IGP-M)	5.3	4.2
Selic (year-end)	13.25	11.00
Gross Domestic Product (PIB)	1.7	1.0

The background of the slide features several large, thick, red curved lines that sweep across the upper and right portions of the frame. These are set against a white background with thin, faint red curved lines. In the bottom right corner, there are some red geometric shapes, including a trapezoid and a rectangle, along with a faint red outline of a curved line.

Additional Information



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; and
- 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: Digital 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 our decisions, guiding our actions by principles of ethics, integrity and commitment. For more than 80 years, we have built a relationship based in trust and proximity that is present in our digital, physical and assisted channels, with the purpose of supporting the realization of dreams and contributing to a healthier and more balanced financial life.

In this context, we continuously seek to evolve the way we engage with our clients, combining active listening, an in-depth understanding of their needs and analytical intelligence to develop solutions that are increasingly relevant, personalized and aligned with their different profiles, life stages and expectations.

The Client's Experience

As part of our customer-centric strategy, we have a dedicated client experience area that works in an integrated manner with our business and technology areas in the design and in the enhancement of simpler, more intuitive and more relevant journeys for current and prospective clients, both internal and external, throughout the entire relationship with the bank.

In line with this commitment to continuous improvement, the Proof of Life and Information Update journey for public servants was implemented in the App. The solution allows the process to be carried out through facial biometrics, offering more security and reducing the need for in-person assistance, all through a more fluid, convenient and efficient experience.

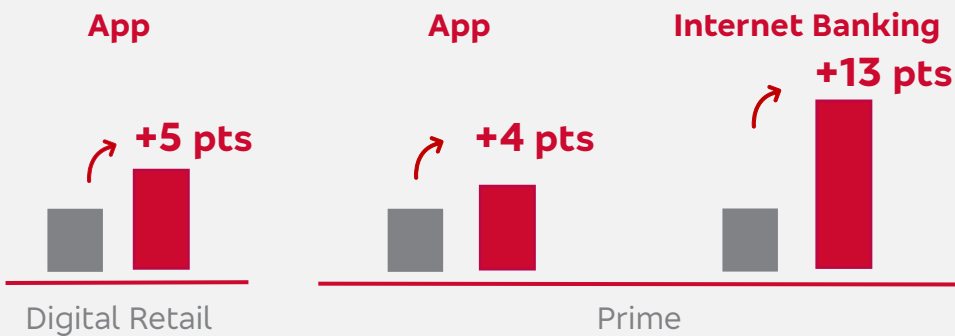
Reinforcing our commitment to financial citizenship, the product "Minhas Finanças" ("My Finance") has received new features. With the financial calculator, clients can identify their individual score and receive guidance according to their profile. The automatic categorization of credit card expenses was also implemented, providing a clearer view of their financial life.

Another novelty that reinforces our commitment to financial health and client protection was the implementation of measures to promote the conscious use of credit and increase security in transactions, contributing to a safer and more responsible financial environment.

For corporate clients, the feature of issuing an Electronic Invoice (NF-e) was launched directly in the Bradesco Empresas e Negócios (Companies & Business) application. The feature allows the entire process, from the registration of products and services to the generation of the invoice, to be carried out on the platform itself, dispensing the use of additional systems and making the business management more practical and efficient.



3Q26 x 3Q25



At Bradesco, transforming means evolving based on our clients' needs. Our agenda seeks to make the experience closer and more relevant, combining digital convenience and relationship banking at different stages of life.

Technology, data and artificial intelligence drive this evolution. More than digitizing processes, we seek to reduce friction, simplify journeys and offer increasingly personalized experiences, enhancing convenience and contributing to an improved client perception of the experience.

The evolution of the experience across digital channels is reflected in improved client ratings and higher NPS in these channels. This result is driven by key initiatives delivered over the period, focused on expanding clients' autonomy, convenience and financial control, such as the launch of "Minhas Finanças" (My Finances), facial biometrics for proof-of-life validation for civil servants, the financial calculator and the automatic categorization of credit card expenses.

This evolution reflects our execution capabilities. Strengthening the integration of people, processes and channels creates the conditions for a more fluid and consistent experience, aligned with client expectations.

We continue to build a Bradesco that is increasingly connected to its clients, combining technology and proximity to strengthen relationships, expand our relevance and support the continuous evolution of the experience.

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



79.1

thousand employees | Sept26

(considering employees abroad)

Brazil:

50%
are women

30%
are black people

37%
of leadership positions are
occupied
by women

23%
of leadership positions
are occupied by black
people

5% are people with disabilities

UNIBRAD | Development Solutions and Training
Education, inclusion and democratization of knowledge

+311 thousand participations
in trainings in 3Q26

Main Recognitions

- \\ GPTW – Great Places to Work | Brazil
- \\ GPTW – Great Places to Work | Barueri and Region
- \\ Best Companies and Diversity Leaders (Corporate Initiative for Racial Equality)
- \\ Best WorkPlaces (InfoJobs)
- \\ Best Practices in Corporate Education (ANITEC)
- \\ DE&I Ethos Indicators (Instituto Ethos)
- \\ 2026 Youth Employability Award – Meu Match Perfeito Category (My Perfect Match - CIEE and Radio Bandeirantes)
- \\ Brazil's Most Attractive Employers (Universum)
- \\ Inclusion Radar Survey (Global Compact, Instituto Locomotiva and Talento Incluir)



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

// **Sustainable Businesses** – goal to allocate R\$450 billion of sustainable portfolio to sectors and activities with socio-environmental benefits by the end of 2026

// **Decarbonization** - reduce the funded emissions associated with our loan and investment portfolios, reaffirming our commitment to the climate transition

// **100%** of our structures are supplied by **renewable energy sources**

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

// **We measure carbon emissions** of 100% of our Corporate loan portfolio, with the application of the PCAF methodology, global reference for the calculation of financed emissions

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 of Directors, with bimonthly meetings. 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.

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 2025

Quarter Highlight

We remain committed to financing sustainable businesses and supporting our clients in the transition to a greener and more inclusive economy. As of September 2026, we had reached **95.6%** of our target of directing R\$450 billion to this purpose by the end of 2026.

We concluded the allocation of R\$3.6 billion in sustainable projects under the first **Eco Invest Brasil** auction, bringing together **R\$500 million** in catalytic capital and **R\$3.1 billion** in private funds for initiatives of energy transition, circular economy, bioeconomy, basic sanitation and infrastructure.

After the end of the quarter, we were awarded at the **5th Eco Invest Brasil auction** proposals approved in three of the six thematic chains of the edition. The projects foresee the mobilization of **R\$28.5 billion** to finance technological innovation and sustainable industrial development. The result means we are the only private bank contemplated in all editions of the program.

We have also been recognized as **leaders in Latin America** and have ranked **9th globally** in the ranking of sustainability coordinators of the fourth edition of Sustainable Loans Insight 2026, publication of Environmental Finance. The ranking considers the number of ESG-labeled loan operations coordinated by participating institutions.

Digital in Figures

99%

of **Transactions** are carried out through **Digital Channels**

96%

are Concentrated on **Mobile** and **Internet**

51%

of **Credits Released** in 3Q26 were made through **Digital Channels**

Main Highlights

Amount (R\$) | 3Q26 vs. 3Q25

Mobile Individuals



+22%
Capitalization Bonds



+15%
Insurance



+29%
Pension Plans



+103%

Accounts Opening (in qty)



+37%

Issuing of Credit Card (in qty)

Mobile Companies



+108%

Accounts Opening (in qty)



+126%

Issuing of Credit Card (in qty)

Bradesco App Rating | Sept26

Individuals

Companies & Business



4.7
of 5



4.7
of 5



4.7
of 5



4.7
of 5

NPS INDIVIDUALS APP | +4 pts y/y

b.ia with **GenAI** ✨

For clients Users



Individuals ⁽¹⁾
16.5 MM



Companies ⁽¹⁾
205.3 thousand



WhatsApp ⁽²⁾
5 MM

+182% of interactions with Generative AI (vs. 3Q25)

New skills



PIX with scannable QR Code



Card tracking

39 Services available

(1) Jan to Sept26; (2) Since deployment (June25); (3) Since deployment (Aug24); and (4) 3Q26.

For Employees

Available to **100%**
of employees



10 MM
Interactions ⁽³⁾



72 Thousand
Internal Reach ⁽³⁾



88%
Recurring
Users ⁽⁴⁾



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

Value Proposition built after listening to our clients

The pillars that support the segment include:

- 

New model of specialized customer service, raising **the principality of clients**
- 

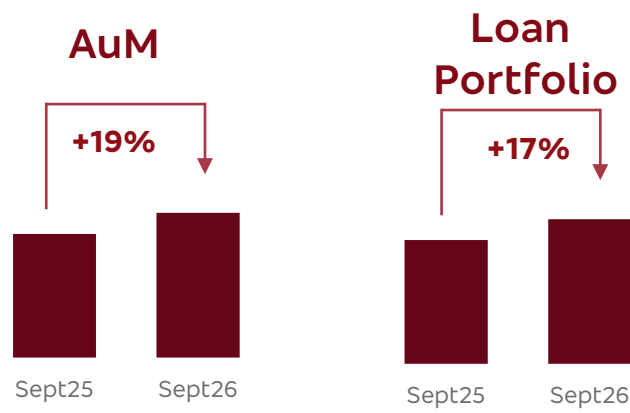
Portfolio of premium cards, with **benefits** and differentiated **experiences**
- 

Full international offer (full bank), expanding the global presence and convenience
- 

Benefits program aligned with the **needs** and expectations of **high-income clients**, strengthening loyalty and use

This ecosystem reinforces the vision of creating a **more consultative, closer** and **more relevant** bank for those seeking **sophistication with purpose**

National Presence | Sept26



Evolution in Brand Positioning

To strengthen its presence in the high-income segment, Bradesco Principal has been expanding its performance on different fronts. In Iguatemi, the expansion of the partnership resulted in the delivery of **more than 115 thousand benefits between January and August**, reinforcing the value proposition offered to clients. In media, investments in digital and in-person channels have increased brand visibility, generating **more than 4 million impacts since May**. Starting in October, this strategy enters a new phase with the **launch of a national advertising campaign** and the **expansion of sponsorship initiatives**, consolidating the attributes of exclusivity, proximity and specialization that differentiate Bradesco Principal and reinforce its **premium positioning**. In addition, the actions in partnership with Iguatemi will continue, with the promotion of several events focused on the relationship, strengthening the ties with our clients.





Bradesco Expresso is one of the main channels of distribution and financial inclusion of the bank, with national performance and high capillarity. The model operates the **largest network of banking correspondents in the country, expanding access to financial products and services** and contributing to the efficiency of the face-to-face service of Bradesco.

Product Portfolio

// Payroll-deductible Loans

// Personal Loans

// Consortium

// Accounts Opening

// Debit and Credit Card Activation

// Withdrawal without the Card

// Payments of Bank Payment Slips

// Deposits and Transfers

// Insurance

and 26 other products and services!

Highlights 3Q26



38 thousand
Correspondents

▲32%
3Q26 vs. 2Q26
Credit Concession



29 million
Transactions/month

▲23%
3Q26 vs. 2Q26
Consortium volume



International Operations



Through Corporate and Global Private Banking platforms, we offer a wide range of international products and services, including trade finance, foreign currency loan, exchange operations and international guarantees. Our work includes both the service of foreign companies with interests in Brazil and Brazilian companies with presence or business abroad, as well as promoting the connection between international clients and Bradesco.



Branches	Subsidiaries	
New York Banco Bradesco S.A.	New York Bradesco Securities, Inc.	Luxembourg Banco Bradesco Europa S.A.
Grand Cayman Banco Bradesco S.A.	Miami Bradesco Bank Bradesco Investments Inc. Bradesco Global Advisors Inc.	London Bradesco Securities UK Limited
Representation Offices		Hong Kong Bradesco Securities Hong Kong Limited
Hong Kong Banco Bradesco S.A.	Mexico Bradescard México Sociedad de Responsabilidad Limitada	
Guatemala Representaciones Administrativas Internacionales		

My Account

100% digital journey

Opening of **406 thousand accounts** by Sept26

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

My Account is an international digital account, for clients that can be opened directly on the Bradesco App. It offers a physical and virtual card for purchases on websites and Apps, integrated with the Google Pay digital wallet, as well as the possibility of issuing up to five additional cards.



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



- Transfers between:
 - The Bradesco account and My Account account
 - My Account accounts
- Transfers from other institutions

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



Net Operating Revenue
△ **18%** 3Q26 vs. 3Q25



Assets under Custody and Management
△ **34%** Sept26 vs. Sept25



Loan Portfolio
△ **21%** Sept26 vs. Sept25



Deposit Funding
△ **13%** Sept26 vs. Sept25



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 investment platform developed to serve clients with different profiles



Companies Solutions

Cash Management

checking account, money market and remunerated deposits

Payments

correspondent bank and international transfers

Documentary Services

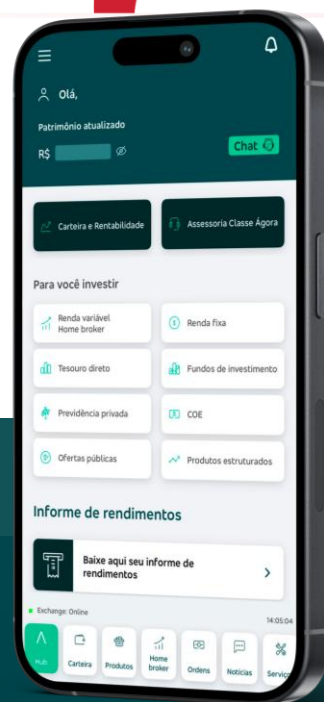
collection of exports and commercial letter of credit

Corporate Credit

financing of import, export and working capital

Ágora Investimentos

Ágora, Bradesco's investment house, is an open platform that offers a complete portfolio of solutions for investors, whether they are account holders or non-account holders. With specialized advice and wide product range, including equity, 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 | Sept26

Client Base

+27%

vs. Sept25

1.7 Million

Assets under Custody

+24%

vs. Sept25

R\$147 Billion

Ágora App Rating



Apple

4.7 of 5



Play

4.7 of 5



Reclame Aqui Review



8.3 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 110 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 BRDESCO

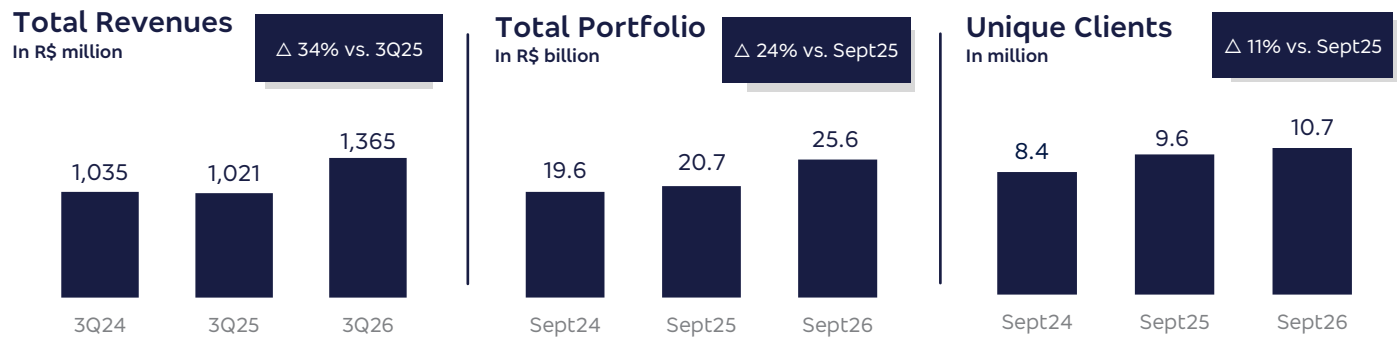


Be well informed about everything that happens in the market by accessing our profiles on social media.



HIGHLIGHTS 3Q26

In 2026, we continued focused on expanding the collateralized loan portfolio and monetizing the other products. In 3Q26, the public sector payroll-deductible loan presented evolution in volumes, driven by the improvement of the hiring journey and the continuous expansion of agreements. In the Worker's Credit, in alignment with the guidelines of the Federal Government, we implemented the modality with guarantee, contributing to the growth of the portfolio.



Service Points, Clients and Market Share



	Sept26	June26	Sept25
\ Structural Information			
Customer Service Points	88,174	88,084	83,337
- Service Network	3,892	4,107	4,744
Branches ⁽¹⁾	1,741	1,844	2,059
Retail + Prime	1,406	1,509	1,745
Companies & Business	150	150	150
Corporate	89	90	83
Digital Platform	81	81	66
Principal Platform	15	14	15
Service Centers	1,044	1,161	1,550
Electronic Service Centers	384	404	428
Business Units ⁽¹⁾	723	698	707
Retail + Prime	645	639	681
Principal	78	59	26
- Banco24Horas Network	22,395	21,995	19,349
- Bradesco Expresso (Correspondent Banks)	38,033	39,216	39,207
- Bradesco Financiamentos	23,842	22,753	20,024
- Branches, Subsidiaries and Representation Office, Abroad	12	13	13
ATMs	38,475	39,070	38,160
- Onsite Network - Bradesco	10,401	11,299	12,743
- Banco24Horas Network	28,074	27,771	25,417
Employees - Total Consolidated	79,050	79,699	81,657
Employees - Insurance Group	8,609	8,300	8,150
Interns	2,543	2,442	2,360
\ Customers - In million			
Total Customers ⁽²⁾	75.1	74.1	74.0
- Account Holders	38.2	38.2	37.9
- Non-Account Holders ⁽³⁾	36.9	35.9	36.1
\ Market Share % - BACEN main products and services in relation to the market			
\ Bank			
Demand Deposits	N/A	6.8	6.6
Savings Deposits	N/A	11.6	12.0
Time Deposits	N/A	12.5	11.8
Loans	10.4 ⁽⁴⁾	10.4	10.3
Loans - Private Institutions	17.9 ⁽⁴⁾	17.8	17.8
Vehicles Individuals (CDC + Leasing)	12.1 ⁽⁴⁾	11.9	10.6
Payroll-Deductible Loans	13.8 ⁽⁴⁾	13.9	14.2
Social Security Institute (INSS)	14.6 ⁽⁴⁾	14.5	15.5
Private Sector	7.2 ⁽⁴⁾	7.1	7.5
Public Sector	15.4 ⁽⁴⁾	15.3	14.4
Real Estate Financing	9.3 ⁽⁴⁾	9.3	9.8
\ Consortia			
Real Estate	10.5 ⁽⁴⁾	11.4	12.3
Auto	19.6 ⁽⁴⁾	20.3	22.4
Trucks, Tractors and Agricultural Implements	16.2 ⁽⁴⁾	16.6	16.3
\ International Division			
Export Market	14.5 ⁽⁴⁾	14.2	14.8
Import Market	8.8 ⁽⁴⁾	8.8	10.1
\ Insurance			
Insurance Premiums, Pension Plan Contributions and Capitalization Bond Income	N/A	22.1	22.8
Technical provisions for insurance, pension plans and capitalization bonds	N/A	21.4	21.4
Pension Plan Investment Portfolios	21.7 ⁽⁵⁾	21.7	21.8
\ Funds			
Investment Funds and Managed Portfolios	16.1	16.1	16.6
\ National Social Security Institute (INSS)			
Benefit Payment to Retirees and Pensioners	23.8	24.8	26.0
\ Leasing			
Lending Operations	N/A	40.7	37.2

(1) It considers the grouping of branches / business units and in Bacen it considers the counting per active CNPJ (Corporate Taxpayer's ID); (2) It considers the number of clients per CPF (Individual Taxpayer's ID) or CNPJ (Corporate Taxpayer's ID); (3) It includes clients with a relationship through consortiums, payroll-deducted loans, Digio, the Brokerage, among others; (4) Reference date: Aug26; (5) Reference date: Jul26; and N/A – Not available.

Return to Shareholders

Main Ratios

Price / Earnings Ratio ⁽¹⁾

It 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.

7.4 7.2 7.4 6.7 6.7

Sept25 Dec Mar26 June Sept

(1) Recurring net income in 12 months.

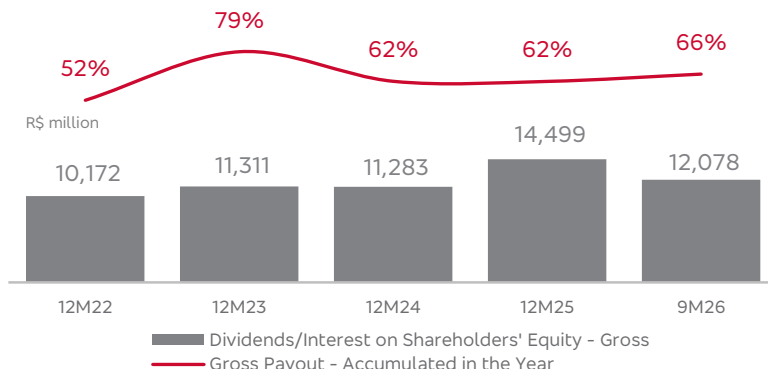
Market Capitalization / Book Value

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

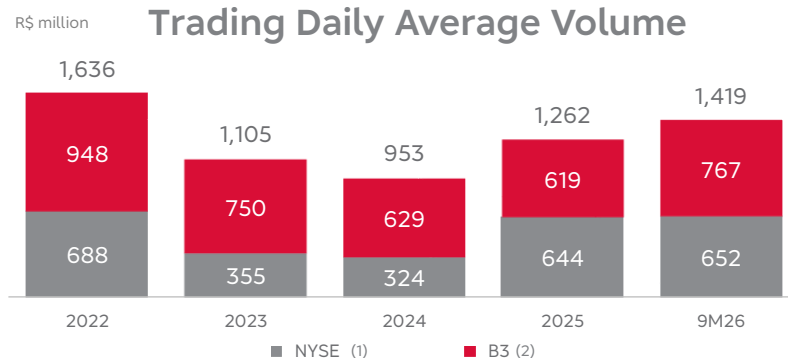
1.0 1.0 1.1 1.0 1.0

Sept25 Dec Mar26 June Sept

Payout / Dividends and Interest on Shareholders' Equity



Trading Daily Average Volume

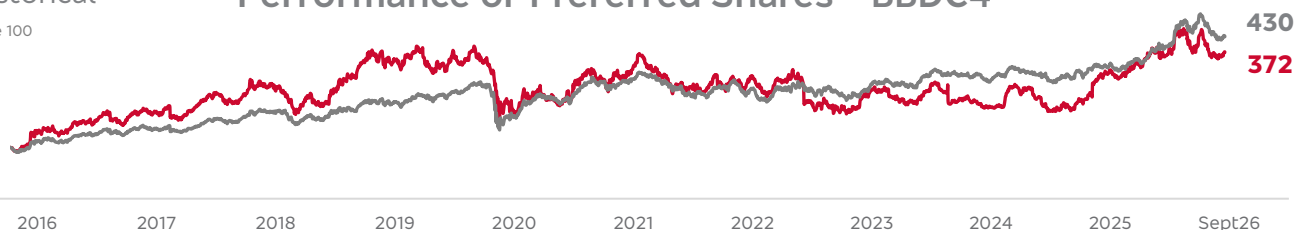


(1) BBD "Preferred Shares" and BBDO "Common Shares" (as of March 2012); and (2) BBDC3 "Common Shares" and BBDC4 "Preferred Shares".

Historical

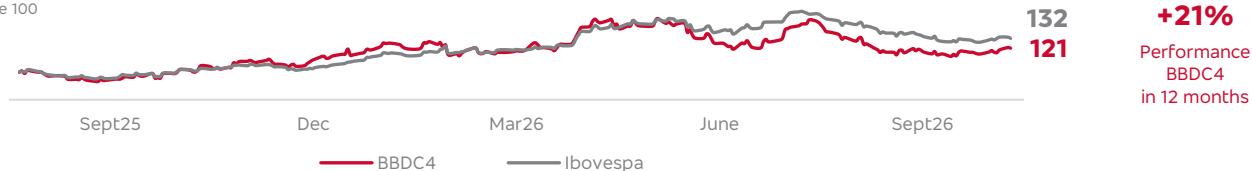
Base 100

Performance of Preferred Shares – BBDC4



In 12 Months

Base 100



+21%
Performance
BBDC4
in 12 months

Recommendation of Market Analysts

Preferred Shares – BBDC4

(14 reports were analyzed in 3Q26)

9 Buy **5 Hold** **- Sell**

Market Capitalization | Sept26



R\$183.9 bn

Performance of the Bradesco Shares ⁽¹⁾

In R\$				Variation %	
	Sept26	June26	Sept25	Sept26 x June26	Sept26 x Sept25
Book Value per Common and Preferred Share	16.86	15.68	15.18	7.6	11.1
Last Trading Day Price – Common Shares	16.20	15.36	14.14	5.5	14.6
Last Trading Day Price – Preferred Shares	18.49	17.65	16.48	4.8	12.2

(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 2026:

We serve
376
institutional and
non-institutional investors

We participated in
10
events, including:

- **5** international conferences
- **4** national conferences
- **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

Moody's

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

S&P Global

	Long-term	Outlook	Short-term
Domestic Currency	BB	Stable	B
Foreign Currency	BB	Stable	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



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 and Orderly Exit Plan (PRSO), 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 PRSO and 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.

Selected Information

In R\$ million (unless otherwise stated)

	3Q26	2Q26	1Q26	4Q25	3Q25
\\ Income Statement for the Period					
Recurring Net Income	7,109	7,050	6,811	6,516	6,205
Book Net Income	7,109	7,050	5,030	6,476	6,205
Operating Income	8,947	8,929	8,667	8,038	7,879
Net Interest Income	21,372	20,872	20,051	19,245	18,710
Client NII	20,497	20,199	19,498	19,119	18,611
Total Revenues	38,039	37,643	36,881	36,097	35,091
Expanded Loan Loss Provisions	(10,642)	(9,985)	(9,667)	(8,828)	(8,560)
Client NII Net of Provisions	9,855	10,214	9,831	10,291	10,051
Fee and Commission Income	10,924	10,486	10,373	11,084	10,592
Operational Expenses	(16,316)	(16,436)	(16,178)	(16,958)	(16,488)
Income from Insurance, Pension Plans and Capitalization Bonds	5,590	6,119	6,384	5,649	5,706
\\ Statement of Financial Position					
Total Assets	2,542,682	2,506,675	2,476,352	2,382,602	2,256,529
Expanded Loans Portfolio	1,149,547	1,136,640	1,089,896	1,089,230	1,034,238
- Individuals	484,874	479,710	473,989	466,503	451,568
- Companies	664,673	656,930	615,907	622,727	582,670
Allowance for Loan Losses (LLP)	(59,570)	(59,313)	(58,156)	(57,977)	(57,200)
Total Deposits	767,256	785,316	754,921	730,704	670,386
Shareholders' Equity	188,475	175,230	173,549	172,239	169,590
Total Funds Raised and Managed	3,873,844	3,737,737	3,679,989	3,561,649	3,416,844
\\ Performance Indicators (%)					
Recurring Net Income per Share (in 12 months) - R\$ ⁽¹⁾	2.46	2.38	2.29	2.21	2.11
Recurring Net Income per Share - R\$ ⁽¹⁾	0.64	0.63	0.61	0.58	0.56
Book Value per Common and Preferred Share - R\$ ⁽¹⁾	16.86	15.68	15.53	15.41	15.18
Dividends/Interest on Shareholders' Equity - Common Share (Net of Tax) ⁽¹⁾	0.29	0.28	0.28	0.28	0.27
Dividends/Interest on Shareholders' Equity - Preferred Share (Net of Tax) ⁽¹⁾	0.32	0.31	0.31	0.31	0.30
Annualized Return on Average Equity ⁽²⁾	15.8	16.0	15.8	14.8	14.6
Annualized Return on Average Assets ⁽²⁾	1.1	1.1	1.1	1.1	1.1
Fixed Asset Ratio	31.8	31.6	27.7	26.9	26.6
Net Dividends/Interest on Shareholders' Equity	3,390	3,313	3,262	3,284	3,223
Liquidity Coverage Ratio (LCR)	145.4	149.3	161.6	158.3	152.6
Net Stable Funding Ratio (NSFR)	121.2	120.5	122.1	122.8	121.4
Coverage Ratio (Fee and Commission Income/Administrative and Personnel Expenses) ⁽³⁾	81.4	81.1	81.7	81.6	81.1
Cost-to-Income Ratio - (in 12 month) ⁽⁴⁾	47.2	48.4	49.2	50.0	50.7
Market Capitalization - R\$ million ⁽⁵⁾	183,912	178,997	189,619	178,678	174,078
\\ Loan Portfolio Quality (%)					
Delinquency Ratio (Overdue > 90 days / Loan Portfolio)	4.6	4.3	4.2	4.1	4.1
Coverage Ratio (Provision for Expanded Portfolio / Expanded Exposure Past Due > 90 days)	142.6	152.3	161.0	166.0	168.9
Expanded Loan Portfolio Classified in Stage 1 / Expanded Loan Portfolio	88.0	88.1	88.5	89.1	88.6
Expanded Loan Portfolio Classified in Stage 2 / Expanded Loan Portfolio	4.5	4.4	4.0	3.7	3.9
Expanded Loan Portfolio Classified in Stage 3 / Expanded Loan Portfolio	7.5	7.5	7.5	7.2	7.5

(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) Operating Efficiency Ratio 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.

Loan Portfolio

Portfolio Segregated by Modality

R\$ million	Variation %				
	Sept26	June26	Sept25	Quarter	12 months
Individuals	469,048	464,134	438,539	1.1	7.0
Companies	370,971	369,373	333,247	0.4	11.3
\\ Loan Portfolio - Total	840,019	833,507	771,786	0.8	8.8
Sureties and Guarantees ⁽¹⁾	138,316	132,273	119,130	4.6	16.1
Other Products with a Credit Feature ⁽²⁾	171,212	170,860	143,322	0.2	19.5
\\ Expanded Loan Portfolio - Total	1,149,547	1,136,640	1,034,238	1.1	11.1
\\ Individuals	484,874	479,710	451,568	1.1	7.4
\\ Companies	664,673	656,930	582,670	1.2	14.1
Large Corporates	392,190	389,382	341,536	0.7	14.8
Micro, Small and Medium-Sized Enterprises	272,483	267,547	241,134	1.8	13.0
	Without Exchange Variation			1.1	11.5

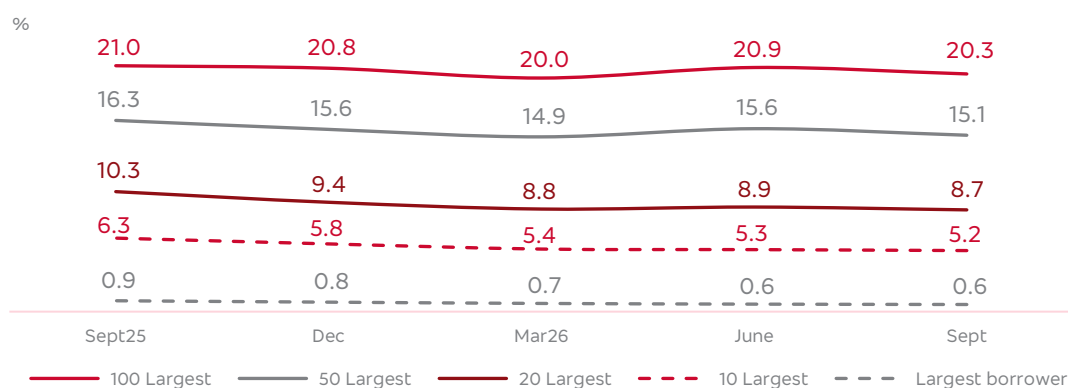
(1) Off-balance operations; and (2) It includes Debentures, CDCA (Agribusiness Credit Rights Certificate), CRI (Real Estate Receivable Certificates), FIDC (Credit Rights Investment Fund) and other products with credit characteristics.

Expanded Loan Portfolio Distribution | by Economic Sector

R\$ million	Sept26	%	June26	%	Sept25	%
\\ Economic Sector						
Public Sector	20,103	1.7	16,695	1.5	13,086	1.3
Private Sector	1,129,444	98.3	1,119,945	98.5	1,021,152	98.7
\\ Total	1,149,547	100.0	1,136,640	100.0	1,034,238	100.0
Companies	664,673	57.8	656,930	57.8	582,670	56.3
Services	206,039	17.9	205,730	18.1	157,961	15.3
Transportation and Concession	50,027	4.4	48,869	4.3	45,168	4.4
Retail	48,783	4.2	50,815	4.5	50,015	4.8
Real estate and Construction Activities	41,452	3.6	41,328	3.6	35,800	3.5
Wholesale	33,553	2.9	35,351	3.1	31,707	3.1
Production and Distribution of Electricity	32,795	2.9	32,475	2.9	26,805	2.6
Food Products	26,844	2.3	26,216	2.3	26,035	2.5
Petrol, Derived and Aggregated Activities	16,377	1.4	15,301	1.3	15,752	1.5
Automotive	11,391	1.0	10,776	0.9	9,321	0.9
Other Sectors	197,412	17.2	190,069	16.8	184,105	17.8
Individuals	484,874	42.2	479,710	42.2	451,568	43.7

Portfolio by Debtors

Diversification strategy, with no relevant concentration.



Balance Sheet



Consolidated Bradesco

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

R\$ million	Variation %				
	Sept26	June26	Sept25	Sept26 vs. June26	Sept26 vs. Sept25
\\ Assets					
\\ Cash and Cash Equivalents	13,790	15,493	16,787	(11.0)	(17.9)
\\ Financial Assets at Fair Value through Profit or Loss	619,261	641,418	543,928	(3.5)	13.8
Securities and Other Financial Assets	588,832	602,601	519,891	(2.3)	13.3
Derivative Financial Instruments	30,429	38,817	24,037	(21.6)	26.6
\\ Financial Assets at Fair Value through Other Comprehensive Income	115,926	112,890	97,112	2.7	19.4
Securities, Net of Provision for Expected Credit Loss Associated with Credit Risk	115,926	112,890	97,112	2.7	19.4
\\ Financial Assets at Amortized Cost	1,579,496	1,522,910	1,405,948	3.7	12.3
Interbank Investments	287,657	255,231	237,103	12.7	21.3
Compulsory deposits and other Deposits with the Brazilian Central Bank	132,492	122,796	119,964	7.9	10.4
Securities, Net of Provision for Expected Credit Loss Associated with Credit Risk	313,073	308,049	283,059	1.6	10.6
Loans, Net of Provision for Expected Credit Loss Associated with Credit Risk	678,409	670,695	613,256	1.2	10.6
Leases, Net of Provision For Expected Credit Loss Associated with Credit Risk	7,879	8,085	7,194	(2.5)	9.5
Other Financial Assets	159,986	158,053	145,372	1.2	10.1
\\ Non-Financial Assets Held for Sale	1,977	1,985	1,449	(0.4)	36.4
\\ Investments in Subsidiaries, Associates and Joint Ventures	6,835	6,731	5,951	1.5	14.9
\\ Property and Equipment, Net	8,627	8,951	8,651	(3.6)	(0.3)
\\ Intangible Assets and Goodwill, Net	27,739	27,328	25,034	1.5	10.8
\\ Recoverable Taxes	34,320	31,050	14,288	10.5	-
\\ Deferred Taxes	113,186	113,932	118,681	(0.7)	(4.6)
\\ Other Assets	21,525	23,986	18,700	(10.3)	15.1
\\ Total Assets	2,542,682	2,506,675	2,256,529	1.4	12.7
\\ Liabilities					
\\ Financial Liabilities at Amortized Cost	1,751,470	1,726,237	1,529,587	1.5	14.5
Deposits from Financial Institutions	490,518	488,761	442,895	0.4	10.8
Customer Deposits	759,976	749,916	663,767	1.3	14.5
Debt Securities Issued	374,025	356,453	316,272	4.9	18.3
Subordinated Debt	49,272	55,018	51,962	(10.4)	(5.2)
Other Financial Liabilities	77,679	76,089	54,690	2.1	42.0
\\ Financial Liabilities at Fair Value through Profit or Loss	26,306	33,812	20,936	(22.2)	25.6
\\ Provisions for Financial Guarantees, Loan Commitments and Undisbursed Credit Facilities	2,844	2,948	3,136	(3.5)	(9.3)
\\ Technical Provisions for Insurance, Pension and Capitalization	478,934	467,328	435,244	2.5	10.0
\\ Other Provisions	33,918	35,007	35,283	(3.1)	(3.9)
\\ Current Taxes	2,698	2,099	2,540	28.5	6.2
\\ Deferred Taxes	8,378	7,275	6,207	15.2	35.0
\\ Other Liabilities	44,456	51,628	49,749	(13.9)	(10.6)
\\ Total Liabilities	2,349,004	2,326,334	2,082,682	1.0	12.8
\\ Equity					
\\ Equity Attributable to Controlling Shareholders	188,475	175,230	169,590	7.6	11.1
\\ Non-Controlling Interests	5,203	5,110	4,257	1.8	22.2
\\ Total Equity	193,678	180,340	173,847	7.4	11.4
\\ Total Liabilities and Equity	2,542,682	2,506,675	2,256,529	1.4	12.7

Balance Sheet



Consolidated Insurance

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

R\$ million	Sept26	June26	Sept25	Variation %	
	Sept26 vs. June26	Sept26 vs. Sept25			
\\ Assets					
\\ Current and Long-Term Assets	533,359	518,461	482,972	2.9	10.4
Securities	505,773	491,440	458,422	2.9	10.3
Insurance Premiums Receivable	7,990	7,541	7,217	6.0	10.7
Other Credits	19,596	19,480	17,333	0.6	13.1
\\ Permanent Assets	15,611	15,320	13,900	1.9	12.3
\\ Total	548,970	533,781	496,872	2.8	10.5
\\ Liabilities					
\\ Current and Long-Term Liabilities	493,386	481,257	451,641	2.5	9.2
Technical Provisions for Insurance, Pension Plans and Capitalization Bonds	478,934	467,328	435,244	2.5	10.0
Tax, Civil and Labor Contingencies	3,188	3,137	3,134	1.6	1.7
Other obligations	11,264	10,792	13,262	4.4	(15.1)
\\ Non-controlling Interest	1,809	1,723	740	5.0	-
\\ Shareholders' Equity	53,775	50,801	44,491	5.9	20.9
\\ Total	548,970	533,781	496,872	2.8	10.5

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.

In August 2026, the Adjusted Shareholders' Equity (ASE) of regulated companies was R\$16.8 billion and the Minimum Capital Required (MCR) was R\$14.0 billion.

Analytical Breakdown of Income Statement

R\$ million	Third Quarter of 2026			
	Managerial Income Statement ⁽¹⁾	Reclassifications ⁽²⁾	Non-Recurring Events	Recurring Income Statement ⁽³⁾
\\ Net Interest Income	25,457	(4,085)	-	21,372
Expanded Loan Loss Provisions	(11,481)	840	-	(10,642)
\\ NII Net of Provisions	13,976	(3,245)	-	10,730
Income from Insurance, Pension Plans and Capitalization Bonds	3,459	2,131	-	5,590
Fee and Commission Income	10,895	29	-	10,924
Operating Expenses	(17,530)	1,215	-	(16,316)
Personnel Expenses	(7,284)	-	-	(7,284)
Other Administrative Expenses	(5,844)	(11)	-	(5,855)
Other Operating Income / Expenses	(4,402)	1,226	-	(3,177)
Tax Expenses	(2,121)	(13)	-	(2,134)
Equity in the earnings (losses) of unconsolidated and jointly controlled subsidiaries	153	-	-	153
\\ Operating Income	8,831	116	-	8,947
Non-Operating Income	(98)	120	-	22
Income Tax / Social Contribution and Non-controlling Interest	(1,624)	(236)	-	(1,860)
\\ Net Income	7,109	-	-	7,109

(1) For more information, please check note 37 – 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 with reclassifications that do not affect Net Income.

BRGAAP vs. IFRS Comparative

The reconciliation of the Shareholders’ Equity and Net Income, net of taxes, related to September 2026, is shown below:

Attributed to the controlling shareholders	Shareholders' Equity	Net Income	
	Sept26	9M26	9M25
R\$ million			
\\ BRGAAP	188,475	19,189	18,074
Loan Loss Provisions	849	213	(413)
Insurance Contracts	1,690	115	(553)
Goodwill on Business Combination	5,071	115	63
Other	(1,040)	16	1
\\ IFRS	195,045	19,648	17,172
\\ IFRS vs. BRGAAP Difference	6,570	459	(902)

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.

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Independent Auditors **Report**



KPMG Auditores Independentes Ltda.
Rua Verbo Divino, 1400 - Conjunto Térreo ao 801 – parte,
Chácara Santo Antônio, CEP 04719-911, São Paulo - SP
Caixa Postal 79518 - CEP 04707-970 - São Paulo - SP - Brasil
Telefone 55 (11) 3940-1500
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Independent Assurance Report – Limited Assurance Report

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

Independent Limited Assurance Report for Banco Bradesco S.A. on the compilation and presentation process 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 compilation and presentation process of the interim supplementary consolidated financial information included in the Bradesco's Economic and Financial Analysis Report for the nine-month period ended September 30, 2026, 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 the compilation and presentation process interim supplementary consolidated financial information included in the Economic and Financial Analysis Report has not been properly prepared, in all material respects, based on the compilation and presentation criteria described in the Economic and Financial Analysis Report and in Note 37 to the aforementioned consolidated interim financial statements.

Responsibilities of Management of Bradesco

Management is responsible for the compilation and presentation process of interim supplementary consolidated financial information included in the Economic and Financial Analysis Report, which is necessary to enable it to be free from material misstatement in accordance with the criteria for the preparation of the supplementary interim consolidated financial information described below, as well as 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 compilation and presentation process 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 issue 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 of the process for compilation and presentation of the interim supplementary consolidated financial information included in the Economic and Financial Analysis Report and other engagement circumstances, as well as our consideration of areas where material misstatements are likely to arise.

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, 2026 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, 2026 and on the criteria described in the Economic and Financial Analysis Report and in the explanatory note 37 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 was 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 the procedures performed and the evidence obtained, nothing has come to our attention that causes us to believe that the compilation and presentation process 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 22, 2026

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

Original report in Portuguese signed by
André Dala Pola
Accountant CRC 1SP214007/O-2



Financial Statements

9M26



Dear Shareholders,

We submit to you the Consolidated Financial Statements of Banco Bradesco S.A. for the nine-month period from January 1 to September 30, 2026. 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 economic activity continues to show signs of moderation. The GDP of the second quarter grew by 0.5%, with growth led by segments less connected to the economic cycle, such as the extractive industry and agribusiness. Despite the resilience of the labor market and the expansion of income, household consumption performance remains below its historical average for a few quarters, falling in the second quarter, reflecting the level of indebtedness of households and the still restrictive monetary policy. We projected a growth of 1.7% in 2026, lower than the 2.3% observed in 2025.

In the context of monetary policy, the Central Bank of Brazil continued the Selic calibration cycle, which ended the third quarter at 13.75%, highlighting asymmetric upside risks for inflation, associated with the conflict in the Middle East and climate factors, signaling a cautious stance over the coming months. We expect continuity of the monetary policy adjustment cycle, with the Selic rate ending this year at 13.25%.

The international scenario became more adverse in the third quarter. The Federal Reserve started an interest rate hiking cycle in the United States and long interest rates have risen again in the world, but the dollar has not consistently strengthened, limiting contagion to emerging countries so far. The conflict in the Middle East is still undefined, and oil prices remain pressured.

Highlights 3Q26

In July 2026, the increase in the Company's share capital was disclosed through private subscription of shares, as well as the anticipation of the payment of Interest on Shareholders' Equity (JCP) declared on March 25, 2026, and June 23, 2026. The capital increase, amounting to up to R\$10 billion, aims to strengthen the Company's capital structure and sustain the accelerated pace of strategic investments, including the expansion of technology contributions, the promotion of commercial efficiency, the expansion of business and the strengthening of institutional commitment to sustainable financing initiatives. As of September 30, 2026, R\$9.7 billion had been subscribed under the capital increase, the effect of which on the Company's share capital was subject to approval by the Central Bank of Brazil, which occurred in October 2026. In the same month, the complementary amount of R\$0.3 billion was subscribed, bringing the total to R\$10 billion, the maximum amount provided for in the transaction, of which R\$5.4 billion was subscribed by controlling shareholders and R\$4.6 billion by minority shareholders.



Highlighted Information

9M26

BOOK NET INCOME

R\$19.2 bn

EARNINGS PER SHARE

R\$1.73 common

R\$1.90 preferred

ROAE ⁽¹⁾

14.6%

BOOK VALUE PER SHARE

R\$16.86

MARKET VALUE

R\$183.9 bn

TIER I CAPITAL

13.7%

SHAREHOLDERS' EQUITY ⁽²⁾

R\$188.5 bn

INTEREST ON SHAREHOLDERS' EQUITY R\$12.1 bn (gross) | *Payout* 66% (gross)

EXPANDED LOAN PORTFOLIO

(Sept26 vs. Sept25)

R\$1,149.5 bn (+11.1%)

INDIVIDUALS: **R\$484.9 bn** (+7.4%)

COMPANIES: **R\$664.7 bn** (+14.1%)

TECHNICAL PROVISIONS

(Sept26 vs. Sept25)

R\$478.9 bn (+10.0%)

Life and Pension Plans: **R\$436.8 bn** (+10.7%)

Insurance: **R\$32.0 bn** (+5.1%)

Capitalization Bonds: **R\$10.1 bn** (stable)

ALLOWANCE FOR EXPANDED LOANS

(Sept26 vs. Sept25)

R\$59.6 bn (+4.1%)

SECURITIES

(Sept26 vs. Sept25)

R\$960.5 bn (+15.1%)

FVPL: **R\$534.9 bn** (+17.7%)

FVOCI: **R\$112.6 bn** (+15.9%)

Amortized Cost: **R\$313.0 bn** (+10.7%)

TOTAL DEPOSITS

(Sept26 vs. Sept25)

R\$764.3 bn (+14.6%)

(1) Considering the capital increase, the ROAE would be 14.4%; and

(2) Equity attributable to shareholders of the parent.



Technology and Innovation

In the third quarter of 2026, Bradesco expanded its ability to transform technology into solutions for clients and business opportunities. The combination of artificial intelligence, data, agility at scale and evolution of digital journeys strengthens the construction of an AI Powered bank, with higher execution speed, more personalized experiences and structural efficiency gains. In this movement, Agile@Scale deepened the integration between technology and business, contributing to a 52% reduction in the lead time compared to the beginning of 2024 and to a 3.8-fold growth forecast in the volume of business features delivered in 2026 compared to the end of 2023. The model already brings together 41 squads organized around products, channels, segments and enabling capabilities.

The AI Powered Banking strategy has gained scale with the consolidation of Bridge, the corporate platform of generative artificial intelligence, which has surpassed 1,000 use cases distributed in more than 200 projects. With reusable services and layers of security, privacy, compliance and governance, the platform accelerates the development of solutions for products, channels and processes. As an evolution of this ecosystem, AI Apps, our internal platform with AI applications, democratizes the safe use of generative AI in activities such as document analysis, production of abstracts, content creation and presentation development.

In the relationship journeys, b.ia Clientes reached 16.5 million individual clients since January 2026. On WhatsApp, the solution already totals 5 million clients with transactions since its launch. b.ia is fully available in the App, in both logged-in and non-logged-in areas, with a resolution rate close to 90%. By completing ten years and overcoming 3 billion interactions since its launch, b.ia has evolved from a virtual assistant to a customer service platform, financial guidance and transaction execution. There are already more than 20 transactional capabilities, including (Smart) Pix Inteligente and Generative AI payments, payment slip and DDA scheduled payments, balance verification and card invoice, as well as preventive alerts. In WhatsApp, Pix's journey began to allow payments by a scannable QR Code or Pix Cópia e Cola (Copy and Paste), concluding the operation on the channel itself.

Internally, the Corporate b.ia is enabled for 100% of employees, with an adherence rate of 88% and 10 million interactions, and is also integrated with Microsoft Teams. In software engineering, b.ia Tech supports all developers in writing stories, creating tests, code review and automated assessment of changes, risks and incidents. The b.ia Tech AgentiX allows the creation of agent teams to perform complex tasks, while AI-DLC incorporates artificial intelligence into the entire development cycle, with human supervision and governance – “human on the loop”, resulting in reduced technology refresh time and faster development, as for example in Digital Business initiatives.

In digital channels, evolutions prioritized autonomy, convenience and personalization. The Bradesco App started to offer a new Prime Benefits Home, bringing together discounts, cashback and personalized experiences, as well as a contactless payment journey. Through Open Finance, clients can also perform Pix up to R\$500 using funds maintained in other institutions, without leaving the application. In credit, portability of payroll-deductible loans gained digital formalization, with facial biometrics and automatic storage of documents. A new integrated credit ecosystem has started to centralize the journey and automate the distribution of proposals, reducing manual steps and client response time.

In investments, the integration with Ágora advanced with easy account opening and the beginning of the expanded new broker application, which offers execution of orders by the chart, *boleto rápida* (quick order entry), market mapping and real-time asset tracking. For companies, the App Bradesco Cartões PJ (Corporate Cards) now facilitates the payment of invoices by bank payment slip.

The international performance has also recorded advances. Bradesco carried out the first pilot operation of the Bank of America's Cross-Border Real-Time Payments solution, with a transfer initiated via Swift and instantly credited in Hong Kong dollars. At Bradesco Bank, the digital experience has been renewed and the offer of long-term deposits on digital channels has been expanded.

To sustain this transformation, Bradesco expanded its workforce by 48% compared to the 2023 base, in addition to a 120% growth in the number of developers, supported by a continuous strategy of capacity building and talent attraction. In the quarter, the Bank conquered first place in the Transformation category of the Impacto Brasil Award 2026 and was featured in the *Valor Inovação Brasil* Award 2026, reinforcing the connection between technology, artificial intelligence, innovation and value generation.



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 10.4 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 eight 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 four Specialized Structures Mix and twenty-six 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.

In September 2026, the Organization had 79,050 employees, 66,952 of Banco Bradesco, 11,204 from Affiliated companies and 894 from 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 and is expressed in our Statement of Purpose. We integrate environmental, social and governance (ESG) aspects into our business management, decision-making and relationships with our stakeholders, with a focus on generating long-term value.

Our strategy is aligned with the UN Sustainable Development Goals (SDGs) and guides the incorporation of ESG topics into our business, the management of risks and opportunities, and the transparency of our practices.

We remain committed to financing sustainable businesses and supporting our clients in the transition to a greener and more inclusive economy. As of September 2026, we had reached 95.6% of our target of directing R\$450 billion to this purpose by the end of 2026.

We completed the allocation of R\$3.6 billion to sustainable projects under the first Eco Invest Brasil auction. This amount comprises R\$500 million in catalytic capital and R\$3.1 billion in private resources mobilized for initiatives in energy transition, circular economy, bioeconomy, sanitation and infrastructure.

After the end of the quarter, we were selected in the 5th Eco Invest Brasil auction, with proposals approved in three of the six thematic value chains of this edition. The projects provide for the mobilization of R\$28.5 billion through innovation and corporate credit funds aimed at financing technological innovation and sustainable industrial development, targeting the following value chains: mineral and industrial waste circularity; green fertilizers, bio-inputs and alternative proteins; and biomaterials and green chemistry. With this result, we consolidated our position as the only private bank selected in all editions of the program.

We achieved first place in Latin America and 9th place in the global ranking of sustainability coordinators in the fourth edition of *Sustainable Loans Insight 2026*, published by Environmental Finance. The ranking classifies financial institutions based on the number of sustainable loan transactions coordinated during the period analyzed.



We were ranked among the 10 companies with the most prominent ESG performance in the *Anuário Integridade ESG 2026* (ESG Integrity Yearbook 2026). For the composition of the overall, sector and pillar rankings, public data from 1,360 companies operating in Brazil and actively disclosing their ESG practices were assessed.

We are part of leading national and international sustainability indices and ratings, such as the Dow Jones Best-in-Class Indices (DJ BIC) of the New York Stock Exchange and B3's Corporate Sustainability Index (ISE). These recognitions reflect our management and performance across 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. Governed by its own Internal Regulations, the Board also has an annual calendar of meetings established by its Chairman.

We also have Global Internal Audit, which is 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 three effective members, elected by controlling 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 3.6% of Ibovespa as of September 30, 2026. 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.

Risk Management

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, Artificial Intelligence 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 the tools that support decision-making processes, derived from any method, hypothesis, techniques and system or quantitative approach, among others, that apply statistical, economic, financial or mathematical theories to transform data into estimates. 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.

As relevant application examples, the models are, 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.

Because these are simplifications of reality, the models are subject to risks that reflect the possibility of inappropriate business decision-making, based on a model developed with failures/deficiencies, or even, due to improper 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, regulations and self-regulatory standards, as well as with the best market practices and the support of the Organization's Board of Directors.

Independent Audit

In accordance with the applicable regulations, including the Securities and Exchange Commission (CVM) standards, in particular, but not limited to CVM Resolution No. 162/2022, concerning the performance and independence of independent auditors, the Bradesco Organization maintains a policy for hiring independent audit services and services not related to auditing, with guidelines aimed at preserving independence and preventing potential conflicts of interest.

The Bradesco Organization engaged KPMG Auditores Independentes Ltda. to provide services not related to the audit of the Consolidated Financial Statements. These non-audit services do not constitute a conflict of interest or a loss of independence in the performance of the audit of the Financial Statements, in accordance with the Organization's internal policies and the auditor's independence rules. Information on the audit firm's fees is disclosed annually in the 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\$1.6 billion

Investment forecast for
2026

R\$1.3 billion are allocated for Activity Expenses.

R\$328 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

More than 2.0 million users will be enrolled in at least one of the free crash
courses available on the portal.

Recognitions

- Bradesco wins for the fourth consecutive year the “Best Brazilian Sub-Custodian Bank” award from the Global Finance magazine.
- Bradesco received the 2026 Compliance Awards promoted by Leaders League, in the category Best Compliance Department – Banks, Fintechs and Payment Options.
- Bradesco won first place in the Transformation category of the Impacto Brasil 2026 Awards, promoted by Agile Trends, which recognizes innovation and organizational transformation initiatives with measurable result.
- Bradesco was included in the Best Companies to Work For in Brazil 2026 ranking by Great Place to Work (GPTW).



Acknowledgements

The results of the period reflect the strength of our strategy, the trust of our clients and shareholders and the commitment of our employees and associates. To all who have contributed to this trajectory of consistent results, continuous evolution and sustainable value generation, our sincere thanks.

Cidade de Deus, October 22, 2026

Board of Directors and Board of Executive Officers

	R\$ thousands		
	Note	September 30, 2026	December 31, 2025
Assets			
Cash and due from banks	5	13,705,396	15,351,748
Financial assets measured at fair value through profit or loss		563,112,602	547,913,136
- Securities and other financial assets	6a	534,861,152	526,937,396
- Derivative financial instruments	7b	28,251,450	20,975,740
Financial assets measured at fair value through other comprehensive income	8	112,637,162	109,952,563
- Securities, net of expected credit losses associated with credit risk	8a	112,637,162	109,952,563
Financial assets at amortized cost		1,567,205,988	1,441,634,500
- Securities, net of expected credit losses associated with credit risk	9	313,030,554	290,462,558
- Interbank investments	10	287,683,388	235,485,054
- Compulsory and other deposits with the Brazilian Central Bank	11	130,863,575	121,679,449
- Loans net of losses associated with credit risk	12	666,020,021	627,852,869
- Leases net of expected credit losses associated with credit risk	12	7,880,038	7,520,084
- Other financial assets	13	161,728,412	158,634,486
Non-current assets held for sale and discontinued operations	14	2,406,106	1,612,862
Investments in affiliates and jointly controlled entities	15	15,078,590	13,348,433
Property and equipment	16	8,195,120	8,626,609
Intangible assets and goodwill, net of amortization	17	22,119,035	20,668,922
Current income and other tax assets		32,819,381	12,779,690
Deferred income tax assets	36b	111,972,700	118,702,047
Other assets	18	20,288,292	16,137,253
Total assets		2,469,540,372	2,306,727,763
Liabilities			
Financial liabilities at amortized cost		1,683,376,999	1,585,281,245
- Deposits from banks	19	438,227,090	427,099,494
- Deposits from customers	20	756,875,695	721,274,151
- Securities issued	21	351,727,724	306,260,682
- Subordinated debt	22	49,272,445	54,714,526
- Other financial liabilities	23	87,274,045	75,932,392
Financial liabilities measured at fair value through profit or loss	6b and 7b	26,052,033	18,562,103
Other financial instruments with credit risk exposure	39c	2,842,021	3,056,120
- Loan commitments and credits to be released		1,526,865	1,775,512
- Financial guarantees		1,315,156	1,280,608
Technical provisions for insurance, pension plans and capitalization bonds	24	478,934,338	445,994,253
Other provisions	24b	32,751,219	35,460,514
Current income tax liabilities		2,335,556	2,003,486
Deferred income tax liabilities	36d	8,309,729	5,450,471
Other liabilities	26	44,661,296	37,884,970
Total liabilities		2,279,263,191	2,133,693,162
Equity			
Capital		103,490,055	87,100,000
Treasury shares	27e	(288,591)	(168,625)
Capital reserves		11,441	11,441
Profit reserves	27c	91,505,233	91,064,887
Accumulated other comprehensive income/(loss)		(6,243,454)	(5,768,664)
Equity attributable to controlling shareholders of the parent		188,474,684	172,239,039
Non-controlling interests	28	1,802,497	795,562
Total equity		190,277,181	173,034,601
Total equity and liabilities		2,469,540,372	2,306,727,763

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

	Note	R\$ thousands	
		Nine-month period ended on September 30	
		2026	2025
Revenue from financial intermediation		203,303,877	168,409,952
- Loans and leases		107,328,484	90,990,190
- Net gain or (loss) with securities and interbank investments	7f III	71,387,723	60,258,054
- Net gain or (loss) from derivative financial instruments	7e	3,122,189	2,500,540
- Financial result from insurance, pension plans and capitalization bonds		6,113,209	4,432,925
- Result of foreign currency operations		5,340,159	(641,875)
- Compulsory deposits with the Brazilian Central Bank	11b	9,809,428	8,703,936
- Gain or (loss) on sale or transfer of financial assets		202,685	2,166,182
Expenses from financial intermediation		(128,561,158)	(102,814,762)
- Retail and professional market funding	19e	(120,348,770)	(97,474,759)
- Borrowing and on-lending	19d	(8,212,388)	(5,340,003)
Net revenue from financial intermediation		74,742,719	65,595,190
Expected Losses on Financial Assets	12	(32,240,832)	(26,036,232)
Gross Income from Financial Intermediation Net of Expected Losses		42,501,887	39,558,958
Other operating income/(expenses)		(20,570,732)	(22,520,801)
- Fee and commission income	29	23,784,908	23,023,199
- Other income from insurance, pension plans and capitalization bonds	24a III	11,274,186	10,552,329
- Personnel expenses	30	(20,306,280)	(19,570,286)
- Administrative Expenses	31	(16,978,520)	(16,444,771)
- Tax expenses	32	(6,580,512)	(6,098,570)
- Share of profit (loss) of associates and jointly controlled entities	15a	1,424,290	1,335,724
- Other operating income	33	8,802,416	8,491,120
- Other operating expenses	34	(17,645,734)	(16,703,683)
Tax, Civil and Labor Provisions and Others	25	(4,345,486)	(7,105,863)
Operating profit		21,931,155	17,038,157
Non-operating income/(expense)	35	112,304	(178,732)
Income before income tax and non-controlling interests		22,043,459	16,859,425
- Income tax and social contribution	36	(2,590,525)	1,424,812
- Non-controlling shareholders		(264,152)	(210,728)
Net income		19,188,782	18,073,509
Basic and diluted earnings per share based on the weighted average number of shares outstanding (expressed in R\$ per share):			
- Earnings per common share	27f i	1.73	1.62
- Earnings per preferred share (non-subordinated)	27f i	1.90	1.79

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

	R\$ thousands	
	Nine-month period ended on September 30	
	2026	2025
Net income for the period attributable to the controlling shareholders	19,188,782	18,073,509
Non-controlling interests	264,152	210,728
Net income attributable to shareholders of the parent and non-controlling interest	19,452,934	18,284,237
Items that may be subsequently reclassified to the income statement	(494,126)	39,455
Financial assets measured at fair value through other comprehensive income	(659,295)	216,298
Bradesco and subsidiaries	(1,056,553)	684,173
Associates and jointly controlled entities	(195,547)	(235,767)
Tax effect	592,805	(232,108)
Hedge Operations	348,553	111,450
Cash flow hedge	280,307	(345,635)
Hedge of investment abroad	359,770	575,413
Tax effect	(291,524)	(118,328)
Adjustment for conversion of a foreign subsidiary	(183,384)	(288,293)
Items that cannot be reclassified to the income statement	19,336	643,935
Financial assets measured at fair value through other comprehensive income	19,331	644,626
Bradesco and subsidiaries	27,528	1,009,335
Tax effect	(8,197)	(364,709)
Remeasurement of defined benefit liability (asset)	5	(691)
Total other comprehensive income/(loss)	(474,790)	683,390
Total comprehensive income	18,978,144	18,967,627
Attributable to shareholders:		
Shareholders of the parent	18,713,992	18,756,899
Non-controlling interests	264,152	210,728

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

	R\$ thousands											
	Capital	Capital increase		Capital reserves	Profit reserves		Accumulated other comprehensive income/ (loss)	Treasury shares	Accumulated profits/ losses	Equity attributable to controlling shareholders of the parent	Equity attributable to non-controlling shareholders	Total
		To be paid in (2)	To be realized (3)	Share premium	Legal	Statutory						
Balances 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)
Increase of non-controlling shareholders' interest	-	-	-	-	-	-	-	-	-	-	(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 equity	-	-	-	-	-	-	-	-	(10,636,324)	(10,636,324)	-	(10,636,324)
Balances 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
Balances December 31, 2025	87,100,000	-	-	11,441	15,356,673	75,708,214	(5,768,664)	(168,625)	-	172,239,039	795,562	173,034,601
Capital increase with reserves	6,670,000	-	-	-	(6,670,000)	-	-	-	-	-	-	-
Capital increase through share subscription	-	10,000,000	(279,945)	-	-	-	-	-	-	9,720,055	-	9,720,055
Acquisition of treasury shares	-	-	-	-	-	-	-	(119,966)	-	(119,966)	-	(119,966)
Increase of non-controlling shareholders' interest	-	-	-	-	-	-	-	-	-	-	742,783	742,783
Asset valuation adjustments (1)	-	-	-	-	-	-	(474,790)	-	-	(474,790)	-	(474,790)
Net income	-	-	-	-	-	-	-	-	19,188,782	19,188,782	264,152	19,452,934
Allocations:												
Reserves	-	-	-	-	959,439	6,150,907	-	-	(7,110,346)	-	-	-
- Interest on equity	-	-	-	-	-	-	-	-	(12,078,436)	(12,078,436)	-	(12,078,436)
Balances September 30, 2026	93,770,000	10,000,000	(279,945)	11,441	9,646,112	81,859,121	(6,243,454)	(288,591)	-	188,474,684	1,802,497	190,277,181

(1) Includes the effects of exchange rate changes arising from the translation of investments in foreign operations;

(2) Approved by the Brazilian Central Bank on October 08, 2026 (Note 27b);

(3) Refers to the unsubscribed shares issued in connection with the capital increase, which were offered at an auction held on October 02, 2026, with all shares being sold.

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

	R\$ thousands	
	Nine-month period ended on September 30	
	2026	2025
Cash flows from operating activities:		
Income before income taxes and non-controlling interests	22,043,459	16,859,425
Adjustments for:	77,938,556	70,801,260
- Expected credit loss associated with credit risk	32,240,832	26,036,232
- Expenses with interest and inflation indexation of technical provisions for insurance, pension plans and capitalization bonds	38,530,340	34,225,069
- Constitution/reversion and inflation indexation of Civil, Labor and Tax Provisions	4,838,658	7,952,885
- Depreciation and amortization	5,604,513	5,714,854
- Share of profit (loss) of associates and jointly controlled entities	(1,424,290)	(1,335,724)
- (Gain)/loss on sale of non-financial assets held for sale	(90,569)	(143,140)
- Gains/(losses) on the sales of Premises and equipment	8,379	117,796
- (Gain)/loss on sale of investments	(417)	(51,709)
- Foreign exchange variation of assets and liabilities overseas and Other	(1,915,857)	(1,915,718)
- Effect of changes in foreign exchange rates on cash and cash equivalents	146,967	200,715
(Increase) in assets	(85,123,080)	(146,171,201)
- Compulsory deposits with the Brazilian Central Bank	(1,984,128)	1,077,875
- Interbank investments	18,548,412	(14,335,877)
- Loans and leases	(70,289,512)	(73,765,963)
- Financial assets measured at fair value through profit or loss	(7,721,104)	(97,032,739)
- Deferred income tax assets	5,680,528	313,499
- Other financial assets	(4,517,048)	38,334,360
- Other assets	(24,840,228)	(762,356)
(Increase)/Decrease in liabilities	57,474,543	23,346,549
- Deposits and other financial liabilities	58,916,099	25,327,835
- Deferred income tax liabilities	1,317,552	(4,752,024)
- Other provisions	(13,138,623)	(7,485,027)
- Other liabilities	23,215,548	16,238,895
Income tax and social contribution paid	(12,836,033)	(5,983,130)
Net cash provided by/(used in) operating activities	72,333,478	(35,163,967)
Cash flows from investing activities:		
Acquisition of financial assets at fair value through other comprehensive income	(102,993,046)	(63,446,171)
Disposal, maturities, and interest of financial assets at fair value through other comprehensive income	112,400,476	102,173,130
Maturities and interest on financial assets at amortized cost	113,498,252	112,884,111
Acquisition of financial assets at amortized cost	(111,433,539)	(81,654,887)
Proceeds from sale of non-financial assets held for sale	1,857,530	730,435
Investment acquisitions	(1,006,196)	(2,728,230)
Sale of investments	-	16,711
Dividends and interest on shareholders' equity received	423,131	282,987
Purchase of premises and equipment	(1,629,969)	(3,520,108)
Proceeds from sale of property and equipment	643,158	670,849
Intangible asset acquisitions	(5,383,322)	(4,040,830)
Net cash provided by/(used in) investing activities	6,376,475	61,367,997
Cash flows from financing activities:		
Funds from securities issued	95,764,374	106,148,486
Settlement and interest payments of securities issued	(80,299,291)	(91,961,645)
Settlement and interest payments of subordinated debts	(11,572,278)	(11,831,400)
Lease payments	(845,306)	(1,135,546)
Non-controlling shareholders	742,783	(234,365)
Interest on Shareholders' Equity/Dividends paid	(15,652,965)	(9,164,054)
Capital increase through share subscription	9,720,055	-
Acquisition of treasury shares	(119,966)	(222,621)
Net cash provided by/(used in) financing activities	(2,262,594)	(8,401,145)
Net increase/(decrease) in cash and cash equivalents	76,447,359	17,802,885
Cash and cash equivalents - at the beginning of the period	193,516,834	208,023,801
Effect of changes in foreign exchange rates on cash and cash equivalents	(146,967)	(200,715)
Cash and cash equivalents - at the end of the period	269,817,226	225,625,971
Net increase/(decrease) in cash and cash equivalents	76,447,359	17,802,885

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

	R\$ thousands			
	Nine-month period ended on September 30			
	2026	%	2025	%
1 – Revenue	194,668,051	397.3	162,107,176	380.5
1.1) Financial intermediation	203,303,877	414.9	168,409,952	395.3
1.2) Fees and commissions	23,784,908	48.5	23,023,199	54.0
1.3) Expected credit loss associated with credit risk	(32,240,832)	(65.8)	(26,036,232)	(61.1)
1.4) Other	(179,902)	(0.4)	(3,289,743)	(7.7)
2 – Financial intermediation expenses	(128,561,158)	(262.4)	(102,814,762)	(241.3)
3 – Inputs acquired from third parties	(12,923,493)	(26.4)	(12,309,862)	(28.9)
Outsourced services	(3,591,416)	(7.3)	(3,827,187)	(9.0)
Data processing	(2,796,230)	(5.7)	(2,044,428)	(4.8)
Communication	(502,267)	(1.0)	(500,664)	(1.2)
Asset maintenance	(833,770)	(1.7)	(979,610)	(2.3)
Financial system services	(1,217,938)	(2.5)	(1,156,062)	(2.7)
Advertising and marketing	(1,069,364)	(2.2)	(911,335)	(2.1)
Security and surveillance	(330,470)	(0.7)	(352,928)	(0.8)
Transport	(420,316)	(0.9)	(463,430)	(1.1)
Material, water, electricity and gas	(295,559)	(0.6)	(302,110)	(0.7)
Travel	(182,079)	(0.4)	(142,576)	(0.3)
Other	(1,684,084)	(3.4)	(1,629,532)	(3.8)
4 – Gross added value (1-2-3)	53,183,400	108.5	46,982,552	110.3
5 – Depreciation and amortization	(5,604,513)	(11.4)	(5,714,854)	(13.4)
6 – Net added value produced by the entity (4-5)	47,578,887	97.1	41,267,698	96.9
7 – Added value received through transfer	1,424,290	2.9	1,335,724	3.1
Share of profit (loss) of associates and jointly controlled companies	1,424,290	2.9	1,335,724	3.1
8 – Added value to distribute (6+7)	49,003,177	100.0	42,603,422	100.0
9 – Added Value Distributed	49,003,177	100.0	42,603,422	100.0
9.1) Personnel	17,750,245	36.2	16,963,750	39.8
Salaries	11,115,570	22.7	10,358,705	24.3
Benefits	3,928,322	8.0	4,044,006	9.5
Government Severance Indemnity Fund for Employees (FGTS)	824,848	1.7	867,811	2.0
Other	1,881,505	3.8	1,693,228	4.0
9.2) Tax, fees and contributions	11,727,072	23.9	7,280,294	17.1
Federal	10,717,558	21.9	6,332,625	14.9
State	1,747	-	2,873	-
Municipal	1,007,767	2.1	944,796	2.2
9.3) Remuneration for providers of capital	72,926	0.1	75,141	0.2
Rental	72,926	0.1	75,141	0.2
9.4) Added Value distributed to shareholders	19,452,934	39.7	18,284,237	42.9
Interest on shareholders' equity	12,078,436	24.6	10,636,324	25.0
Retained earnings	7,110,346	14.5	7,437,185	17.5
Non-controlling Interests' share of retained earnings	264,152	0.5	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) SIGNIFICANT 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 15) and goodwill on acquisitions of subsidiaries is presented in intangible assets (Note 17a).

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.

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.

The consolidated financial statements present all relevant information for understanding the changes in the Organization's equity and financial situation, in its performance and in its cash flows occurred since the end of the most recent fiscal year, including, at least,

the balance of each one of the groups and subgroups of accounts that are included in the most recent full financial statements.

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 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 22, 2026.

a) Consolidation

Below are the main 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	
			September 30, 2026	December 31, 2025	September 30, 2026	December 31, 2025
Financial Sector – Brazil						
Ágora Corretora de Títulos e Valores Mobiliários S.A.	São Paulo - Brazil	Brokerage	100.00%	100.00%	100.00%	100.00%
Banco Bradescard S.A.	São Paulo - Brazil	Credit Card	100.00%	100.00%	100.00%	100.00%
Banco Bradesco BBI S.A.	São Paulo - Brazil	Investment bank	100.00%	100.00%	100.00%	100.00%
Banco Bradesco BERJ S.A.	São Paulo - Brazil	Banking	100.00%	100.00%	100.00%	100.00%
Banco Bradesco Financiamentos S.A.	São Paulo - Brazil	Banking	100.00%	100.00%	100.00%	100.00%
Banco Losango S.A. Banco Múltiplo	Rio de Janeiro - Brazil	Banking	100.00%	100.00%	100.00%	100.00%
Bradesco Administradora de Consórcios Ltda.	São Paulo - Brazil	Consortium management	100.00%	100.00%	100.00%	100.00%
Bradesco Leasing S.A. Arrendamento Mercantil	São Paulo - Brazil	Leases	100.00%	100.00%	100.00%	100.00%
Bradesco-Kirton Corretora de Câmbio S.A.	São Paulo - Brazil	Exchange Broker	99.97%	99.97%	99.97%	99.97%
Bradesco S.A. Corretora de Títulos e Valores Mobiliários	São Paulo - Brazil	Brokerage	100.00%	100.00%	100.00%	100.00%
Kirton Bank S.A. Banco Múltiplo	São Paulo - Brazil	Banking	100.00%	100.00%	100.00%	100.00%
Banco Digio S.A.	São Paulo - Brazil	Digital Bank	100.00%	100.00%	100.00%	100.00%
Tivio Capital Distribuidora de Títulos e Valores Mobiliários S.A. (1)	São Paulo - Brazil	Asset management	100.00%	61.56%	100.00%	61.56%
Tempo Serviços Ltda.	Minas Gerais - Brazil	Services	100.00%	100.00%	100.00%	100.00%
Financial Sector – Overseas						
Banco Bradesco Europa S.A. (2)	Luxembourg - Luxembourg	Banking	100.00%	100.00%	100.00%	100.00%
Banco Bradesco S.A. Grand Cayman Branch (2)	Georgetown - Cayman Islands	Banking	100.00%	100.00%	100.00%	100.00%
Banco Bradesco S.A. New York Branch (2)	New York - United States	Banking	100.00%	100.00%	100.00%	100.00%
Bradesco Securities, Inc. (2)	New York - United States	Brokerage	100.00%	100.00%	100.00%	100.00%
Bradesco Securities, UK. Limited (2)	London - United Kingdom	Brokerage	100.00%	100.00%	100.00%	100.00%
Bradesco Securities, Hong Kong Limited (2)	Hong Kong - China	Brokerage	100.00%	100.00%	100.00%	100.00%
Bradescard México, sociedad de Responsabilidad Limitada (3)	Jalisco - Mexico	Credit Card	100.00%	100.00%	100.00%	100.00%
Bradesco Bank (4)	Florida - United States	Banking	100.00%	100.00%	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%	100.00%	100.00%
Bradesco Capitalização S.A.	São Paulo - Brazil	Capitalization bonds	100.00%	100.00%	100.00%	100.00%
Bradesco Seguros S.A.	São Paulo - Brazil	Insurance	99.96%	99.96%	99.96%	99.96%
Bradesco Vida e Previdência S.A.	São Paulo - Brazil	Pension plan/Insurance	100.00%	100.00%	100.00%	100.00%

Bradsaúde S.A. (5)	São Paulo - Brazil	Health/Dental	91.35%	53.54%	91.35%	53.54%
Insurance - Overseas						
Bradesco Argentina de Seguros S.A. (2)	Buenos Aires - Argentina	Insurance	99.98%	99.98%	99.98%	99.98%
Other Activities - Brazil						
Andorra Holdings S.A.	São Paulo - Brazil	Holding	100.00%	100.00%	100.00%	100.00%
Bradseg Participações S.A.	São Paulo - Brazil	Holding	100.00%	100.00%	100.00%	100.00%
Nova Paiol Participações Ltda.	São Paulo - Brazil	Holding	100.00%	100.00%	100.00%	100.00%
Bradesco Corretora de Seguros Ltda.	São Paulo - Brazil	Insurance Brokerage	100.00%	100.00%	100.00%	100.00%
BSP Empreendimentos Imobiliários S.A.	São Paulo - Brazil	Real estate	100.00%	100.00%	100.00%	100.00%
Cia. Securitizadora de Créditos Financeiros	São Paulo - Brazil	Credit acquisition	100.00%	100.00%	100.00%	100.00%
Investment Funds (6)						
Bradesco FIC FI RF Cred Priv Premium PGBL/VGBL	São Paulo - Brazil	Investment Fund	100.00%	100.00%	100.00%	100.00%
Brad Priv Performance FICFI RF Cred PRIV PGBL/VGBL	São Paulo - Brazil	Investment Fund	100.00%	100.00%	100.00%	100.00%
Brad Private PB FIC FI RF Cred Priv PGBL/VGBL	São Paulo - Brazil	Investment Fund	100.00%	100.00%	100.00%	100.00%
Bradesco Ultra PGBL/VGBL FIC FI RF Cred Priv	São Paulo - Brazil	Investment Fund	100.00%	100.00%	100.00%	100.00%
Bradesco FIC de FI Renda Fixa A PGBL/VGBL	São Paulo - Brazil	Investment Fund	100.00%	100.00%	100.00%	100.00%
Bradesco FI Mult Cred Priv Inv Exterior Pioneiro	São Paulo - Brazil	Investment Fund	100.00%	100.00%	100.00%	100.00%
Bradesco FI Referenciado DI União	São Paulo - Brazil	Investment Fund	98.01%	92.86%	98.01%	92.86%
Alpha Fundo de Investimento Multimercado Crédito Privado Investimento no Exterior	São Paulo - Brazil	Investment Fund	100.00%	100.00%	100.00%	100.00%
Bradesco FIC FI R.F. PGBL/VGBL Fix Plus	São Paulo - Brazil	Investment Fund	100.00%	100.00%	100.00%	100.00%
Bradesco FIC FI Referenciado DI Galáxia	São Paulo - Brazil	Investment Fund	100.00%	100.00%	100.00%	100.00%

(1) In February 2026, there was a capital increase through the issuance of shares. In April 2026, all shares of this company were acquired;

(2) Brazilian real is the functional currency of these overseas companies;

(3) Mexican Peso is the functional currency of these overseas companies;

(4) US Dollar is the functional currency of these overseas companies;

(5) Name change from Odontoprev to Bradsaude due to the healthcare business restructuring in April 2026 (Note 40g); and

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

The consolidated financial statements have been prepared, in all material respects, using principles, methods and accounting criteria consistent with those adopted in the annual financial statements for the year ended December 31, 2025.

3) NEW STANDARDS AND AMENDMENTS AND INTERPRETATIONS OF EXISTING STANDARDS

a) Standards, amendments and interpretations of standards adopted from January 1, 2026

On November 16, 2022, Law No. 14,467 was enacted, established new rules for deductibility, in the calculation bases of Corporate Income Tax (IRPJ) and Social Contribution on Net Profit (CSLL), of credit losses arising from the activities of financial institutions, with effect from January 1, 2025.

Subsequently, on December 27, 2024, Law No. 15,078 was published, which established that losses related to defaulted credits on December 31, 2024, which had not been deducted by that date, must comply with a new deduction criterion. Said law also prohibited the deduction, in the 2025 financial year, of losses incurred that exceed the real profit calculated in the respective period.

Both losses existing in inventory on December 31, 2024, and those calculated in the year 2025 and not deducted due to the aforementioned limitation, may only be excluded from the IRPJ and CSLL calculation basis in installments, at the rate of 1/84 (one eighty-fourths) or 1/120 (one hundred and twentieths) per calendar month, as applicable, from January 2026.

Based on Law No. 14,467/22 and with the changes promoted by Law No. 15,078/2024, as well as RFB Normative Instruction No. 2,201/24, Bradesco opted to apply the deduction criterion at the rate of 1/120 (one hundred and twentieths) for each month of the calculation period, under the terms of §1 of art. 6th of Law No. 14,467, from January 2026.

In 2024, CMN Resolution No. 5,185 and BCB Resolution No. 435 were issued, requiring the preparation and disclosure of the Sustainability-Related Financial Information Report, based on CBPS Technical Pronouncement 01 – General Requirements for Disclosure of Sustainability-Related Financial Information and CBPS Technical Pronouncement 02 – Climate-Related Disclosures. The report is required to be prepared from the 2026 fiscal year onwards, subject to the scope and implementation deadlines established by the applicable regulations.

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

In 2023, CMN Resolutions No. 5,100 and BCB No. 352 were issued, complementing 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 Resolutions No. 5,146 and BCB No. 397 were issued, complementing CMN Resolution 4,966/21, which allowed until December 31, 2026 the use of the renegotiated effective interest rate to calculate the present value of restructured contractual cash flows.

In September 2025, were issued Resolutions CMN No. 5,252 and BCB No. 513, which establishes the accounting concepts and criteria for measuring, recognizing, derecognizing, and disclosing sustainability assets and liabilities. The standards comes into effect on January 1, 2027.

In February 2026, CMN Resolutions No. 5,281 and BCB No. 550 were issued, which establish the criteria to be observed in the recognition, measurement and accounting disclosure of virtual assets. The standard will become effective starting January 1, 2027.

4) USE OF SIGNIFICANT ACCOUNTING ESTIMATES AND JUDGMENTS

The significant accounting estimates and judgments used in the preparation of these condensed consolidated interim financial statements are consistent with those adopted for the annual financial statements for the year ended December 31, 2025.

5) CASH AND CASH EQUIVALENTS

	R\$ thousands	
	September 30, 2026	December 31, 2025
Cash and due from banks in domestic currency	12,646,206	12,518,263
Cash and due from banks in foreign currency	1,059,190	2,833,485
Total cash and due from banks	13,705,396	15,351,748
Discretionary deposits at the Central Bank	17,499,998	10,300,000
Reverse repurchase agreements (1)	238,611,832	167,865,086
Total cash and cash equivalents	269,817,226	193,516,834

(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									
	September 30, 2026								December 31, 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	Fair Value	Net change in fair value
- Financial	10,920,558	2,395,768	7,190,031	82,132,973	49,581,640	152,220,970	151,930,840	290,130	172,917,906	(357,386)
National treasury bills	9,894,955	-	1,729,996	11,460,749	-	23,085,700	23,019,593	66,107	51,536,310	(31,474)
National treasury notes	-	710,007	1,336,870	41,817,129	-	43,864,006	43,548,524	315,482	50,049,626	(176,361)
Stocks	-	-	-	-	25,893,338	25,893,338	25,404,418	488,920	20,708,657	(143,621)
Financial treasury bills	453	768,372	3,059,367	12,752,518	-	16,580,710	16,582,536	(1,826)	26,278,755	1,626
Other	1,025,150	917,389	1,063,798	16,102,577	23,688,302	42,797,216	43,375,769	(578,553)	24,344,558	(7,556)
- Insurance Group	4,575,939	22,243,478	43,054,266	296,685,444	16,071,133	382,630,260	382,581,726	48,534	354,015,440	395,718
• Insurance and Capitalization bonds	459,184	65,953	8,522,122	12,417,431	3,463,706	24,928,396	24,949,711	(21,315)	27,181,344	(17,585)
- Financial treasury bills	434	65,953	8,488,063	12,244,242	-	20,798,692	20,802,510	(3,818)	24,316,693	2,247
- Other	458,750	-	34,059	173,189	3,463,706	4,129,704	4,147,201	(17,497)	2,864,651	(19,832)
• Pension plans	4,116,755	22,177,525	34,532,144	284,268,013	12,607,427	357,701,864	357,632,015	69,849	326,834,096	413,303
- Financial treasury bills	16,805	6,722,362	26,417,015	199,733,810	-	232,889,992	232,524,825	365,167	210,928,549	411,862
- Financial bills	2,945,672	14,754,570	6,254,700	12,429,232	-	36,384,174	36,246,597	137,577	42,421,587	209,936
- National treasury notes	384	34,211	970,000	28,822,887	-	29,827,482	30,015,726	(188,244)	21,769,737	(289,440)
- Debentures	794,717	145,313	470,425	33,523,990	-	34,934,445	35,097,713	(163,268)	30,223,055	(20,354)
- National treasury bills	7,437	-	223,764	9,359,319	-	9,590,520	9,673,178	(82,658)	10,045,814	96,264
- Other	351,740	521,069	196,240	398,775	12,607,427	14,075,251	14,073,976	1,275	11,445,354	5,035
- Other activities	-	-	-	3,240	6,682	9,922	9,921	1	4,050	(2)
Other	-	-	-	3,240	6,682	9,922	9,921	1	4,050	(2)
Total	15,496,497	24,639,246	50,244,297	378,821,657	65,659,455	534,861,152	534,522,487	338,665	526,937,396	38,330

b) Liabilities at fair value through profit or loss

	R\$ thousands	
	September 30, 2026	December 31, 2025
Derivative financial instruments	26,052,033	18,562,103
Total	26,052,033	18,562,103

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 flows, 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			
	September 30, 2026		December 31, 2025	
	Notional value	Fair Value	Notional value	Fair Value
Futures contracts				
Purchase commitments:	248,017,298	(256,960)	232,864,244	(450,905)
- Interbank market	141,360,872	40,989	150,634,305	17,542
- Foreign currency	74,529,106	(307,836)	54,344,313	(471,042)
- Other	32,127,320	9,887	27,885,626	2,595
Sale commitments:	254,690,347	316,136	165,612,193	523,762
- Interbank market (1)	173,026,742	(73,559)	111,724,128	(21,535)
- Foreign currency (2)	47,718,454	376,394	30,741,161	530,151
- Other	33,945,151	13,301	23,146,904	15,146
Option contracts				
Long position:	864,589,534	2,326,041	783,864,910	1,828,145
- Interbank market	749,274,853	143,174	718,584,779	106,261
- Foreign currency	14,879,580	973,118	9,616,237	1,121,228
- Other	100,435,101	1,209,749	55,663,894	600,656
Unrestricted position:	873,835,157	(3,341,282)	790,685,040	(2,645,067)
- Interbank market	769,430,710	(159,048)	721,019,609	(113,341)
- Foreign currency	16,703,978	(1,166,608)	15,908,308	(947,331)
- Other	87,700,469	(2,015,626)	53,757,123	(1,584,395)
Forward contracts				
Purchase commitments:	123,731,470	1,448,156	76,859,205	(200,542)
- Foreign currency	102,500,217	(1,492,788)	64,714,131	(1,459,502)
- Other	21,231,253	2,940,944	12,145,074	1,258,960
Sale commitments:	94,125,121	(759,128)	53,889,171	456,033
- Foreign currency (2)	80,221,757	637,890	45,530,533	520,221
- Other	13,903,364	(1,397,018)	8,358,638	(64,188)
Foreign exchange contracts				
Purchase commitments:	34,230,239	(179,275)	24,877,800	(57,213)
- Foreign currency	34,230,239	(179,275)	24,877,800	(57,213)
Sale commitments:	12,631,475	208,675	6,878,489	(110,916)
- Foreign currency	12,631,475	208,675	6,878,489	(110,916)
Swap contracts				
Assets (long position):	184,179,550	10,513,638	928,071,044	9,550,875
- Interbank market	88,311,664	5,948,471	75,975,089	4,695,032
- Fixed rate	17,792,221	585,675	315,081,578	454,827
- Foreign currency	51,356,244	1,227,538	521,032,423	2,485,099
- IGPM (General Index of market pricing)	30,049	31,931	31,221	29,994
- Other	26,689,372	2,720,023	15,950,733	1,885,923
Liabilities (short position):	113,632,359	(8,076,584)	873,497,122	(6,480,535)
- Interbank market	49,993,921	(2,182,386)	32,343,513	(1,378,695)
- Fixed rate	12,223,075	(948,032)	470,848,308	(725,508)
- Foreign currency	18,745,109	(2,336,344)	355,159,513	(2,649,262)
- IGPM (General Index of market pricing)	103,000	(126,570)	103,000	(116,300)
- Other	32,567,254	(2,483,252)	15,042,788	(1,610,770)

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\$119,275,697 thousand (R\$100,113,669 thousand December 31, 2025); and (ii) accounting cash flow hedges to protect DI-indexed investments totaling R\$16,410,837 thousand (R\$10,625,523 thousand December 31, 2025) (Note 7f II); and

(2) Includes specific hedges to protect assets and liabilities, arising from foreign investments. Investments abroad totaling R\$40,112,074 thousand (R\$39,781,569 thousand December 31, 2025).

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

	R\$ thousands					
	September 30, 2026					December 31, 2025
	1 to 90 days	91 to 180 days	181 to 360 days	More than 360 days	Fair Value	Fair Value
Swaps	901,159	523,801	425,974	8,662,704	10,513,638	9,550,875
Futures	101,489	18,101	15,492	432,259	567,341	704,787
Forward purchases	1,742,878	468,970	748,040	4,742,071	7,701,959	4,456,699
Forward sales (1)	870,708	117,306	365,391	5,568,185	6,921,590	4,309,590
Purchases of foreign currency receivable	880	6,890	4,298	-	12,068	122,989
Sales of foreign currencies receivable	208,805	8	-	-	208,813	2,655
Premiums on exercisable options	1,567,013	154,510	196,650	407,868	2,326,041	1,828,145
Total assets (A)	5,392,932	1,289,586	1,755,845	19,813,087	28,251,450	20,975,740
Swaps	(309,639)	(259,936)	(332,921)	(7,174,088)	(8,076,584)	(6,480,535)
Future	(225,348)	(99,479)	(101,151)	(82,187)	(508,165)	(631,930)
Forward purchases	(974,105)	(552,321)	(927,452)	(3,799,925)	(6,253,803)	(4,657,241)
Forward sales	(1,129,671)	(55,654)	(233,859)	(6,261,534)	(7,680,718)	(3,853,557)
Foreign currency purchases payable	(93,231)	(64,614)	(33,498)	-	(191,343)	(180,202)
Sales of foreign currencies payable	-	-	(104)	(34)	(138)	(113,571)
Premiums on written options	(1,523,844)	(162,774)	(242,904)	(1,411,760)	(3,341,282)	(2,645,067)
Total liabilities (B)	(4,255,838)	(1,194,778)	(1,871,889)	(18,729,528)	(26,052,033)	(18,562,103)
Net position (A-B)	1,137,094	94,808	(116,044)	1,083,559	2,199,417	2,413,637

(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					
	September 30, 2026					December 31, 2025
	1 to 90 days	91 to 180 days	181 to 360 days	More than 360 days	Total	
Futures contracts (1)	115,736,435	93,037,938	73,300,257	220,633,015	502,707,645	398,476,437
Option contracts	869,895,695	527,080,033	331,619,281	9,829,682	1,738,424,691	1,574,549,950
Forward contracts (1)	84,579,480	67,848,900	28,916,790	36,511,421	217,856,591	130,748,376
Foreign exchange contracts	36,666,615	4,351,064	5,408,088	435,947	46,861,714	31,756,289
Swap contracts	22,453,097	11,953,263	16,122,858	247,282,691	297,811,909	1,801,568,166
Total September 30, 2026	1,129,331,322	704,271,198	455,367,274	514,692,756	2,803,662,550	
Total December 31, 2025						3,937,099,218

(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	
	September 30, 2026	December 31, 2025
Government securities		
National treasury notes	9,287,312	6,392,456
National treasury bills	7,543,909	7,516,255
Total	16,831,221	13,908,711

e) Gains and losses, net

	R\$ thousands	
	Nine-month period ended on September 30	
	2026	2025
Futures contracts (1)	2,031,258	4,945,207
Option contracts	(971,017)	(133,840)
Forward contracts (1)	793,101	(3,407,443)
Foreign exchange contracts	(110,537)	1,359,146
Swap contracts	815,299	355,859
Foreign exchange variation of assets and liabilities overseas	564,085	(618,389)
Total (Note 7f III)	3,122,189	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	
	September 30, 2026	December 31, 2025
B3 (stock exchange)	2,156,195,732	1,911,030,109
B3 (over-the-counter)	418,262,247	321,618,678
- Financial Institutions	95,857,953	54,045,774
- Companies	319,618,790	265,717,785
- Individuals	2,785,504	1,855,119
Overseas (stock exchange) (1)	67,375,679	48,081,288
Overseas (over-the-counter) (1)	161,828,892	1,656,369,143
Total	2,803,662,550	3,937,099,218

(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	
	September 30, 2026	December 31, 2025
Risk received in credit swaps - Notional	2,259,225	1,840,305
- Debt securities issued by companies	1,300,831	1,195,369
- Brazilian government bonds	958,394	644,936
Risk transferred in credit swaps - Notional	(129,523)	(137,560)
- Companies bonds	(129,523)	(137,560)

The contracts related to credit derivatives transactions described above are due in 2036. There were no credit events, as defined in the agreements, during the period.

II) Hedge Accounting

Hedge accounting is a practice that uses derivative financial instruments with the objective of reducing or eliminating the accounting mismatches that exist in a hedging relationship between a hedging instrument and a hedged item. In other words, this methodology seeks to offset, in whole or in part, the risks arising from exposures to specific factors that may affect the institution's income statement or other comprehensive income.

The hedge effectiveness may be impacted primarily when, during the hedging relationship period, changes occur in the market risk environment or in the counterparty's credit risk.

As of September 30, 2026, Bradesco maintained hedge positions, in accordance with Bacen Circular No. 3,082/02, composed of:

Cash Flow Hedge - The financial instruments classified in this category, aim 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.

With respect to the interest rate risk associated with DI, the hedge accounting strategies designated for the instruments classified in this category make use of DI Futures contracts traded on B3, swaps and IRS of FED funds. The maturity terms extend through 2032, converting the cash flows into fixed rates. The effectiveness measured in the hedge portfolio complies with the applicable regulatory requirements.

Strategy	R\$ thousands			
	Object	Instruments		
	Hedge object (carrying amount)	Hedge instrument (nominal value)	Hedging instrument (carrying amount)	Fair value adjustment recorded in equity* (effective portion)
September 30, 2026				
Assets				
Securities Hedge - interest receipts	16,824,600	16,534,356	16,410,837	(123,519)
Liabilities				
Funding hedge - interest payments	117,956,165	119,150,311	119,275,697	125,386
December 31, 2025				
Assets				
Securities Hedge - interest receipts	11,034,575	10,665,135	10,625,523	(39,611)
Liabilities				
Funding hedge - interest payments	102,370,447	100,352,489	100,113,669	(238,820)

* Gross tax effects. Changes in the value of the hedged item used as the basis for recognizing hedge ineffectiveness for the period are reflected in the fair value of the instrument through effectiveness testing.

The ineffective portion is recognized directly in profit or loss. For the nine-month period ended September 30, 2026, an amount of R\$ (831) thousand was recorded in profit or loss (2025 - R\$ 0 thousand).

Fair value hedge – The financial instruments classified in this category are intended to offset the risks arising from exposure to changes in the fair value of the hedged item. The effective portion of the gains or losses on the instrument is measured by variation of adjustment to the fair value of the instruments and is recognized in statement of income, net of tax effects.

Related to the risk exposure of fixed-rate funding liabilities and fixed-rate government securities, the hedge accounting strategies designated for the instruments classified in this category make use of DI Futures contracts, with maturities extending through 2036. The effectiveness assessed for the hedge portfolio is in compliance with the requirements established by the applicable regulations.

Strategy	R\$ thousands				
	Object		Instruments		
	Hedge object (carrying amount)	Fair value adjustment recorded in income* (effective portion)	Hedge instrument (nominal value)	Hedge instruments (fair value)	Fair value adjustment
Assets					
Government Securities Hedge	2,439	15	2,569	2,554	(15)
Liabilities					
Financial letter hedge	134,647	3,161	138,467	135,336	(3,131)
Total September 30, 2026	137,086	3,176	141,036	137,890	(3,146)
Liabilities					
Financial letter hedge	79,857	1,489	81,342	79,938	(1,405)
Total December 31, 2025	79,857	1,489	81,342	79,938	(1,405)

(*) Gross of tax effects.

There was an ineffective portion for the nine-month period ended September 30, 2026, in the amount of R\$7 thousand (2025 – R\$ 0).

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.

For foreign investment hedge strategies, prospective effectiveness is assessed by demonstrating the existence of an economic relationship between the hedged item and the hedging instrument, including tests based on stress scenarios. Retrospective effectiveness is assessed by comparing the foreign exchange variation of the investment with the foreign exchange variation of the derivative, taking into account the related tax effects. The hedge ratio is determined by dividing the foreign exchange variation of the hedged item by the foreign exchange variation of the hedging instrument. Economic offset arises because both are exposed to the same risk factor (foreign exchange risk), with the effective portion recognized in equity (Other Comprehensive Income - OCI) and the ineffective portion recognized immediately in profit or loss. Both strategies are designed to achieve an effective level of economic offset, reflecting the risk management strategy adopted by Management.

With respect to foreign currency risk, for which the functional currency differs from the Brazilian real, the hedge accounting strategies designated for the instruments classified in this category make use of Forward contracts and U.S. Dollar Futures contracts, with the hedged item being the foreign investment referenced in MXN (Mexican Peso) and USD (U.S. Dollar).

The effectiveness verified in the hedge portfolio is in accordance with current regulations.

Strategy	R\$ thousands			
	Object	Instruments		
	Hedge object (carrying amount)	Hedge instrument (nominal value)	Hedging instrument (carrying amount)	Fair value adjustment recorded in equity* (effective portion)
Assets				
Hedge of net investment in a foreign operation	5,301,778	6,643,877	5,796,211	(847,666)
Total September 30, 2026	5,301,778	6,643,877	5,796,211	(847,666)
Assets				
Hedge of net investment in a foreign operation	5,177,416	7,084,010	5,876,575	(1,207,436)
Total December 31, 2025	5,177,416	7,084,010	5,876,575	(1,207,436)

* Gross tax effects. Changes in the value of the hedged item used as the basis for recognizing hedge ineffectiveness for the period are reflected in the fair value of the instrument through effectiveness testing.

The ineffective portion is recognized directly in profit or loss. For the period ended September 30, 2026, the ineffective portion recognized in profit or loss amounted to R\$ (1,005) thousand (2025 - 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 on September 30	
	2026	2025
Interest income from investments in securities	39,443,439	34,964,064
Gains/(losses) at fair value through profit or loss	(1,233,849)	(524,756)
Gains/(losses) at fair value through other comprehensive income	62,812	222,905
Gains/(losses) at amortized cost	(11,932)	(188,918)
Interbank investments (Note 10b)	33,127,253	25,784,759
Net gain or (loss) with Securities	71,387,723	60,258,054
Financial income from insurance, pension plans and capitalization bonds (1)	6,113,209	4,432,925
Net gain or (loss) from derivative financial instruments (Note 7e)	3,122,189	2,500,540
Total	80,623,121	67,191,519

(1) In the nine-month period ended September 30, 2026, comprises financial income from insurance, pension plans and capitalization in the amount of R\$44,643,549 thousand (2025 - R\$38,657,994 thousand) and indexation expenses and interest on insurance technical provisions, pension and capitalization in the amount of R\$(38,530,340) thousand (2025 - R\$(34,225,069) thousand).

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

Securities	R\$ thousands									
	September 30, 2026								December 31, 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	Fair Value	Net change in fair value
- Financial	2,089,339	3,336,746	4,018,507	64,053,149	134,136	73,631,877	74,344,176	(712,299)	75,633,721	(300,349)
National treasury bills	893,544	-	1,682,478	24,837,490	-	27,413,512	27,612,534	(199,022)	23,468,765	(118,413)
Financial treasury bills	-	1,524,852	2,168,945	9,753,995	-	13,447,792	13,445,871	1,921	17,584,551	13,876
Foreign government bonds	1,144,048	1,395,269	-	591,872	-	3,131,189	3,180,615	(49,426)	8,177,931	10,865
National treasury notes	-	177,872	167,084	20,353,452	-	20,698,408	21,051,104	(352,696)	11,567,339	(240,196)
Debentures	-	-	-	5,241,001	-	5,241,001	5,345,321	(104,320)	7,204,821	(39,415)
Other	51,747	238,753	-	3,275,339	134,136	3,699,975	3,708,731	(8,756)	7,630,314	72,934
- Insurance Group	-	4,531,365	719	30,069,568	4,403,083	39,004,735	43,427,900	(4,423,165)	34,318,425	(4,780,930)
• Insurance and Capitalization bonds	-	3,428,556	-	9,624,619	2,861,733	15,914,908	18,386,429	(2,471,521)	13,951,865	(2,797,450)
- National treasury notes	-	3,428,556	-	8,199,159	-	11,627,715	13,190,111	(1,562,396)	10,180,253	(1,786,205)
- Stocks	-	-	-	-	2,858,965	2,858,965	3,768,530	(909,565)	3,264,232	(1,006,704)
- Other	-	-	-	1,425,460	2,768	1,428,228	1,427,788	440	507,380	(4,541)
• Pension plans	-	1,102,809	719	20,444,949	1,541,350	23,089,827	25,041,471	(1,951,644)	20,366,560	(1,983,480)
- National treasury notes	-	1,020,368	-	19,952,064	-	20,972,432	22,969,841	(1,997,409)	17,463,770	(2,101,649)
- Stocks	-	-	-	-	1,541,350	1,541,350	1,469,605	71,745	2,454,642	141,503
- Other	-	82,441	719	492,885	-	576,045	602,025	(25,980)	448,148	(23,334)
- Other activities	-	-	-	-	550	550	158	392	417	259
Other	-	-	-	-	550	550	158	392	417	259
Total	2,089,339	7,868,111	4,019,226	94,122,717	4,537,769	112,637,162	117,772,234	(5,135,072)	109,952,563	(5,081,020)

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\$62,812 thousand in the nine-month period ended September 30, 2026 (2025 – R\$222,905 thousand).

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	5,238,800	(837,318)	4,401,482
Total September 30, 2026	5,238,800	(837,318)	4,401,482
Marketable equity securities and other stocks	6,584,739	(864,846)	5,719,893
Total December 31, 2025	6,584,739	(864,846)	5,719,893

Due to the disposal of equity instruments designated at FVOCI at initial recognition, an amount of R\$232,406 thousand was transferred within equity during the nine-month period ended September 30, 2026 (2025 – R\$(631,804) thousand), whose fair value at the date of disposal was R\$4,090,121 thousand (2025 – R\$2,504,010 thousand).

The Group adopted the option of designating equity instruments at fair value through other comprehensive income upon initial recognition.

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 December 31, 2025	22,679	-	-	22,679
Assets originated/remeasured, settled or paid	(12,108)	-	-	(12,108)
Expected loss of financial assets at FVOCI as of September 30, 2026	10,571	-	-	10,571

	R\$ thousands			
	Stage 1	Stage 2	Stage 3	Total
Balance as of January 1, 2025	13,022	1,565	-	14,587
Assets originated/remeasured, settled or paid	(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					
	September 30, 2026					December 31, 2025
	1 to 30 days	31 to 180 days	181 to 360 days	More than 360 days	Amortized cost (1)	Amortized cost (1)
- Financial	4,048,818	25,648,178	27,713,624	202,839,361	260,249,981	237,440,530
Debtentures	330,165	588,237	1,735,858	56,679,279	59,333,539	45,461,966
National treasury notes	-	16,809,777	3,247,722	35,776,830	55,834,329	61,049,035
National treasury bills	664,745	-	10,045,712	27,364,539	38,074,996	49,236,191
Rural product notes	1,497,326	3,085,430	3,565,157	31,065,204	39,213,117	36,570,552
Promissory notes	1,448,572	1,900,057	3,992,575	23,095,627	30,436,831	24,803,822
Brazilian foreign debt securities	-	-	-	22,178,313	22,178,313	8,596,248
Other	108,010	3,264,677	5,126,600	6,679,569	15,178,856	11,722,716
- Insurance Group	-	355,999	-	52,424,574	52,780,573	53,022,028
• Insurance and Capitalization bonds	-	355,999	-	12,580,048	12,936,047	12,799,968
- National treasury notes	-	355,999	-	12,580,048	12,936,047	12,799,968
• Pension plans	-	-	-	39,844,526	39,844,526	40,222,060
- National treasury notes	-	-	-	39,844,526	39,844,526	40,222,060
Total	4,048,818	26,004,177	27,713,624	255,263,935	313,030,554	290,462,558

(1) Net of provisions for expected credit losses associated with credit risk.

I) Reconciliation of expected losses of securities at amortized cost:

	R\$ thousands			
	Stage 1	Stage 2	Stage 3	Total (1)
Expected loss of financial assets at amortized cost as of December 31, 2025	639,544	258,256	2,701,022	3,598,822
Transferred to Stage 1	-	(23,386)	(70,522)	(93,908)
Transferred to Stage 2	(24,625)	-	(9,937)	(34,562)
Transferred to Stage 3	(45,197)	(85,252)	-	(130,449)
Transfer from Stage 1	-	24,625	45,197	69,822
Transfer from Stage 2	23,386	-	85,252	108,638
Transfer from Stage 3	70,522	9,937	-	80,459
Assets originated/remeasured, settled or paid	(184,236)	168,215	1,536,548	1,520,527
Expected loss of financial assets at amortized cost as of September 30, 2026	479,394	352,395	4,287,560	5,119,349

(1) The expected loss expense is recorded as "Expected credit losses on financial assets" in the Consolidated Income Statement.

	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
Assets originated/remeasured, settled or paid	40,191	470,582	(729,142)	(218,369)
Expected loss of financial assets at amortized cost as of September 30, 2025	647,090	679,568	4,626,413	5,953,071

(1) The expected loss expense is recorded as "Expected credit losses on financial assets" in the Consolidated Income Statement.

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

	R\$ thousands					
	September 30, 2026					December 31, 2025
	1 to 30 days	31 to 180 days	181 to 360 days	More than 360 days	Total	
Reverse repurchase agreements:						
Own portfolio position	43,055,573	4,838,772	135,853	12,415	48,042,613	58,749,019
• National treasury notes	23,389,589	4,197,407	-	-	27,586,996	7,175,313
• National treasury bills	10,598,211	-	-	-	10,598,211	28,845,351
• Financial treasury bills	5,919,817	146,464	-	-	6,066,281	18,697,809
• Other	3,147,956	494,901	135,853	12,415	3,791,125	4,030,546
Funded position	172,010,696	28,216,004	-	-	200,226,700	116,609,034
• National treasury notes	68,365,197	25,489,700	-	-	93,854,897	48,400,219
• National treasury bills	54,298,305	-	-	-	54,298,305	34,430,472
• Financial treasury bills	49,347,194	2,511,147	-	-	51,858,341	33,544,362
• Other	-	215,157	-	-	215,157	233,981
Unrestricted position	9,633,937	14,757,089	-	-	24,391,026	42,971,769
• Financial treasury bills	9,633,937	14,757,089	-	-	24,391,026	42,971,769
Subtotal	224,700,206	47,811,865	135,853	12,415	272,660,339	218,329,822
Interest-earning deposits in other banks:						
• Interest-earning deposits in other banks:	2,999,415	3,482,402	6,543,183	1,757,314	14,782,314	16,450,822
Subtotal	2,999,415	3,482,402	6,543,183	1,757,314	14,782,314	16,450,822
Investments in foreign currencies:						
• Notice Period	31,360	-	-	-	31,360	46,590
• Fixed Term	209,375	-	-	-	209,375	657,820
Subtotal	240,735	-	-	-	240,735	704,410
September 30, 2026	227,940,356	51,294,267	6,679,036	1,769,729	287,683,388	
%	79.3	17.8	2.3	0.6	100.0	
December 31, 2025	186,589,621	40,311,107	6,410,950	2,173,376		235,485,054
%	79.3	17.1	2.7	0.9		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 on September 30	
	2026	2025
Income from investments in purchase and sale commitments:		
• Own portfolio position	4,889,196	7,066,752
• Funded position	20,749,265	13,846,037
• Unrestricted position	3,685,067	1,890,836
Subtotal	29,323,528	22,803,625
Income from interest-earning deposits in other banks/Others	3,803,725	2,981,134
Total (Note 7f III)	33,127,253	25,784,759

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

	R\$ thousands		
	Remuneration	September 30, 2026	December 31, 2025
Compulsory Reserve Requirement on Demand Deposits (1)	Not remunerated	5,144,032	9,484,964
Compulsory deposit – savings deposits	Savings index	17,720,255	18,374,413
Compulsory deposit – time deposits	Selic rate	90,499,290	83,520,072
Discretionary deposits at the Central Bank	Selic rate	17,499,998	10,300,000
Total		130,863,575	121,679,449

(1) Includes the effect of the deduction from the reserve requirement on demand deposits, in accordance with BCB Resolution No. 551/26 (Note 40).

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

	R\$ thousands	
	Nine-month period ended on September 30	
	2026	2025
Reserve requirement – Bacen (Compulsory deposit)	9,725,085	8,675,784
Reserve requirement – SFH (1)	84,343	28,152
Total	9,809,428	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	
	September 30, 2026	December 31, 2025
Companies	367,138,655	350,644,851
- Financing and On-lending	145,947,665	137,576,819
- Export financing	36,312,914	34,763,790
- Housing loans	37,849,256	34,911,156
- On-lending BNDES/Finame	28,616,779	24,475,073
- Vehicle loans	22,400,143	23,074,448
- Import	13,029,088	12,986,200
- Leases	7,739,485	7,366,152
- Borrowings	201,403,079	196,080,018
- Working capital	152,025,077	143,640,424
- Rural loans (b)	18,994,306	13,324,492
- Other	30,383,696	39,115,102
- Limit operations (1)	19,787,911	16,988,014
Individuals	459,201,667	441,022,363
- Financing and On-lending	174,996,017	161,548,810
- Housing loans	118,452,785	112,626,278
- Vehicle loans	49,834,695	41,797,766
- On-lending BNDES/Finame	5,966,268	6,616,649
- Other	742,269	508,117
- Borrowings	192,528,139	189,710,201
- Personal credit	167,900,081	166,083,249
- Rural loans (b)	16,709,956	17,680,946
- Other	7,918,102	5,946,006
- Limit operations (1)	91,677,511	89,763,352
Total portfolio	826,340,322	791,667,214
Expected losses associated with credit risk	(47,774,752)	(48,347,141)
Total of loan operations, net (2)	778,565,570	743,320,073

(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\$666,020,021 thousand (R\$627,852,869 thousand December 31, 2025), Leases - R\$7,880,038 thousand (R\$7,520,084 thousand December 31, 2025), and Other Financial Assets - R\$104,665,511 thousand (R\$107,947,119 thousand December 31, 2025), net of provisions for expected losses.

b) Rural loans (Resource Allocation)

For the 2026/2027 Crop Plan, rural credit is projected to be allocated in the amount of R\$47,462,404 thousand (R\$43,271,452 thousand December 31, 2025), 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.

i. Reconciliation of the gross book value of loan operations

Stage 1	R\$ thousands						
	Balance as of December 31, 2025	Transfer to Stage 2	Transfer to Stage 3	Transfer from Stage 2	Transfer from Stage 3	Originated/ (Settlements)	Balance as of September 30, 2026 (1)
Companies	315,712,014	(7,967,520)	(6,646,258)	702,853	118,592	26,144,093	328,063,774
- Financing	129,715,484	(1,855,667)	(866,554)	189,337	32,967	10,158,590	137,374,157
- Borrowings	171,690,221	(5,684,452)	(5,591,249)	457,202	72,608	13,390,504	174,334,834
- Revolving	14,306,309	(427,401)	(188,455)	56,314	13,017	2,594,999	16,354,783
Individuals	381,758,647	(10,613,412)	(6,566,276)	2,994,048	1,022,759	24,537,697	393,133,463
- Financing	146,242,851	(5,099,632)	(2,019,214)	1,203,928	232,704	16,192,694	156,753,331
- Borrowings	162,121,415	(3,648,832)	(4,302,395)	1,200,344	450,352	7,269,835	163,090,719
- Revolving	73,394,381	(1,864,948)	(244,667)	589,776	339,703	1,075,168	73,289,413
Total	697,470,661	(18,580,932)	(13,212,534)	3,696,901	1,141,351	50,681,790	721,197,237

(1) Of the total assets allocated in the first stage, R\$1,259,734 thousand have delays exceeding 30 days.

Stage 2	R\$ thousands						
	Balance as of December 31, 2025	Transfer to Stage 1	Transfer to Stage 3	Transfer from Stage 1	Transfer from Stage 3	Originated/ (Settlements)	Balance as of September 30, 2026
Companies	11,609,481	(702,853)	(3,224,131)	7,967,520	655,431	(566,599)	15,738,849
- Financing	2,488,318	(189,337)	(595,775)	1,855,667	9,707	(457,255)	3,111,325
- Borrowings	8,155,902	(457,202)	(2,514,158)	5,684,452	630,744	(246,211)	11,253,527
- Revolving	965,261	(56,314)	(114,198)	427,401	14,980	136,867	1,373,997
Individuals	25,431,262	(2,994,048)	(3,780,406)	10,613,412	1,032,680	(797,077)	29,505,823
- Financing	9,431,592	(1,203,928)	(1,249,933)	5,099,632	157,968	(692,057)	11,543,274
- Borrowings	10,868,536	(1,200,344)	(1,434,926)	3,648,832	749,269	(611,737)	12,019,630
- Revolving	5,131,134	(589,776)	(1,095,547)	1,864,948	125,443	506,717	5,942,919
Total	37,040,743	(3,696,901)	(7,004,537)	18,580,932	1,688,111	(1,363,676)	45,244,672

Stage 3	R\$ thousands							
	Balance as of December 31, 2025	Transfer to Stage 1	Transfer to Stage 2	Transfer from Stage 1	Transfer from Stage 2	Originated/ (Settlements) (3)	(Write off)	Balance as of September 30, 2026 (1) (2)
Companies	23,323,356	(118,592)	(655,431)	6,646,258	3,224,131	(567,130)	(8,516,560)	23,336,032
- Financing	5,373,017	(32,967)	(9,707)	866,554	595,775	(856,459)	(474,030)	5,462,183
- Borrowings	16,233,895	(72,608)	(630,744)	5,591,249	2,514,158	(1,069,436)	(6,751,796)	15,814,718
- Revolving	1,716,444	(13,017)	(14,980)	188,455	114,198	1,358,765	(1,290,734)	2,059,131
Individuals	33,832,454	(1,022,759)	(1,032,680)	6,566,276	3,780,406	15,977,084	(21,538,400)	36,562,381
- Financing	5,874,367	(232,704)	(157,968)	2,019,214	1,249,933	(816,279)	(1,237,151)	6,699,412
- Borrowings	16,720,250	(450,352)	(749,269)	4,302,395	1,434,926	9,222,268	(13,062,428)	17,417,790
- Revolving	11,237,837	(339,703)	(125,443)	244,667	1,095,547	7,571,095	(7,238,821)	12,445,179
Total	57,155,810	(1,141,351)	(1,688,111)	13,212,534	7,004,537	15,409,954	(30,054,960)	59,898,413

(1) Of the total credit operations allocated to the third stage, R\$19,835,663 thousand are originated from restructured operations;

(2) The Organization does not have contracts with the same counterparty that were not allocated to Stage 3, as their credit risk is significantly lower when compared to the other instruments classified as credit-impaired assets; and

(3) Originated balances mainly refer to restructured operations.

Consolidated - All stages	R\$ thousands			
	Balance as of December 31, 2025	Originated/ (Settlements)	(Write off) (1)	Balance as of September 30, 2026 (1)
Companies	350,644,851	25,010,364	(8,516,560)	367,138,655
- Financing	137,576,819	8,844,876	(474,030)	145,947,665
- Borrowings	196,080,018	12,074,857	(6,751,796)	201,403,079
- Revolving	16,988,014	4,090,631	(1,290,734)	19,787,911
Individuals	441,022,363	39,717,704	(21,538,400)	459,201,667
- Financing	161,548,810	14,684,358	(1,237,151)	174,996,017
- Borrowings	189,710,201	15,880,366	(13,062,428)	192,528,139
- Revolving	89,763,352	9,152,980	(7,238,821)	91,677,511
Total	791,667,214	64,728,068	(30,054,960)	826,340,322

(1) Of the total operations, R\$721,197,237 thousand have low credit risk compared to the total portfolio. In addition, 61% of the operations are secured.

Stage 1	R\$ thousands						
	Balance as of January 1, 2025	Transfer to Stage 2	Transfer to Stage 3	Transfer from Stage 2	Transfer from Stage 3	Originated/ (Settlements)	Balance as of 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 are more than 30 days overdue.

Stage 2	R\$ thousands						
	Balance as of January 1, 2025	Transfer to Stage 1	Transfer to Stage 3	Transfer from Stage 1	Transfer from Stage 3	Originated/ (Settlements)	Balance as of 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 as of January 1, 2025	Transfer to Stage 1	Transfer to Stage 2	Transfer from Stage 1	Transfer from Stage 2	Originated/ (Settlements) (3)	(Write off)	Balance as of 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 credit operations allocated to the third stage, R\$22,558,189 thousand are originated from restructured operations;

(2) The Organization does 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; and

(3) Originated balances mainly refer to restructured operations.

Consolidated - All stages	R\$ thousands			
	Balance as of January 1, 2025	Originated/ (Settlements)	(Write off) (1)	Balance as of 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.

c) Reconciliation of expected losses from loans

Stage 1	R\$ thousands						
	Balance as of December 31, 2025	Transfer to Stage 2	Transfer to Stage 3	Transfer from Stage 2	Transfer from Stage 3	Constitution/ (Reversion)	Balance as of September 30, 2026
Companies	3,014,137	(148,264)	(153,582)	47,018	59,912	(289,545)	2,529,676
- Financing	744,812	(30,192)	(15,573)	11,622	8,841	(87,302)	632,208
- Borrowings	1,917,021	(105,363)	(129,913)	33,432	46,485	(249,466)	1,512,196
- Revolving	352,304	(12,709)	(8,096)	1,964	4,586	47,223	385,272
Individuals	6,290,262	(269,045)	(348,665)	248,861	476,040	(319,500)	6,077,953
- Financing	506,205	(48,785)	(39,982)	44,612	60,232	(135,423)	386,859
- Borrowings	3,831,979	(163,344)	(298,960)	175,754	269,177	21,130	3,835,736
- Revolving	1,952,078	(56,916)	(9,723)	28,495	146,631	(205,207)	1,855,358
Total	9,304,399	(417,309)	(502,247)	295,879	535,952	(609,045)	8,607,629

Stage 2	R\$ thousands						
	Balance as of December 31, 2025	Transfer to Stage 1	Transfer to Stage 3	Transfer from Stage 1	Transfer from Stage 3	Constitution/ (Reversion)	Balance as of September 30, 2026
Companies	1,349,825	(47,018)	(318,877)	148,264	470,434	1,135	1,603,763
- Financing	229,533	(11,622)	(60,470)	30,192	2,123	47,948	237,704
- Borrowings	922,561	(33,432)	(230,973)	105,363	463,358	(151,542)	1,075,335
- Revolving	197,731	(1,964)	(27,434)	12,709	4,953	104,729	290,724
Individuals	3,842,292	(248,861)	(979,127)	269,045	574,561	1,057,089	4,514,999
- Financing	510,253	(44,612)	(172,155)	48,785	44,616	59,212	446,099
- Borrowings	2,483,313	(175,754)	(492,696)	163,344	475,077	592,984	3,046,268
- Revolving	848,726	(28,495)	(314,276)	56,916	54,868	404,893	1,022,632
Total	5,192,117	(295,879)	(1,298,004)	417,309	1,044,995	1,058,224	6,118,762

Stage 3	R\$ thousands							
	Balance as of December 31, 2025	Transfer to Stage 1	Transfer to Stage 2	Transfer from Stage 1	Transfer from Stage 2	Constitution/ (Reversion)	(Write off)	Balance as of September 30, 2026
Companies	12,088,629	(59,912)	(470,434)	153,582	318,877	6,940,584	(8,516,560)	10,454,766
- Financing	1,914,855	(8,841)	(2,123)	15,573	60,470	(196,048)	(474,030)	1,309,856
- Borrowings	9,020,147	(46,485)	(463,358)	129,913	230,973	5,647,055	(6,751,796)	7,766,449
- Revolving	1,153,627	(4,586)	(4,953)	8,096	27,434	1,489,577	(1,290,734)	1,378,461
Individuals	21,761,996	(476,040)	(574,561)	348,665	979,127	22,092,808	(21,538,400)	22,593,595
- Financing	2,689,704	(60,232)	(44,616)	39,982	172,155	1,042,769	(1,237,151)	2,602,611
- Borrowings	11,744,256	(269,177)	(475,077)	298,960	492,696	13,125,435	(13,062,428)	11,854,665
- Revolving	7,328,036	(146,631)	(54,868)	9,723	314,276	7,924,604	(7,238,821)	8,136,319
Total	33,850,625	(535,952)	(1,044,995)	502,247	1,298,004	29,033,392	(30,054,960)	33,048,361

Consolidated - All stages	R\$ thousands			
	Balance as of December 31, 2025	Constitution/ (Reversion) (1)	(Write off)	Balance as of September 30, 2026
Companies	16,452,591	6,652,174	(8,516,560)	14,588,205
- Financing	2,889,200	(235,402)	(474,030)	2,179,768
- Borrowings	11,859,729	5,246,047	(6,751,796)	10,353,980
- Revolving	1,703,662	1,641,529	(1,290,734)	2,054,457
Individuals	31,894,550	22,830,397	(21,538,400)	33,186,547
- Financing	3,706,162	966,558	(1,237,151)	3,435,569
- Borrowings	18,059,548	13,739,549	(13,062,428)	18,736,669
- Revolving	10,128,840	8,124,290	(7,238,821)	11,014,309
Total	48,347,141	29,482,571	(30,054,960)	47,774,752

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

Stage 1	R\$ thousands						
	Balance as of January 1, 2025	Transfer to Stage 2	Transfer to Stage 3	Transfer from Stage 2	Transfer from Stage 3	Constitution/ (Reversion)	Balance as of 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 as of January 1, 2025	Transfer to Stage 1	Transfer to Stage 3	Transfer from Stage 1	Transfer from Stage 3	Constitution/ (Reversion)	Balance as of 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 as of January 1, 2025	Transfer to Stage 1	Transfer to Stage 2	Transfer from Stage 1	Transfer from Stage 2	Constitution/ (Reversion)	(Write off)	Balance as of 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 as of January 1, 2025	Constitution/ (Reversion) (1)	(Write off)	Balance as of 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.

d) Restructured Loans Operations

The total balance of “Loans Operations” 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	
	2026	2025
Opening balances	26,612,639	34,755,068
Amount restructured (1)	16,860,434	13,629,742
Amount received/Others (2)	(10,568,810)	(10,411,837)
Write-offs	(7,460,334)	(9,668,308)
Final balance as of September 30	25,443,929	28,304,665
Expected credit losses associated with credit risk	(12,498,718)	(15,399,367)
Total of restructured loan operations, net of expected loss	12,945,211	12,905,298
Expected loss on restructured loan operations as a percentage of total restructured loan operations	49.1%	54.4%
Total of restructured loan operations as a percentage of the total credit portfolio	3.1%	3.7%
Total restructured loan operations as a percentage of the total loans, net of expected loss	3.3%	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, as well as any gains from restructurings, are recognized only when received.

e) 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 on September 30	
	2026	2025
Amount recorded	32,240,832	26,036,232
Amount recovered	(5,144,695)	(4,143,299)
Expected Credit Loss Associated with Credit Risk expense net of amounts recovered (1)	27,096,137	21,892,933

(1) In the nine-month period ended September 30, 2026, there were credit assignments for operations already written off as losses in the amount of R\$92,914 thousand (2025 – R\$606,063 thousand), whose sales value was R\$23,760 thousand (2025 – R\$86,457 thousand) and credit assignments for active operations in the amount of R\$249,571 thousand (2025 – R\$2,662 thousand), whose sales value was R\$35,770 thousand (2025 – R\$76 thousand), without retention of risks and benefits.

f) 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	
	September 30, 2026	December 31, 2025
Loan commitments (1)	363,363,866	358,376,828
Financial guarantees (2)	133,022,192	125,119,738
Letters of credit for imports	1,151,163	356,071
Total	497,537,221	483,852,637

(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

	R\$ thousands	
	September 30, 2026	December 31, 2025
Receivables from payment transactions (1)	69,053,631	68,690,210
Trade and credit receivables (1)	28,809,921	30,918,155
Debtors for escrow deposits	24,228,638	23,808,198
Advances on foreign exchange contracts (1)	14,861,522	12,094,380
Receivables	6,496,942	5,817,881
Specific amounts	8,858,408	8,309,872
Securities trading	8,141,918	6,014,189
Other	1,277,432	2,981,601
Total	161,728,412	158,634,486

(1) Includes transactions with credit characteristics, totaling R\$104,665,511 thousand (R\$107,947,119 thousand December 31, 2025) (Note 12a).

14) NON-FINANCIAL ASSETS HELD FOR SALE

	R\$ thousands	
	September 30, 2026	December 31, 2025
Non-current assets held for sale and discontinued operations		
Real estate	1,870,013	1,184,225
Vehicles and similar	533,763	426,895
Machinery and equipment	2,330	1,742
Total (1)	2,406,106	1,612,862

(1) Net balances of provisions for impairment of assets.

Assets received in full or partial settlement of debtors' payment obligations are classified as non-financial assets held for sale, to be disposed of through auction processes, which generally occur within one year. Non-financial assets held for sale are intended for disposal, for which sale in their present condition is highly probable, and the completion of the sale is expected to occur within one year.

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

Companies	R\$ thousands										
	September 30, 2026										
	Headquarter s' location	Equity interest	Sharehold ing interest with voting rights	Investmen t carrying amount	Current assets	Non- current assets	Current liabilities	Non-current liabilities	Share of profit (loss) of associates and jointly controlle d entities (1)	Accumulated other comprehen sive income	Total comprehen sive income
Haitong Banco de Investimento do Brasil S.A.	São Paulo - Brazil	20.00%	20.00%	99,712	5,032,633	1,919,926	4,489,738	1,964,261	(9,578)	-	(9,578)
Tecnologia Bancária S.A. (2)	São Paulo - Brazil	24.55%	24.32%	279,207	828,768	2,515,490	423,421	1,902,489	30,089	-	30,089
Swiss Re Corporate Solutions Brasil (2)	São Paulo - Brazil	40.00%	40.00%	495,320	2,495,473	2,191,247	2,774,240	913,179	7,810	(5,466)	2,344
Elo Participações Ltda. (3)	São Paulo - Brazil	50.01%	50.01%	1,853,762	1,825,041	6,296,592	66,029	4,348,828	652,164	(71,504)	580,660
Other (4)				12,350,589					743,805		
Total September 30, 2026				15,078,590					1,424,290		

(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. As of September 30, 2026, the Organization received dividends and/or interest on equity of R\$46,800 thousand relating to the Company Swiss Re Corporate Solutions Brasil;

(3) Brazilian company, provider of services related to credit and debit cards and other means of payment. For the nine-month period ended September 30, 2026, the Organization received dividends and/or interest on shareholders' equity totaling R\$203,544 thousand from Elo Participações Ltda.; and

(4) Primarily includes investments in Cielo S.A., Fleury S.A. and Banco John Deere. Organization received dividends in the amount of R\$170,501 thousand in the nine-month period ended September 30, 2026.

Companies	R\$ thousands										
	December 31, 2025								Nine-month period ended on September 30, 2025		
	Headquarters location	Equity interest	Shareholding interest with voting rights	Investment carrying amount	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/(loss)	Total comprehensive income
Haitong Banco de Investimento do Brasil S.A.	São Paulo - Brazil	20.00%	20.00%	109,290	5,862,399	2,236,478	5,255,969	2,299,487	16,785	1,188	17,973
Tecnologia Bancária S.A. (2)	São Paulo - Brazil	24.55%	24.32%	249,118	766,711	2,473,255	668,796	1,579,574	7,985	-	7,985
Swiss Re Corporate Solutions Brasil (2)	São Paulo - Brazil	40.00%	40.00%	534,853	3,075,599	2,171,323	3,187,083	959,644	15,930	(7,368)	8,562
Elo Participações Ltda. (3)	São Paulo - Brazil	50.01%	50.01%	1,305,990	1,433,582	6,152,357	597,993	4,375,461	665,282	(71,681)	593,601
Other (4)				11,149,182					629,742		
Total December 31, 2025				13,348,433							
Total on September 30, 2025									1,335,724		

(1) The adjustments resulting from the evaluation consider the results determined, periodically, by the companies and include equity variations of the investees not resulting from results, as well as adjustments due to the equalization 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 consolidated 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., Fleury 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.

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

	Balances September 30, 2026					R\$ thousands
	Depreciation rate	Cost	Accumulated depreciation/a mortization	Accumulated impairment of non-financial assets	Carrying amount of depreciation/a mortization	Carrying amount of depreciation/amortization December 31, 2025
Buildings	4%	1,613,190	(1,161,734)	(219)	451,237	342,296
Land	-	700,321	-	-	700,321	699,712
Installations, property and equipment for use	10%	5,026,185	(2,654,577)	(558)	2,371,050	2,305,891
Rights of Use	-	3,049,068	(1,204,873)	-	1,844,195	2,157,630
Security and communication systems	10% to 20%	356,374	(247,327)	(1,674)	107,373	124,830
Data processing systems	20% to 40%	7,361,157	(5,139,268)	(4,582)	2,217,307	2,408,924
Transportation systems	10% to 20%	326,698	(159,170)	-	167,528	178,496
Assets under construction	-	336,109	-	-	336,109	408,830
Balances September 30, 2026		18,769,102	(10,566,949)	(7,033)	8,195,120	
Balance as of December 31, 2025		18,958,155	(10,320,008)	(11,538)		8,626,609

Bradesco 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 December 31, 2025	342,296	699,712	2,305,891	124,830	2,408,924	178,496	2,566,460	8,626,609
Additions / Reductions	147,204	609	508,963	(895)	292,937	12,320	278,677	1,239,815
Depreciation/Amortization	(38,263)	-	(443,804)	(16,562)	(484,554)	(23,288)	(664,833)	(1,671,304)
Balances September 30, 2026	451,237	700,321	2,371,050	107,373	2,217,307	167,528	2,180,304	8,195,120
Balance on 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/Amortization	(35,820)	-	(378,598)	(21,356)	(527,962)	(24,794)	(919,608)	(1,908,138)
Balances 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 31.8% (26.9% December 31, 2025) 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.

17) INTANGIBLE ASSETS**a) Goodwill**

The goodwill recognized from investment acquisitions totaled R\$4,366,172 thousand (R\$4,061,719 thousand December 31, 2025), net of provisions for impairment and accumulated amortization, of which:

- (i) R\$2,994,432 thousand (R\$2,552,155 thousand December 31, 2025) recognized in 'Investments' arose from the acquisition of shares of associates and jointly controlled companies (Cielo/Fleury/Swiss/Grupo Santa/Others); and
- (ii) R\$1,371,740 thousand (R\$1,509,564 thousand December 31, 2025) arose from the acquisition of shares of subsidiaries, related to future profitability, customer portfolio and fair value, which is amortized in up to twenty years, recognized in Intangible Assets.

Goodwill was amortized for the nine-month period ended September 30, 2026, in the amount of R\$210,582 thousand (2025 - R\$259,515 thousand).

b) Intangible assets

Acquired intangible assets consist of:

	R\$ thousands					
	September 30, 2026					Net cost December 31, 2025 (2)
	Rate of Amortization (1)	Cost	Accumulated amortization	Accumulated impairment of non-financial assets	Net cost (2)	
Acquisition of rights to provide financial services	Contract term	10,466,014	(5,496,820)	(50,907)	4,918,287	5,659,298
Software	Up to 10%	33,353,931	(18,490,133)	(6,744)	14,857,054	12,441,232
Goodwill (3)	Up to 20%	14,019,692	(12,548,978)	(98,974)	1,371,740	1,509,564
Other	Contract term	2,290,175	(1,318,221)	-	971,954	1,058,828
Total September 30, 2026		60,129,812	(37,854,152)	(156,625)	22,119,035	
Total December 31, 2025		55,101,662	(34,014,565)	(418,175)		20,668,922

(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) Net amortization cost and provisions for impairment of assets; and

(3) September 30, 2026, was primarily composed of goodwill on the acquisition of equity interest in Bradesco Bank – R\$664,338 thousand (R\$700,167 thousand December 31, 2025), Odonto System – R\$2,545 thousand (R\$4,836 thousand December 31, 2025), Bradesco Mexico – R\$5,501 thousand (R\$6,061 thousand December 31, 2025), Kirton Bank – R\$361,031 thousand (R\$382,942 thousand December 31, 2025), RCB Investimentos – R\$2,803 thousand (R\$4,485 thousand December 31, 2025), Banco Digio – R\$22,739 thousand (R\$60,170 thousand December 31, 2025) and Tivio Capital Distribuidora de Valores Mobiliários – R\$76,502 thousand (R\$98,069 thousand December 31, 2025).

c) Changes in intangible assets by type

	R\$ thousands			
	December 31, 2025	Additions/(reductions)	Amortization for the period	September 30, 2026
Acquisition of rights to provide financial services	5,659,298	670,819	(1,411,830)	4,918,287
Software	12,441,232	4,672,366	(2,256,544)	14,857,054
Goodwill – Future profitability	351,545	72,758	(139,979)	284,324
Goodwill – Based on intangible assets	809,501		(60,522)	748,979
Goodwill – Difference in fair value of assets/liabilities	348,518	-	(10,081)	338,437
Other	1,058,828	(32,621)	(54,253)	971,954
Total	20,668,922	5,383,322	(3,933,209)	22,119,035

	R\$ thousands			
	On January 1st, 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

18) OTHER ASSETS

	R\$ thousands	
	September 30, 2026	December 31, 2025
Interbank and interdepartmental accounts	1,453,703	159,265
Other debtors	2,578,024	5,132,552
Prepaid expenses (i)	10,184,970	5,081,590
Other assets and values	96,161	92,925
Other (1)	5,975,434	5,670,921
Total	20,288,292	16,137,253

(1) Primarily includes inventories, receivables, other advances, prepaid expenses and reimbursable payments, as well as R\$2,060,445 thousand (December 31, 2025: R\$2,060,445 thousand) in shares of publicly traded companies received in settlement of obligations, recorded as investments held for sale in accordance with Resolution No. 4,817/20, and measured based on an independent valuation report. It also includes investment property amounting to R\$1,263,935 thousand (December 31, 2025: R\$1,383,569 thousand), with a fair value of R\$2,782,980 thousand (December 31, 2025: R\$2,667,698 thousand). The fair value of the properties was determined by independent appraisers in accordance with ABNT NBR 14.653 (Brazilian Technical Standards Association), using recognized valuation methodologies appropriate to the characteristics and market conditions of each property. The resulting values are properly supported and comply with the applicable regulations.

I) Prepaid expenses

	R\$ thousands	
	September 30, 2026	December 31, 2025
Deferred insurance acquisition costs (1)	4,170,302	3,324,757
Commission for the placement of loans and financing (2)	4,266	7,782
Advertising and marketing expenses (3)	271,651	135,435
Other (4)	5,738,751	1,613,616
Total	10,184,970	5,081,590

(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;

(4) It includes, primarily: (i) the advance of the monthly contribution in the form of payment in a single installment to the Credit Guarantee Fund – FGC (note 40d); (ii) IT infrastructure expenses; and (iii) card issue costs.

19) DEPOSITS FROM BANKS

	R\$ thousands					
	September 30, 2026					December 31, 2025
	1 to 30 days	31 to 180 days	181 to 360 days	More than 360 days	Total	
Demand deposits - Financial Institutions	1,189,230	-	-	-	1,189,230	1,203,130
Interbank deposits	215,456	317,214	5,176,493	554,082	6,263,245	5,485,877
Securities sold under agreements to repurchase (a)	319,167,102	32,233,978	264,867	38,002	351,703,949	349,702,217
Borrowings (b)	8,885,683	16,422,734	14,242,639	3,774,752	43,325,808	38,999,650
On-lending (c)	1,175,014	5,744,750	6,358,819	22,466,275	35,744,858	31,708,620
Total September 30, 2026	330,632,485	54,718,676	26,042,818	26,833,111	438,227,090	
%	75.4	12.5	5.9	6.2	100.0	
Total December 31, 2025	327,014,095	56,709,308	20,169,509	23,206,582		427,099,494
%	76.6	13.3	4.7	5.4		100.0

a) Securities sold under agreements to repurchase

	R\$ thousands					
	September 30, 2026					December 31, 2025
	1 to 30 days	31 to 180 days	181 to 360 days	More than 360 days	Total	
Own securities	116,112,928	8,041,251	264,867	38,002	124,457,048	189,066,034
• Government securities	70,664,841	4,375,365	-	-	75,040,206	143,816,805
• Corporate securities	20,575,492	3,665,886	264,867	-	24,506,245	29,296,620
• Foreign	24,872,595	-	-	38,002	24,910,597	15,952,609
Sale of securities purchased under reverse repos (1)	191,397,748	9,300,417	-	-	200,698,165	116,869,622
Sale of securities with no restriction on right to resell or repledge the collateral (1)	11,656,426	14,892,310	-	-	26,548,736	43,766,561
Total September 30, 2026	319,167,102	32,233,978	264,867	38,002	351,703,949	
%	90.7	9.2	0.1	-	100.0	
Total December 31, 2025	316,634,256	31,214,807	6,658	1,846,496		349,702,217
%	90.6	8.9	-	0.5		100.0

(1) Represented by government securities.

b) Borrowing

	R\$ thousands					
	September 30, 2026					December 31, 2025
	1 to 30 days	31 to 180 days	181 to 360 days	More than 360 days	Total	
In Brazil	-	-	-	230	230	-
Overseas	8,885,683	16,422,734	14,242,639	3,774,522	43,325,578	38,999,650
Total September 30, 2026	8,885,683	16,422,734	14,242,639	3,774,752	43,325,808	
%	20.5	37.9	32.9	8.7	100.0	
Total December 31, 2025	5,056,343	21,178,358	11,120,445	1,644,504		38,999,650
%	13.0	54.3	28.5	4.2		100.0

c) On-lending ⁽¹⁾

	R\$ thousands					
	September 30, 2026					December 31, 2025
	1 to 30 days	31 to 180 days	181 to 360 days	More than 360 days	Total	
In Brazil	1,175,014	5,744,750	6,358,819	22,466,275	35,744,858	31,708,620
- FINAME	745,888	2,829,016	3,453,991	12,126,059	19,154,954	19,573,938
- BNDES	364,685	2,915,562	2,319,644	9,548,440	15,148,331	11,160,513
- National Treasury	-	-	584,817	-	584,817	481,783
- Other institutions	64,441	172	367	791,776	856,756	492,386
Total September 30, 2026	1,175,014	5,744,750	6,358,819	22,466,275	35,744,858	
%	3.3	16.0	17.8	62.9	100.0	
Total December 31, 2025	1,175,067	4,086,293	7,310,814	19,136,446		31,708,620
%	3.7	12.8	23.1	60.4		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 on September 30	
	2026	2025
Borrowing:		
- In Brazil	178,629	132,135
- Overseas	1,026,067	933,347
- Foreign exchange variation from other assets and liabilities overseas	2,542,077	1,573,262
Subtotal borrowing	3,746,773	2,638,744
On-lending in Brazil:		
- BNDES	933,610	479,034
- FINAME	2,272,399	1,632,147
- National Treasury	29,411	25,277
- Other institutions	13,485	7,702
On-lending overseas:		
- Payables to foreign bankers	1,216,710	557,099
Subtotal on-lending	4,465,615	2,701,259
Total	8,212,388	5,340,003

e) Expenses for market funding

	R\$ thousands	
	Nine-month period ended on September 30	
	2026	2025
Savings deposits	6,574,224	6,760,604
Time deposits	41,177,074	33,791,939
Securities sold under agreements to repurchase	33,706,983	27,892,159
Funds from securities issued (Note 21a)	31,150,436	22,369,959
Subordinated debt (Note 22b)	6,130,197	6,334,898
Other funding expenses	1,609,856	325,200
Total	120,348,770	97,474,759

20) DEPOSITS FROM CUSTOMERS

	September 30, 2026					R\$ thousands
						December 31, 2025
	1 to 30 days	31 to 180 days	181 to 360 days	More than 360 days	Total	
Demand deposits - customers (1)	29,766,069	-	-	-	29,766,069	36,792,675
Savings deposits (1)	118,384,238	-	-	-	118,384,238	124,461,404
Time deposits (2)	48,698,137	67,605,134	105,654,600	386,767,517	608,725,388	560,020,072
Total September 30, 2026	196,848,444	67,605,134	105,654,600	386,767,517	756,875,695	
%	26.0	8.9	14.0	51.1	100.0	
Total December 31, 2025	208,009,606	66,066,548	102,249,281	344,948,716		721,274,151
%	28.8	9.2	14.2	47.8		100.0

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

(2) Consider the maturities established in the contracts.

21) SECURITIES ISSUED

	September 30, 2026					R\$ thousands
						December 31, 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	1,190,619	9,642,336	6,341,773	66,375,645	83,550,373	75,321,675
- Letters of credit for agribusiness	878,538	6,440,236	3,308,104	48,999,211	59,626,089	54,287,950
- Financial bills	2,347,819	32,264,804	29,198,343	96,454,793	160,265,759	135,672,973
- Guaranteed real estate notes (1)	345,379	2,823,441	5,305,166	14,798,189	23,272,175	23,600,199
Subtotal	4,762,355	51,170,817	44,153,386	226,627,838	326,714,396	288,882,797
Securities – Overseas:						
- MTN Program Issues (2)	3,378,286	2,778,645	290,178	10,586,412	17,033,521	11,423,465
Subtotal	3,378,286	2,778,645	290,178	10,586,412	17,033,521	11,423,465
Structured Operations Certificates	44,130	375,876	487,021	7,072,780	7,979,807	5,954,420
Total September 30, 2026	8,184,771	54,325,338	44,930,585	244,287,030	351,727,724	
%	2.3	15.4	12.8	69.5	100.0	
Total December 31, 2025	16,357,292	25,082,829	45,445,374	219,375,187		306,260,682
%	5.3	8.2	14.8	71.7		100.0

(1) Funding guaranteed by the real estate credit portfolio, in the amount of R\$29,304,389 thousand(R\$29,496,034 thousand December 31, 2025), which complies with the requirements determined by CMN Resolution No. 5,001/22, of which: Sufficiency requirement, term requirement and liquidity requirement, including maturities of up to 180 days. 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 211 and 233 months and a term of 60 and 22 months, the credit rights correspond to 1.47% of total assets and 32.68% 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	
	2026	2025
Opening balances	306,260,682	257,977,344
Issuance	95,764,374	106,148,486
Interest accrued	31,150,436	22,369,959
Settlement and interest payments	(80,299,291)	(91,961,645)
Exchange variation and others	(1,148,477)	2,797,081
Final balance as of September 30	351,727,724	297,331,225

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

Maturity	R\$ thousands			
	Original term in years	Nominal amount	September 30, 2026	December 31, 2025
In Brazil				
Financial bills:				
2027	7	13,000	26,317	24,005
2026	8	-	-	1,380,842
2030	8	2,368,200	4,400,687	3,923,963
2027	9	89,700	207,355	187,469
2026	10	-	-	655,486
2027	10	256,243	641,233	586,866
2028	10	248,300	619,832	567,279
2030	10	124,500	230,052	213,615
2031	10	3,296,400	6,621,357	13,246,380
2032	10	5,378,500	9,976,691	8,884,021
2033	10	531,000	763,402	700,964
2035	10	2,503,500	2,799,981	2,519,653
2036	10	3,552,300	3,846,277	-
2026	11	-	-	4,531
2027	11	47,046	132,235	118,795
2028	11	74,764	191,282	176,548
Perpetual		17,304,000	18,815,744	21,524,109
Total (1) (2)			49,272,445	54,714,526

(1) Includes the amount of R\$46,643,818 thousand (R\$50,648,748 thousand December 31, 2025), relating to subordinated debts recognized as "Eligible Debt Capital Instruments" for regulatory capital purpose; and

(2) The information on results is presented in Note 19e, expenses for market funding.

b) Movement of subordinated debts

	R\$ thousands	
	2026	2025
Opening balances	54,714,526	57,458,927
Issuance	3,552,300	5,555,700
Interest (Note 19e)	6,130,197	6,334,898
Settlement and interest payments	(15,124,578)	(17,387,100)
Final balance as of September 30	49,272,445	51,962,425

23) OTHER FINANCIAL LIABILITIES

	R\$ thousands	
	September 30, 2026	December 31, 2025
Interbank and interdepartmental accounts	54,135,452	49,911,261
Securities trading	17,156,151	12,468,529
Obligations arising from securities lending	9,856,594	6,816,733
Lease liabilities (a)	2,610,492	3,247,390
Obligations for operations linked to assignment/others	3,515,356	3,488,479
Total	87,274,045	75,932,392

a) Lease liabilities

	R\$ thousands
Balance as of December 31, 2025	3,247,390
Additions / (reductions)	(17,715)
Payments	(845,306)
Appropriation of financial charges	226,123
Final balance as of September 30, 2026	2,610,492
Balance on January 1, 2025	3,014,544
Additions / (reductions)	1,316,741
Payments	(1,135,546)
Appropriation of financial charges	256,579
Final balance as of September 30, 2025	3,452,318

Maturity of leases

The maturity of these financial liabilities as of September 30, 2026 is divided as follows: R\$709,964 thousand (R\$730,937 thousand December 31, 2025) up to one year, R\$1,643,800 thousand (R\$1,730,439 thousand December 31, 2025) between 1 and 5 years and R\$407,725 thousand (R\$495,566 thousand December 31, 2025) over 5 years.

Impact on the income statement

The impact on the income for the period ended September 30, 2026, was: "Expenses of depreciation" – R\$664,833 thousand (2025 – R\$919,608 thousand), "Interest and similar expenses" – R\$226,123 thousand (2025 – R\$256,579 thousand).

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

	R\$ thousands							
	Insurance (1)		Life and pension plans (2)		Capitalization bonds		Total	
	September 30, 2026	December 31, 2025	September 30, 2026	December 31, 2025	September 30, 2026	December 31, 2025	September 30, 2026	December 31, 2025
Current and long-term liabilities								
Mathematical reserve for unvested benefits (PMBAC)	1,229,326	1,205,288	412,360,935	380,224,229	-	-	413,590,261	381,429,517
Mathematical reserve for vested benefits (PMBC)	471,627	452,783	12,859,028	12,634,815	-	-	13,330,655	13,087,598
Mathematical reserve for capitalization bonds (PMC)	-	-	-	-	8,333,554	8,577,383	8,333,554	8,577,383
Reserve for claims incurred but not reported (IBNR)	8,522,325	8,242,451	927,588	1,013,195	-	-	9,449,913	9,255,646
Unearned premium reserve	8,211,455	7,868,218	2,707,689	2,990,930	-	-	10,919,144	10,859,148
Reserve for unsettled claims (PSL)	8,488,218	8,253,820	1,666,386	1,379,945	-	-	10,154,604	9,633,765
Reserve for financial surplus (PET)	-	-	506,899	573,999	-	-	506,899	573,999
Reserve for draws (PSR) and Reserve for redemptions (PR)	-	-	-	-	1,721,459	1,583,685	1,721,459	1,583,685
Other provisions	5,080,576	5,019,655	5,750,501	5,867,928	96,772	105,929	10,927,849	10,993,512
Total technical provisions	32,003,527	31,042,215	436,779,026	404,685,041	10,151,785	10,266,997	478,934,338	445,994,253

II) Guarantees for technical provisions

	R\$ thousands							
	Insurance		Life and pension plans		Capitalization bonds		Total	
	September 30, 2026	December 31, 2025	September 30, 2026	December 31, 2025	September 30, 2026	December 31, 2025	September 30, 2026	December 31, 2025
Total technical provisions	32,003,527	31,042,215	436,779,026	404,685,041	10,151,785	10,266,997	478,934,338	445,994,253
(-) Mathematical reserve for unvested benefits (PGBL e VGBL) (4)	-	-	(377,365,087)	(347,205,689)	-	-	(377,365,087)	(347,205,689)
(-) Commercialization surcharge – extended warranty	(310,192)	(310,981)	-	-	-	-	(310,192)	(310,981)
(-) Portion corresponding to contracted reinsurance	(17,017)	(32,532)	(10,685)	(14,585)	-	-	(27,702)	(47,117)
(-) Premiums receivables	(3,280,981)	(3,038,361)	-	-	-	-	(3,280,981)	(3,038,361)
(-) Unearned premium reserve – Health and dental insurance (3)	(2,926,651)	(2,708,907)	-	-	-	-	(2,926,651)	(2,708,907)
(-) Other deductions - Health and dental insurance (3)	(5,454,311)	(5,102,720)	-	-	-	-	(5,454,311)	(5,102,720)
Technical provisions to be covered	20,014,375	19,848,714	59,403,254	57,464,767	10,151,785	10,266,997	89,569,414	87,580,478
Investment fund quotas (excluding VGBL and PGBL)	6,307,421	9,478,221	22,589,008	23,454,951	6,542,153	5,869,752	35,438,582	38,802,924
Government securities	17,611,416	14,159,178	36,238,264	33,525,466	3,872,356	4,501,219	57,722,036	52,185,863
Stocks	-	-	940,232	1,606,238	-	-	940,232	1,606,238
Private securities	235,307	230,593	386,597	373,042	-	-	621,904	603,635
Total assets held to guarantee technical provisions	24,154,144	23,867,992	60,154,101	58,959,697	10,414,509	10,370,971	94,722,754	93,198,660

(1) "Other reserves" - Insurance includes, substantially, the Provision for Insufficient Premiums (PIP) of R\$4,910,122 thousand (R\$4,882,897 thousand December 31, 2025) and the Reserve for Related Expenses of R\$137,163 thousand (R\$106,272 thousand December 31, 2025);

(2) "Other reserves" - Life and Pension Plan mainly includes the "Reserve for redemption and other amounts to be settled" in the amount of R\$4,732,282 thousand (R\$4,696,501 thousand December 31, 2025), "Reserve for related expenses" of R\$328,030 thousand (R\$309,684 thousand December 31, 2025);

(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	
	Nine-month period ended on September 30	
	2026	2025
Written premiums	59,553,355	55,235,614
Pension plan contributions (including VGBL)	23,987,751	28,019,171
Capitalization bond revenues	4,276,125	5,614,647
Ceded coinsurance premiums	(31,172)	(37,791)
Refunded premiums	(18,986)	(19,431)
Insurance, pension plan and capitalization bond net premiums written	87,767,073	88,812,210
- Reinsurance premiums paid	(32,290)	(14,871)
Insurance, pension plan and capitalization bond retained premiums	87,734,783	88,797,339
Changes in technical provisions for insurance, pension plans and capitalization bonds	(29,514,868)	(34,462,757)
Capitalization bond prize draws and redemptions	(3,709,361)	(4,892,030)
Retained claims	(39,146,975)	(35,338,882)
Insurance, pension plan and capitalization expenses	(4,089,393)	(3,551,341)
Other income from insurance, pension plans and capitalization bonds	11,274,186	10,552,329

b) Other provisions

	R\$ thousands	
	September 30, 2026	December 31, 2025
Provision for contingencies (Note 25)	17,211,679	18,030,353
Other (1)	15,539,540	17,430,161
Total	32,751,219	35,460,514

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

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

The 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' positions, 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. The constitution of the provision, considers the following factors, among others: date of receipt of the proceedings (before or after the labor reform of November 2017), the average calculated value of payments made for labor complaints before and after the labor reform, propensity for loss and correction of the averages calculated, in addition to individual assessment in specific cases.

II - Civil claims

These are claims for indemnification primarily related to banking products and services and the inflation indexation alleged to have been lost resulting from economic plans. These lawsuits are individually controlled through a system and provisioned, following 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 banks and savers/depositors, 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 unconstitutional expansion 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 Group has been discussing judicially the legality and constitutionality of certain taxes and contributions ("legal obligations") which have been fully provisioned. These cases have their procedural evolution through the Judiciary and administrative spheres, monitored regularly. The most significant are:

- PIS and Cofins - R\$3,624,877 thousand (R\$3,467,535 thousand December 31, 2025): 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\$1,015,176 thousand (R\$951,899 thousand December 31, 2025): 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); and
- INSS – Contribution to SAT – R\$586,343 thousand (R\$560,495 thousand December 31, 2025): 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.

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 as of December 31, 2025	4,361,652	6,918,859	6,749,842	18,030,353
Adjustment for inflation	62,633	251,694	267,249	581,576
Provisions, net of (reversals and write-offs)	2,116,406	2,394,069	(253,393)	4,257,082
Payments	(2,223,190)	(2,596,683)	(837,459)	(5,657,332)
Balance as of September 30, 2026	4,317,501	6,967,939	5,926,239	17,211,679

	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 as of 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 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 consolidated financial statements and totaled, September 30, 2026, for labor claims R\$1,561,092 thousand (R\$1,456,696 thousand December 31, 2025), for civil claims R\$12,112,024 thousand (R\$11,124,335 thousand December 31, 2025) and for tax proceedings R\$39,035,299 thousand (R\$43,095,893 thousand December 31, 2025).

The main tax proceedings with this classification are:

- COFINS – 1999 to 2014 – R\$10,915,510 thousand (R\$10,475,878 thousand December 31, 2025): 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 deficiency note – 2012 to 2015 – R\$6,707,957 thousand (R\$11,141,274 thousand December 31, 2025): due to the disallowance of interest expenses (CDI), related to certain investments and deposits between the companies of the Organization. In the period, the Organization opted to settle debts, considering the benefits provided for in Law No. 14,689/2023 (Quality Vote Law), resulting in the exclusion of interest and fines and the settlement of the principal through full use of CSLL Tax Loss and Negative Base credits, in the amount of R\$1,780,614 thousand;
- IRPJ and CSLL – 2006 to 2021 – R\$7,561,074 thousand (R\$7,749,082 thousand December 31, 2025), relating to goodwill amortization being disallowed on the acquisition of investments;
- IRPJ and CSLL deficiency note – 2008 to 2019 – R\$3,560,828 thousand (R\$3,502,232 thousand December 31, 2025): relating to disallowance of expenses with credit losses;
- PIS and COFINS notifications and disallowances of compensations – R\$2,115,806 thousand (R\$1,967,940 thousand December 31, 2025): 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;
- Interest on Own Capital (TJLP) – Base year 2019 to 2021 – R\$1,014,772 thousand (R\$933,359 thousand December 31, 2025): IRPJ/CSLL assessments questioning the deductibility in the tax calculation bases above the expense related to Interest on Own Capital (TJLP);
- IRPJ and CSLL deficiency note – 2000 to 2014 – R\$874,363 thousand (R\$835,865 thousand December 31, 2025): 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 tax loss compensation; and

- PLR - Profit Sharing - Base years from 2009 to 2011 - R\$132,799 thousand (R\$202,467 thousand December 31, 2025): 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.

26) OTHER LIABILITIES

	R\$ thousands	
	September 30, 2026	December 31, 2025
Sundry creditors	6,425,580	7,717,586
Social and statutory	4,433,751	9,111,650
Taxes and contributions	5,475,360	1,030,874
Foreign currency payment orders	3,975,321	3,981,481
Obligations for quotas of investment funds	10,243,693	3,799,034
Tax and Social Security	2,659,106	2,272,401
Credit card operations	1,334,398	1,310,188
Anticipated administration fee	1,162,042	1,045,207
Liabilities for acquisition of assets and rights	1,175,090	625,933
Other (1)	7,776,955	6,990,616
Total	44,661,296	37,884,970

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

27) SHAREHOLDERS' EQUITY

a) Capital stock in number of shares

The share capital, paid-in and to be paid-in, is divided into registered book-entry shares with no par value.

	September 30, 2026	December 31, 2025
Common	5,303,870,781	5,303,870,781
Preferred	5,288,141,247	5,288,141,247
Subtotal	10,592,012,028	10,592,012,028
Treasury (common shares) (1)	(10,650,000)	(7,500,000)
Treasury (preferred shares) (1)	(10,650,000)	(7,500,000)
Total outstanding shares	10,570,712,028	10,577,012,028
Capital increase (common shares) (2)	302,876,396	-
Capital increase (preferred shares) (2)	301,976,357	-
Total outstanding shares after the capital increase	11,175,564,781	10,577,012,028

(1) In February 2026, 6,300,000 treasury shares were acquired, of which 3,150,000 were common shares and 3,150,000 were preferred shares; and

(2) Number of shares related to the capital increase approved by the Brazilian Central Bank on October 08, 2026, in the amount of R\$ 10 billion.

b) Changes in share capital

In the Special Shareholders' Meeting of March 10, 2026, the Board of Directors' proposal was approved to increase the capital stock by R\$6,670,000 thousand, increasing it from R\$87,100,000 thousand to R\$93,770,000 thousand, without issuing shares, through the capitalization of part of the balance of the account "Profit Reserves - Legal Reserve", in compliance with the provisions in Article 169 of Law No. 6,404/76.

At a meeting of the Board of Directors held on July 29, 2026, the Company approved a share capital increase of R\$10 billion, supported by a commitment from the controlling shareholders to subscribe for a minimum amount of R\$8 billion.

Additionally, the early payment of R\$6.5 billion in Interim Interest on Shareholders' Equity was approved for September 15, 2026, to enable shareholders to use these funds for the subscription.

On October 2, 2026, the Board of Directors of Bradesco approved the homologation of the capital increase approved on July 29, 2026, totaling R\$10 billion, of which R\$5.4 billion was subscribed by the controlling shareholders and R\$4.6 billion by non-controlling shareholders. The capital increase was fully subscribed through subscriptions for 604,852,753 new shares, consisting of 302,876,396 common shares and 301,976,357 preferred shares, at subscription prices of R\$15.43 per common share and R\$17.64 per preferred share.

Following the expiration of the initial subscription period, 1,505,454 common shares and 14,553,057 preferred shares remained unsubscribed in connection with the Capital Increase. The subscription rights relating to these remaining shares, represented by subscription receipts, were subsequently auctioned on B3 S.A. The auction prices amounted to R\$15.50 per common share right and R\$17.86 per preferred share right, corresponding to the original subscription prices of R\$15.43 and R\$17.64, respectively, plus a premium of R\$0.07 per common share and R\$0.22 per preferred share. All rights offered were successfully sold, generating gross proceeds of R\$283,252 thousand.

As a result of the auction, the remaining shares were fully subscribed. The premiums obtained in the auction, totaling R\$3,307 thousand, were allocated to the Company's capital reserve, while the underlying subscription amounts were applied to the capital increase.

On October 8, 2026, the Central Bank of Brazil approved the homologation of the capital increase of Banco Bradesco S.A. The shares subscribed during both the initial subscription period and the subsequent auction process were issued and credited to the respective subscribers on October 13, 2026.

c) Profit reserves

	R\$ thousands	
	September 30, 2026	December 31, 2025
Profit reserves		
- Legal reserve (1)	9,646,112	15,356,673
- Statutory reserve (2)	81,859,121	75,708,214
Total	91,505,233	91,064,887

(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.

d) 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 25, 2026, the Board of Directors approved the proposal for the payment of interest on shareholders' equity, related to the first quarter of 2026, in the amount of R\$3,000,000 thousand, which represents R\$0.270307744 per common share and R\$0.297338519 per preferred share, the payment of which was originally expected to occur by October 30, 2026, however, it was settled in advance on September 15, 2026.

At a meeting of the Board of Directors on June 23, 2026, the Board of Directors approved the proposal for the payment of interest on shareholders' equity, related to the first half of 2026, in the amount of R\$3,500,000 thousand, which represents R\$0.315359035 per common share and R\$0.346894939 per preferred share, the payment of which was originally expected to occur by January 29, 2027, however, it was paid in advance on September 15, 2026.

At a meeting of the Board of Directors held September 30, 2026, the proposal submitted by Management for the payment of interest on shareholders' equity, relating to the second half of 2026, in the amount of R\$3,800,000 thousand, corresponding to R\$0.342389810 per common share and R\$0.376628790 per preferred share, was approved. The payment will be made by April 30, 2027.

As a result of the homologation of the capital increase by the Central Bank of Brazil, the amounts of interest on shareholders' equity approved September 30, 2026, were adjusted to reflect the new number of shares comprising the Company's share capital, corresponding to R\$0.323858718 per common share and R\$0.356244590 per preferred share after the issuance of the subscribed shares, with no change to the total amount of R\$3,800,000 thousand previously declared. All other terms and conditions previously disclosed remain unchanged, including the payment of the interest on shareholders' equity on or before April 30, 2027.

Interest on shareholders' equity for the nine-month period ended September 30, 2026, is calculated as follows:

	R\$ thousands	% (1)
Net income	19,188,782	
(-) Legal reserve	959,439	
Adjusted calculation basis	18,229,343	
Monthly and intermediary interest on shareholders' equity (gross), paid	1,723,201	
Intermediary interest on shareholders' equity (gross) paid	6,500,000	
Declared intermediary interest on shareholders' equity (gross)	3,800,000	
Additional provisioned interest on equity (gross)	55,235	
Withholding income tax on interest on shareholders' equity	(2,113,726)	
Interest on shareholders' equity (net) accumulated September 30, 2026	9,964,710	54.66
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) (17.5%) (4)	Net paid/provisioned amount
Monthly interest on shareholders' equity paid	0.155248	0.170773	1,723,201	(301,560)	1,421,641
Intermediary interest paid on shareholders' equity (1)	0.585667	0.644233	6,500,000	(1,137,500)	5,362,500
Intermediary interest declared on shareholders' equity (2) (3)	0.323859	0.356245	3,800,000	(665,000)	3,135,000
Supplementary interest on shareholders' equity provisioned (3)	0.004707	0.005178	55,235	(9,666)	45,569
Total accrued September 30, 2026	1.069481	1.176429	12,078,436	(2,113,726)	9,964,710

Description	Per share (gross) - R\$		R\$ thousands		
	Common	Preferred	Amount paid/provisioned	Withholding Income Tax (IRRF) (15%)	Net paid/provisioned amount
Monthly interest on shareholders' equity paid	0.155248	0.170773	1,724,606	(258,691)	1,465,915
Intermediary interest on shareholders' equity paid	0.747406	0.822147	8,300,000	(1,245,000)	7,055,000
Supplementary interest on shareholders' equity paid	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) Paid on September 15, 2026;

(2) To be paid until April 30, 2027;

(3) Amount per share calculated based on the number of shares outstanding following the homologation of the capital increase by the Central Bank of Brazil on October 8, 2026; and

(4) Increase in the rate from January 1, 2026, according to Complementary Law No. 224/25.

e) 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.

September 30, 2026, 10,650,000 common share and 10,650,000 preferred shares remained in treasury, amounting to R\$288,591 thousand (2025 – R\$168,625 thousand). The minimum, average and maximum cost per ordinary share (ON) is R\$10.65, R\$12.14 and R\$17.68 and per preferred share (PN) is R\$11.53, R\$13.47 and R\$20.40 respectively.

f) Basic 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 on September 30	
	2026	2025
Net earnings attributable to the Organization's common shareholders (R\$ thousand)	9,137,514	8,606,432
Net earnings attributable to the Organization's preferred shareholders (R\$ thousand)	10,051,268	9,467,077
Weighted average number of common shares outstanding (thousands)	5,293,648	5,297,597
Weighted average number of preferred shares outstanding (thousands)	5,277,918	5,281,867
Basic earnings per share attributable to common shareholders of the Organization (in Reais)	1.73	1.62
Basic earnings per share attributable to preferred shareholders of the Organization (in Reais)	1.90	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.

28) NON-CONTROLLING INTERESTS IN SUBSIDIARIES

As of September 30, 2026, the balance of minority interests in subsidiaries was R\$1,802,497 thousand (R\$795,562 thousand December 31, 2025), represented primarily by Bradsaúde S.A. (new corporate name of Odontoprev S.A.).

29) FEE AND COMMISSION INCOME

	R\$ thousands	
	Nine-month period ended on September 30	
	2026	2025
Credit card income	8,143,208	7,607,702
Checking account	4,774,619	5,024,686
Consortium management	2,599,863	2,308,259
Capital markets/Financial advisory services	1,665,670	1,441,695
Collections	913,429	1,026,707
Asset management	1,147,762	1,229,967
Custody and brokerage services	1,745,306	1,482,689
Loans	1,814,124	2,043,178
Payments	319,804	272,363
Other	661,123	585,953
Total	23,784,908	23,023,199

30) PERSONNEL EXPENSES

	R\$ thousands	
	Nine-month period ended on September 30	
	2026	2025
Salaries	11,115,570	10,358,705
Benefits	3,928,322	4,044,006
Social security charges	3,380,883	3,474,347
Employee profit sharing	1,786,822	1,617,302
Training	94,683	75,926
Total	20,306,280	19,570,286

31) OTHER ADMINISTRATIVE EXPENSES

	R\$ thousands	
	Nine-month period ended on September 30	
	2026	2025
Outsourced services	3,591,416	3,827,187
Depreciation and amortization	3,982,101	4,059,768
Data processing	2,796,230	2,044,428
Communication	502,267	500,664
Asset maintenance	833,770	979,610
Financial system services	1,217,938	1,156,062
Advertising and marketing	1,069,364	911,335
Security and surveillance	330,470	352,928
Transport	420,316	463,430
Water, electricity and gas	207,963	220,104
Supplies	87,596	82,006
Travel	182,079	142,576
Rental	72,926	75,141
Other	1,684,084	1,629,532
Total	16,978,520	16,444,771

32) TAX EXPENSES

	R\$ thousands	
	Nine-month period ended on September 30	
	2026	2025
Contribution for Social Security Financing (COFINS)	4,548,788	4,269,156
Social Integration Program (PIS) contribution	806,090	730,154
Tax on Services (ISSQN)	846,268	786,603
Municipal Real Estate Tax (IPTU) expenses	106,485	104,551
Other	272,881	208,106
Total	6,580,512	6,098,570

33) OTHER OPERATING INCOME

	R\$ thousands	
	Nine-month period ended on September 30	
	2026	2025
Other interest income	1,973,982	2,471,138
Reversal of other operating provisions	1,671,852	1,355,965
Revenues from recovery of charges and expenses	1,153,010	693,225
Other (1)	4,003,572	3,970,792
Total	8,802,416	8,491,120

(1) Comprises mainly operating income items that are not individually material and do not have a specific classification.

34) OTHER OPERATING EXPENSES

	R\$ thousands	
	Nine-month period ended on September 30	
	2026	2025
Other finance costs	780,126	914,155
Sundry losses	400,269	569,696
Discount granted	2,639,269	1,824,900
Commissions on loans and financing	480,557	354,526
Amortization of rights to provide financial services	1,411,830	1,395,571
Goodwill amortization (Note 17a)	210,582	259,515
Card sales expenses	3,862,923	3,253,111
Other (1)	7,860,178	8,132,209
Total	17,645,734	16,703,683

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

35) NON-OPERATING INCOME (LOSS)

	R\$ thousands	
	Nine-month period ended on September 30	
	2026	2025
Gain/loss on sale and write-off of assets and investments	82,607	77,053
Recording/reversal of non-operating provisions (1)	(12,340)	(290,154)
Other	42,037	34,369
Total	112,304	(178,732)

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

36) INCOME TAXES AND SOCIAL CONTRIBUTION**a) Calculation of income taxes (company income tax IRPJ and social contribution charges CSLL)**

	R\$ thousands	
	Nine-month period ended on September 30	
	2026	2025
Income before income taxes	22,043,459	16,859,425
Total burden of income tax (25%) and social contribution (20%) at the current rates	(9,919,557)	(7,586,741)
Effect on the tax calculation:		
Equity investment in associates and jointly controlled companies	640,931	601,076
Net non-deductible expenses of non-taxable income	1,189,868	2,312,270
Interest on shareholders' equity (paid and payable)	5,435,296	4,786,346
Other amounts (1)	62,937	1,311,861
Income tax and social contribution for the period (2)	(2,590,525)	1,424,812

(1) 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; (ii) write-off of tax losses and negative basis for settling debts with the benefit of Law No. 14,689/23 (Quality Vote Law) in the amount of R\$1,780,614 thousand (Note 25c); and (iii) incentive deductions; and

(2) September 30, 2026, IRPJ and CSLL expenses are made up of R\$6,733,374 thousand of current taxes (2025 - R\$(8,548,126) thousand) and R\$(9,323,899) thousand of deferred taxes (2025 - R\$9,972,938 thousand).

b) Deferred income tax and social contribution

	R\$ thousands			
	Balance as of December 31, 2025	Amount recorded	Amount realized	Balance as of September 30, 2026
Expected credit losses associated with credit risk	82,240,802	7,028,346	(12,382,714)	76,886,434
Civil provisions	2,987,706	288,668	(271,921)	3,004,453
Tax provisions	2,714,477	193,197	(42,551)	2,865,123
Labor provisions	1,943,850	195,697	(215,583)	1,923,964
Non-current assets held for sale and discontinued operations	640,223	184,689	(397,485)	427,427
Fair value adjustment - Financial assets at fair value through profit or loss (FVTPL)	34,104	215,843	(21,884)	228,063
Amortization of goodwill	235,688	86,606	(123)	322,171
Other	6,484,527	1,872,417	(2,358,077)	5,998,867
Total deductible taxes on temporary differences	97,281,377	10,065,463	(15,690,338)	91,656,502
Income tax and social contribution losses in Brazil and overseas	18,682,204	1,583,545	(2,559,849)	17,705,900
Subtotal	115,963,581	11,649,008	(18,250,187)	109,362,402
Fair value adjustment - Financial assets at fair value through other comprehensive income (FVOCI)	2,738,466	644,667	(772,835)	2,610,298
Total deferred tax assets	118,702,047	12,293,675	(19,023,022)	111,972,700
Deferred tax liabilities (Note 36d)	5,450,471	3,334,825	(475,567)	8,309,729
Deferred tax assets, net of deferred tax liabilities	113,251,576	8,958,850	(18,547,455)	103,662,971
- Percentage of net deferred tax assets on capital (Note 39b)	64.7%			53.4%
- Percentage of net deferred tax assets over total assets	4.9%			4.2%

	R\$ thousands			
	Balance on January 1, 2025	Amount recorded	Amount realized	Balance as of September 30, 2025
Expected credit losses 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-current assets held for sale and discontinued operations	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 36d)	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 39b)	68.2%			65.8%
- Percentage of net deferred tax assets over total assets	5.1%			5.1%

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

	September 30, 2026 - R\$ thousand				
	Temporary differences		Carry-forward tax losses		Total
	Income tax	Social contribution	Income tax	Social contribution	
2026	1,416,969	1,067,263	88,161	49,283	2,621,676
2027	8,759,202	6,928,051	175,174	91,806	15,954,233
2028	7,381,826	5,843,680	254,962	125,698	13,606,166
2029	6,607,892	5,235,850	579,554	381,907	12,805,203
2030	5,893,556	4,543,247	1,045,418	759,576	12,241,797
2031	4,609,768	3,617,547	1,398,909	1,044,994	10,671,218
2032	4,093,994	3,234,277	1,903,066	1,445,483	10,676,820
2033	3,846,090	3,044,960	2,161,441	1,714,868	10,767,359
2034	3,967,309	3,088,000	1,936,048	1,829,883	10,821,240
2035	4,754,917	3,722,104	148,461	571,208	9,196,690
Total	51,331,523	40,324,979	9,691,194	8,014,706	109,362,402

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.

September 30, 2026, the present value of deferred tax assets, calculated considering the average funding rate, net of tax effects, amounts to R\$94,651,183 thousand (R\$100,947,137 thousand December 31, 2025), of which: R\$80,113,275 thousand (R\$85,872,618 thousand December 31, 2025) of temporary differences and R\$14,537,908 thousand (R\$15,074,519 thousand December 31, 2025) of tax loss and negative basis of social contribution.

d) Deferred tax liabilities

	R\$ thousands			
	Balance as of December 31, 2025	Amount recorded	Realized / Decrease	Balance as of September 30, 2026
Fair value adjustment - Financial assets at fair value through profit or loss (FVTPL)	474,115	1,149,685	(170,677)	1,453,123
Difference in depreciation	1,055,737	193,447	-	1,249,184
Monetary adjustment of judicial deposits	2,222,169	263,980	(34,077)	2,452,072
Other	894,524	1,559,504	(239,142)	2,214,886
Total deferred liabilities on temporary exclusions	4,646,545	3,166,616	(443,896)	7,369,265
Fair value adjustment - Financial assets at fair value through other comprehensive income (FVOCI)	803,926	168,209	(31,671)	940,464
Total deferred tax liabilities (Note 36d)	5,450,471	3,334,825	(475,567)	8,309,729

	R\$ thousands			
	Balance on January 1, 2025	Amount recorded	Realized / Decrease	Balance as of 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
Monetary adjustment of judicial deposits	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 liabilities (Note 36d)	4,637,595	2,048,383	(557,221)	6,128,757

37) 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	13,705,396	160,779	(76,253)	13,789,922
Securities and derivative financial instruments	988,780,318	7,790,679	51,688,555	1,048,259,552
Interbank investments, compulsory deposits and other deposits at the Brazilian Central Bank	418,546,963	1,737,527	(134,900)	420,149,590
Loans and leases	673,900,059	14,132,841	(1,744,687)	686,288,213
Other financial assets	161,728,412	38,277	(1,781,173)	159,985,516
Non-current assets held for sale and discontinued operations	2,406,106	179,969	(608,710)	1,977,365
Investments in associates, jointly controlled entities, and other investments	15,078,590	(8,244,043)	-	6,834,547
Premises and equipment, net of depreciation	8,195,120	432,214	-	8,627,334
Intangible assets and goodwill, net of amortization	22,119,035	5,619,646	-	27,738,681
Compensation and deferred taxes	144,792,081	2,714,275	-	147,506,356
Other assets	20,288,292	1,322,096	(85,275)	21,525,113
Total September 30, 2026	2,469,540,372	25,884,260	47,257,557	2,542,682,189
Total December 31, 2025	2,306,727,763	29,930,004	45,943,903	2,382,601,670

	R\$ thousands			
	Accounting Statement of Financial Position	Proportionately consolidated (1)	Consolidation adjustments (2)	Managerial Statement of Financial Position
Liabilities				
Deposits from banks	438,227,090	9,482,691	42,808,530	490,518,311
Deposits from customers	756,875,695	129,804	2,970,930	759,976,429
Funds from securities issued	351,727,724	8,780,031	13,516,861	374,024,616
Subordinated debt	49,272,445	-	-	49,272,445
Other financial liabilities	87,274,045	(8,374,243)	(1,221,583)	77,678,219
Financial liabilities measured at fair value through profit or loss	26,052,033	-	253,558	26,305,591
Other financial instruments with credit risk exposure	2,842,021	2,425	-	2,844,446
Technical provisions for insurance, pension plans and capitalization bonds	478,934,338	-	-	478,934,338
Other provisions	32,751,219	1,189,962	(23,159)	33,918,022
Current and deferred income tax liabilities	10,645,285	431,076	(538)	11,075,823
Other liabilities	44,661,296	10,841,728	(11,047,042)	44,455,982
Equity attributable to controlling shareholders of the parent	188,474,684	-	-	188,474,684
Non-controlling interests	1,802,497	3,400,786	-	5,203,283
Total September 30, 2026	2,469,540,372	25,884,260	47,257,557	2,542,682,189
Total December 31, 2025	2,306,727,763	29,930,004	45,943,903	2,382,601,670

	R\$ thousands			
	Accounting Income Statement	Proportionately consolidated (1)	Consolidation adjustments (2)	Managerial Income Statement
Net revenue from financial intermediation	74,742,719	2,729,451	(2,411,018)	75,061,152
Expected Losses on Financial Assets	(32,240,832)	(550,441)	-	(32,791,273)
Gross income from financial intermediation	42,501,887	2,179,010	(2,411,018)	42,269,879
Other income from insurance, pension plans and capitalization bonds	11,274,186	7,458	-	11,281,644
Fee and commission income	23,784,908	5,788,715	2,102,927	31,676,550
Personnel /Administrative Expenses	(37,284,800)	(1,807,222)	252,212	(38,839,810)
Tax expenses	(6,580,512)	(248,820)	8,342	(6,820,990)
Share of profit (loss) of associates and jointly controlled entities	1,424,290	(1,031,740)	-	392,550
IR/CSI and Other income/expenses	(15,931,177)	(4,887,401)	47,537	(20,771,041)
Net Income accrued in the period ended September 30, 2026	19,188,782	-	-	19,188,782
Net Income accrued in the 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	10,402,989	3,736,757	288,010	5,055	282	(643,171)	13,789,922
Securities and derivative financial instruments	508,993,613	79,099,182	505,225,563	6,703	2,829,561	(47,895,070)	1,048,259,552
Interbank investments, compulsory deposits and other deposits at the Brazilian Central Bank	419,663,699	1,726,540	13,998	-	-	(1,254,647)	420,149,590
Loans and leases	617,005,569	100,854,203	-	-	-	(31,571,559)	686,288,213
Other financial assets	150,577,862	1,555,218	12,914,434	33,658	103,810	(5,199,466)	159,985,516
Non-current assets held for sale and discontinued operations	1,754,619	36,895	185,851	-	-	-	1,977,365
Investments in associates, jointly controlled entities, and other investments	91,971,087	-	26,624,182	-	34,015	(111,794,737)	6,834,547
Premises and equipment, net of depreciation	6,841,850	74,415	2,481,092	859	20,891	(791,773)	8,627,334
Intangible assets and goodwill, net of amortization	22,771,854	228,750	4,737,448	135	494	-	27,738,681
Compensation and deferred taxes	140,488,462	548,313	6,325,995	4,054	139,532	-	147,506,356
Other assets	14,315,251	1,578,556	5,628,324	283	8,028	(5,329)	21,525,113
Total September 30, 2026	1,984,786,855	189,438,829	564,424,897	50,747	3,136,613	(199,155,752)	2,542,682,189
Total December 31, 2025	1,870,355,271	165,656,282	507,740,651	49,198	3,278,326	(164,478,058)	2,382,601,670
Liabilities							
Deposits from banks	478,241,445	46,262,650	231	-	-	(33,986,015)	490,518,311
Deposits from customers	680,458,297	79,944,776	-	-	-	(426,644)	759,976,429
Funds from securities issued	404,165,175	16,811,227	-	-	-	(46,951,786)	374,024,616
Subordinated debt	49,272,445	-	-	-	-	-	49,272,445
Other financial liabilities	78,291,999	15,427	162,175	391	-	(791,773)	77,678,219
Financial liabilities measured at fair value through profit or loss	21,905,051	4,400,540	-	-	-	-	26,305,591
Other financial instruments with credit risk exposure	2,840,625	3,821	-	-	-	-	2,844,446
Technical provisions for insurance, pension plans and capitalization bonds	-	-	478,910,911	23,427	-	-	478,934,338
Other provisions	27,363,831	114,747	6,312,027	11,943	119,526	(4,052)	33,918,022
Current and deferred income tax liabilities	8,515,605	334,766	2,217,769	-	7,683	-	11,075,823
Other liabilities	41,707,031	1,658,662	6,215,960	3,576	71,498	(5,200,745)	44,455,982
Equity attributable to controlling shareholders of the parent	188,474,684	-	-	-	-	-	188,474,684
Non-controlling interests	3,550,667	39,892,213	70,605,824	11,410	2,937,906	(111,794,737)	5,203,283
Total September 30, 2026	1,984,786,855	189,438,829	564,424,897	50,747	3,136,613	(199,155,752)	2,542,682,189
Total December 31, 2025	1,870,355,271	165,656,282	507,740,651	49,198	3,278,326	(164,478,058)	2,382,601,670

	R\$ thousands						
	Financial (1) (2)		Insurance Group (2) (3)		Other Activities (2)	Eliminations (4)	Managerial Income Statement
	Brazil	Overseas	Brazil	Overseas			
Net revenue from financial intermediation	63,549,306	4,284,363	6,844,906	347	284,900	97,330	75,061,152
Expected Losses on Financial Assets	(32,247,100)	(544,173)	-	-	-	-	(32,791,273)
Gross income from financial intermediation	31,302,206	3,740,190	6,844,906	347	284,900	97,330	42,269,879
Other income from insurance, pension plans and capitalization bonds	-	-	11,230,363	17,875	-	33,406	11,281,644
Fee and commission income	29,057,926	952,338	1,667,422	-	107,235	(108,371)	31,676,550
Personnel /Administrative Expenses	(33,770,860)	(1,064,839)	(4,095,127)	(17,457)	(147,003)	255,476	(38,839,810)
Tax expenses	(5,527,950)	(19,029)	(1,250,350)	-	(23,661)	-	(6,820,990)
Share of profit (loss) of associates and jointly controlled entities	(38,810)	-	431,360	-	-	-	392,550
IR/CSI and Other income/expenses	(13,155,692)	(971,142)	(6,232,338)	(3,314)	(130,714)	(277,841)	(20,771,041)
Net Income accrued in the period ended September 30, 2026	7,866,820	2,637,518	8,596,236	(2,549)	90,757	-	19,188,782
Net Income accrued in the 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.

38) 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 transactions 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							
	Shareholders of the parent (1)		Associates and jointly controlled companies (2)		Key Management Personnel (3)		Total	
	September 30, 2026	December 31, 2025	September 30, 2026	December 31, 2025	September 30, 2026	December 31, 2025	September 30, 2026	December 31, 2025
Assets								
Securities and derivative financial instruments	-	-	21,839	15,086	-	-	21,839	15,086
Loans and other assets	10	11	4,494,798	4,515,700	253,396	185,425	4,748,204	4,701,136
Liabilities								
Demand deposits/Savings accounts	590	261	9,727	13,997	21,906	16,305	32,223	30,563
Time deposits	8,199,735	5,144,469	617,099	473,959	403,775	384,200	9,220,609	6,002,628
Securities sold under agreements to repurchase	-	289,285	144,003	683,359	-	-	144,003	972,644
Funds from issuance of securities and subordinated debts	29,288,401	28,982,300	-	-	970,502	912,486	30,258,903	29,894,786
Interest on own capital payable	2,154,522	3,171,676	-	-	-	-	2,154,522	3,171,676
Other liabilities	-	-	13,527,241	13,786,032	1,974	1,991	13,529,215	13,788,023

	R\$ thousands							
	Nine-month period ended on September 30							
	Shareholders of the parent (1)		Associates and jointly controlled companies (2)		Key Management Personnel (3)		Total	
	2026	2025	2026	2025	2026	2025	2026	2025
Revenue and expenses								
Income from financial intermediation	-	-	147,083	(76,664)	5	12	147,088	(76,652)
Financial intermediation expenses	(3,761,541)	(3,209,705)	(69,081)	(134,985)	(120,011)	(155,856)	(3,950,633)	(3,500,546)
Income from services provided	95	112	370,728	323,179	235	321	371,058	323,612
Other expenses net of other operating revenues	155,181	158,532	(2,810,980)	(2,100,121)	(13,756)	(54,648)	(2,669,555)	(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 15; 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 2026, the maximum amount of R\$1,534,560 thousand (2025 – R\$1,183,531 thousand) was determined for the remuneration of the Directors and R\$63,506 thousand (2025 – 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 BCB No. 432/24, which sets forth a management compensation policy for financial institutions.

	R\$ thousands	
	Nine-month period ended on September 30	
	2026	2025
Short, medium and long-term remuneration	1,112,161	861,016
Post-employment - Pension Plans	46,562	38,375
Total	1,158,723	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	September 30, 2026	December 31, 2025
• Common shares	0.32%	0.32%
• Preferred shares	1.09%	1.05%
• Total shares (1)	0.71%	0.69%

(1) September 30, 2026, direct and indirect shareholding of the members of Bradesco's Board of Directors and Board of Executive Officers amounted to 2.36% of common shares, 1.13% of preferred shares and 1.74% of all shares (2.10% of common shares, 1.09% of preferred shares and 1.59% of all shares December 31, 2025).

39) RISK AND CAPITAL MANAGEMENT**a) Risk management**

For the nine-month period ended September 30, 2026, Bradesco maintained the criteria disclosed in the financial statements as of December 31, 2025, 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. In the second quarter of 2026, the sensitivity analysis methodology was revised, as described in item (d) under Market Risk.

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.

b) Capital Management

The Basel Ratio is one of the key indicators used in Capital Management to assess the adequacy of the Bank's capital in relation to its risk exposures. Capital strategies are designed to ensure the maintenance of capital levels consistent with the risk profile, strategic planning, and applicable regulatory requirements.

The table below presents the composition of Regulatory Capital and Risk-Weighted Assets, in accordance with the rules established by the Central Bank of Brazil. During the period under review, Bradesco fully complied with the applicable minimum capital requirements.

Below is the Basel Ratio:

Calculation basis - Basel Ratio	R\$ thousands	
	Basel III	
	September 30, 2026	December 31, 2025
	Prudential Conglomerate	
Regulatory capital - values		
Common equity	147,656,141	124,320,006
Level I	166,471,884	145,844,118
Reference Equity - RE	194,299,959	174,968,754
Risk-weighted assets (RWA) - amounts		
Total RWA	1,216,972,446	1,108,961,848
Regulatory capital as a proportion of RWA		
Index of Common equity - ICP	12.1%	11.2%
Tier I Capital	13.7%	13.2%
Basel Ratio	16.0%	15.8%
Additional Common Equity (ACP) as a proportion of RWA		
Additional Common Equity Conservation - ACPConservation	2.5%	2.5%
Additional Contracyclic Common Equity - ACPContracyclic	0.0%	0.0%
Additional Systemic Importance of Common Equity - Systemic ACPS	1.0%	1.0%
Total ACP (1)	3.5%	3.5%
Excess Margin of Common Equity	4.1%	3.2%
Leverage Ratio (AR)		
Total exposure	2,315,580,254	2,141,573,090
AR	7.2%	6.8%
Short Term Liquidity Indicator (LCR)		
Total High Quality Liquid Assets (HQLA)	259,907,672	253,255,892
Total net cash outflow	178,717,675	160,033,728
LCR	145.4%	158.3%
Long Term Liquidity Indicator (NSFR)		
Available stable funding (ASF)	1,167,763,942	1,136,032,540
Stable resources required (RSF)	963,756,403	925,369,687
NSFR	121.2%	122.8%

(1) Failure to comply with ACP (Additional Common Equity) rules would 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.

c) 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			
	September 30, 2026		December 31, 2025	
	Gross value	Expected credit losses	Gross value	Expected credit losses
Financial assets				
Cash and balances with banks (Note 5)	13,705,396	-	15,351,748	-
Financial assets measured at fair value through profit or loss (Note 6) (1)	538,070,444	(3,547,957)	530,456,510	(3,519,114)
Financial assets measured at fair value through other comprehensive income (Note 8) (1)	117,782,805	(10,571)	109,975,242	(22,679)
Securities at amortized cost (Note 9)	318,149,903	(5,119,349)	294,061,380	(3,598,822)
Interbank investment (Note 10)	287,683,388	-	235,485,054	-
Loans and leases (Note 12)	719,129,431	(45,229,372)	681,288,684	(45,915,731)
Other assets (Note 13)	164,719,660	(2,991,248)	161,901,541	(3,267,055)
Commitments to extend credit - off balance (Note 12)	363,363,866	(1,526,865)	358,376,828	(1,775,512)
Financial guarantees - off balance (Note 12)	133,022,192	(1,315,156)	125,119,738	(1,280,608)
Total risk exposure	2,655,627,085	(59,740,518)	2,512,016,725	(59,379,521)

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

Concentration of loan operations

	R\$ thousands	
	September 30, 2026	December 31, 2025
By concentration		
Largest borrower	4,095,506	4,013,413
10 largest borrowers	25,139,426	27,452,911
20 largest borrowers	38,883,733	42,537,914
50 largest borrowers	63,963,611	69,173,022
100 largest borrowers	88,731,773	91,346,520

By Economic Activity Sector

	R\$ thousands			
	September 30, 2026	%	December 31, 2025	%
Public sector	12,029,655	1.5	9,695,176	1.2
Private sector	814,310,667	98.5	781,972,038	98.8
Total	826,340,322	100.0	791,667,214	100.0
Companies	367,138,655	44.4	350,644,851	44.3
Real estate and construction activities	26,025,645	3.1	25,188,642	3.2
Retail	36,654,891	4.4	41,304,495	5.2
Services	125,831,008	15.2	115,073,789	14.5
Transportation and concession	30,072,865	3.6	28,635,592	3.6
Automotive	7,922,972	1.0	7,228,928	0.9
Food products	16,836,029	2.0	15,258,682	1.9
Wholesale	20,881,675	2.5	20,564,676	2.6
Production and distribution of electricity	7,239,608	0.9	10,541,406	1.3
Oil, derivatives and aggregate activities	5,102,592	0.6	5,568,769	0.7
Other industries	90,571,370	11.0	81,279,872	10.3
Individuals	459,201,667	55.6	441,022,363	55.7

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

Below is the 1-day VaR:

Risk factors (1)	R\$ thousands	
	September 30, 2026	December 31, 2025
Fixed rates	2,594	8,265
IGPM/IPCA	7,877	6,902
Exchange coupon	164	67
Foreign currency	2,789	4,031
Equities	2,575	1,940
Sovereign/Eurobonds and Treasuries	3,425	7,055
Other	4,966	1,378
Correlation/diversification effect	(10,890)	(14,825)
VaR (Value at Risk)	13,500	14,814

(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.

The sensitivity analysis methodology was enhanced as of June 2026 to consider both upward and downward movements in risk factors, with the reported impact reflecting the largest loss observed. Previously, the tests considered only one-directional movements for each risk factor.

Scenario 1: Application of 1 basis point stresses to interest rates and 1.0% changes in prices, considering both upward and downward movements, with the largest loss observed for each risk factor being reported;

Scenario 2: Application of 25% stresses, considering both upward and downward movements, with the largest loss observed for each risk factor being reported; and

Scenario 3: Application of 50% stresses, considering both upward and downward movements, with the largest loss observed for each risk factor being reported.

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)					
		September 30, 2026			December 31, 2025		
		Scenarios			Scenarios		
		1	2	3	1	2	3
Interest rate in Reais (2)	Exposure subject to variations in fixed interest rates and interest rate coupons	(396)	(19,430)	(48,988)	(318)	(102,871)	(195,792)
Price indexes	Exposure subject to variations in price index coupon rates	(212)	(56,131)	(124,298)	(294)	(54,032)	(102,722)
Exchange coupon	Exposure subject to variations in foreign currency coupon rates	(12)	(1,774)	(3,515)	(2)	(347)	(688)
Foreign currency	Exposure subject to exchange rate variations	(1,921)	(48,029)	(96,058)	(2,184)	(54,595)	(109,190)
Equities	Exposure subject to variation in stock prices	(1,122)	(28,048)	(56,097)	476	11,888	23,776
Sovereign/Eurobonds and Treasuries	Exposure subject to variations in the interest rate of securities traded on the international market	(51)	-	-	83	6,687	13,058
Other	Exposure not classified in other definitions	(66)	(1,657)	(3,313)	(13)	(320)	(640)
Total excluding correlation of risk factors		(3,780)	(155,070)	(332,269)	(2,252)	(193,590)	(372,198)

(1) Amounts net of tax effects; and

(2) As a reference for the shocks applied to the 1-year vertex, the values were approximately 329 bps and 639 bps (scenarios 2 and 3 respectively) September 30, 2026 (December 31, 2025 - the values were approximately 335 bps and 651 bps in scenarios 2 and 3 respectively).

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)					
		September 30, 2026			December 31, 2025		
		Scenarios			Scenarios		
		1	2	3	1	2	3
Interest rate in Reais (2)	Exposure subject to variations in fixed interest rates and interest rate coupons	(14,941)	(4,845,631)	(9,426,774)	(10,533)	(3,584,634)	(7,069,069)
Price indexes	Exposure subject to variations in price index coupon rates	(18,627)	(2,918,983)	(5,184,207)	(17,802)	(2,747,631)	(4,869,645)
Exchange coupon	Exposure subject to variations in foreign currency coupon rates	(1,599)	(244,338)	(478,631)	(1,899)	(231,410)	(447,013)
Foreign currency	Exposure subject to exchange rate variations	(79)	(1,978)	(3,956)	(4,244)	(106,104)	(212,207)
Equities	Exposure subject to variation in stock prices	(51,167)	(1,279,171)	(2,558,341)	(35,194)	(879,844)	(1,759,689)
Sovereign/Eurobonds and Treasuries	Exposure subject to variations in the interest rate of securities traded on the international market	(1,826)	(179,639)	(324,398)	2,442	239,377	465,818
Other	Exposure not classified in other definitions	(10)	(256)	(514)	935	23,368	46,735
Total excluding correlation of risk factors		(88,249)	(9,469,997)	(17,976,821)	(66,296)	(7,286,879)	(13,845,070)

(1) Amounts net of tax effects; and

(2) As a reference for the shocks applied to the 1-year vertex, the values were approximately 336 bps and 659 bps (scenarios 2 and 3 respectively) September 30, 2026 (December 31, 2025 - the values were approximately 335 bps and 653 bps in scenarios 2 and 3 respectively).

e) Insurance/ Underwriting risk

Underwriting risk is the risk related to a possible loss event that may occur in the future and for which there is uncertainty over the amount of damages that result from it. The risk arises from an economic situation not matching the Company's expectations at the time of issuing its underwriting policy with regard to the uncertainties existing both in the definition of actuarial assumptions and in the measurement of compliance cash flows, as well as for pricing and calculating premiums and contributions. In short, it refers to the risk of the frequency or severity of loss events or benefits exceeding the Company's estimates.

Historical experience shows that the larger the group of contracts with similar risks, the lower the variability in cash flows. In that way, the risk management process seeks to diversify insurance operations, aiming to excel at balancing the portfolio, and is based on the grouping of risks with similar characteristics in order to reduce the impact of individual risks.

Uncertainties over estimated future claim payments

Claims are due as they occur, and the Organization must compensate all covered claims that occur during the term of the contract. The estimated cost of claims includes the direct expenses to be incurred in their settlement. Therefore, considering the uncertainties inherent to the process, the final settlement may be different from that initially planned.

Asset and liability management (ALM)

The Company periodically analyzes future cash flows on assets and liabilities held in portfolio ALM – Asset Liability Management. The method used for ALM analysis is to observe the sufficiency or insufficiency of the present value of the stream of assets in relation to the present value of the stream of liabilities, and the duration of assets in relation to that of liabilities. The aim is to verify that the situation of the portfolio of assets and liabilities is balanced in order to honor the Company's future commitments to its insured persons.

The actuarial assumptions used to generate the flow of liabilities are in line with international actuarial practices and also with the characteristics of the Company's product portfolio.

Risk management by product

The continuous monitoring the insurance contract portfolio enables us to track and adjust premiums practiced, as well as to assess the need for alterations. Other monitoring tools in use include: (i) sensitivity analysis, and (ii) algorithmic checks and corporate system notifications (underwriting, issuance and claims).

The main risks associated with Non-Life

The risks associated with Non-Life include, among others:

- Oscillations in the incidence, frequency and severity of the claims and the indemnifications of claims in relation to the expectations;
- Unpredictable claims arising from an isolated risk;
- Inaccurate pricing or inadequate underwriting of risks;

- Inadequate reinsurance policies or risk transfer techniques; and
- Insufficient or excessive technical provisions.

Generally, the Non-Life insurance underwritten by the Company is of short duration. The underwriting strategies and goals are adjusted by management and informed through internal guidelines and practice and procedure manuals.

The main risks inherent to the main Non-Life business lines are summarized as follows:

- Auto insurance includes, among other things, physical damage to the vehicle, loss of the insured vehicle, third-party liability insurance for vehicles and personal accident for passengers; and
- Business, home and miscellaneous insurance includes, among other things, fire risks (e.g. fire, explosion and business interruption), natural disasters (e.g., earthquakes, storms and floods), as well as liability insurance.

The main risks associated with life insurance and pension plans

Life insurance and Private Pension Plans are generally long-term in nature and, accordingly, various actuarial assumptions are used to manage and estimate the risks involved, such as: assumptions about returns on investments, longevity, mortality and persistence rates in relation to each business unit. Estimates are based on historical experience and on actuarial expectations.

The risks associated with life insurance and pension plans include:

- Biometric risks, which includes mortality experience, adverse morbidity, longevity and disability. The mortality risk may refer to policyholders living longer than expected (longevity) or passing away before expected. This is because some products pay a lump sum if the person dies, and others pay regular amounts while the policyholder is alive;
- Policyholder's behavior risks, which includes persistence rate experience. Low persistence rates for certain products may result in less policies/private pension plan agreements remaining contracted to help cover fixed expenses and may reduce future positive cash flows of the underwritten business. A low persistence rate may affect liquidity of products which carry a redemption benefit. On the other hand, high persistence rates for deficit products can increase future losses of these products;
- Group Life-insurance risk results from exposure to mortality and morbidity rates and to operational experience worse than expected on factors such as persistence levels and administrative expenses; and
- Some Life and Pension Plan products have pre-defined yield guarantees, and thereby face risk from changes in financial markets, returns on investments and interest rates that are managed as a part of market risk.

The main risks related to capitalization bonds

Capitalization bonds are medium- to long-term products. The Company uses actuarial assumptions based on historical experience to monitor and estimate the risks arising from these products.

The primary risk is prize draw risk, which reflects the Company's expected obligation to pay prizes on bonds selected in prize draws within partially subscribed series.

The main risks associated with health and dental insurance

The underwriting risks associated with healthcare and dental care plans arise solely from risk-bearing contracts (prepaid plans) and include, among others:

- Variations in cause, frequency and severity of indemnities of claims compared to expectations;
- Unforeseen claims resulting from isolated risk;
- Incorrect pricing or inadequate subscription of risks; and
- Insufficient or overvalued technical provisions.

For individual health insurance, for which certain provisions are calculated based on expected future cash flows (difference between expected future claims and expected future premiums), there are a number of risks, in addition to those cited above, such as biometric risk, including mortality and longevity experience and the insured's behavioral risk, which covers persistency experience, as well as interest-rate risk that is managed as a part of market risk.

The risks associated with administered contracts (postpaid plans) primarily relate to credit risk, arising from the possibility that the policyholder may fail to remit the amounts due to the Company. However, the insurance/claims risk relating to such contracts is borne by the policyholder.

Risk management of non-life, life insurance and pension plans and health insurance

The Board for Risk Management monitors and evaluates risk exposure and is responsible for the development, implementation and review of policies that cover subscription. The implementation of these policies, the treatment of claims, reinsurance and the constitution of technical provisions of these risks are performed by the Technical Superintendent of Actuary and Statistics. The Technical Superintendent developed mechanisms, such as the analysis of possible accumulations of risks based on monthly reports, which identify, quantify and manage accumulated exposure in order to keep it within the limits defined by internal policies.

For life insurance, pension plans and health insurance, the longevity risk is carefully monitored using the most recent data and tendencies of the environment in which the Company operates. Management monitors exposure to this risk and its capital implications in order to manage possible impacts, as well as the funding that the future business needs. Management adopts assumptions of continuous improvement in the future longevity of the population for the calculation of technical provisions, in order to anticipate and thus be covered by possible impacts generated by the improvement in the life expectancy of the insured/assisted population.

Persistency risk is managed through the frequent management of the Company's historical experience. Management has also established guidelines for the management of persistency in order to monitor and implement specific initiatives, when necessary, to improve retention of policies.

The risk of elevated expenses is primarily monitored through the evaluation of the profitability of business units and the frequent monitoring of expense levels. Specifically, for life insurance and pension plans, mortality and morbidity risks are mitigated through the assignment of catastrophe reinsurance.

Risk Concentration

The Company operates throughout the national territory, and potential exposures to risk concentration are monitored through management reports where the results of insurance contracts sold by geographic region and business segment are observed. The table below shows the concentration of types of risks insured:

Geographic Region	Distribution of Net Written Premiums, Net of Reinsurance – R\$ thousand							
	September 30, 2026							
	Auto	RE (Non life - Property)	PGBL	Traditional Pension	VGBL	Life insurance	Health* / Dental	Total
Midwest	749,340	135,269	18,347	19,065	1,601,433	495,803	2,382,607	5,401,864
Northeast	841,141	143,332	57,619	30,442	3,355,676	1,060,217	4,132,549	9,620,977
North	160,944	54,543	13,685	10,034	812,623	373,523	1,049,969	2,475,320
Southeast	2,324,890	1,669,462	1,314,536	243,478	13,856,486	7,260,618	25,037,605	51,707,075
South	1,297,002	353,790	49,909	37,871	2,566,547	1,215,580	1,766,555	7,287,255
Total (*)	5,373,317	2,356,396	1,454,097	340,889	22,192,765	10,405,741	34,369,285	76,492,490

Geographic Region	Distribution of Net Written Premiums, Net of Reinsurance – R\$ thousand							
	On September 30, 2025							
	Auto	RE (Non life - Property)	PGBL	Traditional Pension	VGBL	Life insurance	Health* / Dental	Total
Midwest	691,014	149,735	14,516	22,670	1,478,282	540,916	2,142,398	5,039,532
Northeast	807,084	171,075	45,478	35,363	3,272,125	1,054,926	3,758,060	9,144,111
North	149,210	84,234	11,494	10,531	917,217	379,859	944,610	2,497,155
Southeast	2,251,141	1,638,180	1,246,634	249,640	17,441,212	6,903,008	22,307,865	52,037,681
South	1,241,991	314,824	53,049	46,812	3,174,148	1,253,215	1,614,564	7,698,604
Total (*)	5,140,441	2,358,048	1,371,171	365,016	26,282,984	10,131,924	30,767,497	76,417,083

(*) Does not include the amount of R\$237,689 thousand (2025 – R\$213,131 thousand) referring to the net premiums issued by Mediservice and Bradesco Saúde Operadora de Planos, as the subsidiaries operate only with plans in the managed (post-payment) modality. The premium for the post-payment modality of companies regulated by the ANS is no longer accounted for as a premium, and is now accounted for as a claims reduction account, following the guidelines of RN No. 528/2022.

Sensitivity test

The purpose of the sensitivity test is to measure the impacts on the Organization's results, in the event of isolated, reasonably possible changes in assumptions inherent to the operations that may be affected due to the risk underwriting process and that are considered relevant on the balance sheet date.

As risk factors, the following premises were elected:

- Risk-free interest rate – represents the minimum level of profitability that can be taken for granted by the Organization. The test evaluated the impact of an decrease in the risk-free interest rate curve;
- Income Conversion – The test evaluated the impact of an increase in the income conversion ratio for annuity contracts;
- Longevity (Improvement) – represents an individual's life expectancy, based on their year of birth, their current age, and other demographic factors, including gender. The test evaluated the impact of an increase in the estimate of improvement in life expectancy for annuity contracts; and
- Loss ratio – is the main indicator of insurance contracts and is equivalent to the ratio between the expenses and the income that the Organization received for the contract. The test assessed the impact of an increase in claims.

Sensitivity test results

The table below shows the impact on the Company's results in insurance liabilities for life insurance with survivorship coverage, pension plans and individual life insurance, considering variations in the risk factor:

Percentage adjustment to each assumption:	September 30, 2026 – R\$ thousand			
	Impact on shareholders' equity		Impact on income	
	Interest rates*		Longevity (improvement)	Conversion to income
	Variation of - 0.01% (PCC)	Variation of - 0.01% (PDR/PDC)	Variation of 0.20%	Variation of +5 percentage points
Traditional plans (contributing period)	-	(5)	(17)	(508)
PGBL and VGBL (contributing period)	-	(23)	(132)	(8,292)
All plans (retirement benefit period)	(5,249)	(31)	(68,162)	-
Individual Life	-	(1)	-	-
Total	(5,249)	(59)	(68,310)	(8,800)

Percentage adjustment to each assumption:	On September 30, 2025 – R\$ thousand			
	Impact on shareholders' equity		Impact on income	
	Interest rates*		Longevity (improvement)	Conversion to income
	Variation of - 0.01% (PCC)	Variation of - 0.01% (PDR/PDC)	Variation of 0.20%	Variation of +5 percentage points
Traditional plans (contributing period)	-	(10)	(30)	(1,065)
PGBL and VGBL (contributing period)	-	(30)	(160)	(10,197)
All plans (retirement benefit period)	(5,636)	(25)	(69,825)	-
Individual Life	-	-	-	-
Total	(5,636)	(65)	(70,015)	(11,263)

* DV1 (Dollar Value of 1 basis point) was selected as the shock factor because it is a metric widely used in the financial market to measure interest-rate risk and facilitate comparisons between different instruments, as it translates sensitivity into a monetary unit.

The table below presents the impact on the Company's results and net equity for damage, life with survival coverage, pension, individual life and health insurance considering variations in the previously mentioned assumptions:

Sensitivity - 1% Variation	R\$ thousands			
	Gross of reinsurance		Net of reinsurance	
	September 30, 2026	On September 30, 2025	September 30, 2026	On September 30, 2025
Non-Life	(45,701)	(44,257)	(45,411)	(44,055)
Life	(31,203)	(29,238)	(30,905)	(29,041)
Health (Health and Dental)	(206,216)	(183,943)	(206,216)	(183,943)

The effect of this sensitivity is linear. Considering the loss ratio recorded for the period from July, 2025 to June, 2026, variations were observed in Non-Life of -1 and +4 percentage points for the lower and upper scenarios, respectively; in Life of -1 and 0 percentage points for the lower and upper scenarios, respectively; and in Health of -2 and +2 percentage points for the lower and upper scenarios, respectively. It should be noted that such variations are continuously monitored.

Limitations of sensitivity analysis

Sensitivity analyses show the effect of a change in certain assumptions while other assumptions remain unchanged.

Sensitivity analyses do not take account of the fact that assets and liabilities are highly managed and controlled. Additionally, the Company's financial position may vary with any movement occurring in the market. For example, the risk management strategy aims to manage exposure to fluctuations in the market. As investment markets move through various levels, management initiatives may include sales of investments, altered portfolio allocations, and other protective measures.

Other limitations of the sensitivity analyses include the use of hypothetical market movements to show the potential risk, which only represents Management's view of possible market changes in the near future, which cannot be foreseen with certainty, and they also assume that all interest rates move in the same manner.

f) Statement of financial position by currency and maturity**I – The statement of financial position by currency**

	R\$ thousands			
	September 30, 2026			December 31, 2025
	Total	Local currency	Foreign (1) (2)	Foreign (1) (2)
Assets				
Cash and due from banks	13,705,396	9,469,437	4,235,959	5,755,123
Financial assets measured at fair value through profit or loss	563,112,602	545,625,739	17,486,863	15,473,743
- Securities and other financial assets	534,861,152	519,416,262	15,444,890	13,249,915
- Derivative financial instruments	28,251,450	26,209,477	2,041,973	2,223,828
Financial assets measured at fair value through other comprehensive income	112,637,162	105,943,118	6,694,044	14,667,645
- Securities, net of expected credit losses associated with credit risk	112,637,162	105,943,118	6,694,044	14,667,645
Financial assets at amortized cost	1,567,205,988	1,460,806,870	106,399,118	87,882,363
- Securities, net of expected credit losses associated with credit risk	313,030,554	282,360,271	30,670,283	12,722,960
- Interbank investments	287,683,388	287,214,300	469,088	2,807,715
- Compulsory and other deposits with the Brazilian Central Bank	130,863,575	130,815,413	48,162	44,014
- Loans net of losses associated with credit risk	666,020,021	592,409,601	73,610,420	71,901,769
Leases net of expected credit losses associated with credit risk	7,880,038	7,880,038	-	-
- Other financial assets	161,728,412	160,127,247	1,601,165	405,905
Non-current assets held for sale and discontinued operations	2,406,106	2,369,211	36,895	39,431
Investments in affiliates and jointly controlled entities	15,078,590	15,078,590	-	-
Premises and equipment, net of depreciation	8,195,120	8,119,582	75,538	130,891
Intangible assets and goodwill, net of amortization	22,119,035	21,890,138	228,897	173,993
Current income and other tax assets	32,819,381	32,307,033	512,348	371,730
Tax credit	111,972,700	111,923,096	49,604	31,306
Other assets	20,288,292	18,704,420	1,583,872	1,757,638
Total assets	2,469,540,372	2,332,237,234	137,303,138	126,283,863
Liabilities				
Financial liabilities at amortized cost	1,683,376,999	1,520,479,690	162,897,309	139,219,428
- Deposits from banks	438,227,090	369,046,475	69,180,615	55,231,530
- Deposits from customers	756,875,695	679,986,046	76,889,649	72,554,578
- Securities issued	351,727,724	334,916,497	16,811,227	11,417,683
- Subordinated debt	49,272,445	49,272,445	-	-
- Other financial liabilities	87,274,045	87,258,227	15,818	15,637
Financial liabilities measured at fair value through profit or loss	26,052,033	22,494,482	3,557,551	3,947,843
Other financial instruments with credit risk exposure	2,842,021	2,838,200	3,821	6,199
- Loan Commitments	1,526,865	1,523,224	3,641	5,915
- Financial guarantees	1,315,156	1,314,976	180	284
Technical provisions for insurance, pension plans and capitalization bonds	478,934,338	478,910,911	23,427	21,363
Other provisions	32,751,219	32,624,029	127,190	147,518
Current income tax liabilities	2,335,556	2,076,666	258,890	120,493
Deferred income tax	8,309,729	8,229,040	80,689	84,285
Other liabilities	44,661,296	42,588,545	2,072,751	1,908,726
Total liabilities	2,279,263,191	2,110,241,563	169,021,628	145,455,855
Equity				
Equity attributable to controlling shareholders of the parent	188,474,684	188,474,684	-	-
Non-controlling interests	1,802,497	1,802,497	-	-
Total equity	190,277,181	190,277,181	-	-
Total equity and liabilities	2,469,540,372	2,300,518,744	169,021,628	145,455,855
Net position of assets and liabilities			(31,718,490)	(19,171,992)
Net position of derivatives (2)			24,679,231	13,836,792
Other net off-balance-sheet accounts (3)			(667,093)	(224,924)
Net exchange position (liability) (4) (5)	-	-	(7,706,352)	(5,560,124)

(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\$(1,977,974) thousand in the nine-month period ended September 30, 2026 (R\$(5,138,842) thousand in 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\$472,981 thousand (R\$806,407 thousand December 31, 2025); and

(5) During the period, the exchange rate variation of financial instruments recognized in income statement was R\$564,085 thousand (R\$(618,389) thousand in 2025).

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	September 30, 2026	December 31, 2025
Assets							
Cash and due from banks	13,705,396	-	-	-	-	13,705,396	15,351,748
Financial assets measured at fair value through profit or loss	550,585,264	2,048,587	680,785	9,797,966	-	563,112,602	547,913,136
- Securities and other financial assets (1) (2)	534,861,152	-	-	-	-	534,861,152	526,937,396
- Derivative financial instruments	15,724,112	2,048,587	680,785	9,797,966	-	28,251,450	20,975,740
Financial assets measured at fair value through other comprehensive income	2,225,626	7,868,111	4,019,226	94,122,717	4,401,482	112,637,162	109,952,563
- Securities, net of expected credit losses associated with credit risk (1) (2)	2,225,626	7,868,111	4,019,226	94,122,717	4,401,482	112,637,162	109,952,563
Financial assets at amortized cost	576,122,824	210,792,586	144,756,035	635,534,543	-	1,567,205,988	1,441,634,500
- Securities, net of expected losses associated with credit risk (1)	4,048,818	26,004,177	27,713,624	255,263,935	-	313,030,554	290,462,558
- Interbank investments (1)	227,940,356	51,294,267	6,679,036	1,769,729	-	287,683,388	235,485,054
- Compulsory and other deposits with the Brazilian Central Bank	130,863,575	-	-	-	-	130,863,575	121,679,449
- Loans net of losses associated with credit risk	140,834,436	100,514,710	86,506,510	338,164,365	-	666,020,021	627,852,869
Leases net of expected credit losses associated with credit risk	14,297	116,687	249,004	7,500,050	-	7,880,038	7,520,084
- Other financial assets	72,421,342	32,862,745	23,607,861	32,836,464	-	161,728,412	158,634,486
Non-current assets held for sale and discontinued operations	2,406,106	-	-	-	-	2,406,106	1,612,862
Investments in affiliates and jointly controlled entities	-	-	-	-	15,078,590	15,078,590	13,348,433
Premises and equipment, net of depreciation	87,402	437,009	524,410	6,445,978	700,321	8,195,120	8,626,609
Intangible assets and goodwill, net of amortization	569,123	2,845,335	2,451,087	16,001,032	252,458	22,119,035	20,668,922
Current income and other tax assets	3,126,654	315,206	286,940	29,090,581	-	32,819,381	12,779,690
Tax credit	-	-	-	111,972,700	-	111,972,700	118,702,047
Other assets	11,548,766	4,815,688	125,714	3,798,124	-	20,288,292	16,137,253
Total September 30, 2026	1,160,377,161	229,122,522	152,844,197	906,763,641	20,432,851	2,469,540,372	-
Total December 31, 2025	1,110,587,289	228,058,583	155,781,066	792,280,330	20,020,495	-	2,306,727,763
Liabilities							
Financial liabilities at amortized cost	583,831,927	206,302,130	184,178,332	690,248,866	18,815,744	1,683,376,999	1,585,281,245
- Deposits from banks (1) (3)	330,632,485	54,718,676	26,042,818	26,833,111	-	438,227,090	427,099,494
- Deposits from customers (3)	196,848,444	67,605,134	105,654,600	386,767,517	-	756,875,695	721,274,151
- Securities issued	8,184,771	54,325,338	44,930,585	244,287,030	-	351,727,724	306,260,682
- Subordinated debt	-	161,380	845,759	29,449,562	18,815,744	49,272,445	54,714,526
- Other financial liabilities	48,166,227	29,491,602	6,704,570	2,911,646	-	87,274,045	75,932,392
Financial liabilities measured at fair value through profit or loss	16,409,935	1,392,661	772,676	7,476,761	-	26,052,033	18,562,103
Other financial instruments with credit risk exposure	437,979	687,531	496,066	1,220,445	-	2,842,021	3,056,120
- Loan commitments and credits to be released	409,943	657,684	458,686	552	-	1,526,865	1,775,512
- Financial guarantees	28,036	29,847	37,380	1,219,893	-	1,315,156	1,280,608
Technical provisions for insurance, pension plans and capitalization bonds	17,236,657	38,618,384	27,486,527	395,592,770	-	478,934,338	445,994,253
Other provisions	16,093,666	701,688	606,929	15,348,936	-	32,751,219	35,460,514
Current income tax liabilities	2,022,476	313,080	-	-	-	2,335,556	2,003,486
Deferred income tax	-	-	-	8,309,729	-	8,309,729	5,450,471

	R\$ thousands						
	1 to 30 days	31 to 180 days	181 to 360 days	More than 360 days	No stated maturity	September 30, 2026	December 31, 2025
Other liabilities	44,222,294	175,707	12,037	251,258	-	44,661,296	37,884,970
Equity							
Equity attributable to controlling shareholders of the parent	-	-	-	-	188,474,684	188,474,684	172,239,039
Non-controlling interests	-	-	-	-	1,802,497	1,802,497	795,562
Total Equity	-	-	-	-	190,277,181	190,277,181	173,034,601
Total September 30, 2026	680,254,934	248,191,181	213,552,567	1,118,448,765	209,092,925	2,469,540,372	
Total December 31, 2025	668,671,429	202,449,367	187,242,200	1,053,806,057	194,558,710		2,306,727,763

(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 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			
	September 30, 2026		December 31, 2025	
	Book value	Fair Value	Book value	Fair Value
Assets				
Interbank investments	287,683,388	287,741,098	235,485,054	235,513,370
Compulsory deposits with the Brazilian Central Bank	130,863,575	130,863,575	121,679,449	121,679,449
Securities:				
At fair value through profit or loss (1)	534,861,152	534,861,152	526,937,396	526,937,396
Fair value through other comprehensive income	112,637,162	112,637,162	109,952,563	109,952,563
At amortized cost (1)	313,030,554	300,854,606	290,462,558	280,210,667
Derivative financial instruments	28,251,450	28,251,450	20,975,740	20,975,740
Loans and leases	673,900,059	657,373,177	635,372,953	617,337,432
Other financial assets	161,728,412	161,728,412	158,634,486	158,634,486
Liabilities				
Deposits from banks	438,227,090	438,398,538	427,099,494	427,535,327
Deposits from customers	756,875,695	753,797,966	721,274,151	718,421,538
Funds from securities issued	351,727,724	351,033,373	306,260,682	306,537,715
Subordinated debt	49,272,445	50,131,009	54,714,526	56,371,225
Derivative financial instruments	26,052,033	26,052,033	18,562,103	18,562,103
Other financial liabilities	87,274,045	87,274,045	75,932,392	75,932,392

(1) Includes securities with characteristics of credit granting.

	R\$ thousands			
	September 30, 2026			
	Level 1	Level 2	Level 3	Fair Value
Fair value through profit or loss	471,151,602	60,492,120	3,217,430	534,861,152
Financial treasury bills	270,272,633	-	-	270,272,633
National treasury bills	32,676,220	-	-	32,676,220
National treasury notes	73,771,270	-	-	73,771,270
Financial bills	-	36,388,153	-	36,388,153
Debentures	33,689,965	7,982,507	-	41,672,472
Stocks	22,133,412	6,066,473	1,155,032	29,354,917
Other	38,608,102	10,054,987	2,062,398	50,725,487
Derivatives	178,257	2,757,829	(736,669)	2,199,417
Derivative financial instruments (assets)	15,345,251	12,292,416	613,783	28,251,450
Derivative financial instruments (liabilities)	(15,166,994)	(9,534,587)	(1,350,452)	(26,052,033)
Fair value through other comprehensive income	111,391,231	1,242,476	3,455	112,637,162
National treasury notes	53,298,555	-	-	53,298,555
National treasury bills	28,709,952	-	-	28,709,952
Financial treasury bills	13,530,952	-	-	13,530,952
Foreign government bonds	3,131,189	-	-	3,131,189
Stocks	4,400,993	-	488	4,401,481
Other	8,319,590	1,242,476	2,967	9,565,033
Total	582,721,090	64,492,425	2,484,216	649,697,731
Public	478,186,462	8,910	2,967	478,198,339
Private	104,534,628	64,483,515	2,481,249	171,499,392

	R\$ thousands			
	December 31, 2025			
	Level 1	Level 2	Level 3	Fair Value
Fair value through profit or loss	462,534,100	60,865,736	3,537,560	526,937,396
Financial treasury bills	261,528,047	-	-	261,528,047
National treasury bills	61,582,124	-	-	61,582,124
National treasury notes	71,921,718	-	-	71,921,718
Financial bills	-	42,434,666	-	42,434,666
Debentures	28,607,553	4,746,501	44,747	33,398,801
Stocks	17,515,905	4,143,553	1,876,636	23,536,094
Other	21,378,753	9,541,016	1,616,177	32,535,946
Derivatives	(333,439)	3,521,624	(774,548)	2,413,637
Derivative financial instruments (assets)	9,266,883	11,435,197	273,660	20,975,740
Derivative financial instruments (liabilities)	(9,600,322)	(7,913,573)	(1,048,208)	(18,562,103)
Fair value through other comprehensive income	106,020,325	3,051,953	880,285	109,952,563
National treasury notes	39,211,359	-	-	39,211,359
National treasury bills	23,738,481	-	-	23,738,481
Financial treasury bills	17,665,354	-	-	17,665,354
Foreign government bonds	8,177,931	-	-	8,177,931
Stocks	4,846,400	-	873,493	5,719,893
Other	12,380,800	3,051,953	6,792	15,439,545
Total	568,220,986	67,439,313	3,643,297	639,303,596
Public	488,945,557	-	6,792	488,952,349
Private	79,275,429	67,439,313	3,636,505	150,351,247

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 measured at fair value through profit or loss	Financial assets measured at fair value through other comprehensive income	Assets Derivative	Liabilities Derivatives	Total
Balance as of December 31, 2025	3,537,560	880,285	273,660	(1,048,208)	3,643,297
Recognized in profit or loss	3,553	1,158	-	-	4,711
Included in other comprehensive income	-	(376)	-	-	(376)
Acquisitions	242,168	-	340,123	(302,244)	280,047
Settlements	(131,262)	(4,607)	-	-	(135,869)
Maturities	(64,416)	-	-	-	(64,416)
Transfers (to)/from other levels (1)	(370,173)	(873,005)	-	-	(1,243,178)
Balance as of September 30, 2026	3,217,430	3,455	613,783	(1,350,452)	2,484,216

(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.

	R\$ thousands				
	Financial assets measured at fair value through profit or loss	Financial assets measured at fair value through other comprehensive income	Assets Derivative	Liabilities Derivatives	Total
Balance on January 1, 2025	2,424,132	1,094,128	137,552	(557,559)	3,098,253
Included in statement of income	415,965	(2,145)	-	-	413,820
Included in other comprehensive income	-	(94,752)	-	-	(94,752)
Acquisitions	195,658	-	120,607	(267,738)	48,527
Settlements	(721,913)	(12,252)	-	-	(734,165)
Maturities	(58,403)	(3,943)	-	-	(62,346)
Transfers (to)/from other levels (1)	(27,692)	-	-	-	(27,692)
Balance as of 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					
	September 30, 2026					
	Impact on income			Impact on shareholders' equity		
	1	2	3	1	2	3
Interest rate in Reais	(626)	(186,074)	(320,201)	-	(6)	(12)
Price indexes	-	(71)	(136)	-	-	-
Exchange coupon	(114)	(17,893)	(34,361)	-	-	-
Foreign currency	(4,003)	(100,074)	(200,149)	-	-	-
Equities	(6,353)	(158,817)	(317,634)	(3)	(67)	(134)

	R\$ thousands					
	December 31, 2025					
	Impact on income			Impact on shareholders' equity		
	1	2	3	1	2	3
Interest rate in Reais	(28)	(9,841)	(19,247)	-	(77)	(151)
Exchange coupon	(54)	(6,508)	(12,485)	-	-	-
Foreign currency	1,469	36,729	73,459	-	-	-
Equities	10,321	258,037	516,075	4,804	120,105	240,211

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				
	September 30, 2026				
	Level 1	Level 2	Level 3	Fair Value	Book value
Assets					
Interbank investments	-	287,741,098	-	287,741,098	287,683,388
Securities at amortized cost (1)	167,175,945	125,216,915	8,461,746	300,854,606	313,030,554
Loans and leases	-	-	657,373,177	657,373,177	673,900,059
Liabilities					
Deposits from banks	-	-	438,398,538	438,398,538	438,227,090
Deposits from customers	-	-	753,797,966	753,797,966	756,875,695
Funds from securities issued	-	-	351,033,373	351,033,373	351,727,724
Subordinated debt	-	-	50,131,009	50,131,009	49,272,445

(1) Includes securities with characteristics of credit granting.

	R\$ thousands				
	December 31, 2025				
	Level 1	Level 2	Level 3	Fair Value	Book value
Assets					
Interbank investments	-	235,513,370	-	235,513,370	235,485,054
Securities at amortized cost (1)	170,286,961	104,670,553	5,253,153	280,210,667	290,462,558
Loans and leases	-	-	617,337,432	617,337,432	635,372,953
Liabilities					
Deposits from banks	-	-	427,535,327	427,535,327	427,099,494
Deposits from customers	-	-	718,421,538	718,421,538	721,274,151
Funds from securities issued	-	-	306,537,715	306,537,715	306,260,682
Subordinated debt	-	-	56,371,225	56,371,225	54,714,526

(1) Includes securities with characteristics of credit granting.

40) 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 September 30, 2026, was R\$19,188,782 thousand. There were no non-recurring results in the period. As of September 30, 2025, accumulated accounting profit amounted to R\$18,073,509 thousand; recurring profit totaled R\$18,135,071 thousand, and non-recurring results amounted to R\$ (61,562) thousand, net of taxes, related to the Adhesion to the Comprehensive Settlement Program (*Programa de Transação Integral – PTI*).

b) Investment funds and portfolios

The Organization manages investment funds and portfolios, whose net assets as of September 30, 2026, reached R\$1,574,932,538 thousand (R\$1,409,467,167 thousand December 31, 2025).

c) Employee Benefits

Bradesco and its subsidiaries offer their employees and officers/management benefits, including: private pension, health insurance, dental care, life and personal accident insurance and professional training, the amount of these expenses totaling, in the period ended September 30, 2026, R\$4,023,005 thousand (2025 – R\$4,119,933 thousand).

d) Compulsory collection

In 2026, changes were made to the compulsory reserve rules, as shown below:

Description	Current Rule
	BCB Resolution No. 551/26
Demand deposits	BCB Resolution No. 551/26, which complements BCB Resolution No. 189, establishes a temporary mechanism for the deduction from the required reserve requirements on demand and time deposits, as a result of the mandatory early payment of 60 installments in March 2026 and 12 installments in March 2027 and March 2028 of contributions to the Credit Guarantee Fund (Fundo Garantidor de Créditos – FGC). The regulation allows financial institutions to deduct the amounts paid in advance from the required reserve, subject to the applicable reserve requirement limits. Such deduction is limited to the amount of the advance payment and must be gradually recomposed over time.

- e)** 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.

- f)** On January 16, 2025, Complementary Law No. 214/25 was enacted, resulting from the conversion of Bill of Complementary Law (PLP) No. 68/24, which forms part of the regulatory framework of Constitutional Amendment No. 132/23 that established the Brazilian Consumption Tax Reform. Among other provisions, the law introduced the Tax on Goods and Services (IBS), the Contribution on Goods and Services (CBS), and the Selective Tax (IS), representing a significant milestone in the implementation of the consumption tax reform.

On January 13, 2026, Complementary Law No. 227, derived from PLP No. 108/24, was enacted, establishing the IBS Management Committee (CGIBS) and setting forth the general rules governing its administration, oversight, collection, and allocation of tax revenues. The legislation also established the IBS/CBS tax rates applicable to financial services from 2027 through 2033, providing for a progressive increase from 10.85% to 12.50%. For fees and charges currently subject to the Tax on Services (ISS), a reduction in the applicable tax rate from 2.0% to 1.2% is provided for over the same period.

Throughout 2026, Decree No. 12,955/26 and CGIBS Resolution No. 6/26 were issued, regulating the CBS and IBS, respectively. On October 2, 2026, version 1.3.0 of the Technical Documentation for the Specific Regimes Return (DeRE) was published, as approved by Joint Technical Act RFB/CGIBS No. 6/26, introducing new layouts, validation rules, and the User Guidance Manual, including provisions applicable to the specific regime for financial services.

The Bank continues to monitor the evolution of the regulatory framework and the technical specifications required for the implementation of the new tax model, as well as to assess its potential impacts. To date, it is not possible to reliably and definitively measure the effects arising from these changes.

- g)** On February 27, 2026, Bradesco entered into a binding agreement for a corporate reorganization, involving common controlled entities by Bradesco, that will consolidate the entire healthcare business segment of the Bradesco Organization under a single publicly listed entity, Odontoprev S.A. ("Odontoprev"). Under the terms of the agreement, Bradesco will become the direct controlling shareholder of Odontoprev, holding a 91.35% interest, and Odontoprev will be renamed "Bradsaúde S.A.", serving as the holding company for all of our healthcare operations. The transaction involves a partial spin-off of Bradseg Participações S.A. and the merger of shares of Bradesco Gestão de Saúde S.A. into Odontoprev. The reorganization aims to simplify our corporate structure and integrate our healthcare businesses to capture operational and commercial synergies. The transaction terms were negotiated by an independent committee of Odontoprev and were supported by a fairness opinion issued by Citigroup Global Markets Inc.

On March 6, 2026, in continuation of the agreement entered into on February 27, 2026, we informed shareholders and the market in general of the following developments regarding the Transaction: (i) the disclosure of the information resulting from the valuation report (dated March 5, 2026) of BGS's shares, at fair market value, for purposes of determining the amount of Odontoprev's capital increase arising from the Share Merger, pursuant to Articles 8 and 252 of Law No. 6,404/1976; and, as a result of the completion of such procedures; and (ii) the call of an Extraordinary General Meeting

of Odontoprev's shareholders ("Odontoprev EGM") to, in summary, resolve on: (a) the approval of the Share Merger (as defined in the Material Fact regarding the Transaction) of BGS by Odontoprev, including the Merger Protocol and Justification (as defined in the Material Fact regarding the Transaction), as amended by the First Amendment, and the respective valuation reports; (b) the resulting capital increase of Odontoprev; (c) the amendment of Odontoprev's bylaws, including the change of its corporate name to "Bradsaúde S.A."; and (d) the Asset Contribution (as defined in the Material Fact regarding the Transaction) to Mediservice Operadora de Planos de Saúde S.A.; all as described in the Material Fact regarding the Transaction.

On April 6, 2026, a corporate reorganization aimed at consolidating the healthcare businesses of the Bradesco Organization within Odontoprev S.A. was approved. The transaction comprises: (i) the incorporation of the shares of Bradesco Gestão de Saúde S.A. by Odontoprev S.A., and (ii) the contribution of operational assets and liabilities of Odontoprev S.A. to Mediservice Operadora de Planos de Saúde S.A.

The aforementioned transactions were approved at Extraordinary General Meetings held in April 2026, and all conditions precedent set forth in the respective reorganization agreements were satisfied, including the approvals granted by the National Agency for Supplementary Health (ANS) on March 30, 2026 for the share incorporation and on April 2, 2026 for the contribution of assets.

On April 30, 2026, the merger of the shares of Bradesco Gestão de Saúde S.A. (BGS) into BradSaúde S.A. (the new corporate name of Odontoprev S.A.) was approved and completed, resulting in BGS becoming a wholly owned subsidiary of BradSaúde. As a result of the transaction, Banco Bradesco S.A.'s ownership interest in BradSaúde came to represent 91.35% of its total voting and share capital. In addition, an operational reorganization was approved, involving the transfer of BradSaúde's dental plans portfolio and related operating assets and liabilities to Mediservice Operadora de Planos de Saúde S.A., as part of the ongoing process of consolidating the Bradesco Organization's healthcare businesses.

Reporting Date September 21, 2026

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
Rogério Pedro Câmara
Ivan Luiz Gontijo Júnior

Independent Members

Paulo Roberto Simões da Cunha
Denise Pauli Pavarina
Regina Helena Jorge Nunes
Paulo Rogério Caffarelli

Board of Executive Officers

Chief Executive Officer

Marcelo de Araújo Noronha

Executive Vice-Presidents

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José Ramos Rocha Neto
Guilherme Muller Leal
Bruno D'Ávila Melo Boetger

Executive Officers

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Oswaldo Tadeu Fernandes
Juliano Ribeiro Marcílio
André Luís Duarte de Oliveira
Cintia Scovine Barcelos de Souza
Fernando Freiberger
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
Alexandre Panico
Carlos Henrique Villela Pedras

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Alessandro Zampieri
Alex de Brito Bonifácio
Alexandre Cesar Pinheiro Quercia
Ana Luisa Rodela Blanco
André Costa Carvalho
André Ferreira Gomes
Antonio Campanha Junior
*Armando Sposito Junior
Bráulio Miranda Oliveira
Bruno Funchal
Bruno Rosa Cardoso
Clayton Neves Xavier
Cristiano Adjuto e Campos
Cristiano Gomes de Moura
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Daniela Pinheiro de Castro
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Fábio Monteiro Chehab
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Henrique Leme Pinto Lima
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*José Ricardo Paliães
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Julio Cardoso Paixão
Júlio César de Almeida Guedes
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Leandro Karam Correa Leite
Leandro Marçal Araújo
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Luiz Philipe Roxo Biolchini
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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
Nairo José Martinelli Vidal Júnior
Nilton Pereira dos Santos Junior
Patrícia Kessler de Assumpção
Patrícia Soares Martil
Rafael Forte Araújo Cavalcanti
Rafael Padilha de Lima Costa
Régis Eduardo Prenhaca Carreira
Renato Camargo Nascimento Junior
Ricardo Barbieri de Andrade
Ricardo Eleutério da Silva
Roberto França
Romero Gomes de Albuquerque
Rubia Becker
Ruy Celso Rosa Filho
Soraya Bahde
Telma Maria dos Santos Calura
Vinicius Panaro

Regional Officers

Altair Luiz Guarda
Amadeu Emilio Suter Neto
César Cabús Berenguer Silvany
Deborah D'Ávila Pereira Campani Santana
Edmir José Domingues
Hebercley Magno dos Santos Lima
Marcelo Magalhães
Marcos Alberto Willemann
Nelson Pasche Junior
Welder Coelho de Oliveira

Committees Subordinated to the Board of Directors

Statutory Committees

Audit Committee

Rogério Pedro Câmara – Coordinator
Amaro Luiz de Oliveira Gomes – Qualified Member
Antônio José da Barbara – Member

Remuneration Committee

Alexandre da Silva Glüher – Coordinator
Maurício Machado de Minas – Member
Fábio Augusto Iwasaki (Non-Manager)

Non-Statutory Committees

Ethics Integrity and Conduct Committee

Alexandre da Silva Glüher – Coordinator
Maurício Machado de Minas
Rubens Aguiar Alvarez
Rogério Pedro Câmara
Ivan Luiz Gontijo Júnior
Paulo Rogério Caffarelli
Marcelo de Araújo Noronha
Cassiano Ricardo Scarpelli
José Ramos Rocha Neto
Vinicius Urias Favarão

Silvana Rosa Machado
Júlio César Bueno
Clayton Neves Xavier

Risk Committee

Maurício Machado de Minas – Coordinator
Paulo Roberto Simões da Cunha
Regina Helena Jorge Nunes

Nomination and Succession Planning Committee

Luiz Carlos Trabuco Cappi – Coordinator
Alexandre da Silva Glüher
Maurício Machado de Minas
Ivan Luiz Gontijo Júnior
Marcelo de Araújo Noronha

Sustainability and Diversity Committee

Ivan Luiz Gontijo Júnior – Coordinator
Alexandre da Silva Glüher
Denise Aguiar Alvarez
Maurício Machado de Minas
Denise Pauli Pavarina
Marcelo de Araújo Noronha
Bruno D'Ávila Melo Boetger
Juliano Ribeiro Marcílio
Silvana Rosa Machado
André Costa Carvalho
Fabiana Costa Tolentino

Strategic Committee

Luiz Carlos Trabuco Cappi – Coordinator
Alexandre da Silva Glüher
Maurício Machado de Minas
Rogério Pedro Câmara
Ivan Luiz Gontijo Júnior
Marcelo de Araújo Noronha

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
Antonio Campanha Junior
Marina Claudia González Martin de Carvalho
Vinicius Panaro
Ney Ferraz Dias

Fiscal Council

Sitting Members

José Maria Soares Nunes
Joaquim Caxias Romão
Ava Cohn

Deputy Members

Marcos Aparecido Galende
Joaquim Kiyoshi Kavakama
Vicente Carmo Santo

Ombudsman Department

Marcos Daniel Boll – Ombudsman

General Accounting Department

Vinicius Panaro
Accountant – CRC 1SP324844/O-6

* Pending assumption of office.



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Report on review of consolidated interim financial statements

To
Shareholders and Board of Directors 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, 2026, which comprise the consolidated statement of financial position as of September 30, 2026, the related consolidated statements of income, 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 the selected explanatory notes, including a summary of the main accounting policies.

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, 2026, 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.

**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, 2026, 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, 2026, 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 condensed 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 21, 2026.

São Paulo, October 22, 2026

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

Original report in Portuguese signed by
André Dala Pola
Accountant CRC 1SP214007/O-2

The members of the Fiscal Council, in the exercise of their legal and statutory duties, reviewed the Management Report and the Consolidated Financial Statements of Banco Bradesco S.A. for the third quarter of 2026, and, based on information obtained through meetings with: (i) management and business area executives; (ii) the Audit Committee; and (iii) KPMG Auditores Independentes Ltda. and its reports, concluded that the aforementioned documents adequately reflect the Company's financial position and financial performance.

Cidade de Deus, Osasco, SP, October 22, 2026

José Maria Soares Nunes

Joaquim Caxias Romão

Ava Cohn

For further information, please contact:

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Investor Relations Officer

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