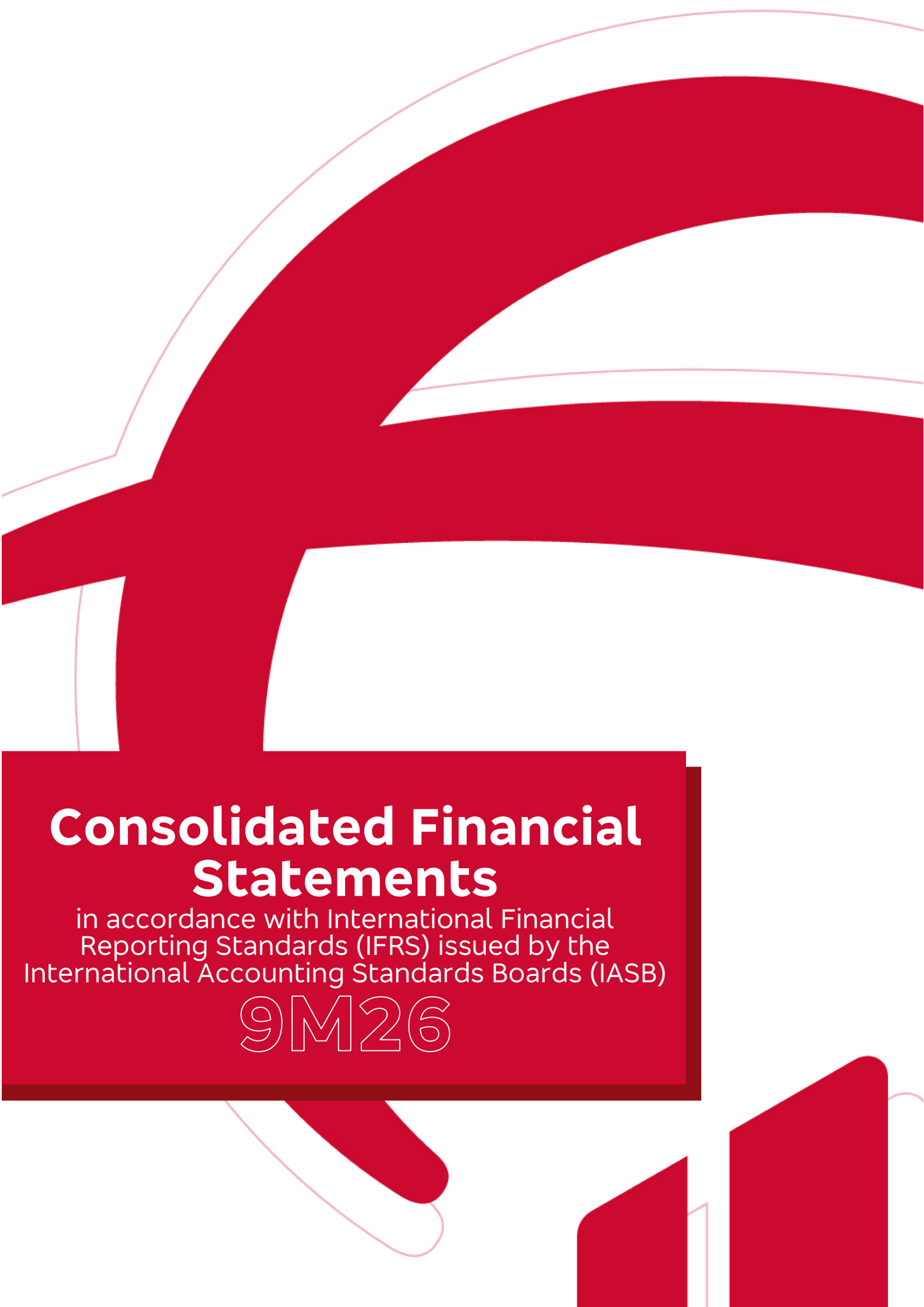
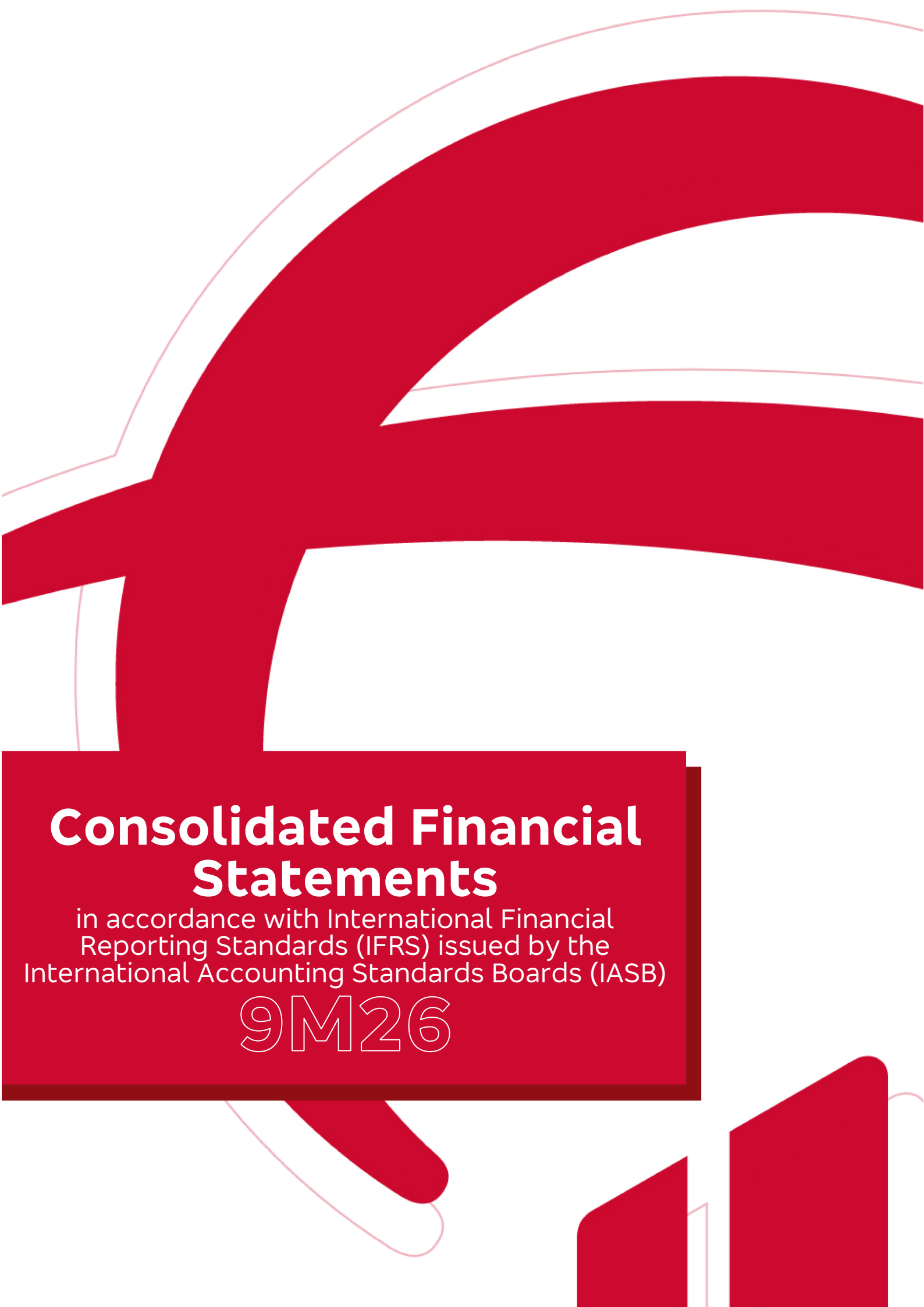




Consolidated Financial Statements

in accordance with International Financial
Reporting Standards (IFRS) issued by the
International Accounting Standards Boards (IASB)

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 International Financial Reporting Standards (IFRS) practices issued by the International Accounting Standards Board (IASB).

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\$19.9 bn

EARNINGS PER SHARE

R\$1.77 common

R\$1.95 preferred

BOOK VALUE PER SHARE

R\$18.45

MARKET VALUE

R\$183.9 bn

TIER I CAPITAL

13.7%

SHAREHOLDERS' EQUITY ⁽¹⁾

R\$195.0 bn

INTEREST ON SHAREHOLDERS' EQUITY R\$12.1 bn (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%)

TOTAL DEPOSITS

(Sept26 vs. Sept25)

R\$764.3 bn (+14.6%)

SECURITIES

(Sept26 vs. Sept25)

R\$958.7 bn (+15.1%)

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

FVOCI: R\$141.6 bn (+12.6%)

Amortized Cost: R\$282.2 bn (+11.8%)

ALLOWANCE FOR EXPANDED LOANS

(Sept26 vs. Sept25)

R\$58.0 bn (+3.8%)

(1) 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 in 2026, 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

Condensed Consolidated Statements of Financial Position	12
Condensed Consolidated Statements of Income	13
Condensed Consolidated Statements of Other Comprehensive Income	14
Condensed Consolidated Statements of Changes in Equity	15
Condensed Consolidated Statements of Cash Flows	16-17
Notes to the Condensed Consolidated Interim Financial Statements	18-122
Independent Auditor's Review Report	124-125
Fiscal Council's Report	126
Index of Notes to the Condensed Consolidated Interim Financial Statements	
1) GENERAL INFORMATION	18
2) MATERIAL ACCOUNTING POLICIES	18
3) NEW STANDARDS AND AMENDMENTS AND INTERPRETATIONS OF EXISTING STANDARDS	22
4) ESTIMATES AND JUDGMENTS	23
5) CASH, CASH EQUIVALENTS AND BALANCES WITH BANKS	24
6) FINANCIAL ASSETS AND LIABILITIES MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS	24
7) DERIVATIVE FINANCIAL INSTRUMENTS	25
8) FINANCIAL ASSETS MEASURED AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME	31
9) DEBT INSTRUMENTS AT AMORTIZED COST ..	32
10) LOANS AND ADVANCES TO FINANCIAL INSTITUTIONS MEASURED AT AMORTIZED COST	33
11) LOANS AND ADVANCES TO CUSTOMERS MEASURED AT AMORTIZED COST	34
12) NON-CURRENT ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS	44
13) INVESTMENTS IN ASSOCIATES AND JOINT VENTURES	45
14) PROPERTY AND EQUIPMENT	47
15) INTANGIBLE ASSETS AND GOODWILL	49
16) OTHER ASSETS	50
17) DEPOSITS FROM BANKS	50
18) DEPOSITS FROM CUSTOMERS	51
19) FUNDS FROM SECURITIES ISSUED	51
20) SUBORDINATED DEBT	52
21) INSURANCE CONTRACTS	53
22) PROVISIONS, CONTINGENT ASSETS AND LIABILITIES	61
23) OTHER LIABILITIES	64
24) LOAN COMMITMENTS AND FINANCIAL GUARANTEE CONTRACTS	65
25) EQUITY	66
26) EARNINGS PER SHARE	70
27) NET INTEREST INCOME	70
28) NET FEE AND COMMISSION INCOME	71
29) NET GAINS/(LOSSES) ON FINANCIAL ASSETS AND LIABILITIES MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS	71
30) NET GAINS/(LOSSES) ON FINANCIAL ASSETS MEASURED AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME	71
31) NET GAINS/(LOSSES) ON FOREIGN CURRENCY TRANSACTIONS	71
32) INSURANCE SERVICE RESULT	72
33) PERSONNEL EXPENSES	72
34) OTHER ADMINISTRATIVE EXPENSES	72
35) DEPRECIATION AND AMORTIZATION	73
36) OTHER OPERATING INCOME/(EXPENSES) 73	
37) INCOME TAX AND SOCIAL CONTRIBUTION 73	
38) OPERATING SEGMENTS	77
39) TRANSACTIONS WITH RELATED PARTIES 80	
40) RISK MANAGEMENT	82
41) SUPPLEMENTARY PENSION PLANS	120
42) OTHER INFORMATION	120

	R\$ thousands		
	Note	September 30, 2026	December 31, 2025
Assets			
Cash and balances with banks	5	144,568,971	137,031,197
Financial assets measured at fair value through profit or loss	6a	562,893,158	547,789,769
Financial assets measured at fair value through other comprehensive income	8	141,624,781	138,998,105
Financial assets at amortized cost		1,444,453,478	1,312,915,509
- Loans and advances to financial institutions, net of provision for expected credit losses	10	287,683,388	235,485,054
- Loans and advances to customers, net of provision for expected credit losses	11	780,282,606	744,457,062
- Securities, net of provision for expected credit losses	9	282,231,925	259,546,571
- Other financial assets	16	94,255,559	73,426,822
Non-current assets held for sale and discontinued operations	12	4,546,949	3,757,502
Investments in associates and joint ventures	13	15,035,060	13,283,440
Property and equipment	14	9,012,664	9,405,491
Intangible assets and goodwill	15	27,400,753	25,739,659
Current income and other tax assets		32,925,035	12,884,446
Deferred income tax assets	37	102,417,477	111,237,606
Other assets	16	19,052,053	17,284,492
Total assets		2,503,930,379	2,330,327,216
Liabilities			
Financial liabilities at amortized cost		1,739,458,949	1,626,740,058
- Deposits from banks	17	438,227,090	427,099,494
- Deposits from customers	18	756,875,695	721,274,151
- Securities issued	19	351,727,724	306,260,682
- Subordinated debt	20	49,272,445	54,714,526
- Other financial liabilities	23	143,355,995	117,391,205
Financial liabilities measured at fair value through profit or loss	6c	25,860,551	18,268,330
Other financial instruments with credit risk exposure		3,097,013	3,082,190
- Loan Commitments	11	1,787,684	1,815,386
- Financial guarantees	11	1,309,329	1,266,804
Insurance contract liabilities	21	451,315,568	419,715,476
Other provisions		19,039,690	20,563,201
Current income tax liabilities		2,335,556	2,003,486
Deferred income tax liabilities	37c	2,406,183	1,895,931
Other liabilities	23	63,830,870	59,109,914
Total liabilities		2,307,344,380	2,151,378,586
Equity	25		
Capital		103,490,055	87,100,000
Treasury shares		(288,591)	(168,625)
Capital reserves		35,973	35,973
Profit reserves		91,084,447	90,644,101
Additional paid-in capital		70,496	70,496
Accumulated other comprehensive income		264,876	804,043
Retained earnings/(losses)		388,331	(70,835)
Equity attributable to controlling shareholders of the parent		195,045,587	178,415,153
Non-controlling interests		1,540,412	533,477
Total equity		196,585,999	178,948,630
Total equity and liabilities		2,503,930,379	2,330,327,216

The Notes are an integral part of the Condensed Consolidated Interim Financial Statements.

	Note	R\$ thousands			
		Three-month period ended on September 30		Nine-month period ended on September 30	
		2026	2025	2026	2025
Interest and similar income		76,341,373	68,707,657	225,078,032	193,865,211
Interest and similar expenses		(57,459,125)	(52,694,311)	(168,494,939)	(138,997,738)
Net interest income	27	18,882,248	16,013,346	56,583,093	54,867,473
Net fee and commission income	28	7,983,282	7,980,670	23,773,236	23,014,738
Net gains on financial assets and liabilities measured at fair value through profit or loss	29	1,888,811	800,293	3,220,962	2,598,715
Net gains on financial assets measured at fair value through other comprehensive income		31,215	71,824	42,930	40,357
Net gains/(losses) on foreign currency transactions		211,084	794,285	5,340,159	(680,489)
Insurance services result	32	3,288,376	2,318,660	9,454,533	8,262,198
- Insurance and pension plans revenue		16,632,030	15,435,988	49,218,684	45,271,669
- Insurance and pension expenses		(13,343,654)	(13,117,328)	(39,764,151)	(37,009,471)
Operating income		5,419,486	3,985,062	18,058,584	10,220,781
Expected credit losses on loans and advances expenses	11	(8,119,625)	(6,891,527)	(23,895,730)	(22,039,311)
Expected credit losses on other financial assets	8 and 9	(359,702)	97,378	(1,508,530)	322,604
Personnel expenses	33	(6,331,886)	(6,183,717)	(18,652,109)	(18,004,098)
Other administrative expenses	34	(4,194,182)	(4,076,365)	(12,187,746)	(11,580,048)
Depreciation and amortization expenses	35	(1,681,121)	(1,755,648)	(5,032,327)	(5,253,791)
Other operating expenses	36	(4,458,809)	(4,742,526)	(15,814,836)	(17,612,081)
Operating expenses		(25,145,325)	(23,552,405)	(77,091,278)	(74,166,725)
Income before income taxes and share of profit of associates and joint ventures		7,139,691	4,426,673	21,323,635	13,936,267
Share of profit of associates and joint ventures	13	462,371	453,671	1,445,753	1,336,399
Income before income taxes		7,602,062	4,880,344	22,769,388	15,272,666
Income tax benefit/(expense)	37	(166,315)	687,672	(2,857,288)	2,110,277
Net income		7,435,747	5,568,016	19,912,100	17,382,943
Attributable to shareholders:					
Shareholders of the parent		7,330,161	5,500,665	19,647,948	17,172,215
Non-controlling interests		105,586	67,351	264,152	210,728
Basic and diluted earnings per share based on the weighted average number of shares outstanding (expressed in R\$ per share):					
- Earnings per common share	26	0.66	0.49	1.77	1.54
- Earnings per preferred share (non-subordinated)	26	0.73	0.55	1.95	1.70

The Notes are an integral part of the Condensed Consolidated Interim Financial Statements.

	Note	R\$ thousands			
		Three-month period ended on September 30		Nine-month period ended on September 30	
		2026	2025	2026	2025
Net income		7,435,747	5,568,016	19,912,100	17,382,943
Items that are or may be reclassified to the condensed consolidated statement of income					
Financial assets measured at fair value through other comprehensive income		1,412,315	(100,506)	(473,687)	2,120,856
- Net change in fair value		2,376,663	(224,765)	(987,110)	3,375,490
- Losses reclassified to statement of income	30	31,215	71,824	42,930	40,357
- Tax effect		(995,563)	52,435	470,493	(1,294,991)
Unrealized gains/(losses) on hedge	7	(204,921)	96,337	352,615	120,670
- Cash flow hedge		(446,468)	93,797	298,437	(328,439)
- Hedge of investment abroad		77,613	85,496	359,770	575,414
- Tax effect		163,934	(82,956)	(305,592)	(126,305)
Adjustment for conversion of a foreign subsidiary		(39,577)	(40,289)	(183,384)	(288,293)
Foreign currency translation differences of foreign operations		(39,577)	(40,289)	(183,384)	(288,293)
Items that will not be reclassified to the condensed consolidated statement of income					
Net change in fair value of equity instruments measured at fair value through other comprehensive income		198,106	261,375	27,529	(1,207,515)
Tax effect		(71,042)	(93,914)	(8,197)	422,634
Other		(472,380)	(250,143)	(254,043)	(256,050)
Total other comprehensive income/(loss)		822,501	(127,140)	(539,167)	912,302
Total comprehensive income		8,258,248	5,440,876	19,372,933	18,295,245
Attributable to shareholders:					
Shareholders of the parent		8,152,662	5,373,525	19,108,781	18,084,517
Non-controlling interests		105,586	67,351	264,152	210,728

The Notes are an integral part of the Condensed Consolidated Interim Financial Statements.

Condensed Consolidated Interim Financial Statements in IFRS | Condensed Consolidated Statements of Changes in Shareholders' Equity

	R\$ thousands												
	Capital	Capital increase		Treasury shares	Capital reserves	Profit reserves		Additional paid-in capital	Other comprehensive income/ (loss)	Retained (losses)	Equity attributable to controlling shareholders	Non-controlling shareholders	Total
		To be paid in (1)	To be realized (2)			Legal	Statutory						
Balance on December 31, 2024	87,100,000	-	-	(568,728)	35,973	14,294,978	70,237,225	70,496	(250,645)	(2,509,646)	168,409,653	532,839	168,942,492
Net income	-	-	-	-	-	-	-	-	-	17,172,215	17,172,215	210,728	17,382,943
Financial assets measured at fair value through other comprehensive income and gains and losses on hedge	-	-	-	-	-	-	-	-	1,456,645	-	1,456,645	-	1,456,645
Foreign currency translation adjustment	-	-	-	-	-	-	-	-	(288,293)	-	(288,293)	-	(288,293)
Other	-	-	-	-	-	-	-	-	(256,050)	-	(256,050)	-	(256,050)
Comprehensive income/(loss)	-	-	-	-	-	-	-	-	912,302	17,172,215	18,084,517	210,728	18,295,245
Decrease of non-controlling shareholders' interest	-	-	-	-	-	-	-	-	-	-	-	(234,365)	(234,365)
Transfers to reserves	-	-	-	-	-	903,675	6,533,510	-	-	(7,437,185)	-	-	-
Acquisition of treasury shares	-	-	-	(222,621)	-	-	-	-	-	-	(222,621)	-	(222,621)
Cancellation of treasury shares	-	-	-	622,724	-	-	(622,724)	-	-	-	-	-	-
Interest on equity	-	-	-	-	-	-	-	-	-	(10,636,324)	(10,636,324)	-	(10,636,324)
Balance on September 30, 2025	87,100,000	-	-	(168,625)	35,973	15,198,653	76,148,011	70,496	661,657	(3,410,940)	175,635,225	509,202	176,144,427

Balance December 31, 2025	87,100,000	-	-	(168,625)	35,973	15,356,673	75,287,428	70,496	804,043	(70,835)	178,415,153	533,477	178,948,630
Net income	-	-	-	-	-	-	-	-	-	19,647,948	19,647,948	264,152	19,912,100
Financial assets measured at fair value through other comprehensive income and gains and losses on hedge	-	-	-	-	-	-	-	-	(101,740)	-	(101,740)	-	(101,740)
Foreign currency translation adjustment	-	-	-	-	-	-	-	-	(183,384)	-	(183,384)	-	(183,384)
Other	-	-	-	-	-	-	-	-	(254,043)	-	(254,043)	-	(254,043)
Comprehensive income/(loss)	-	-	-	-	-	-	-	-	(539,167)	19,647,948	19,108,781	264,152	19,372,933
Increase of non-controlling shareholders' interest	-	-	-	-	-	-	-	-	-	-	-	742,783	742,783
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
Transfers to reserves	-	-	-	-	-	959,439	6,150,907	-	-	(7,110,346)	-	-	-
Acquisition of treasury shares	-	-	-	(119,966)	-	-	-	-	-	-	(119,966)	-	(119,966)
Interest on equity	-	-	-	-	-	-	-	-	-	(12,078,436)	(12,078,436)	-	(12,078,436)
Balance September 30, 2026	93,770,000	10,000,000	(279,945)	(288,591)	35,973	9,646,112	81,438,335	70,496	264,876	388,331	195,045,587	1,540,412	196,585,999

(1) Approved by the Brazilian Central Bank on October 08, 2026 (Note 25b);

(2) 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
Operating activities		
Income before income taxes	22,769,388	15,272,666
Adjustments to reconcile income before income tax to net cash flow from operating activities:		
Expected credit losses on loans and advances	23,895,730	22,039,311
Change in insurance contract liabilities	30,061,749	27,594,306
Net (Gains) on financial assets measured at fair value through other comprehensive income	(42,930)	(40,357)
Expenses with provisions and legal proceedings	4,838,658	7,952,885
Impairment of financial assets	1,508,530	(322,604)
Depreciation	1,638,856	1,805,552
Amortization of intangible assets	3,796,014	3,448,239
Share of profit of associates and joint ventures, net of tax	(1,445,753)	(1,336,399)
(Gains) on disposal of non-current assets held for sale and discontinued operations, net of tax	(90,569)	(143,140)
Losses from disposal of property and equipment	8,379	117,796
(Gains) on the sale of investments in associates, net of tax	(417)	(51,709)
Effect of changes in foreign exchange rates on cash and cash equivalents	146,967	200,715
(Increase)/Decrease in assets	(234,648,133)	(288,540,711)
Compulsory deposits with the Central Bank	(1,984,128)	1,077,875
Loans and advances to financial institutions	18,529,334	(14,148,048)
Loans and advances to customers	(161,793,470)	(146,268,864)
Financial assets measured at fair value through profit or loss	(11,733,850)	(102,124,807)
Other assets	(77,666,019)	(27,076,867)
Increase in Liabilities	224,154,117	164,184,996
Deposits from banks	54,658,495	61,351,296
Deposits from customers	83,352,841	56,843,501
Financial liabilities measured at fair value through profit or loss	7,592,221	4,902,002
Insurance contract liabilities	1,538,343	3,155,588
Other provisions	(6,362,169)	(7,359,620)
Other liabilities	83,374,386	45,292,229
Cash generated by/(used in) operations	76,590,586	(47,818,454)
Interest received of loans	99,934,424	87,186,776
Interest paid	(91,282,196)	(76,066,858)
Income tax and social contribution paid	(12,836,033)	(5,983,130)
Net cash provided by/(used in) operating activities	72,406,781	(42,681,666)
Investing activities		
(Acquisition) of financial assets measured at fair value through other comprehensive income	(102,993,046)	(63,446,171)
Disposal of financial assets measured at fair value through other comprehensive income	103,023,861	86,271,679
Maturity of financial assets at amortized cost	84,587,793	89,891,202
(Acquisition) of financial assets at amortized cost	(111,433,539)	(73,695,499)
Disposal of non-current assets held for sale and discontinued operations	1,857,530	730,435
(Acquisitions) of investments in associates	(1,006,196)	(2,728,230)
Disposal of investments in associates	-	16,711
Dividends and interest on equity received	423,131	282,987
(Acquisition) of property and equipment	(1,629,969)	(3,520,108)
Proceeds from sale of property and equipment	643,158	670,849
(Acquisition) of intangible assets	(5,457,108)	(3,861,887)
Interest received from financial assets measured at fair value through other comprehensive income and amortized cost	38,287,557	38,273,729
Net cash provided by / (used in) investing activities	6,303,172	68,885,697
Financing activities		
Funds from securities issued	95,764,374	106,148,486
Payments on securities issued	(52,133,509)	(72,562,985)
Funds from subordinated debt issued	3,552,300	5,555,700
Payments on subordinated debt	(6,627,396)	(11,773,420)

	R\$ thousands	
	Nine-month period ended on September 30	
	2026	2025
Lease payments	(845,306)	(1,135,546)
Non-controlling Interests' share of retained earnings	742,783	(234,365)
Interest paid from funds from securities issued and subordinated debt	(36,662,964)	(25,012,341)
Interest on 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)	(8,401,146)
Increase in cash and cash equivalents	76,447,359	17,802,885
Cash and cash equivalents (Note 5)		
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)
At period end	269,817,226	225,625,971
Increase in cash and cash equivalents	76,447,359	17,802,885

The Notes are an integral part of the Condensed Consolidated Interim Financial Statements.

1) GENERAL INFORMATION

Banco Bradesco S.A. (“Bradesco”, the “Bank”, the “Company” or, together with its subsidiaries, the “Organization”) is a publicly traded company established according to the laws of the Federative Republic of Brazil with headquarters in the city of Osasco, state of São Paulo, Brazil.

Bradesco is a multiple-service bank, present in all Brazilian municipalities, incorporated in accordance with Brazilian banking regulations, operating primarily in two segments: banking and insurance. The Bank is subject to the Brazilian banking regulations and operates throughout all of Brazil. The banking segment includes a range of banking activities, serving individual and corporate customers in the following operations: investment banking, national and international banking operations, investment fund management and consortium administration. The insurance segment covers life, pension, health and non-life portfolio.

The retail banking products include demand deposits, savings deposits, time deposits, mutual funds, foreign exchange services and a range of loans and advances, including overdrafts, credit cards and loans with repayments in installments. The services provided to corporate entities include fund management and treasury services, foreign exchange operations, corporate finance and investment banking services, hedge and finance operations including working capital financing, lease and loans with repayments in installments. These services are provided, mainly, in domestic markets, but also include international services on a smaller scale.

The Company was originally listed on the São Paulo Stock Exchange (“B3”) under the tickers BBDC3 and BBDC4 and, additionally, on the New York Stock Exchange (“NYSE”) under the ticker BBD.

The condensed consolidated interim financial statements were approved by the Board of Directors on October 22, 2026.

2) MATERIAL ACCOUNTING POLICIES

These condensed consolidated interim financial statements were prepared in accordance with IAS 34 - Interim Financial Reporting, as issued by the International Accounting Standards Board (IASB). These condensed consolidated interim financial statements should be read in conjunction with the Organization's Consolidated Financial Statements as of December 31, 2025 and 2024 and for the years ended December 31, 2025, 2024 and 2023.

They do not include all the information required for a complete set of financial statements prepared in accordance with International Financial Reporting Standards - Accounting Standards. However, selected explanatory notes are included to explain events and transactions that are significant to an understanding of the changes in the Organization financial position and financial performance since the last annual financial statements.

The condensed consolidated interim financial statements were prepared in accordance with the policies and criteria adopted for the annual Consolidated Financial Statements of the fiscal year ended December 31, 2025, and should be analyzed in conjunction with those statements.

Some numbers included in these condensed consolidated interim financial statements have been subject to rounding adjustments. Therefore, the values indicated as totals in some tables may not be the arithmetic sum of the numbers that precede them.

a) Consolidation

The condensed consolidated interim financial statements include the financial statements of Bradesco and those of its direct and indirect subsidiaries, including exclusive mutual funds and special purpose entities.

Below are the principal directly and indirectly owned companies and investment funds included in the condensed consolidated interim 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 Issuer	100.00%	100.00%	100.00%	100.00%
Banco Bradesco BBI S.A.	São Paulo - Brazil	Investment banking	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	Leasing	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 Banking	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 - 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	Healthcare	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%

	Headquarters' location	Activity	Equity interest		Total participation of the Voting Capital	
			September 30, 2026	December 31, 2025	September 30, 2026	December 31, 2025
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 Paol 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 S.A. to Bradsaúde S.A. due to the healthcare business restructuring in April 2026 (Note 42b); and

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

3) NEW STANDARDS AND AMENDMENTS AND INTERPRETATIONS OF EXISTING STANDARDS

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

Amendments to IFRS 9 and IFRS 7 - Classification and Measurement of Financial Instruments

The amendments, issued in May 2024, clarify the classification of financial assets with environmental, social and corporate governance (ESG) and similar characteristics, in addition to addressing criteria for the settlement of liabilities through electronic payment systems. These amendments came into force as of January 1, 2026 and the Organization concluded that there were no impacts with the application of this standard.

Amendments to IFRS 9 and IFRS 7 - Contracts Referenced to Electricity Depending on Nature

The amendments, issued in December 2024, aim to improve how companies report the financial effects of nature-dependent electricity contracts, often structured as power purchase agreements (PPAs). The amendments include clarifications of the application of 'own use' requirements, allowing hedge accounting if these contracts are used as hedging instruments, and add new disclosure requirements to help investors understand the impact of these contracts on companies' financial performance and cash flows. These amendments came into force from January 1, 2026, and the Organization concluded that there were no impacts with the application of this standard.

b) Standards, amendments and interpretations of standards issued but not yet effective

IFRS 18 - Presentation and Disclosure in Financial Statements

The new standard, issued in April 2024, replaces IAS 1 - Presentation of Financial Statements and introduces new requirements to improve disclosure of the financial performance of companies, including: Three categories defined for income and expenses – operating, investments and financing – and new defined subtotals, including operating income; Disclosure of information on company-specific indicators related to the statement of income, called performance measures defined by management; Improved guidance on the aggregation of information and whether it should be provided in the primary financial statements or in the notes; Greater transparency for operating expenses; and specific requirements on how companies, such as banks and insurance companies, classify revenues and expenses in the operating category. IFRS 18 will go into effect on January 1, 2027. The Organization is assessing the impacts of the new standard.

IFRS 19 – Subsidiaries without Public Accountability

The new standard, issued in May 2024, allows eligible subsidiaries to use IFRS accounting standards with reduced disclosures. This will reduce the costs of preparing financial statements for these subsidiaries, while maintaining the usefulness of the information for users of their financial statements. IFRS 19 will go into effect on January 1, 2027. The Organization concluded that the initial application of this Standard will not have any impact.

Amendments to IAS 21 – Hyperinflationary Presentation Currency

The IASB has proposed amendments to IAS 21 to address the lack of guidance on how to translate financial statements when an entity presents its financial statements in a hyperinflationary presentation currency but has a non-hyperinflationary functional currency or foreign operations in that condition. The proposal requires translation using the closing rate for all amounts, with disclosure on the adoption of this approach and the presentation of summarized information on affected foreign operations. The amendments will be effective on January 1, 2027. The Organization is assessing the impacts of the new standard.

IFRS 20 – Regulatory Assets and Regulatory Liabilities

Issued by the IASB in May 2026, IFRS 20 establishes requirements for the recognition, measurement, presentation, and disclosure of the effects arising from certain rate-regulated activities. The core principle of the standard is the recognition of regulatory assets and regulatory liabilities resulting from timing differences between the period in which regulated goods or services are provided and the period in which the related compensation is recovered from, or returned to, customers through regulated rates.

IFRS 20 replaces IFRS 14 – Regulatory Deferral Accounts and is effective for annual reporting periods beginning on or after January 1, 2029, with earlier application permitted. The Organization is currently assessing the impacts of the new standard.

Amendments to IAS 28 – Fair Value Option for Investments in Associates and Joint Ventures

The IASB approved amendments to IAS 28 aimed at clarifying which entities may elect to measure investments in associates and joint ventures at fair value through profit or loss. The amendments provide guidance on the scope of the expression “similar entities, including investment-linked insurance funds,” as the IASB established eligibility criteria by reference to the definition of an “investment entity” set out in IFRS 10 – Consolidated Financial Statements. The amendments are effective for annual reporting periods beginning on or after January 1, 2027. The Organization has concluded that the application of these amendments will not have any impact on its financial statements.

4) ESTIMATES AND JUDGMENTS

In preparing these condensed consolidated interim financial statements, management has made judgments and estimates about the future that affect the application of accounting policies and the reported amounts of assets and liabilities, income, and expenses. Actual results may differ from these estimates.

The significant estimates and judgments made by management in applying the Organization’s accounting policies and the key sources of estimation uncertainty were the same as those described in the last annual financial statements.

5) CASH, CASH EQUIVALENTS AND BALANCES WITH BANKS

a) Cash, cash equivalents and balances with banks

	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
Reverse repurchase agreements (1) (a)	238,611,832	167,865,086
Discretionary deposits at the Central Bank	17,499,998	10,300,000
Cash and cash equivalents	269,817,226	193,516,834
Compulsory deposits with the Central Bank (2)	113,363,577	111,379,449
Cash, cash equivalents and balances with banks (b)	383,180,803	304,896,283
Cash and balances with banks (b) - (a)	144,568,971	137,031,197

(1) Refers to operations with a remaining maturity of 90 days or less as of the investment date and that are subject to an insignificant risk of changes in fair value. These balances are presented under "Loans to Financial Institutions" (Note 10); and

(2) Compulsory deposits with the Central Bank of Brazil (Bacen) refers to a minimum balance that financial institutions must maintain at the Central Bank of Brazil based on a percentage of deposits received from third parties.

6) FINANCIAL ASSETS AND LIABILITIES MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS

a) Financial assets measured at fair value through profit or loss

	R\$ thousands	
	September 30, 2026	December 31, 2025
Financial assets		
Brazilian government bonds	376,729,030	395,031,887
Bank debt securities	37,033,339	43,367,217
Corporate debt and marketable equity securities	84,189,849	69,444,655
Mutual funds	36,304,538	18,840,361
Brazilian sovereign bonds	493,722	188,999
Foreign governments securities	112,111	66,555
Derivative financial instruments	28,030,569	20,850,095
Total	562,893,158	547,789,769

b) Maturity

	R\$ thousands	
	September 30, 2026	December 31, 2025
Maturity of up to one year	98,597,521	104,436,644
Maturity of one to five years	274,115,602	324,982,243
Maturity of five to 10 years	107,662,399	63,317,857
Maturity of over 10 years	16,858,182	12,676,571
No stated maturity	65,659,454	42,376,454
Total	562,893,158	547,789,769

The financial instruments pledged as collateral classified as "Financial assets measured at fair value through profit or loss", totaled R\$7,443,905 thousand September 30, 2026 (R\$81,235,231 thousand December 31, 2025), being composed primarily of Brazilian government bonds.

c) Liabilities measured at fair value through profit or loss

	R\$ thousands	
	September 30, 2026	December 31, 2025
Derivative financial instruments	25,860,551	18,268,330
Total	25,860,551	18,268,330

7) DERIVATIVE FINANCIAL INSTRUMENTS

Bradesco carries out transactions with derivative financial instruments, which are recognized in the consolidated statements of financial position, to meet its own needs in managing its global exposure.

These operations involve a range of derivatives, such as interest rate and currency swaps, futures, options, forward contracts and credit derivative instruments.

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.

Fair value is generally determined based on quoted market prices or quotations for assets or liabilities with similar characteristics. When such quotations are not available, fair value is estimated on information from market operators, pricing models, discounted cash flow, or 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 derivative instruments is determined based on market price quotations or obtained from specialized entities. Current market prices are used to calculate volatility.

To estimate the fair value of over-the-counter derivatives, the credit quality of each counterparty is also taken into account, thus associating an expected credit losses for each derivative 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 held abroad refer to swaps, forwards, options, credit derivative instruments 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.

	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				
Purchase commitments:	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
Sale commitments:	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)
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)
Total	2,756,800,836	2,170,017	3,905,342,929	2,581,766

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).

Swaps include contracts of interest rates, foreign currency and cross currency and interest rates in which payments of interest or the principal or in one or two different currencies are exchanged for a contractual period. The risks of swap contracts refer to the potential inability or unwillingness of the counterparties to comply with the contractual terms and the risk associated with changes in market conditions due to changes in the interest rates and the currency exchange rates.

The interest rate and currency futures and the forward contracts of interest rates call for subsequent delivery of an instrument at a specific price or specific profitability. The reference values constitute a nominal value of the respective instrument whose variations in price are settled daily. The credit risk associated with futures contracts is minimized due to these daily settlements. Futures contracts are also subject to risk of changes in interest rates or in the value of the respective instruments.

Credit Default Swap – CDS

In general, these represent a bilateral contract in which one of the counterparties buys protection against a credit risk of a particular financial instrument (it's risk is transferred). The counterparty that sells the protection receives a remuneration that is usually paid linearly over the life of the operation.

In the event of a default, the counterparty who purchased the protection will receive a payment, the purpose of which is to compensate for the loss of value in the financial instrument. In this case, the counterparty that sells the protection normally will receive the underlying asset in exchange for said payment.

	R\$ thousands	
	September 30, 2026 (1)	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)

(1) The adjustment to the fair value of credit swaps for risk received is R\$(21,339) thousand (R\$1,703 thousand December 31, 2025) and for risk transferred R\$538 thousand (R\$2 thousand December 31, 2025).

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

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 Organization's statements of income 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, composed of:

Cash Flow Hedges

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 evaluated using the methodology of comparing the adjustment to the fair value of the instruments and recognized in a separate account of shareholders' equity, net of tax effects and is only transferred to the income statement in two situations: (i) in case of ineffectiveness of the hedge; or (ii)

when the hedged item is settled. The ineffective portion of the respective hedge is recognized directly in the statement of income.

With respect to the DI floating interest rate risk, 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.

The ineffective portion is recognized directly in statement of income.

Strategy	R\$ thousands			
	Object	Instruments		
	Hedge object (carrying amount)	Hedge instrument (nominal value)	Hedge 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.

For the nine-month period ended September 30, 2026, an amount of R\$ (831) thousand was recorded in statement of income (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.

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

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.

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 statement of income. 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)	Hedge 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 statement of income. For the period ended September 30, 2026, the ineffective portion recognized in statement of income amounted to R\$ (1,005) thousand (2025 - R\$ 3,317 thousand).

Unobservable gains on initial recognition

When the valuation depends on unobservable data any initial gain or loss on financial instruments is deferred over the life of the contract or until the instrument is redeemed, transferred, sold or the fair value becomes observable. All derivatives which are part of the hedge relationships are valued on the basis of observable market data.

The nominal values do not reflect the actual risk assumed by the Organization, since the net position of these financial instruments arises from compensation and/or combination thereof. The net position is used by the Organization particularly to protect interest rates, the price of the underlying assets or exchange risk. The result of these financial instruments is recognized in "Net gains/(losses) on financial assets and liabilities measured at fair value through profit or loss", in the consolidated statement of income.

Offsetting of financial assets and liabilities

A financial asset and a financial liability are offset and their net value presented in the consolidated statements of financial position when, and only when, there is a legally enforceable right to offset the amounts recognized and the Organization intends to settle them on a net basis, or to realize the asset and settle the liability simultaneously. The right of offset is exercised upon the occurrence of certain events, such as the default of bank loans or other credit events. Given the non-occurrence of these events, as of September 30, 2026 and December 31, 2025, Bradesco did not offset any financial assets and financial liabilities in its consolidated statements of financial position.

The table below presents financial assets and liabilities subject to net settlement:

	R\$ thousands			
	September 30, 2026		December 31, 2025	
	Gross amount	Net amount	Gross amount	Net amount
Financial assets				
Interbank investments	272,665,403	272,665,403	218,329,819	218,329,819
Derivative financial instruments	28,030,569	28,030,569	20,850,095	20,850,095
Financial liabilities				
Securities sold under agreements to repurchase	227,246,901	227,246,901	160,636,183	160,636,183
Derivative financial instruments	25,860,551	25,860,551	18,268,330	18,268,330

8) FINANCIAL ASSETS MEASURED AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME

a) Financial assets measured at fair value through other comprehensive income

	R\$ thousands			
	Amortized cost	Unrealized positive fair value adjustments	Unrealized negative fair value adjustments	Fair Value
Brazilian government bonds	128,205,520	394,809	(6,333,949)	122,266,380
Corporate debt securities	6,084,285	16,175	(162,859)	5,937,601
Bank debt securities	1,167,982	790	(16,323)	1,152,449
Brazilian government bonds issued abroad	4,669,462	22,994	(92,139)	4,600,317
Foreign governments securities	3,180,615	654	(50,081)	3,131,188
Mutual funds	96,796	39,491	-	136,287
Marketable equity securities and other stocks	5,237,876	332,574	(1,169,891)	4,400,559
Balances September 30, 2026	148,642,536	807,487	(7,825,242)	141,624,781
Brazilian government bonds	112,830,390	291,814	(6,405,576)	106,716,628
Corporate debt securities	8,721,363	25,793	(90,252)	8,656,904
Bank debt securities	1,781,089	10,854	(3,193)	1,788,750
Brazilian government bonds issued abroad	7,818,067	70,339	(71,589)	7,816,817
Foreign governments securities	8,167,066	16,372	(5,507)	8,177,931
Mutual funds	90,743	31,365	-	122,108
Marketable equity securities and other stocks	6,583,814	394,761	(1,259,608)	5,718,967
Balances December 31, 2025	145,992,532	841,298	(7,835,725)	138,998,105

b) Maturity

	R\$ thousands			
	September 30, 2026		December 31, 2025	
	Amortized cost	Fair Value	Amortized cost	Fair Value
Due within one year	13,986,642	13,976,675	28,535,677	28,429,036
From 1 to 5 years	77,726,328	76,227,542	47,427,746	46,441,083
From 5 to 10 years	23,786,013	22,586,910	36,627,270	34,985,787
Over 10 years	27,808,881	24,296,808	26,727,282	23,301,124
No stated maturity	5,334,672	4,536,846	6,674,557	5,841,075
Total	148,642,536	141,624,781	145,992,532	138,998,105

The financial instruments pledged as collateral, classified as financial assets measured at fair value through other comprehensive income, totaled R\$32,340,534 thousand

September 30, 2026 (R\$27,494,154 thousand December 31, 2025), being composed mostly of Brazilian government bonds.

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

	R\$ thousands		
	Cost	Adjustments to Fair Value	Fair Value
Marketable equity securities and other stocks	5,237,876	(837,317)	4,400,559
Total September 30, 2026	5,237,876	(837,317)	4,400,559
Marketable equity securities and other stocks	6,583,814	(864,847)	5,718,967
Total December 31, 2025	6,583,814	(864,847)	5,718,967

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

d) Reconciliation of expected credit losses of financial assets at FVOCI:

	R\$ thousands			
	Stage 1	Stage 2	Stage 3	Total
Expected credit losses of financial assets at FVOCI December 31, 2025	19,234	-	3,123	22,357
Assets originated/remeasured, settled or paid	(11,961)	-	-	(11,961)
Expected credit losses of financial assets at FVOCI as of September 30, 2026 (1)	7,273	-	3,123	10,396
Expected credit losses of financial assets at FVOCI as of December 31, 2024	9,640	1,543	3,123	14,306
Assets originated/remeasured, settled or paid	(6,154)	(1,543)	-	(7,697)
Expected credit losses of financial assets at FVOCI as of September 30, 2025 (1)	3,486	-	3,123	6,609

(1) There was no movement between stages.

9) DEBT INSTRUMENTS AT AMORTIZED COST

a) Securities at amortized cost

	R\$ thousands	
	September 30, 2026	December 31, 2025
Securities:		
Brazilian Sovereign Bonds	118,136,030	135,339,275
Bank debt securities and corporate debt securities	164,095,895	124,207,296
Total (1)	282,231,925	259,546,571

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

b) Maturity

	R\$ thousands	
	September 30, 2026	December 31, 2025
Due within one year	57,766,618	54,891,298
From 1 to 5 years	151,490,447	138,622,149
From 5 to 10 years	46,423,891	41,306,602
Over 10 years	26,550,969	24,726,522
Total (1)	282,231,925	259,546,571

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

The financial instruments pledged as collateral, classified as financial assets at amortized cost, totaled R\$46,648,971 thousand September 30, 2026 (R\$51,575,375 thousand December 31, 2025), being composed mostly of Brazilian government bonds.

c) Reconciliation of expected credit losses of financial assets at amortized cost

	R\$ thousands			
	Stage 1	Stage 2	Stage 3	Total (1)
Expected credit losses of financial assets at amortized cost as of December 31, 2025	625,566	251,503	2,687,423	3,564,492
Transferred to Stage 1	-	(23,130)	(70,500)	(93,630)
Transferred to Stage 2	(24,142)	-	(9,833)	(33,975)
Transferred to Stage 3	(44,508)	(84,187)	-	(128,695)
Transfer from Stage 1	-	24,142	44,508	68,650
Transfer from Stage 2	23,130	-	84,187	107,317
Transfer from Stage 3	70,500	9,833	-	80,333
Assets originated/remeasured, settled or paid	(182,513)	166,086	1,507,236	1,490,809
Expected credit losses of financial assets at amortized cost as of September 30, 2026	468,033	344,247	4,243,021	5,055,301
Expected credit losses of financial assets at amortized cost as of December 31, 2024	703,833	50,111	5,403,056	6,157,000
Transferred to Stage 1	-	(1,640)	(6,622)	(8,262)
Transferred to Stage 2	(104,657)	-	(64,221)	(168,878)
Transferred to Stage 3	(8,040)	(9,355)	-	(17,395)
Transfer from Stage 1	-	104,657	8,040	112,697
Transfer from Stage 2	1,640	-	9,355	10,995
Transfer from Stage 3	6,622	64,221	-	70,843
Assets originated/remeasured, settled or paid	32,571	459,975	(805,065)	(312,519)
Expected credit losses of financial assets at amortized cost as of September 30, 2025	631,969	667,969	4,544,543	5,844,481

(1) The expected credit losses expense is recorded as "Expected Credit Losses on Other Financial Assets" in the Condensed Consolidated Statement of Income.

10) LOANS AND ADVANCES TO FINANCIAL INSTITUTIONS MEASURED AT AMORTIZED COST

	R\$ thousands	
	September 30, 2026	December 31, 2025
Reverse repurchase agreements (1)	272,665,403	218,329,819
Loans to financial institutions	15,037,076	17,155,248
Expected credit losses	(19,091)	(13)
Total	287,683,388	235,485,054

(1) September 30, 2026, it included financial investments given in guarantee in the amount of R\$224,617,728 thousand (R\$159,547,767 thousand December 31, 2025).

11) LOANS AND ADVANCES TO CUSTOMERS MEASURED AT AMORTIZED COST**a) Loans and advances to customers by type of product**

	R\$ thousands	
	September 30, 2026	December 31, 2025
Companies	367,062,673	350,445,791
- Financing and On-lending	145,947,665	137,576,819
- Financing and export	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	201,327,097	195,880,958
- Working capital	152,025,077	143,640,424
- Rural loans	18,994,306	13,324,492
- Other	30,307,714	38,916,042
- 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	165,277,140
- Rural loans	16,709,956	17,680,946
- Other	7,918,102	6,752,115
- Limit operations (1)	91,677,511	89,763,352
Total portfolio	826,264,340	791,468,154
Expected credit losses	(45,981,734)	(47,011,092)
Total of net loans and advances to customers	780,282,606	744,457,062

(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.

b) Finance Lease Receivables

Loans and advances to customers include the following finance lease receivables.

	R\$ thousands	
	September 30, 2026	December 31, 2025
Gross investments in finance lease receivables:		
Up to one year	387,628	296,547
From one to five years	6,121,756	6,041,176
Over five years	1,495,031	1,296,410
Impairment loss on finance lease receivables	(124,377)	(114,049)
Net investment	7,880,038	7,520,084
Net investments in finance lease:		
Up to one year	379,988	291,293
From one to five years	6,018,167	5,952,651
Over five years	1,481,883	1,276,140
Total	7,880,038	7,520,084

c) Reconciliation of the gross book value of loans and advances to customers

Stage 1	R\$ thousands								
	Balance December 31, 2025	Transfer to Stage 2	Transfer to Stage 3	Transfer from Stage 2	Transfer from Stage 3	Originated	Maturities/Earl y Settlements	(Write off)	Balance September 30, 2026
Companies	315,701,697	(7,967,520)	(6,646,258)	702,854	118,592	147,118,857	(120,933,847)	-	328,094,375
- Financing	129,715,483	(1,855,667)	(866,554)	189,337	32,967	55,156,169	(44,996,583)	-	137,375,152
- Borrowings	171,679,901	(5,684,452)	(5,591,249)	457,188	72,608	87,164,537	(73,734,507)	-	174,364,026
- Revolving	14,306,313	(427,401)	(188,455)	56,329	13,017	4,798,151	(2,202,757)	-	16,355,197
Individuals	381,759,894	(10,582,618)	(6,566,276)	2,993,642	1,022,759	134,973,195	(110,465,582)	-	393,135,014
- Financing	146,242,845	(5,099,385)	(2,019,214)	1,203,522	232,704	57,378,881	(41,186,027)	-	156,753,326
- Borrowings	162,122,662	(3,618,285)	(4,302,395)	1,200,322	450,352	61,607,042	(54,369,940)	-	163,089,758
- Revolving	73,394,387	(1,864,948)	(244,667)	589,798	339,703	15,987,272	(14,909,615)	-	73,291,930
Total	697,461,591	(18,550,138)	(13,212,534)	3,696,496	1,141,351	282,092,052	(231,399,429)	-	721,229,389

Stage 2	R\$ thousands								
	Balance December 31, 2025	Transfer to Stage 1	Transfer to Stage 3	Transfer from Stage 1	Transfer from Stage 3	Originated	Maturities/Earl ly Settlements	(Write off)	Balance September 30, 2026
Companies	11,609,479	(702,854)	(3,224,131)	7,967,520	544,029	5,139,028	(5,595,224)	-	15,737,847
- Financing	2,488,315	(189,337)	(595,775)	1,855,667	9,707	665,288	(1,123,542)	-	3,110,323
- Borrowings	8,155,906	(457,188)	(2,514,158)	5,684,452	519,342	3,734,692	(3,869,421)	-	11,253,625
- Revolving	965,258	(56,329)	(114,198)	427,401	14,980	739,048	(602,261)	-	1,373,899
Individuals	25,431,262	(2,993,642)	(3,780,406)	10,582,618	1,032,680	9,534,963	(10,301,651)	-	29,505,824
- Financing	9,431,595	(1,203,522)	(1,249,933)	5,099,385	157,968	1,941,753	(2,633,968)	-	11,543,278
- Borrowings	10,868,536	(1,200,322)	(1,434,926)	3,618,285	749,269	4,557,576	(5,137,810)	-	12,020,608
- Revolving	5,131,131	(589,798)	(1,095,547)	1,864,948	125,443	3,035,634	(2,529,873)	-	5,941,938
Total	37,040,741	(3,696,496)	(7,004,537)	18,550,138	1,576,709	14,673,991	(15,896,875)	-	45,243,671

Stage 3	R\$ thousands								
	Balance December 31, 2025	Transfer to Stage 1	Transfer to Stage 2	Transfer from Stage 1	Transfer from Stage 2	Originated (1)	Maturities/Early Settlements	(Write off)	Balance September 30, 2026
Companies	23,134,615	(118,592)	(544,029)	6,646,258	3,224,131	8,119,164	(8,714,536)	(8,516,560)	23,230,451
- Financing	5,373,024	(32,967)	(9,707)	866,554	595,775	441,151	(1,297,610)	(474,030)	5,462,190
- Borrowings	16,045,346	(72,608)	(519,342)	5,591,249	2,514,158	6,302,381	(7,399,942)	(6,751,796)	15,709,446
- Revolving	1,716,245	(13,017)	(14,980)	188,455	114,198	1,375,632	(16,984)	(1,290,734)	2,058,815
Individuals	33,831,207	(1,022,759)	(1,032,680)	6,566,276	3,780,406	17,752,471	(1,775,692)	(21,538,400)	36,560,829
- Financing	5,874,368	(232,704)	(157,968)	2,019,214	1,249,933	742,607	(1,558,886)	(1,237,151)	6,699,413
- Borrowings	16,720,231	(450,352)	(749,269)	4,302,395	1,434,926	7,840,618	1,381,652	(13,062,428)	17,417,773
- Revolving	11,236,608	(339,703)	(125,443)	244,667	1,095,547	9,169,246	(1,598,458)	(7,238,821)	12,443,643
Total	56,965,822	(1,141,351)	(1,576,709)	13,212,534	7,004,537	25,871,635	(10,490,228)	(30,054,960)	59,791,280

(1) Originated balances mainly refer to restructured operations.

Consolidated - All stages	R\$ thousands				
	Balance December 31, 2025	Originated	Maturities/Early Settlements	(Write off)	Balance September 30, 2026
Companies	350,445,791	160,377,049	(135,243,607)	(8,516,560)	367,062,673
- Financing	137,576,822	56,262,608	(47,417,735)	(474,030)	145,947,665
- Borrowings	195,881,153	97,201,610	(85,003,870)	(6,751,796)	201,327,097
- Revolving	16,987,816	6,912,831	(2,822,002)	(1,290,734)	19,787,911
Individuals	441,022,363	162,260,629	(122,542,925)	(21,538,400)	459,201,667
- Financing	161,548,808	60,063,241	(45,378,881)	(1,237,151)	174,996,017
- Borrowings	189,711,429	74,005,236	(58,126,098)	(13,062,428)	192,528,139
- Revolving	89,762,126	28,192,152	(19,037,946)	(7,238,821)	91,677,511
Total	791,468,154	322,637,678	(257,786,532)	(30,054,960)	826,264,340

Stage 1	R\$ thousands								
	Balance on December 31, 2024	Transfer to Stage 2	Transfer to Stage 3	Transfer from Stage 2	Transfer from Stage 3	Originated	Maturities/Early Settlements	(Write off)	Balance on September 30, 2025
Companies	284,237,991	(4,316,050)	(2,871,196)	756,853	328,291	151,256,240	(136,378,510)	-	293,013,619
- Financing	125,114,754	(1,379,768)	(640,207)	200,150	85,178	50,987,787	(48,561,041)	-	125,806,853
- Borrowings	146,737,983	(2,629,455)	(2,119,658)	494,321	222,448	96,181,131	(86,007,227)	-	152,879,543
- Revolving	12,385,254	(306,827)	(111,331)	62,382	20,665	4,087,322	(1,810,242)	-	14,327,223
Individuals	347,118,719	(8,297,049)	(5,120,965)	3,144,781	2,105,132	133,439,510	(101,897,684)	-	370,492,444
- Financing	132,000,312	(3,843,392)	(1,641,379)	1,283,303	285,581	37,599,399	(22,573,809)	-	143,110,015
- Borrowings	149,534,314	(2,914,303)	(3,261,904)	1,331,701	1,277,343	80,770,973	(67,738,889)	-	158,999,235
- Revolving	65,584,093	(1,539,354)	(217,682)	529,777	542,208	15,069,138	(11,584,986)	-	68,383,194
Total	631,356,710	(12,613,099)	(7,992,161)	3,901,634	2,433,423	284,695,750	(238,276,194)	-	663,506,063

Stage 2	R\$ thousands								
	Balance on December 31, 2024	Transfer to Stage 1	Transfer to Stage 3	Transfer from Stage 1	Transfer from Stage 3	Originated	Maturities/Early Settlements	(Write off)	Balance on September 30, 2025
Companies	6,946,383	(756,853)	(1,075,172)	4,316,050	787,688	4,079,191	(4,046,949)	-	10,250,338
- Financing	1,861,939	(200,150)	(242,097)	1,379,768	15,008	448,252	(898,729)	-	2,363,991
- Borrowings	4,363,096	(494,321)	(727,774)	2,629,455	753,921	3,163,543	(2,746,335)	-	6,941,585
- Revolving	721,348	(62,382)	(105,301)	306,827	18,759	467,396	(401,885)	-	944,762
Individuals	21,911,700	(3,144,781)	(3,338,795)	8,297,049	1,414,658	7,393,406	(7,821,376)	-	24,711,861
- Financing	8,443,459	(1,283,303)	(1,067,829)	3,843,392	178,523	971,855	(1,959,628)	-	9,126,469
- Borrowings	9,169,428	(1,331,701)	(1,444,005)	2,914,303	1,113,731	3,992,540	(3,772,702)	-	10,641,594
- Revolving	4,298,813	(529,777)	(826,961)	1,539,354	122,404	2,429,011	(2,089,046)	-	4,943,798
Total	28,858,083	(3,901,634)	(4,413,967)	12,613,099	2,202,346	11,472,597	(11,868,325)	-	34,962,199

Stage 3	R\$ thousands								
	Balance on December 31, 2024	Transfer to Stage 1	Transfer to Stage 2	Transfer from Stage 1	Transfer from Stage 2	Originated (1)	Maturities/Early Settlements	(Write off)	Balance on September 30, 2025
Companies	25,751,969	(328,291)	(787,688)	2,871,196	1,075,172	9,647,721	(6,616,589)	(8,519,689)	23,093,801
- Financing	5,494,795	(85,178)	(15,008)	640,207	242,097	330,080	(1,026,847)	(355,715)	5,224,431
- Borrowings	18,857,751	(222,448)	(753,921)	2,119,658	727,774	8,331,673	(5,640,502)	(7,128,065)	16,291,920
- Revolving	1,399,423	(20,665)	(18,759)	111,331	105,301	985,968	50,760	(1,035,909)	1,577,450
Individuals	34,272,824	(2,105,132)	(1,414,658)	5,120,965	3,338,795	14,655,133	(2,825,459)	(17,536,123)	33,506,345
- Financing	4,432,804	(285,581)	(178,523)	1,641,379	1,067,829	476,431	(994,509)	(589,579)	5,570,251
- Borrowings	18,621,969	(1,277,343)	(1,113,731)	3,261,904	1,444,005	6,884,324	(751,658)	(10,062,333)	17,007,137
- Revolving	11,218,051	(542,208)	(122,404)	217,682	826,961	7,294,378	(1,079,292)	(6,884,211)	10,928,957
Total	60,024,793	(2,433,423)	(2,202,346)	7,992,161	4,413,967	24,302,854	(9,442,048)	(26,055,812)	56,600,146

(1) Originated balances mainly refer to restructured operations.

Consolidated - All stages	R\$ thousands				
	Balance on December 31, 2024	Originated	Maturities/Early Settlements	(Write off)	Balance on September 30, 2025
Companies	316,936,343	164,983,152	(147,042,048)	(8,519,689)	326,357,758
- Financing	132,471,488	51,766,119	(50,486,617)	(355,715)	133,395,275
- Borrowings	169,958,830	107,676,347	(94,394,064)	(7,128,065)	176,113,048
- Revolving	14,506,025	5,540,686	(2,161,367)	(1,035,909)	16,849,435
Individuals	403,303,243	155,488,049	(112,544,519)	(17,536,123)	428,710,650
- Financing	144,876,575	39,047,685	(25,527,946)	(589,579)	157,806,735
- Borrowings	177,325,711	91,647,837	(72,263,249)	(10,062,333)	186,647,966
- Revolving	81,100,957	24,792,527	(14,753,324)	(6,884,211)	84,255,949
Total	720,239,586	320,471,201	(259,586,567)	(26,055,812)	755,068,408

d) Reconciliation of expected credit losses from loans and advances to customers

(Includes expected credit losses on loans, commitments to be released and financial guarantees provided)

Stage 1	R\$ thousands								
	Balance December 31, 2025	Transfer to Stage 2	Transfer to Stage 3	Transfer from Stage 2	Transfer from Stage 3	Originated	Constitution/ (Reversion) (1)	(Write off)	Balance September 30, 2026
Companies	3,235,976	(151,673)	(152,652)	47,757	64,140	1,243,281	(1,548,135)	-	2,738,694
- Financing	1,154,205	(29,570)	(15,297)	11,452	8,135	344,691	(425,797)	-	1,047,819
- Borrowings	1,474,498	(104,755)	(129,010)	33,042	46,442	718,577	(934,887)	-	1,103,907
- Revolving	607,273	(17,348)	(8,345)	3,263	9,563	180,013	(187,451)	-	586,968
Individuals	7,599,047	(285,853)	(351,808)	255,139	492,766	2,660,954	(2,891,568)	-	7,478,677
- Financing	498,577	(48,095)	(39,410)	43,904	58,660	189,333	(321,616)	-	381,353
- Borrowings	3,838,530	(162,884)	(297,040)	175,331	268,249	1,787,408	(1,794,471)	-	3,815,123
- Revolving	3,261,940	(74,874)	(15,358)	35,904	165,857	684,213	(775,481)	-	3,282,201
Total	10,835,023	(437,526)	(504,460)	302,896	556,906	3,904,235	(4,439,703)	-	10,217,371

Stage 2	R\$ thousands								
	Balance December 31, 2025	Transfer to Stage 1	Transfer to Stage 3	Transfer from Stage 1	Transfer from Stage 3	Originated	Constitution/ (Reversion) (1)	(Write off)	Balance September 30, 2026
Companies	1,343,215	(47,757)	(314,763)	151,673	358,595	673,784	(572,383)	-	1,592,364
- Financing	224,120	(11,452)	(59,206)	29,570	2,096	85,161	(37,816)	-	232,473
- Borrowings	915,041	(33,042)	(228,236)	104,755	351,190	371,100	(415,707)	-	1,065,101
- Revolving	204,054	(3,263)	(27,321)	17,348	5,309	217,523	(118,860)	-	294,790
Individuals	3,840,581	(255,139)	(969,881)	285,853	576,194	2,581,867	(1,536,431)	-	4,523,044
- Financing	502,729	(43,904)	(169,837)	48,095	43,743	127,019	(67,822)	-	440,023
- Borrowings	2,465,494	(175,331)	(489,519)	162,884	475,252	1,694,013	(1,109,047)	-	3,023,746
- Revolving	872,358	(35,904)	(310,525)	74,874	57,199	760,835	(359,562)	-	1,059,275
Total	5,183,796	(302,896)	(1,284,644)	437,526	934,789	3,255,651	(2,108,814)	-	6,115,408

Stage 3	R\$ thousands								
	Balance December 31, 2025	Transfer to Stage 1	Transfer to Stage 2	Transfer from Stage 1	Transfer from Stage 2	Originated	Constitution/ (Reversion) (1)	(Write off)	Balance September 30, 2026
Companies	12,760,862	(64,140)	(358,595)	152,652	314,763	4,610,205	2,166,787	(8,516,560)	11,065,974
- Financing	1,697,078	(8,135)	(2,096)	15,297	59,206	241,760	(444,170)	(474,030)	1,084,910
- Borrowings	9,926,398	(46,442)	(351,190)	129,010	228,236	3,545,801	1,969,277	(6,751,796)	8,649,294
- Revolving	1,137,386	(9,563)	(5,309)	8,345	27,321	822,644	641,680	(1,290,734)	1,331,770
Individuals	21,313,601	(492,766)	(576,194)	351,808	969,881	10,685,873	10,966,191	(21,538,400)	21,679,994
- Financing	2,570,822	(58,660)	(43,743)	39,410	169,837	288,093	458,873	(1,237,151)	2,187,481
- Borrowings	11,599,961	(268,249)	(475,252)	297,040	489,519	4,940,727	8,099,992	(13,062,428)	11,621,310
- Revolving	7,142,818	(165,857)	(57,199)	15,358	310,525	5,457,053	2,407,326	(7,238,821)	7,871,203
Total	34,074,463	(556,906)	(934,789)	504,460	1,284,644	15,296,078	13,132,978	(30,054,960)	32,745,968

Consolidated - All stages	R\$ thousands				
	Balance December 31, 2025	Originated	Constitution/ (Reversion) (1)	(Write off)	Balance September 30, 2026
Companies	17,340,053	6,527,270	46,269	(8,516,560)	15,397,032
- Financing	3,075,403	671,612	(907,783)	(474,030)	2,365,202
- Borrowings	12,315,937	4,635,478	618,683	(6,751,796)	10,818,302
- Revolving	1,948,713	1,220,180	335,369	(1,290,734)	2,213,528
Individuals	32,753,229	15,928,694	6,538,192	(21,538,400)	33,681,715
- Financing	3,572,128	604,445	69,435	(1,237,151)	3,008,857
- Borrowings	17,903,985	8,422,148	5,196,474	(13,062,428)	18,460,179
- Revolving	11,277,116	6,902,101	1,272,283	(7,238,821)	12,212,679
Total	50,093,282	22,455,964	6,584,461	(30,054,960)	49,078,747

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

Stage 1	R\$ thousands								
	Balance on December 31, 2024	Transfer to Stage 2	Transfer to Stage 3	Transfer from Stage 2	Transfer from Stage 3	Originated	Constitution/ (Reversion) (1)	(Write off)	Balance on September 30, 2025
Companies	3,745,866	(135,835)	(102,021)	72,430	326,272	1,543,941	(2,006,478)	-	3,444,175
- Financing	1,503,946	(29,314)	(11,764)	18,604	38,947	387,338	(554,739)	-	1,353,018
- Borrowings	1,669,722	(92,789)	(84,307)	50,347	276,784	983,538	(1,346,560)	-	1,456,735
- Revolving	572,198	(13,732)	(5,950)	3,479	10,541	173,065	(105,179)	-	634,422
Individuals	7,257,404	(238,818)	(245,945)	306,366	1,030,406	2,766,470	(3,291,365)	-	7,584,518
- Financing	374,887	(27,915)	(21,572)	43,557	68,240	167,850	(151,832)	-	453,215
- Borrowings	3,461,557	(139,731)	(203,396)	228,440	713,388	1,875,502	(2,166,774)	-	3,768,986
- Revolving	3,420,960	(71,172)	(20,977)	34,369	248,778	723,118	(972,759)	-	3,362,317
Total	11,003,270	(374,653)	(347,966)	378,796	1,356,678	4,310,411	(5,297,843)	-	11,028,693

Stage 2	R\$ thousands								
	Balance on December 31, 2024	Transfer to Stage 1	Transfer to Stage 3	Transfer from Stage 1	Transfer from Stage 3	Originated	Constitution/ (Reversion) (1)	(Write off)	Balance on September 30, 2025
Companies	1,015,120	(72,430)	(192,710)	135,835	478,864	538,265	(674,649)	-	1,228,295
- Financing	258,842	(18,604)	(47,155)	29,314	7,315	63,933	(32,152)	-	261,493
- Borrowings	620,261	(50,347)	(121,712)	92,789	464,443	344,815	(574,465)	-	775,784
- Revolving	136,017	(3,479)	(23,843)	13,732	7,106	129,517	(68,032)	-	191,018
Individuals	3,200,306	(306,366)	(840,216)	238,818	762,182	1,869,633	(1,185,683)	-	3,738,674
- Financing	404,722	(43,557)	(124,220)	27,915	48,167	97,359	4,257	-	414,643
- Borrowings	2,107,776	(228,440)	(475,797)	139,731	663,389	1,148,500	(881,714)	-	2,473,445
- Revolving	687,808	(34,369)	(240,199)	71,172	50,626	623,774	(308,226)	-	850,586
Total	4,215,426	(378,796)	(1,032,926)	374,653	1,241,046	2,407,898	(1,860,332)	-	4,966,969

Stage 3	R\$ thousands								
	Balance on December 31, 2024	Transfer to Stage 1	Transfer to Stage 2	Transfer from Stage 1	Transfer from Stage 2	Originated	Constitution/ (Reversion) (1)	(Write off)	Balance on September 30, 2025
Companies	15,492,712	(326,272)	(478,864)	102,021	192,710	4,884,783	2,194,551	(8,519,689)	13,541,952
- Financing	2,149,523	(38,947)	(7,315)	11,764	47,155	186,444	73,270	(355,715)	2,066,179
- Borrowings	12,483,496	(276,784)	(464,443)	84,307	121,712	4,134,625	1,538,765	(7,128,065)	10,493,613
- Revolving	859,693	(10,541)	(7,106)	5,950	23,843	563,714	582,516	(1,035,909)	982,160
Individuals	20,851,509	(1,030,406)	(762,182)	245,945	840,216	9,058,393	9,357,848	(17,536,123)	21,025,200
- Financing	1,710,662	(68,240)	(48,167)	21,572	124,220	254,601	1,003,263	(589,579)	2,408,332
- Borrowings	12,317,493	(713,388)	(663,389)	203,396	475,797	4,458,146	5,736,940	(10,062,333)	11,752,662
- Revolving	6,823,354	(248,778)	(50,626)	20,977	240,199	4,345,646	2,617,645	(6,884,211)	6,864,206
Total	36,344,221	(1,356,678)	(1,241,046)	347,966	1,032,926	13,943,176	11,552,399	(26,055,812)	34,567,152

Consolidated - All stages	R\$ thousands				
	Balance on December 31, 2024	Originated	Constitution/ (Reversion) (1)	(Write off)	Balance on September 30, 2025
Companies	20,253,698	6,966,989	(486,576)	(8,519,689)	18,214,422
- Financing	3,912,311	637,715	(513,621)	(355,715)	3,680,690
- Borrowings	14,773,479	5,462,978	(382,260)	(7,128,065)	12,726,132
- Revolving	1,567,908	866,296	409,305	(1,035,909)	1,807,600
Individuals	31,309,219	13,694,496	4,880,800	(17,536,123)	32,348,392
- Financing	2,490,271	519,810	855,688	(589,579)	3,276,190
- Borrowings	17,886,826	7,482,148	2,688,452	(10,062,333)	17,995,093
- Revolving	10,932,122	5,692,538	1,336,660	(6,884,211)	11,077,109
Total	51,562,917	20,661,485	4,394,224	(26,055,812)	50,562,814

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

e) Sensitivity analysis

The measurement of expected credit losses incorporates prospective information based on projections of economic scenarios, which are developed by a team of specialists and approved in accordance with the Organization's risk governance. Each economic scenario has the evolution over time of a list of macroeconomic variables, among which are: inflation indices (IPCA), economic activity indices (GDP, unemployment, etc.), Brazilian interest rates and currencies, reflecting the expectations and assumptions of each scenario. Projections are reviewed at least annually, being more timely in cases of material events that may materially alter future prospects.

The estimate of the expected credit losses is made by combining multiple scenarios, which are weighted according to the probability assigned to each scenario, with the base scenario being the most reasonably possible. In order to determine possible oscillations in the expected credit losses resulting from economic projections, simulations were carried out by changing the weighting of the scenarios used in the calculation of the expected credit losses. The table below shows the probabilities attributed to each scenario and the impacts:

	R\$ thousands				
	September 30, 2026				December 31, 2025
	Weighting			Constitution/ (Reversion)	Constitution / (Reversion)
	Base Scenario	Optimistic Scenario*	Pessimistic Scenario**		
Simulation 1	100%	-	-	(341,467)	(320,747)
Simulation 2	-	100%	-	(930,965)	(624,285)
Simulation 3	-	-	100%	917,418	813,197

* Scenario in which the economy grows more than expected.

** Scenario in which the economy grows less than expected.

f) Expected credit losses on loans and advances

	R\$ thousands			
	Three-month period ended on September 30		Nine-month period ended on September 30	
	2026	2025	2026	2025
Amount recorded	9,809,349	8,315,708	29,040,425	26,182,610
Amount recovered	(1,689,724)	(1,424,181)	(5,144,695)	(4,143,299)
Expected credit losses on loans and advances	8,119,625	6,891,527	23,895,730	22,039,311

g) Loans and advances to customers restructured

The total balance of "Loans and advances with expected credit losses" includes restructured loans and advances to customers. 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.

Restructured loans may occur after a default event or when the Company has information about a significant deterioration in the client's creditworthiness. The purpose of such restructuring is to adapt the loan to reflect the client's actual payment capacity.

The following table presents the changes made and our analysis of our portfolio of restructured loans and advances to customers:

	R\$ thousands	
	September 30, 2026	On September 30, 2025
Opening balance	26,612,639	34,755,068
Amount restructured	16,860,434	13,629,742
Amount received/Others (1)	(10,568,810)	(10,411,837)
Write-offs	(7,460,334)	(9,668,308)
Closing balance	25,443,929	28,304,665
Expected credit losses on loans and advances	(12,287,348)	(15,019,865)
Total restructured loans and advances to customers, net of expected credit losses	13,156,581	13,284,800
Expected credit losses of restructured loans and advances as a percentage of restructured portfolio	48.3%	53.1%
Total restructured loans and advances as a percentage of the total loan portfolio	3.1%	4.1%
Total restructured loans and advances as a percentage of the total loans portfolio, net of expected credit losses	3.3%	4.4%

(1) Includes the settlement of restructured contracts through 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 restructured terms, management considers ceasing accrual from that point.

These instruments have their revenue recognition suspended (stop-accrual) and are accounted for solely upon cash receipt. This approach also applies to any potential gains arising from restructurings.

Any gains resulting from restructuring are recognized only when effectively received, regardless of whether they relate to performing operations or recoveries of previously written-off assets.

12) NON-CURRENT ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS

	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
Other (1)	2,140,843	2,144,640
Total (2)	4,546,949	3,757,502

(1) Includes R\$ 2,060,445 thousand of shares in publicly held companies received as payment, intended for disposal and available for sale; and

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

The properties or other non-current assets received in total or partial settlement of the payment obligations of debtors are considered as non-operating assets held for sale in auctions, which normally occur in up to one year. Non-current assets held for sale and discontinued operations are those for which selling expectation, in their current condition, is highly probable to occur within a year.

13) INVESTMENTS IN ASSOCIATES AND JOINT VENTURES

a) Breakdown of investments in associates and joint ventures

Companies	R\$ thousands									
	September 30, 2026							Nine-month period ended September 30, 2026		
	Equity interest	Shareholding interest with voting rights	Investment carrying amount	Associates and joint ventures current assets	Associates and joint ventures non-current assets	Associates and joint ventures current liabilities	Associates and joint ventures non-current liabilities	Share of profit (loss) of associates and jointly controlled entities (1)	Revenue (2)	Associates and joint ventures net income (loss) for the year
Haitong Banco de Investimento do Brasil S.A.	20.00%	20.00%	99,712	5,032,633	1,919,926	4,489,738	1,964,261	(9,578)	631,852	(47,890)
Tecnologia Bancária S.A. (3)	24.55%	24.32%	279,207	828,768	2,515,490	423,421	1,902,489	30,089	2,367,977	122,562
Swiss Re Corporate Solutions Brasil (3)	40.00%	40.00%	495,320	2,495,473	2,191,247	2,774,240	913,179	7,810	1,335,450	19,525
Elo Participações Ltda. (4)	50.01%	50.01%	1,791,168	1,825,041	6,296,592	66,029	4,348,828	652,839	1,435,361	1,305,417
Others (5)			12,369,653					764,593		
Total September 30, 2026			15,035,060					1,445,753		

(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) Revenue from financial intermediation or revenue from the provision of services;

(3) Companies with equity equivalence calculation using balance sheets with a lag 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;

(4) 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

(5) Primarily includes investments in Cielo S.A., Fleury S.A. and Banco John Deere. Organization received dividends 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		
	Equity interest	Shareholding interest with voting rights	Investment carrying amount	Associates and joint ventures current assets	Associate s and joint ventures non-current assets	Associate s and joint ventures current liabilities	Associate s and joint ventures non-current liabilities	Share of profit (loss) of associates and jointly controlled entities (1)	Revenue (2)	Associates and joint ventures net income (loss) for the year
Haitong Banco de Investimento do Brasil S.A.	20.00%	20.00%	109,290	5,862,399	2,236,478	5,255,969	2,299,487	16,785	755,252	83,925
Tecnologia Bancária S.A. (3)	24.55%	24.32%	249,118	766,711	2,473,255	668,796	1,579,574	7,985	243,104	32,525
Swiss Re Corporate Solutions Brasil (3)	40.00%	40.00%	534,853	3,075,599	2,171,323	3,187,083	959,644	15,930	2,219,300	39,825
Elo Participações Ltda. (4)	50.01%	50.01%	1,242,721	1,433,582	6,152,357	597,993	4,375,461	665,957	574,575	1,331,648
Others (5)			11,147,458					629,742		
Total December 31, 2025			13,283,440							
Total on September 30, 2025								1,336,399		

(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) Revenue from financial intermediation or revenue from the provision of services;

(3) Companies with equity accounting using balance sheets with a reporting date delay in relation to the base date of the Condensed Consolidated Interim Financial Statements, permitted by regulation;

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

(5) 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.

The Organization does not have contingent liabilities from investments in associated companies, which it is partially or totally responsible for.

b) Changes in associates and joint ventures

	R\$ thousands	
	2026	2025
Initial balances	13,283,440	11,029,012
Acquisitions	1,006,196	2,728,230
Write-offs	-	(16,711)
Share of profit of associate and joint ventures	1,445,753	1,336,399
Dividends/Interest on equity	(344,003)	(2,206,876)
Other	(356,326)	(216,629)
Balance on September 30	15,035,060	12,653,425

14) PROPERTY AND EQUIPMENT

a) Composition of property and equipment by class

	R\$ thousands			
	Depreciation rate	Cost	Accumulated depreciation	Carrying amount
Buildings	4%	4,986,056	(2,134,918)	2,851,138
Land	-	858,435	-	858,435
Installations, property and equipment for use	10%	5,643,155	(2,846,989)	2,796,166
Security and communication systems	10% to 20%	354,700	(247,327)	107,373
Data processing systems	20% to 40%	7,356,575	(5,139,268)	2,217,307
Transportation systems	10% to 20%	348,244	(165,999)	182,245
Balance September 30, 2026 (1)		19,547,165	(10,534,501)	9,012,664
Buildings	4%	4,483,554	(1,609,574)	2,873,980
Land	-	857,826	-	857,826
Installations, property and equipment for use	10%	5,896,736	(2,949,984)	2,946,752
Security and communication systems	10% to 20%	387,701	(262,853)	124,848
Data processing systems	20% to 40%	7,699,621	(5,290,697)	2,408,924
Transportation systems	10% to 20%	338,092	(144,931)	193,161
Balance December 31, 2025 (1)		19,663,530	(10,258,039)	9,405,491

(1) Includes underlying assets identified in lease contracts recognized under the scope of IFRS 16.

The Organization enters into lease agreements as a lessee, primarily, for data processing and property and equipment, which are recorded as buildings and equipment leased in property and equipment. See Note 23 for disclosure of the obligation.

b) Changes in property and equipment by class

	R\$ thousands						
	Buildings	Land	Installations, property and equipment for use	Security and communication s systems	Data processing systems	Transportation systems	Total (1)
Balance December 31, 2025	2,873,980	857,826	2,946,752	124,848	2,408,924	193,161	9,405,491
Additions / (reductions)	472,586	609	462,434	(913)	292,937	18,376	1,246,029
Depreciation (2)	(495,428)	-	(613,020)	(16,562)	(484,554)	(29,292)	(1,638,856)
Balances September 30, 2026	2,851,138	858,435	2,796,166	107,373	2,217,307	182,245	9,012,664
Balance on December 31, 2024	2,859,719	871,952	2,706,833	119,670	3,432,633	229,637	10,220,444
Additions / (reductions)	556,217	(10,154)	448,487	26,241	(365,940)	1,391	656,242
Depreciation (2)	(467,029)	-	(816,389)	(21,356)	(527,962)	(30,650)	(1,863,386)
Balances on September 30, 2025	2,948,907	861,798	2,338,931	124,555	2,538,731	200,378	9,013,300

(1) Includes right of use assets recognized; and

(2) The difference of R\$62,525 thousand (2025 - R\$57,834 thousand) in relation to the amount presented in note 35 refers to expenses attributable to insurance contracts which are presented in the Statement of income in the caption "Insurance and pension income".

15) INTANGIBLE ASSETS AND GOODWILL

a) Change in intangible assets and goodwill by class

	R\$ thousands					
	Goodwill	Intangible Assets				
		Acquisition of financial service rights (1)	Software (1)	Customer portfolio (1)	Other (1)	Total
Balance December 31, 2025	6,605,003	5,659,298	12,441,232	858,992	175,134	25,739,659
Additions / (reductions)	72,758	670,819	4,672,366	-	41,165	5,457,108
Amortization (2)	-	(1,411,830)	(2,256,544)	(73,387)	(54,253)	(3,796,014)
Balances September 30, 2026	6,677,761	4,918,287	14,857,054	785,605	162,046	27,400,753
Balance on December 31, 2024	6,730,642	5,535,378	10,287,830	976,220	219,138	23,749,208
Additions / (reductions)	419,958	846,513	2,785,763	63,024	32,926	4,148,184
Amortization (2)	-	(1,395,571)	(2,077,562)	(187,335)	(74,068)	(3,734,536)
Balances on September 30, 2025	7,150,600	4,986,320	10,996,031	851,909	177,996	24,162,856

(1) Rate of amortization: acquisition of rights to provide financial services, customer portfolio and others in accordance with contract agreement and software – up to 10%; and

(2) The difference of R\$340,018 thousand (2025 - R\$286,297 thousand) in relation to the amount presented in note 35 refers to expenses attributable to insurance contracts which are presented in the Statement of income in the caption "Insurance and pension income".

b) Composition of goodwill by segment

	R\$ thousands	
	September 30, 2026	December 31, 2025
Banking	6,100,696	6,101,977
Insurance	577,065	503,026
Total	6,677,761	6,605,003

The Cash Generation Units (CGUs) containing goodwill in the banking segment and the insurance segment are tested annually for impairment. We did not incur any goodwill impairment losses in the period ended September 30, 2026 and 2025.

16) OTHER ASSETS

	R\$ thousands	
	September 30, 2026	December 31, 2025
Financial assets (1) (2)	94,255,559	73,426,822
Foreign exchange transactions (3)	47,082,596	31,881,934
Debtors for guarantee deposits (4)	24,228,638	23,808,198
Securities trading	8,141,918	6,014,189
Trade and credit receivables	8,305,465	5,904,620
Receivables	6,496,942	5,817,881
Other assets	19,052,053	17,284,492
Other debtors	2,616,122	5,170,650
Prepaid expenses (5)	10,184,971	5,081,590
Interbank and interdepartmental accounts	223,001	139,613
Others (6)	6,027,959	6,892,639
Total	113,307,612	90,711,314

(1) Financial assets accounted for at amortized cost;

(2) In the period ended September 30, 2026 and in the year ended December 31, 2025, there were no expected credit losses for other financial assets;

(3) Mainly refers to purchases in foreign currency made by the Organization on behalf of customers and rights in the institution's domestic currency, resulting from exchange sale operations;

(4) Refers to deposits resulting from legal or contractual requirements, including guarantees provided in cash, such as those made for the filing of appeals in departments or courts and those made to guarantee services of any nature;

(5) Primarily includes: (i) the prepayment of the monthly contribution, through a single-payment arrangement, to the Credit Guarantee Fund (FGC), paid in March 2026, totaling R\$ 4,221,650 thousand, which will be deducted from the reserve requirement on demand; and (ii) insurance assets, as disclosed in Note 21; and

(6) Includes, primarily, inventories, receivables, other advances, prepayments, reimbursable payments and investment property amounting to R\$1,272,884 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 issued by the Brazilian Association of Technical Standards (ABNT), using recognized valuation methodologies appropriate to the characteristics and market conditions of each property. The resulting valuations are adequately supported and comply with the applicable regulations.

17) DEPOSITS FROM BANKS

Financial liabilities called “Deposits from banks” are initially measured at fair value and, subsequently, at amortized cost, using the effective interest rate method.

a) Composition by nature

	R\$ thousands	
	September 30, 2026	December 31, 2025
Demand deposits	1,189,230	1,203,130
Interbank deposits	6,263,245	5,485,877
Securities sold under agreements to repurchase	351,703,949	349,702,217
Borrowings	43,325,808	38,999,650
On-lending	35,744,858	31,708,620
Total	438,227,090	427,099,494

18) DEPOSITS FROM CUSTOMERS

Financial liabilities called “Deposits from customers” are initially measured at fair value and subsequently at amortized cost, using the effective interest rate method.

	R\$ thousands	
	September 30, 2026	December 31, 2025
Demand deposits	29,766,069	36,792,675
Savings deposits	118,384,238	124,461,404
Time deposits	608,725,388	560,020,072
Total	756,875,695	721,274,151

19) FUNDS FROM SECURITIES ISSUED

a) Composition by type of security issued and location

	R\$ thousands	
	September 30, 2026	December 31, 2025
Instruments Issued – Brazil:		
Real estate credit notes	83,550,373	75,321,675
Agribusiness notes	59,626,089	54,287,950
Financial bills	160,265,759	135,672,973
Covered Bonds	23,272,175	23,600,199
Subtotal	326,714,396	288,882,797
Securities – Overseas:		
MTN Program Issues (1)	17,033,521	11,423,465
Subtotal	17,033,521	11,423,465
Structured Operations Certificates	7,979,807	5,954,420
Total	351,727,724	306,260,682

(1) 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.

b) Changes in securities issued

	R\$ thousands	
	2026	2025
On January 1	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
Balance on September 30	351,727,724	297,331,225

20) SUBORDINATED DEBT

a) Composition of subordinated debt

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)			49,272,445	54,714,526

(1) Includes the amount of R\$46,643,818 thousand (R\$50,648,748 thousand December 31, 2025), referring to subordinated debt recognized in "Eligible Debt Capital Instruments" for regulatory capital purpose.

b) Changes in subordinated debt

	R\$ thousands	
	2026	2025
Opening balances	54,714,526	57,458,927
Issuance	3,552,300	5,555,700
Interest accrued	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

21) INSURANCE CONTRACTS

a) Insurance contract assets and liabilities

	R\$ thousands					
	September 30, 2026			December 31, 2025		
	PAA	BBA/VFA	Total	PAA	BBA/VFA	Total
Total remaining coverage assets and liabilities	896,668	433,125,904	434,022,572	2,159,891	400,033,295	402,193,186
Insurance contracts assets	-	-	-	(545,500)	-	(545,500)
Liability for remaining coverage (LRC)	896,668	433,125,904	434,022,572	2,705,391	400,033,295	402,738,686
- Present value of future estimated cash flows on Best Estimated Liability (BEL)	-	407,545,825	407,545,825	-	376,309,243	376,309,243
Non-financial risk adjustment (RA)	-	1,334,038	1,334,038	-	1,419,950	1,419,950
- Contractual service margin (CSM)	-	24,246,041	24,246,041	-	22,304,102	22,304,102
- Premium allocation approach (PAA)	896,668	-	896,668	2,705,391	-	2,705,391
Liability for incurred claims	15,507,482	1,785,514	17,292,996	15,034,052	1,942,738	16,976,790
- Present value of future estimated cash flows on Best Estimated Liability (BEL)	15,008,046	1,701,633	16,709,679	14,602,721	1,875,947	16,478,668
Non-financial risk adjustment (RA)	499,436	83,881	583,317	431,331	66,791	498,122
Total Insurance contract liabilities	16,404,150	434,911,418	451,315,568	17,739,443	401,976,033	419,715,476

b) Remaining coverage for general model (BBA)/variable fee approach (VFA)

	R\$ thousands					
	September 30, 2026			December 31, 2025		
	Non-Onerous Contracts	Onerous contracts	Total	Non-Onerous Contracts	Onerous contracts	Total
Present value of estimated future cash outflows	474,153,471	30,533,454	504,686,925	442,481,502	29,420,780	471,902,282
- Acquisition costs	4,234,138	82,365	4,316,503	4,114,779	94,408	4,209,187
- Claims and other directly attributable expenses	469,919,333	30,451,089	500,370,422	438,366,723	29,326,372	467,693,095
Present value of estimated future cash inflows	(92,100,091)	(5,041,009)	(97,141,100)	(91,025,507)	(4,567,532)	(95,593,039)
Non-financial risk adjustment	744,035	590,003	1,334,038	792,866	627,084	1,419,950
Contractual Service Margin	24,120,151	125,890	24,246,041	22,189,750	114,352	22,304,102
Total remaining coverage of the general model/variable rate model	406,917,566	26,208,338	433,125,904	374,438,611	25,594,684	400,033,295

c) Contracts recognized in the period for general model (BBA)/variable rate approach (VFA)

	R\$ thousands					
	September 30, 2026			December 31, 2025		
	Non-Onerous Contracts	Onerous contracts	Total	Non-Onerous Contracts	Onerous contracts	Total
Present value of estimated future cash outflows	46,844,097	1,367,374	48,211,471	26,807,917	416,379	27,224,296
- Acquisition costs	403,058	11	403,069	142,820	8	142,828
- Claims and other directly attributable expenses	46,441,039	1,367,363	47,808,402	26,665,097	416,371	27,081,468
Present value of estimated future cash inflows	(51,415,312)	(1,202,763)	(52,618,075)	(28,859,254)	(365,663)	(29,224,917)
Non-financial risk adjustment	64,116	18,869	82,985	49,628	2,896	52,524
Contractual Service Margin	4,507,110	717	4,507,827	2,001,743	88	2,001,831
Total remaining coverage of the general model/variable rate model	11	184,197	184,208	34	53,700	53,734

d) Realization of contractual service margin

	R\$ thousands						
	Due within one year	1 to 2 years	2 to 3 years	3 to 4 years	4 to 5 years	More than 5 years	Total
Issued Insurance Contracts							
- Insurance Contract	3,399,161	2,834,763	2,374,529	2,234,248	1,852,453	11,550,887	24,246,041
General model/variable fee approach September 30, 2026	3,399,161	2,834,763	2,374,529	2,234,248	1,852,453	11,550,887	24,246,041
Issued Insurance Contracts							
- Insurance Contract	3,096,388	2,627,326	2,196,746	1,874,844	1,905,095	10,603,703	22,304,102
General model/variable fee approach December 31, 2025	3,096,388	2,627,326	2,196,746	1,874,844	1,905,095	10,603,703	22,304,102

e) Changes of the remaining coverage and claims incurred

Recognized values for coverage	R\$ thousands						
	BBA/VFA					PAA	Total
	Excluding Loss Component			Loss Component	TOTAL BBA/VFA	Premium allocation approach	
	BEL	Non-financial risk adjustment	CSM	BEL			
Opening of direct assets	-	-	-	-	-	(545,500)	(545,500)
Opening of direct liabilities	368,492,759	1,419,950	22,352,414	7,768,172	400,033,295	2,705,391	402,738,686
Opening balances on January 1, 2026	368,492,759	1,419,950	22,352,414	7,768,172	400,033,295	2,159,891	402,193,186
Changes related to current period (Insurance revenue)	(4,267,140)	(113,495)	(1,436,854)	-	(5,817,489)	(43,401,195)	(49,218,684)
Total retrospective method contracts	(270,894)	(12,989)	(356,651)	-	(640,534)	-	(640,534)
Fair value transition method contracts	(3,174,174)	(81,297)	(259,749)	-	(3,515,220)	-	(3,515,220)
Issuance of contracts after transition (Other contracts)	(817,616)	(19,209)	(820,454)	-	(1,657,279)	-	(1,657,279)
Appropriation related to best output estimate	(4,456)	-	-	-	(4,456)	-	(4,456)
Appropriation relating to contracts premium allocation approach	-	-	-	-	-	(43,401,195)	(43,401,195)
Technical changes related to future periods	2,853,054	(59,400)	2,109,449	-	4,903,103	-	4,903,103
Changes in estimates that adjust the contractual service margin	1,442,863	(148,736)	(1,294,127)	-	-	-	-
Changes in estimates that do not adjust the contractual service margin (OCI)	277,941	6,351	-	-	284,292	-	284,292
Appropriation/constitution regarding best output estimate	5,538,854	-	551,499	-	6,090,353	-	6,090,353
Contracts initially recognized in the period	(4,406,604)	82,985	2,852,077	-	(1,471,542)	-	(1,471,542)
Insurance expenses	199,001	-	-	505,534	704,535	3,624,461	4,328,996
Constitution of onerous contracts	-	-	-	505,534	505,534	-	505,534
Acquisition cost	199,001	-	-	-	199,001	3,624,461	3,823,462
Financial expenses	36,649,823	86,983	1,221,032	85,640	38,043,478	-	38,043,478
Financial expenses of insurance contracts	36,649,823	86,983	1,221,032	85,640	38,043,478	-	38,043,478
Estimated cash flows	(4,741,018)	-	-	-	(4,741,018)	38,513,511	33,772,493
Premiums received	29,086,955	-	-	-	29,086,955	43,021,661	72,108,616
Investment component	(33,400,818)	-	-	-	(33,400,818)	-	(33,400,818)
Insurance acquisition costs cash flow	(427,155)	-	-	-	(427,155)	(4,508,150)	(4,935,305)
Ending balance September 30, 2026 of remaining coverage assets and liabilities	399,186,479	1,334,038	24,246,041	8,359,346	433,125,904	896,668	434,022,572
Closing of direct assets	-	-	-	-	-	-	-
Closing of direct liabilities	399,186,479	1,334,038	24,246,041	8,359,346	433,125,904	896,668	434,022,572

Recognized values for coverage	R\$ thousands						
	BBA/VFA					PAA	Total
	Excluding Loss Component			Loss Component	TOTAL BBA/VFA	Premium allocation approach	
	BEL	Non-financial risk adjustment	CSM	BEL			
Opening of direct assets	-	-	-	-	-	-	-
Opening of direct liabilities	326,129,277	1,713,661	24,695,113	7,459,691	359,997,742	3,413,117	363,410,859
Opening balances on January 1, 2025	326,129,277	1,713,661	24,695,113	7,459,691	359,997,742	3,413,117	363,410,859
Changes related to current period (Insurance revenue)	(4,099,567)	(136,095)	(1,269,160)	-	(5,504,822)	(39,766,847)	(45,271,669)
Total retrospective method contracts	(382,809)	(16,011)	(400,013)	-	(798,833)	-	(798,833)
Fair value transition method contracts	(2,846,480)	(76,761)	(331,511)	-	(3,254,752)	-	(3,254,752)
Issuance of contracts after transition (Other contracts)	(876,732)	(43,323)	(537,636)	-	(1,457,691)	-	(1,457,691)
Appropriation related to best output estimate	6,454	-	-	-	6,454	-	6,454
Appropriation relating to contracts premium allocation approach	-	-	-	-	-	(39,766,847)	(39,766,847)
Technical changes related to future periods	1,382,622	(21,014)	2,477,791	4	3,839,403	(2,854,404)	984,999
Changes in estimates that adjust the contractual service margin	2,913,126	(146,055)	(2,790,725)	4	(23,650)	-	(23,650)
Changes in estimates that do not adjust the contractual service margin (OCI)	(850,051)	(24,765)	-	-	(874,816)	-	(874,816)
Appropriation/constitution regarding best output estimate	(7,071)	-	665,484	-	658,413	-	658,413
Contracts initially recognized in the period	(673,382)	149,806	4,603,032	-	4,079,456	(2,854,404)	1,225,052
Insurance expenses	190,158	-	-	392,300	582,458	3,243,880	3,826,338
Constitution of onerous contracts	-	-	-	392,300	392,300	-	392,300
Acquisition cost	190,158	-	-	-	190,158	3,243,880	3,434,038
Financial expenses	33,109,794	111,122	899,964	68,802	34,189,682	-	34,189,682
Financial expenses of insurance contracts	33,109,794	111,122	899,964	68,802	34,189,682	-	34,189,682
Estimated cash flows	(3,260,270)	-	-	-	(3,260,270)	38,944,864	35,684,594
Premiums received	33,125,748	-	-	-	33,125,748	42,064,096	75,189,844
Investment component	(36,131,244)	-	-	-	(36,131,244)	-	(36,131,244)
Insurance acquisition costs cash flow	(254,774)	-	-	-	(254,774)	(3,119,232)	(3,374,006)
Ending balance on September 30, 2025 of remaining coverage assets and liabilities	353,452,014	1,667,674	26,803,708	7,920,797	389,844,193	2,980,610	392,824,803
Closing of direct assets	-	-	-	-	-	-	-
Closing of direct liabilities	353,452,014	1,667,674	26,803,708	7,920,797	389,844,193	2,980,610	392,824,803

f) Changes in liability for incurred claims (LIC)

	R\$ thousands						
	LIC - BBA e VFA			LIC - PAA			TOTAL LIC
	BEL	Non-financial risk adjustment	Total liability for incurred claims - BBA and VFA	BEL	Non-financial risk adjustment	Total liability for incurred claims - PAA	
Balance December 31, 2025	1,875,947	66,791	1,942,738	14,602,721	431,331	15,034,052	16,976,790
Costs of providing insurance	2,983,296	16,702	2,999,998	30,923,146	89,353	31,012,499	34,012,497
Claims incurred and other insurance expenses	2,983,296	16,702	2,999,998	30,923,146	89,353	31,012,499	34,012,497
Liability adjustments for incurred claims	(71,556)	(6,721)	(78,277)	(602,447)	(60,373)	(662,820)	(741,097)
Financial expenses of insurance contracts	133,935	6,835	140,770	1,037,816	37,616	1,075,432	1,216,202
Changes recognized in other comprehensive income	14,631	274	14,905	122,408	1,509	123,917	138,822
Estimated cash flows	(3,234,620)	-	(3,234,620)	(31,075,598)	-	(31,075,598)	(34,310,218)
Claims and other insurance costs paid	(3,234,620)	-	(3,234,620)	(31,075,598)	-	(31,075,598)	(34,310,218)
Balance September 30, 2026	1,701,633	83,881	1,785,514	15,008,046	499,436	15,507,482	17,292,996
Balance on December 31, 2024	1,788,775	65,439	1,854,214	13,109,371	418,375	13,527,746	15,381,960
Costs of providing insurance	3,072,559	(5,504)	3,067,055	28,019,279	37,917	28,057,196	31,124,251
Claims incurred and other insurance expenses	3,072,559	(5,504)	3,067,055	28,019,279	37,917	28,057,196	31,124,251
Liability adjustments for incurred claims	(55,492)	-	(55,492)	72,338	-	72,338	16,846
Financial expenses of insurance contracts	132,781	6,163	138,944	914,771	30,377	945,148	1,084,092
Changes recognized in other comprehensive income	(4,571)	991	(3,580)	(42,046)	1,495	(40,551)	(44,131)
Estimated cash flows	(3,229,468)	-	(3,229,468)	(27,615,639)	-	(27,615,639)	(30,845,107)
Claims and other insurance costs paid	(3,229,468)	-	(3,229,468)	(27,615,639)	-	(27,615,639)	(30,845,107)
Balance on September 30, 2025	1,704,584	67,089	1,771,673	14,458,074	488,164	14,946,238	16,717,911

g) Contractual service margin

	R\$ thousands							
	Nine-month period ended on September 30							
	2026				2025			
	Contracts measured at fair value in transition	Contracts measured the full retrospective method	Issuance of contracts after transition (Other contracts)	Total	Contracts measured at fair value in transition	Contracts measured the full retrospective method	Issuance of contracts after transition (Other contracts)	Total
Opening balances	4,410,167	6,389,910	11,552,337	22,352,414	7,215,705	8,414,912	9,064,496	24,695,113
Changes from the current period	(259,749)	(356,651)	(820,454)	(1,436,854)	(331,511)	(400,013)	(537,636)	(1,269,160)
- Contractual service margin recognized in the period	(259,749)	(356,651)	(820,454)	(1,436,854)	(331,511)	(400,013)	(537,636)	(1,269,160)
Changes in relation to future periods	195,368	28,680	1,885,401	2,109,449	59,177	(166,775)	2,585,389	2,477,791
- Contracts initially recognized	108,268	39,892	2,703,917	2,852,077	213,089	113,037	4,276,906	4,603,032
- Changes in estimates that adjust the contractual service margin	87,100	(11,212)	(818,516)	(742,628)	(153,912)	(279,812)	(1,691,517)	(2,125,241)
Total technical changes	(64,381)	(327,971)	1,064,947	672,595	(272,334)	(566,788)	2,047,753	1,208,631
Financial expenses of insurance contracts	50,429	362,671	807,932	1,221,032	27,912	302,530	569,522	899,964
Final balance as of September 30	4,396,215	6,424,610	13,425,216	24,246,041	6,971,283	8,150,654	11,681,771	26,803,708

h) Changes in other comprehensive income

	R\$ thousands	
	Nine-month period ended on September 30	
	2026	2025
Opening balances	4,515,780	3,614,624
Changes in other comprehensive income	(254,048)	551,368
Income and expenses recognized in the period in Other comprehensive income	(423,114)	918,947
Deferred taxes	169,066	(367,579)
Final balance as of September 30	4,261,732	4,165,992

i) Insurance income

	R\$ thousands	
	Nine-month period ended on September 30	
	2026	2025
Amounts related to changes in liabilities for remaining coverage (LRC)	49,218,684	45,271,669
Outputs related to general model contracts	4,267,139	4,099,569
Expected claims incurred and Expenses	4,063,682	3,915,865
- Recovery of Acquisition Cash Flow	199,001	190,158
- Experience Adjustments	4,456	(6,454)
Non-financial risk adjustment change	113,495	136,095
Contractual service margin recognized for general model and variable rate	1,436,854	1,269,160
Income related to contracts measured under premium allocation approach	43,401,196	39,766,845
Insurance Revenue	49,218,684	45,271,669

j) Insurance financial expense

	R\$ thousands	
	Nine-month period ended on September 30	
	2026	2025
Changes in obligation to pay arising from return on investment	(10,964,937)	(11,027,148)
Interest on monetary adjustment of insurance liabilities	(28,294,743)	(24,246,626)
Amounts recognized in statements of income	(39,259,680)	(35,273,774)
Effect of changes in interest rates	(423,114)	918,947
Amounts recognized in other comprehensive income	(423,114)	918,947
Financial expenses of insurance contracts	(39,682,794)	(34,354,827)

k) Claims development

The claims development table is intended to illustrate the inherent insurance risk, comparing claims paid with their respective provisions, starting from the year in which the claim was reported. The upper part of the table shows the variation in the provision over the years. The provision varies as more accurate information regarding the frequency and severity of claims is obtained. The lower part of the table demonstrates the reconciliation of the amounts with the account balances.

Occurrence/Payment	R\$ thousands									
	Payment year 1	Payment year 2	Payment year 3	Payment year 4	Payment year 5	Payment year 6	Payment year 7	Payment year 8	Payment year 9	Payment year 10
Year of occurrence 1	3,572,230	3,788,554	3,447,125	3,462,666	3,473,250	3,494,316	3,499,862	3,499,909	3,508,068	3,516,428
Year of occurrence 2	3,358,739	3,594,610	3,291,938	3,297,473	3,316,239	3,325,018	3,334,273	3,349,216	3,357,384	-
Year of occurrence 3	3,076,300	3,408,476	3,133,576	3,149,467	3,162,172	3,175,134	3,183,603	3,189,081	-	-
Year of occurrence 4	3,094,391	3,443,638	3,099,284	3,100,071	3,108,391	3,120,140	3,137,207	-	-	-
Year of occurrence 5	4,193,725	4,122,554	3,731,977	3,722,049	3,744,632	3,757,787	-	-	-	-
Year of occurrence 6	4,522,443	4,931,844	4,694,927	4,746,288	4,755,427	-	-	-	-	-
Year of occurrence 7	4,856,408	5,225,343	4,986,670	5,002,439	-	-	-	-	-	-
Year of occurrence 8	5,316,508	5,635,436	5,398,517	-	-	-	-	-	-	-
Year of occurrence 9	5,495,885	5,852,851	-	-	-	-	-	-	-	-
Year of occurrence 10	5,635,920	-	-	-	-	-	-	-	-	-
Payments accumulated up to September 30, 2026	5,635,920	5,852,851	5,398,517	5,002,439	4,755,427	3,757,787	3,137,207	3,189,081	3,357,384	3,516,428
Estimate of claims on September 30, 2026	19,904,577	7,525,743	5,995,663	5,294,197	4,957,558	3,924,406	3,224,463	3,246,819	3,398,994	3,516,428
Estimated claims payable September 30, 2026	14,268,657	1,672,892	597,146	291,758	202,131	166,619	87,256	57,738	41,610	-

R\$ thousands	
Estimated claims payable	17,385,807
Adjustment to present value	(1,193,982)
Adjustment for non-financial risk	277,405
Other estimates	823,766
Liabilities for claims incurred September 30, 2026	17,292,996

22) PROVISIONS, CONTINGENT ASSETS AND LIABILITIES

a) Contingent assets

Bradesco 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

The Company 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 future losses generated by the respective lawsuits.

I) Labor claims

These are claims brought by former employees and outsourced employees seeking indemnification. 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 monetary 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 being confident it complied 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 Central Bank of Brazil (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 December 16, 2022, the Federal Supreme Court (STF) approved the request to extend the agreement for another 30 months. On May 23, 2025, the Federal Supreme Court (STF) issued a decision recognizing the constitutionality of the economic plans, but also validated the agreement signed between savings accounts holders, banks, and the entities for the payment of monetary correction differences, extending the period for adhesion by another 24 months from the date of the judgment. Considering that it is a voluntary agreement, which does not oblige the customer to adhere, there is no estimate of how many customers will do so.

III) Provision for tax risks

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

- PIS (Program of Social Integration) and Cofins (Contribution for Social Security Financing) - 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 (National Institute of Social Security) – Contribution to SAT (Work Accident Insurance) – 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) Change in provisions by nature

	R\$ thousands			
	Labor	Civil	Tax	Total
Balance 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)
Balances September 30, 2026	4,317,501	6,967,939	5,926,239	17,211,679
Balance on December 31, 2024	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)
Balances on September 30, 2025	4,488,608	6,750,502	7,953,624	19,192,734

c) Contingent liabilities classified as possible losses

The Organization maintains a system to monitor all administrative and judicial proceedings in which its Organization 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 condensed consolidated interim 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 nine-month period ended September 30, 2026, 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 relating to the year 2019 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.

23) OTHER LIABILITIES

a) Other liabilities

	R\$ thousands	
	September 30, 2026	December 31, 2025
Financial liabilities	143,355,995	117,391,205
Credit card transactions (1)	53,012,425	49,053,015
Foreign exchange transactions (2)	47,053,195	32,050,063
Loan assignment obligations	3,515,353	3,488,479
Capitalization bonds	10,151,785	10,266,997
Liabilities related to the sale of financial instruments	9,856,594	6,816,733
Securities trading	17,156,151	12,468,529
Lease liabilities (Note 23b)	2,610,492	3,247,389
Other liabilities	63,830,870	59,109,914
Third party funds in transit (3)	5,202,047	6,130,263
Provision for payments	13,711,529	14,897,313
Sundry creditors	6,425,581	7,717,585
Social and statutory	4,433,751	9,111,650
Other taxes payable	2,659,106	2,272,401
Liabilities for acquisition of assets and rights	1,175,090	625,933
Taxes and contributions	5,475,360	1,030,874
Obligations for quotas of investment funds	10,243,693	3,799,034
Other (4)	14,504,713	13,524,861
Total	207,186,865	176,501,119

(1) Refers to amounts payable to merchants;

(2) Primarily refers to Bradesco's sales in foreign currency to customers and its rights in domestic currency, resulting from exchange sale operations;

(3) Primarily refers to payment orders issued domestically and the amount of payment orders in foreign currency coming from overseas; and

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

b) Lease liabilities

	R\$ thousands
Balance 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 the 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.

24) LOAN COMMITMENTS AND FINANCIAL GUARANTEE CONTRACTS

The table below summarizes the total risk represented by loan commitments and financial guarantee contracts:

	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 for loans issued to ensure the performance of a customer in an obligation to a third party. There is usually the right of recourse against the customer to recover any amount paid under these guarantees. Moreover, we can retain cash or other highly liquid funds to counter-guarantee these commitments.

The contracts are subject to the same credit evaluations as other loans and advances. Letters of credit are issued mainly to endorse public and private debt issue agreements including commercial paper, securities financing and similar transactions. The letters of credit are subject to customer credit evaluation by the Management.

We issue letters of credit in connection with foreign trade transactions to guarantee the performance of a customer with a third party. These instruments are short-term commitments to pay the third-party beneficiary under certain contractual terms for the shipment of products. The contracts are subject to the same credit evaluation as other loans and advances.

25) EQUITY

a) Capital and shareholders' rights

i. Composition of share capital 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.

All the shareholders are entitled to receive, in total, a mandatory dividend of at least 30% of Bradesco's annual net income, as shown in the statutory accounting records, adjusted by transfers to reserves. The Company has no obligation that is exchangeable for or convertible into shares. As a result, its diluted earnings per share is the same as the basic earnings per share.

In occurring any operation that changes the number of shares, simultaneously with the transaction in the Brazilian market, and with the same timeframes, an identical procedure is adopted in the international market, for the ADRs/GDRs traded in New York, USA, and Madrid, Spain.

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 in September 15, 2026, to enable shareholders to use these funds for the subscription.

On October 2, 2026, the Board of Directors of Bradesco has regulatory approval 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 Bradesco has regulatory approval 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) Reserves

Capital reserves

The capital reserve consists mainly of premiums paid by the shareholders upon subscription of shares. The capital reserve is used for (i) absorption of any losses in excess of accumulated losses and revenue reserves, (ii) redemption, reimbursement of purchase of shares, (iii) redemption of founders' shares, (iv) transfer to share capital, and (v) payment of dividends to preferred shares, when this privilege is granted to them.

Revenue reserves

In accordance with Corporate Legislation, Bradesco and its Brazilian subsidiaries must allocate 5% of their annual corporate profit (as presented in the condensed consolidated interim financial statements prepared in accordance with accounting practices adopted in Brazil (BRGAAP), applicable to institutions authorized to operate by the Central Bank of Brazil), after absorbing accumulated losses, to a legal reserve, the distribution of which is subject to certain limitations. The reserve can be used to increase capital or absorb losses but cannot be distributed in the form of dividends.

The Statutory Reserve aims to maintain an operating margin that is compatible with the development of the Company's active operations and may be formed by up to 100% of net income remaining after statutory allocations if proposed by the Board of Executive Officers, approved by the Board of Directors and ratified at the Shareholders' Meeting, with the accumulated value limited to 95% of the Company's paid-in capital share amount.

d) Interest on equity/Dividends

The distribution of income is calculated on adjusted net income, as presented in the condensed consolidated interim financial statements prepared in accordance with accounting practices adopted in Brazil, applicable to institutions authorized to operate by the Central Bank of Brazil.

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, of which 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 available for distribution (in accordance with Brazilian Corporate Law)	19,188,782	
(-) Legal reserve	959,439	
Net income available for distribution (in accordance with Brazilian Corporate Law)	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/net income available for distribution (in accordance with Brazilian Corporate Law).

Interest on equity was 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. 224/2025.

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 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.

26) EARNINGS PER SHARE

a) Basic earnings per share

The basic earnings per share was calculated based on the weighted average number of common and preferred shares outstanding, as shown in the calculations below:

	Nine-month period ended on September 30	
	2026	2025
Net earnings attributable to the Organization's common shareholders (R\$ thousand)	9,356,164	8,177,245
Net earnings attributable to the Organization's preferred shareholders (R\$ thousand)	10,291,784	8,994,970
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)	1.77	1.54
Basic earnings per share attributable to preferred shareholders of the Organization (in Reais)	1.95	1.70

b) Diluted earnings per share

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

27) NET INTEREST INCOME

	R\$ thousands			
	Three-month period ended on September 30		Nine-month period ended on September 30	
	2026	2025	2026	2025
Interest and similar income				
Loans and advances to financial institutions	10,664,017	10,410,079	32,595,733	25,821,959
Loans and advances to customers:				
- Loans	33,491,581	30,115,461	99,172,462	86,644,246
- Leases	254,966	233,349	761,962	542,530
Financial assets:				
- Measured at fair value through profit or loss	16,566,915	13,223,317	44,504,200	37,965,923
- Fair value through other comprehensive income	3,705,156	3,105,988	12,069,931	10,023,352
- At amortized cost	8,223,744	8,387,170	26,164,316	24,163,265
Compulsory deposits with the Central Bank	3,411,203	3,216,747	9,725,085	8,675,784
Other financial interest income	23,791	15,546	84,343	28,152
Total	76,341,373	68,707,657	225,078,032	193,865,211
Interest and similar expenses				
Deposits from banks:				
- Interbank deposits	(315,884)	(1,196,877)	(1,620,314)	(2,282,154)
- Funding in the open market	(11,567,643)	(10,796,218)	(33,706,982)	(27,892,158)
- Borrowings and on-lending	(2,045,669)	(1,988,892)	(8,212,389)	(5,340,003)
Deposits from customers:				
- Savings accounts	(2,205,812)	(2,315,926)	(6,574,224)	(6,760,604)
- Time deposits	(14,443,517)	(12,586,212)	(41,177,073)	(33,791,939)
Funds from securities issued	(10,635,746)	(9,286,776)	(31,150,436)	(22,370,913)
Subordinated debt	(1,862,227)	(2,176,185)	(6,130,197)	(6,334,898)
Liabilities of insurance contracts	(14,160,149)	(12,133,655)	(39,259,680)	(33,610,246)
Technical capitalization provisions	(222,478)	(213,570)	(663,644)	(614,823)
Total	(57,459,125)	(52,694,311)	(168,494,939)	(138,997,738)
Net interest income	18,882,248	16,013,346	56,583,093	54,867,473

28) NET FEE AND COMMISSION INCOME

	R\$ thousands			
	Three-month period ended on September 30		Nine-month period ended on September 30	
	2026	2025	2026	2025
Fee and commission income				
Credit card income	2,750,596	2,596,307	8,143,208	7,607,702
Current accounts	1,577,533	1,662,551	4,774,619	5,024,686
Collections	300,965	335,474	913,429	1,026,707
Loans	583,662	748,905	1,814,124	2,043,178
Asset management	408,192	547,705	1,147,762	1,229,967
Consortium management	902,949	829,798	2,599,863	2,308,259
Custody and brokerage services	582,097	515,891	1,745,306	1,482,689
Capital Markets / Financial Advisory Services	551,028	445,013	1,665,670	1,441,695
Payments	106,453	90,656	319,804	272,363
Other	219,807	208,370	649,451	577,492
Total	7,983,282	7,980,670	23,773,236	23,014,738

29) NET GAINS/(LOSSES) ON FINANCIAL ASSETS AND LIABILITIES MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS

	R\$ thousands			
	Three-month period ended on September 30		Nine-month period ended on September 30	
	2026	2025	2026	2025
Investments in securities	1,020,671	(491,420)	106,517	115,758
Derivative financial instruments	868,140	1,291,713	3,114,445	2,482,957
Total	1,888,811	800,293	3,220,962	2,598,715

30) NET GAINS/(LOSSES) ON FINANCIAL ASSETS MEASURED AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME

Net gains and losses on financial assets at FVOCI consist primarily of changes in the fair value of financial assets mainly fixed income securities.

31) NET GAINS/(LOSSES) ON FOREIGN CURRENCY TRANSACTIONS

Net gains and losses on foreign currency transactions primarily consist mainly of gains or losses from currency trading and translation of monetary items from a foreign currency into the functional currency.

32) INSURANCE SERVICE RESULT

	R\$ thousands			
	Three-month period ended on September 30		Nine-month period ended on September 30	
	2026	2025	2026	2025
Revenue from PAA contracts	14,668,516	13,550,818	43,401,197	39,766,847
Revenue from BBA contracts	1,960,071	1,881,787	5,804,489	5,493,603
Revenue from VFA contracts	3,443	3,383	12,998	11,219
Insurance and pension plans revenue	16,632,030	15,435,988	49,218,684	45,271,669
Claims incurred	(11,313,961)	(10,793,921)	(32,573,098)	(30,382,534)
Acquisition costs	(1,274,519)	(1,188,915)	(3,823,462)	(3,434,038)
Administrative expenses	(987,133)	(993,488)	(2,839,148)	(2,785,539)
Onerous contracts	254,445	(146,527)	(505,534)	(392,300)
Reinsurance result	(22,486)	5,523	(22,909)	(15,060)
Insurance and pension expenses	(13,343,654)	(13,117,328)	(39,764,151)	(37,009,471)
Insurance services result	3,288,376	2,318,660	9,454,533	8,262,198

33) PERSONNEL EXPENSES

	R\$ thousands			
	Three-month period ended on September 30		Nine-month period ended on September 30	
	2026	2025	2026	2025
Salaries	(3,441,899)	(3,277,034)	(10,113,391)	(9,404,256)
Benefits	(1,234,113)	(1,249,321)	(3,676,599)	(3,793,494)
Social security charges	(1,071,470)	(1,090,576)	(3,122,630)	(3,222,651)
Employee profit sharing	(541,217)	(537,244)	(1,652,075)	(1,514,426)
Training	(43,187)	(29,542)	(87,414)	(69,271)
Total	(6,331,886)	(6,183,717)	(18,652,109)	(18,004,098)

34) OTHER ADMINISTRATIVE EXPENSES

	R\$ thousands			
	Three-month period ended on September 30		Nine-month period ended on September 30	
	2026	2025	2026	2025
Outsourced services	(1,045,952)	(1,160,304)	(3,076,082)	(3,339,643)
Communication	(170,179)	(167,034)	(490,303)	(482,389)
Data processing	(948,320)	(762,374)	(2,795,208)	(2,042,468)
Advertising and marketing	(295,076)	(297,511)	(945,325)	(799,648)
Asset maintenance	(266,174)	(302,376)	(759,938)	(914,321)
Financial system	(411,420)	(349,068)	(1,217,938)	(1,156,062)
Rental	(23,426)	(24,106)	(72,926)	(75,141)
Security and surveillance	(108,250)	(111,148)	(330,470)	(352,928)
Transport	(134,065)	(147,809)	(416,188)	(458,515)
Water, electricity and gas	(59,961)	(62,331)	(199,399)	(213,421)
Supplies	(31,967)	(26,711)	(87,227)	(81,579)
Travel	(54,917)	(40,060)	(153,971)	(113,867)
Other	(644,475)	(625,533)	(1,642,771)	(1,550,066)
Total	(4,194,182)	(4,076,365)	(12,187,746)	(11,580,048)

35) DEPRECIATION AND AMORTIZATION

	R\$ thousands			
	Three-month period ended on September 30		Nine-month period ended on September 30	
	2026	2025	2026	2025
Amortization expenses	(1,158,069)	(1,142,244)	(3,455,996)	(3,448,239)
Depreciation expenses	(523,052)	(613,404)	(1,576,331)	(1,805,552)
Total	(1,681,121)	(1,755,648)	(5,032,327)	(5,253,791)

36) OTHER OPERATING INCOME/(EXPENSES)

	R\$ thousands			
	Three-month period ended on September 30		Nine-month period ended on September 30	
	2026	2025	2026	2025
Tax expenses	(2,232,366)	(1,934,162)	(6,577,402)	(6,070,577)
Legal provision	(1,891,605)	(2,196,588)	(4,864,895)	(7,924,785)
Income from sales of non-current assets, investments, and property and equipment, net	(2,530)	(139)	82,607	77,053
Card sales expenses	(1,351,092)	(1,127,076)	(3,862,923)	(3,253,111)
Other (1)	1,018,784	515,439	(592,223)	(440,661)
Total	(4,458,809)	(4,742,526)	(15,814,836)	(17,612,081)

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

37) INCOME TAX AND SOCIAL CONTRIBUTION**a) Calculation of income tax and social contribution charges**

	R\$ thousands			
	Three-month period ended on September 30		Nine-month period ended on September 30	
	2026	2025	2026	2025
Income before income taxes	7,602,062	4,880,344	22,769,388	15,272,666
Total burden of income tax (25%) and social contribution (20%) at the current rates	(3,420,928)	(2,196,155)	(10,246,225)	(6,872,700)
Effect of additions and exclusions in the tax calculation:	-	-	-	-
Share of profit of associates and joint ventures	208,067	204,152	650,589	601,380
Non-taxable income net of non-deductible expenses	377,445	616,739	1,189,868	2,312,270
Interest on shareholders' equity	1,848,866	1,706,528	5,435,296	4,786,346
Other amounts (1)	820,235	356,408	113,184	1,282,981
Income tax and social contribution for the period (2)	(166,315)	687,672	(2,857,288)	2,110,277

(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 14,689/23 (Quality Vote Law) in the amount of R\$1,780,614 thousand (2025 - R\$0) (Note 22c); and (iii) incentive deductions; and (2) September 30, 2026, IRPJ and CSLL expenses are made up of R\$6,176,224 thousands of current taxes (2025 - R\$5,480,636 thousand) and R\$9,033,512 thousands of deferred taxes (2025 - R\$7,590,913 thousand).

b) Deferred income tax and social contribution presented in the consolidated statement of financial position

	R\$ thousands			
	Balance December 31, 2025	Amount recorded	Amount realized	Balance September 30, 2026
Expected credit losses associated with credit risk	81,719,902	7,028,346	(12,556,701)	76,191,547
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	640,225	184,689	(397,485)	427,429
Adjustment to fair value of financial assets measured at fair value through profit or loss and derivatives	34,105	215,843	(21,883)	228,065
Other	6,407,842	1,872,418	(2,364,131)	5,916,129
Total deductible taxes on temporary differences	96,448,107	9,978,858	(15,870,255)	90,556,710
Income tax and social contribution losses in Brazil and overseas	18,682,204	1,583,545	(2,559,849)	17,705,900
Subtotal	115,130,311	11,562,403	(18,430,104)	108,262,610
Adjustment to fair value of securities measured at fair value through other comprehensive income	1,592,382	444,296	(741,165)	1,295,513
Total deferred tax assets (1)	116,722,693	12,006,699	(19,171,269)	109,558,123
Deferred tax liabilities (1)	7,381,018	3,166,616	(1,000,805)	9,546,829
Net deferred taxes (1)	109,341,675	8,840,083	(18,170,464)	100,011,294

	R\$ thousands			
	Balance on December 31, 2024	Amount recorded	Amount realized	Balance on September 30, 2025
Expected credit losses associated with credit risk	71,073,481	21,129,967	(12,617,212)	79,586,236
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	699,334	184,883	(219,419)	664,798
Adjustment to fair value of securities	15,813	64,276	(3,451)	76,638
Other	6,276,457	3,352,754	(3,598,401)	6,030,810
Total deductible taxes on temporary differences	86,087,283	26,879,823	(18,177,981)	94,789,125
Income tax and social contribution losses in Brazil and overseas	18,755,350	770,322	(692,680)	18,832,992
Subtotal	104,842,633	27,650,145	(18,870,661)	113,622,117
Adjustment to fair value of financial assets measured at fair value through profit or loss and derivatives	2,356,352	316,976	(619,909)	2,053,419
Total deferred tax assets (1)	107,198,985	27,967,121	(19,490,570)	115,675,536
Deferred tax liabilities (1)	7,055,108	1,744,128	(555,557)	8,243,679
Net deferred taxes (1)	100,143,877	26,222,993	(18,935,013)	107,431,857

(1) Deferred income and social contribution tax assets and liabilities are offset in the statement of financial position within each taxable entity, which was a total of R\$7,140,646 thousand in 2026 (R\$6,364,029 thousand in 2025).

c) Expected realization of deferred tax assets on temporary differences and carry-forward tax losses

	September 30, 2026 – R\$ thousand				
	Temporary differences		Carry-forward tax losses		Total
	Income tax	Social contribution	Income tax	Social contribution	
2026	1,400,103	1,054,326	88,161	49,283	2,591,873
2027	8,654,942	6,844,073	175,174	91,806	15,765,995
2028	7,293,961	5,772,846	254,962	125,698	13,447,467
2029	6,529,239	5,172,384	579,554	381,907	12,663,084
2030	5,823,405	4,488,176	1,045,418	759,576	12,116,575
2031	4,554,898	3,573,697	1,398,909	1,044,994	10,572,498
2032	4,045,263	3,195,073	1,903,066	1,445,483	10,588,885
2033	3,800,310	3,008,051	2,161,441	1,714,868	10,684,670
2034	3,920,086	3,050,569	1,936,048	1,829,883	10,736,586
2035	4,698,320	3,676,988	148,461	571,208	9,094,977
Total	50,720,527	39,836,183	9,691,194	8,014,706	108,262,610

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

d) Deferred tax liabilities

	R\$ thousands			
	Balance December 31, 2025	Amount recorded	Amount realized	Balance September 30, 2026
Fair value adjustment to securities and derivative financial instruments	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	3,628,997	1,559,504	(796,051)	4,392,450
Total deferred tax liabilities	7,381,018	3,166,616	(1,000,805)	9,546,829

	R\$ thousands			
	Balance on December 31, 2024	Amount recorded	Amount realized	Balance on September 30, 2025
Fair value adjustment to securities and derivative financial instruments	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	3,877,238	766,908	(297,387)	4,346,759
Total deferred tax liabilities	7,055,108	1,744,128	(555,557)	8,243,679

e) Income tax and social contribution on adjustments recognized directly in other comprehensive income

	R\$ thousands					
	September 30, 2026			On September 30, 2025		
	Before tax	Tax (expense)/ benefit	Net of tax	Before tax	Tax (expense)/ benefit	Net of tax
Financial assets measured at fair value through other comprehensive income	(258,444)	156,704	(101,740)	2,455,307	(998,662)	1,456,645
Exchange differences on translations of foreign operations	(333,425)	150,041	(183,384)	(524,169)	235,876	(288,293)
Insurance contracts	(423,114)	169,066	(254,048)	(464,290)	208,930	(255,360)
Other	9	(4)	5	(1,255)	565	(690)
Total	(1,014,974)	475,807	(539,167)	1,465,593	(553,291)	912,302

38) OPERATING SEGMENTS

The Company operates mainly in the banking and insurance segments. Our banking operations include operations in the retail, middle-market and corporate sectors, lease, international bank operations, investment bank operations and as a private bank. The Company also conducts banking segment operations through its branches located throughout the country, in branches abroad and through subsidiaries as well as by means of shareholding interests in other companies. Additionally, we are engaged in insurance, supplemental Pension Plans and capitalization bonds through our subsidiary, Bradesco Seguros S.A. and its subsidiaries.

The following segment information was prepared based on reports made available to Management to evaluate performance and make decisions regarding the allocation of resources for investments and other purposes. Our Management uses accounting information prepared in accordance with the accounting practices adopted in Brazil applicable to institutions authorized to operate by Central Bank for the purposes of making decisions about allocation of resources to the segments and assessing their performance. The information of the segments shown in the following tables considers the specific procedures and other provisions of the Brazilian Financial Institutions Accounting Plan which includes the proportional consolidation of associates and joint ventures and the non-consolidation of exclusive funds.

The main assumptions for the segmentation of income and expenses include (i) surplus cash invested by the entities operating in insurance, supplemental pension and capitalization bonds are included in this segment, resulting in an increase in net interest income; (ii) salaries and benefits and administrative costs included in the insurance, supplemental pension and capitalization bonds segment consist only of cost directly related to these operations, and (iii) costs incurred in the banking operations segment related to the infrastructure of the branch network and other general indirect expenses have not been allocated between segments.

Our operations are substantially conducted in Brazil. Additionally, we have one branch in New York (USA), one branch in Grand Cayman (UK), and one branch in London (England), mainly to complement our banking services and assist in import and export operations for Brazilian customers. Moreover, we also have subsidiaries abroad, namely: Banco Bradesco Europa S.A. (Luxembourg, LUX), Bradesco Securities, Inc. (New York, USA), Bradesco Securities UK Limited (London, UK), Cidade Capital Markets Ltd. (Grand Cayman, UK), Bradesco Securities Hong Kong Limited (Hong Kong, CHN), Bradesco Trade Services Limited (Hong Kong, CHN), Bradescard Mexico, Sociedad de Responsabilidad Limitada (Mexico City, MEX) and Bradesco Bank (Florida, USA).

No revenue from transactions with a single customers or counterparty represented 10% or more of the Company's revenue for the period ended September 30, 2026 and 2025.

All transactions between operating segments are conducted on an arm's length basis, with intra-segment revenue and costs being eliminated in "Other operations, adjustments and eliminations". Income and expenses directly associated with each segment are included in determining business-segment performance.

	September 30, 2026 – R\$ thousand								
	Banking	Insurance, pension and capitalization bonds	Other Activities	Eliminations	Managerial Income Statement	Proportionately consolidated (1)	Consolidation adjustments (2)	Adjustments (3)	Consolidated in accordance with IFRS
Net revenue from financial intermediation	67,833,669	6,845,253	284,900	97,330	75,061,152	(2,729,451)	2,411,018	(9,555,575)	65,187,144
Expected credit losses associated with credit risk	(32,791,273)	-	-	-	(32,791,273)	550,441	-	6,836,572	(25,404,260)
Gross income from financial intermediation	35,042,396	6,845,253	284,900	97,330	42,269,879	(2,179,010)	2,411,018	(2,719,003)	39,782,884
Other income from insurance, pension plans and capitalization bonds	-	11,248,238	-	33,406	11,281,644	(7,458)	-	(1,273,473)	10,000,713
Fee and commission income and income from banking fees	29,980,057	1,667,422	107,235	(78,164)	31,676,550	(5,788,715)	(2,102,927)	(11,672)	23,773,236
Personnel /Administrative Expenses (5)	(34,805,492)	(4,112,584)	(147,003)	225,269	(38,839,810)	1,807,222	(252,212)	1,412,618	(35,872,182)
Tax expenses	(5,546,979)	(1,250,350)	(23,661)	-	(6,820,990)	248,820	(8,342)	3,110	(6,577,402)
Share of profit (loss) of associates and jointly controlled entities	(38,810)	431,360	-	-	392,550	1,031,740	-	21,463	1,445,753
IR/CSI and Other income/expenses	(14,126,834)	(6,235,652)	(130,714)	(277,841)	(20,771,041)	4,887,401	(47,537)	3,290,275	(12,640,902)
Net Income for the period ended September 30, 2026	10,504,338	8,593,687	90,757	-	19,188,782	-	-	723,318	19,912,100
Total assets	2,174,225,684	564,475,644	3,136,613	(199,155,752)	2,542,682,189	(25,884,260)	(47,257,557)	34,390,007	2,503,930,379
Investments in associates and joint ventures	91,971,087	26,624,182	34,015	(111,794,737)	6,834,547	8,244,043	-	(43,530)	15,035,060
Total liabilities	1,942,308,120	493,858,410	198,707	(87,361,015)	2,349,004,222	(25,884,260)	(47,257,557)	31,481,975	2,307,344,380

(1) Refers to: adjustments to exclude the effects of consolidation, originating from proportionally consolidated companies (Grupo Cielo, Grupo EloPar, Crediare, etc.);

(2) Consolidation adjustments originating from the “non-consolidation” of exclusive funds;

(3) Adjustments due to the differences of the accounting standards used in the management reports and in the Condensed Consolidated Interim Financial Statements of the Company that were prepared in accordance with IAS 34 – Interim Financial Reporting. The main adjustments refer to the expected credit losses for financial assets, business combinations and insurance contracts;

(4) Includes, in the Condensed Consolidated Interim Financial Statements, the balances referring to “Net gains / (losses) on financial assets and liabilities measured at fair value through profit or loss”, “Net gains / (losses) on financial assets measured at fair value through other comprehensive income” and “Net gains / (losses) from operations in foreign currency”; and

(5) Includes, in the Condensed Consolidated Interim Financial Statements, the balances referring to depreciation and amortization.

	On September 30, 2025 – R\$ thousand								
	Banking	Insurance, pension and capitalization bonds	Other Activities	Eliminations	Managerial Income Statement	Proportionately consolidated (1)	Consolidation adjustments (2)	Adjustments (3)	Consolidated in accordance with IFRS
Net revenue from financial intermediation	59,832,272	6,175,832	259,363	(59,195)	66,208,272	(2,841,291)	2,228,209	(8,769,134)	56,826,056
Expected credit losses associated with credit risk	(26,748,227)	-	-	-	(26,748,227)	711,995	-	4,319,525	(21,716,707)
Gross income from financial intermediation	33,084,045	6,175,832	259,363	(59,195)	39,460,045	(2,129,296)	2,228,209	(4,449,609)	35,109,349
Other income from insurance, pension plans and capitalization bonds	-	10,546,475	-	5,854	10,552,329	-	-	(1,828,010)	8,724,319
Fee and commission income and income from banking fees	29,074,052	1,519,699	80,470	(61,644)	30,612,577	(5,867,820)	(1,721,558)	(8,461)	23,014,738
Personnel / Administrative Expenses (5)	(33,589,590)	(3,735,707)	(98,037)	67,898	(37,355,436)	1,739,876	(399,497)	1,177,120	(34,837,937)
Tax expenses	(5,610,368)	(1,192,051)	(16,259)	-	(6,818,678)	720,108	-	27,993	(6,070,577)
Share of profit (loss) of associates and jointly controlled entities	(148,675)	413,246	-	-	264,571	1,071,153	-	675	1,336,399
IR/CSI and Other income/expenses	(11,838,900)	(6,646,959)	(203,127)	47,087	(18,641,899)	4,465,979	(107,154)	4,389,726	(9,893,348)
Net Income for the period ended September 30, 2025	10,970,564	7,080,535	22,410	-	18,073,509	-	-	(690,566)	17,382,943
Total assets	1,905,831,680	493,052,014	2,921,607	(145,276,222)	2,256,529,079	(28,691,465)	(54,541,934)	29,479,044	2,202,774,724
Investments in associates and joint ventures	81,279,068	5,431,215	27,952	(80,787,231)	5,951,004	6,767,639	-	(65,218)	12,653,425
Total liabilities	1,695,327,278	451,698,495	145,714	(64,488,991)	2,082,682,496	(28,691,465)	(54,541,934)	27,181,200	2,026,630,297

(1) Refers to: adjustments for excluding the effects of consolidation, originating from proportionally consolidated companies (Grupo Cielo, Grupo EloPar, etc.);

(2) Consolidation adjustments originating from the “non-consolidation” of exclusive funds;

(3) Adjustments due to differences in accounting standards used in management reports and in the Condensed Consolidated Interim Financial Statements of the Company that were prepared in IAS 34 – Interim Financial Reporting. The main adjustments refer to the expected credit losses of financial assets, business combinations and insurance contracts;

(4) Includes, in the Condensed Consolidated Interim Financial Statements, the balances referring to “Net gains / (losses) on financial assets and liabilities measured at fair value through profit or loss”, “Net gains / (losses) on financial assets measured at fair value through other comprehensive income” and “Net gains / (losses) from operations in foreign currency”; and

(5) Includes, in the Condensed Consolidated Interim Financial Statements, the balances referring to depreciation and amortization.

As shown in the table and note (3) above, the adjustments arising from the differences between the criteria, procedures and rules used to prepare the operating segments in accordance with the accounting practices adopted in Brazil applicable to institutions authorized to operate by Bacen and the IFRS Accounting Standards as issued by the IASB. The main adjustments to equity and statements of income respectively are: (i) expected credit losses of financial assets – R\$849 million (2025 – R\$636 million) – R\$213 million (2025 – R\$(413) million); (ii) others – R\$(1,040) million (2025 – R\$(1,079) million) – R\$16 million (2025 – R\$2 million); (iii) insurance contracts – R\$1,690 million (2025 – R\$1,663 million) – R\$115 million (2025 – R\$(553) million); and (iv) business combination - R\$5,071 million (2025 – R\$4,956 million) – R\$115 million (2025 – R\$63 million).

39) TRANSACTIONS WITH RELATED PARTIES

The Company has a policy for transactions with related parties. 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								
Customer and financial institution resources	8,200,325	5,434,015	770,829	1,171,315	425,681	400,505	9,396,835	7,005,835
Securities and subordinated debt securities issued	29,288,401	28,982,300	-	-	970,502	912,486	30,258,903	29,894,786
Other liabilities (4)	2,154,522	3,171,676	13,527,241	13,786,032	1,974	1,991	15,683,737	16,959,699

	Year-to-date on September 30 – R\$ thousand							
	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								
Net interest income	(3,761,541)	(3,209,705)	78,002	(211,649)	(120,006)	(155,844)	(3,803,545)	(3,577,198)
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	158,352	(2,810,980)	(2,100,121)	(13,756)	(54,648)	(2,669,555)	(1,996,417)

(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 13;

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

(4) Includes interest on equity.

a) Remuneration of key management personnel

The following is established each year at the Annual Shareholders' Meeting:

- The annual total amount of management compensation, set forth at the Board of Directors' Meeting, 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 Supplementary Pension Plans, within the Employee and Management pension plan of the Bradesco Company (Bradesco S.A. and other companies in the conglomerate).

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 part of this refers to the social security contribution to the INSS, which is an obligation of the Company, and R\$63,506 thousand (2025 – R\$53,824 thousand) to cover supplementary pension plan defined contributions.

The current policy on Management compensation sets forth that 50% of net variable compensation, if any, must be allocated to the acquisition of PNB (class B preferred shares) shares issued by BBD Participações S.A. and/or PN (preferred shares) 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 procedure complies with CMN Resolutions No. 5,177/24 and No. 432/24, which sets forth a management compensation policy for financial institutions.

The Company has no long-term benefits for the termination of employment contracts or for remuneration based on shares for its key Management personnel.

	R\$ thousands			
	Three-month period ended on September 30		Nine-month period ended on September 30	
	2026	2025	2026	2025
Short, medium and long-term remuneration	383,356	291,018	1,112,161	861,016
Post-employment - Pension Plans	17,563	12,480	46,562	38,375
Total	400,919	303,498	1,158,723	899,391

b) Equity participation

The members of the Board of Directors and the Board of the Executive Officers had, together directly, 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 the Board of Directors and the Board of Executive Officers in Bradesco totaled 2.36% of common shares, 1.13% of preferred shares and 1.74% of all shares (December 31, 2025 – 2.10% of common shares, 1.09% of preferred shares and 1.59% of all shares).

40) RISK MANAGEMENT

The risk management activity is highly strategic due to the increasing complexity of products and services and the globalization of the Company's business. The dynamism of the markets leads the Company to constantly seek to improve this activity.

The Company carries out a corporate risk control in an integrated and independent manner, preserving and giving value to a collective decision-making environment, developing and implementing methodologies, models and tools for measurement and control. It promotes the dissemination of the risk culture to all employees, at all hierarchical levels, from the business areas to the Board of Directors.

Scope of Risk Management

The Organization established procedures are based on market practices and ongoing acculturation, to keep risks at acceptable levels.

This management allows for the achievement of strategic objectives, business sustainability, timeliness and effectiveness in resource allocation decisions, in addition to preparing the Organization to face sudden changes in the economic, regulatory or technological scenario.

The scope of the Organization's risk management allows the risks of the Economic-Financial Consolidation¹ to be managed by the Corporate Risk Management Process. The main risks monitored by the Organization are: solvency, liquidity, credit, market, social, environmental, climate, model, operational, strategy, contagion, cybersecurity, artificial intelligence (AI), compliance and reputational.

Risk Appetite Statement (RAS)

The risk appetite refers to the types and levels of risks that the Company is willing to accept in the conduct of its business and purposes. The Risk Appetite Statement – RAS is an important instrument to reinforce the risk culture of the Company.

The Risk Appetite Statement is reviewed at least annually, by the Board of Directors, with risk appetite being monitored in accordance with the frequency of the indicators, allowing for the reassessment of risk exposures whenever necessary by forums of the Senior Management and business and control areas.

Appetite monitoring is carried out by monitoring the established indicators, through effective control processes, in which managers are informed about risk exposures and the respective use of current limits. Reporting is carried out through an alert system, which facilitates communication and highlights any exceptions that require adjustment measures, permeating all areas of the Organization, supporting Senior Management in assessing whether the results are consistent with the risk appetite.

¹ Includes the regulatory scope of the Prudential Conglomerate and other Consolidated companies.

Dimensions of Risk Appetite

For the many types of risks, whether measurable or not, the Company established control approaches, observing the main global dimensions: Solvency, Liquidity, Profitability, Credit, Market, Operational, Cyber Security, Reputation, Model and Qualitative Risks.

Risk and Capital Management Structures

The risk and capital management structure are made up of several committees, commissions and areas that support the Board of Directors, the Executive Officer, the Risk Officer and the Board of Executive Officers of the Company in strategic decision making.

Among the governance forums related to the topic, the following stand out:

- **The Board of Directors** approves and reviews risk management strategies, policies and risk and capital management frameworks, including the appetite and exposure limits by type of risk, as well as the stress testing program, its results and the scenarios and assumptions applied;
- **Risk Committee** is responsible for assess the structure of the Company's risk management and occasionally propose improvements and challenge the Organization's risk structure in the face of new trends and threats, as well as to advise the Board of Directors in the performance of its assignments related to the management and control of risks and capital;
- **The Integrity and Ethical Conduct Committee** aims to propose actions regarding the dissemination and compliance with the Organization's Codes of Ethical Conduct, corporate and sectoral, and the rules of conduct related to integrity, anti-corruption and competition issues, in order to ensure their efficiency and effectiveness;
- **The Audit Committee** reviews the integrity of the Consolidated Financial Statements and recommends to the Executive Board correction or improvement of policies, practices and procedures identified within the scope of its attributions;
- **Integrated Risk Executive Management and Capital Allocation Committee – COGIRAC**, which aims to advise the CEO (Chief Executive Officer) in the performance of his duties related to the management and control of all risks and the Organization's capital.

Risk Management Corporate Process

Corporate Risk and Control Management methodology is aligned with the main international risk management Frameworks, enabling proactive identification, measurement, mitigation, monitoring and reported of risks.

Given the complexity of the products and services offered and the nature of the Organization's activities, it is necessary to establish a robust risk management structure. In this context, operations are conducted through the Three Lines Model, ensuring that everyone contributes to providing reasonable assurance that the specified objectives will be achieved:

- **First line**, represented by businesses and support areas, responsible for identifying, reporting and managing inherent risks as part of daily activities, keep risks within acceptable levels;

- **Second line**, represented by monitoring areas, responsible for establishing risk management policies and compliance procedures for development and/or follow-up of first line, as well as independent model validation;
- **Third line**, represented by Global Internal Audit Department, which is responsible for independently assessing the effectiveness of risk management and internal controls, including how the first and second lines achieve their objectives, reporting the results of their work to the Board of Directors, Audit Committee, Fiscal Council and Senior Management.

Stress Test Program

The risk management structure has a stress testing program defined by a set of processes and routines, which include methodologies, documentation and governance, whose main objective is to identify potential vulnerabilities of the institution.

Stress tests are forward-looking assessment exercises of the potential impacts of specific events and circumstances on the Organization's capital, liquidity, or the value of a particular portfolio, and are used as a tool for risk management.

The results of the stress tests serve as inputs for assessing the institution's capital and liquidity levels, for the preparation of the respective contingency plans, for evaluating capital adequacy, and for the recovery plan and orderly exit.

The results are considered in decisions regarding strategic guidelines, the determination of risk appetite levels and limits applied to risk and capital management, as well as the implementation of governance actions designed to mitigate identified risks, thereby ensuring alignment with the Organization's risk appetite.

In the Stress Testing Program, the scenarios and results are validated by COGIRAC, evaluated by the Risk Committee and deliberated by the Board of Directors, which is also responsible for approving the program and the guidelines to be followed.

40.1. Capital Management

The Organization manages capital covering the control and business areas, according to the guidelines of the Executive Board and the Board of Directors. Its governance structure is composed of Commissions and Committees, with the Board of Directors as the highest body.

The Organization has a structure dedicated to complying with the determinations of the Central Bank of Brazil related to capital management. In addition, it provides Senior Management with analyses and projections on the availability and need for capital, identifying threats and opportunities that contribute to planning the sufficiency and optimization of capital levels.

Capital Management Corporate Process

The Capital Management provides the conditions required to meet the Company's strategic goals to support the risks inherent to its activities.

The Organization adopts a three-year forward-looking approach when preparing its capital plan, anticipating needs and establishing contingency procedures and actions for adverse scenarios. This considers possible changes in the regulatory, economic and business conditions in which it operates.

To manage sound capital composition to support the development of its activities and to ensure adequate coverage of risks incurred, the Organization performs a periodic monitoring of capital projections considering a managerial capital margin (buffer), which is added to the minimum regulatory requirements.

The management buffer is in line with the regulatory requirements, observing aspects such as additional impacts generated by stress scenarios, qualitative risks and risks not captured by the regulatory model.

The results from the Organization's capital projections are submitted to the Senior Management, pursuant to the governance established. In addition, the Company's regulatory capital sufficiency is monitored by periodically calculating the Basel Ratio, Tier I Ratio and Common Equity Ratio.

Details of Reference Equity (PR), Capital and Liquidity Ratios

The following table presents the main metrics established by prudential regulation (orders financial institutions to comply with requirements to cope with risks associated with their financial activities), such as regulatory capital, leverage ratio and liquidity indicators:

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 principal capital) 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.

40.2. Credit risk

Credit risk refers to the possibility of losses associated with the borrower's or counterparty's failure to comply with their financial obligations under the terms agreed, as well as the fall in value of loan agreements resulting from deterioration in the borrower's risk rating, the reduction in gains or remunerations, benefits granted to borrowers in renegotiations, recovery costs and other costs related to the counterparty's noncompliance with the financial obligations. Additionally, it includes the concentration risk and the country/transfer risk.

Credit risk management in the Company is a continuous and evolving process of mapping, development, assessment and diagnosis through the use of models, instruments and procedures that require a high degree of discipline and control during the analysis of transactions in order to preserve the integrity and autonomy of the processes.

The Company controls the exposure to credit risk which comprises mainly loans and advances, loan commitments, financial guarantees provided, securities and derivatives.

With the objective of not compromising the quality of the portfolio, aspects inherent to credit concession, concentration, guarantee requirements and terms, among others, are observed.

The Company maps the activities that could possibly generate exposure to credit risk, classifying them by their probability and magnitude, identifying their managers and mitigation plans.

Counterparty Credit Risk

The counterparty credit risk to which the Company is exposed includes the possibility of losses due to the non-compliance by counterparties with their obligations relating to the settlement of financial asset trades involving bilateral flows, including the settlement of derivative financial instruments.

The Company exercises control over the replacement cost and potential future exposures from operations where there is counterparty credit risk. Thereby, each counterparty's exposure referring to this risk is treated in the same way and is part of general credit limits granted by the Company's to its customers.

In short, the Counterparty Credit Risk management covers the modeling and monitoring (i) of the consumption of the credit limit of the counterparties, (ii) of the portion of the adjustment at fair value of the portfolio of credit derivatives (CVA – Credit Value Adjustment), segregated by counterparty, and (iii) of the respective regulatory and economic capital. The methodology adopted by the Company establishes that the credit exposure of the portfolio to certain counterparty can be calculated based on the Replacement Cost (RC) of its operations in different scenarios of the financial market, which is possible through the Monte Carlo simulation process.

In the context of risk management, the Company conducts studies of projection of capital, for example of the Stress Test of the ICAAP (Evaluation of Capital Adequacy) and TEBU (Bottom-Up Stress Test). These are multidisciplinary programs involving minimally the areas of Business and Economic Areas, of Budget/Result and Risk.

Regarding the forms of mitigating the counterparty credit risk that the Company is exposed to, the most usual is the composition of guarantees as margin deposits and disposal of public securities, which are made by the counterparty with the Company or with other trustees, whose counterparty's risks are also appropriately evaluated.

Credit-Risk Management Process

The credit risk management process is conducted in a corporation-wide manner. This process involves several areas with specific duties, ensuring an efficient structure. Credit risk measurement and control are conducted in a centralized and independent manner.

Both the governance process and limits are validated by the Integrated Risk and Capital Allocation Management Committee, submitted for approval by the Board of Directors, and reviewed at least once a year.

In Management's view, the credit risk management structure performs a fundamental role in the Organization's second line, actively participating in the process of improving customer risk classification models, periodically monitoring major risks by main default events, level of provisioning in view of expected and unexpected losses.

This structure reviews the internal processes, including the roles and responsibilities and training and requirements, as well as conducts periodic reviews of risk evaluation processes to incorporate new practices and methodologies.

In Management's view, the attributions of the credit risk management structure faithfully follow the compliance precepts defined by the Organization. Integration with other lines occurs continuously and frequently, enabling assertiveness in the identification, measurement and control of credit risk.

Credit Concession

The Company's strategy is to maintain a wide client base and a diversified credit portfolio, both in terms of products and segments, commensurate with the risks undertaken and appropriate levels of provisioning and concentration.

Under the responsibility of the Credit Area, lending procedures are based on the Company's credit policy emphasizing the security, quality and liquidity of the lending. The process is guided by the risk management governance and complies with the rules of the Central Bank of Brazil.

The methodologies adopted value business agility and profitability, with targeted and appropriate procedures oriented to the granting of credit transactions and establishment of operating limits.

In the evaluation and classification of customers or economic groups, the quantitative (economic and financial indicators) and qualitative (personal data, behaviors and transactional) aspects associated with the customers capacity to honor their obligations are considered.

All business proposals are subject to operational limits, which are included in the Loan Guidelines and Procedures. At branches, the delegation of power to the submission of

proposals depends on its size, the total exposure to the Company, the guarantees offered, the level of restriction and their credit risk score/rating. All business proposals are subject to technical analysis and approval of by the Credit Area.

In its turn, the Executive Credit Committees was created to decide, within its authority, on queries about the granting of limits or loans proposed by business areas, previously analyzed and with opinion from the Credit Area. Depending on the financial amount, the proposed operations/limits of this Committee may be submitted to the CEO for deliberation.

Loan proposals pass through an automated system with parameters set to provide information for the analysis, granting and subsequent monitoring of loans, minimizing the risks inherent in the operations.

There are exclusive Credit and Behavior Scoring systems for the assignment of high volume, low principal loans in the Retail segment, meant to provide speed and reliability, while standardizing the procedures for loan analysis and approval.

Business is diversified wide-spread and aimed at individuals and legal entities with a proven payment capacity and solvency, seeking to support them with guarantees that are adequate to the risk assumed, considering the amounts, objectives and the maturities of loan granted.

Credit Risk Rating

The Organization has governance, practices and follow-up process. Among these practices, the Governance of Concessions and Credit Restructuring, which, depending on the size of the operation or the total exposure of the counterparty, require approval at the CEO or Board of Directors level. In addition, frequent portfolio monitoring is evaluated, with assessments of its evolution, defaults, provisions, vintage studies, capital, among others.

In addition to the process and governance levels of approval for credit and restructuring operations, the risk appetite defined by the Organization is followed by concentration limits of operations for Economic Organization, Economic Activity Sector and Transfer (concentration by countries). Besides concentration indicators, Indicators of the quality of new credits, delinquency levels, problematic assets and provision expense for expected losses were also established within the risk appetite framework.

The credit risk assessment methodology, in addition to providing data to establish the minimum parameters for lending and risk management, also enables the definition of special Credit Rules and Procedures according to customer characteristics and size. Thus, the methodology provides the basis not only for the correct pricing of operations, but also for defining the appropriate guarantees.

The methodology used also follows the requirements established by National Monetary Council (CMN) Resolution 4,945/21 and includes analysis of social and environmental risks in projects, aimed at evaluating customers' compliance with related laws and the Equator Principles, a set of rules that establish the minimum social and environmental criteria, which must be met for lending.

In accordance with its commitment to the continuous improvement of methodologies, the credit risk rating of operations contracted is distributed into homogeneous risk groups according to the criteria established by CMN Resolution No. 4,966/21 for the purpose of constituting provisions for expected losses associated with credit risk. In a simplified way, the operations risk ratings are determined according to the credit quality of the economic Organizations/customers defined by the Customer risk Rating, contract guarantees, credit product characteristics, late due behavior, notes/restrictions and the contracted credit face value, among other characteristics of the operation.

The customer risk ratings for economic Organizations are based on parameterized statistical procedures, using quantitative and qualitative information and judgments. Classifications are made by economic Organization and periodically monitored to preserve loan portfolio quality.

With respect to individuals, customer risk ratings are generally defined based also on statistical procedures and analysis of variables that discriminate risk behavior. This is made by applying statistical models for credit assessment.

The customer risk rating is used, in sets with several decision variables, for concession and/or renewal analysis of operations and credit limits, as well as for monitoring the customers' risk profile deterioration.

Control and Monitoring

The credit risk is controlled and monitored by an independent area which calculates the risk of open positions, consolidates the results, and performs the reporting as determined by the existing Governance process.

This area holds monthly meetings with all product and segment executives and officers, with a view to informing them about the evolution of the loan portfolio, delinquency, problematic assets, restructurings, adequacy of provisions for expected credit losses, loan recoveries, losses, portfolio limits and concentrations, regulatory and economic capital allocation, among others.

It also monitors any internal or external event that may cause a significant impact on the Organization's credit risk, such as mergers, bankruptcies, and crop failures, in addition to monitoring industries in which the company is exposed to significant risks.

Internal Report

Credit risk is monitored on a timely basis in order to maintain the risk levels within the limits established by the Company. Managerial reports on risk control are provided to all levels of business, from branches to Senior Management.

With the objective of highlighting the risk situations, that could result in the customers' inability to honor its obligations as contracted, the credit risk monitoring area provides daily reports, to the branches, national managers, business segments, as well as the lending and loan restructuring areas. This system provides timely information about the loan portfolios and credit bureau information of customers, in addition to enabling comparison of past and current information, highlighting points requiring a more in-

depth analysis by managers, such as assets by segment, product, region, risk classification, delinquency and expected and unexpected losses, among others, providing both a macro-level and detailed view of the information, and also enabling a specific loan operation to be viewed.

The information is viewed and delivered via dashboards, allowing queries at several levels such as business segment, divisions, managers, regions, products, employees and customers, and under several aspects (exposure, delinquency, stage, provision, write-off, restriction levels, guarantees, portfolio quality by rating, among others).

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 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.

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 that have their relevant obligations overdue for more than 90 days or that have presented bankruptcy events, judicial recovery, debt restructuring or the need to execute guarantees;
- Re-categorization from stage 3 to stage 2: Financial assets that did not meet stage 3 criteria and 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)	144,568,971	-	137,031,197	-
Financial assets measured at fair value through profit or loss (Note 6)	566,439,677	(3,546,519)	551,306,606	(3,516,837)
Financial assets measured at fair value through other comprehensive income (Note 8) (1)	141,624,781	(10,396)	138,998,105	(22,357)
Loans and advances to financial institutions (Note 10)	287,702,479	(19,091)	235,485,067	(13)
Loans and advances to customers (Note 11)	826,264,340	(45,981,734)	791,468,154	(47,011,092)
Securities at amortized cost (Note 9)	287,287,226	(5,055,301)	263,111,062	(3,564,491)
Other assets (Note 16)	94,255,559	-	73,426,822	-
Commitments to extend credit - off balance (Note 11 and 24)	363,363,866	(1,787,684)	358,376,828	(1,815,386)
Financial guarantees - off balance (Note 11 and 24)	133,022,192	(1,309,329)	125,119,738	(1,266,804)
Total risk exposure	2,844,529,091	(57,710,054)	2,674,323,579	(57,196,980)

(1) Financial assets measured at fair value through other comprehensive income are not reduced by the allowance for losses.

Loans and advances to customers

Concentration of credit risk

	R\$ thousands	
	September 30, 2026	December 31, 2025
Largest borrower	0.5%	0.5%
10 largest borrowers	3.0%	3.5%
20 largest borrowers	4.7%	5.4%
50 largest borrowers	7.7%	8.7%
100 largest borrowers	10.7%	11.5%

By Economic Activity Sector

The credit-risk concentration analysis presented below is based on the economic activity sector in which the counterparty operates.

	R\$ thousands			
	September 30, 2026	%	December 31, 2025	%
Public sector	12,029,655	1.5	9,695,176	1.2
Private sector	814,234,685	98.5	781,772,978	98.8
Total	826,264,340	100.0	791,468,154	100.0
Companies	367,062,673	44.4	350,445,791	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	90,495,388	11.0	81,080,812	10.2
Individuals	459,201,667	55.6	441,022,363	55.7

Credit Risk Mitigation

Potential credit losses are mitigated using a variety of types of collateral formally stipulated through legal instruments, such as conditional sales, liens and mortgages, by guarantees such as third-party sureties or guarantees, and also by financial instruments such as credit derivative instruments, or netting arrangements. The efficiency of these instruments is evaluated considering the time to recover and realize an asset given as collateral, its fair value, the guarantors' counterparty risk and the legal safety of the agreements. The main types of collateral include: term deposits; financial investments and securities; residential and commercial properties; movable properties such as vehicles, aircraft. Additionally, collateral may include commercial bonds such as invoices, checks and credit card bills. Sureties and guarantees may also include bank guarantees.

Credit derivative instruments are bilateral contracts in which one counterparty hedges credit risk on a financial instrument – its risk is transferred to the counterparty selling the hedge. Normally, the latter is remunerated throughout the period of the transaction. In the case default by the borrower, the buying party will receive a payment intended to compensate for the loss in the financial instrument. In this case, the seller receives the underlying asset in exchange for said payment.

The table below shows the fair value of guarantees of loans and advances to customers.

	R\$ thousands			
	September 30, 2026		December 31, 2025	
	Book value (1)	Fair Value of Guarantees	Book value (1)	Fair Value of Guarantees
Companies	367,062,673	280,423,524	350,445,791	248,842,209
Stage 1	328,094,375	254,525,592	315,701,697	225,184,657
Stage 2	15,737,847	11,889,024	11,609,479	8,416,815
Stage 3	23,230,451	14,008,908	23,134,615	15,240,737
Individuals	459,201,667	459,694,283	441,022,363	417,170,096
Stage 1	393,135,014	417,220,832	381,759,894	380,871,896
Stage 2	29,505,824	25,295,570	25,431,262	21,377,870
Stage 3	36,560,829	17,177,881	33,831,207	14,920,330
Total	826,264,340	740,117,807	791,468,154	666,012,305

(1) Of the total balance of loan operations, R\$335,374,896 thousand (R\$324,425,508 thousand December 31, 2025) refers to operations without guarantees.

40.3. Market risk

Market risk is represented by the possibility of financial loss due to fluctuating prices and market interest rates of the Company's financial instruments, such as your asset and liability transactions that may have mismatched amounts, maturities, currencies and indexes.

Market risk is identified, measured, mitigated, controlled and reported. The Company's exposure to market risk profile is in line with the guidelines established by the governance process, with limits monitored on a timely basis independently of the business areas.

All transactions that expose the Company to market risk are identified, measured and classified according to probability and magnitude, and the whole process is approved

by the governance structure.

In line with the best Corporate Governance practices, with the objective of preserving and strengthening the management of market risk in the Organization, as well as complying with the provisions of Resolution No. 4,557/17 of the National Monetary Council, the Board of Directors approved the Market Policy, which is reviewed at least annually by the competent Committees and by the Board of Directors, providing the main guidelines for accepting, controlling and managing market risk. In addition to this policy, the Organization has specific rules to regulate the market risk management process, as follows:

- Classification of Operations;
- Reclassification of Operations;
- Trading of Public or Private Securities;
- Use of Derivatives; and
- Hedging.

Market Risk Management Process

The market risk management process is a corporation wide process, comprising from business areas to the Board of Directors; it involves various areas, each with specific duties in the process. The measurement and control of market risk is conducted in a centralized and independent manner. This process permits that the Company be the first financial institution in the country authorized by the Central Bank of Brazil to use its internal market risk models to calculate regulatory capital requirements since January 2013. This process is also revised at least once a year by the Committees and approved the Board of Directors itself.

Determination of Limits

Proposed market-risk limits of Trading Portfolio are validated by specific Committees and submitted for approval by the Integrated Risk and Capital Allocation Management Committee, and then for approval by the Board of Directors.

Trading Portfolio: it comprises all financial assets at fair value through profit or loss, including derivatives, or used to hedge other instruments in the Trading Portfolio, which have no trading restrictions. Held-for-trading operations are those intended for resale, to obtain benefits from actual or expected price variations, or for arbitrage.

The risks of this portfolio are monitored through:

- Value at Risk (VaR);
- Stress Analysis (measurement of negative impact of extreme events, based on historical and prospective scenarios);
- Income; and
- Financial Exposure/Concentration.

Banking Portfolio: it comprises operations not classified in the Trading Portfolio, arising from Organization's other businesses and their respective hedges. Portfolio risks in these cases are monitored by:

- Variation of economic value due to the variation in the interest rate – ΔEVE (Economic Value of Equity); and

- Variation of the net revenue of interest due to the variation in the rate of interest – Δ NII (Net Interest Income).

Market-Risk Measurement Models

Market risk is measured and controlled using Stress, Value at Risk (VaR) and Sensitivity Analysis methodologies, as well as limits for the Management of Results and Financial Exposure. The use of different methodologies for measuring and evaluating risks is important, as they are always complementary and their combined use allows the capture of different scenarios and situations.

Trading and Regulatory Portfolio

Trading Portfolio risks are mainly controlled by the Stress and VaR methodologies. The Stress methodology quantifies the negative impact of extreme economic shocks and events that are financially unfavorable to the Company's positions. The analysis uses stress scenarios prepared by the Market Risk area and the Company's economists based on historical and prospective data for the risk factors in which the Company portfolio.

The methodology adopted to calculate VaR is the Delta-Normal, with a confidence level of 99% and considering the number of days necessary to unwind the existing exposures. The methodology is applied to the Trading and Regulatory Portfolio (Trading Portfolio positions plus Banking Portfolio foreign currency and commodities exposures). It should be noted that for the measurement of all the risk factors of the portfolio of options are applied the historical simulation models and Delta-Gamma-Vega, prevailing the most conservative between the two. A minimum 252-business-day period is adopted to calculate volatilities, correlations and historical returns.

For regulatory purposes, the capital requirements relating to shares held in the Banking Portfolio are determined on a credit risk basis, as per Central Bank of Brazil resolution, i.e., are not included in the market risk calculation.

Risk of Interest Rate in the Banking Portfolio

The measurement and control of the interest-rate risk in the Banking Portfolio area is mainly based on the Economic Value of Equity (EVE) and Net Interest Income (NII) methodologies, which measure the economic impact on the positions and the impact in the Company's income, respectively, according to scenarios prepared by specialist areas and evaluated by the Organization's Market and Liquidity Risk Committee. These scenarios determine the positive and negative movements of interest rate curves that may affect Company's investments and capital-raising.

The EVE methodology consists of repricing the portfolio exposed to interest rate risk, taking into account the scenarios of increases or decreases of rates, by calculating the impact on present value and total term of assets and liabilities. The economic value of the portfolio is estimated on the basis of market interest rates on the analysis date and of scenarios projected. Therefore, the difference between the values obtained for the portfolio will be the Δ EVE (Delta EVE).

In the case of the NII – Interest Earning Portion, the methodology intends to calculate the Company's variation in net interest income due to eventual variations in the interest rate level, that is, the difference between the calculated NII in the base

scenario and the calculated NII in the scenarios of increase or decrease of the interest rate will be Delta NII.

For the measurement of interest rate risk in the Banking Portfolio, behavioral premises of the customers are used whenever necessary. As a reference, in the case of deposits and savings, which have no maturity defined, studies for the verification of historical behaviors are carried out as well as the possibility of their maintenance. Through these studies, the stable amount (core portion) as well as the criterion of allocation over the years are calculated.

Financial Instrument Pricing

The Mark-to-Market Commission (CMM) is responsible for approving or submitting fair value models to the Market and Liquidity Risk Commission. The CMM is made up of representatives from the business, back-office and risk areas, with the risk area being responsible for coordinating the Commission and submitting the matters assessed for approval in accordance with the established governance, as appropriate.

Whenever possible, the Bank uses prices and quotes from the securities, commodities and futures exchange and the secondary markets. Failing to find such market references, prices made available by other sources (such as Bloomberg, Reuters and Brokerage Firms) are used. As a last resort, proprietary models are used to price the instruments, which also follow the same CMM approval procedure and are submitted to the Company's validation and assessment processes.

Fair value criteria are periodically reviewed, according to the governance process, and may vary due to changes in market conditions, creation of new classes of instruments, establishment of new sources of data or development of models considered more appropriate.

Financial instruments to be included in the Trading Portfolio must be approved by the Treasury or Products, Services and Partnerships Executive Committee and have their pricing criteria defined by the CMM.

The following principles for the fair value process are adopted by the Company:

- Commitment: the Company is committed to ensuring that the prices used reflect the fair value of the operations. Should information not be found, the Company uses its best efforts to estimate the fair value of the financial instruments;
- Frequency: the formalized fair value criteria are applied on a daily basis;
- Formality: the CMM is responsible for ensuring the methodological quality and the formalization of the fair value criteria;
- Consistency: the process to gather and apply prices should be carried out consistently, to guarantee equal prices for the same instrument within the Company; and
- Transparency: the methodology must be accessible by the Internal and External Audit, Independent Model Validation Areas – AVIM and by Regulatory Agencies.

Control and Follow-Up

Market risk is controlled and monitored by an independent area which, on a daily basis, measures the risk of outstanding positions, consolidates results and prepares reports

required by the existing governance process.

In addition to daily reports, Trading Portfolio positions are discussed once every fifteen days by the Treasury Executive Committee, in this meetings, results and risks are assessed and strategies are discussed. Both the governance process and the existing thresholds are ratified by the Integrated Risk Management and Capital Allocation Management Committee and submitted to approval of the Board of Directors, which are revised at least once a year.

In the event of a breach of any of these limits, the business unit's executive management responsible for the position and the COGIRAC are promptly informed of the limit consumption for decision-making purposes. If an increase in the limit and/or an adjustment or maintenance of the positions is required, the Board of Directors is convened to deliberate on the new limit or the revision of the position strategy.

Internal Communication

The market risk area provides daily managerial control reports on the positions to the business areas and Senior Management, in addition to weekly reports and periodic presentations to the Board of Directors.

Reporting is conducted through an alert system, which determines the addressees of risk reports as previously determined risk threshold percentage is reached; therefore, the higher the risk threshold consumption, more Senior Management members receive the reports.

Hedging and Use of Derivatives

In order to standardize the use of financial instruments as hedges of transactions and the use of derivatives by the Treasury area, the Company created specific procedures that were approved by the competent Committees.

The hedge transactions executed by Organization's Treasury area must necessarily cancel or mitigate risks related to unmatched quantities, terms, currencies or indexes of the positions in the Treasury books, and must use assets and derivatives authorized to be traded in each of their books to:

- control and classify the transactions, respecting the exposure and risk limits in effect;
- alter, modify or revert positions due to changes in the market and to operational strategies; and
- reduce or mitigate exposures to transactions in inactive markets, in conditions of stress or of low liquidity.

For derivatives classified in the "hedge accounting" category, there is a monitoring of: (i) strategy effectiveness, through prospective and retrospective effectiveness tests, and (ii) mark-to-market of hedge instruments.

Cash Flow Hedge

Bradesco maintains cash flow hedges. See more details in Note 7.

Standardized and “Continuous Use” Derivatives

Company's Treasury area may use standardized (traded on an exchange) and “continuous use” (traded over the counter) derivatives for the purpose of obtaining income or as hedges. The derivatives classified as “continuous use” are those habitually traded over-the-counter, such as vanilla swaps (interest rates, currencies, Credit Default Swap, among others), forward operations (currencies, for example) and vanilla options (currency, Bovespa Index), among others. Non-standardized derivatives that are not classified as “continuous use” or structured operations cannot be traded without the authorization of the applicable Committee.

Evolution of Exposures

In this section are presented the evolution of financial exposure, the VaR calculated using the internal model and its backtesting and the Stress Analysis.

Financial Exposure – Trading Portfolio (Fair Value)

Risk factors	R\$ thousands			
	September 30, 2026		December 31, 2025	
	Assets	Liabilities	Assets	Liabilities
Fixed rates	29,379,081	23,412,970	76,704,911	38,242,679
IGP-M (General Index of market pricing) / IPCA (Consumer price index)	11,692,698	8,573,821	12,020,758	10,982,367
Exchange coupon	1,123,145	378,126	341,370	-
Foreign Currency	9,590,450	9,939,753	9,035,717	8,638,662
Equities	29,865,625	29,661,637	24,558,158	24,644,617
Sovereign/Eurobonds and Treasuries	12,511,471	17,793,988	22,300,246	20,512,300
Other	4,718,972	2,197,517	10,799,051	128,243
Total	98,881,442	91,957,812	155,760,211	103,148,868

VaR Internal Model – Trading Portfolio

The 1-day VaR of Trading Portfolio net of tax effects was R\$13,500 thousand as of September 30, 2026, with the options risk factor classified in the IGP-M/IPCA rates Organization as the largest share of the Portfolio's risk.

Risk factors	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
Sovereign/Eurobonds and Treasuries	3,425	7,055
Equities	2,575	1,940
Other	4,966	1,378
Correlation/diversification effect	(10,890)	(14,825)
VaR at the end of the period	13,500	14,813
Average VaR in the period	23,595	26,386
Minimum VaR in the period	7,168	9,836
Maximum VaR in the period	53,203	61,733

VaR Internal Model – Regulatory Portfolio

The capital is calculated by the normal delta VaR model based in Regulatory Portfolio, composed by Trading Portfolio and the Foreign Exchange Exposures and the Commodities Exposure of the Banking Portfolio. In addition, the historical simulation

and the Delta–Gamma–Vega models of risk are applied to measure all risk factors to an options portfolio, whereby this risk of options is added to the VaR of the portfolio. In this model, risk value is extrapolated to the regulatory horizon² (the highest between 10 days and the horizon of the portfolio) by the ‘square root of time’ method. VaR and Stressed VaR shown below refer to a ten-day horizon and are net of tax effects.

Risk factors	R\$ thousands			
	September 30, 2026		December 31, 2025	
	VaR	Stressed	VaR	Stressed
Interest rate	24,812	124,381	45,660	56,835
Exchange rate	9,483	9,008	16,876	31,998
Commodity price (Commodities)	1,353	1,608	13,284	76,852
Equities	14,223	13,592	7,697	18,547
Correlation/diversification effect	(10,786)	(13,867)	(36,598)	(79,430)
VaR at the end of the period	39,085	134,722	46,919	104,802
Average VaR in the period	72,692	131,399	76,840	95,545
Minimum VaR in the period	26,911	85,825	33,671	26,010
Maximum VaR in the period	157,515	241,941	195,304	243,961

Note: Ten-day horizon VaR net of tax effects.

To calculate regulatory capital requirement according to the internal model, it is necessary to take into consideration the rules described by Central Bank Circular Letters No. 3,646/13 and No. 3,674/13, such as the use of VaR and Stressed VaR net of tax effects, the average in the last 60 days and its multiplier.

VaR Internal Model – Backtesting

The risk methodology applied is continuously assessed using backtesting techniques, which compare the one-day period VaR with the hypothetical statement of income, obtained from the same positions used in the VaR calculation, and with the effective statement of income, also considering the intraday operations for which VaR was estimated.

The main purpose of backtesting is to monitor, validate and assess the adherence of the VaR model, and the number of exceptions that occurred must be compatible with the number of exceptions accepted by the statistical tests conducted and the confidence level established. Another objective is to improve the models used by the Company, through analyses carried out with different observation periods and confidence levels, both for Total VaR and for each risk factor.

The daily results corresponding to the last 250 business days, exceeded the respective VaR with the 99% confidence level four times in the hypothetical view and four times in the effective view, in September/26. In December/25, the daily results corresponding to the last 250 business days did not overcome the respective VaR with the 99% confidence level, neither in the hypothetical view and neither in the effective view.

According to the document published by the Basel Committee on Banking Supervision, breakouts would be classified as “Bad luck or the markets moved in a way not predicted by the model”, that is, the volatility was significantly higher than the

² The maximum amount between the book's holding period and ten days, which is the minimum regulatory horizon required by Central Bank of Brazil, is adopted.

expected and/or correlations were different from those assumed by the model.

Stress Analysis – Trading Portfolio

The Company also assesses on a daily basis the possible impacts on statement of income in stress scenarios considering a holding period of 20 business days, i.e., how much prices or interest rates can change in 20 business days based on historical data and prospective scenarios. This metric is monitored with limits established in the governance process. The scenarios are defined for each risk factor and they are represented as shock or discount factors which are applied to the trading book position, thus, the value calculated represents a possible loss of the trading book in a stress scenario:

	R\$ thousands	
	September 30, 2026	December 31, 2025
At the end of the period	135,971	191,803
Average in the period	219,407	143,694
Minimum in the period	44,963	51,893
Maximum in the period	437,874	354,628

Amounts net of tax effects.

Sensitivity Analysis of Financial Exposures

The sensitivity analysis of the Company's financial exposures (Trading and Banking Portfolios) is performed on a quarterly basis and carried out based on the scenarios prepared for the respective dates, always taking into consideration market inputs available at the time and scenarios that would adversely impact our positions.

The sensitivity analysis methodology was enhanced as of September 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. Accordingly, amounts presented for December 2025 are not fully comparable to the current period.

Scenario 1: Application of 1 basis point stresses 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 show the impact for each scenario on a static portfolio position. The dynamism of the market and portfolios means that these positions change continuously and do not necessarily reflect the position demonstrated here. In addition, the Company has a continuous market risk management process, which is always searching for ways to mitigate the associated risks, according to the strategy determined by Management. Therefore, in cases of deterioration indicators in a certain position, proactive measures are taken to minimize any potential negative impact, aimed at maximizing the risk/return ratio for the Company.

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) Values net of taxes; 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).

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) Values net of taxes; 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).

Market Risk - Insurance

In Item 40.6 – Insurance/Underwriting Risk in Condensed Consolidated Interim Financial Statements, the sensitivity analysis related to the discount rate applied in calculating the present value of future obligations is presented. The effects of this sensitivity on insurance liabilities are directly linked to the Yield Curve (ETTJ), which fluctuates as a result of interest rates and inflation. In this context, its inclusion in this section would be possible. However, considering that such sensitivity directly affects the measurement of the actuarial liability, its presentation is considered more appropriate in Item 40.6 – Insurance/Underwriting Risk, as that section already includes the other sensitivity analyses related to the liability.

40.4. Liquidity risk

The Liquidity Risk is represented by the possibility of the institution not being able to efficiently meet its obligations, without affecting its daily operations and incurring significant losses, as well as the possibility of the institution to fail to trade a position at market price, due to its larger size as compared to the volume usually traded or in view of any market interruption.

The understanding and monitoring of this risk are crucial to enable the Company to settle operations in a timely manner.

Control and Monitoring

The liquidity risk management of the Company is performed using tools developed on platforms and validated by independent areas of the Company. Among the key metrics and indicators considered in the framework of liquidity risk, are:

- **Information on the Liquidity Coverage Ratio (LCR):** A measure of the sufficiency of liquid instruments to honor the cash outflows of the Company within the next thirty days in a scenario of stress;
- **Net Stable Funding Ratio (NSFR):** A measure of the sufficiency of structural funding to finance long-term assets in the statement of financial position of the Company;
- Loss of deposits to different time horizons;
- Maps of concentration of funding in different visions (product, term and counterpart); and
- Integrated stress exercises where different dimensions of risk are addressed.

Limits were established for the main metrics, which can be strategic (approved up to the level of the Board of Directors) or operational (approved by Executive Committee), based on flags, which trigger different levels of governance according to the percentage of use (consumption) of their respective limits.

Liquidity Risk Mitigation

The governance established for the liquidity risk management includes a series of recommendations to mitigate the risk of liquidity, among the main strategies, are:

- Diversification of funding as to the counterpart, product and term;
- Adoption of managerial limits of liquidity, in addition to those required by the regulator;
- Prior analysis of products which may affect the liquidity before their

- implementation; and
- Simulations of stress of liquidity of the portfolio.

Stress Tests

Due to the dynamics and criticality of this theme, the management and control of liquidity risk should happen every day and be based on stress scenarios. In this way, the main metric used for the monitoring of the liquidity risk of the Prudential Conglomerate is the Short-term Liquidity Coverage Ratio (LCR), which measures the adequacy of liquid resources to honor the commitments in the next thirty days considering a scenario of stress. Therefore, the daily management is performed through the stress test.

In addition to the LCR and other metrics of monitoring, simulations of stress scenarios in the long-term are performed, within the integrated stress test program (ICAAP for example), also to evaluate a possible deterioration of liquidity indicators for different time horizons.

Internal communication

Internal communication about liquidity risk, both between areas and between the different layers of internal governance are done through internal reports, committees and the Company's senior management.

Additionally, reports are distributed daily to the areas involved in management and control, as well as to senior management. Several analysis instruments are part of this process and are used to monitor liquidity, such as:

- Daily distribution of liquidity control instruments;
- Automatic intraday update of liquidity reports for the proper management of the Treasury area;
- Preparation of reports with past and future movements, based on scenarios;
- Daily verification of compliance with the minimum liquidity level;
- Preparation of complementary reports in which the concentration of funding is presented by type of product, term and counterparty; and
- Weekly reports to senior management with behavior and expectations regarding the liquidity situation.

The liquidity risk management process has an alert system, which determines the appropriate level of reporting of risk reports according to the percentage of use of the established limits. Thus, the lower the liquidity ratios, the higher levels of management of the Company receive the reports.

Undiscounted cash flows of financial liabilities and insurance contracts

The table below presents the cash flows payable for non-derivative financial liabilities and insurance contracts, covering the remaining contractual period to maturity as from the date of the consolidated statements of financial position. The values disclosed in this table represent the undiscounted contractual cash flows.

	R\$ thousands						
	Up to 1 month	From 1 to 3 months	From 3 months to 1 year	From 1 to 5 years	More than 5 years	Total September 30, 2026	Total December 31, 2025
Deposits from banks	258,680,871	34,908,039	42,437,428	29,205,521	5,065,203	370,297,062	349,235,606
Deposits from customers	172,752,660	33,927,958	127,358,370	344,687,695	641,302	679,367,985	661,915,604
Funds from securities issued	2,362,970	19,606,295	69,835,076	254,221,777	5,015,388	351,041,506	308,394,880
Subordinated debt	-	-	1,079,559	9,393,629	82,112,610	92,585,798	98,303,398
Insurance contract liabilities	618,554,841	14,321,108	8,093,201	32,376,049	106,729,857	780,075,056	697,092,959
Other financial liabilities (1)	80,876,014	43,403,134	12,110,147	6,891,144	75,556	143,355,995	117,391,205
Total liabilities September 30, 2026	1,133,227,356	146,166,534	260,913,781	676,775,815	199,639,916	2,416,723,402	
Total liabilities December 31, 2025	1,078,766,620	111,041,485	258,791,885	598,426,357	185,307,305		2,232,333,652

(1) Includes credit card transactions, foreign exchange transactions, negotiation and intermediation of securities, leases and capitalization bonds.

The assets available to meet all the obligations and cover the outstanding commitments include cash and cash equivalents, financial assets, loans and advances. Management may also cover unexpected cash outflows by selling securities and by having access to sources of additional funds, such as asset-backed-markets.

The cash flows that the Company estimates for these instruments may vary significantly from those presented. For example, it is expected that demand deposits of customers will maintain a stable or increasing balance, and it is not expected that these deposits will be withdrawn immediately.

In the Company, liquidity-risk management involves a series of controls, mainly related to the establishment of technical limits, with the ongoing evaluation of the positions assumed and the financial instruments used.

Undiscounted cash flows for derivatives

All the derivatives of the Company are settled at net value, and include:

- Foreign currency derivatives – over-the-counter currency options, currency futures, and currency options traded on an exchange; and
- Interest rate derivatives – interest rate swaps, forward rate contracts, interest rate options, other interest rate contracts, interest rate futures traded on an exchange and interest rate options traded on an exchange.

The table below analyzes the derivative financial liabilities that will be settled at net value, grouped based on the period remaining from the reporting date to the respective maturity date. The values disclosed in the table are undiscounted cash flows.

	R\$ thousands						
	Up to 1 month	From 1 to 3 months	From 3 months to 1 year	From 1 to 5 years	More than 5 years	Total September 30, 2026	Total December 31, 2025
Differential of swaps payable	136,463	145,662	(461,872)	(2,775,192)	18,903,786	15,948,847	15,970,069
Non-deliverable forwards	10,235,565	578,364	712,828	352,248	-	11,879,005	7,318,796
Purchased	5,923,428	523,308	671,565	337,435	-	7,455,736	4,507,343
Sold	4,312,137	55,056	41,263	14,813	-	4,423,269	2,811,453
Premiums of options	1,025,309	40,700	189,114	1,942,520	150,319	3,347,962	2,633,477
Other	2,560,165	566,346	672,082	458,613	-	4,257,206	3,330,429
Total of derivative liabilities September 30, 2026	13,957,502	1,331,072	1,112,152	(21,811)	19,054,105	35,433,020	
Total of derivative liabilities December 31, 2025	9,071,971	992,889	3,833,616	1,870,600	13,483,695		29,252,771

Consolidated statements of financial position by maturities

The tables below show the financial assets and liabilities and insurance contract liabilities of the Organization segregated by maturities used for the management of liquidity risks, in accordance with the remaining contractual maturities on the reporting date:

	R\$ thousands							
	Current			Non-current			Total September 30, 2026	Total December 31, 2025
	1 to 30 days	31 to 180 days	181 to 360 days	1 to 5 years	More than 5 years	No stated maturity		
Assets								
Cash and balances with banks	144,568,971	-	-	-	-	-	144,568,971	137,031,197
Financial assets measured at fair value through profit or loss	538,327,478	3,001,045	1,751,546	10,721,974	9,091,115	-	562,893,158	547,789,769
Financial assets measured at fair value through other comprehensive income	6,626,185	7,868,111	4,019,226	76,227,542	46,883,717	-	141,624,781	138,998,105
Loans and advances to customers, net of impairment	202,466,946	151,025,106	106,877,243	211,062,956	108,850,355	-	780,282,606	744,457,062
Loans and advances to financial institutions, net of impairment	227,940,357	51,294,268	6,679,036	1,757,314	12,413	-	287,683,388	235,485,054
Securities, net of provision for expected credit losses	4,048,817	26,004,177	27,713,624	151,490,447	72,974,860	-	282,231,925	259,546,571
Other financial assets (1)	60,053,966	15,446,478	7,855,219	6,546,044	4,353,852	-	94,255,559	73,426,822
Total financial assets September 30, 2026	1,184,032,720	254,639,185	154,895,894	457,806,277	242,166,312	-	2,293,540,388	
Total financial assets December 31, 2025	1,084,035,918	244,898,633	149,636,072	418,233,784	239,930,173			2,136,734,580
Liabilities								
Deposits from banks	330,632,485	54,718,676	26,042,818	24,953,786	1,879,325	-	438,227,090	427,099,494
Deposits from customers (2)	196,848,444	67,605,134	105,654,600	386,496,731	270,786	-	756,875,695	721,274,151
Funds from securities issued	8,184,771	54,325,338	44,930,585	239,955,973	4,331,057	-	351,727,724	306,260,682
Subordinated debt	-	161,380	845,759	5,444,041	24,005,521	18,815,744	49,272,445	54,714,526
Other financial liabilities (3)	80,876,014	43,403,134	12,110,147	6,891,144	75,556	-	143,355,995	117,391,205
Financial liabilities measured at fair value through profit or loss	3,084,940	2,207,830	1,838,286	10,513,287	8,216,208	-	25,860,551	18,268,330
Loan Commitments	281,963	719,936	461,360	278,763	45,662	-	1,787,684	1,815,386
Financial guarantees	27,015	29,870	37,411	44,960	1,170,073	-	1,309,329	1,266,804
Liabilities of insurance contracts (2)	380,669,268	14,069,914	7,709,072	25,513,582	23,353,732	-	451,315,568	419,715,476
Total financial liabilities September 30, 2026	1,000,604,900	237,241,212	199,630,038	700,092,267	63,347,920	18,815,744	2,219,732,081	
Total financial liabilities December 31, 2025	962,932,880	208,892,159	191,832,825	618,988,092	63,635,989	21,524,109		2,067,806,054

(1) Includes, primarily, foreign exchange operations, debtors for guarantee deposits and trading and intermediation of values;

(2) Demand and savings deposits and insurance contract liabilities, represented by "VGBL" and "PGBL" products, are classified within a period of 1 to 30 days, without considering the historical average turnover; and

(3) Primarily includes credit card operations, foreign exchange operations, trading and intermediation of securities, financial leasing and capitalization plans.

The tables below show the assets and liabilities of the Company segregated by current and non-current, in accordance with the remaining contractual maturities on the reporting date:

	R\$ thousands			
	Current	Non-current	Total September 30, 2026	Total December 31, 2025
Assets				
Total financial assets	1,593,567,799	699,972,589	2,293,540,388	2,136,734,580
Non-current assets held for sale and discontinued operations	4,546,949	-	4,546,949	3,757,502
Investments in associated companies	-	15,035,060	15,035,060	13,283,440
Property and equipment	-	9,012,664	9,012,664	9,405,491
Intangible assets and goodwill	-	27,400,753	27,400,753	25,739,659
Current income and other tax assets	3,747,501	29,177,534	32,925,035	12,884,446
Deferred income tax	-	102,417,477	102,417,477	111,237,606
Other assets	15,164,698	3,887,355	19,052,053	17,284,492
Total non-financial assets	23,459,148	186,930,843	210,389,991	193,592,636
Total assets September 30, 2026	1,617,026,947	886,903,432	2,503,930,379	
Total assets December 31, 2025	1,528,969,671	801,357,545		2,330,327,216
Liabilities				
Total financial liabilities	1,437,476,150	782,255,931	2,219,732,081	2,067,806,054
Other provisions	6,529,768	12,509,922	19,039,690	20,563,201
Current income tax liabilities	2,335,556	-	2,335,556	2,003,486
Deferred income tax	-	2,406,183	2,406,183	1,895,931
Other liabilities	51,343,173	12,487,697	63,830,870	59,109,914
Total non-financial liabilities	60,208,497	27,403,802	87,612,299	83,572,532
Total equity	-	196,585,999	196,585,999	178,948,630
Total shareholders' equity and liabilities September 30, 2026	1,497,684,647	1,006,245,732	2,503,930,379	
Total shareholders' equity and liabilities December 31, 2025	1,426,405,255	903,921,961		2,330,327,216

40.5. Fair value of financial assets and liabilities

The tables below present the composition of the financial assets and liabilities measured at fair value, classified using the hierarchical levels:

	R\$ thousands			
	September 30, 2026			
	Level 1	Level 2	Level 3	Fair Value
Financial assets measured at fair value through profit or loss	471,153,039	60,492,120	3,217,430	534,862,589
Brazilian government bonds	376,720,120	8,910	-	376,729,030
Corporate debt and marketable equity securities	57,476,994	23,495,425	3,217,430	84,189,849
Bank debt securities	45,554	36,987,785	-	37,033,339
Mutual funds	36,304,538	-	-	36,304,538
Foreign governments securities	112,111	-	-	112,111
Brazilian government bonds issued abroad	493,722	-	-	493,722
Derivatives	178,257	2,728,430	(736,669)	2,170,018
Derivative financial instruments (assets)	15,345,251	12,071,535	613,783	28,030,569
Derivative financial instruments (liabilities)	(15,166,994)	(9,343,105)	(1,350,452)	(25,860,551)
Financial assets measured at fair value through other comprehensive income	140,378,851	1,242,476	3,454	141,624,781
Brazilian government bonds	122,263,413	-	2,967	122,266,380
Corporate debt securities	4,695,144	1,242,457	-	5,937,601
Bank debt securities	1,152,430	19	-	1,152,449
Brazilian government bonds issued abroad	4,600,317	-	-	4,600,317
Foreign governments securities	3,131,188	-	-	3,131,188
Mutual funds	136,287	-	-	136,287
Marketable equity securities and other stocks	4,400,072	-	487	4,400,559
Total	611,710,147	64,463,026	2,484,215	678,657,388

	R\$ thousands			
	December 31, 2025			
	Level 1	Level 2	Level 3	Fair Value
Financial assets measured at fair value through profit or loss	462,536,378	60,865,737	3,537,559	526,939,674
Brazilian government bonds	395,031,887	-	-	395,031,887
Corporate debt and marketable equity securities	48,387,660	17,519,436	3,537,559	69,444,655
Bank debt securities	20,916	43,346,301	-	43,367,217
Mutual funds	18,840,361	-	-	18,840,361
Foreign governments securities	66,555	-	-	66,555
Brazilian government bonds issued abroad	188,999	-	-	188,999
Derivatives	(333,439)	3,689,752	(774,548)	2,581,765
Derivative financial instruments (assets)	9,266,882	11,309,553	273,660	20,850,095
Derivative financial instruments (liabilities)	(9,600,321)	(7,619,801)	(1,048,208)	(18,268,330)
Financial assets measured at fair value through other comprehensive income	135,065,868	3,051,953	880,284	138,998,105
Brazilian government bonds	106,709,836	-	6,792	106,716,628
Corporate debt securities	6,617,424	2,039,480	-	8,656,904
Bank debt securities	776,277	1,012,473	-	1,788,750
Brazilian government bonds issued abroad	7,816,817	-	-	7,816,817
Foreign governments securities	8,177,931	-	-	8,177,931
Mutual funds	122,108	-	-	122,108
Marketable equity securities and other stocks	4,845,475	-	873,492	5,718,967
Total	597,268,807	67,607,442	3,643,295	668,519,544

Reconciliation of 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
December 31, 2025	3,537,559	880,284	273,660	(1,048,208)	3,643,295
Included in statement of income	3,553	1,158	-	-	4,711
Included in other comprehensive income	-	(376)	-	-	(376)
Acquisitions	242,169	-	340,123	(302,244)	280,048
Maturities/Sales	(195,678)	(4,607)	-	-	(200,285)
Transfer between categories	-	-	-	-	-
Transfers (to)/from other levels (1)	(370,173)	(873,005)	-	-	(1,243,178)
September 30, 2026	3,217,430	3,454	613,783	(1,350,452)	2,484,215
On December 31, 2024	2,251,689	1,114,117	137,553	(557,558)	2,945,801
Included in statement of income	570,970	1,798	-	-	572,768
Included in other comprehensive income	-	(101,247)	-	-	(101,247)
Acquisitions	195,658	-	120,606	(267,739)	48,525
Maturities/Sales	(780,316)	(16,195)	-	-	(796,511)
Transfer between categories	17,438	(17,438)	-	-	-
Transfers (to)/from other levels (1)	(27,692)	-	-	-	(27,692)
On September 30, 2025	2,227,747	981,035	258,159	(825,297)	2,641,644

(1) These securities were reclassified between levels 2 and 3, as there was an increase in credit risk and the spread curve has unobservable parameters.

The tables below show the gains/(losses) due to changes in fair value and interest income, including the realized and unrealized gains and losses, recorded in the consolidated statement of income for Level 3 assets and liabilities:

	R\$ thousands		
	Financial assets measured at fair value through profit or loss	Financial assets measured at fair value through other comprehensive income	Total
Interest and similar income	19,374	1,158	20,532
Net trading gains/(losses) realized and unrealized	(15,821)	(376)	(16,197)
Total September 30, 2026	3,553	782	4,335
Interest and similar income	478,508	1,799	480,307
Net trading gains/(losses) realized and unrealized	92,462	(101,248)	(8,786)
Total on September 30, 2025	570,970	(99,449)	471,521

Sensitivity analysis for financial assets classified as Level 3

	R\$ thousands					
	September 30, 2026					
	Impact on income (1)			Impact on shareholders' equity (1)		
	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)

(1) Amounts net of tax effects.

	R\$ thousands					
	December 31, 2025					
	Impact on income (1)			Impact on shareholders' equity (1)		
	1	2	3	1	2	3
Interest rate in Reais	(28)	(9,841)	(19,247)	-	(77)	(151)
Price indexes	-	-	-	-	-	-
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

(1) Amounts net of tax effects.

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 presented in the consolidated statements of financial position at their fair value, classified using the hierarchical levels:

	R\$ thousands				
	September 30, 2026				
	Fair Value				Book value
	Level 1	Level 2	Level 3	Total	
Financial assets (1)					
Loans and advances					
· Financial Institutions	-	287,741,098	-	287,741,098	287,683,388
· Customers	-	-	657,373,177	657,373,177	673,824,075
Securities at amortized cost	136,304,718	125,216,915	8,470,296	269,991,929	287,287,226
Financial 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

	R\$ thousands				
	December 31, 2025				
	Fair Value				Book value
	Level 1	Level 2	Level 3	Total	
Financial assets (1)					
Loans and advances					
· Financial Institutions	-	235,513,370	-	235,513,370	235,485,054
· Customers	-	-	617,337,432	617,337,432	635,182,964
Securities at amortized cost	139,327,089	104,670,553	5,262,708	249,260,350	263,111,062
Financial 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) The amounts of loans and advances are presented net of the allowance for impairment losses.

40.6. 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 Organization 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;
- Organization 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 associated with health insurance

The risks associated with health insurance 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.

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 branch are observed. The table below shows the concentration of types of risks insured:

Insurance liabilities	R\$ thousands					
	On September 30					
	2026			2025		
	Gross	Reinsurance	Net of tax	Gross	Reinsurance	Net of tax
Life	27,790,659	19,851	27,770,805	24,896,225	40,442	24,855,783
Pension plans	401,311,021	-	401,311,021	362,337,547	-	362,337,547
Non-Life	3,706,565	31,482	3,675,083	3,742,737	29,778	3,712,959
Health (Health and Dental)	18,507,323	-	18,507,323	18,566,139	-	18,566,139

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 increase 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;

- Discount rate – represents the rate applied in calculating the present value of future obligations. The test assessed the impact of an increase and a decrease in the discount rate; 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:

Results in the insurance liabilities (**) - R\$ thousand		
Interest Rate - Variation of 0.01% (*)	September 30, 2026	December 31, 2025
Pension Plans	(343,602)	(222,505)

(*) To better reflect the interest rate risk, the projected profitability of balances was sensitized, used to discount flows.

Results in the insurance liabilities (**) - R\$ thousand		
Conversion into Income - Variation of +5%	September 30, 2026	December 31, 2025
Pension Plans	(208,833)	-

Results in the insurance liabilities (**) - R\$ thousand		
Longevity (Improvement) - Variation of +0.2%	September 30, 2026	December 31, 2025
Pension Plans	(230,833)	(123,072)

(**) Reinsurance is not subject to the application of the shock, as it is a non-proportional and immaterial contract.

The sensitivity test for the Life insurance product's longevity assumption was not presented, as it resulted in zero impact.

Within the scope of insurance risk, the discount rate reflects a combination of a bottom-up approach, incorporating the risk-free rate and an illiquidity premium. The risk-free rate applied in discounting liabilities to present value corresponds to the Interest Rate Term Structure (ETTJ) published by ANBIMA/SUSEP. DV01 (Dollar Value of one basis point) was selected as the shock factor, as it is a metric widely used in financial markets to measure interest rate risk and to facilitate comparability across different instruments, given that it expresses interest rate sensitivity in monetary terms. The Company has established as its accounting policy the recognition of adjustments arising from changes in interest rates directly in Equity, thereby enhancing the consistency and comparability of the financial statements.

For non-life insurance, collective life and health including dental insurance, the table below shows the impact in expenses with claims on the Organization's statements of income, if there was an increase of 1 percentage point in the accident rate, in the last six months of the calculation base date:

Sensitivity - 1% Variation	R\$ thousands			
	Gross of reinsurance		Net of reinsurance	
	September 30, 2026	December 31, 2025	September 30, 2026	December 31, 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.

Credit risk

Credit risk consists of the possible occur of losses in value of financial assets and reinsurance assets, because of noncompliance, by the counterparty, of its financial obligations according to agreed terms the Company and its subsidiaries, as well as the devaluation of contracts, resulting from the deterioration in the counterparty's risk classification.

This risk may materialize in different ways, among others.

- Losses arising from delinquency, due to lack of payment of the premium or of the installments by the insured person; and
- Possibility of any issuer of financial asset not making the payment on the due date or the amortizations provided for each security.

Credit risk management

The Company performs sensitivity analyses and stress tests as tools for management of financial risks. The results of these analyses are used for risk mitigation and to understand the impact on the results and the shareholders' equity of the Company in normal conditions and in conditions of stress. These tests take into account historical scenarios and scenarios of market conditions provisioned for future periods, and their results are used in the process of planning and decision making, as well as the identification of specific risks arising on financial assets and liabilities held by the Company. The management of credit risk for reinsurance operations includes monitoring of exposures to credit risk of individual counterparts in relation to credit ratings by risk assessment companies, such as AM Best, Fitch Ratings and Standard & Poor's and Moody's or internally assigned ratings.

In that sense, credit risk management in the Company is a continuous and evolving process including the mapping, development, evaluation and diagnosis of existing models, instruments and procedures that requires a high level of discipline and control in the analysis of operations to preserve the integrity and independence of processes. It is a process carried out at the corporate level using structured, independent internal procedures based on proprietary documentation and reports, assessed by the risk management structures of the Company, and based on the gradual deployment of internal models for the determination, measurement and calculation of capital.

Meetings are held quarterly of the Executive Committee for Risk Management of Grupo Bradesco Seguros, of the Executive Committee of Investments and, monthly, of the Internal Meeting of Asset Allocation by the area of Investment Management of Bradesco Seguros S.A. for the deliberative negotiations, possessing the functions, which are necessary for the regulatory/improvement requirement in the processes of management.

Reinsurance policy

No matter how conservative and selective insurers are in the choice of their partners, the purchase of reinsurance presents, naturally embedded in its operation, a credit risk.

The Bradesco Company's policy for purchasing reinsurance and approval of reinsurers are the responsibility of the Board of Executive Officers, observing to the minimum legal requirements and regulations, some of them aimed at minimizing the credit risk intrinsic to the operation, and considering the shareholders' equity consistent with amounts transferred.

Another important aspect of managing reinsurance operations is the fact that the Company aims to work within its contractual capacity, thereby avoiding the frequent purchases of coverages in optional agreements and higher exposures to the credit risk.

Practically, all property damage portfolios, except automotive, are hedged by reinsurance which, in most cases, is a combination of proportional and non-proportional plans by risk and/or by event.

Currently, part of the reinsurance contracts (proportional and non-proportional) are transferred to IRB Brasil Resseguros S.A. Some admitted reinsurers participate with lower individual percentages, but all have minimum capital and rating higher than the minimum established by the Brazilian legislation, which, in Management's judgment, reduces the credit risk.

Exposure to insurance credit risk

Management believes that maximum exposure to credit risk arising from premiums to be paid by insured parties is low, since, in some cases, coverage of claims may be canceled (under Brazilian regulations), if premiums are not paid by the due date. Exposure to credit risk for premium receivables differs between risks yet to be incurred and risks incurred, since there is higher exposure on incurred-risk lines for which coverage is provided in advance of payment of the insurance premium.

The Company is exposed to concentrations of risk with individual reinsurance companies, due to the nature of the reinsurance market and strict layer of reinsurance companies with acceptable loan ratings. The Company manages the exposures of its

reinsurance counterparties, limiting the reinsurance companies that may be used, and regularly assessing the default impact of the reinsurance companies.

Operational risk

Operational risk is the possibility of losses resulting from failure, deficiency or inadequacy of internal processes, people and systems, or resulting from fraud or external events, including legal risk and excluding risks arising from strategic decisions and image of the Organization.

Operational risk management

Operational risk management is supported by a robust internal control environment and is aligned with regulatory requirements. The framework comprises structured processes for the identification, assessment, monitoring and mitigation of risks associated with critical activities, including process mapping, definition of mitigating controls, and ongoing monitoring through key indicators and compliance testing. Governance follows the three lines model, under which business areas are responsible for the execution of controls, the Risk Management and Internal Controls function defines methodologies and monitors the effectiveness of the control environment, and Internal Audit performs independent assessments. Any identified deficiencies are addressed through action plans monitored by management and the relevant governance bodies.

The entire Corporate Governance process for operational risk management is monitored quarterly by the executive committees of Grupo Bradesco Seguros, having, among others, the following responsibilities:

- Periodic assessment of operational risks faced and the adequacy of controls and procedures to address the identified risks and their mitigation;
- Development of the Operational Loss Database (DOLD) for reporting operational losses and corrective actions;
- Training and dissemination of the internal control culture;
- Ensure compliance with the Organization's operational risk management and business continuity policies;
- Ensure the effectiveness of the Organization's operational risk and business continuity management process;
- Approve and review definitions and criteria, mathematical and statistical modeling and calculations relating to the amount of capital allocation;
- Evaluate and submit for validation by the Executive Risk Management Committee, with reporting to specific committees, the policy, structure, roles, procedures and responsibilities of the dependencies involved in the process, as well as the reviews carried out annually; and
- Ensure compliance with ethical standards.

Within this scenario, the Organization has mechanisms for evaluating its Internal Controls system to provide reasonable security regarding the achievement of its objectives in order to avoid the possibility of loss caused by non-observance, violation or non-compliance with internal rules and instructions. The internal control environment also contributes to operational risk management, in which the risk map is regularly updated based on self-assessments of risks and controls.

Procedures for Continuous Control and Monitoring

- Identify, together with the Company's internal and external departments, loss events arising from operational risk, ensuring the appropriate treatment of such events based on their origins/causes, for the purposes of evaluating, monitoring, and controlling the process, thereby enabling the reduction of impacts at the lowest possible cost; and
- Hold meetings with managers and executives regarding the treatment of losses within the respective areas, aiming at continuous improvement and the implementation of corrective and preventive actions related to Operational Risk.

40.7. Operational risk

Operational risk is represented by the possibility of losses resulting from external events or failure, deficiency, or inadequacy of internal processes, people, or systems. This definition includes the legal risk associated with inadequacy or deficiency in contracts signed by the Organization, sanctions due to non-compliance with legal provisions and compensation for damages to third parties arising from the activities carried out by the Organization.

Operational Risk Management Process

The Operational Risk Management Policy establishes the principles, guidelines, and responsibilities that ensure the effective identification and management of operational risk, supporting the maintenance of a framework that is appropriate and commensurate with the nature and complexity of the Organization's activities.

The policy guides the monitoring of risk exposures, defines acceptable loss thresholds, and supports the proper allocation of capital. It also promotes the dissemination of a risk-aware culture among employees and third parties, ensuring that they understand their roles and responsibilities in the identification, assessment, monitoring, control, and mitigation of operational risk, in line with applicable regulatory requirements. Additionally, the policy encompasses mechanisms for assessing risks associated with new products, services, processes, and systems.

Operational risk management is conducted on a corporate basis and involves different areas with specific responsibilities, ensuring an efficient structure that enables the proper assessment of risks and supports managers and Senior Management in the decision-making process. The process comprises stages such as identifying, assessing, and continuously monitoring the operational risks inherent to the Organization's activities.

The management process also considers the regulatory environment, with its main results and aspects reported periodically to Senior Management and the Regulator. These procedures are supported by an internal control system that is independently certified regarding its effectiveness and execution, ensuring compliance with the Organization's established risk appetite. Operational loss events are analyzed and discussed with the parties involved, including Senior Management, as they not only represent challenges but also provide insights for the continuous improvement of processes. These analyses contribute to strengthening risk management and enhancing the Organization's operational resilience.

Operational Risk Measurement Methodology

In compliance with BCB Resolution No. 356/23, the Organization calculates the portion of risk-weighted assets related to Operational Risk using the standardized approach (RWAopad). In addition, it uses internal operational loss data as inputs for determining the economic capital for operational risk based on an internal model. In this context, operational risk events are classified as follows:

Operational Risk Events

Internal Fraud	Damage to physical assets owned or in use by the institution
External Fraud	Failures in information technology (IT) systems, processes or infrastructure
Employment practices and workplace safety	Failures in the execution, in meeting deadlines or in the management of the institution's activities
Inappropriate practices regarding customers, products and services	Situations that lead to the institution's activities interruption or the discontinuance of the services provided

Control and Monitoring

Operational risk is measured through a structured and centralized system designed to capture, store, consolidate, and manage operational loss data. This solution supports both quantitative and qualitative analyses, impact assessments, management reporting, and the identification of historical patterns, while also serving as an input for the calculation of economic and regulatory capital.

Additionally, the Organization uses an integrated risk-management solution that documents risk analyses, controls, and mitigating actions that support the management of relevant incidents and the review of scenarios used in internal models, contributing to methodological consistency and the prioritization of mitigation initiatives.

Internal Communication

The preparation and submission of management reports follow the standards established by applicable regulatory requirements and are presented to the Executive Board through risk commissions and committees, as well as to the Board of Directors. These materials consolidate the institutional view of operational risk exposure and support strategic decision-making.

This information is reported monthly and includes the monitoring of the Operational Risk Appetite Indicator (RAS), the comparison of budgeted versus actual operational

losses, and the analysis of material losses, in accordance with the materiality criteria set forth in Article 6 of BCB Normative Instruction No. 33/20.

Additionally, the results of regulatory and economic capital measurements are submitted to the governance bodies. This process reinforces regulatory adherence and supports the integrated assessment of the level of capital required for adequate risk coverage.

Operational Risk Mitigation Strategies

For the mitigation of operational risk, the Organization adopts an integrated set of practices that involves the continuous dissemination of risk culture through training, internal campaigns, and capacity-building initiatives, including for third-party service providers. This process is complemented by the design and implementation of preventive and predictive controls aligned with the mapping and assessment of critical risks associated with areas, processes, and products.

Mitigating actions are conducted in a risk-oriented manner, supporting decision-making. Systematic monitoring of the impacts on the Risk Appetite (RAS) is performed through specialized assessments and root-cause analysis, ensuring an understanding of key drivers and timely corrections.

Additionally, the Organization conducts periodic reviews of management processes, strengthening its ability to prevent and detect incidents. The process of capturing, recording, reconciling, and monitoring operational losses ensures traceability, data accuracy, and compliance with applicable regulatory requirements.

In 2025, the Organization implemented the RBA – Risk-Based Approach with the objective of identifying and prioritizing risks, allowing Risk Areas to focus efforts and resources on the most critical topics/processes requiring greater depth.

This methodology aims to revise the operational model of Compliance/Internal Controls, promoting operational efficiency and predictive and preventive action, increasing staff seniority with a focus on risk management, business, and data analysis for more assertive decision-making, as well as integrating the Business Analytics unit to enable greater coverage, expansion of data-based testing, and more accurate and timely diagnostics.

41) SUPPLEMENTARY PENSION PLANS

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

42) OTHER INFORMATION

- a) 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.

- b)** 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

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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

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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
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Cintia Scovine Barcelos de Souza
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Marcos Valério Tescarolo
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Rafael Forte Araújo Cavalcanti
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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

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Amadeu Emílio Suter Neto
César Cabús Berenguer Silvany
Deborah D'Ávila Pereira Campani Santana
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Hebercley Magno dos Santos Lima
Marcelo Magalhães
Marcos Alberto Willemann
Nelson Pasche Junior
Welder Coelho de Oliveira

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Amaro Luiz de Oliveira Gomes – Qualified Member
Antônio José da Barbara – Member

Remuneration Committee

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

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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
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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**

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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 ISP324844/O-6



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
kpmg.com.br

Report on review of condensed consolidated interim financial statements

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

Introduction

We have reviewed the accompanying condensed consolidated statements of financial position of Banco Bradesco S.A. and its subsidiaries ("Bradesco" or "Bank") as of September 30, 2026, the condensed consolidated statements of income and other comprehensive income for the three and nine-month period then ended, and changes in shareholders' equity and cash flows for the nine-month period then ended, and notes to the condensed consolidated interim financial statements (together, the "condensed consolidated interim financial statements").

Management is responsible for the preparation and presentation of these condensed consolidated interim financial statements in accordance with IAS 34 – Interim Financial Reporting. Our responsibility is to express a conclusion on these condensed consolidated interim financial statements based on our review.

Scope of review

We conducted our review in accordance with Brazilian and International Standards on Review Engagements (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 accompanying condensed consolidated interim financial statements, as of September 30, 2026, are not prepared, in all material respects, in accordance with IAS 34 – Interim Financial Reporting.

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:

André Carvalho

Investor Relations Officer

investors@bradesco.com.br

Cidade de Deus, s/n – Red Building – 2nd floor

Osasco-SP

Brazil

banco.bradesco/ri



