

Economic and Financial Analysis Report

1Q
26

Table of Contents

Managerial Analysis of Results	5
Press Release Highlights 1Q26	6
Recurring Net Income Statement	7
Net Interest Income	8
Funding Sources	9
Loan Portfolio	10
Expenses with Expanded Loan Loss Provisions	12
Loan Portfolio Indicators	13
Fee and Commission Income	15
Operating Expenses	17
Bradesco Seguros	18
Basel	23
Guidance, Indicators & Economic Perspectives	24
Additional Information	25
Corporate Strategy Customer-Centric	26
NPS	27
Our People	28
Sustainability	29
Digital In Figures BIA	30
Bradesco Principal	31
Bradesco Espresso	32
International Operations My Account	33
Bradesco Bank	34
Ágora Investimentos	35
Digio	36
Service Points, Clients and Market Share	37
Return To Shareholders	38
Additional Information	39
Selected Information	41
Loan Portfolio	42
Consolidated Balance Sheet – Bradesco	43
Consolidated Balance Sheet – Insurance	44
Statement Of Income – Managerial vs. Recurring Brgaap vs. IFRS Comparative	45
Independent Auditors Report	47
Consolidated Financial Statements	51

Some numbers included in this Report have been subjected to rounding adjustments.

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

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



Managerial Analysis of Results

Press Release

- Recurring net income increases 16.1% y/y, growing for nine consecutive quarters
- Revenues surge 14.0% y/y and represent the main driver of improved profitability
- Higher proportion of secured lending in the total loan portfolio
- Delinquencies within estimates, solid coverage, and further reduction in restructured loans
- Consistent insurance income, claims ratio under control, and growth in premiums (excluding VGGL) alongside a strong financial performance
- Bradsaúde is introduced, consolidating the Organization's healthcare assets
- Accelerated GenAI-intensive transformation increasing productivity, engaging clients, and enhancing security

Bradesco delivers the ninth consecutive quarter of increased net income, expanded ROAE and consistent implementation of the transformation plan. We are actively engaged in efforts to ensure the sustainability of our business and its results. We made progress securely despite challenging macroeconomic conditions. We preserved good asset quality and continued to invest in our transformation, strengthening our customer-centric strategy

The year kicked off with a strong start for Bradesco, with solid revenue performance. We maintained solid commercial momentum, with notable increases in insurance, net interest income and fee and commission income versus the same quarter of 2025.

Our risk appetite remains moderate, with a bias toward a more conservative stance, as we monitor market delinquency indicators and see some deterioration, particularly in agribusiness and a few other lines.

Overall, we have continued to deliver high-quality credit vintages, but we have observed some deterioration in the legacy rural credit portfolio for both individuals and corporates. The share of secured lending in our total loan portfolio has increased once again. Some highlights include the growth in payroll-deductible loans, auto financing and secured working capital lending.

Our delinquency indicators remain under control. The minor increase in over 90-day delinquencies was due to the MSME segment, reflecting the dynamics between payment delays and the enforcement of guarantees in working capital operations. The distressed assets within the restructured portfolio continued to decline, contributing to a further decline in the proportion of Stage 3 exposures within the portfolio.

The cost of credit rose during the quarter, with a strengthening of the balance sheet for specific cases in the Large Corporate segment and coverage of Stage 3 transactions exceeding 100%.

Net interest income grew significantly over the quarter. Our market NII delivered a positive performance despite a challenging macroeconomic scenario, reflecting sound risk management. Our client NII rose compared to the previous quarter, despite the calendar effect (fewer days), reflecting an increase in credit volume and spread.

Among fee and commission income, the main positive highlights were consortia, custody and brokerage, capital markets and asset management.

Operating income from insurance saw expressive growth in the quarter. The industrial part continues to generate two-thirds of the result, driven by commercial traction and the performance of loss ratios. Financial income also improved during the period.

Operating expenses remain in check, even when considering investments in the transformation. Excluding profit-sharing effects, personnel expenses held steady, reflecting improved operational performance. Administrative expenses declined across footprint-related categories (e.g., transportation and facilities) while rising in technology expenditures and investments.

Our cost-to-income ratio improved, in line with an ongoing positive trend. We stand firm in our commitment to improving the Organization's efficiency.

Our capital ratios remain above regulatory and managerial thresholds. Over the quarter, they declined due to the regulatory changes that took place. Taking into account the benefits stemming from the creation of Bradsaúde, indicators came in above December levels. We allocated R\$4 billion in interest on shareholders' equity in 1Q26.

Our transformation plan is being implemented at an accelerated pace. Through our service model, we enriched the SME App with new features, and ensured a smoother, more efficient customer experience. For Individuals, we have raised funding in Prime and Principal and upgraded more clients. We have 28 million fully digital clients, we are more efficient in digital sales and we continue to adjust the footprint. Focusing on personnel, our cultural evolution program continues to be implemented. Our direction remains centered on maintaining investments in the transformation efforts.

We continue to prioritize financing sustainable enterprises and assisting our clients in moving toward a greener and more inclusive economy, carefully tracking related risks and opportunities. We have met 89% of our corporate target to allocate R\$450 billion to sectors and activities with socio-environmental benefits by December 2026, taking into account the cumulative volume recorded since 2021.

The following information provides detailed insights on our performance in 1Q26, including the results, balance sheet and key performance indicators.

Highlights 1Q26

Consolidated
Recurring
Net Income

ROAE
15.8%

R\$6.8 bi

△ 4.5% q/q △ 16.1% y/y

Total Revenue

R\$36.9 bi

△ 2.2% q/q △ 14.0% y/y

Total Net

Interest Income

△ 4.2% q/q △ 16.4% y/y

Fee and Commission
Income

▽ 6.4% q/q △ 6.2% y/y

Insurance, Pension Plans
and Capitalization Bonds

△ 13.0% q/q △ 20.4% y/y

Personnel + Administrative
Expenses

R\$12.6 bi

▽ 8.8% q/q △ 5.4% y/y

Cost to Income Ratio

46.9%

▽ 3.3% q/q ▽ 2.8 y/y

Expanded Loan
Portfolio

R\$1,090 bi

△ 0.1% q/q △ 8.4% y/y

Individuals △ 1.6% q/q
△ 9.5% y/y

Companies ▽ 1.1% q/q
△ 7.6% y/y

Over 90 days ratio

4.2%

△ 0.1 p.p. q/q
△ 0.1 p.p. y/y

Insurance Group

Recurring Net Income

R\$2.8 bi

▽ 1.5% q/q △ 13.0% y/y

ROAE

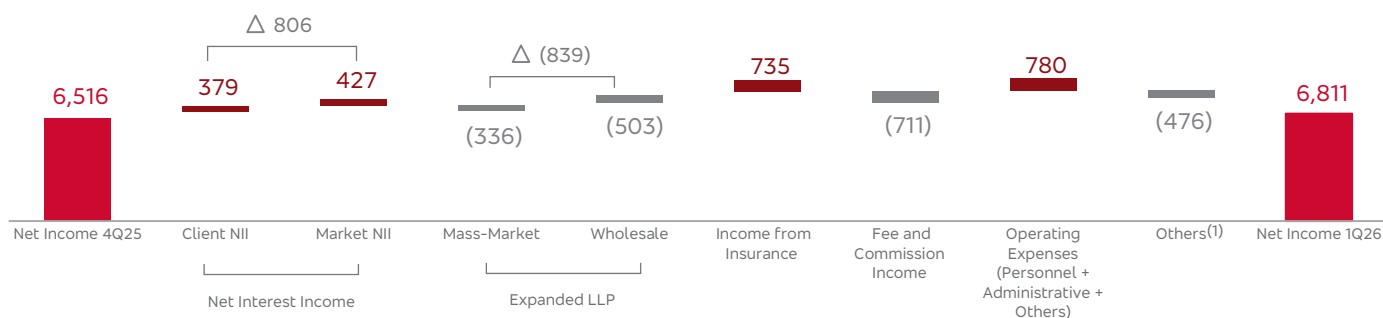
21.6%

Recurring Net Income Statement

R\$ million	Variation %				
	1Q26	4Q25	1Q25	1Q26 vs. 4Q25	1Q26 vs. 1Q25
\\ Net Interest Income	20,051	19,245	17,233	4.2	16.4
Client NII	19,498	19,119	16,771	2.0	16.3
Market NII	553	126	462	-	19.7
\\ Expenses with Expanded Loan Loss Provisions	(9,667)	(8,828)	(7,642)	9.5	26.5
\\ NII Net of Provisions	10,384	10,417	9,591	(0.3)	8.3
\\ Client NII Net of Provisions	9,831	10,291	9,129	(4.5)	7.7
Income from Insurance, Pension Plans and Capitalization Bonds	6,384	5,649	5,303	13.0	20.4
Fee and Commission Income	10,373	11,084	9,769	(6.4)	6.2
Operating Expenses	(16,178)	(16,958)	(15,006)	(4.6)	7.8
Personnel Expenses	(7,019)	(7,308)	(6,705)	(4.0)	4.7
Other Administrative Expenses	(5,592)	(6,517)	(5,265)	(14.2)	6.2
Other Income / (Operating Expenses)	(3,567)	(3,133)	(3,036)	13.9	17.5
Tax Expenses	(2,369)	(2,273)	(2,165)	4.2	9.4
Results derived from investments in controlled companies	73	119	50	(38.7)	46.0
\\ Operating Income	8,667	8,038	7,542	7.8	14.9
Non-Operating Income	5	12	65	(58.3)	(92.3)
Income Tax / Social Contribution	(1,760)	(1,422)	(1,622)	23.8	8.5
Non-controlling interests in subsidiaries	(101)	(112)	(121)	(9.8)	(16.5)
\\ Recurring Net Income	6,811	6,516	5,864	4.5	16.1
Non-Recurring Events	(1,781)	(40)	(62)	-	-
PTI Adherence / Tax Provisions ⁽¹⁾	(1,781)	627	(62)	-	-
Provision for Restructuring ⁽²⁾	-	(661)	-	-	-
Others ⁽³⁾	-	(6)	-	-	-
Book Net Income	5,030	6,476	5,802	(22.3)	(13.3)

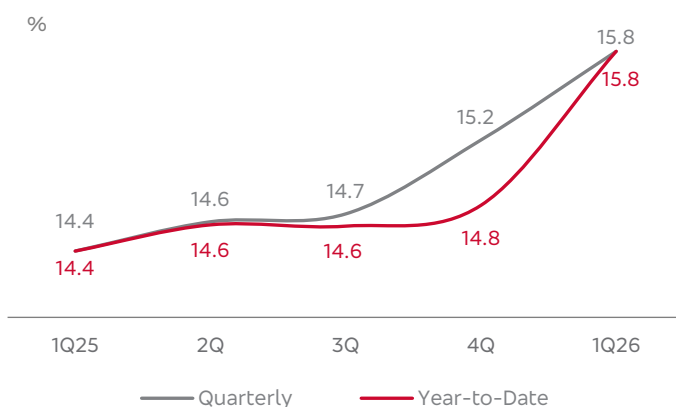
(1) It covers the following effects: (i) payment of the IR/CS (Income Tax/Social Contribution) debt of the years 2014 and 2015 with the benefits brought by Law No. 14,689/2023, (ii) effects of joining the Comprehensive Transaction Program (PTI) and (iii) other tax provisions; (2) Mainly by restructuring in the branch network; and (3) It essentially includes the impairment of non-financial assets.

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

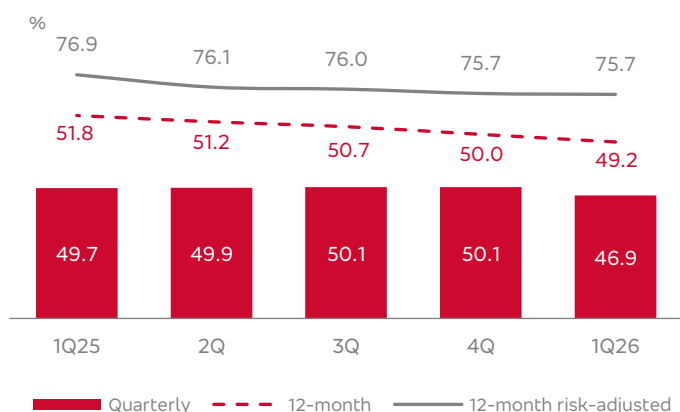


(1) Tax Expenses, Equity in the Earnings of Affiliates, Non-Operating Income, Income Tax/Social Contribution and Minority Shares.

ROAE Quarterly and Year-to-Date



Cost to Income Ratio / Risk – Adjusted ER

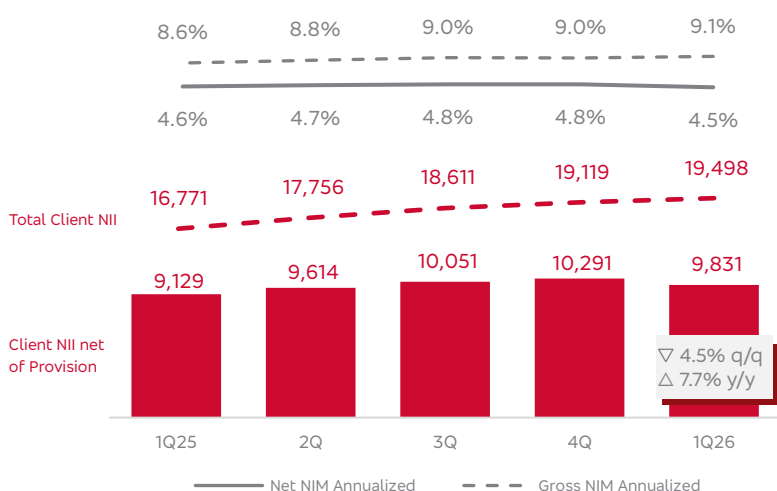


Net Interest Income

R\$ Million	1Q26	4Q25	1Q25	1Q26 vs. 4Q25		1Q26 vs. 1Q25	
	R\$			R\$	%	R\$	%
\\ Net Interest Income	20,051	19,245	17,233	806	4.2	2,818	16.4
\\ Client NII ⁽¹⁾	19,498	19,119	16,771	379	2.0	2,727	16.3
Average Balance	899,829	873,597	812,805	411	3.0	1,317	10.7
Gross NIM	9.1%	9.0%	8.6%	(32)		1,410	
\\ Market NII ⁽²⁾	553	126	462	427	-	91	19.7

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

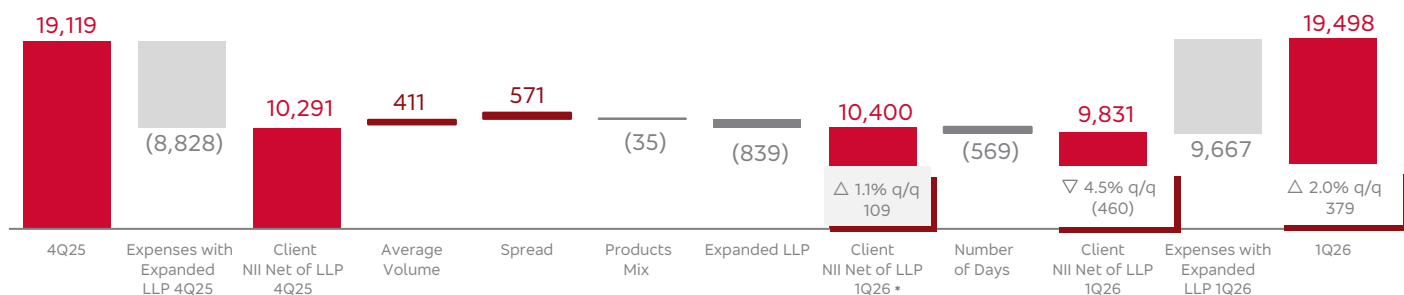
Client NII | R\$ Million



Expanded Loan Portfolio Mix (%)

	Mar26	Dec25	Mar25	Mar26 vs. Mar25
\\ Individuals	43.4	42.8	43.1	0.3 p.p.
Real Estate Financing	10.4	10.3	10.7	(0.3) p.p.
Payroll-deductible Loans	9.8	9.5	9.8	-
Credit Card	7.6	7.7	7.4	0.2 p.p.
Personal Loans	6.5	6.5	6.8	(0.3) p.p.
Vehicle	4.2	4.0	3.7	0.5 p.p.
Rural Loans	4.0	3.9	3.7	0.3 p.p.
Other	0.8	0.9	0.9	(0.1) p.p.
\\ Companies	56.6	57.2	56.9	(0.3) p.p.
Large Companies	33.2	33.3	34.8	(1.6) p.p.
MSME	23.4	23.9	22.1	1.3 p.p.

Change in the Client NII | R\$ Million



(*) It disregards the effect of the difference in days in this quarter vs. the previous quarter.

The gross Client NII grew 2.0% in the quarter and 16.3% in 12 months, driven by the increase in the average volume of operations, funding margin and spreads with other operations with clients, these effects were offset by the product mix, aligned to the strategy pf growing in lines with lower spreads and better net interest income and the calendar effect in relation to 4Q25 (considering the same amount of working/calendar days of 4Q25 the margin evolution would be 5% in the period). In the credit margin we obtained growth in Companies and Individuals with emphasis on vehicle financing, working capital and credit card. The average gross rate of Client NII reached 9.1%, an increase of 0.1 p.p. and 0.5 p.p. compared to 4Q25 and 1Q25, respectively. Variations in net Client NII and net average rate of Loan Loss Provision are impacted by higher provisioning of: specific cases from the Wholesale segment; the legacy rural credit portfolio; and emergency programs, which have a specific provisioning dynamic relative to their collection terms.

Market NII | R\$ Billion



The market NII reflects the dynamics of the ALM result and performance of arbitration tables.

Funding Sources

Total Funds Raised and Managed

R\$3.7 tri

△ 3.3% q/q △ 15.3% y/y

Funds Raised

△ 1.8% q/q △ 14.6% y/y

Funds and Managed Portfolios

△ 5.7% q/q △ 16.4% y/y

R\$ Million	Mar26	Dec25	Mar25	Variation %	
				Mar26 vs. Dec25	Mar26 vs. Mar25
Demand Deposits	37,832	40,698	33,921	(7.0)	11.5
Savings Deposits	119,593	124,461	126,124	(3.9)	(5.2)
Time Deposits + Debentures ⁽¹⁾	584,762	589,356	489,793	(0.8)	19.4
Borrowings and Onlending	78,324	78,254	76,137	0.1	2.9
Funds from Issuance of Securities	343,361	327,884	278,981	4.7	23.1
Subordinated Debts	58,626	54,715	58,926	7.1	(0.5)
\\ Subtotal	1,222,498	1,215,368	1,063,881	0.6	14.9
Obligations for Repurchase Agreements	373,054	355,751	297,329	4.9	25.5
Working Capital (Own / Managed)	133,332	133,740	127,700	(0.3)	4.4
Foreign Exchange Portfolio	401	294	920	36.4	(56.4)
Payment of Taxes and Other Contributions	6,050	1,035	6,665	-	(9.2)
Technical Provisions for Insurance, Pension Plans and Capitalization Bonds	455,163	445,994	414,273	2.1	9.9
\\ Funds raised	2,190,498	2,152,182	1,910,769	1.8	14.6
\\ Investment Funds and Managed Portfolios	1,489,491	1,409,467	1,279,861	5.7	16.4
\\ Total Assets under Management	3,679,989	3,561,649	3,190,631	3.3	15.3

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

Loans vs. Funding

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

R\$ Million	Mar26	Dec25	Mar25	Variation %	
				Mar26 vs. Dec25	Mar26 vs. Mar25
\\ Funding vs. Investments					
Demand Deposits + Sundry Floating	43,882	41,733	40,586	5.1	8.1
Savings Deposits	119,593	124,461	126,124	(3.9)	(5.2)
Time Deposits + Debentures	584,762	589,356	489,793	(0.8)	19.4
Funds from Financial Bills	323,245	311,408	268,665	3.8	20.3
\\ Customer Funds ⁽¹⁾	1,071,482	1,066,958	925,168	0.4	15.8
(-) Reserve Requirements	(125,959)	(122,573)	(117,031)	2.8	7.6
(-) Available Funds (Brazil)	(12,065)	(12,726)	(14,649)	(5.2)	(17.6)
\\ Customer Funds Net of Reserve Requirements	933,458	931,659	793,488	0.2	17.6
Borrowings and Onlending	78,324	78,254	76,137	0.1	2.9
Other (Securities Abroad + Subordinated Debt + Other Borrowers - Cards)	125,425	113,654	124,860	10.4	0.5
\\ Total Funding (A)	1,137,207	1,123,567	994,485	1.2	14.4
\\ Expanded Loan Portfolio (Excluding Sureties and Guarantees) (B)	966,133	963,346	888,071	0.3	8.8
\\ B / A	85.0%	85.7%	89.3%	(0.7) p.p.	(4.3) p.p.

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

Expanded Loan Portfolio



Individuals

R\$474.0 bi Δ 9.5% y/y Δ 1.6% q/q

R\$1,090 bi

Δ 8.4% y/y Δ 0.1% q/q



Micro, Small and Medium-Sized Enterprises

R\$254.6 bi Δ 14.4% y/y ∇ 2.3% q/q



Large Corporates

R\$361.3 bi Δ 3.3% y/y ∇ 0.2% q/q

★ Highlights

Vehicle – Individuals

Δ 25.4% y/y Δ 7.3% q/q

Credit Card

Δ 10.6% y/y ∇ 0.9% q/q

High Income Δ 18.6% y/y Δ 0.2% q/q
Mass-Market Δ 5.5% y/y ∇ 1.7% q/q

Payroll-Deductible Loans

Δ 8.3% y/y Δ 3.2% q/q

Private

Δ 42.8% y/y Δ 30.8% q/q

Public

Δ 14.2% y/y Δ 3.6% q/q

Social Security National Institute (INSS)

∇ 2.6% y/y ∇ 0.7% q/q

Working Capital

Δ 16.3% y/y ∇ 1.0% q/q

Rural Loans

Δ 20.8% y/y Δ 0.9% q/q

Real Estate Financing

Δ 7.9% y/y Δ 0.4% q/q

Expanded Loan Portfolio by Client Profile, Product and Currency

R\$ million				Variation %	
	Mar26	Dec25	Mar25	Quarter	12 months
\\ Individuals	473,989	466,503	432,851	1.6	9.5
Real Estate Financing	113,479	112,657	107,349	0.7	5.7
Payroll-deductible Loans	107,133	103,838	98,946	3.2	8.3
Credit Card	82,784	83,556	74,848	(0.9)	10.6
CDC/Vehicle Leasing	46,227	43,072	36,858	7.3	25.4
Personal Loans	71,079	70,975	68,294	0.1	4.1
Rural Loans	43,626	42,728	37,143	2.1	17.5
Other	9,660	9,677	9,413	(0.2)	2.6
\\ Companies	615,907	622,727	572,272	(1.1)	7.6
Working Capital	173,756	175,456	149,375	(1.0)	16.3
Sureties and Guarantees	122,466	124,530	116,119	(1.7)	5.5
Securities	98,459	95,247	92,982	3.4	5.9
Foreign Trade Finance	50,414	50,971	53,952	(1.1)	(6.6)
Rural Loans	47,109	47,173	37,994	(0.1)	24.0
Real Estate Financing	34,782	34,972	30,056	(0.5)	15.7
CDC/Leasing	31,698	31,487	29,355	0.7	8.0
BNDES/Finame Onlendings	24,774	22,955	20,323	7.9	21.9
Other	32,451	39,936	42,115	(18.7)	(22.9)
\\ Expanded Loan Portfolio	1,089,896	1,089,230	1,005,122	0.1	8.4
Domestic Currency	980,682	976,692	897,862	0.4	9.2
Foreign Currency	109,214	112,538	107,261	(3.0)	1.8

Loan Portfolio



Real Estate Financing

Profile of the Individuals Portfolio Origination 1Q26

R\$931 Thousand
Average Property Valuation

R\$551 Thousand
Average Financing

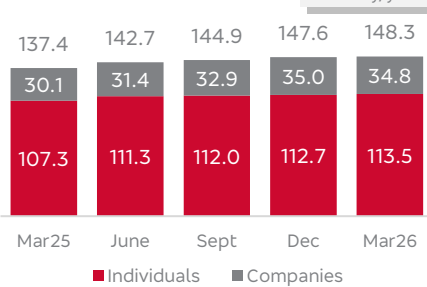
59.2%
Loan to Value

51.2%
Loan to Value (Stock)

Average term: **360 Months**

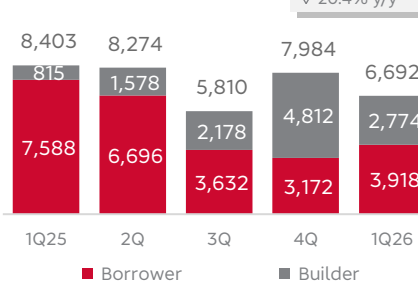
Portfolio

R\$ billion



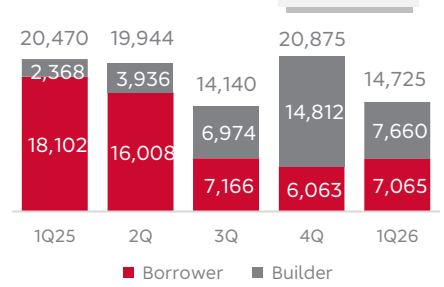
Origination

R\$ million



Units Financed

R\$ million



Payroll-Deductible Loans

Market Share

13.9%
Total

14.8%
Social Security National Institute (INSS)

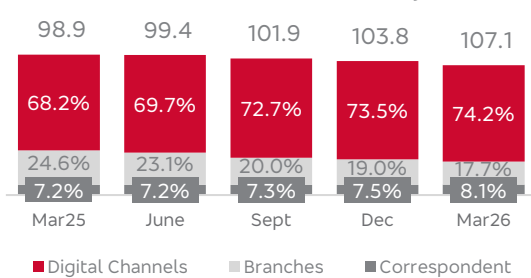
6.6%
Private

15.2%
Public

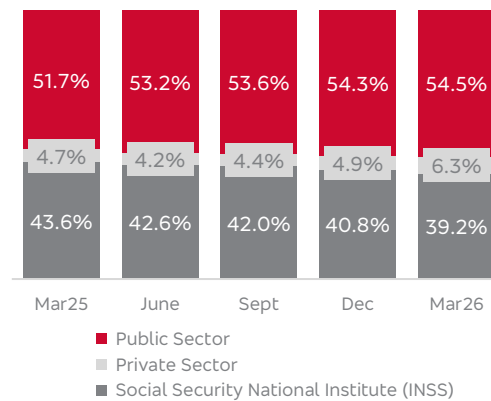
Payroll-Deductible Loans / Personal Loans + Payroll-Deductible Loans

59.2% 58.1% 58.8% 59.4% 60.1%

Portfolio in R\$ billion and breakdown by channel



Distribution of the Portfolio by Sector



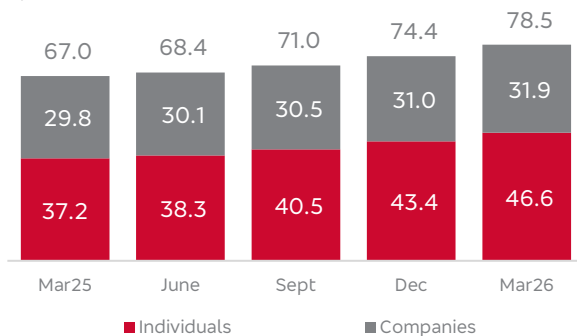
In 12 months

Δ 2.8 p.p. Public
Δ 1.6 p.p. Private
▽ 4.4 p.p. INSS

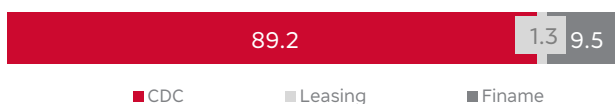
Vehicle Financing

Portfolio

R\$ billion



Distribution of the Portfolio Mar26 - %

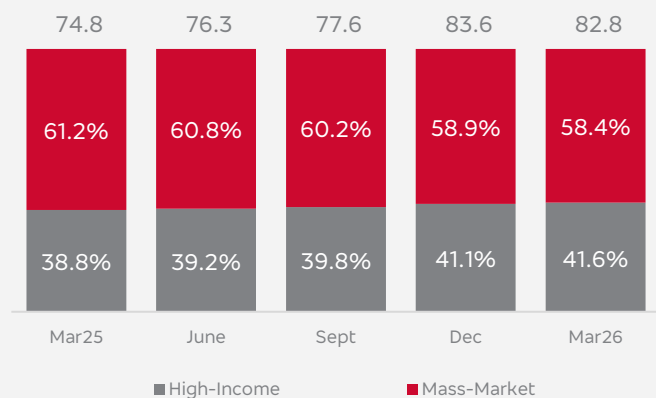


Credit Card – Individuals

+2.8 p.p.

In the High-Income segment in 12 months

Portfolio in R\$ billions and Representativeness by Segment



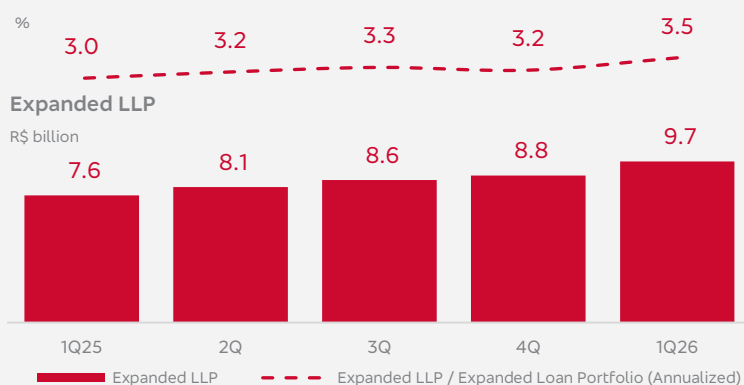
Expenses with Expanded Loan Loss Provisions



R\$ million	Variation %				
	1Q26	4Q25	1Q25	1Q26 vs. 4Q25	1Q26 vs. 1Q25
Provision Expense with Expected Losses	(10,503)	(10,059)	(8,379)	4.4	25.3
Income from Recovering Written Off Loans Net of Discounts Granted ⁽¹⁾	836	1,231	737	(32.1)	13.4
\\ Expenses with Expanded Loan Loss Provisions	(9,667)	(8,828)	(7,642)	9.5	26.5

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

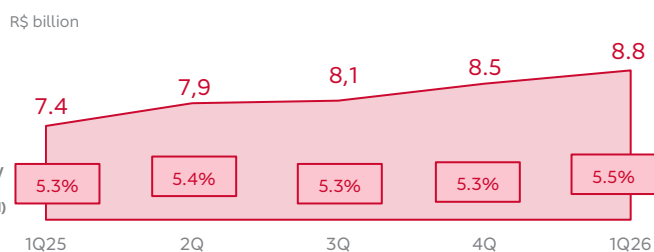
Expanded Loan Loss Provisions / Expanded Loan Portfolio



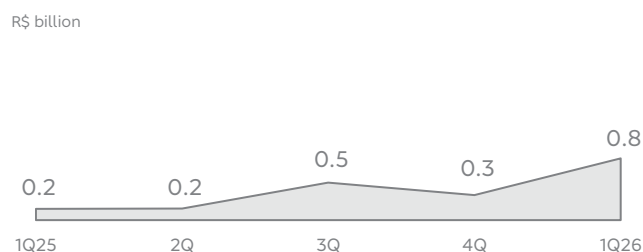
The credit cost reached 3.5% in 1Q26, reflecting specific cases in the wholesale segment and higher credit cost of retail, whose indicator reached 5.5%, an increase of 0.2 p.p. in the quarter. Part of the increase in credit costs in the retail segment is related to operations with emergency programs, given their provisioning dynamics relative versus receiving timelines, rural credit from older harvests, reduction in Stage 3 operations and the restructured portfolio.

Expanded Loan Loss Provision

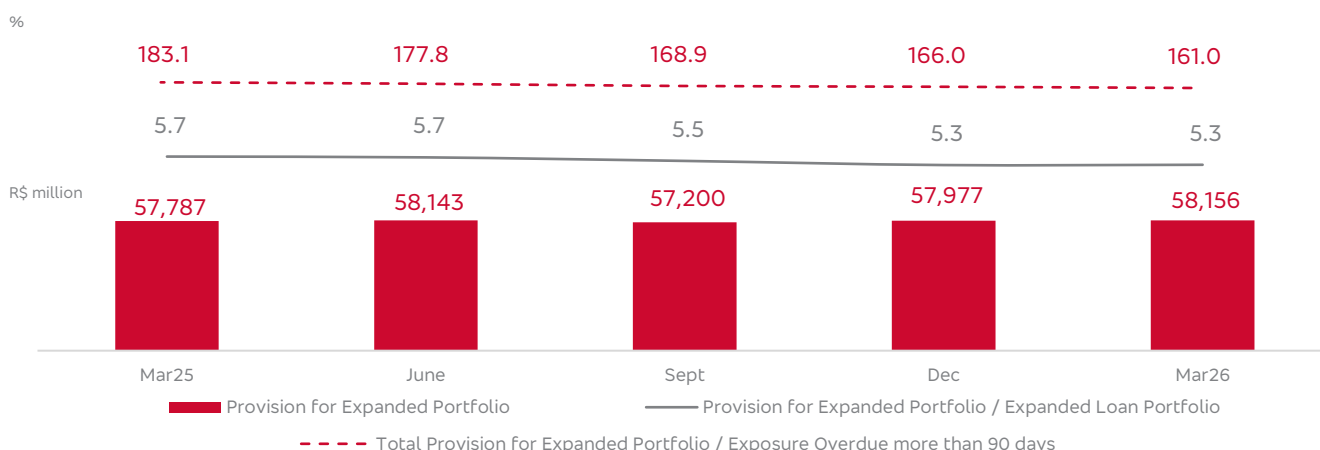
Mass-Market



Wholesale



Coverage Ratios and Provision



Loan Portfolio Indicators

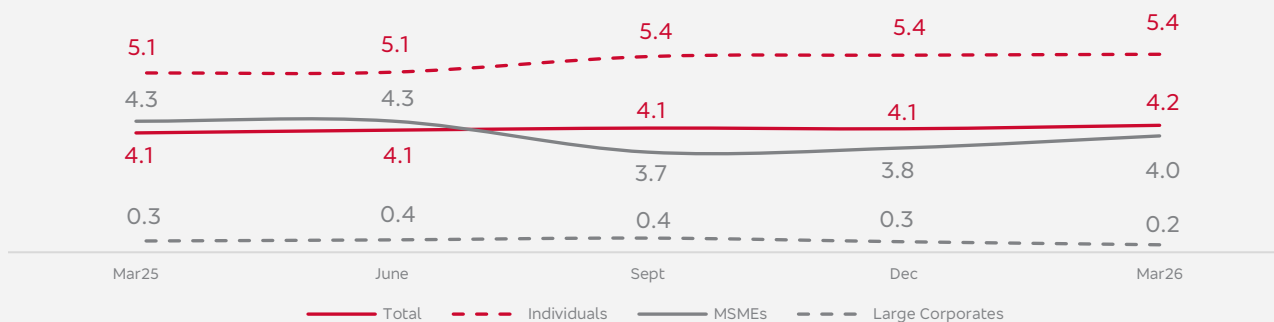


Delinquency Ratios

Over 90 days ratio is controlled

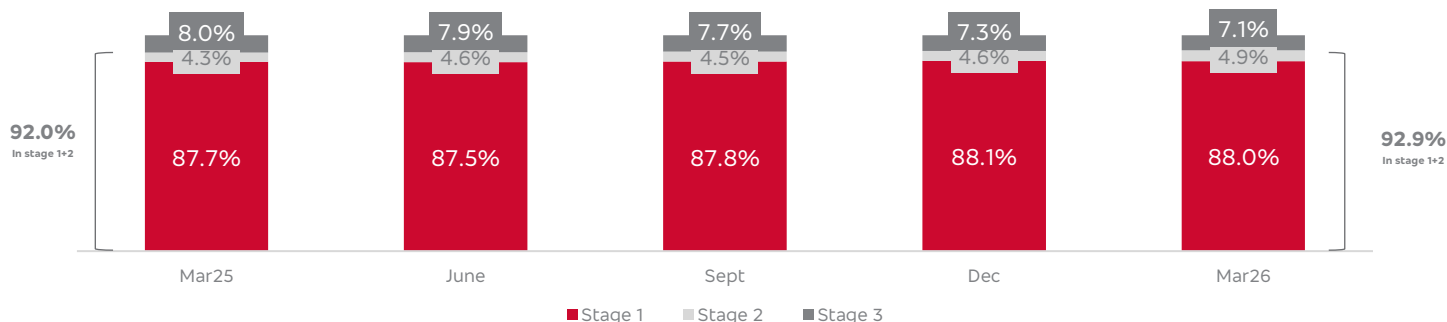
The over 90 days ratio showed a slight increase in the quarter, reaching 4.2%, influenced by working capital with guarantees, which have a specific recovery dynamic, impacting the MSME indicator by 0.2 p.p. The delinquency indicator for Individuals showed stability in the period.

Loan Portfolio Overdue more than 90 days -%



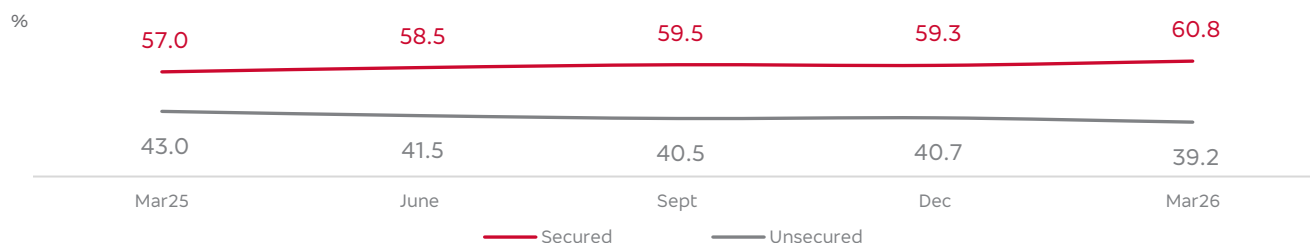
Representativeness of the Loan Portfolio by Stage

In 12 months, the risk profile of the loan portfolio improved, with the concentration of assets in Stages 1 and 2 growing 0.9 p.p. and reaching 92.9% of the total.



Mix of the Secured and Unsecured Loan Portfolio - %

The secured loan portfolio reached 60.8, growth of 3.8 p.p. in the last 12 months. This increase reflects the portfolio growth strategy with a focus on risk-adjusted profitability.



Changes in Loan Portfolio by Stage

R\$ million	Dec25	Movement between stages						Originated / Settlement	Write-off	Mar26
		Transfers			Arising					
		Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3			
Loan Portfolio										
Stage 1	712,372	-	(13,323)	(2,623)	-	3,151	298	15,796	-	715,671
Stage 2	37,212	(3,151)	-	(7,511)	13,323	-	978	(812)	-	40,040
Stage 3	59,434	(298)	(978)	-	2,623	7,511	-	(882)	(10,009)	57,401
\\ Total	809,019	(3,449)	(14,302)	(10,134)	15,946	10,662	1,276	14,102	(10,009)	813,112

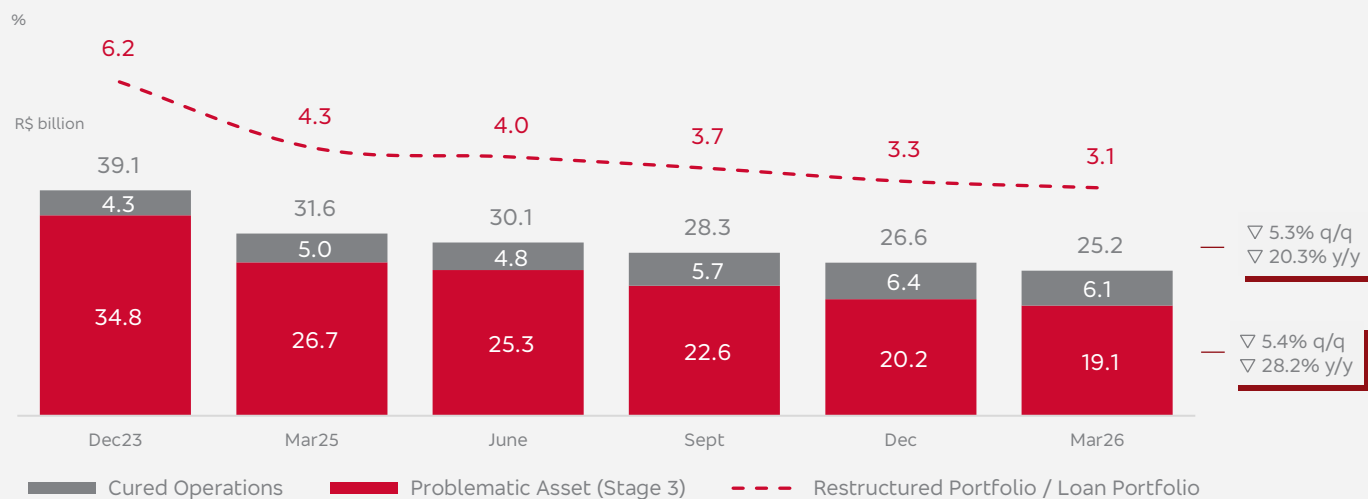
Note: NPL coverage – new Stage 3 of 118% in 1Q26, 103% in 4Q25 and 109% in 1Q25. Calculation: Loan Loss Provision expense / Changes of Stage 3 before the write-offs.

Loan Portfolio Indicators

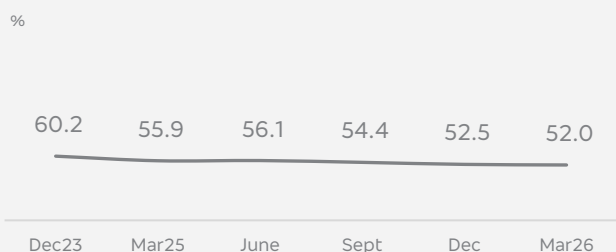
Restructured Portfolio

We maintained the sequential reduction of the portfolio of restructured credits, with a 20% reduction compared to Mar25, equivalent to a 1.2 p.p. drop in the share on the loan portfolio. We continue with adequate levels of provision, which correspond to approximately twice the balance of credits overdue over 90 days. We highlight the reduction of R\$7.6 bi (-28%) of the total operations classified as problematic assets compared to Mar25, combined with the growth of R\$1.1 bi (+22%) in cured operations, reinforcing the improvement of portfolio quality and the effectiveness of the credit recovery strategies adopted.

Evolution of the Restructured Portfolio / Loan Portfolio



Provision ⁽¹⁾ / Restructured Portfolio



Over 90 days / Restructured Portfolio



Fee and Commission Income

R\$ million	1Q26	4Q25	1Q25	Variation %	
				1Q26 vs. 4Q25	1Q26 vs. 1Q25
Card Income	4,444	4,815	4,318	(7.7)	2.9
Checking Account	1,571	1,640	1,687	(4.2)	(6.9)
Asset Management	951	984	864	(3.4)	10.1
Loans Operations	637	766	597	(16.8)	6.7
Consortia	845	827	707	2.2	19.5
Collections and Payments	411	420	442	(2.1)	(7.0)
Capital Market / Financial Advisory Services	589	716	361	(17.7)	63.2
Custody and Brokerage Services	409	391	354	4.6	15.5
Other	516	525	439	(1.7)	17.5
\\ Total	10,373	11,084	9,769	(6.4)	6.2
\\ Business Days	61	64	61	(3)	-

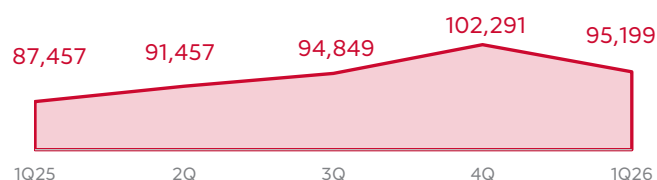
Card Income

Card income reached R\$4.4 billion in the quarter, representing 43% of total fee and commission income:

- Credit cards recorded transaction volume of over R\$95 billion, with 9% growth in the year (1Q26 vs. 1Q25); and
- High-income clients account for about 51% of the total revenue, with a growth of 24% compared to 1Q25.

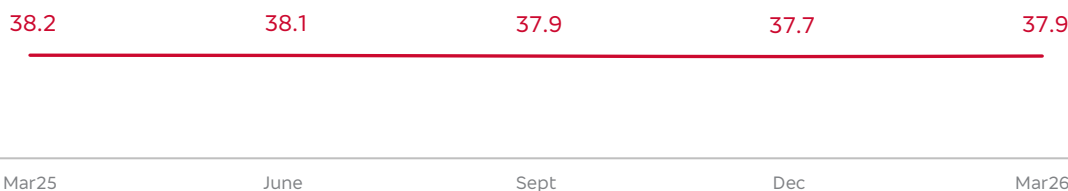
Traded Volume | Credit Cards

R\$ million



Checking Account Holders

In million



Loan Operations

The variation in relation to the previous quarter is related to the higher production level of 4Q25 and lower fees with the provided guarantees. In the annual comparison, the increase reflects greater fees of loan operations and provided guarantees.

Asset Management

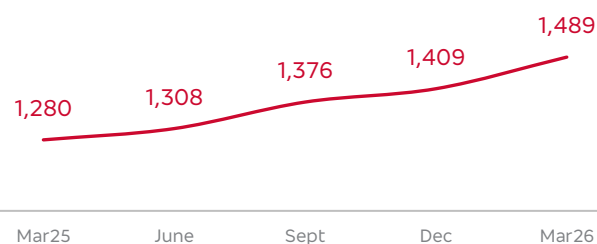
Market Share 16.2%⁽¹⁾

Fees from Asset Management reached R\$951 million in 1Q26, with a growth of 10% compared to 1Q25, driven mainly by the expansion of the asset under management. The performance reflects the solidity of Bradesco Asset's strategy. Focusing on investor experience and long-term value generation, Bradesco Asset continues to expand its global performance and strengthen its presence in strategic segments such as international ETFs and high-income.

It also holds a prominent position in the main market rankings, including one of the most relevant recognitions in the country: the FGV Award that elected Bradesco Asset as the Best Bank to Invest in Funds.

Assets under management in investment funds and managed portfolios ⁽¹⁾

In billion



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

Fee and Commission Income

Consortia ❶ Market Share ⁽¹⁾ **Total 17.8% | Auto 21.2% | Real Estate 11.8% | Trucks, Tractors and Agricultural Implements 16.5%**

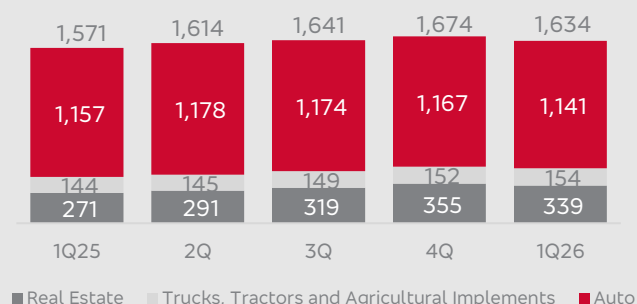
Growth of income in more than 19% compared to 1Q25, driven by higher sales especially in the real estate segment.

☆ Highlights in 1Q26

- Inauguration of 71 groups, 59 of chattels and 12 of real estate, 42% higher than the same period of 2025;
- Revenues of R\$12.4 billion in 1Q26, up by R\$1.8 billion or 17% vs. 1Q25; and
- Real estate consortia with growth in revenue of 38% vs. 1Q25.

Number of Outstanding Consortium Quotas

In thousands



(1) It considers the products in which Bradesco operates. Reference date: February 26.

Capital Market / Financial Advisory Services

Good performance in 1Q26, reflecting the efforts in capturing business opportunities in every segment of the capital market and in mergers and acquisitions operations. We advised on 118 operations, totaling around R\$183 billion in volume of transactions.

Below are the main highlights by segment in 1Q26:

Fixed Income (DCM)

Advisory and structuring of 106 transactions with a volume of R\$144 billion.

Equities (ECM)

Advisory, structuring and distribution of six transactions with a volume of R\$5 billion.

Mergers and Acquisitions (M&A)

Advisory for 6 transactions with a volume of R\$34 billion.

Custody

Leader in the global custody market, according to the ANBIMA ranking, we stand out as one of the leading providers of services for the financial and capital markets, with R\$2.9 trillion under custody. We were elected, for three consecutive years, by the Global Finance magazine as the best sub-custodian bank for non-resident investors in Latin America. Our wide range of services covers both local and international markets, offering complete and integrated solutions. This positioning is evidenced by the growth of 15.4% in the assets under custody base in comparison to Mar25.

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

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

Assets under Custody

R\$ billion



Operating Expenses

Resource allocation reflects a balanced management, which combines the efficiency gains by reviewing the footprint with the preservation of the investments needed to sustain the growth and operational evolution. We maintain strict cost control, while ensuring the continuity of investments in technology, operations and business, which are fundamental for the consistent execution of the strategy of our transformation plan.

R\$ million	Variation %				
	1Q26	4Q25	1Q25	1Q26 vs. 4Q25	1Q26 vs. 1Q25
\\ Personnel Expenses	(7,019)	(7,308)	(6,705)	(4.0)	4.7
Payroll, Social Charges, Benefits and Training	(5,625)	(5,873)	(5,632)	(4.2)	(0.1)
Management and Employee Profit Sharing	(1,260)	(1,300)	(929)	(3.1)	35.6
Terminations Costs	(134)	(135)	(144)	(0.7)	(6.9)
\\ Total Administrative Expenses	(5,592)	(6,517)	(5,265)	(14.2)	6.2
Outsourced Services	(1,179)	(1,571)	(1,132)	(25.0)	4.2
Data Processing and Communication	(1,351)	(1,395)	(1,041)	(3.2)	29.8
Depreciation and Amortization	(1,195)	(1,269)	(1,218)	(5.8)	(1.9)
Facilities ⁽¹⁾	(455)	(535)	(513)	(15.0)	(11.3)
Advertising and Marketing	(421)	(622)	(376)	(32.3)	12.0
Financial System Services	(373)	(370)	(333)	0.8	12.0
Transportation	(138)	(154)	(175)	(10.4)	(21.1)
Other ⁽²⁾	(480)	(601)	(477)	(20.1)	0.6
\\ Other Operating Expenses Net of Revenue	(3,567)	(3,133)	(3,036)	13.9	17.5
Civil, Labor and Tax Contingencies	(1,342)	(1,336)	(1,131)	0.4	18.7
Expenses with Marketing of Cards	(1,043)	(1,110)	(920)	(6.0)	13.4
Claims	(280)	(193)	(209)	45.1	33.7
Other	(902)	(494)	(776)	82.6	16.2
\\ Total Operating Expenses	(16,178)	(16,958)	(15,006)	(4.6)	7.8

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

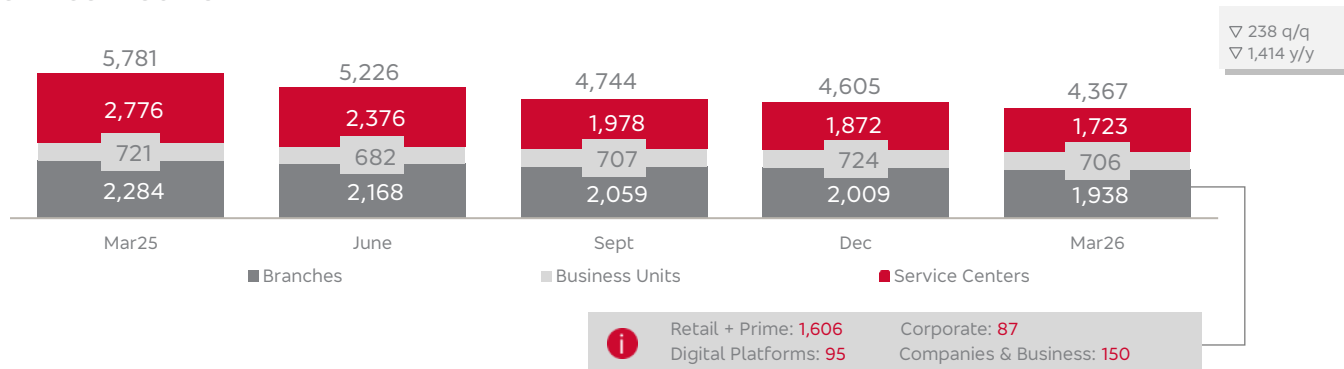
Administrative and personnel expenses declined in the quarter, reflecting the seasonality of the end of the year and the discipline in cost control.

In the annual comparison, the increase in administrative expenses stems mainly from investments in technological infrastructure and the expansion of the volume of transactions, especially data processing, communication and services of the financial system, in line with the strategy of growth and transformation. Expenses with physical points maintained a declining trajectory, showing, for another quarter, the effectiveness of optimizing the footprint.

Personnel expenses grew by 4.7%, influenced by the bank's higher profitability, which boosted profit sharing, while structural expenses remained stable, even with the impact of the 5.68% readjustment of the collective bargaining agreement of 2025.

The other expenses evolved in line with the business growth, especially in the commercialization of cards, whose turnover grew 9% in relation to 1Q25, and in insurance activity expenses, whose operating income increased by 20.4% in 12 months.

Service Network



We have 14 digital platforms and 48 business units allocated to the Principal.

Dynamics of the Insurance Business

1Q26

Income from Insurance Premiums,
Pension Contributions and
Capitalization Bonds

R\$28.5 bi

▽ 4.9% y/y (Excluding VGBL △ 5.0%)

Net Income

R\$2.8 bi

▽ 1.5% q/q

△ 13.0% y/y

ROAE

21.6%

▽ 0.8 p.p. y/y

Bradesco Seguros recorded a net income of R\$2.8 billion in 1Q26 (+13.0% vs. 1Q25), with an ROAE of 21.6%. Income from insurance premiums, pension contributions and capitalization bonds reached R\$28.5 billion (+5.0% vs. 1Q25, excluding VGBL).

The income from insurance, pension plans and capitalization operations showed an evolution of 20.4% vs. 1Q25 and 13.0% vs. 4Q25, adding R\$6.4 billion, supported by the expansion of 22.1% of the industrial result. The improvement of 1.1 p.p. in the claims ratio and the performance of the financing income, with an increase of 17.5% (vs. 1Q25), reinforce the operational and financial consistency of the business.

Technical Provisions totaled R\$455.2 billion (+9.9% vs. 1Q25), and the financial assets totaled R\$482.8 billion (+11.5% vs. 1Q25). In the quarter, the Insurance Group returned to society, as indemnities and benefits, R\$15.4 billion (+11.4% vs. 1Q25).

In February 2026, Banco Bradesco and Grupo Bradesco Seguros announced the creation of Bradsaúde, the most complete health ecosystem in Brazil. The new conglomerate originates from the consolidation of leading and reference companies in the respective areas of activity, such as Bradesco Saúde, Odontoprev and Atlântica Hospitais e Participações.

In the quarter, the Insurance Group intensified efforts to evolve and modernize the client journey, focusing on customization, convenience and speed. From January to March, sales through digital channels totaled R\$1.3 billion (+15.9% vs. 1Q25), with about 1.2 million items sold. The Bradesco Seguros App, which already provides about 150 digital journeys, reached a monthly average of 1.3 million active users (+10% vs. 1Q25), totaling 8.2 million monthly transactions and consultations.

Regarding life insurance, Bradesco Vida e Previdência strengthened its portfolio for SMEs, with the launch of the Empresarial Flexível Coletivo Bradesco product. Aimed at companies from three to 500 lives, it provides insured capital of up to R\$2 million for all groups, offering an expanded range of coverage and assistance. In 1Q26, there was an evolution of 13.3% (vs. 1Q25) in the turnover of the Individual Life segment, with emphasis on the product Vida Viva (+32.7% vs. 1Q25).

Now in private pension, the company launched Proteção a Dois, a pioneering solution in the market that includes two people in a single contract, combining death coverage with the formation of a financial reserve. The product was developed to meet relationships in which there is mutual economic dependence, such as couples and partners, with a simpler, accessible and efficient proposal. The collection in PGBL products registered a growth of 35.3% vs. 1Q25.

In the Auto segment, the novelty was Bradesco Seguro Auto One, aimed at high-value vehicles and destined, at first, to the clients of the Principal segment of Banco Bradesco. The proposal is to offer extended coverage and differentiated services to the premium public. In Property & Casualty, highlight for the evolution of 9.2% in the collection of the Housing segment.

Bradesco Capitalização launched the products "Meu Primeiro Milhão" ("My First Million"), which allows the client, by subscription, to compete monthly for 40 prizes of R\$10 thousand and a special prize of R\$1 million, and "Max Prêmios Torcida", which offers 100% redemption at the end of the term, in addition to monthly draws of up to R\$100 thousand, aiming to unite the habit of saving money to the appeal for sporting events.

With regard to Bradsaúde (SAUD3), it is worth noting that, within Bradesco Saúde, there was the expansion of accredited network to serve clients of its effective plan in the state of Mato Grosso, with the addition of specialties and services in hospitals and clinics in Cuiabá and Várzea Grande, besides the incorporation of new suppliers and reduction of up to 5% in the values practiced for the product. The company also created two exclusive channels of support for the SPG segment, of small and medium-sized enterprises, in order to improve the experience of client companies in the management of their base of beneficiaries.

In the dental sector, the portfolio exceeded the mark of 9.4 million beneficiaries.

Regarding Atlântica D'Or, a partnership between Rede D'Or and Atlântica Hospitais e Participações, it was announced the implementation of a new hospital in Sorocaba (SP), with opening scheduled for the first half of 2028. The initiative consolidates the presence of the network in strategic regions of the country.

Insurance Net Income Statement

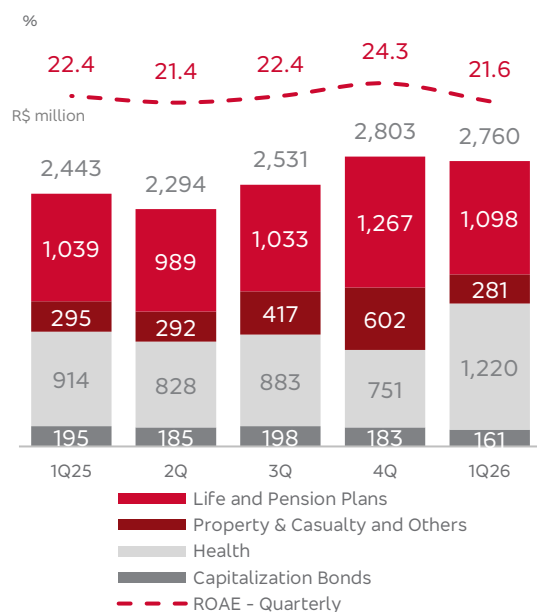
R\$ million	1Q26	4Q25	1Q25	Variation %	
				1Q26 vs. 4Q25	1Q26 vs. 1Q25
\\ Income Statement					
Premiums Earned from Insurance, Pension Plan Contribution and Capitalization Bond Income	18,652	19,373	17,154	(3.7)	8.7
Retained Claims	(12,102)	(13,044)	(11,072)	(7.2)	9.3
Capitalization Bond Draws and Redemptions	(1,143)	(1,563)	(1,520)	(26.9)	(24.8)
Commission Expenses	(1,325)	(1,397)	(1,218)	(5.2)	8.8
Financial Results	2,301	2,280	1,959	0.9	17.5
\\ Income from Insurance, Pension Plans and Capitalization Bonds					
	6,384	5,649	5,303	13.0	20.4
Fee and Commission Income	533	541	479	(1.5)	11.3
Personnel Expenses	(699)	(689)	(609)	1.5	14.8
Other Administrative Expenses	(511)	(599)	(523)	(14.7)	(2.3)
Others	(1,111)	(720)	(526)	54.3	-
\\ Operating Income					
	4,595	4,182	4,124	9.9	11.4
Non-Operating Income / Income Tax / Social Contribution / Non-controlling Interests in Subsidiaries	(1,835)	(1,379)	(1,681)	33.1	9.2
\\ Net Income					
	2,760	2,803	2,443	(1.5)	13.0
Life and Pension Plans	1,098	1,267	1,039	(13.3)	5.7
Health	1,220	751	914	62.5	33.5
Capitalization Bonds	161	183	195	(12.0)	(17.4)
Property & Casualty and Others	281	602	295	(53.3)	(4.7)
\\ Selected Asset Data					
Total Assets	524,056	511,971	468,861	2.4	11.8
Securities	482,763	471,375	432,932	2.4	11.5
Technical Provisions	455,163	445,994	414,273	2.1	9.9
Shareholders' Equity ⁽¹⁾	49,521	47,340	40,541	4.6	22.2

(1) The shareholders' equity of regulated companies (Insurance, Pension plans and Capitalization bonds) totaled R\$23.6 billion in Mar26 and R\$22.0 billion in Dec25.

Note: In Mar26, the Adjusted Shareholders' Equity (ASE) of regulated companies totaled R\$16.0 billion and the Minimum Capital Required (MCR) totaled R\$13.7 billion. In Dec25, the ASE of regulated companies totaled R\$14.8 billion and the MCR totaled R\$13.6 billion.

Income from Insurance, Pension Plans and Capitalization Bonds | +20.4% vs. 1Q25

Net Income and ROAE



The Income from Insurance, Pension Plans and Capitalization operations grew 20.4% compared to 1Q25, supported by the expansion of 22.1% of the industrial result. The improvement of 1.1 p.p. in the claims ratio and the performance of the financing income, with an increase of 17.5%, strengthen the operational and financial consistency of the business.

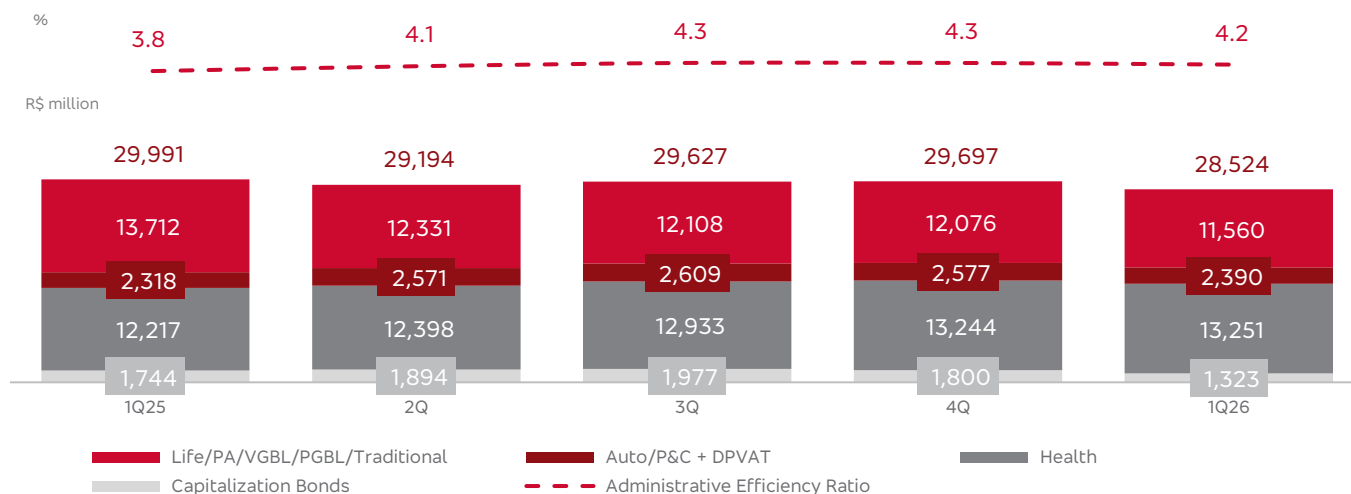
Performance 1Q26 vs. 1Q25	Revenues	Claims Ratio	Commission Ratio	Financial Income
Life and Pension Plans	▽	▽	△	△
Health	△	▽	▽	△
Capitalization Bonds	▽	-	-	△
Property & Casualty and Others	△	▽	△	△

The income from insurance premiums, pension contributions and capitalization bonds in the digital channels totaled R\$1.3 billion in the first three months of the year, an evolution of 15.9% compared to 1Q25.

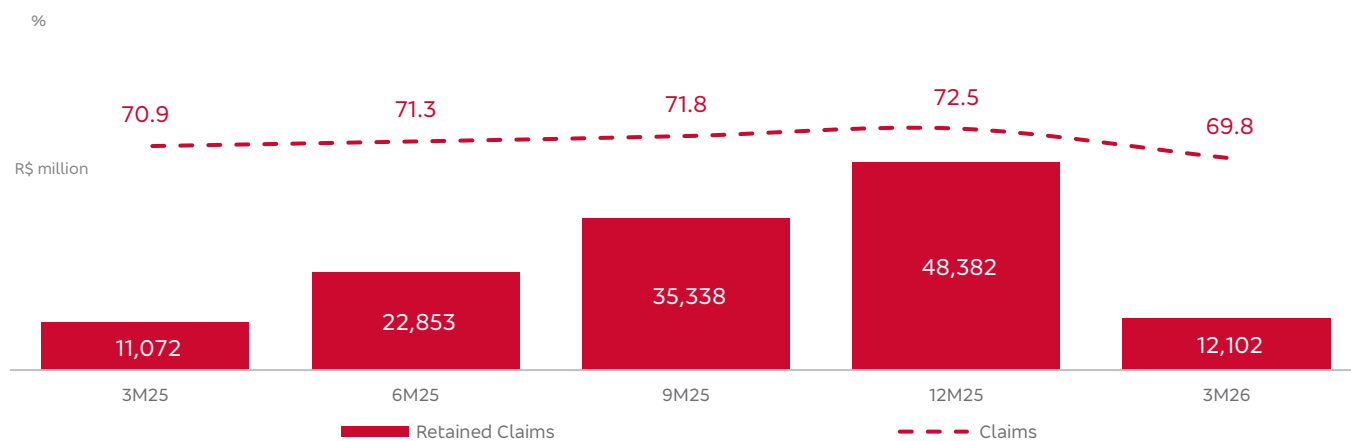


Income from Insurance Premiums, Pension Contributions and Capitalization Bonds and Insurance Operating Income

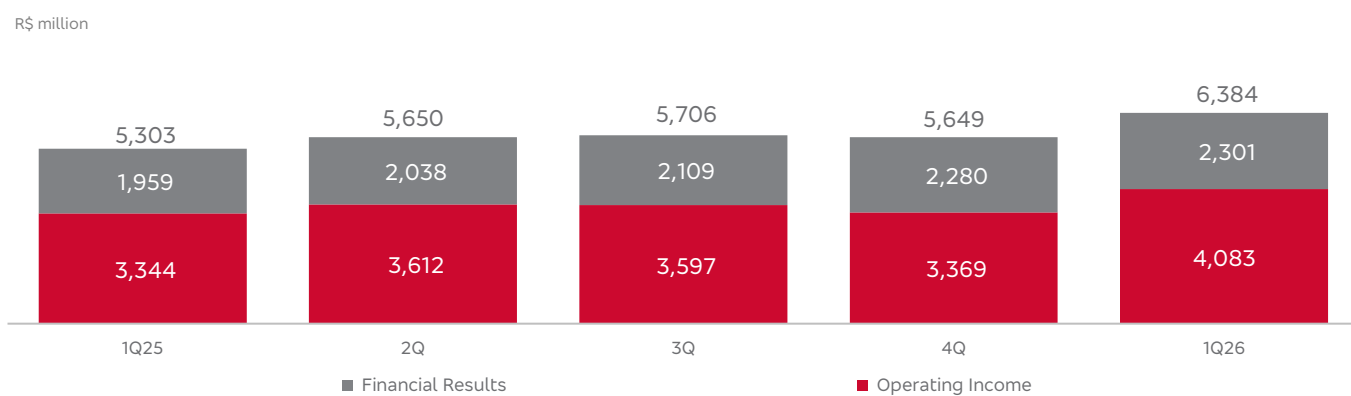
Revenue and Administrative Efficiency Ratio



Retained Claims



Income from Insurance, Pension Plans and Capitalization Operations



The income from Insurance, Pension Plans and Capitalization operations increased by 20.4% vs. 1Q25, driven by the expansion of the industrial result (+22.1%), resulting from the improvement of the claims ratio, with emphasis on Life and Health (Vida e Saúde), and the performance of the financing income (+17.5%).

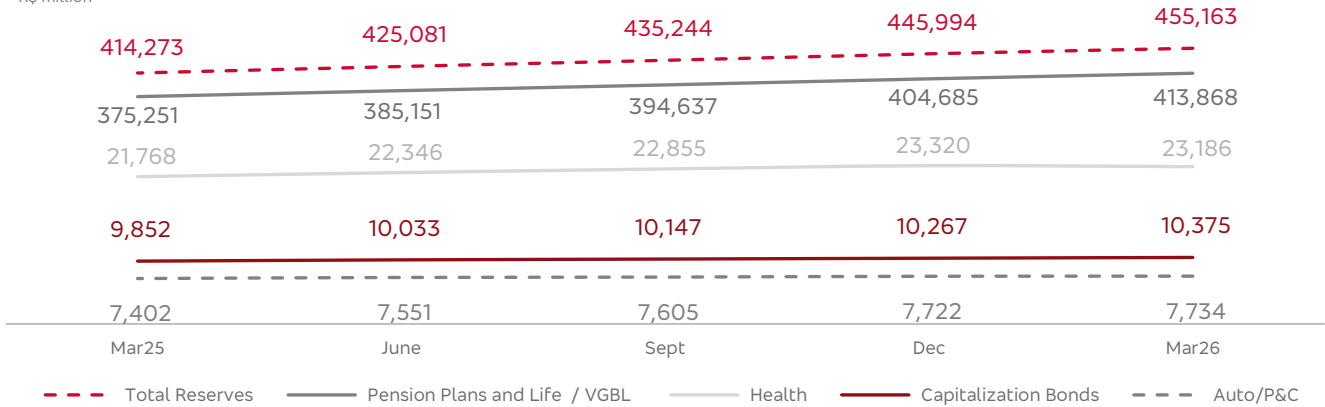


Technical Provisions and Insurance Activity Indicators

Technical Provisions

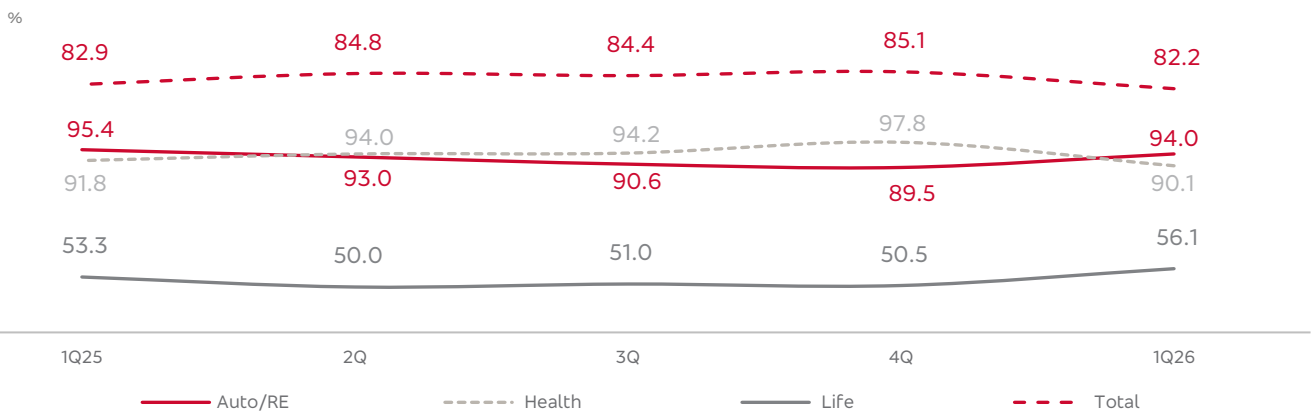
Technical provisions totaled R\$455.2 billion in March 2026, with an increase of 9.9% in 12 months with emphasis on higher provisions in the "Life and Pension Plans" and "Health" segments and of 2.1% in the quarter.

R\$ million



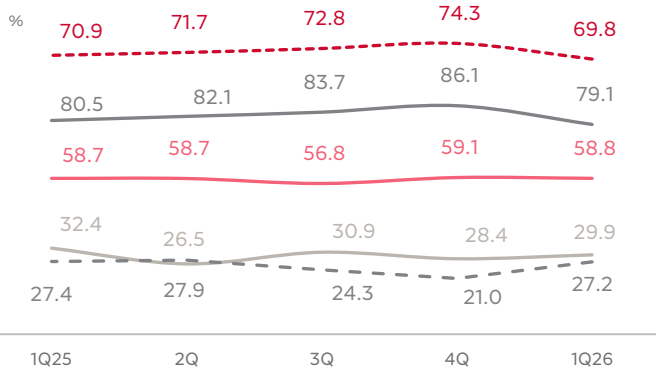
Performance Ratios – Combined Ratio / Claims Ratio / Commission Ratio

Combined Ratio

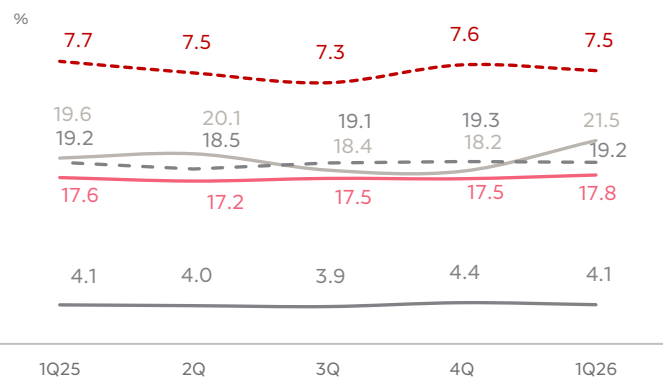


(1) Excluding additional reserves.

Claims Ratio



Commission Ratio

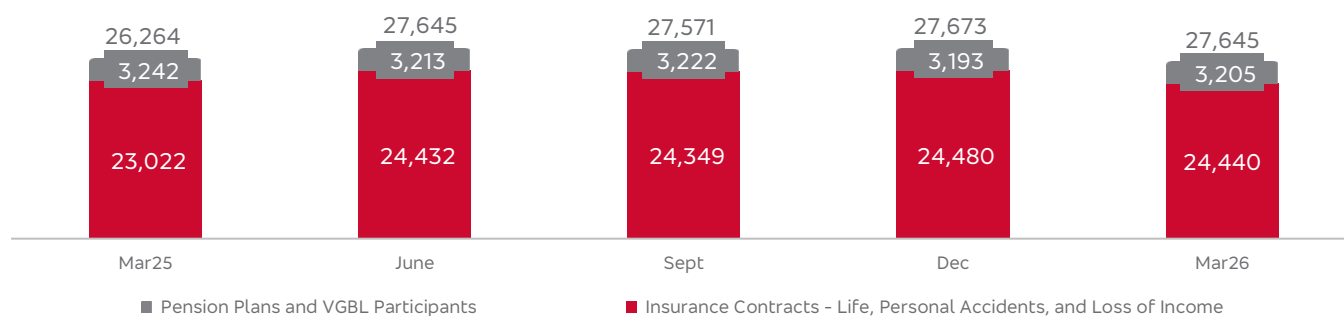




Additional Information

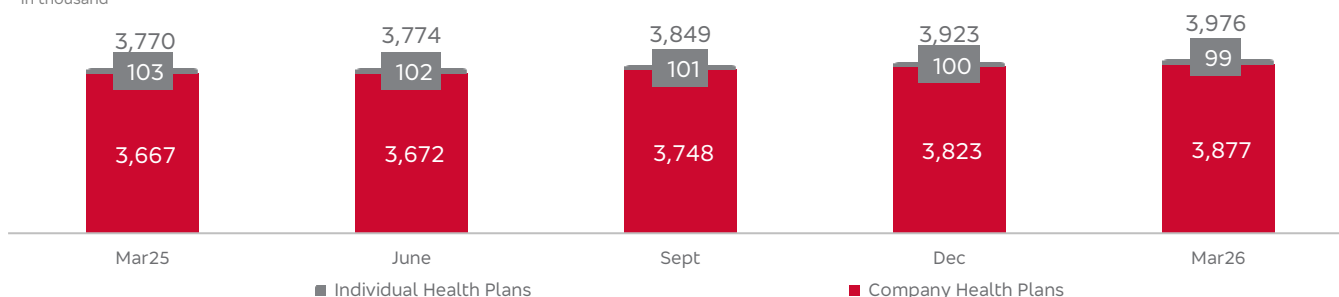
Number of Contracts / Clients - Bradesco Vida e Previdência

In thousand



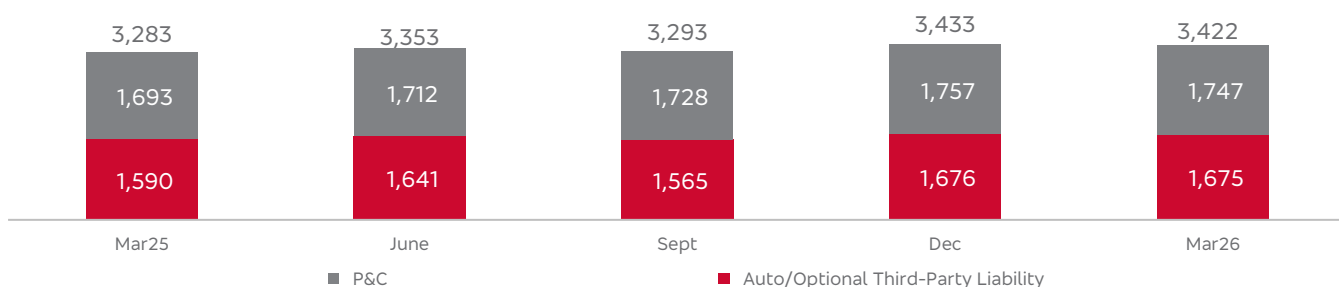
Number of Policyholders of Bradesco Saúde, Mediservice and Bradesco Saúde Operadora de Planos

In thousand



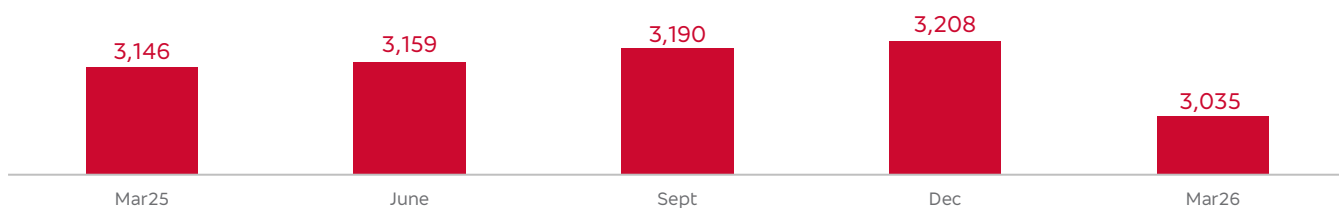
Number of Auto/P&C Policyholders

In thousand



Number of Clients | Capitalization Bonds

In thousand



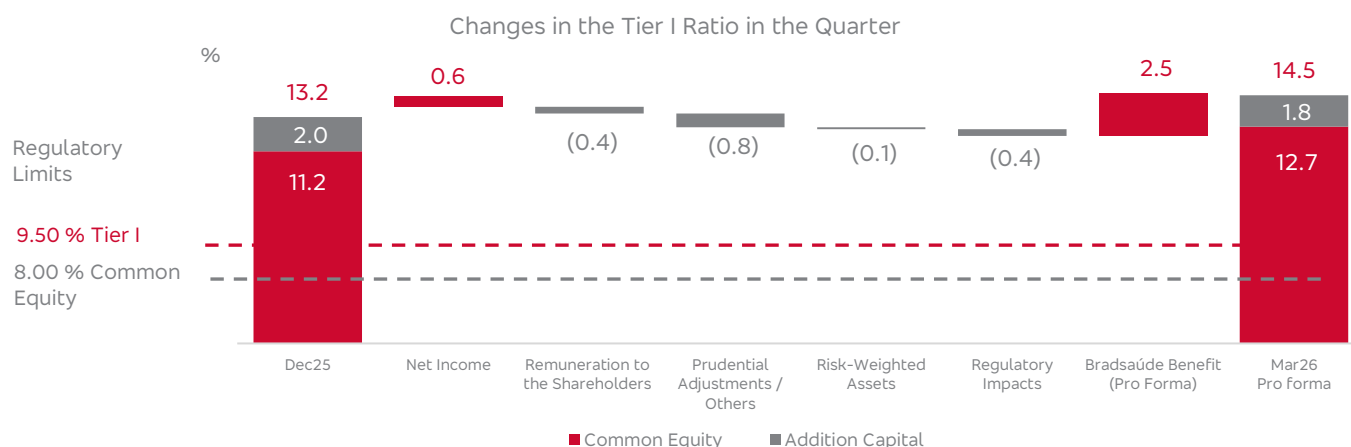


Total Ratio
17.4%

Tier I Ratio
14.5%

Common Equity Ratio
12.7%

The ratios above already reflect, on a pro forma basis, the benefits from the consolidation of the Health business (Bradsaúde).



In R\$ million	Basel III Prudential Conglomerate		
	Mar26	Dec25	Mar25
\\ Calculation Basis			
Regulatory Capital	171,771	174,969	160,025
Tier I	137,988	145,844	134,814
Common Equity	117,010	124,320	114,757
Shareholders' Equity	173,549	172,239	164,193
Non-Controlling/Other	1,874	2,249	2,159
Initial Adoption 4,966 (CMN Resolution 5,199/24)	1,495	2,242	2,242
Prudential Adjustments	(59,909)	(52,410)	(53,837)
Additional Capital	20,978	21,524	20,057
Tier II	33,783	29,125	25,211
\\ Risk-Weighted Assets (RWA)	1,152,479	1,108,962	1,035,931
Credit Risk	985,898	964,646	900,691
Market Risk	29,462	29,559	22,117
Operational Risk	137,119	114,757	113,123
\\ Total Ratio	14.9%	15.8%	15.4%
Tier I Capital	12.0%	13.2%	13.0%
Common Equity	10.2%	11.2%	11.1%
Additional Capital	1.8%	2.0%	1.9%
Tier II Capital	2.9%	2.6%	2.4%

Guidance, Indicators & Economic Perspectives



Annual Guidance

Percentage Changes and Figures for the Full Year 2026

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

Indicators

	1Q26	4Q25	1Q25
Interbank Deposit Certificate (CDI)	3.41	3.59	2.99
Ibovespa	16.35	10.18	8.29
USD - Commercial Rate	(5.14)	3.46	(7.27)
General Market Price Index (IGP-M)	0.20	(0.10)	0.98
Extended Consumer Price Index (IPCA)	1.92	0.60	2.04
Business Days (#)	61	64	61
Calendar Days (#)	90	92	90
\\ Indicators (Closing Rate)			
USD - Commercial Rate (R\$)	5.2194	5.5024	5.7416
CDS 5 years (Points)	140	138	187
Selic - Base Interest Rate (% p.a.)	14.75	15.00	14.25
BM&F Fixed Rate (% p.a.)	13.99	13.81	15.09

Economic Perspectives

%	2026	2027
USD - Commercial Rate (year-end) - R\$	5.35	5.40
Extended Consumer Price Index (IPCA)	4.3	3.4
General Market Price Index (IGP-M)	5.2	3.8
Selic (year-end)	12.50	9.50
Gross Domestic Product (PIB)	1.5	2.0



Additional Information



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

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

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

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

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

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

Customer-Centric

With the client at the heart of all decisions, we are guided by solid principles of ethics, integrity and commitment to prioritizing their interests. Over more than 80 years, we have built a relationship of trust and proximity, present in digital, physical and assisted channels, with the purpose of enabling the realization of dreams and promoting a more balanced financial life.

In this context, we continuously act to offer increasingly relevant experiences, combining active listening to client needs with the use of data intelligence. This approach guides the development of more complete products and services, aligned with the expectations and different moments of each client's journey.

The Client's Voice

To strengthen our customer-centric strategy, we have an area dedicated to the evolution of the customer experience, structured on three strategic pillars. The first, excellence in banking, which guarantees quality services and relevant and customized solutions across all channels. The second, platforms at scale, promotes the use of standardized and reusable components to leverage ideas and productivity. Now, the AI First pillar drives the development of intelligent, reliable and resolvable solutions, contributing to the strengthening of loyalty.

In the quarter, we advanced in several initiatives aimed at the individual, such as making a Pix payment even without balance in the account, by contracting the Crédito Parcelado (Installment Credit), and the launch of the Resumo Pix (Pix Summary), which allows the client to track and manage transactions by the Bradesco App, increasing the transparency and financial control.

We have also evolved on the security fronts in the App, with the modernization of the password recovery journey, making the process simpler and more efficient. In this same context, we highlight the +Proteção Bradesco, which creates an additional layer of security in Pix transactions carried out on internet networks not registered in the App, increasing the protection of operations outside environments considered as secure.

Within the scale platforms, we have advanced the adoption of the Open API Platform, which processed, on average, 30 billion monthly requests in the first quarter and expanded its capillarity with the integration of more than 1,200 new clients via Bradesco's Developers Portal. In Open Finance, we have evolved in the integration of the financial journey, allowing the checking of balances of other institutions through BIA on WhatsApp, increasing the convenience and autonomy of clients.

Recognitions

In line with the customer-centric and continuous innovation strategy, we had initiatives that were recognized by the market, with two cases awarded in the **21st Banking Transformation Award**:

\\ False Call Center Alert

Category: Security and Privacy & Prevention of Risks and Fraud

\\ Open Finance – Initiation without Redirection (Individuals)

Category: Payment Terms



NPS Prime | 1Q26 vs. 1Q25



In Bradesco, evolving begins by listening. Every advance – from small to the most relevant and fundamental – originates from genuine attention to what clients experience, feel and expect from us; it is born from attentive observation to actual needs and the willingness to transform learning into concrete improvements that make sense to the experience of each client.

We are advancing consistently to become an increasingly accessible bank, present and connected to the clients' routine. This path has been guided by a powerful combination of streamlining journeys, cross-channel integration and offering solutions that simplify the day-to-day life of those who use our services.

Putting the client at the center is not an abstract concept, but, on the contrary, a constant practice that is always improving. It means incorporating the client's voice to the decisions, reviewing journeys with a critical eye, and being agile to anticipate real needs. Every adjustment, every improvement and every choice reflect the commitment to evolve along with those who trust our work.

In 2024, Bradesco advanced with the restructuring of the Prime Segment – a leap connected to the Change movement – focusing on the mission of strengthening relationships. The results of this work have repercussions on the experience perceived by clients, made tangible in numbers: in 1Q26, the Segment presented an increase of 11 points in the NPS Bank compared to 1Q25.

By combining human proximity with simpler and integrated journeys, we continue to build experiences that generate trust and relevance over time.

Being Bradesco means to continue advancing with responsibility, clarity and sensitivity, understanding that each interaction is an opportunity that generates value. #SerMaisClient materializes when the client ceases to be only the recipient of the solutions and becomes the protagonist, the starting point of everything we do, of all this context of evolution.

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

Our People

Diversity, Equity and Inclusion

Commitment to diversity and representativeness



80.3 thousand employees | Mar26

(considering employees abroad)

Brazil:

50%
are women

30%
are black people

36%
of leadership positions
are occupied
by women

22%
of leadership positions
are occupied by black
people

5% are people with disabilities

UNIBRAD | Development Solutions and Training
Education, Inclusion and Democratization of Knowledge

+163 thousand participations
in trainings in 1Q26

Main Recognitions

\\ Amazing Places to Work – FIA Employee Experience (FEEx)

\\ Diversity Index i-Diversa – B3

\\ Ethos – Recognition for Promotion of LGBTI+ Rights

\\ Blue Seals – Mercer Marsh

\\ Best Workplaces – Infojobs

\\ Merco Talento Brasil Ranking – Merco

\\ Youth Employability Brazil Award – CIEE

\\ Highlight in the Hiring of Interns

\\ Research of MEJ Careers

Sustainability

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

Sustainability Strategy

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

Sustainable Business



Driving positive impact businesses that foster social and environmental development

Climate Agenda



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

Financial Citizenship



Promoting education and financial inclusion to boost socioeconomic development

Governance

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

Performance

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

Quarter Highlight

By March 2026, we reached **89%** of the expanded target of allocating **R\$450 billion by the end of 2026** (considering the accumulated volume since 2021) aimed at financing sustainable businesses and supporting clients in their transition to a greener, resilient and inclusive economy.

In January 2026, we were one of those contemplated in the **third auction of the Eco Invest program**, an initiative of the Federal Government aimed at attracting private foreign capital for the financing of the green economy in Brazil.

Operations in the program involve investments in corporate shareholding in prioritized production chains, including startups, companies in the expansion phase and corporate spin-off operations. We are committed to structuring R\$1.5 billion in investments, with an average leverage of 3.2 times, which represents a potential volume of **R\$4.7 billion for projects aligned with the sustainable business agenda.**

Highlighted Goals and Commitments

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

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

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

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

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

Transparency

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



For more information, visit the Integrated Report 2025

Digital in Figures



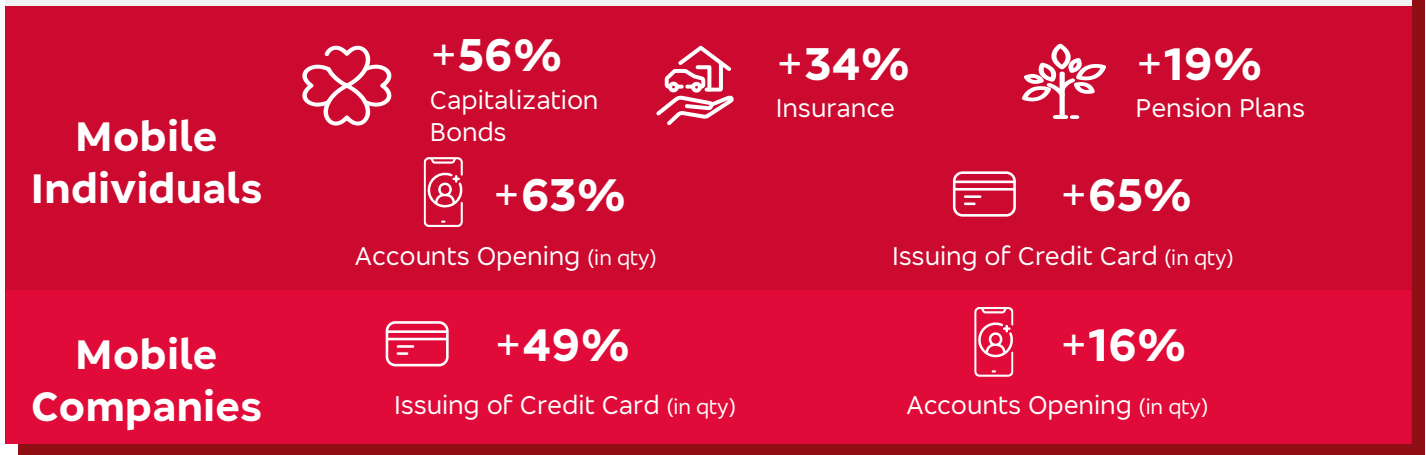
99% of transactions are carried out through **digital channels**

96% are concentrated on **mobile** and **internet**

49% of credits released in 1Q26 were made through **digital channels**

Main Highlights

Amount (R\$) | 1Q26 vs. 1Q25



Bradesco App Rating | Mar26

Individuals

Companies & Business



4.7
of 5



4.7
of 5



4.7
of 5



4.6
of 5

BIA with **GenAI** | Better experience, with agility and resolution

Smart Pix

326 thousand
Accesses to the Journey

37%
Growth in Volume of Users
Mar26 vs. 4Q25

22%
Growth in Access Volume
Mar26 vs. 4Q25

98%
Conversion Rate

Reference date: 1Q26.

For Clients

29 MM
Interactions in BIA with Generative AI

28 MM
Clients with Access

89%
Resolutions

Reference date: 1Q26.

For Employees

Available for **100%** of Employees

7 MM of Interactions

90% Recurring Users

Reference date: since deployment.

Bradesco Principal



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

Bradesco Principal, launched in October 2024, already serves clients in **62 offices strategically distributed** across the country. Throughout 2026 the expansion will continue to more than 100 offices in the main cities of Brazil, reinforcing the positioning of the segment in the high-income market, combining the solidity of Bradesco with a more exclusive, consultative and experience-oriented relationship model.

Performance that reinforces the strength of the strategy

Bradesco Principal begins 2026 presenting growth on all fronts of wealth management, credit and services, demonstrating the solidity of the strategy, the effectiveness of the value proposition and the strategic role of the segment in the construction of an increasingly sustainable high-income base.



Value Proposition built after listening to our clients

The pillars that support the segment include:



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



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



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



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

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



Evolution in Brand Positioning

With the intention of being present in the places where our target audience is concentrated and reinforcing our value proposition, the strategic partnership with the Iguatemi shopping network was signed in 1Q26, offering exclusive benefits, together with Amex, such as two hours of free valet services, exclusive conditions and experiences at shopping events and at the Iguatemi Theater, in addition to an intense campaign to publicize the partnership and Bradesco Principal.



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

Highlights

39.3 thousand

Correspondents

27 million

Clients served/month

+13% (1Q26 vs. 1Q25)

Evolution of the inclusion of Cielo in the base of correspondents

91%

of the Accounts opened purchased at least one product



+161 thousand

Insurance sales in the quarter

Base 100



118%
vs. 1Q25

Commercial Performance

Relevant evolution in the quarter, with **193 thousand accounts opened** and advancement of the sale of products at the time of opening, which reached **91% of accounts opened with at least one product**.

The commercialization of insurance maintained a growth trajectory, with **161 thousand policies sold** in the quarter, representing a **118% variation in comparison to the same period of the previous year**.

Operational Evolution

In 1Q26, Bradesco Expresso maintained a **consistent operational performance**, supported in its national scale and in the diversification of the services portfolio. The channel recorded approximately **27.3 million monthly visits**, especially those of INSS beneficiaries.

International Operations

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



Branches

Nova York

Banco Bradesco S.A.

Grand Cayman

Banco Bradesco S.A.

Representation Offices

Hong Kong

Banco Bradesco S.A.

Guatemala

Representaciones Administrativas Internacionales

Subsidiaries

New York

Bradesco Securities, Inc.

Miami

Bradesco Bank

Bradesco Investments Inc.

Bradesco Global Advisors Inc.

Mexico

Bradescard México Sociedad de Responsabilidad Limitada

Luxembourg

Banco Bradesco Europa S.A.

London

Bradesco Securities UK Limited

Hong Kong

Bradesco Securities Hong Kong Limited

Bradesco Trade Services Limited

My Account

100% digital journey

Opening of **337 thousand accounts** by Mar26

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

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



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



Transfers between:

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

Bradesco Bank



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



Net Operating Revenue
 ▲ **24%** 1Q26 vs. 1Q25



Assets under Custody and Management
 ▲ **37%** Mar26 vs. Mar25



Net Income
 ▲ **33%** 1Q26 vs. 1Q25



Loan Portfolio
 ▲ **12%** Mar26 vs. Mar25



Individuals' Solutions

Banking

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



Credit Card

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



Real Estate Financing

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



Investments



Private Client

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

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

Principal Client

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



Companies Solutions

Cash Management

checking account, money market and remunerated deposits

Payments

correspondent bank and international transfers

Documentary Services

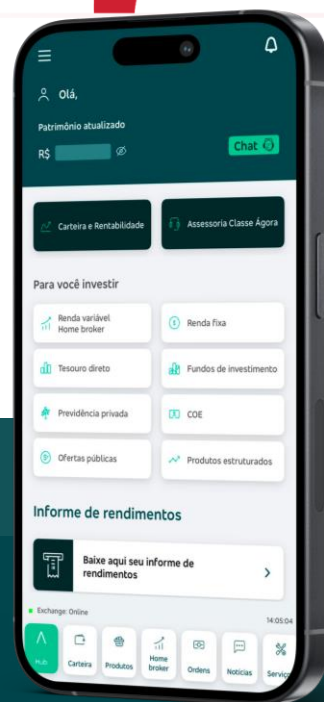
collection of exports and commercial letter of credit

Corporate Credit

financing of import, export and working capital

Ágora Investimentos

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



Ágora in Figures | Mar26

Client Base

+14% in 12 months

1.4
Million

Assets under Custody

+30% in 12 months

R\$142
Billion

Ágora App Rating



Reclame Aqui Review



Specialized Assistance

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



Product Portfolio

Broad portfolio with a careful curation process, which includes Bradesco products and over 110 relevant market partners



Research & Economics Content

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



Digital Experience

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



ÁGORA
A CASA DE INVESTIMENTOS DO BRADESCO



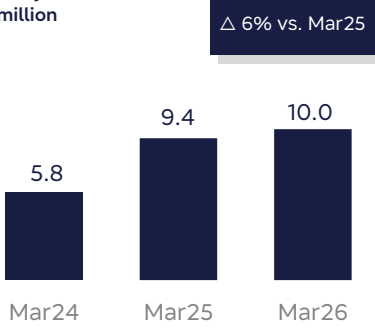
Be well informed about everything that happens in the market by accessing our profiles on social media.



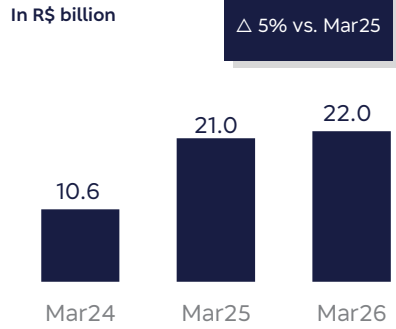
HIGHLIGHTS 1Q26

In 2026, we maintained the focus on expanding the portfolio of collateralized loan products, as well as on the greater profitability of the other products. In the first quarter of 2026, we observed an acceleration in the volumes, driven by the expansion of agreements in payroll-deductible loan target audience and by the maturing of the Worker's Loan offer through CTPS Digital.

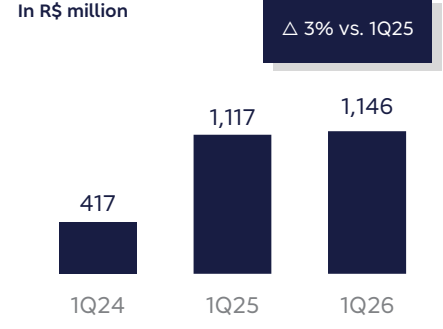
Unique Clients In million



Total Portfolio In R\$ billion



Total Revenues In R\$ million



digio

É Banco.
É Digital.
É Bradesco.

🔍 | digio.com.br

Service Points, Clients and Market Share



	Mar26	Dec25	Mar25
\\ Structural Information - Units			
Customer Service Points	86,659	85,476	82,633
- Service Network	4,367	4,605	5,781
Branches ⁽¹⁾	1,938	2,009	2,284
Retail + Prime	1,606	1,684	1,974
Companies & Business	150	150	150
Corporate	87	83	83
Digital Platform	95	92	77
Principal	14	14	4
Service Centers	1,293	1,441	2,325
Electronic Service Centers	430	431	451
Business Units ⁽¹⁾	706	724	721
Retail + Prime	658	676	718
Principal	48	48	3
- Banco24Horas Network	21,313	20,574	18,108
- Bradesco Expresso (Correspondent Banks)	39,250	39,335	38,707
- Bradesco Financiamentos	21,716	20,949	20,024
- Branches, Subsidiaries and Representation Office, Abroad	13	13	13
ATMs	39,462	39,245	39,073
- Onsite Network - Bradesco	12,150	12,540	14,788
- Banco24Horas Network	27,312	26,705	24,285
Employees - Total Consolidated	80,348	82,095	83,365
Employees - Insurance Group	8,148	8,148	8,088
Interns	2,326	2,262	2,354
\\ Customers - In million			
Total Customers ⁽²⁾	74.3	74.3	73.5
- Account Holders	37.9	37.7	38.2
- Non-Account Holders ⁽⁵⁾	36.4	36.6	35.3
\\ Market Share % - BACEN main products and services in relation to the market			
\ Bank			
Demand Deposits	N/A	7.2	6.3
Savings Deposits	N/A	11.9	12.3
Time Deposits	N/A	12.6	11.7
Loans	10.3	10.4	10.4
Loans - Private Institutions	17.7	17.7	17.9
Vehicles Individuals (CDC + Leasing)	11.2	10.8	10.4
Payroll-Deductible Loans	13.9	14.1	14.2
Social Security Institute (INSS)	14.8	15.2	15.2
Private Sector	6.6	6.6	11.1
Public Sector	15.2	14.8	13.8
Real Estate Financing	9.5	9.6	9.7 ⁽⁴⁾
\ Consortia			
Real Estate	11.8 ⁽⁵⁾	12.6	12.8
Auto	21.2 ⁽⁵⁾	21.7	24.1
Trucks, Tractors and Agricultural Implements	16.5 ⁽⁵⁾	16.5	17.1
\ International Division			
Export Market	13.2	13.7	18.7
Import Market	9.0	8.8	8.8
\ Insurance			
Insurance Premiums, Pension Plan Contributions and Capitalization Bond Income	N/A	22.8	23.1
Technical provisions for insurance, pension plans and capitalization bonds	N/A	21.3	21.6
Pension Plan Investment Portfolios	21.6 ⁽⁵⁾	21.7	22.1
\ Funds			
Investment Funds and Managed Portfolios	16.2	16.3	16.3
\ National Social Security Institute (INSS)			
Benefit Payment to Retirees and Pensioners	25.4	25.7	27.0
\ Leasing			
Lending Operations	39.0 ⁽⁵⁾	38.5	34.4

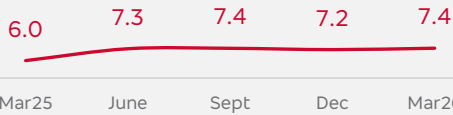
(1) It considers the grouping of branches / business units and in Bacen it considers the counting per active CNPJ (Corporate Taxpayer's ID); (2) It considers the number of clients per CPF (Individual Taxpayer's ID) or CNPJ (Corporate Taxpayer's ID); (3) It includes clients with a relationship through consortiums, payroll-deducted loans, Digo, the Brokerage, among others; (4) It considers only operations carried out in the country; (5) Reference date: Feb26 and N/A - Not available.

Return to Shareholders

Main Ratios

Price / Earnings Ratio ⁽¹⁾

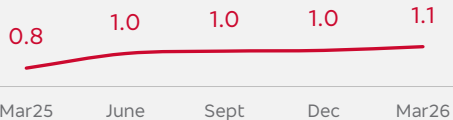
It indicates the possible number of years (fiscal) in which the investor would recover the capital invested, based on the closing prices of common and preferred shares.



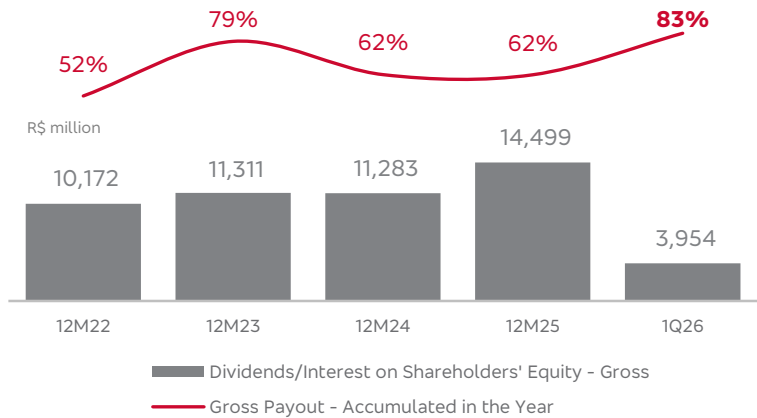
(1) Recurring net income in 12 months.

Market Capitalization / Book Value

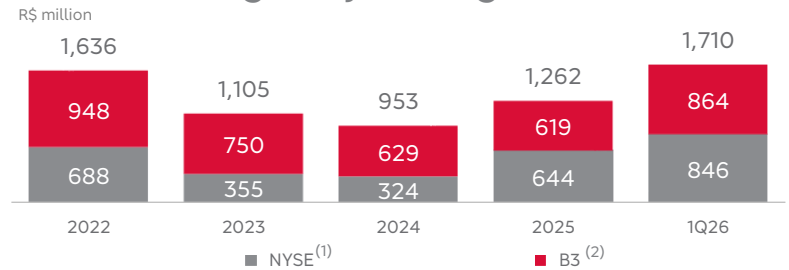
It indicates how many times by which Bradesco's market capitalization exceeds its shareholders' equity.



Payout / Dividends and Interest on Shareholders' Equity



Trading Daily Average Volume

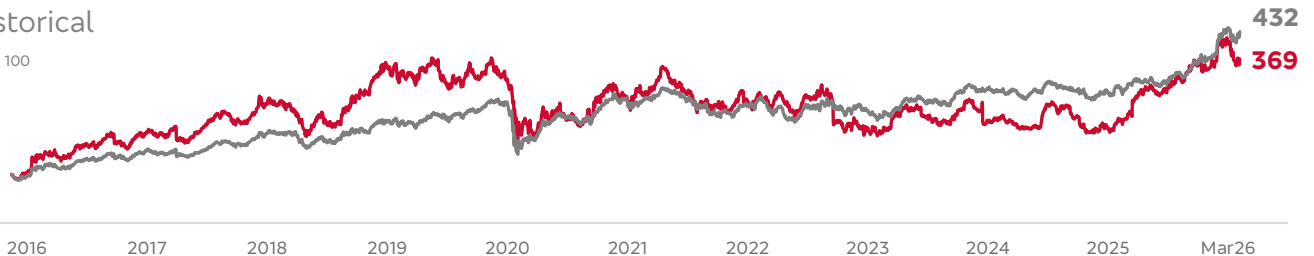


(1) BBD "Preferred Shares" and BBDO "Common Shares" (as of March 2012); and (2) BBDC3 "Common Shares" and BBDC4 "Preferred Shares".

Performance of Preferred Shares – BBDC4

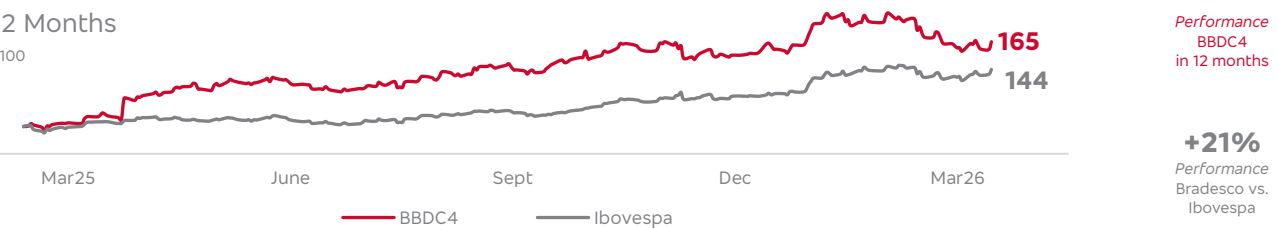
Historical

Base 100



In 12 Months

Base 100



Recommendation of Market Analysts

Preferred Shares – BBDC4

(14 reports were analyzed in 1Q26)

9 Buy **4 Hold** **1 Sell**



Market Capitalization | Mar26
R\$189.6 bi

Performance of the Bradesco Shares ⁽¹⁾

In R\$	Variation %				
	Mar26	Dec25	Mar25	Mar26 x Dec25	Mar26 x Mar25
Book Value per Common and Preferred Share	16.42	16.29	15.53	0.8	5.7
Last Trading Day Price – Common Shares	16.42	15.29	10.18	7.4	61.4
Last Trading Day Price – Preferred Shares	18.86	17.84	11.42	5.7	65.1

(1) Adjusted for corporate events during the periods.

Additional Information

IR - Investors Relations Area

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

In the first quarter of 2026:

We serve
364
institutional and
non-institutional investors

We participated in
11
events, including:

- **3** international conferences,
- **4** national conferences and
- **4** non-deal road show.



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

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

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

Ratings

Moody's

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

S&P Global

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

Bradesco Bank

Moody's

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

Additional Information



Capital Management

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

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

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

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

Selected Information

In R\$ million (unless otherwise stated)

	1Q26	4Q25	3Q25	2Q25	1Q25
\\ Income Statement for the Period					
Recurring Net Income	6,811	6,516	6,205	6,067	5,864
Book Net Income	5,030	6,476	6,205	6,067	5,802
Operating Income	8,667	8,038	7,879	7,804	7,542
Net Interest Income	20,051	19,245	18,710	18,044	17,233
Client NII	19,498	19,119	18,611	17,756	16,771
Total Revenues	36,881	36,097	35,091	34,133	32,355
Expanded Loan Loss Provisions	(9,667)	(8,828)	(8,560)	(8,142)	(7,642)
Client NII Net of Provisions	9,831	10,291	10,051	9,614	9,129
Fee and Commission Income	10,373	11,084	10,592	10,307	9,769
Operational Expenses	(16,178)	(16,958)	(16,488)	(15,898)	(15,006)
Income from Insurance, Pension Plans and Capitalization Bonds	6,384	5,649	5,706	5,650	5,303
\\ Statement of Financial Position					
Total Assets	2,476,352	2,382,602	2,256,529	2,196,957	2,114,665
Expanded Loans Portfolio	1,089,896	1,089,230	1,034,238	1,018,426	1,005,122
- Individuals	473,989	466,503	451,568	442,446	432,851
- Companies	615,907	622,727	582,670	575,981	572,272
Allowance for Loan Losses (LLP)	(58,156)	(57,977)	(57,200)	(58,143)	(57,787)
Total Deposits	754,921	730,704	670,386	645,219	625,911
Shareholders' Equity	173,549	172,239	169,590	167,312	164,193
Assets under Management	3,679,989	3,561,649	3,416,844	3,289,911	3,190,631
\\ Performance Indicators (%)					
Recurring Net Income per Share (in 12 month) - R\$ ⁽¹⁾	2.42	2.33	2.23	2.13	2.01
Recurring Net Income per Share - R\$ ⁽¹⁾	0.64	0.62	0.59	0.57	0.55
Book Value per Common and Preferred Share - R\$ ⁽¹⁾	16.42	16.29	16.04	15.83	15.53
Dividends/Interest on Shareholders' Equity - Common Share (Net of Tax) ⁽¹⁾	0.29	0.30	0.29	0.27	0.25
Dividends/Interest on Shareholders' Equity - Preferred Share (Net of Tax) ⁽¹⁾	0.32	0.33	0.32	0.30	0.27
Annualized Return on Average Equity ⁽²⁾	15.8	14.8	14.6	14.6	14.4
Annualized Return on Average Assets ⁽²⁾	1.1	1.1	1.1	1.1	1.1
Fixed Asset Ratio	27.7	26.9	26.6	26.1	25.0
Net Dividends/Interest on Shareholders' Equity	3,262	3,284	3,223	3,051	2,766
Liquidity Coverage Ratio (LCR)	161.6	158.3	152.6	148.2	135.8
Net Stable Funding Ratio (NSFR)	122.1	122.8	121.4	121.8	118.8
Coverage Ratio (Fee and Commission Income/Administrative and Personnel Expenses) ⁽³⁾	81.7	81.6	81.1	80.8	79.8
Cost-to-Income Ratio - (in 12 month) ⁽⁴⁾	49.2	50.0	50.7	51.2	51.8
Market Capitalization - R\$ million ⁽⁵⁾	189,619	178,678	174,078	165,724	127,020
\\ Loan Portfolio Quality (%)					
Delinquency Ratio (Overdue > 90 days / Loan Portfolio)	4.2	4.1	4.1	4.1	4.1
Coverage Ratio (Provision for Expanded Portfolio / Expanded Exposure Past Due > 90 days)	161.0	166.0	168.9	177.8	183.1
Expanded Loan Portfolio Classified in Stage 1 / Expanded Loan Portfolio	88.5	89.1	88.6	88.7	88.9
Expanded Loan Portfolio Classified in Stage 2 / Expanded Loan Portfolio	4.0	3.7	3.9	3.5	3.3
Expanded Loan Portfolio Classified in Stage 3 / Expanded Loan Portfolio	7.5	7.2	7.5	7.8	7.8

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

Loan Portfolio

Portfolio Segregated by Modality

R\$ million	Mar26	Dec25	Mar25	Variation %	
				Quarter	12 months
Individuals	458,752	451,830	422,866	1.5	8.5
Companies	354,360	357,188	319,542	(0.8)	10.9
\\ Loan Portfolio - Total	813,112	809,019	742,407	0.5	9.5
Sureties and Guarantees ⁽¹⁾	123,763	125,883	117,052	(1.7)	5.7
Other Products with a Credit Feature ⁽²⁾	153,021	154,327	145,663	(0.8)	5.1
\\ Expanded Loan Portfolio - Total	1,089,896	1,089,230	1,005,122	0.1	8.4
\\ Individuals	473,989	466,503	432,851	1.6	9.5
\\ Companies	615,907	622,727	572,272	(1.1)	7.6
Large Corporates	361,328	362,124	349,817	(0.2)	3.3
Micro, Small and Medium-Sized Enterprises	254,579	260,603	222,454	(2.3)	14.4
				Without Exchange Variation	0.6

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

Expanded Loan Portfolio Distribution | by Economic Sector

	Mar26	%	Dec25	%	Mar25	%
\\ Economic Sector						
Public Sector	16,095	1.5	16,034	1.5	12,838	1.3
Private Sector	1,073,801	98.5	1,073,196	98.5	992,284	98.7
\\ Total	1,089,896	100.0	1,089,230	100.0	1,005,122	100.0
Companies	615,907	56.5	622,727	57.2	572,272	56.9
Services	184,141	16.9	182,045	16.7	147,101	14.6
Retail	50,253	4.6	52,137	4.8	48,983	4.9
Transportation and Concession	48,090	4.4	47,231	4.3	45,058	4.5
Real estate and Construction Activities	35,454	3.3	35,939	3.3	33,879	3.4
Production and Distribution of Electricity	30,667	2.8	29,108	2.7	28,875	2.9
Wholesale	32,136	2.9	33,944	3.1	32,370	3.2
Food Products	26,942	2.5	27,442	2.5	23,419	2.3
Petrol, Derived and Aggregated Activities	15,033	1.4	16,118	1.5	12,128	1.2
Automotive	9,724	0.9	9,748	0.9	10,039	1.0
Other Sectors	183,466	16.8	189,015	17.4	190,420	18.9
Individuals	473,989	43.5	466,503	42.8	432,851	43.1

Portfolio by Debtors

Diversification strategy, with no relevant concentrations.



Balance Sheet

Consolidated Bradesco

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

R\$ million	Mar26	Dec25	Mar25	Variation %	
				Mar26 vs. Dec25	Mar26 vs. Mar25
\\ Assets					
\\ Cash and Cash Equivalents	13,998	15,363	16,926	(8.9)	(17.3)
\\ Financial Assets at Fair Value through Profit or Loss	573,708	605,972	497,566	(5.3)	15.3
Securities and Other Financial Assets	544,795	583,453	477,319	(6.6)	14.1
Derivative Financial Instruments	28,913	22,519	20,247	28.4	42.8
\\ Financial Assets at Fair Value through Other Comprehensive Income	118,954	109,922	104,119	8.2	14.2
Securities, Net of Provision for Expected Credit Loss Associated with Credit Risk	118,954	109,922	104,119	8.2	14.2
\\ Financial Assets at Amortized Cost	1,565,825	1,455,863	1,302,759	7.6	20.2
Interbank Investments	331,834	235,353	171,308	41.0	93.7
Compulsory deposits and other Deposits with the Brazilian Central Bank	125,959	122,573	117,031	2.8	7.6
Securities, Net of Provision for Expected Credit Loss Associated with Credit Risk	286,459	291,305	276,259	(1.7)	3.7
Loans, Net of Provision for Expected Credit Loss Associated with Credit Risk	653,247	642,498	581,086	1.7	12.4
Leases, Net of Provision for Expected Credit Loss Associated with Credit Risk	7,780	7,515	6,381	3.5	21.9
Other Financial Assets	160,546	156,620	150,694	2.5	6.5
\\ Non-Financial Assets Held for Sale	1,474	1,353	1,362	8.9	8.2
\\ Investments in Subsidiaries, Associates and Joint Ventures	6,842	5,956	5,986	14.9	14.3
\\ Property and Equipment, Net	9,206	9,034	8,844	1.9	4.1
\\ Intangible Assets and Goodwill, Net	27,200	26,451	24,376	2.8	11.6
\\ Recoverable Taxes	13,973	14,152	12,834	(1.3)	8.9
\\ Deferred Taxes	120,348	119,840	111,937	0.4	7.5
\\ Other Assets	24,824	18,696	27,956	32.8	(11.2)
\\ Total Assets	2,476,352	2,382,602	2,114,665	3.9	17.1
\\ Liabilities					
\\ Financial Liabilities at Amortized Cost	1,720,569	1,648,275	1,412,831	4.4	21.8
Deposits from Financial Institutions	512,523	472,782	403,973	8.4	26.9
Customer Deposits	718,885	724,464	623,969	(0.8)	15.2
Debt Securities Issued	343,361	327,884	278,981	4.7	23.1
Subordinated Debt	58,626	54,715	58,926	7.1	(0.5)
Other Financial Liabilities	87,173	68,431	46,982	27.4	85.5
\\ Financial Liabilities at Fair Value through Profit or Loss	26,148	18,163	14,925	44.0	75.2
\\ Provision for Expected Loss	2,871	3,058	3,659	(6.1)	(21.5)
Loan Commitments and Credit Lines to be Released	1,568	1,777	2,343	(11.8)	(33.1)
Financial Guarantees	1,302	1,281	1,316	1.6	(1.1)
\\ Technical Provisions for Insurance, Pension and Capitalization	455,163	445,994	414,273	2.1	9.9
\\ Other Provisions	34,554	36,403	32,650	(5.1)	5.8
\\ Current Taxes	1,674	2,543	1,365	(34.2)	22.7
\\ Deferred Taxes	6,445	5,531	4,938	16.5	30.5
\\ Other Liabilities	51,162	46,060	61,515	11.1	(16.8)
\\ Total Liabilities	2,298,586	2,206,028	1,946,156	4.2	18.1
\\ Equity	177,766	176,574	168,509	0.7	5.5
\\ Equity Attributable to Controlling Shareholders	173,549	172,239	164,193	0.8	5.7
\\ Non-Controlling Interests	4,217	4,335	4,316	(2.7)	(2.3)
\\ Total Equity	177,766	176,574	168,509	0.7	5.5
\\ Total Liabilities and Equity	2,476,352	2,382,602	2,114,665	3.9	17.1

Balance Sheet

Consolidated Insurance

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

R\$ million	Mar26	Dec25	Mar25	Mar26 vs. Dec25	Mar26 vs. Mar25
\\ Assets					
\\ Current and Long-Term Assets	508,772	497,594	455,323	2.2	11.7
Securities	482,763	471,375	432,932	2.4	11.5
Insurance Premiums Receivable	7,284	7,376	6,695	(1.3)	8.8
Other Credits	18,725	18,843	15,696	(0.6)	19.3
\\ Permanent Assets	15,285	14,377	13,538	6.3	12.9
\\ Total	524,056	511,971	468,861	2.4	11.8
\\ Liabilities					
\\ Current and Long-Term Liabilities	473,748	463,831	427,548	2.1	10.8
Technical Provisions for Insurance, Pension Plans and Capitalization Bonds	455,163	445,994	414,281	2.1	9.9
Tax, Civil and Labor Contingencies	3,292	3,201	2,651	2.8	24.2
Other Obligations	15,293	14,635	10,615	4.5	44.1
\\ Non-controlling Interest	787	801	773	(1.6)	1.9
\\ Shareholder's Equity	49,521	47,340	40,541	4.6	22.2
\\ Total	524,056	511,971	468,861	2.4	11.8

Minimum Capital Required – Bradesco Seguros

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

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

In March 2026, the Adjusted Shareholders' Equity (ASE) of regulated companies was R\$16.0 billion and the Minimum Capital Required (MCR) was R\$13.7 billion.

Managerial x Recurring



Analytical Breakdown of Income Statement

R\$ million	First Quarter of 2026			
	Managerial Income Statement ⁽¹⁾	Reclassifications ⁽²⁾	Non-Recurring Events	Recurring Income Statement ⁽³⁾
\\ Net Interest Income	24,294	(4,243)	-	20,051
Expanded Loan Loss Provisions	(10,458)	791	-	(9,667)
\\ Nil Net of Provisions	13,836	(3,452)	-	10,384
Income from Insurance, Pension Plans and Capitalization Bonds	4,083	2,301	-	6,384
Fee and Commission Income	10,333	40	-	10,373
Operating Expenses	(17,378)	1,200	-	(16,178)
Personnel Expenses	(7,019)	-	-	(7,019)
Other Administrative Expenses	(5,586)	(6)	-	(5,592)
Other Operating Income / Expenses	(4,773)	1,206	-	(3,567)
Tax Expenses	(2,404)	35	-	(2,369)
Equity in the earnings (losses) of unconsolidated and jointly controlled subsidiaries	73	-	-	73
\\ Operating Income	8,543	124	-	8,667
Non-Operating Income	(80)	85	-	5
Income Tax / Social Contribution and Non-controlling Interest	(3,433)	(209)	1,781	(1,861)
\\ Net Income	5,030	-	1,781	6,811

(1) For more information, please check note 37 – Balance Sheet and Managerial Statement of Income by Business Segment in the “Complete Financial Statements” chapter of this report; (2) It includes reclassifications in items from the statement of income that do not affect the Net Income but allow a better analysis of business items, including the hedge adjustment; contemplates the relocation, in the lines of Net Interest Income and Expanded Loan Loss Provisions, related to the effects of the sale operation of financial assets (credit concession); and (3) It refers to the Managerial Statement of Income⁽¹⁾ with the reclassifications between items, which do not affect the Net Income.

BRGAAP vs. IFRS Comparative

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

Attributed to the controlling shareholders R\$ million	Shareholder's Equity		Net Income	
	Mar26	1Q26	1Q25	
\\ BRGAAP	173,549	5,030	5,802	
Loss Provisions	665	29	(284)	
Insurance Contracts	1,784	102	24	
Goodwill on Business Combination	4,975	19	22	
Other	(1,210)	(2)	40	
\\ IFRS	179,763	5,178	5,604	
\\ IFRS vs. BRGAAP Difference	6,214	148	(198)	

Main Adjustments

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

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

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

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Independent Auditors **Report**



Independent Assurance Report – Limited Assurance Report

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

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

We were engaged by Banco Bradesco S.A. ("Bradesco" and "Bank") to prepare a report on the process of compilation and presentation of the interim supplementary consolidated financial information included in the Bradesco's Economic and Financial Analysis Report for the period of three-month period ended March 31, 2026, in the form of an independent limited assurance conclusion if, based on our work performed and the evidence obtained, nothing has come to our attention that causes us to believe that Bradesco's assertion that the process of compilation and presentation of interim supplementary consolidated financial information included in the Economic and Financial Analysis Report was not adequately presented, in all material respects, in accordance with the information referred to in the paragraph "Criteria for preparation of the interim supplementary consolidated financial information" attached to this report.

Responsibilities of Management of Bradesco

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

Our Responsibilities

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

KPMG Auditores Independentes Ltda. ("KPMG") applies the Brazilian Standard for Quality Management (NBC PA 01), which requires KPMG to plan, implement and operate a quality management system, including policies or procedures related to compliance with ethical requirements, professional standards and applicable legal and regulatory requirements. We comply with the independence and other ethical requirements of the Accountant's Code of Professional Ethics and Professional Standards (including the Independence Standards) based on the fundamental principles of integrity, objectivity, professional competence and care, confidentiality, and professional behavior.



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

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

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

Criteria for the preparation of interim supplementary consolidated financial information

The interim supplementary consolidated financial information included in the Economic and Financial Analysis Report for the three-month period ended March 31, 2026 was compiled by the Bradesco's Management, based on the interim consolidated financial statements in accordance with accounting practices adopted in Brazil applicable to institutions authorized to operate by the Central Bank of Brazil as of March 31, 2026 and on the criteria described in the Economic and Financial Analysis Report and in the explanatory note 37 of such interim consolidated financial statements, for the purpose of additional analysis, without, however, being part of the interim consolidated financial statements disclosed on that date.

Conclusion

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

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

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

São Paulo, April 29, 2026

KPMG Auditores Independentes Ltda.

CRC 2SP-014428/O-6

Original report in Portuguese signed by

André Dala Pola

Accountant CRC 1SP214007/O-2

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Financial Statements

1Q26



Dear Shareholders,

We submit to you the Consolidated Financial Statements of Banco Bradesco S.A. related to the first quarter of 2026. We follow all of the accounting practices adopted in Brazil, applicable to institutions authorized to operate by the Central Bank of Brazil.

Economic Comment

The Brazilian economy showed mixed signals in the last quarter. On the one hand, some sectors continue to slow down, reflecting the effects of the restrictive monetary policy. On the other hand, specific factors, such as income tax exemption, and the heated labor market can lead to some acceleration in the short term. Our projections indicate a growth of 1.5% in 2026, more modest than the 2.3% growth observed last year.

Despite the inflation expectations and the current inflation being still above the target and the bullish impact on prices due to the conflict in the Middle East, the Central Bank of Brazil has started the interest-cutting cycle. By reducing the Selic rate from 15.00% to 14.75% in March, the authority adopted a posture of caution and serenity in the calibration of interest, given the high uncertainty, and left the next steps conditioned to the evolution of the scenario. We believe that the Central Bank of Brazil will continue cutting the basic interest rate over the next few months.

Uncertainties about the international scenario have intensified. The war in Iran materialized one of the risks of the global scenario, bringing doubts about the extent of the conflict and its impacts on commodity prices, mainly oil and fertilizers, inflation, world growth and how the monetary policy is conducted.

Highlights 1Q26

In February 2026, Banco Bradesco S.A. (“Bradesco”) published to its shareholders and the market in general the Notice to the Market on Corporate Restructuring to Consolidate the Health Business of the Bradesco Organization through the partial split of Bradseg Participações (“Bradseg”), which represents the initial stage of the operation (“Operation”). The Operation aims to generate multiple benefits to the stakeholders of the companies involved. As a result of the Operation, of which the Bradseg split is the inaugural phase, Odontoprev will integrate a complete health ecosystem, which will bring together health and dental insurance operators, hospitals, laboratories and diagnostic centers, primary care clinics and oncological clinics, and service platforms focused on the health segment, as well as healthtechs.

In March 2026, two Shareholders’ Meetings were held. The Special and Annual Shareholders’ Meeting, held on March 10, 2026, decided on the increase in the capital stock to ninety-three billion, seven hundred and seventy million reais (R\$93,770,000,000.00), as well as on the re-election and election of the members of the Board of Directors and of the Fiscal Council. In turn, the Special Shareholders’ Meeting, held on March 31, 2026, decided on the consolidation of the partial split of Bradseg Participações S.A., with the incorporation of the split portion by Banco Bradesco S.A.



Highlighted Information

1Q26

BOOK NET INCOME

R\$5.0 bi

EARNINGS PER SHARE

R\$0.45 common

R\$0.50 preferred

ROAE

11.6%

BOOK VALUE PER SHARE

R\$16.42

MARKET VALUE

R\$189.6 bi

TIER I CAPITAL

12.0%

SHAREHOLDERS' EQUITY ⁽¹⁾

R\$173.5 bi

INTEREST ON SHAREHOLDERS' EQUITY R\$4.0 bi (gross) | Payout 83% (gross)

EXPANDED LOAN PORTFOLIO
(Mar26 vs. Mar25)

R\$1,089.9 bi (+8.4%)

INDIVIDUALS: R\$474.0 bi (+9.5%)

COMPANIES: R\$615.9 bi (+7.6%)

TECHINICAL PROVISIONS
(Mar26 vs. Mar25)

R\$455.2 bi (+9.9%)

Life and Pension Plans: R\$413.9 bi (+10.3%)

Insurance: R\$30.9 bi (+6.0%)

Capitalization Bonds: R\$10.4 bi (+5.3%)

ALLOWANCE FOR EXPANDED LOANS
(Mar26 vs. Mar25)

R\$58.2 bi (+0.6%)

SECURITIES

(Mar26 vs. Mar25)

R\$890.5 bi (+12.2%)

FVPL: R\$485.3 bi (+15.9%)

FVOCI: R\$119.0 bi (+21.1%)

Amortized Cost: R\$286.3 bi (+3.4%)

TOTAL DEPOSITS

(Mar26 vs. Mar25)

R\$752.2 bi (+20.8%)

(1) Equity attributable to shareholders of the parent.



Technology and Innovation

In the first quarter of 2026, the technology maintained a consistent trajectory of evolution, reinforcing its role as a strategic lever generating value for clients and the business. The AI Powered strategy guides deliveries that combine hyper-personalization at scale, operational efficiency and security, strengthening the bank's ability to serve millions of clients in a more contextualized, fluid and relevant way.

The Agile@Scale model supports the pace of execution and deepens the integration between technology and business. With co-managed tribes and an end-to-end solution in the journeys, the bank recorded a reduction of 44% in the lead time versus 2024 and projected a growth of 2.7x in the volume of business features delivered in 2026 compared to the end of 2023, with 34 active tribes and an expansion plan until 2028, consolidating structural productivity gains.

The artificial intelligence agenda gains scale with the consolidation of Bridge, Bradesco's proprietary Artificial Intelligence platform, being a central hub of the strategy. In less than a year, this platform tripled the number of initiatives and surpassed 660 use cases, covering more than 90 areas and with about 120 solutions. This advance accelerates the practical application of generative AI in products, channels and processes, with governance, security and reuse of services, reducing the time between the design and delivery of solutions.

The BIAs are consolidated as the main interface of this strategy with clients and internal teams. BIA Clientes operates with full coverage in the App and WhatsApp, allowing for a maximum resolution of 87% and accumulating more than 71 million interactions with generative AI since July 2024, expanding transactional journeys and contextualized financial support. BIA Corporativa supports 100% of the employees, while BIA Tech deepens the use of GenAI in the development cycle, raising productivity, quality and speed through the automation of tests and continuous code reviews. As a deployment of this model, BIA Tech AgentiX was created to enable the creation of AI agents capable of acting individually or collaboratively in the execution of complex and high effort tasks.

The technology applied to the business also contributes directly to the advancement of the revenue of the Organization. The use of data and AI allows greater customization of offers and journeys at scale, with a relevant impact on production, expansion of reach to non-account holder clients and greater sophistication in commercial orchestration, reinforcing customer-centricity and efficiency of the activations.

In the Individual digital channels, the evolution of experiences prioritizes autonomy and convenience. The bank delivered new 100% digital journeys, as a consortium by the App, and new management panels that expand transparency. In real estate financing, it advanced with digital simulation, amortization and settlement. In Pix, deliveries focused on security and control, with features such as Pix with Credit, Pix Summary, Special Return Mechanism - MED 2.0 and facial biometrics, combining functional evolution with relevant gains in fraud adoption and mitigation. In investments, we are applying generative AI to increase standardization, quality and timeliness in serving high-income clients.

Security remains a priority. We launched the +Proteção Bradesco for Pix, an additional layer (more protection) that combines configurable limits and biometrics in situations outside trusted networks. Proactive prevention with Vigia has also evolved, using BIA in WhatsApp for interaction in cases of suspected fraud involving bank payment slips, TEDs (express wire transfers) and transfers, reinforcing real-time protection.

In Open Finance, there was an expansion of balance, payments and credit journeys, with emphasis on the multi-bank consultation via BIA and consistent growth in the volume of consents. For Corporate clients, the launch of EasyTrade enabled direct digital trading with the bank's treasury, while initiatives in receipts evolve the flow of billing, collection and direct debit, such as the possibility of automatic repetition of the DDA.

To sustain this pace of transformation, the bank maintains investment in people and has been strengthening its Technology area with the expansion of the team aligned with the strategic evolution agenda. In the Techbra community, employees are supported by meetings with technical communities, meetups and knowledge dissemination initiatives. As a deployment of the bradesco.io Technology Blog, the "Newsletter Tecnologia em Pauta" was launched, which exceeds 400 thousand subscribers, reinforcing Bradesco's position as a technological reference in the market.

The quarter ended with recognitions that reflect consistency, innovation and governance. Bradesco was featured in the 100+ Innovators in IT Use award, with the MentorIA billing case, and in Banking Transformation, with awards in anti-fraud security initiatives, digital identity in blockchain and initiation of payments without redirection. The bank was also cited as a reference in Responsible AI for a study conducted by Reuters in partnership with UNESCO, in addition to recognition in the Brazilian Ombudsman Award, for the



AI application in the automatic reading of attachments. For 2026, the commitment is to increase investment in technology and increase efficiency, focusing on hyper-personalization at scale, security and sustainable generation of value for clients and the business.

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 10.7 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 twelve 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 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.

At the end of the period, the Organization had 80,348 employees, 68,822 of Banco Bradesco, 10,695 from Affiliated companies and 831 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, also expressed in our Statement of Purpose. We believe that consistent performance in governance, management and engagement in environmental, social and governance (ESG) aspects are fundamental to sustainable growth and the generating long-term value for all our stakeholders.

Our Sustainability Strategy is aligned with the Sustainable Development Goals (ONU), and it is based on ESG management and transparency.

We remain committed to sustainable business financing and supporting our clients in the transition to a greener and inclusive economy, keeping a close eye on associated risks and opportunities.

By March 2026, we reached 89% of the expanded target of allocating R\$450 billion by the end of 2026 (considering the accumulated volume since 2021) aimed at financing sustainable businesses and supporting clients in their transition to a greener, resilient and inclusive economy.

In January 2026, we were one of those contemplated in the third auction of the Eco Invest program, an initiative of the Federal Government aimed at attracting private foreign capital for the financing of the green economy in Brazil.

Operations in the program involve investments in corporate shareholding in prioritized production chains, including startups, companies in the expansion phase and corporate spin-off operations. We are committed to structuring R\$1.5 billion in investments, with an average leverage of 3.2 times, which represents a potential volume of R\$4.7 billion for projects aligned with the sustainable business agenda.



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

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

Corporate Governance

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

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

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

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

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

In the role of Supervisory Body for the acts of the managers, and with permanent performance, we have the Fiscal Council, also elected by the shareholders and with a single term of one year. It is composed of 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 March 31, 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.

Corporate Risk Management

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

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

According to the list of risks, the relevant risks for the Organization are: Solvency and Profitability, Liquidity, Credit, Market, Operational, Compliance, Cybersecurity, Strategy, Social, Environmental, Climate, Model, Contagion, Reputation, 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 quantitative tools that provide a synthesis of complex issues, the standardization and automation of decision making, and the possibility of reusing internal and external information. This improves efficiency both by reducing the costs associated with manual analysis and decision making and by increasing accuracy. Its use is an increasingly widespread practice, especially due to technological advances and new artificial intelligence techniques.

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

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



Compliance, Integrity, Ethics and Competition

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

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

Independent Audit

Em conformidade com o disposto na Resolução da Comissão de Valores Mobiliários (CVM) nº 162/22, a Organização Bradesco possui política de contratação de auditoria independente com diretrizes alinhadas as legislações e as regulamentações aplicáveis.

A Organização Bradesco contratou serviços da KPMG Auditores Independentes Ltda., não relacionados à auditoria das Demonstrações Financeiras Consolidadas. Estes serviços de não auditoria não configuram conflito de interesse e nem perda da independência na execução dos trabalhos de auditoria das Demonstrações Financeiras, de acordo com as políticas internas da Organização, assim como, com as regras de independência do auditor. As informações relacionadas aos honorários da empresa de auditoria são disponibilizadas anualmente em nosso Formulário de Referência.

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 complete
at least one of the free crash courses
available on the portal.



Recognitions 1Q26

- Bradesco received the Fraud Prevention Seal 2025, granted by the National Confederation of Financial Institutions (CNF) and the Brazilian Federation of Banks (Febraban). The Organization scored 94% and is among the first to obtain this certification, which recognizes the Bank's commitment to security, integrity and prevention.
- Bradesco is highlighted in research on women in leadership, conducted by the NGO Women in Leadership Latin America, in a partnership with the newspapers: Valor Econômico and O Globo.
- Casa Bradesco is internationally recognized, after Marcello Dantas won the award in the Créateurs Design Awards (CDA) in the category: Excellence in Curating Arts and Design for the exhibition Re-Wild – Invented Nature.
- Bradesco Asset is two-time champion in the Outliers InfoMoney award as Best Manager Popular Vote 2025. In addition to two-time champion with Bradesco Ultra, it came second with Bradesco Private Dividends and third with Bradesco Private Credit Plus.
- Bradesco was recognized by the Fundação Getúlio Vargas as the Best Bank of the Year in the ranking Best Bank and Platform to Invest (MBPI).
- The Bank featured in a study conducted by FGV's Center for Studies in Finance, which evaluates achievement, responsibility, counseling and loyalty. Bradesco also led in the categories Shares, Multimarkets, Money Market, High Income and Retail.
- Bradesco won the Banking Transformation Award 2025, with the Digital Identity Bradesco case. The award promoted by Cantarino Brasileiro recognizes the best initiatives in the financial sector.
- Bradesco once again integrates the Sustainability Yearbook 2026, a publication of S&P Global that highlights, globally, the companies with the best performance in sustainability and ESG practices.

Acknowledgements

The results in the first quarter demonstrate that the Bradesco Organization's strategy is aligned with the dynamics and demands of the market, strengthening our commitment to responsible innovation and the consistent creation of long-term value. This achieved performance is a reflection of our people: a skilled and dedicated team committed to service excellence, as well as the ongoing confidence from our shareholders and clients, who are our very reason for being. Our recognition and thanks to all.

Cidade de Deus, April 29, 2026

Board of Directors and Board of Executive Officers

	R\$ thousands		
	Note	On March 31, 2026	On December 31, 2025
Assets			
Cash and due from banks	5	14,031,858	15,351,748
Financial assets measured at fair value through profit or loss		513,625,575	547,913,136
- Securities and other financial assets	6a	485,331,508	526,937,396
- Derivative financial instruments	7b	28,294,067	20,975,740
Debt instruments measured at fair value through other comprehensive income	8	118,953,659	109,952,563
- Securities, net of expected credit losses associated with credit risk	8a	118,953,659	109,952,563
Financial assets at amortized cost		1,552,178,815	1,441,634,500
- Securities, net of expected credit losses associated with credit risk	9	286,255,558	290,462,558
- Interbank investments	10	332,043,390	235,485,054
- Compulsory and other deposits with the Brazilian Central Bank	11	124,792,628	121,679,449
- Loans net of losses associated with credit risk	12	639,004,906	627,852,869
- Leases net of expected credit losses associated with credit risk	12	7,780,438	7,520,084
- Other financial assets	13	162,301,895	158,634,486
Non-current assets held for sale and discontinued operations	14	1,711,810	1,612,862
Investments in affiliates and jointly controlled entities	15	14,595,293	13,348,433
Property and equipment	16	8,809,466	8,626,609
Intangible assets and goodwill, net of amortization	17	21,460,280	20,668,922
Current income and other tax assets		12,836,679	12,779,690
Deferred income tax assets	36c	119,260,823	118,702,047
Other assets	18	22,718,559	16,137,253
Total assets		2,400,182,817	2,306,727,763
Liabilities			
Financial liabilities at amortized cost		1,652,443,109	1,585,281,245
- Deposits from banks	19	461,506,445	427,099,494
- Deposits from customers	20	716,027,478	721,274,151
- Funds from securities issued	21	321,358,961	306,260,682
- Subordinated debt	22	58,626,401	54,714,526
- Other financial liabilities	23	94,923,824	75,932,392
Financial liabilities measured at fair value through profit or loss	6b and 7b	27,806,859	18,562,103
Expected credit losses	39c	2,869,733	3,056,120
- Loan commitments and credits to be released		1,567,485	1,775,512
- Financial guarantees		1,302,248	1,280,608
Technical provisions for insurance, pension plans and capitalization bonds	24	455,163,399	445,994,253
Other provisions	24b	33,689,700	35,460,514
Current income tax liabilities		1,581,921	2,003,486
Deferred income tax	36d	6,364,562	5,450,471
Other liabilities	26	45,925,297	37,884,970
Total liabilities		2,225,844,580	2,133,693,162
Equity			
Capital		93,770,000	87,100,000
Treasury shares	27e	(288,591)	(168,625)
Capital reserves		11,441	11,441
Profit reserves	27c	85,470,756	91,064,887
Other comprehensive income/(loss)		(5,414,406)	(5,768,664)
Equity attributable to shareholders of the parent		173,549,200	172,239,039
Non-controlling interests	28	789,037	795,562
Total equity		174,338,237	173,034,601
Total equity and liabilities		2,400,182,817	2,306,727,763

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

	Note	R\$ thousands	
		Three-month period ended on March 31	
		2026	2025
Revenue from financial intermediation		68,818,815	51,559,805
- Loans and leases		33,969,796	28,717,129
- Net gain or (loss) with securities and interbank investments	7f III	23,929,809	18,334,822
- Net gain or (loss) from derivative financial instruments	7e	745,224	533,014
- Financial income from insurance, pension plans and capitalization bonds		2,186,343	1,688,868
- Result of foreign currency operations		4,248,575	(1,083,633)
- Compulsory deposits with the Brazilian Central Bank	11b	3,172,251	2,587,851
- Gain or (loss) on sale or transfer of financial assets		566,817	781,754
Expenses from financial intermediation		(43,463,549)	(29,595,280)
- Retail and professional market funding	19e	(39,525,383)	(27,941,736)
- Borrowing and on-lending	19d	(3,938,166)	(1,653,544)
Net revenue from financial intermediation		25,355,266	21,964,525
Expected Losses on Financial Assets	12	(10,341,447)	(8,334,917)
Gross Income from Financial Intermediation Net of Expected Losses		15,013,819	13,629,608
Other operating income/(expenses)		(7,356,835)	(7,145,743)
- Fee and commission income	29	7,885,438	7,304,203
- Other income from insurance, pension plans and capitalization bonds	24a III	4,082,187	3,343,344
- Personnel expenses	30	(6,622,614)	(6,363,592)
- Administrative Expenses	31	(5,431,309)	(5,330,043)
- Tax expenses	32	(2,143,187)	(2,081,841)
- Share of profit (loss) of associates and jointly controlled entities	15a	447,998	387,673
- Other operating income	33	2,692,951	2,528,936
- Operating expenses	34	(6,880,974)	(5,621,586)
Tax, Civil and Labor Provisions and Others	25	(1,387,325)	(1,312,837)
Operating profit		7,656,984	6,483,865
Non-operating income/(expense)	35	(68,908)	(47,750)
Income before income tax and non-controlling interests		7,588,076	6,436,115
- Income tax and social contribution	36	(2,505,320)	(563,200)
- Non-controlling shareholders		(52,605)	(70,833)
Net income		5,030,151	5,802,082
Basic and diluted earnings per share based on the weighted average number of shares outstanding (expressed in R\$ per share):			
- Earnings per common share	27e i	0.45	0.52
- Earnings per preferred share (non-subordinated)	27e i	0.50	0.58

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

	R\$ thousands	
	Three-month period ended on March 31	
	2026	2025
Net income	5,030,151	5,802,082
Non-controlling interests	52,605	70,833
Net income attributable to shareholders of the parent and non-controlling interest	5,082,756	5,872,915
Items that may be subsequently reclassified to the income statement	171,349	(258,346)
Debt instruments measured at fair value through other comprehensive income	(234,861)	(157,182)
Bradesco and subsidiaries	(325,199)	(189,423)
Associates and jointly controlled entities	(86,628)	(20,195)
Tax effect	176,966	52,436
Hedge Operations	563,604	98,582
<i>Cash flow hedge</i>	722,049	(192,734)
<i>Hedge of investment abroad</i>	313,887	390,122
Tax effect	(472,332)	(98,806)
Adjustment for conversion of a foreign subsidiary	(157,394)	(199,746)
Items that cannot be reclassified to the income statement	182,909	433,970
Debt instruments measured at fair value through other comprehensive income	182,900	434,712
Bradesco and subsidiaries	291,818	683,118
Tax effect	(108,918)	(248,406)
Remeasurement of defined benefit liability (asset)	9	(742)
Total other comprehensive income/(loss)	354,258	175,624
Total comprehensive income	5,437,014	6,048,539
Attributable to shareholders:		
Shareholders of the parent	5,384,409	5,997,706
Non-controlling interests	52,605	70,833

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

	R\$ thousands									
	Capital	Capital reserves	Profit reserves		Other comprehensive income/(loss)	Treasury shares	Accumulated profits/losses	Equity attributable to shareholders of the parent	Equity attributable to non-controlling shareholders	Total
		Share premium	Legal	Statutory						
Balance on December 31, 2024	87,100,000	11,441	14,294,978	70,658,011	(11,008,993)	(568,728)	-	160,486,709	794,924	161,281,633
Adoption of Resolutions 4.966/21 and 4.975/21	-	-	-	-	4,520,427	-	(3,315,194)	1,205,233	-	1,205,233
Balance on January 1, 2025	87,100,000	11,441	14,294,978	70,658,011	(6,488,566)	(568,728)	(3,315,194)	161,691,942	794,924	162,486,866
Cancellation of treasury shares	-	-	-	(622,724)	-	622,724	-	-	-	-
Acquisition of treasury shares	-	-	-	-	-	(222,621)	-	(222,621)	-	(222,621)
Increase of non-controlling shareholders' interest	-	-	-	-	-	-	-	-	(54,644)	(54,644)
Asset valuation adjustments (1)	-	-	-	-	175,624	-	-	175,624	-	175,624
Net income	-	-	-	-	-	-	5,802,082	5,802,082	70,833	5,872,915
Allocations:										
- Reserves	-	-	290,104	2,257,768	-	-	(2,547,872)	-	-	-
- Interest on equity	-	-	-	-	-	-	(3,254,210)	(3,254,210)	-	(3,254,210)
Balance on March 31, 2025	87,100,000	11,441	14,585,082	72,293,055	(6,312,942)	(168,625)	(3,315,194)	164,192,817	811,113	165,003,930
Balance on December 31, 2025	87,100,000	11,441	15,356,673	75,708,214	(5,768,664)	(168,625)	-	172,239,039	795,562	173,034,601
Capital increase with reserves	6,670,000	-	-	(6,670,000)	-	-	-	-	-	-
Acquisition of treasury shares	-	-	-	-	-	(119,966)	-	(119,966)	-	(119,966)
Increase of non-controlling shareholders' interest	-	-	-	-	-	-	-	-	(59,130)	(59,130)
Asset valuation adjustments (1)	-	-	-	-	354,258	-	-	354,258	-	354,258
Net income	-	-	-	-	-	-	5,030,151	5,030,151	52,605	5,082,756
Allocations:										
- Reserves	-	-	251,508	824,361	-	-	(1,075,869)	-	-	-
- Interest on equity	-	-	-	-	-	-	(3,954,282)	(3,954,282)	-	(3,954,282)
Balance on March 31, 2026	93,770,000	11,441	15,608,181	69,862,575	(5,414,406)	(288,591)	-	173,549,200	789,037	174,338,237

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

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

	R\$ thousands	
	Three-month period ended on March 31	
	2026	2025
Cash flows from operating activities:		
Income before income taxes and non-controlling interests	7,588,076	6,436,115
Adjustments for:	25,840,254	23,206,236
- Expected credit loss associated with credit risk	10,341,447	8,334,917
- Expenses with interest and inflation indexation of technical provisions for insurance, pension plans and capitalization bonds	11,786,163	13,951,293
- Constitution/reversion and inflation indexation of Civil, Labor and Tax Provisions	1,528,012	1,589,708
- Constitution/(Reversion) due to impairment of assets	-	11,968
- Depreciation and amortization	1,856,394	1,893,126
- Share of profit (loss) of associates and jointly controlled entities	(447,998)	(387,673)
- (Gain)/loss on sale of non-financial assets held for sale	(54,126)	(75,137)
- Gains/(losses) on the sales of Premises and equipment	2,588	5,575
- (Gain)/loss on sale of investments	(301)	20,782
- Foreign exchange variation of assets and liabilities overseas and Other	838,166	(2,310,412)
- Effect of changes in foreign exchange rates on cash and cash equivalents	(10,091)	172,089
(Increase) in assets	4,313,929	(46,629,046)
- Compulsory deposits with the Brazilian Central Bank	86,820	3,970,539
- Interbank investments	(6,098,828)	(325,512)
- Loans and leases	(21,248,231)	(21,023,120)
- Financial assets measured at fair value through profit or loss	43,522,350	(62,863,664)
- Deferred income tax assets	(545,769)	899,443
- Other financial assets	(4,710,841)	32,760,418
- Other assets	(6,691,572)	(47,150)
(Increase)/Decrease in liabilities	48,405,163	(59,811,604)
- Deposits and other financial liabilities	48,430,053	(64,242,921)
- Deferred income tax assets	(1,604,236)	(2,046,420)
- Other provisions	(5,916,186)	(4,002,474)
- Other liabilities	10,273,833	13,286,186
Income tax and social contribution paid	(2,778,301)	(2,805,975)
Net cash provided by/(used in) operating activities	86,147,422	(76,798,299)
Cash flows from investing activities:		
Acquisition of financial assets at fair value through other comprehensive income	(47,116,307)	(7,957,379)
Disposal, maturities, and interest of financial assets at fair value through other comprehensive income	40,807,895	37,687,230
Maturities and interest on financial assets at amortized cost	36,976,764	46,267,074
Acquisition of financial assets at amortized cost	(25,070,865)	(25,543,944)
Proceeds from sale of non-financial assets held for sale	342,680	143,395
Investment acquisitions	(906,053)	(2,721,830)
Sale of investments	2,478	-
Dividends and interest on shareholders' equity received	9,086	-
Purchase of premises and equipment	(776,963)	(1,784,975)
Proceeds from sale of property and equipment	106,646	160,715
Intangible asset acquisitions	(2,094,905)	(724,851)
Net cash provided by/(used in) investing activities	2,280,456	45,525,435
Cash flows from financing activities:		
Funds from securities issued	40,541,641	22,064,677
Settlement and interest payments of securities issued	(34,892,364)	(22,281,001)
Settlement and interest payments of subordinated debts	1,810,957	(496,041)
Lease payments	(278,343)	(372,709)
Non-controlling shareholders	(59,130)	(54,644)
Interest on Shareholders' Equity/Dividends paid	(3,101,147)	(3,995,780)
Acquisition of treasury shares	(119,966)	(222,621)
Net cash provided by/(used in) financing activities	3,901,648	(5,358,119)
Net increase/(decrease) in cash and cash equivalents	92,329,526	(36,630,983)
Cash and cash equivalents - at the beginning of the period	193,516,834	208,023,801
Effect of changes in foreign exchange rates on cash and cash equivalents	10,091	(172,089)
Cash and cash equivalents - at the end of the period	285,856,451	171,220,729
Net increase/(decrease) in cash and cash equivalents	92,329,526	(36,630,983)

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

	R\$ thousands			
	Three-month period ended on March 31			
	2026	%	2025	%
1 – Revenue	65,351,537	399.0	49,970,830	335.2
1.1) Financial intermediation	68,818,815	420.1	51,559,805	345.9
1.2) Fees and commissions	7,885,438	48.1	7,304,203	49.0
1.3) Expected credit loss associated with credit risk	(10,341,447)	(63.1)	(8,334,917)	(55.9)
1.4) Other	(1,011,269)	(6.2)	(558,261)	(3.7)
2 – Financial intermediation expenses	(43,463,549)	(265.3)	(29,595,280)	(198.5)
3 – Inputs acquired from third parties	(4,099,422)	(25.0)	(3,963,618)	(26.6)
Outsourced services	(1,116,536)	(6.8)	(1,175,620)	(7.9)
Data processing	(896,953)	(5.5)	(629,750)	(4.2)
Communication	(157,874)	(1.0)	(157,704)	(1.1)
Asset maintenance	(265,041)	(1.6)	(321,173)	(2.2)
Financial system services	(404,355)	(2.5)	(468,378)	(3.1)
Advertising and marketing	(340,875)	(2.1)	(305,176)	(2.0)
Security and surveillance	(112,483)	(0.7)	(123,294)	(0.8)
Transport	(135,096)	(0.8)	(152,539)	(1.0)
Material, water, electricity and gas	(103,432)	(0.6)	(108,536)	(0.7)
Travel	(50,611)	(0.3)	(42,238)	(0.3)
Other	(516,166)	(3.2)	(479,210)	(3.2)
4 – Gross added value (1-2-3)	17,788,566	108.6	16,411,932	110.1
5 – Depreciation and amortization	(1,856,394)	(11.3)	(1,893,126)	(12.7)
6 – Net added value produced by the entity (4-5)	15,932,172	97.3	14,518,806	97.4
7 – Added value received through transfer	447,998	2.7	387,673	2.6
Share of profit (loss) of associates and jointly controlled companies	447,998	2.7	387,673	2.6
8 – Added value to distribute (6+7)	16,380,170	100.0	14,906,479	100.0
9 – Added Value Distributed	16,380,170	100.0	14,906,479	100.0
9.1) Personnel	5,799,583	35.4	5,496,480	36.9
Salaries	3,599,339	22.0	3,312,480	22.2
Benefits	1,303,384	8.0	1,365,169	9.2
Government Severance Indemnity Fund for Employees (FGTS)	274,912	1.7	308,877	2.1
Other	621,948	3.8	509,954	3.4
9.2) Tax, fees and contributions	5,471,538	33.4	3,512,153	23.6
Federal	5,126,519	31.3	3,194,041	21.4
State	805	-	330	-
Municipal	344,214	2.1	317,782	2.1
9.3) Remuneration for providers of capital	26,293	0.2	24,931	0.2
Rental	26,293	0.2	24,931	0.2
9.4) Added Value distributed to shareholders	5,082,756	31.0	5,872,915	39.4
Interest on shareholders' equity	3,954,282	24.1	3,254,210	21.8
Retained earnings	1,075,869	6.6	2,547,872	17.1
Non-controlling shareholders	52,605	0.3	70,833	0.5

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

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

	Page
1) GENERAL INFORMATION	67
2) SIGNIFICANT ACCOUNTING POLICIES	67
3) NEW STANDARDS AND AMENDMENTS AND INTERPRETATIONS OF EXISTING STANDARDS	71
4) USE OF SIGNIFICANT ACCOUNTING ESTIMATIVES AND JUDGMENTS	72
5) CASH AND CASH EQUIVALENTS	72
6) FINANCIAL ASSETS AND LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS	73
7) DERIVATIVE FINANCIAL INSTRUMENTS	74
8) FINANCIAL ASSETS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME	82
9) BONDS AND SECURITIES AT AMORTIZED COST	84
10) INTERBANK INVESTMENTS	86
11) COMPULSORY AND OTHER DEPOSITS WITH THE BRAZILIAN CENTRAL BANK	87
12) LOANS AND OTHER CREDIT EXPOSURES	87
13) OTHER FINANCIAL ASSETS	99
14) NON-FINANCIAL ASSETS HELD FOR SALE	99
15) INVESTMENTS IN ASSOCIATES AND JOINTLY CONTROLLED ENTITIES	100
16) PREMISES AND EQUIPMENT	102
17) INTANGIBLE ASSETS	104
18) OTHER ASSETS	105
19) DEPOSITS FROM BANKS	106
20) DEPOSITS FROM CUSTOMERS	108
21) SECURITIES ISSUED	108
22) SUBORDINATED DEBT	109
23) OTHER FINANCIAL LIABILITIES	110
24) PROVISIONS	111
25) PROVISIONS, CONTINGENT ASSETS AND LIABILITIES AND LEGAL OBLIGATIONS – TAX AND SOCIAL SECURITY	113
26) OTHER LIABILITIES	117
27) SHAREHOLDERS' EQUITY	117
28) NON-CONTROLLING INTERESTS IN SUBSIDIARIES	120
29) FEE AND COMMISSION INCOME	120
30) PAYROLL AND RELATED BENEFITS	120
31) OTHER ADMINISTRATIVE EXPENSES	121
32) TAX EXPENSES	121
33) OTHER OPERATING INCOME	121
34) OTHER OPERATING EXPENSES	122
35) NON-OPERATING INCOME (LOSS)	122
36) INCOME TAXES	122
37) STATEMENTS OF FINANCIAL POSITION AND INCOME BY OPERATING SEGMENT	125
38) RELATED-PARTY TRANSACTIONS	129
39) RISK AND CAPITAL MANAGEMENT	131
40) OTHER INFORMATION	148

1) GENERAL INFORMATION

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

2) SIGNIFICANT ACCOUNTING POLICIES

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

For the preparation of these consolidated interim financial statements, the intercompany transactions, balances of equity accounts, revenues, expenses and unrealized profits were eliminated and net income and shareholders' equity attributable to the non-controlling interests were accounted for in a separate line. Goodwill on acquisitions of investments in associates and jointly controlled entities is presented in investments (Note 15) and goodwill on acquisitions of subsidiaries is presented in intangible assets (Note 17a).

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

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

The consolidated financial statements present all relevant information for understanding the changes in the Organization's equity and financial situation, in its performance and in its cash flows occurred since the end of the most recent fiscal year, including, at least, the balance of each one of the groups and subgroups of accounts that are included in the most recent full financial statements.

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

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

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

Bradesco's consolidated interim financial statements were approved by the Board of Directors on April 29, 2026.

a) Consolidation

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

	Headquarters' location	Activity	Equity interest		Total participation of the Voting Capital	
			On March 31, 2026	On December 31, 2025	On March 31, 2026	On December 31, 2025
Financial Sector – Brazil						
Ágora Corretora de Títulos e Valores Mobiliários S.A.	São Paulo - Brazil	Brokerage	100.00%	100.00%	100.00%	100.00%
Banco Bradescard S.A.	São Paulo - Brazil	Credit Card	100.00%	100.00%	100.00%	100.00%
Banco Bradesco BBI S.A.	São Paulo - Brazil	Investment bank	100.00%	100.00%	100.00%	100.00%
Banco Bradesco BERJ S.A.	São Paulo - Brazil	Banking	100.00%	100.00%	100.00%	100.00%
Banco Bradesco Financiamentos S.A.	São Paulo - Brazil	Banking	100.00%	100.00%	100.00%	100.00%
Banco Losango S.A. Banco Múltiplo	Rio de Janeiro - Brazil	Banking	100.00%	100.00%	100.00%	100.00%
Bradesco Administradora de Consórcios Ltda.	São Paulo - Brazil	Consortium management	100.00%	100.00%	100.00%	100.00%
Bradesco Leasing S.A. Arrendamento Mercantil	São Paulo - Brazil	Leases	100.00%	100.00%	100.00%	100.00%
Bradesco-Kirton Corretora de Câmbio S.A.	São Paulo - Brazil	Exchange Broker	99.97%	99.97%	99.97%	99.97%
Bradesco S.A. Corretora de Títulos e Valores Mobiliários	São Paulo - Brazil	Brokerage	100.00%	100.00%	100.00%	100.00%
Kirton Bank S.A. Banco Múltiplo	São Paulo - Brazil	Banking	100.00%	100.00%	100.00%	100.00%
Banco Digio S.A.	São Paulo - Brazil	Digital Bank	100.00%	100.00%	100.00%	100.00%
Tivio Capital Distribuidora de Títulos e Valores Mobiliários S.A. (1)	São Paulo - Brazil	Asset management	69.73%	61.56%	69.73%	61.56%
Tempo Serviços Ltda.	Minas Gerais - Brazil	Services	100.00%	100.00%	100.00%	100.00%
Financial Sector – Overseas						
Banco Bradesco Europa S.A. (2)	Luxembourg - Luxembourg	Banking	100.00%	100.00%	100.00%	100.00%
Banco Bradesco S.A. Grand Cayman Branch (2)	Georgetown - Cayman Islands	Banking	100.00%	100.00%	100.00%	100.00%
Banco Bradesco S.A. New York Branch (2)	New York - United States	Banking	100.00%	100.00%	100.00%	100.00%
Bradesco Securities, Inc. (2)	New York - United States	Brokerage	100.00%	100.00%	100.00%	100.00%
Bradesco Securities, UK. Limited (2)	London - United Kingdom	Brokerage	100.00%	100.00%	100.00%	100.00%
Bradesco Securities, Hong Kong Limited (2)	Hong Kong - China	Brokerage	100.00%	100.00%	100.00%	100.00%
Bradescard México, sociedad de Responsabilidad Limitada (3)	Jalisco - Mexico	Credit Card	100.00%	100.00%	100.00%	100.00%
Bradesco Bank (4)	Florida - United States	Banking	100.00%	100.00%	100.00%	100.00%
Insurance, Pension Plan and Capitalization Bond Sector - In Brazil						
Bradesco Auto/RE Companhia de Seguros	Rio de Janeiro - Brazil	Insurance	100.00%	100.00%	100.00%	100.00%
Bradesco Capitalização S.A.	São Paulo - Brazil	Capitalization bonds	100.00%	100.00%	100.00%	100.00%
Bradesco Saúde S.A.	Rio de Janeiro - Brazil	Insurance/health	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%
Odontoprev S.A.	São Paulo - Brazil	Dental care	53.54%	53.54%	53.54%	53.54%

	Headquarters' location	Activity	Equity interest		Total participation of the Voting Capital	
			On March 31, 2026	On December 31, 2025	On March 31, 2026	On December 31, 2025
Insurance - Overseas						
Bradesco Argentina de Seguros S.A. (2)	Buenos Aires - Argentina	Insurance	99.98%	99.98%	99.98%	99.98%
Other Activities - Brazil						
Andorra Holdings S.A.	São Paulo - Brazil	<i> Holding </i>	100.00%	100.00%	100.00%	100.00%
Bradseg Participações S.A.	São Paulo - Brazil	<i> Holding </i>	100.00%	100.00%	100.00%	100.00%
Nova Paiol Participações Ltda.	São Paulo - Brazil	<i> Holding </i>	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 (5)						
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%
Alpha Fundo de Investimento Multimercado Crédito Privado Investimento no Exterior	São Paulo - Brazil	Investment Fund	100.00%	100.00%	100.00%	100.00%
Bradesco FI Referenciado DI União	São Paulo - Brazil	Investment Fund	93.79%	92.86%	93.79%	92.86%
Bradesco FIC FI R.F. PGBL/VGBL Fix Plus	São Paulo - Brazil	Investment Fund	100.00%	100.00%	100.00%	100.00%
Bradesco Fundo de Investimento RF Memorial	São Paulo - Brazil	Investment Fund	100.00%	100.00%	100.00%	100.00%
Bradesco Multigestores CRPR Prev PGBL/VGBL FIC FIM	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) The functional currency of these companies abroad is the Brazilian Real;

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

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

(5) 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

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

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

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

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

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

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

In 2024, CMN Resolutions No. 5,146 and BCB No. 397 were issued, complementary rules to CMN Resolution 4,966/21, which allowed until December 31, 2026 the use of the renegotiated effective interest rate to calculate the present value of restructured contractual cash flows.

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

In September 2025, were issued Resolutions CMN No. 5,252 and BCB No. 513, which establishes the accounting concepts and criteria for measuring, recognizing,

derecognizing, and disclosing sustainability assets and liabilities. The standards comes into effect on January 1, 2027.

In February 2026, CMN Resolutions No. 5,281 and BCB No. 550 were issued, which establish the criteria to be observed in the recognition, measurement and accounting disclosure of virtual assets. The standards comes into force from January 2027.

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

4) USE OF SIGNIFICANT ACCOUNTING ESTIMATIVES AND JUDGMENTS

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

5) CASH AND CASH EQUIVALENTS

	R\$ thousands	
	On March 31, 2026	On December 31, 2025
Cash and due from banks in domestic currency	11,863,135	12,518,263
Cash and due from banks in foreign currency	2,168,723	2,833,485
Total cash and due from banks	14,031,858	15,351,748
Discretionary deposits at the Central Bank	13,499,999	10,300,000
Reverse repurchase agreements (1)	258,324,594	167,865,086
Total cash and cash equivalents	285,856,451	193,516,834

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

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

Securities	R\$ thousands									
	On March 31, 2026							On December 31, 2025		
	1 to 30 days	31 to 180 days	181 to 360 days	More than 360 days	No stated maturity	Fair Value	Amortized cost	Net change in fair value	Fair Value	Net change in fair value
- Financial	12,881,968	2,649,288	5,160,370	67,001,997	36,973,413	124,667,036	124,691,163	(24,127)	172,917,906	(357,386)
National treasury bills	12,122,627	424,227	1,604,417	5,799,735	-	19,951,006	20,010,045	(59,039)	51,536,310	(31,474)
National treasury notes	-	1,406,870	286,653	35,896,604	-	37,590,127	37,851,634	(261,507)	50,049,626	(176,361)
Stocks	-	-	-	-	27,058,326	27,058,326	26,529,967	528,359	20,708,657	(143,621)
Financial treasury bills	4,344	92,745	1,595,055	11,243,887	-	12,936,031	12,932,993	3,038	26,278,755	1,626
Other	754,997	725,446	1,674,245	14,061,771	9,915,087	27,131,546	27,366,524	(234,978)	24,344,558	(7,556)
- Insurance Group	2,388,234	10,775,465	32,978,248	302,401,507	12,117,865	360,661,319	361,093,579	(432,260)	354,015,440	395,718
• Insurance and Capitalization bonds	503,410	32,447	4,816,348	18,187,525	679,284	24,219,014	24,231,391	(12,377)	27,181,344	(17,585)
- Financial treasury bills	410	-	4,816,343	17,998,725	-	22,815,478	22,809,582	5,896	24,316,693	2,247
- Other	503,000	32,447	5	188,800	679,284	1,403,536	1,421,809	(18,273)	2,864,651	(19,832)
• Pension plans	1,884,824	10,743,018	28,161,900	284,213,982	11,438,581	336,442,305	336,862,188	(419,883)	326,834,096	413,303
- Financial treasury bills	1,388,668	2,801,397	11,297,541	201,604,702	-	217,092,308	216,613,536	478,772	210,928,549	411,862
- Financial bills	31,276	5,208,066	16,079,948	20,377,919	-	41,697,209	41,499,498	197,711	42,421,587	209,936
- National treasury notes	-	1,910,492	37,476	18,272,753	-	20,220,721	20,860,140	(639,419)	21,769,737	(289,440)
- Debentures	87,677	389,581	560,961	30,861,515	-	31,899,734	32,292,789	(393,055)	30,223,055	(20,354)
- National treasury bills	23,625	64,587	6,967	12,303,882	-	12,399,061	12,464,832	(65,771)	10,045,814	96,264
- Other	353,578	368,895	179,007	793,211	11,438,581	13,133,272	13,131,393	1,879	11,445,354	5,035
- Other activities	3,029	-	-	-	124	3,153	3,154	(1)	4,050	(2)
Other	3,029	-	-	-	124	3,153	3,154	(1)	4,050	(2)
Total	15,273,231	13,424,753	38,138,618	369,403,504	49,091,402	485,331,508	485,787,896	(456,388)	526,937,396	38,330

b) Liabilities at fair value through profit or loss

	R\$ thousands	
	On March 31, 2026	On December 31, 2025
Derivative financial instruments	27,806,859	18,562,103
Total	27,806,859	18,562,103

7) DERIVATIVE FINANCIAL INSTRUMENTS

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

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

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

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

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

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

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

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

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

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

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

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

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

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

a) Amount of derivative financial instruments recognized by index

	R\$ thousands			
	On March 31, 2026		On December 31, 2025	
	Notional value	Fair Value	Notional value	Fair Value
Futures contracts				
Purchase commitments:	223,650,983	489,450	232,864,244	(450,905)
- Interbank market	149,800,066	548,380	150,634,305	17,542
- Foreign currency	53,348,809	(168,670)	54,344,313	(471,042)
- Other	20,502,108	109,740	27,885,626	2,595
Sale commitments:	266,043,215	(608,315)	165,612,193	523,762
- Interbank market (1)	188,892,481	(752,212)	111,724,128	(21,535)
- Foreign currency (2)	34,594,870	300,491	30,741,161	530,151
- Other	42,555,864	(156,594)	23,146,904	15,146
Option contracts				
Long position:	964,918,404	2,116,738	783,864,910	1,828,145
- Interbank market	822,496,912	94,775	718,584,779	106,261
- Foreign currency	11,206,677	868,410	9,616,237	1,121,228
- Other	131,214,815	1,153,553	55,663,894	600,656
Unrestricted position:	961,153,810	(3,296,090)	790,685,040	(2,645,067)
- Interbank market	812,802,665	(98,889)	721,019,609	(113,341)
- Foreign currency	13,947,882	(875,519)	15,908,308	(947,331)
- Other	134,403,263	(2,321,682)	53,757,123	(1,584,395)
Forward contracts				
Purchase commitments:	87,543,771	(153,170)	76,859,205	(200,542)
- Foreign currency	69,666,272	(2,712,003)	64,714,131	(1,459,502)
- Other	17,877,499	2,558,833	12,145,074	1,258,960
Sale commitments:	50,571,674	(1,188,095)	53,889,171	456,033
- Foreign currency (2)	39,272,724	1,341,296	45,530,533	520,221
- Other	11,298,950	(2,529,391)	8,358,638	(64,188)
Foreign exchange contracts				
Purchase commitments:	29,631,456	(364,419)	24,877,800	(57,213)
- Foreign currency	29,631,456	(364,419)	24,877,800	(57,213)
Sale commitments:	15,583,825	88,092	6,878,489	(110,916)
- Foreign currency	15,583,825	88,092	6,878,489	(110,916)
Swap contracts				
Assets (long position):	924,007,135	10,405,613	928,071,044	9,550,875
- Interbank market	167,722,753	6,319,944	75,975,089	4,695,032
- Fixed rate	438,096,018	1,031,949	315,081,578	454,827
- Foreign currency	300,792,106	1,270,179	521,032,423	2,485,099
- IGPM (General Index of market pricing)	30,795	28,745	31,221	29,994
- Other	17,365,463	1,754,796	15,950,733	1,885,923
Liabilities (short position):	858,788,442	(7,002,596)	873,497,122	(6,480,535)
- Interbank market	52,155,633	(1,775,124)	32,343,513	(1,378,695)
- Fixed rate	278,827,781	(885,355)	470,848,308	(725,508)
- Foreign currency	498,476,129	(2,312,466)	355,159,513	(2,649,262)
- IGPM (General Index of market pricing)	103,000	(111,471)	103,000	(116,300)
- Other	29,225,899	(1,918,180)	15,042,788	(1,610,770)

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

(1) Includes: (i) accounting cash flow hedges to protect DI-indexed (interbank interest rate) funding totaling R\$113,639,329 thousand (R\$100,113,669 thousand on December 31, 2025); and (ii) accounting cash flow hedges to protect DI-indexed investments totaling R\$15,348,810 thousand (R\$10,625,523 thousand on December 31, 2025) (Note 7f II); and

(2) Includes specific hedges to protect assets and liabilities, arising from foreign investments. Investments abroad totaling R\$38,376,788 thousand (R\$39,781,569 thousand on December 31, 2025).

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

	R\$ thousands					
	On March 31, 2026					On December 31, 2025
	1 to 90 days	91 to 180 days	181 to 360 days	More than 360 days	Fair Value	Fair Value
Swaps	432,978	497,958	1,236,288	8,238,389	10,405,613	9,550,875
Futures	331,580	23,289	84,767	740,373	1,180,009	704,787
Forward purchases	1,474,118	164,427	910,033	4,702,893	7,251,471	4,456,699
Forward sales (1)	1,511,523	196,940	616,764	4,890,963	7,216,190	4,309,590
Purchases of foreign currency receivable	35,736	-	-	-	35,736	122,989
Sales of foreign currencies receivable	85,727	1,075	141	1,367	88,310	2,655
Premiums on exercisable options	1,541,377	114,179	202,623	258,559	2,116,738	1,828,145
Total assets (A)	5,413,039	997,868	3,050,616	18,832,544	28,294,067	20,975,740
Swaps	(613,424)	(314,665)	(498,726)	(5,575,781)	(7,002,596)	(6,480,535)
Future	(341,769)	(98,673)	(93,976)	(764,456)	(1,298,874)	(631,930)
Forward purchases	(1,768,520)	(537,099)	(1,451,951)	(3,647,071)	(7,404,641)	(4,657,241)
Forward sales	(2,078,051)	(99,761)	(611,482)	(5,614,991)	(8,404,285)	(3,853,557)
Foreign currency purchases payable	(143,089)	(47,276)	(190,560)	(19,230)	(400,155)	(180,202)
Sales of foreign currencies payable	(218)	-	-	-	(218)	(113,571)
Premiums on written options	(1,811,278)	(150,280)	(240,093)	(1,094,439)	(3,296,090)	(2,645,067)
Total liabilities (B)	(6,756,349)	(1,247,754)	(3,086,788)	(16,715,968)	(27,806,859)	(18,562,103)
Net position (A-B)	(1,343,310)	(249,886)	(36,172)	2,116,576	487,208	2,413,637

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

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

	R\$ thousands					
	On March 31, 2026					On December 31, 2025
	1 to 90 days	91 to 180 days	181 to 360 days	More than 360 days	Total	
Futures contracts (1)	99,267,412	57,541,958	101,449,426	231,435,402	489,694,198	398,476,437
Option contracts	774,926,535	739,626,246	402,815,031	8,704,402	1,926,072,214	1,574,549,950
Forward contracts (1)	74,819,086	16,454,212	19,396,228	27,445,919	138,115,445	130,748,376
Foreign exchange contracts	35,965,752	4,664,788	4,345,445	239,296	45,215,281	31,756,289
Swap contracts	281,960,305	230,367,356	481,609,686	788,858,230	1,782,795,577	1,801,568,166
Total on March 31, 2026	1,266,939,090	1,048,654,560	1,009,615,816	1,056,683,249	4,381,892,715	
Total on December 31, 2025						3,937,099,218

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

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

	R\$ thousands	
	On March 31, 2026	On December 31, 2025
Government securities		
National treasury notes	7,439,166	6,392,456
National treasury bills	10,697,784	7,516,255
Total	18,136,950	13,908,711

e) Gains and losses, net

	R\$ thousands	
	Three-month period ended on March 31	
	2026	2025
Futures contracts (1)	2,883,382	1,179,782
Option contracts	(2,784,660)	71,868
Forward contracts (1)	531,974	(628,737)
Foreign exchange contracts	(308,211)	773,854
Swap contracts	27,566	(300,415)
Foreign exchange variation of assets and liabilities overseas	395,173	(563,338)
Total (Note 7f III)	745,224	533,014

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

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

	R\$ thousands	
	On March 31, 2026	On December 31, 2025
B3 (stock exchange)	2,353,225,201	1,911,030,109
B3 (over-the-counter)	363,905,501	321,618,678
- Financial Institutions	81,374,955	54,045,774
- Companies	279,981,024	265,717,785
- Individuals	2,549,522	1,855,119
Overseas (stock exchange) (1)	49,728,115	48,081,288
Overseas (over-the-counter) (1)	1,615,033,898	1,656,369,143
Total	4,381,892,715	3,937,099,218

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

1) Credit Default Swap (CDS)

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

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

	R\$ thousands	
	On March 31, 2026	On December 31, 2025
Risk received in credit swaps - Notional	1,840,606	1,840,305
- Debt securities issued by companies	1,217,357	1,195,369
- Brazilian government bonds	623,249	644,936
Risk transferred in credit swaps - Notional	(130,485)	(137,560)
- Companies bonds	(130,485)	(137,560)

The contracts related to credit derivatives transactions described above are due in 2032. There were no credit events, as defined in the agreements, during the period.

II) Hedge Accounting

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

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

As of March 31, 2026, Bradesco maintained hedge positions, in accordance with Bacen Circular No. 3,082/02, composed of:

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

With respect to the 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 Fed Funds. The maturity terms extend through 2032, converting the cash flows into fixed rates. The effectiveness measured in the hedge portfolio complies with the applicable regulatory requirements.

Strategy	R\$ thousands			
	Object	Instruments		
	Hedge object (carrying amount)	Hedge instrument (nominal value)	Fair value adjustment recorded in equity* (effective portion)	Fair value adjustment in equity (net of tax effects)
On March 31, 2026				
Assets				
Securities Hedge - interest receipts	15,804,676	15,348,810	(199,723)	(109,848)
Liabilities				
Funding hedge - interest payments	141,358,755	133,639,329	643,286	355,405
On December 31, 2025				
Assets				
Securities Hedge - interest receipts	11,034,575	10,625,523	(39,611)	(21,786)
Liabilities				
Funding hedge - interest payments	102,370,447	100,113,669	(238,820)	(131,650)

* Gross tax effects.

Changes in the value of the hedged item used as a basis for recognizing hedge ineffectiveness for the period are reflected in the fair value of the instrument through an effectiveness test.

The ineffective portion of the respective hedge is recognized directly in the statement of income. During the period under review, there was no ineffectiveness.

There were gains/(losses) related to the fair value accounting hedge, recorded in statement of income accounts, during the first quarter of 2026, was R\$1,321 thousand (2025 – R\$0).

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.

With respect to fixed-rate funding risk, the hedge accounting strategies designated for the instruments classified in this category make use of DI Futures contracts, with maturities extending through 2036. For USD Bonds, the hedge accounting strategies designed for instruments classified in this category, use DDI Future contracts, with maturity dates up to 2035. Both effectiveness verified in the hedge portfolios is in accordance with the provisions of current regulations.

Strategy	R\$ thousands				
	Instruments		Object		
	Hedge instruments (fair value)	Fair value adjustment	Hedge object (carrying amount)	Fair value adjustment recorded in income* (effective portion)	Fair value adjustment in equity (net of tax effects)
Assets					
Financial letter hedge	127,557	(2,352)	126,908	2,392	1,316
Hedge Bond USD	1,833,939	31,231	1,806,931	(25,525)	(14,039)
Total on March 31, 2026	1,961,496	28,879	1,933,839	(23,133)	(12,723)
Assets					
Financial letter hedge	79,938	(1,405)	79,857	1,489	819
Total on December 31, 2025	79,938	(1,405)	79,857	1,489	819

* Gross tax effects.

The ineffective portion of the hedged object is kept in an equity account.

In the period in question, there was an ineffective portion in the accumulated amount on March 31, 2026, amounting to R\$ (226 thousand) (2025 – R\$ 0).

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

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).

Strategy	R\$ thousands			
	Object	Instruments		
	Hedge object (carrying amount)	Hedge instrument (nominal value)	Fair value adjustment recorded in equity* (effective portion)	Fair value adjustment in equity (net of tax effects)
Assets				
Hedge of net investment in a foreign operation	5,348,682	5,662,984	(893,548)	(468,599)
Total on March 31, 2026	5,348,682	5,662,984	(893,548)	(468,599)
Assets				
Hedge of net investment in a foreign operation	5,177,416	5,876,575	(1,207,436)	(633,209)
Total on December 31, 2025	5,177,416	5,876,575	(1,207,436)	(633,209)

* Gross tax effects.

Changes in the value of the hedged item used as a basis for recognizing hedge ineffectiveness for the period are reflected in the fair value of the instrument through an effectiveness test.

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

The gains/(losses) related to hedge investments abroad, recorded in income accounts, in the period ended March 31, 2026 was R\$336 thousand (2025 - R\$763 thousand).

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

	R\$ thousands	
	Three-month period ended on March 31	
	2026	2025
Interest income from investments in securities	12,480,465	10,836,685
Gains/(losses) at fair value through profit or loss	(27,068)	(147,158)
Gains/(losses) at fair value through other comprehensive income	69,586	(12,195)
Gains/(losses) at amortized cost	(16,232)	-
Interbank investments (Note 10b)	11,423,058	7,657,490
Net gain or (loss) with Securities	23,929,809	18,334,822
Financial income from insurance, pension plans and capitalization bonds (1)	2,186,343	1,688,868
Net gain or (loss) from derivative financial instruments (Note 7e)	745,224	533,014
Total	26,861,376	20,556,704

(1) In the first quarter of 2026, comprises financial income from insurance, pension plans and capitalization in the amount of R\$13,972,506 thousand (2025 - R\$15,640,161 thousand) and indexation expenses and interest on insurance technical provisions, pension and capitalization in the amount of R\$(11,786,163) thousand (2025 - R\$(13,951,293) thousand).

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

Securities	R\$ thousands									
	On March 31, 2026								On December 31, 2025	
	1 to 30 days	31 to 180 days	181 to 360 days	More than 360 days	No stated maturity	Fair Value	Amortized cost	Net change in fair value	Fair Value	Net change in fair value
- Financial	7,584,960	6,078,355	3,226,367	63,943,621	125,547	80,958,850	81,698,206	(739,356)	75,633,721	(300,349)
National treasury bills	5,423,622	791,837	443,778	22,829,159	-	29,488,396	29,693,193	(204,797)	23,468,765	(118,413)
Financial treasury bills	-	603,049	1,427,173	10,306,177	-	12,336,399	12,320,299	16,100	17,584,551	13,876
Foreign government bonds	865,531	2,640,371	1,117,237	579,403	-	5,202,542	5,198,223	4,319	8,177,931	10,865
National treasury notes	-	1,205,175	-	15,359,860	-	16,565,035	16,988,879	(423,844)	11,567,339	(240,196)
Debentures	-	345,425	-	6,340,640	-	6,686,065	6,845,771	(159,706)	7,204,821	(39,415)
Other	1,295,807	492,498	238,179	8,528,382	125,547	10,680,413	10,651,841	28,572	7,630,314	72,934
- Insurance Group	-	2,332,887	4,550,277	26,369,115	4,741,980	37,994,259	42,659,985	(4,665,726)	34,318,425	(4,780,930)
• Insurance and Capitalization bonds	-	2,332,887	3,470,760	8,392,030	2,917,667	17,113,344	19,762,639	(2,649,295)	13,951,865	(2,797,450)
- National treasury notes	-	2,302,728	3,470,760	7,913,198	-	13,686,686	15,488,914	(1,802,228)	10,180,253	(1,786,205)
- Stocks	-	-	-	-	2,912,452	2,912,452	3,756,032	(843,580)	3,264,232	(1,006,704)
- Other	-	30,159	-	478,832	5,215	514,206	517,693	(3,487)	507,380	(4,541)
• Pension plans	-	-	1,079,517	17,977,085	1,824,313	20,880,915	22,897,346	(2,016,431)	20,366,560	(1,983,480)
- National treasury notes	-	-	1,002,160	17,593,771	-	18,595,931	20,859,154	(2,263,223)	17,463,770	(2,101,649)
- Stocks	-	-	-	-	1,824,313	1,824,313	1,554,261	270,052	2,454,642	141,503
- Other	-	-	77,357	383,314	-	460,671	483,931	(23,260)	448,148	(23,334)
- Other activities	-	-	-	-	550	550	158	392	417	259
Other	-	-	-	-	550	550	158	392	417	259
Total	7,584,960	8,411,242	7,776,644	90,312,736	4,868,077	118,953,659	124,358,349	(5,404,690)	109,952,563	(5,081,020)

Net gains and losses on financial assets at FVOCI consist mainly of the recording of changes in the fair value of financial assets when they are sold, which are substantially fixed income securities. Gains and losses recognized in income resulting from the derecognition of these assets totaled R\$69,586 thousand in the first quarter of 2026 (2025 – R\$(12,195) thousand).

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

	R\$ thousands		
	Cost	Adjustments to Fair Value	Fair Value
Marketable equity securities and other stocks	5,310,957	(573,028)	4,737,929
Total on March 31, 2026	5,310,957	(573,028)	4,737,929
Marketable equity securities and other stocks	6,584,739	(864,846)	5,719,893
Total on December 31, 2025	6,584,739	(864,846)	5,719,893

Due to the disposal of equity instruments designated at FVOCI at initial recognition, an amount of R\$177,558 thousand was transferred within equity during the first quarter of 2026 (2025 – R\$(403,122) thousand).

On the write-off date, the fair value of these equity instruments was R\$2,122,050 thousand (2025 – R\$987,136 thousand).

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

c) Reconciliation of expected losses of financial assets at FVOCI

	R\$ thousands			
	Stage 1	Stage 2	Stage 3	Total
Expected credit losses of financial assets at FVOCI on December 31, 2025	22,679	-	-	22,679
Assets originated/realized, settled and paid	(6,465)	-	-	(6,465)
Expected loss of financial assets at FVOCI on March 31, 2026	16,214	-	-	16,214

	R\$ thousands			
	Stage 1	Stage 2	Stage 3	Total
Balance on January 1, 2025	13,022	1,565	-	14,587
Assets originated/realized, settled and paid	(9,606)	(1,565)	-	(11,171)
Expected loss of financial assets at FVOCI on March 31, 2025	3,416	-	-	3,416

9) BONDS AND SECURITIES AT AMORTIZED COST

Securities	R\$ thousands								
	On March 31, 2026						On December 31, 2025		
	1 to 30 days	31 to 180 days	181 to 360 days	More than 360 days	Amortized cost	Fair Value	Net change in fair value (1)	Amortized cost	Net change in fair value (1)
- Financial	8,116,449	21,790,984	27,607,014	175,482,193	232,996,640	224,319,315	(8,677,325)	237,440,530	(6,147,358)
Debtentures	937,817	1,102,224	1,448,283	44,236,173	47,724,497	44,205,767	(3,518,730)	45,461,966	(2,938,342)
National treasury notes	-	7,421,181	16,710,622	36,911,635	61,043,438	58,021,121	(3,022,317)	61,049,035	(3,066,584)
National treasury bills	-	4,043,925	1,275,730	30,345,585	35,665,240	35,116,333	(548,907)	49,236,191	(366,070)
Rural product notes	1,224,436	3,439,485	4,187,538	25,534,290	34,385,749	33,660,819	(724,930)	36,570,552	343,362
Promissory notes	2,505,097	4,769,794	769,828	19,069,091	27,113,810	26,489,006	(624,804)	24,803,822	57,449
Brazilian foreign debt securities	481,074	-	-	13,034,610	13,515,684	13,486,744	(28,940)	8,596,248	(35,118)
Other	2,968,025	1,014,375	3,215,013	6,350,809	13,548,222	13,339,525	(208,697)	11,722,716	(142,055)
- Insurance Group	-	1,457,448	359,015	51,442,455	53,258,918	49,002,775	(4,256,143)	53,022,028	(4,104,533)
• Insurance and Capitalization bonds	-	130,183	359,015	12,356,398	12,845,596	10,955,129	(1,890,467)	12,799,968	(1,853,966)
- National treasury notes	-	130,183	359,015	12,356,398	12,845,596	10,955,129	(1,890,467)	12,799,968	(1,853,966)
• Pension plans	-	1,327,265	-	39,086,057	40,413,322	38,047,646	(2,365,676)	40,222,060	(2,250,567)
- National treasury notes	-	1,327,265	-	39,086,057	40,413,322	38,047,646	(2,365,676)	40,222,060	(2,250,567)
Total	8,116,449	23,248,432	27,966,029	226,924,648	286,255,558	273,322,090	(12,933,468)	290,462,558	(10,251,891)

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

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

	R\$ thousands			
	Stage 1	Stage 2	Stage 3	Total (1)
Expected credit losses of financial assets at amortized cost on December 31, 2025	639,544	258,256	2,701,022	3,598,822
Transferred to Stage 1	-	(13,531)	(2,136)	(15,667)
Transferred to Stage 2	(23,798)	-	(7,644)	(31,442)
Transferred to Stage 3	(29,108)	(104,511)	-	(133,619)
Transfer from Stage 1	-	23,798	29,108	52,906
Transfer from Stage 2	13,531	-	104,511	118,042
Transfer from Stage 3	2,136	7,644	-	9,780
Assets originated/realized, settled and paid	81,609	112,521	859,766	1,053,896
Expected loss of financial assets at amortized cost as of March 31, 2026	683,914	284,177	3,684,627	4,652,718

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

	R\$ thousands			
	Stage 1	Stage 2	Stage 3	Total (1)
Expected loss of financial assets at amortized cost on January 1, 2025	711,909	50,705	5,408,826	6,171,440
Transferred to Stage 1	-	(2,739)	(4,347)	(7,086)
Transferred to Stage 2	(7,864)	-	(10,841)	(18,705)
Transferred to Stage 3	(2,603)	(6,400)	-	(9,003)
Transfer from Stage 1	-	7,864	2,603	10,467
Transfer from Stage 2	2,739	-	6,400	9,139
Transfer from Stage 3	4,347	10,841	-	15,188
Assets originated/realized, settled and paid	(11,193)	27,919	(268,232)	(251,506)
Expected loss of financial assets at amortized cost as of March 31, 2025	697,335	88,190	5,134,409	5,919,934

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

10) INTERBANK INVESTMENTS

a) Breakdown and maturity

	R\$ thousands					
	On March 31, 2026					On December 31, 2025
	1 to 30 days	31 to 180 days	181 to 360 days	More than 360 days	Total	
Repurchase agreements:						
Own portfolio position	40,774,137	3,618,801	55,929	-	44,448,867	58,749,019
• National treasury notes	10,578,476	1,597,791	-	-	12,176,267	7,175,313
• National treasury bills	22,466,871	1,210,077	-	-	23,676,948	28,845,351
• Financial treasury bills	4,576,970	347,892	-	-	4,924,862	18,697,809
• Other	3,151,820	463,041	55,929	-	3,670,790	4,030,546
Funded position	212,127,711	2,465,143	-	-	214,592,854	116,609,034
• National treasury notes	135,716,693	2,252,270	-	-	137,968,963	48,400,219
• National treasury bills	69,382,965	-	-	-	69,382,965	34,430,472
• Financial treasury bills	7,010,353	-	-	-	7,010,353	33,544,362
• Other	17,700	212,873	-	-	230,573	233,981
Unrestricted position	9,896,767	19,128,756	-	-	29,025,523	42,971,769
• Financial treasury bills	9,896,767	19,128,756	-	-	29,025,523	42,971,769
Subtotal	262,798,615	25,212,700	55,929	-	288,067,244	218,329,822
Interest-earning deposits in other banks:						
• Interest-earning deposits in other banks:	4,660,301	33,958,288	2,880,797	1,989,525	43,488,911	16,450,822
Subtotal	4,660,301	33,958,288	2,880,797	1,989,525	43,488,911	16,450,822
Investments in foreign currencies:						
• Notice Period	72,662	-	-	-	72,662	46,590
• Fixed Term	414,573	-	-	-	414,573	657,820
Subtotal	487,235	-	-	-	487,235	704,410
On March 31, 2026	267,946,151	59,170,988	2,936,726	1,989,525	332,043,390	
%	80.7	17.8	0.9	0.6	100.0	
On December 31, 2025	186,589,621	40,311,107	6,410,950	2,173,376		235,485,054
%	79.3	17.1	2.7	0.9		100.0

b) Income from interbank investment

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

	R\$ thousands	
	Three-month period ended on March 31	
	2026	2025
Income from investments in purchase and sale commitments:		
• Own portfolio position	1,739,286	1,904,026
• Funded position	6,991,484	4,284,648
• Unrestricted position	1,684,239	315,945
Subtotal	10,415,009	6,504,619
Income from interest-earning deposits in other banks/Others	1,008,049	1,152,871
Total (Note 7f III)	11,423,058	7,657,490

11) COMPULSORY AND OTHER DEPOSITS WITH THE BRAZILIAN CENTRAL BANK

a) Reserve requirement and Other deposits

	Remuneration	R\$ thousands	
		On March 31, 2026	On December 31, 2025
Compulsory deposit – demand deposits	not remunerated	9,457,048	9,484,964
Compulsory deposit – savings deposits	savings index	17,748,666	18,374,413
Compulsory deposit – time deposits	Selic rate	84,086,915	83,520,072
Discretionary deposits at the Central Bank	Selic rate	13,499,999	10,300,000
Total		124,792,628	121,679,449

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

	R\$ thousands	
	Three-month period ended on March 31	
	2026	2025
Reserve requirement – Bacen (Compulsory deposit)	3,148,462	2,582,573
Reserve requirement – SFH (1)	23,789	5,278
Total	3,172,251	2,587,851

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

12) LOANS AND OTHER CREDIT EXPOSURES

a) Loans by type of product

	R\$ thousands	
	On March 31, 2026	On December 31, 2025
Companies	351,533,388	350,644,851
- Financing and On-lending	139,050,416	137,576,819
- Financing and export	35,218,889	34,763,790
- Housing loans	34,720,187	34,911,156
- On-lending BNDES/Finame	26,067,746	24,475,073
- Vehicle loans	23,084,357	23,074,448
- Import	12,316,183	12,986,200
- Leases	7,643,054	7,366,152
- Borrowings	194,010,157	196,080,018
- Working capital	143,957,231	143,640,424
- Rural loans (b)	15,409,306	13,324,492
- Other	34,643,620	39,115,102
- Limit operations (1)	18,472,815	16,988,014
- Credit card	10,404,886	9,869,686
- Overdraft for corporates/Individuals	8,067,929	7,118,328
Individuals	447,889,283	441,022,363
- Financing and On-lending	165,581,117	161,548,810
- Housing loans	113,451,267	112,626,278
- Vehicle loans	45,021,460	41,797,766
- On-lending BNDES/Finame	6,597,684	6,616,649
- Other	510,706	508,117
- Borrowings	192,455,318	189,710,201
- Personal credit	168,225,063	166,083,249
- Rural loans (b)	17,922,534	17,680,946
- Other	6,307,721	5,946,006
- Limit operations (1)	89,852,848	89,763,352
- Credit card	82,828,577	83,599,214
- Overdraft for corporates/Individuals	7,024,271	6,164,138
Total portfolio	799,422,671	791,667,214
Impairment of loans	(47,127,380)	(48,347,141)
Total of loan operations, net (2)	752,295,291	743,320,073

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

(2) Composed of Loans Operations - R\$639,004,906 thousand (R\$627,852,869 thousand on December 31, 2025), Leases - R\$7,780,438 thousand (R\$7,520,084 thousand on December 31, 2025), and Other Financial Assets - R\$105,509,947 thousand (R\$107,947,119 thousand on December 31, 2025), net of provisions for expected losses.

b) Rural loans (Resource Allocation)

For the 2025/2026 Crop Plan, rural credit is projected to be allocated in the amount of R\$54,291,834 thousand (R\$43,271,452 thousand on December 31, 2025), corresponding to the sum of the liability on the VSR - Value Subject to Collection (31.5%) and Agribusiness Credit Bill - LCA (60%). To comply with these obligations Bradesco uses the following instruments: Rural Loan; DIR - Rural Interfinancial Deposits; CPR - Rural Producer Bond and CDCA - Agribusiness Credit Rights Certificate. The direct and indirect costs to meet this requirement are the normal costs linked to loan operations. There is no forecast of costs for non-compliance with the liabilities.

c) Reconciliation of the gross book value of loan operations

Stage 1	R\$ thousands						
	Balance on December 31, 2025	Transfer to Stage 2	Transfer to Stage 3	Transfer from Stage 2	Transfer from Stage 3	Originated/ Settlements	Balance on March 31, 2026 (1)
Companies	315,712,014	(4,777,607)	(1,085,697)	689,914	40,786	7,388,728	317,968,138
- Financing	129,715,484	(1,002,498)	(130,412)	163,838	7,093	2,344,163	131,097,668
- Borrowings	171,690,221	(3,423,499)	(902,708)	468,165	26,538	3,375,967	171,234,684
- Revolving	14,306,309	(351,610)	(52,577)	57,911	7,155	1,668,598	15,635,786
Individuals	381,758,647	(8,506,054)	(1,427,430)	2,432,075	252,378	11,914,418	386,424,034
- Financing	146,242,851	(3,001,469)	(410,688)	897,533	91,384	4,978,162	148,797,773
- Borrowings	162,121,415	(3,698,390)	(888,092)	1,018,286	90,672	6,315,986	164,959,877
- Revolving	73,394,381	(1,806,195)	(128,650)	516,256	70,322	620,270	72,666,384
Total	697,470,661	(13,283,661)	(2,513,127)	3,121,989	293,164	19,303,146	704,392,172

(1) Of the total assets allocated in the first stage, R\$1,058,653 thousand have delays exceeding 30 days.

Stage 2	R\$ thousands						
	Balance on December 31, 2025	Transfer to Stage 1	Transfer to Stage 3	Transfer from Stage 1	Transfer from Stage 3	Originated/ Settlements	Balance on March 31, 2026
Companies	11,609,481	(689,914)	(2,541,498)	4,777,607	324,725	(830,521)	12,649,880
- Financing	2,488,318	(163,838)	(293,791)	1,002,498	3,240	(240,189)	2,796,238
- Borrowings	8,155,902	(468,165)	(1,970,540)	3,423,499	314,207	(655,543)	8,799,360
- Revolving	965,261	(57,911)	(277,167)	351,610	7,278	65,211	1,054,282
Individuals	25,431,262	(2,432,075)	(4,915,714)	8,506,054	598,832	33,411	27,221,770
- Financing	9,431,592	(897,533)	(985,831)	3,001,469	64,703	(383,836)	10,230,564
- Borrowings	10,868,536	(1,018,286)	(2,509,149)	3,698,390	447,345	(207,681)	11,279,155
- Revolving	5,131,134	(516,256)	(1,420,734)	1,806,195	86,784	624,928	5,712,051
Total	37,040,743	(3,121,989)	(7,457,212)	13,283,661	923,557	(797,110)	39,871,650

Stage 3	R\$ thousands							
	Balance on December 31, 2025	Transfer to Stage 1	Transfer to Stage 2	Transfer from Stage 1	Transfer from Stage 2	Originated/ Settlements	(Write off)	Balance on March 31, 2026 (1) (2)
Companies	23,323,356	(40,786)	(324,725)	1,085,697	2,541,498	(2,737,943)	(2,931,727)	20,915,370
- Financing	5,373,017	(7,093)	(3,240)	130,412	293,791	(574,160)	(56,217)	5,156,510
- Borrowings	16,233,895	(26,538)	(314,207)	902,708	1,970,540	(2,312,015)	(2,478,270)	13,976,113
- Revolving	1,716,444	(7,155)	(7,278)	52,577	277,167	148,232	(397,240)	1,782,747
Individuals	33,832,454	(252,378)	(598,832)	1,427,430	4,915,714	1,990,418	(7,071,327)	34,243,479
- Financing	5,874,367	(91,384)	(64,703)	410,688	985,831	(521,837)	(40,182)	6,552,780
- Borrowings	16,720,250	(90,672)	(447,345)	888,092	2,509,149	1,094,327	(4,457,515)	16,216,286
- Revolving	11,237,837	(70,322)	(86,784)	128,650	1,420,734	1,417,928	(2,573,630)	11,474,413
Total	57,155,810	(293,164)	(923,557)	2,513,127	7,457,212	(747,525)	(10,003,054)	55,158,849

(1) Of the total credit operations allocated to the third stage, R\$19,139,185 thousand are originated from restructured operations; and

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

Consolidated - All stages	R\$ thousands			
	Balance on December 31, 2025	Originated/ Settlements	(Write off) (1)	Balance on March 31, 2026 (1)
Companies	350,644,851	3,820,264	(2,931,727)	351,533,388
- Financing	137,576,819	1,529,814	(56,217)	139,050,416
- Borrowings	196,080,018	408,409	(2,478,270)	194,010,157
- Revolving	16,988,014	1,882,041	(397,240)	18,472,815
Individuals	441,022,363	13,938,247	(7,071,327)	447,889,283
- Financing	161,548,810	4,072,489	(40,182)	165,581,117
- Borrowings	189,710,201	7,202,632	(4,457,515)	192,455,318
- Revolving	89,763,352	2,663,126	(2,573,630)	89,852,848
Total	791,667,214	17,758,511	(10,003,054)	799,422,671

(1) Of the total operations, R\$704,392,172 thousand have low credit risk compared to the total portfolio. In addition, 60% of the operations are secured.

Stage 1	R\$ thousands						
	Balance on January 1, 2025	Transfer to Stage 2	Transfer to Stage 3	Transfer from Stage 2	Transfer from Stage 3	Originated/ Settlements	Balance on March 31, 2025 (1)
Companies	282,633,333	(3,144,979)	(712,673)	708,766	170,281	3,990,559	283,645,287
- Financing	125,114,755	(779,663)	(222,761)	197,905	67,683	(799,149)	123,578,770
- Borrowings	145,133,328	(2,067,100)	(440,856)	442,517	97,957	3,165,803	146,331,649
- Revolving	12,385,250	(298,216)	(49,056)	68,344	4,641	1,623,905	13,734,868
Individuals	347,118,718	(6,528,325)	(1,117,456)	2,271,717	783,472	12,318,690	354,846,816
- Financing	132,000,317	(2,241,697)	(378,019)	860,571	117,750	5,944,600	136,303,522
- Borrowings	149,534,315	(2,850,346)	(633,374)	951,514	317,570	5,362,921	152,682,600
- Revolving	65,584,086	(1,436,282)	(106,063)	459,632	348,152	1,011,169	65,860,694
Total	629,752,051	(9,673,304)	(1,830,129)	2,980,483	953,753	16,309,249	638,492,103

(1) Of the total assets allocated in the first stage, R\$ 972,569 thousand are more than 30 days overdue.

Stage 2	R\$ thousands						
	Balance on January 1, 2025	Transfer to Stage 1	Transfer to Stage 3	Transfer from Stage 1	Transfer from Stage 3	Originated/ Settlements	Balance on March 31, 2025
Companies	6,946,383	(708,766)	(1,424,143)	3,144,979	129,778	(276,088)	7,812,143
- Financing	1,861,943	(197,905)	(211,883)	779,663	13,460	(229,556)	2,015,722
- Borrowings	4,363,092	(442,517)	(1,023,602)	2,067,100	111,054	(130,917)	4,944,210
- Revolving	721,348	(68,344)	(188,658)	298,216	5,264	84,385	852,211
Individuals	21,911,700	(2,271,717)	(3,759,184)	6,528,325	1,158,015	(61,235)	23,505,904
- Financing	8,443,456	(860,571)	(827,385)	2,241,697	92,244	(413,661)	8,675,780
- Borrowings	9,169,428	(951,514)	(1,878,876)	2,850,346	979,362	(114,451)	10,054,295
- Revolving	4,298,816	(459,632)	(1,052,923)	1,436,282	86,409	466,877	4,775,829
Total	28,858,083	(2,980,483)	(5,183,327)	9,673,304	1,287,793	(337,323)	31,318,047

Stage 3	R\$ thousands							
	Balance on January 1, 2025	Transfer to Stage 1	Transfer to Stage 2	Transfer from Stage 1	Transfer from Stage 2	Originated/ Settlements	(Write off)	Balance on March 31, 2025 (1) (2)
Companies	26,373,476	(170,281)	(129,778)	712,673	1,424,143	4,505	(2,813,848)	25,400,890
- Financing	5,494,788	(67,683)	(13,460)	222,761	211,883	(357,130)	(60,338)	5,430,821
- Borrowings	19,479,034	(97,957)	(111,054)	440,856	1,023,602	225,525	(2,439,448)	18,520,558
- Revolving	1,399,654	(4,641)	(5,264)	49,056	188,658	136,110	(314,062)	1,449,511
Individuals	34,274,975	(783,472)	(1,158,015)	1,117,456	3,759,184	1,669,651	(5,868,670)	33,011,109
- Financing	4,432,803	(117,750)	(92,244)	378,019	827,385	(322,044)	(52,211)	5,053,958
- Borrowings	18,622,180	(317,570)	(979,362)	633,374	1,878,876	971,380	(3,469,002)	17,339,876
- Revolving	11,219,992	(348,152)	(86,409)	106,063	1,052,923	1,020,315	(2,347,457)	10,617,275
Total	60,648,451	(953,753)	(1,287,793)	1,830,129	5,183,327	1,674,156	(8,682,518)	58,411,999

(1) Of the total credit operations allocated to the third stage, R\$21,312,150 thousand are originated from restructured operations; and

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

Consolidated - All stages	R\$ thousands			
	Balance on January 1, 2025	Originated/ Settlements	(Write off) (1)	Balance on March 31, 2025 (1)
Companies	315,953,192	3,718,976	(2,813,848)	316,858,320
- Financing	132,471,486	(1,385,835)	(60,338)	131,025,313
- Borrowings	168,975,454	3,260,411	(2,439,448)	169,796,417
- Revolving	14,506,252	1,844,400	(314,062)	16,036,590
Individuals	403,305,393	13,927,106	(5,868,670)	411,363,829
- Financing	144,876,576	5,208,895	(52,211)	150,033,260
- Borrowings	177,325,923	6,219,850	(3,469,002)	180,076,771
- Revolving	81,102,894	2,498,361	(2,347,457)	81,253,798
Total	719,258,585	17,646,082	(8,682,518)	728,222,149

(1) Of the total operations, R\$638,492,103 thousand have low credit risk compared to the total portfolio. In addition, 56% of the operations are secured.

d) Reconciliation of expected losses from loans

Stage 1	R\$ thousands						
	Balance on December 31, 2025	Transfer to Stage 2	Transfer to Stage 3	Transfer from Stage 2	Transfer from Stage 3	Constitution/ (Reversion)	Balance on March 31, 2026
Companies	3,014,137	(135,300)	(57,103)	42,470	22,492	136,494	3,023,190
- Financing	744,812	(22,111)	(3,636)	9,380	2,577	81,066	812,088
- Borrowings	1,917,021	(99,486)	(44,261)	30,785	17,257	(183)	1,821,133
- Revolving	352,304	(13,703)	(9,206)	2,305	2,658	55,611	389,969
Individuals	6,290,262	(326,697)	(182,132)	234,290	105,101	(423,517)	5,697,307
- Financing	506,205	(52,035)	(17,978)	43,772	25,055	(29,223)	475,796
- Borrowings	3,831,979	(212,224)	(155,038)	163,435	49,338	(327,293)	3,350,197
- Revolving	1,952,078	(62,438)	(9,116)	27,083	30,708	(67,001)	1,871,314
Total	9,304,399	(461,997)	(239,235)	276,760	127,593	(287,023)	8,720,497

Stage 2	R\$ thousands						
	Balance on December 31, 2025	Transfer to Stage 1	Transfer to Stage 3	Transfer from Stage 1	Transfer from Stage 3	Constitution/ (Reversion)	Balance on March 31, 2026
Companies	1,349,825	(42,470)	(452,792)	135,300	209,468	254,879	1,454,210
- Financing	229,533	(9,380)	(51,493)	22,111	1,231	65,792	257,794
- Borrowings	922,561	(30,785)	(287,394)	99,486	205,790	44,975	954,633
- Revolving	197,731	(2,305)	(113,905)	13,703	2,447	144,112	241,783
Individuals	3,842,292	(234,290)	(1,883,783)	326,697	337,665	1,618,688	4,007,269
- Financing	510,253	(43,772)	(163,733)	52,035	17,199	176,418	548,400
- Borrowings	2,483,313	(163,435)	(1,245,998)	212,224	281,531	895,597	2,463,232
- Revolving	848,726	(27,083)	(474,052)	62,438	38,935	546,673	995,637
Total	5,192,117	(276,760)	(2,336,575)	461,997	547,133	1,873,567	5,461,479

Stage 3	R\$ thousands							
	Balance on December 31, 2025	Transfer to Stage 1	Transfer to Stage 2	Transfer from Stage 1	Transfer from Stage 2	Constitution/ (Reversion)	(Write off)	Balance on March 31, 2026
Companies	12,088,629	(22,492)	(209,468)	57,103	452,792	1,505,358	(2,931,727)	10,940,195
- Financing	1,914,855	(2,577)	(1,231)	3,636	51,493	(81,700)	(56,217)	1,828,259
- Borrowings	9,020,147	(17,257)	(205,790)	44,261	287,394	1,259,739	(2,478,270)	7,910,224
- Revolving	1,153,627	(2,658)	(2,447)	9,206	113,905	327,319	(397,240)	1,201,712
Individuals	21,761,996	(105,101)	(337,665)	182,132	1,883,783	5,691,391	(7,071,327)	22,005,209
- Financing	2,689,704	(25,055)	(17,199)	17,978	163,733	366,693	(40,182)	3,155,672
- Borrowings	11,744,256	(49,338)	(281,531)	155,038	1,245,998	3,020,803	(4,457,515)	11,377,711
- Revolving	7,328,036	(30,708)	(38,935)	9,116	474,052	2,303,895	(2,573,630)	7,471,826
Total	33,850,625	(127,593)	(547,133)	239,235	2,336,575	7,196,749	(10,003,054)	32,945,404

Consolidated - All stages	R\$ thousands			
	Balance on December 31, 2025	Constitution/ (Reversion) (1)	(Write off)	Balance on March 31, 2026
Companies	16,452,591	1,896,731	(2,931,727)	15,417,595
- Financing	2,889,200	65,158	(56,217)	2,898,141
- Borrowings	11,859,729	1,304,531	(2,478,270)	10,685,990
- Revolving	1,703,662	527,042	(397,240)	1,833,464
Individuals	31,894,550	6,886,562	(7,071,327)	31,709,785
- Financing	3,706,162	513,888	(40,182)	4,179,868
- Borrowings	18,059,548	3,589,107	(4,457,515)	17,191,140
- Revolving	10,128,840	2,783,567	(2,573,630)	10,338,777
Total	48,347,141	8,783,293	(10,003,054)	47,127,380

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

Stage 1	R\$ thousands						
	Balance on January 1, 2025	Transfer to Stage 2	Transfer to Stage 3	Transfer from Stage 2	Transfer from Stage 3	Constitution/ (Reversion)	Balance on March 31, 2025
Companies	3,594,618	(129,231)	(41,818)	61,145	84,650	(3,801)	3,565,563
- Financing	1,001,834	(21,222)	(4,262)	15,792	34,037	37,363	1,063,542
- Borrowings	2,273,738	(96,221)	(31,222)	42,833	48,767	(97,964)	2,139,931
- Revolving	319,046	(11,788)	(6,334)	2,520	1,846	56,800	362,090
Individuals	6,157,999	(291,686)	(125,538)	227,977	342,435	(139,904)	6,171,283
- Financing	437,710	(34,053)	(11,828)	39,025	27,688	(17,557)	440,985
- Borrowings	3,845,053	(202,971)	(106,464)	164,356	167,087	(18,511)	3,848,550
- Revolving	1,875,236	(54,662)	(7,246)	24,596	147,660	(103,836)	1,881,748
Total	9,752,617	(420,917)	(167,356)	289,122	427,085	(143,705)	9,736,846

Stage 2	R\$ thousands						
	Balance on January 1, 2025	Transfer to Stage 1	Transfer to Stage 3	Transfer from Stage 1	Transfer from Stage 3	Constitution/ (Reversion)	Balance on March 31, 2025
Companies	988,363	(61,145)	(322,289)	129,231	79,187	248,380	1,061,727
- Financing	238,312	(15,792)	(50,167)	21,222	6,709	66,672	266,956
- Borrowings	619,065	(42,833)	(196,383)	96,221	70,179	78,946	625,195
- Revolving	130,986	(2,520)	(75,739)	11,788	2,299	102,762	169,576
Individuals	3,236,267	(227,977)	(1,387,820)	291,686	636,969	1,157,023	3,706,148
- Financing	414,750	(39,025)	(120,938)	34,053	23,846	117,690	430,376
- Borrowings	2,158,363	(164,356)	(908,484)	202,971	579,738	609,005	2,477,237
- Revolving	663,154	(24,596)	(358,398)	54,662	33,385	430,328	798,535
Total	4,224,630	(289,122)	(1,710,109)	420,917	716,156	1,405,403	4,767,875

Stage 3	R\$ thousands							
	Balance on January 1, 2025	Transfer to Stage 1	Transfer to Stage 2	Transfer from Stage 1	Transfer from Stage 2	Constitution/ (Reversion)	(Write off)	Balance on March 31, 2025
Companies	15,090,689	(84,650)	(79,187)	41,818	322,289	2,024,793	(2,813,848)	14,501,904
- Financing	2,180,059	(34,037)	(6,709)	4,262	50,167	58,375	(60,338)	2,191,779
- Borrowings	12,049,650	(48,767)	(70,179)	31,222	196,383	1,694,309	(2,439,448)	11,413,170
- Revolving	860,980	(1,846)	(2,299)	6,334	75,739	272,109	(314,062)	896,955
Individuals	21,391,524	(342,435)	(636,969)	125,538	1,387,820	4,642,183	(5,868,670)	20,698,991
- Financing	1,790,547	(27,688)	(23,846)	11,828	120,938	352,455	(52,211)	2,172,023
- Borrowings	12,686,999	(167,087)	(579,738)	106,464	908,484	2,339,107	(3,469,002)	11,825,227
- Revolving	6,913,978	(147,660)	(33,385)	7,246	358,398	1,950,621	(2,347,457)	6,701,741
Total	36,482,213	(427,085)	(716,156)	167,356	1,710,109	6,666,976	(8,682,518)	35,200,895

Consolidated - All stages	R\$ thousands			
	Balance on January 1, 2025	Constitution/ (Reversion) (1)	(Write off)	Balance on March 31, 2025
Companies	19,673,670	2,269,372	(2,813,848)	19,129,194
- Financing	3,420,205	162,410	(60,338)	3,522,277
- Borrowings	14,942,453	1,675,291	(2,439,448)	14,178,296
- Revolving	1,311,012	431,671	(314,062)	1,428,621
Individuals	30,785,790	5,659,302	(5,868,670)	30,576,422
- Financing	2,643,007	452,588	(52,211)	3,043,384
- Borrowings	18,690,415	2,929,601	(3,469,002)	18,151,014
- Revolving	9,452,368	2,277,113	(2,347,457)	9,382,024
Total	50,459,460	7,928,674	(8,682,518)	49,705,616

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

e) Restructured Loans Operations

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

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

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

	R\$ thousands	
	2026	2025
Balance on January 1, 2026	26,612,639	34,755,068
Amount restructured (1)	4,966,917	4,294,803
Amount received/Others (2)	(3,487,921)	(3,305,094)
Write-offs	(2,903,811)	(4,123,217)
Balance on March 31	25,187,824	31,621,560
Expected credit losses associated with credit risk	(13,086,719)	(17,679,456)
Total of restructured loan operations, net of expected loss	12,101,105	13,942,104
Expected loss on restructured loan operations as a percentage of total restructured loan operations	52.0%	55.9%
Total of restructured loan operations as a percentage of the total credit portfolio	3.2%	4.3%
Total restructured loan operations as a percentage of the total loans, net of expected loss	3.3%	4.7%

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

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

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

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

f) Expected losses net of recoveries

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

	R\$ thousands	
	Three-month period ended on March 31	
	2026	2025
Amount recorded	10,341,447	8,334,917
Amount recovered	(1,604,774)	(1,306,919)
Expected Credit Loss Associated with Credit Risk expense net of amounts recovered (1)	8,736,673	7,027,998

(1) On March 31, 2026, there were no credit assignments. On March 31, 2025, there were credit assignments for operations already written off as losses in the amount of R\$521,759 thousand, whose sales value was R\$66,597 thousand and credit assignments for active operations in the amount of R\$2,662 thousand, whose sales value was R\$76 thousand, without retention of risks and benefits.

g) Items not recorded on the balance sheet

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

	R\$ thousands	
	On March 31, 2026	On December 31, 2025
Loan commitments (1)	364,386,539	358,376,828
Financial guarantees (2)	122,698,116	125,119,738
Letters of credit for imports	690,959	356,071
Total	487,775,614	483,852,637

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

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

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

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

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

13) OTHER FINANCIAL ASSETS

	R\$ thousands	
	On March 31, 2026	On December 31, 2025
Receivables related to payment transactions	67,806,631	68,690,210
Trade and credit receivables	28,731,534	30,918,155
Debtors for escrow deposits	23,777,270	23,808,198
Advances on foreign exchange contracts	13,914,038	12,094,380
Receivables	6,853,684	5,817,881
Specific amounts	8,227,433	8,309,872
Securities trading	9,538,644	6,014,189
Other	3,452,661	2,981,601
Total	162,301,895	158,634,486

14) NON-FINANCIAL ASSETS HELD FOR SALE

	R\$ thousands	
	On March 31, 2026	On December 31, 2025
Non-current assets held for sale and discontinued operations		
Real estate	1,182,263	1,184,225
Vehicles and similar	528,056	426,895
Machinery and equipment	1,491	1,742
Total (1)	1,711,810	1,612,862

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

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

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

Companies	R\$ thousands										
	On March 31, 2026										
	Headquarters' location	Equity interest	Shareholding interest with voting rights	Investment carrying amount	Current assets	Non - current assets	Current liabilities	Non-current liabilities	Share of profit (loss) of associates and jointly controlled entities (1)	Accumulated other comprehensive income	Total comprehensive income
Tecnologia Bancária S.A. (2)	São Paulo - Brazil	24.55%	24.32%	251,413	734,312	2,496,105	661,428	1,559,154	4,524	-	4,524
Swiss Re Corporate Solutions Brasil (2)	São Paulo - Brazil	40.00%	40.00%	534,312	2,733,479	2,147,769	2,841,770	941,283	6,042	(3,906)	2,136
Elo Participações Ltda. (3)	São Paulo - Brazil	50.01%	50.01%	1,508,151	1,358,005	6,584,177	556,166	4,370,321	205,095	(71,169)	133,926
Other (4)				12,301,417					232,337		
Total on March 31, 2026				14,595,293					447,998		

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

(2) Companies with equity accounting using balance sheets with a reporting date delay in relation to the base date of the financial statements, permitted by regulation. As of March 31, 2026, the Organization received dividends and/or interest on equity of R\$6,800 thousand relating to the Company Swiss Re Corporate Solutions Brasil;

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

(4) Primarily includes investments in Cielo S.A., Fleury S.A. and Banco John Deere.

Companies	R\$ thousands										
	On December 31, 2025								Three-month period ended on March 31, 2025		
	Headquarters' location	Equity interest	Shareholding interest with voting rights	Investment carrying amount	Current assets	Non-current assets	Current liabilities	Non-current liabilities	Share of profit (loss) of associates and jointly controlled entities (1)	Other comprehensive income/(loss)	Total comprehensive income
Tecnologia Bancária S.A. (2)	São Paulo - Brazil	24.55%	24.32%	249,118	766,711	2,473,255	668,796	1,579,574	1,208	-	1,208
Swiss Re Corporate Solutions Brasil (2)	São Paulo - Brazil	40.00%	40.00%	534,853	3,075,599	2,171,323	3,187,083	959,644	3,589	(10,985)	(7,493)
Elo Participações Ltda. (3)	São Paulo - Brazil	50.01%	50.01%	1,305,990	1,433,582	6,152,357	597,993	4,375,46	202,024	(78,051)	123,973
Other (4)				11,258,472					180,852		
Total on December 31, 2025				13,348,433							
Total on March 31, 2025									387,673		

(1) The adjustments resulting from the evaluation consider the results determined, periodically, by the companies and include equity variations of the investees not resulting from results, as well as adjustments due to the equalization of accounting practices, when applicable;

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

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

(4) Primarily includes investments in Cielo S.A., Fleury S.A. and Banco John Deere.

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

	R\$ thousands					
	Balance on March 31, 2026					
	Depreciation rate	Cost	Accumulated depreciation	Accumulated impairment of non-financial assets	Carrying amount	Carrying amount on December 31, 2025
Buildings	4%	1,650,332	(1,120,654)	(228)	529,450	342,296
Land	-	698,602	-	-	698,602	699,712
Installations, property and equipment for use	10%	5,035,970	(2,721,429)	(860)	2,313,681	2,305,891
Rights of Use (1)	-	3,334,277	(1,036,593)	-	2,297,684	2,157,630
Security and communication systems	10% to 20%	367,541	(244,391)	(2,134)	121,016	124,830
Data processing systems	20% to 40%	7,524,503	(5,181,840)	(6,582)	2,336,081	2,408,924
Transportation systems	10% to 20%	317,605	(145,293)	-	172,312	178,496
Assets under construction	-	340,640	-	-	340,640	408,830
Balance on March 31, 2026		19,269,470	(10,450,200)	(9,804)	8,809,466	
Balance on December 31, 2025		18,958,155	(10,320,008)	(11,538)		8,626,609

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

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

	R\$ thousands							
	Buildings	Land	Installations, property and equipment for use	Security and communications systems	Data processing systems	Transportation systems	Other (1)	Total (2)
Balance on January 1, 2025	330,752	713,838	2,079,067	119,670	3,432,633	207,142	547,277	7,430,379
Additions / Reductions	(96,217)	(21,732)	(181,873)	6,543	(704,506)	246	2,616,224	1,618,685
Depreciation	(11,871)	-	(122,837)	(7,121)	(182,883)	(8,225)	(299,755)	(632,692)
Balance on March 31, 2025	222,664	692,106	1,774,357	119,092	2,545,244	199,163	2,863,746	8,416,372
Balance on December 31, 2025	342,296	699,712	2,305,891	124,830	2,408,924	178,496	2,566,460	8,626,609
Additions / Reductions	199,123	(1,110)	111,964	3,295	116,090	1,425	304,917	735,704
Depreciation	(11,969)	-	(104,174)	(7,109)	(188,933)	(7,609)	(233,053)	(552,847)
Balance on March 31, 2026	529,450	698,602	2,313,681	121,016	2,336,081	172,312	2,638,324	8,809,466

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

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

The fixed assets to shareholders' equity ratio is 27.7% (26.9% on December 31, 2025) when only considering companies and payment institutions within the economic group (the "Prudential Conglomerate"), where the maximum limit is 50.0% as determined by CMN Resolution No. 4,957/21.

17) INTANGIBLE ASSETS

a) Goodwill

The goodwill recognized from investment acquisitions totaled R\$4,443,971 thousand (R\$4,061,719 thousand on December 31, 2025), net of provisions for impairment and accumulated amortization, of which:

- (i) R\$2,990,331 thousand (R\$2,552,155 thousand on December 31, 2025) recognized in 'Investments' arose from the acquisition of shares of associates and jointly controlled companies (Cielo/Fleury/Swiss/Grupo Santa/Others); and
- (ii) R\$1,453,640 thousand (R\$1,509,564 thousand on December 31, 2025) arose from the acquisition of shares of subsidiaries, to the future profitability/client portfolio/fair value, which is amortized in up to twenty years, recognized in Intangible Assets.

Goodwill was amortized in the first quarter of 2026, in the amount of R\$80,040 thousand (2025 - R\$73,093 thousand).

b) Intangible assets

Acquired intangible assets consist of:

	R\$ thousands					
	On March 31, 2026					Net cost on December 31, 2025 (2)
	Rate of Amortization (1)	Cost	Accumulated amortization	Accumulated impairment of nonfinancial assets	Net cost (2)	
Acquisition of rights to provide financial services	Contract	10,274,609	(4,772,083)	(69,111)	5,433,415	5,659,298
Software	Up to 10%	30,487,139	(16,933,845)	(7,537)	13,545,757	12,441,232
Goodwill (3)	Up to 20%	13,977,031	(12,195,283)	(328,108)	1,453,640	1,509,564
Other	Contract	2,338,022	(1,310,554)	-	1,027,468	1,058,828
Total on March 31, 2026		57,076,801	(35,211,765)	(404,756)	21,460,280	
Total on December 31, 2025		55,101,662	(34,014,565)	(418,175)		20,668,922

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

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

(3) On March 31, 2026, was primarily composed of goodwill on the acquisition of equity interest in Bradesco Bank – R\$688,224 thousand (R\$700,167 thousand on December 31, 2025), Odonto System – R\$4,072 thousand (R\$4,836 thousand on December 31, 2025), Bradescard Mexico – R\$5,724 thousand (R\$6,061 thousand on December 31, 2025), Kirton Bank - R\$375,635 thousand (R\$382,942 thousand on December 31, 2025), RCB Investimentos – R\$3,924 thousand (R\$4,485 thousand on December 31, 2025), Banco Digo – R\$47,693 thousand (R\$60,170 thousand on December 31, 2025) and Tivio Capital Distribuidora de Valores Mobiliários – R\$91,549 thousand (R\$98,069 thousand on December 31, 2025).

c) Changes in intangible assets by type

	R\$ thousands			
	On December 31, 2025	Additions / (reductions)	Amortization for the period	On March 31, 2026
Acquisition of rights to provide financial services	5,659,298	244,877	(470,760)	5,433,415
Software	12,441,232	1,840,366	(735,841)	13,545,757
Goodwill – Future profitability	351,545	24,116	(46,205)	329,456
Goodwill – Based on intangible assets	809,501	-	(32,214)	777,287
Goodwill – Difference in fair value of assets/liabilities	348,518	-	(1,621)	346,897
Other	1,058,828	5,038	(36,398)	1,027,468
Total	20,668,922	2,114,397	(1,323,039)	21,460,280

	R\$ thousands			
	On January 1st, 2025	Additions / (reductions)	Amortization for the period	On March 31, 2025
Acquisition of rights to provide financial services	5,553,483	201,934	(513,035)	5,242,382
Software	10,287,797	548,656	(686,032)	10,150,421
Goodwill – Future profitability	660,471	14,856	(49,342)	625,985
Goodwill – Based on intangible assets	903,626	-	(23,282)	880,344
Goodwill – Difference in fair value of assets/liabilities	354,660	-	(1,279)	353,381
Other	1,230,115	20,782	(48,842)	1,202,055
Total	18,990,152	786,228	(1,321,812)	18,454,568

18) OTHER ASSETS

	R\$ thousands	
	On March 31, 2026	On December 31, 2025
Interbank and interdepartmental accounts	1,236,982	159,265
Other debtors	5,682,624	5,132,552
Prepaid expenses (i)	10,251,709	5,081,590
Other assets and values	90,668	92,925
Other (1)	5,456,576	5,670,921
Total	22,718,559	16,137,253

(1) Includes: (i) amounts receivable, other advances, advances and payments made by the Organization with reimbursement rights and (ii) investment property, in the amount of R\$1,176,701 thousand (R\$1,383,569 thousand on December 31, 2025); and (iii) R\$ 2,060,445 thousand (R\$2,060,445 thousand on December 31, 2025) of shares in publicly-held companies received as payment, recorded as investments held for sale, in accordance with Resolution No. 4,817/20, and which are valued by an independent valuation report.

I) Prepaid expenses

	R\$ thousands	
	On March 31, 2026	On December 31, 2025
Deferred insurance acquisition costs (1)	3,682,796	3,324,757
Commission for the placement of loans and financing (2)	5,486	7,782
Advertising and marketing expenses (3)	220,923	135,435
Others (4)	1,891,066	1,613,616
Total	10,251,709	5,081,590

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

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

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

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

19) DEPOSITS FROM BANKS

	R\$ thousands					
	On March 31, 2026					On December 31, 2025
	1 to 30 days	31 to 180 days	181 to 360 days	More than 360 days	Total	
Demand deposits - Financial Institutions	1,123,273	-	-	-	1,123,273	1,203,130
Interbank deposits	195,935	33,826,077	302,895	722,633	35,047,540	5,485,877
Securities sold under agreements to repurchase (a)	330,896,543	23,644,068	-	643,242	355,183,853	349,702,217
Borrowings (b)	5,522,224	18,990,327	9,748,802	2,600,217	36,861,570	38,999,650
On-lending ©	971,820	5,567,714	6,534,726	20,215,949	33,290,209	31,708,620
Total on March 31, 2026	338,709,795	82,028,186	16,586,423	24,182,041	461,506,445	
%	73.4	17.8	3.6	5.2	100.0	
Total on December 31, 2025	327,014,095	56,709,308	20,169,509	23,206,582		427,099,494
%	76.6	13.3	4.7	5.4		100.0

a) Securities sold under agreements to repurchase

	R\$ thousands					
	On March 31, 2026					On December 31, 2025
	1 to 30 days	31 to 180 days	181 to 360 days	More than 360 days	Total	
Own securities	107,137,333	1,994,828	-	643,242	109,775,403	189,066,034
• Government securities	63,977,562	1,664,735	-	-	65,642,297	143,816,805
• Corporate securities	21,985,954	327,517	-	-	22,313,471	29,296,620
• Foreign	21,173,817	2,576	-	643,242	21,819,635	15,952,609
Sale of securities purchased under reverse repos (1)	212,444,913	2,584,177	-	-	215,029,090	116,869,622
Sale of securities with no restriction on right to resell or repledge the collateral (1)	11,314,297	19,065,063	-	-	30,379,360	43,766,561
Total on March 31, 2026	330,896,543	23,644,068	-	643,242	355,183,853	
%	93.1	6.7	-	0.2	100.0	
Total on December 31, 2025	316,634,256	31,214,807	6,658	1,846,496		349,702,217
%	90.6	8.9	-	0.5		100.0

(1) Represented by government securities.

b) Borrowing

	R\$ thousands					
	On March 31, 2026					On December 31, 2025
	1 to 30 days	31 to 180 days	181 to 360 days	More than 360 days	Total	
Overseas	5,522,224	18,990,327	9,748,802	2,600,217	36,861,570	38,999,650
Total on March 31, 2026	5,522,224	18,990,327	9,748,802	2,600,217	36,861,570	
%	15.0	51.5	26.4	7.1	100.0	
Total on December 31, 2025	5,056,343	21,178,358	11,120,445	1,644,504		38,999,650
%	13.0	54.3	28.5	4.2		100.0

c) On-lending ⁽¹⁾

	R\$ thousands					
	On March 31, 2026					On December 31, 2025
	1 to 30 days	31 to 180 days	181 to 360 days	More than 360 days	Total	
In Brazil	971,820	5,567,714	6,534,726	20,215,949	33,290,209	31,708,620
- FINAME	624,177	3,516,386	3,188,231	12,273,487	19,602,281	19,573,938
- BNDES	277,275	2,051,328	2,816,460	7,518,116	12,663,179	11,160,513
- National Treasury	-	-	429,757	-	429,757	481,783
- Other institutions	70,368	-	100,278	424,346	594,992	492,386
Total on March 31, 2026	971,820	5,567,714	6,534,726	20,215,949	33,290,209	
%	2.9	16.8	19.6	60.7	100.0	
Total on December 31, 2025	1,175,067	4,086,293	7,310,814	19,136,446		31,708,620
%	3.7	12.8	23.1	60.4		100.0

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

d) Borrowing and on-lending expenses

	R\$ thousands	
	Three-month period ended on March 31	
	2026	2025
Borrowing:		
- In Brazil	38,637	55,797
- Overseas	303,963	(1,203,247)
- Foreign exchange variation from other assets and liabilities overseas	2,140,544	2,087,903
Subtotal borrowing	2,483,144	940,453
On-lending in Brazil:		
- BNDES	241,694	156,307
- FINAME	710,427	498,504
- National Treasury	11,125	7,182
- Other institutions	2,707	1,100
On-lending overseas:		
- Payables to foreign bankers	489,069	49,998
Subtotal on-lending	1,455,022	713,091
Total	3,938,166	1,653,544

e) Expenses for market funding

	R\$ thousands	
	Three-month period ended on March 31	
	2026	2025
Savings deposits	2,077,762	2,185,122
Time deposits	13,402,629	9,997,211
Securities sold under agreements to repurchase	11,473,657	8,119,122
Securities issued (Note 21a)	10,179,706	5,590,930
Subordinated debts (Note 22b)	2,100,918	1,963,052
Other funding expenses	290,711	86,299
Total	39,525,383	27,941,736

20) DEPOSITS FROM CUSTOMERS

	On March 31, 2026					R\$ thousands	
	1 to 30 days	31 to 180 days	181 to 360 days	More than 360 days	Total	On December 31, 2025	
	Demand deposits - customers (1)	34,022,882	-	-	-	34,022,882	36,792,675
Savings deposits (1)	119,593,392	-	-	-	119,593,392	124,461,404	
Time deposits (2)	46,170,278	62,858,668	104,843,170	348,539,088	562,411,204	560,020,072	
Total on March 31, 2026	199,786,552	62,858,668	104,843,170	348,539,088	716,027,478		
%	27.9	8.8	14.6	48.7	100.0		
Total on December 31, 2025	208,009,606	66,066,548	102,249,281	344,948,716		721,274,151	
%	28.8	9.2	14.2	47.8		100.0	

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

(2) Considers the maturities established in the contracts.

21) SECURITIES ISSUED

	On March 31, 2026					R\$ thousands	
	1 to 30 days	31 to 180 days	181 to 360 days	More than 360 days	Total	On December 31, 2025	
	Securities – Brazil:						
- Letters of credit for real estate	955,792	5,074,867	9,555,850	64,886,513	80,473,022	75,321,675	
- Letters of credit for agribusiness	341,506	3,476,540	5,518,348	46,480,714	55,817,108	54,287,950	
- Financial bills	389,307	27,872,983	31,521,651	80,411,867	140,195,808	135,672,973	
- Letters of credit guaranteed by property (1)	216,892	1,611,933	2,971,329	18,445,959	23,246,113	23,600,199	
Subtotal	1,903,497	38,036,323	49,567,178	210,225,053	299,732,051	288,882,797	
Securities – Overseas:							
- MTN Program Issues (2)	1,398,764	137,082	2,673,289	10,839,943	15,049,078	11,423,465	
Subtotal	1,398,764	137,082	2,673,289	10,839,943	15,049,078	11,423,465	
Structured Operations Certificates	74,867	261,000	495,706	5,746,259	6,577,832	5,954,420	
Total on March 31, 2026	3,377,128	38,434,405	52,736,173	226,811,255	321,358,961		
%	1.1	12.0	16.4	70.6	100.0		
Total on December 31, 2025	16,357,292	25,082,829	45,445,374	219,375,187		306,260,682	
%	5.3	8.2	14.8	71.7		100.0	

(1) Funding guaranteed by the real estate credit portfolio, in the amount of R\$28,058,018 thousand (R\$29,496,034 thousand on December 31, 2025), which complies with the requirements determined by CMN Resolution No. 5,001/22, of which: sufficiency requirement, liquidity requirement, term requirement, Programs 2 and 3 for the issuance of letters of credit guaranteed by property (LIGs) had, at issuance, respectively, a weighted average term for the portfolio of assets of 217 and 240 months and a term of 65 and 25 months, the credit rights correspond to 1.43% of total assets and 34.99% of the value of collateral of the properties. Additionally, the LIG Issuance Instrument and the asset portfolio management policy are in line with CMN Resolution No. 5,001/22; and

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

a) Movement of fund from securities issued

	R\$ thousands	
	2026	2025
Opening balances	306,260,682	257,977,344
Issuance	40,541,641	22,064,677
Interest accrued	10,179,706	5,590,930
Settlement and interest payments	(34,892,364)	(22,281,001)
Exchange variation and others	(730,704)	(166,274)
Balance on March 31	321,358,961	263,185,676

22) SUBORDINATED DEBT
a) Composition by maturity

Maturity	R\$ thousands			
	Original term in years	Nominal amount	On March 31, 2026	On December 31, 2025
In Brazil				
Financial bills:				
2027	7	13,000	24,784	24,005
2026	8	694,800	1,432,322	1,380,842
2030	8	2,368,200	4,077,579	3,923,963
2027	9	89,700	194,056	187,469
2026	10	92,896	270,181	655,486
2027	10	256,243	606,125	586,866
2028	10	248,300	585,607	567,279
2030	10	124,500	219,115	213,615
2031	10	7,270,000	13,777,613	13,246,380
2032	10	5,378,500	9,235,888	8,884,021
2033	10	531,000	722,773	700,964
2035	10	2,503,500	2,610,392	2,519,653
2036	10	3,552,300	3,586,730	-
2026	11	-	-	4,531
2027	11	47,046	123,189	118,795
2028	11	74,764	181,810	176,548
Perpetual		19,064,300	20,978,237	21,524,109
Total (1) (2)			58,626,401	54,714,526

(1) Includes the amount of R\$54,761,044 thousand (R\$50,648,748 thousand on December 31, 2025), relating to subordinated debts recognized as "Eligible Debt Capital Instruments" for regulatory capital purpose; and

(2) The information on results is presented in Note 19e, cost for market funding and inflation and interest adjustments of technical provisions for insurance, pension plans and capitalization bonds.

b) Movement of subordinated debts

	R\$ thousands	
	2026	2025
Opening balances	54,714,526	57,458,927
Issuance	3,552,300	5,555,700
Interest accrued	2,100,918	1,963,052
Settlement and interest payments	(1,741,343)	(6,051,741)
Balance on March 31	58,626,401	58,925,938

23) OTHER FINANCIAL LIABILITIES

	R\$ thousands	
	On March 31, 2026	On December 31, 2025
Interbank and interdepartmental accounts	54,149,647	49,911,261
Securities trading	34,825,497	19,285,262
Lease liabilities (a)	3,089,995	3,247,390
Obligations for operations linked to assignment	2,858,685	3,488,479
Total	94,923,824	75,932,392

a) Leases liabilities

	R\$ thousands
Balance on January 1, 2025	3,014,544
Remeasurement and new contracts	989,290
Payments	(372,709)
Appropriation of financial charges	87,557
Balance on March 31, 2025	3,718,682

Balance on December 31, 2025	3,247,390
Remeasurement and new contracts	41,978
Payments	(278,343)
Appropriation of financial charges	78,970
Balance on March 31, 2026	3,089,995

Maturity of leases

The maturity of these financial liabilities as of March 31, 2026 is divided as follows: R\$734,429 thousand (R\$730,937 thousand on December 31, 2025) up to one year, R\$1,736,412 thousand (R\$1,730,439 thousand on December 31, 2025) between 1 and 5 years and R\$495,236 thousand (R\$495,566 thousand on December 31, 2025) over 5 years.

Impact on the income statement

The impact on the income for the period ended March 31, 2026, was: "Expenses of depreciation" – R\$233,053 thousand (2025 – R\$299,755 thousand), "Interest and similar expenses" – R\$78,970 thousand (2025 – R\$87,557 thousand).

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

	R\$ thousands							
	Insurance (1)		Life and pension plans (2)		Capitalization bonds		Total	
	On March 31, 2026	On December 31, 2025	On March 31, 2026	On December 31, 2025	On March 31, 2026	On December 31, 2025	On March 31, 2026	On December 31, 2025
Current and long-term liabilities								
Mathematical reserve for unvested benefits (PMBAC)	1,229,326	1,205,288	389,399,855	380,224,229	-	-	390,629,181	381,429,517
Mathematical reserve for vested benefits (PMBC)	464,546	452,783	12,620,116	12,634,815	-	-	13,084,662	13,087,598
Mathematical reserve for capitalization bonds (PMC)	-	-	-	-	8,623,102	8,577,383	8,623,102	8,577,383
Reserve for claims incurred but not reported (IBNR)	8,257,629	8,242,451	1,007,267	1,013,195	-	-	9,264,896	9,255,646
Unearned premium reserve	7,845,668	7,868,218	2,949,566	2,990,930	-	-	10,795,234	10,859,148
Reserve for unsettled claims (PSL)	8,038,584	8,253,820	1,475,309	1,379,945	-	-	9,513,893	9,633,765
Reserve for financial surplus (PET)	-	-	560,924	573,999	-	-	560,924	573,999
Reserve for draws (PSR) and Reserve for redemptions (PR)	-	-	-	-	1,647,630	1,583,685	1,647,630	1,583,685
Other provisions	5,084,304	5,019,655	5,855,199	5,867,928	104,374	105,929	11,043,877	10,993,512
Total technical provisions	30,920,057	31,042,215	413,868,236	404,685,041	10,375,106	10,266,997	455,163,399	445,994,253

II) Guarantees for technical provisions

	R\$ thousands							
	Insurance		Life and pension plans		Capitalization bonds		Total	
	On March 31, 2026	On December 31, 2025	On March 31, 2026	On December 31, 2025	On March 31, 2026	On December 31, 2025	On March 31, 2026	On December 31, 2025
Total technical provisions	30,920,057	31,042,215	413,868,236	404,685,041	10,375,106	10,266,997	455,163,399	445,994,253
(-) Mathematical reserve for unvested benefits (PGBL e VGBL) (4)	-	-	(355,866,399)	(347,205,689)	-	-	(355,866,399)	(347,205,689)
(-) Commercialization surcharge – extended warranty	(306,439)	(310,981)	-	-	-	-	(306,439)	(310,981)
(-) Portion corresponding to contracted reinsurance	(34,853)	(32,532)	(17,496)	(14,585)	-	-	(52,349)	(47,117)
(-) Premiums receivables	(2,949,681)	(3,038,361)	-	-	-	-	(2,949,681)	(3,038,361)
(-) Unearned premium reserve – Health and dental insurance (3)	(2,793,481)	(2,708,907)	-	-	-	-	(2,793,481)	(2,708,907)
(-) Other deductions - Health and dental insurance (3)	(5,124,362)	(5,102,720)	-	-	-	-	(5,124,362)	(5,102,720)
Technical provisions to be covered	19,711,241	19,848,714	57,984,341	57,464,767	10,375,106	10,266,997	88,070,688	87,580,478
Investment fund quotas (excluding VGBL and PGBL)	7,309,122	9,478,221	22,660,543	23,454,951	4,739,735	5,869,752	34,709,400	38,802,924
Government securities	16,469,494	14,159,178	34,621,060	33,525,466	5,731,760	4,501,219	56,822,314	52,185,863
Stocks	-	-	917,737	1,606,238	-	-	917,737	1,606,238
Private securities	233,844	230,593	383,314	373,042	-	-	617,158	603,635
Total assets held to guarantee technical provisions	24,012,460	23,867,992	58,582,654	58,959,697	10,471,495	10,370,971	93,066,609	93,198,660

(1) "Other reserves" - Insurance includes, substantially, the Provision for Insufficient Premiums (PIP) of R\$4,934,685 thousand (R\$4,882,897 thousand on December 31, 2025) and the Reserve for Related Expenses of R\$117,971 thousand (R\$106,272 thousand on December 31, 2025);

(2) "Other reserves" - Life and Pension Plan mainly includes the "Reserve for redemption and other amounts to be settled" in the amount of R\$4,679,222 thousand (R\$4,696,501 thousand on December 31, 2025), "Reserve for related expenses" of R\$316,242 thousand (R\$309,684 thousand on December 31, 2025);

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

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

III) Income from insurance, pension plans and capitalization bonds

	R\$ thousands	
	Three-month period ended on March 31	
	2026	2025
Written premiums	19,021,200	17,714,034
Pension plan contributions (including VGBL)	8,198,097	10,552,323
Capitalization bond revenues	1,323,022	1,744,330
Ceded coinsurance premiums	(12,223)	(13,437)
Refunded premiums	(6,141)	(6,208)
Insurance, pension plan and capitalization bond net premiums written	28,523,955	29,991,042
Reinsurance premiums paid	(29,380)	(4,641)
Insurance, pension plan and capitalization bond retained premiums	28,494,575	29,986,401
Changes in technical provisions for insurance, pension plans and capitalization bonds	(9,842,497)	(12,832,130)
Capitalization bond prize draws and redemptions	(1,143,357)	(1,519,586)
Retained claims	(12,101,824)	(11,073,119)
Insurance, pension plan and capitalization expenses	(1,324,710)	(1,218,222)
Other income from insurance, pension plans and capitalization bonds	4,082,187	3,343,344

b) Other provisions

	R\$ thousands	
	On March 31, 2026	On December 31, 2025
Provision for contingencies (Note 25)	17,813,637	18,030,353
Other (1)	15,876,063	17,430,161
Total	33,689,700	35,460,514

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

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

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

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

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

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

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

I - Labor claims

These are claims brought by former employees and outsourced employees seeking indemnifications. The constitution of the provision, considers the following factors, among others: date of receipt of the proceedings (before or after the labor reform of November 2017), the average calculated value of payments made for labor complaints before and after the labor reform, propensity for loss and correction of the averages calculated, in addition to individual assessment in specific cases.

II - Civil claims

These are claims for indemnification primarily related to banking products and services and the inflation indexation alleged to have been lost resulting from economic plans. These lawsuits are individually controlled through a system and provisioned, following criteria applied to each specific type, which may involve the average value of the processes or individual assessment, whenever the loss is determined to be probable, considering the opinion of legal advisors, nature of the actions, similarity with previous processes, complexity and positioning of courts.

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

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

III - Provision for tax risks

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

- PIS and Cofins - R\$3,519,776 thousand (R\$3,467,535 thousand on 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\$972,867 thousand (R\$951,899 thousand on 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);
- INSS – Contribution to SAT – R\$569,077 thousand (R\$560,495 thousand on 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; and
- Pension Contributions – R\$11,442 thousand (R\$11,293 thousand on December 31, 2025): related to the pension contributions made to private pension plans, referring to previous periods, considered by the authorities to be employee compensation.

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

IV - Changes in provisions by nature

	R\$ thousands			
	Labor	Civil	Tax	Total
Balance on January 1, 2025	2,613,403	7,827,251	7,457,160	17,897,814
Adjustment for inflation	67,537	128,554	122,454	318,545
Provisions, net of (reversals and write-offs)	895,689	303,624	71,850	1,271,163
Payments	(861,740)	(770,951)	(37,028)	(1,669,719)
Balance on March 31, 2025	2,714,889	7,488,478	7,614,436	17,817,803

	R\$ thousands			
	Labor	Civil	Tax	Total
Balance on December 31, 2025	4,361,652	6,918,859	6,749,842	18,030,353
Adjustment for inflation	27,504	81,748	73,332	182,584
Provisions, net of (reversals and write-offs)	618,060	698,731	28,637	345,428
Payments	(640,780)	(734,437)	(369,511)	(1,744,728)
Balance on March 31, 2026	4,366,436	6,964,901	6,482,300	17,813,637

c) Contingent liabilities classified as possible losses

The Organization maintains a system to monitor all administrative and judicial proceedings in of its group companies is plaintiff or defendant and, considering, amongst other things the opinion of legal counsel, classifies the lawsuits according to the expectation of loss. Case law trends are periodically analyzed and, if necessary, the related risk is reclassified. In this respect, contingent lawsuits deemed to have a possible risk of loss are not recognized as a liability in the consolidated financial statements and totaled, on March 31, 2026, for labor claims R\$1,462,566 thousand (R\$1,456,696 thousand December 31, 2025), for civil claims R\$11,495,186 thousand (R\$11,124,335 thousand on December 31, 2025) and for tax proceedings R\$38,254,362 thousand (R\$43,095,893 thousand on December 31, 2025).

The main tax proceedings with this classification are:

- COFINS – 1999 to 2014 – R\$10,621,846 thousand (R\$10,475,878 thousand on 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 – 2006 to 2021 – R\$7,778,974 thousand (R\$7,749,082 thousand on December 31, 2025), relating to goodwill amortization being disallowed on the acquisition of investments;
- IRPJ and CSLL deficiency note – 2012 to 2015 – R\$6,469,099 thousand (R\$11,141,274 thousand on 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 quarter, 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 deficiency note – 2008 to 2019 – R\$3,418,537 thousand (R\$3,502,232 thousand on December 31, 2025): relating to disallowance of expenses with credit losses;
- PIS and COFINS notifications and disallowances of compensations – R\$2,021,379 thousand (R\$1,967,940 thousand on 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\$957,421 thousand (R\$933,359 thousand on December 31, 2025): IRPJ/CSLL assessments questioning the deductibility in the tax calculation bases above the expense related to Interest on Own Capital (TJLP);
- IRPJ and CSLL deficiency note – 2000 to 2014 – R\$848,647 thousand (R\$835,865 thousand on 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\$205,295 thousand (R\$202,467 thousand on December 31, 2025): assessments for the social security contribution on amounts paid to employees as profit sharing, for alleged failure to comply with the rules contained in Law No. 10,101/00.

26) OTHER LIABILITIES

	R\$ thousands	
	On March 31, 2026	On December 31, 2025
Sundry creditors	9,678,944	7,717,586
Social and statutory	9,832,780	9,111,650
Taxes and contributions	6,046,322	1,030,874
Foreign currency payment orders	3,291,708	3,981,481
Obligations for quotas of investment funds	4,504,764	3,799,034
Tax and Social Security	1,994,701	2,272,401
Credit card operations	1,244,582	1,310,188
Anticipated administration fee	1,070,311	1,045,207
Liabilities for acquisition of assets and rights	1,357,233	625,933
Other (1)	6,903,952	6,990,616
Total	45,925,297	37,884,970

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

27) SHAREHOLDERS' EQUITY

a) Capital stock in number of shares

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

	R\$ thousands	
	On March 31, 2026	On 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

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

b) Changes in share capital

In the Special Shareholders' Meeting of March 10, 2026, the approval was proposed by the Board of Directors 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.

c) Profit reserves

	R\$ thousands	
	On March 31, 2026	On December 31, 2025
Profit reserves		
- Legal reserve (1)	15,608,181	15,356,673
- Statutory reserve (2)	69,862,575	75,708,214
Total	85,470,756	91,064,887

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

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

d) Interest on Shareholders' Equity/dividends

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

At a meeting of the Board of Directors on March 25, 2026, the Board of Directors approved the proposal for the payment of interest on shareholders' equity, related to the first quarter of 2026, in the amount of R\$3,000,000 thousand, which represents R\$0.270307744 per common share and R\$0.297338519 per preferred share, whose payment will occur until October 30, 2026.

Interest on shareholders' equity for the first quarter of 2026, is calculated as follows:

	R\$ thousands	% (1)
Net income	5,030,151	
(-) Legal reserve	251,508	
Adjusted calculation basis	4,778,643	
Monthly and intermediary interest on shareholders' equity (gross), paid	574,552	
Provisioned intermediary interest on shareholders' equity (gross)	3,000,000	
Additional provisioned interest on equity (gross)	379,730	
Withholding income tax on interest on shareholders' equity	(691,999)	
Interest on shareholders' equity (net) accumulated on March 31, 2026	3,262,283	68.27
Interest on shareholders' equity (net) accumulated on March 31, 2025	2,766,079	50.18

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

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

Description	Per share (gross) - R\$		R\$ thousands		
	Common	Preferred	Amount paid/provisioned	Withholding Income Tax (IRRF) (15%)	Net paid/provisioned amount
Monthly interest on shareholders' equity paid	0.051750	0.056923	575,269	86,290	488,979
Intermediary interest on shareholders' equity paid	0.207112	0.227824	2,300,000	345,000	1,955,000
Supplementary interest on shareholders' equity paid	0.034123	0.037536	378,941	56,841	322,100
Total accrued on March 31, 2025	0.292985	0.322283	3,254,210	488,131	2,766,079

Description	Per share (gross) - R\$		R\$ thousands		
	Common	Preferred	Amount paid/provisioned	Withholding Income Tax (IRRF) (17.5%) (2)	Net paid/provisioned amount
Monthly interest on shareholders' equity paid	0.051749	0.056924	574,552	100,547	474,005
Intermediary interest provisioned on shareholders' equity (1)	0.270308	0.297339	3,000,000	525,000	2,475,000
Supplementary interest on shareholders' equity provisioned	0.034194	0.037614	379,730	66,452	313,278
Total accrued on March 31, 2026	0.356251	0.391876	3,954,282	691,999	3,262,283

(1) To be paid by October 30, 2026; and

(2) 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 the capital stock.

On March 31, 2026, 10,650,000 common share and 10,650,000 preferred shares remained in treasury, amounting to R\$119288,591 thousand. The minimum, average and maximum cost per ordinary share (ON) is R\$10.65, R\$12.14 and R\$17.68 and per preferred share (PN) is R\$11.53, R\$13.47 and R\$20.40 respectively.

f) Earnings per share

i. Basics earnings per share

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

	Three-month period ended on March 31	
	2026	2025
Net earnings attributable to the Organization's common shareholders (R\$ thousand)	2,395,310	2,762,896
Net earnings attributable to the Organization's preferred shareholders (R\$ thousand)	2,634,841	3,039,186
Weighted average number of common shares outstanding (thousands)	5,294,516	5,300,118
Weighted average number of preferred shares outstanding (thousands)	5,278,786	5,284,388
Basic earnings per share attributable to common shareholders of the Organization (in Reais)	0.45	0.52
Basic earnings per share attributable to preferred shareholders of the Organization (in Reais)	0.50	0.58

ii. Diluted earnings per share

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

28) NON-CONTROLLING INTERESTS IN SUBSIDIARIES

As of March 31, 2026, the balance of minority interests in subsidiaries was R\$789,037 thousand (R\$795,562 thousand on December 31, 2025), represented, primarily by Odontoprev.

29) FEE AND COMMISSION INCOME

	R\$ thousands	
	Three-month period ended on March 31	
	2026	2025
Credit card income	2,691,634	2,478,953
Checking account	1,570,210	1,686,547
Consortium management	844,566	707,157
Capital markets/Financial advisory services	588,641	361,238
Collections	309,312	346,428
Asset management	358,964	329,693
Custody and brokerage services	409,008	353,488
Loans	637,019	597,221
Payments	102,197	95,950
Other	373,887	347,528
Total	7,885,438	7,304,203

30) PAYROLL AND RELATED BENEFITS

	R\$ thousands	
	Three-month period ended on March 31	
	2026	2025
Salaries	3,599,339	3,312,480
Benefits	1,303,384	1,365,169
Social security charges	1,097,943	1,175,989
Employee profit sharing	607,722	489,884
Training	14,226	20,070
Total	6,622,614	6,363,592

31) OTHER ADMINISTRATIVE EXPENSES

	R\$ thousands	
	Three-month period ended on March 31	
	2026	2025
Outsourced services	1,116,536	1,175,620
Depreciation and amortization	1,305,594	1,341,494
Data processing	896,953	629,750
Communication	157,874	157,704
Asset maintenance	265,041	321,173
Financial system services	404,355	468,378
Advertising and marketing	340,875	305,176
Security and surveillance	112,483	123,294
Transport	135,096	152,539
Water, electricity and gas	75,633	81,120
Supplies	27,799	27,416
Travel	50,611	42,238
Rental	26,293	24,931
Other	516,166	479,210
Total	5,431,309	5,330,043

32) TAX EXPENSES

	R\$ thousands	
	Three-month period ended on March 31	
	2026	2025
Contribution for Social Security Financing (COFINS)	1,485,389	1,461,667
Social Integration Program (PIS) contribution	263,989	246,204
Tax on Services (ISSQN)	276,034	248,322
Municipal Real Estate Tax (IPTU) expenses	45,495	48,829
Other	72,280	76,819
Total	2,143,187	2,081,841

33) OTHER OPERATING INCOME

	R\$ thousands	
	Three-month period ended on March 31	
	2026	2025
Other interest income	679,927	824,423
Reversal of other operating provisions	551,997	422,206
Revenues from recovery of charges and expenses	351,341	142,565
Other (1)	1,109,686	1,139,742
Total	2,692,951	2,528,936

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

34) OTHER OPERATING EXPENSES

	R\$ thousands	
	Three-month period ended on March 31	
	2026	2025
Other finance costs	247,273	352,215
Sundry losses	155,688	226,462
Discount granted	754,635	521,801
Commissions on loans and financing	180,767	95,999
Intangible assets amortization - payroll	470,760	477,729
Goodwill amortization (Note 17a)	80,040	73,903
Card sales expenses	1,233,428	1,060,054
Other (1)	3,758,383	2,813,423
Total	6,880,974	5,621,586

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

35) NON-OPERATING INCOME (LOSS)

	R\$ thousands	
	Three-month period ended on March 31	
	2026	2025
Gain/loss on sale and write-off of assets and investments	51,839	48,780
Recording/reversal of non-operating provisions (1)	(129,168)	(112,356)
Other	8,421	15,826
Total	(68,908)	(47,750)

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

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

	R\$ thousands	
	Three-month period ended on March 31	
	2026	2025
Income before income taxes	7,588,076	6,436,115
Total burden of income tax (25%) and social contribution (20%) at the current rates	(3,414,634)	(2,896,252)
Effect on the tax calculation:		
Equity investment in associates and jointly controlled companies	201,599	174,453
Non-taxable income net of non-deductible expenses	333,848	144,958
Interest on shareholders' equity (paid and payable)	1,779,427	1,464,395
Other amounts (1)	(1,405,560)	549,246
Income tax and social contribution for the period (2)	(2,505,320)	(563,200)

(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 (Note 25c); and (iii) incentive deductions; and

(2) On March 31, 2026, IRPJ and CSLL expenses are made up of R\$(2,396,931 thousand) of current taxes (2025 - R\$(4,993,472 thousand) and R\$(108,389 thousand) of deferred taxes (2025 - R\$4,430,272 thousand).

b) Deferred income tax and social contribution

	R\$ thousands			
	Balance on December 31, 2025	Amount recorded	Amount realized	Balance on March 31, 2026
Expected credit losses associated with credit risk	82,240,802	3,388,114	(5,313,563)	80,315,353
Civil provisions	2,987,706	83,302	(59,637)	3,011,371
Tax provisions	2,714,477	45,363	(15,038)	2,744,802
Labor provisions	1,943,850	52,453	(50,530)	1,945,773
Non-current assets held for sale and discontinued operations	640,223	69,367	(70,648)	638,942
Fair value adjustment - Financial assets at fair value through profit or loss (FVTPL)	34,104	896	(21,876)	13,124
Amortization of goodwill	235,688	3,121	(30)	238,779
Other	6,484,527	900,737	(763,894)	6,621,370
Total deductible taxes on temporary differences	97,281,377	4,543,353	(6,295,216)	95,529,514
Income tax and social contribution losses in Brazil and overseas	18,682,204	4,372,167	(1,837,604)	21,216,767
Subtotal	115,963,581	8,915,520	(8,132,820)	116,746,281
Fair value adjustment - Financial assets at fair value through other comprehensive income (FVOCI)	2,738,466	237,649	(461,573)	2,514,542
Total deferred tax assets	118,702,047	9,153,169	(8,594,393)	119,260,823
Deferred tax liabilities (Note 36d)	5,450,471	1,274,023	(359,932)	6,364,562
Deferred tax assets, net of deferred tax liabilities	113,251,576	7,879,146	(8,234,461)	112,896,261
- Percentage of net deferred tax assets on capital (Note 39a)	64.7%			65.8%
- Percentage of net deferred tax assets over total assets	4.9%			4.7%

	R\$ thousands			
	Balance on January 1, 2025	Amount recorded	Amount realized	Balance on March 31, 2025
Expected credit losses associated with credit risk	71,978,932	9,756,811	(7,858,591)	73,877,152
Civil provisions	3,427,730	91,742	(249,415)	3,270,057
Tax provisions	3,428,498	78,026	(19,070)	3,487,454
Labor provisions	1,165,970	72,770	(29,727)	1,209,013
Expected Losses on Financial Assets	699,332	66,916	(70,451)	695,797
Non-current assets held for sale and discontinued operations	15,812	116,617	(3,427)	129,002
Amortization of goodwill	226,255	3,687	(2,804)	227,138
Other	6,143,515	1,429,816	(1,871,585)	5,701,746
Total deductible taxes on temporary differences	87,086,044	11,616,385	(10,105,070)	88,597,359
Income tax and social contribution losses in Brazil and overseas	18,755,350	584,039	(64,210)	19,275,179
Subtotal	105,841,394	12,200,424	(10,169,280)	107,872,538
Fair value adjustment - Financial assets at fair value through other comprehensive income (FVOCI)	3,354,802	227,876	(555,133)	3,027,545
Total deferred tax assets	109,196,196	12,428,300	(10,724,413)	110,900,083
Deferred tax liabilities (Note 36d)	4,637,595	535,859	(316,237)	4,857,217
Deferred tax assets, net of deferred tax liabilities	104,558,601	11,892,441	(10,408,176)	106,042,866
- Percentage of net deferred tax assets on capital (Note 39a)	68.2%			66.3%
- Percentage of net deferred tax assets over total assets	5.1%			5.3%

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

	On March 31, 2026 - R\$ thousand				
	Temporary differences		Carry-forward tax losses		Total
	Income tax	Social contribution	Income tax	Social contribution	
2026	6,255,213	4,875,215	2,277,254	1,736,961	15,144,643
2027	8,707,047	6,889,718	165,920	60,868	15,823,553
2028	7,358,826	5,826,447	301,287	174,126	13,660,686
2029	6,640,440	5,261,785	658,928	452,632	13,013,785
2030	5,812,462	4,484,044	1,017,146	745,044	12,058,696
2031	4,177,377	3,273,145	1,588,955	1,185,352	10,224,829
2032	3,685,242	2,905,243	1,850,460	1,407,351	9,848,296
2033	3,465,781	2,739,824	2,169,141	1,720,778	10,095,524
2034	3,564,690	2,767,714	1,509,238	1,836,355	9,677,997
2035	3,830,091	3,009,210	137,674	221,297	7,198,272
Total	53,497,169	42,032,345	11,676,003	9,540,764	116,746,281

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

On March 31, 2026, the present value of deferred tax assets, calculated considering the average funding rate, net of tax effects, amounts to R\$101,143,757 thousand (R\$100,947,137 thousand on December 31, 2025), of which: R\$83,289,157 thousand (R\$85,872,618 thousand on December 31, 2025) of temporary differences and R\$17,854,600 thousand (R\$15,074,519 thousand on December 31, 2025) of tax loss and negative basis of social contribution.

d) Deferred tax liabilities

	R\$ thousands			
	Balance on December 31, 2025	Amount recorded	Amount realized	Balance on March 31, 2026
Fair value adjustment - Financial assets at fair value through profit or loss (FVTPL)	474,115	680,278	(160,194)	994,199
Difference in depreciation	1,055,737	95,888	-	1,151,625
Monetary adjustment of judicial deposits	2,222,169	88,016	(10,866)	2,299,319
Other	894,524	356,841	(158,874)	1,092,491
Total deferred liabilities on temporary exclusions	4,646,545	1,221,023	(329,934)	5,537,634
Fair value adjustment - Financial assets at fair value through other comprehensive income (FVOCI)	803,926	53,000	(29,998)	826,928
Total deferred tax liabilities (Note 36d)	5,450,471	1,274,023	(359,932)	6,364,562

	R\$ thousands			
	Balance on January 1, 2025	Amount recorded	Amount realized	Balance on March 31, 2025
Fair value adjustment - Financial assets at fair value through profit or loss (FVTPL)	443,139	64,829	(206,878)	301,090
Difference in depreciation	726,203	94,732	-	820,935
Monetary adjustment of judicial deposits	2,008,528	68,788	(8,816)	2,068,500
Other	1,003,150	306,211	(96,409)	1,212,952
Total deferred liabilities on temporary exclusions	4,181,020	534,560	(312,103)	4,403,477
Fair value adjustment - Financial assets at fair value through other comprehensive income (FVOCI)	456,575	1,299	(4,134)	453,740
Total deferred tax liabilities (Note 36d)	4,637,595	535,859	(316,237)	4,857,217

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

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

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

	R\$ thousands			
	Accounting Statement of Financial Position	Proportionately consolidated (1)	Consolidation adjustments (2)	Managerial Statement of Financial Position
Assets				
Cash and due from banks	14,031,858	204,081	(237,984)	13,997,955
Securities and derivative financial instruments	918,834,792	7,834,940	52,451,557	979,121,289
Interbank investments, compulsory deposits and other deposits at the Brazilian Central Bank	456,836,018	1,228,057	(270,925)	457,793,150
Loans and leases	646,785,344	15,890,146	(1,648,526)	661,026,964
Other financial assets	162,301,895	(81,913)	(1,674,044)	160,545,938
Non-current assets held for sale and discontinued operations	1,711,810	93,403	(331,469)	1,473,744
Investments in associates, jointly controlled entities, and other investments	14,595,293	(7,753,320)	-	6,841,973
Premises and equipment, net of depreciation	8,809,466	396,080	-	9,205,546
Intangible assets and goodwill, net of amortization	21,460,280	5,740,049	-	27,200,329
Compensation and deferred taxes	132,097,502	2,223,618	-	134,321,120
Other assets	22,718,559	2,175,941	(70,984)	24,823,516
Total on March 31, 2026	2,400,182,817	27,951,082	48,217,625	2,476,351,524
Total on December 31, 2025	2,306,727,763	29,930,004	45,943,903	2,382,601,670

	R\$ thousands			
	Accounting Statement of Financial Position	Proportionately consolidated (1)	Consolidation adjustments (2)	Managerial Statement of Financial Position
Liabilities				
Deposits from banks	461,506,445	10,705,965	40,310,416	512,522,826
Deposits from customers	716,027,478	166,316	2,691,678	718,885,472
Funds from securities issued	321,358,961	8,866,289	13,136,112	343,361,362
Subordinated debt	58,626,401	-	-	58,626,401
Other financial liabilities	94,923,824	(6,447,662)	(1,303,385)	87,172,777
Financial liabilities measured at fair value through profit or loss	27,806,859	-	(1,659,256)	26,147,603
Expected credit losses	2,869,733	1,031	-	2,870,764
Technical provisions for insurance, pension plans and capitalization bonds	455,163,399	-	-	455,163,399
Other provisions	33,689,700	984,196	(119,846)	34,554,050
Current and deferred income tax liabilities	7,946,483	173,683	(792)	8,119,374
Other liabilities	45,925,297	10,073,515	(4,837,302)	51,161,510
Equity attributable to shareholders of the parent	173,549,200	-	-	173,549,200
Non-controlling interests	789,037	3,427,749	-	4,216,786
Total on March 31, 2026	2,400,182,817	27,951,082	48,217,625	2,476,351,524
Total on December 31, 2025	2,306,727,763	29,930,004	45,943,903	2,382,601,670

	R\$ thousands			
	Accounting Income Statement	Proportionately consolidated (1)	Consolidation adjustments (2)	Managerial Income Statement
Revenue from financial intermediation	68,818,815	367,187	674,148	69,860,150
Expenses from financial intermediation	(43,463,549)	(333,541)	(1,769,476)	(45,566,566)
Net revenue from financial intermediation	25,355,266	33,646	(1,095,328)	24,293,584
Expected Losses on Financial Assets	(10,341,447)	(116,642)	-	(10,458,089)
Gross income from financial intermediation	15,013,819	(82,996)	(1,095,328)	13,835,495
Other income from insurance, pension plans and capitalization bonds	4,082,187	-	-	4,082,187
Fee and commission income	7,885,438	1,783,012	664,786	10,333,236
Personnel /Administrative Expenses	(12,053,923)	(637,922)	87,280	(12,604,565)
Tax expenses	(2,143,187)	(260,715)	-	(2,403,902)
Share of profit (loss) of associates and jointly controlled entities	447,998	(375,270)	-	72,728
IR/CSI and Other income/expenses	(8,202,181)	(426,109)	343,262	(8,285,028)
Net Income for the three-month period ended on March 31, 2026	5,030,151	-	-	5,030,151
Net Income for the three-month period ended on March 31, 2025	5,802,082	-	-	5,802,082

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

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

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

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

	R\$ thousands						Managerial Accounting Statement of Financial Position
	Financial (1) (2)		Insurance Group (2) (3)		Other Activities (2)	Eliminations (4)	
	Brazil	Overseas	Brazil	Overseas			
Assets							
Cash and due from banks	11,311,284	3,020,273	204,553	4,245	591	(542,991)	13,997,955
Securities and derivative financial instruments	469,102,320	66,578,172	482,355,518	7,879	2,760,982	(41,683,582)	979,121,289
Interbank investments, compulsory deposits and other deposits at the Brazilian Central Bank	456,378,799	4,002,869	-	-	-	(2,588,518)	457,793,150
Loans and leases	595,785,947	92,399,475	-	-	-	(27,158,458)	661,026,964
Other financial assets	156,014,247	1,234,238	11,979,716	28,591	100,263	(8,811,117)	160,545,938
Non-current assets held for sale and discontinued operations	1,194,868	37,294	241,582	-	-	-	1,473,744
Investments in associates, jointly controlled entities, and other investments	86,758,859	-	6,369,709	-	20,991	(86,307,586)	6,841,973
Premises and equipment, net of depreciation	7,334,420	118,376	2,617,862	841	21,495	(887,448)	9,205,546
Intangible assets and goodwill, net of amortization	22,565,823	172,936	4,460,903	110	557	-	27,200,329
Compensation and deferred taxes	127,462,015	448,396	6,292,939	4,026	113,744	-	134,321,120
Other assets	15,891,850	3,938,809	4,990,577	915	7,664	(6,299)	24,823,516
Total on March 31, 2026	1,949,800,432	171,950,838	519,513,359	46,607	3,026,287	(167,985,999)	2,476,351,524
Total on December 31, 2025	1,870,355,271	165,656,282	507,740,651	49,198	3,278,326	(164,478,058)	2,382,601,670
Liabilities							
Deposits from banks	502,650,782	41,595,409	-	-	-	(31,723,365)	512,522,826
Deposits from customers	649,807,507	69,522,852	-	-	-	(444,887)	718,885,472
Funds from securities issued	368,212,048	14,949,381	-	-	-	(39,800,067)	343,361,362
Subordinated debt	58,626,401	-	-	-	-	-	58,626,401
Other financial liabilities	87,792,914	8,257	259,054	-	-	(887,448)	87,172,777
Financial liabilities measured at fair value through profit or loss	22,696,362	3,451,241	-	-	-	-	26,147,603
Expected credit losses	2,866,144	4,620	-	-	-	-	2,870,764
Technical provisions for insurance, pension plans and capitalization bonds	-	-	455,142,897	20,502	-	-	455,163,399
Other provisions	27,891,198	117,578	6,428,252	10,260	113,037	(6,275)	34,554,050
Current and deferred income tax liabilities	5,640,516	251,541	2,211,791	-	15,526	-	8,119,374
Other liabilities	46,508,406	3,847,107	9,564,865	3,274	54,229	(8,816,371)	51,161,510
Equity attributable to shareholders of the parent	173,549,200	-	-	-	-	-	173,549,200
Non-controlling interests	3,558,954	38,202,852	45,906,500	12,571	2,843,495	(86,307,586)	4,216,786
Total on March 31, 2026	1,949,800,432	171,950,838	519,513,359	46,607	3,026,287	(167,985,999)	2,476,351,524
Total on December 31, 2025	1,870,355,271	165,656,282	507,740,651	49,198	3,278,326	(164,478,058)	2,382,601,670

	R\$ thousands						
	Financial (1) (2)		Insurance Group (2) (3)		Other Activities (2)	Eliminations (4)	Managerial Income Statement
	Brazil	Overseas	Brazil	Overseas			
Revenue from financial intermediation	65,672,132	2,673,601	2,297,342	71	94,525	(877,521)	69,860,150
Expenses from financial intermediation	(44,694,257)	(1,355,224)	-	-	-	482,915	(45,566,566)
Net revenue from financial intermediation	20,977,875	1,318,377	2,297,342	71	94,525	(394,606)	24,293,584
Expected Losses on Financial Assets	(10,118,761)	(339,328)	-	-	-	-	(10,458,089)
Gross income from financial intermediation	10,859,114	979,049	2,297,342	71	94,525	(394,606)	13,835,495
Other income from insurance, pension plans and capitalization bonds	-	-	4,069,114	3,837	-	9,236	4,082,187
Fee and commission income	9,495,126	311,238	533,084	-	33,748	(39,960)	10,333,236
Personnel /Administrative Expenses	(11,049,206)	(333,337)	(1,271,061)	(4,285)	(32,662)	85,986	(12,604,565)
Tax expenses	(2,016,488)	(3,346)	(375,840)	-	(8,228)	-	(2,403,902)
Share of profit (loss) of associates and jointly controlled entities	(61,920)	-	134,648	-	-	-	72,728
IR/CSI and Other income/expenses	(5,626,667)	(326,503)	(2,625,515)	(1,257)	(44,430)	339,344	(8,285,028)
Net Income for the three-month period ended on March 31, 2026	1,599,959	627,101	2,761,772	(1,634)	42,953	-	5,030,151
Net Income for the three-month period ended on March 31, 2025	2,742,484	607,764	2,440,744	2,071	9,019	-	5,802,082

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

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

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

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

38) RELATED-PARTY TRANSACTIONS

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

	R\$ thousands							
	Shareholders of the parent (1)		Associates and jointly controlled companies (2)		Key Management Personnel (3)		Total	
	On March 31, 2026	On December 31, 2025	On March 31, 2026	On December 31, 2025	On March 31, 2026	On December 31, 2025	On March 31, 2026	On December 31, 2025
Assets								
Securities and derivative financial instruments	-	-	15,442	15,086	-	-	15,442	15,086
Loans and other assets	10	11	5,140,018	4,515,700	244,455	185,425	5,384,483	4,701,136
Liabilities								
Demand deposits/Savings accounts	303	261	16,778	13,997	20,275	16,305	37,356	30,563
Time deposits	7,522,180	5,144,469	503,178	473,959	379,470	384,200	8,404,828	6,002,628
Securities sold under agreements to repurchase	7	289,285	289,345	683,359	-	-	289,352	972,644
Funds from issuance of securities and subordinated debts	29,332,799	28,982,300	-	-	932,070	912,486	30,264,869	29,894,786
Interest on own capital payable	3,267,060	3,171,676	-	-	-	-	3,267,060	3,171,676
Other liabilities	-	-	12,929,941	13,786,032	5,826	1,991	12,935,767	13,788,023

	R\$ thousands							
	Shareholders of the parent (1)		Associates and jointly controlled companies (2)		Key Management Personnel (3)		Total	
	2026	2025	2026	2025	2026	2025	2026	2025
Revenue and expenses								
Income from financial intermediation	-	-	56,361	(25,600)	3	4	56,364	(25,596)
Financial intermediation expenses	(1,202,889)	(906,250)	(29,034)	(39,068)	(40,329)	(52,866)	(1,272,252)	(998,184)
Income from services provided	32	49	113,385	97,108	87	163	113,504	97,320
Other expenses net of other operating revenues	50,677	28,532	(595,879)	(638,644)	(4,109)	(25,803)	(549,311)	(635,915)

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

(2) Companies listed in Note 15; and

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

b) Remuneration of key Management Personnel

Each year, the Annual Shareholders' Meeting approves:

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

For 2026, the maximum amount of R\$1,385,852 thousand was determined for the remuneration of the Directors and R\$57,188 thousand to cover pension plan contributions.

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

	R\$ thousands	
	Three-month period ended on March 31	
	2026	2025
Short, medium and long-term remuneration	323,780	277,016
Post-employment - Pension Plans	13,127	13,951
Total	336,907	290,967

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

Shareholding

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

Direct ownership	On March 31, 2026	On December 31, 2025
• Common shares	0.32%	0.32%
• Preferred shares	1.05%	1.05%
• Total shares (1)	0.69%	0.69%

(1) On March 31, 2026, direct and indirect shareholding of the members of Bradesco's Board of Directors and Board of Executive Officers amounted to 2.16% of common shares, 1.08% of preferred shares and 1.62% of all shares (2.10% of common shares, 1.09% of preferred shares and 1.59% of all shares on December 31, 2025).

39) RISK AND CAPITAL MANAGEMENT

a) Risk management

For the first quarter of 2026, Bradesco maintained the criteria disclosed in the financial statements as of December 31, 2025, especially regarding the criteria related to measurement according to hierarchical levels, sensitivity analysis of financial assets classified in Level 3, and methodologies used to determine fair values.

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

b) Capital Management

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

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

Below is the Basel Ratio:

Calculation basis - Basel Ratio	R\$ thousands	
	Basel III	
	On March 31, 2026	On December 31, 2025
	Calculation basis - Basel Ratio	
Regulatory capital - values		
Common equity	117,009,657	124,320,006
Level I	137,987,895	145,844,118
Reference Equity - RE	171,770,701	174,968,754
Risk-weighted assets (RWA) - amounts		
Total RWA	1,152,478,892	1,108,961,848
Regulatory capital as a proportion of RWA		
Index of Common equity - ICP	10.2%	11.2%
Tier I Capital	12.0%	13.2%
Basel Ratio	14.9%	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	2.2%	3.2%
Leverage Ratio (AR)		
Total exposure	2,193,616,118	2,141,573,090
AR	6.3%	6.8%
Short Term Liquidity Indicator (LCR)		
Total High Quality Liquid Assets (HQLA)	256,037,957	253,255,892
Total net cash outflow	158,406,752	160,033,728
LCR	161.6%	158.3%
Long Term Liquidity Indicator (NSFR)		
Available stable funding (ASF)	1,136,431,862	1,136,032,540
Stable resources required (RSF)	930,588,054	925,369,687
NSFR	122.1%	122.8%

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

c) Credit Risk

Measurement of Credit Risk

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

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

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

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

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

Retail and Wholesale Portfolios:

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

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

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

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

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

Credit Risk Exposure

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

	R\$ thousands			
	On March 31, 2026		On December 31, 2025	
	Gross value	Expected credit losses	Gross value	Expected credit losses
Financial assets				
Cash and balances with banks (Note 5)	14,031,858	-	15,351,748	-
Financial assets measured at fair value through profit or loss (Note 6) (1)	489,340,048	(3,552,152)	530,456,510	(3,519,114)
Financial assets measured at fair value through other comprehensive income (Note 8) (1)	124,374,562	(16,213)	109,975,242	(22,679)
Securities at amortized cost (Note 9)	290,908,276	(4,652,718)	294,061,380	(3,598,822)
Interbank investment (Note 10)	332,043,390	-	235,485,054	-
Loans and leases (Note 12)	691,537,616	(44,752,272)	681,288,684	(45,915,731)
Other assets (Note 13)	165,114,536	(2,812,641)	161,901,541	(3,267,055)
Commitments to extend credit - off balance (Note 12)	364,386,539	(1,567,485)	358,376,828	(1,775,512)
Financial guarantees - off balance (Note 12)	122,698,116	(1,302,248)	125,119,738	(1,280,608)
Total risk exposure	2,594,434,941	(58,655,729)	2,512,016,725	(59,379,521)

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

Concentration of loan operations

	R\$ thousands	
	On March 31, 2026	On December 31, 2025
By concentration		
Largest borrower	4,642,990	4,013,413
10 largest borrowers	26,531,890	27,452,911
20 largest borrowers	40,829,537	42,537,914
50 largest borrowers	66,784,045	69,173,022
100 largest borrowers	89,630,084	91,346,520

By Economic Activity Sector

	R\$ thousands			
	On March 31, 2026	%	On December 31, 2025	%
Public sector	9,666,256	1.2	9,695,176	1.2
Private sector	789,756,415	98.8	781,972,038	98.8
Total	799,422,671	100.0	791,667,214	100.0
Companies	351,533,388	44.0	350,644,851	44.3
Real estate and construction activities	25,363,799	3.2	25,188,642	3.2
Retail	38,193,617	4.8	41,304,495	5.2
Services	116,976,004	14.6	115,073,789	14.5
Transportation and concession	28,706,722	3.6	28,635,592	3.6
Automotive	6,717,889	0.8	7,228,928	0.9
Food products	16,040,638	2.0	15,258,682	1.9
Wholesale	20,391,981	2.6	20,564,676	2.6
Production and distribution of electricity	10,448,405	1.3	10,541,406	1.3
Oil, derivatives and aggregate activities	5,127,625	0.6	5,568,769	0.7
Other industries	83,566,708	10.5	81,279,872	10.3
Individuals	447,889,283	56.0	441,022,363	55.7

d) Market Risk

VaR Internal Model - Trading Portfolio

Below is the 1-day VaR:

Risk factors (1)	R\$ thousands	
	On March 31, 2026	On December 31, 2025
Fixed rates	14,836	8,265
IGPM/IPCA	11,587	6,902
Exchange coupon	224	67
Foreign currency	6,319	4,031
Equities	2,975	1,940
Sovereign/Eurobonds and Treasuries	4,913	7,055
Other	5,373	1,378
Correlation/diversification effect	(18,368)	(14,825)
VaR (Value at Risk)	27,859	14,814

(1) Amounts net of tax effects.

Sensitivity analysis of financial exposures

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

Scenario 1: Based on market information (B3, Anbima, etc.), stresses were applied for 1 basis point on the interest rate and 1.0% variation on prices, and in this considering the worst case scenario in relation to the determined position. For example: for a Real/US dollar exchange rate of R\$5.22 a scenario of R\$5.27 was used, while for a 1-year fixed interest rate of 13.98%, a 13.99% scenario was applied;

Scenario 2: 25.0% stresses were determined based on market information. For example: for a Real/US dollar exchange rate of R\$5.22 a scenario of R\$6.52 was used, while for a 1-

year fixed interest rate of 13.98%, a 17.47% scenario was applied. The scenarios considered for the risk factors are in accordance with the position determined; and

Scenario 3: 50.0% stresses were determined based on market information. For example: for a Real/US dollar exchange rate of R\$5.22 a scenario of R\$7.83 was used, while for a 1-year fixed interest rate of 13.98%, a 20.97% scenario was applied. The scenarios considered for the risk factors are in accordance with the position determined.

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

I – Sensitivity Analysis – Trading Portfolio

		R\$ thousands					
		Trading Portfolio (1)					
		On March 31, 2026			On 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	(572)	(187,696)	(358,215)	(318)	(102,871)	(195,792)
Price indexes	Exposure subject to variations in price index coupon rates	(468)	(105,065)	(217,979)	(294)	(54,032)	(102,722)
Exchange coupon	Exposure subject to variations in foreign currency coupon rates	(20)	(2,617)	(5,175)	(2)	(347)	(688)
Foreign currency	Exposure subject to exchange rate variations	(2,842)	(71,061)	(142,122)	(2,184)	(54,595)	(109,190)
Equities	Exposure subject to variation in stock prices	733	18,332	36,664	476	11,888	23,776
Sovereign/Eurobonds and Treasuries	Exposure subject to variations in the interest rate of securities traded on the international market	59	2,195	5,178	83	6,687	13,058
Other	Exposure not classified in other definitions	(255)	(6,379)	(12,759)	(13)	(320)	(640)
Total excluding correlation of risk factors		(3,365)	(352,292)	(694,408)	(2,252)	(193,590)	(372,198)

(1) Amounts net of tax effects; and

(2) As a reference for the shocks applied to the 1-year vertex, the values were approximately 339 bps and 659 bps (scenarios 2 and 3 respectively) on March 31, 2026 (on December 31, 2025 - the values were approximately 335 bps and 651 bps in scenarios 2 and 3 respectively).

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

II – Sensitivity Analysis – Trading and banking Portfolios

		R\$ thousands					
		Trading and Banking Portfolios (1)					
		On March 31, 2026			On 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	(12,525)	(4,299,622)	(8,378,757)	(10,533)	(3,584,634)	(7,069,069)
Price indexes	Exposure subject to variations in price index coupon rates	(18,933)	(2,987,696)	(5,305,228)	(17,802)	(2,747,631)	(4,869,645)
Exchange coupon	Exposure subject to variations in foreign currency coupon rates	(1,892)	(242,753)	(471,981)	(1,899)	(231,410)	(447,013)
Foreign currency	Exposure subject to exchange rate variations	(3,740)	(93,512)	(187,023)	(4,244)	(106,104)	(212,207)
Equities	Exposure subject to variation in stock prices	(40,030)	(1,000,740)	(2,001,479)	(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	2,900	281,628	555,425	2,442	239,377	465,818
Other	Exposure not classified in other definitions	(254)	(6,361)	(12,722)	935	23,368	46,735
Total excluding correlation of risk factors		(74,475)	(8,349,056)	(15,801,765)	(66,296)	(7,286,879)	(13,845,070)

(1) Amounts net of tax effects; and

(2) As a reference for the shocks applied to the 1-year vertex, the values were approximately 340 bps and 663 bps (scenarios 2 and 3 respectively) on March 31, 2026 (on December 31, 2025 - the values were approximately 335 bps and 653 bps in scenarios 2 and 3 respectively).

e) Insurance/ Underwriting risk

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

Historical experience shows that the larger the Organization 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 Organizing 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:

Geographic Region	Distribution of Net Written Reinsurance Premium – 2026 - R\$ thousand							
	Auto	RE (Non life - Property)	PGBL	Traditional Pension	VGBL	Life insurance	Health* / Dental	Total
Midwest	225,209	48,419	6,589	6,604	543,578	162,619	784,480	1,777,498
Northeast	262,651	50,151	16,009	10,549	1,131,719	350,564	1,339,143	3,160,786
North	48,061	19,161	3,971	3,179	285,626	128,936	340,670	829,604
Southeast	708,719	525,255	422,492	77,833	4,822,540	2,322,540	7,808,155	16,687,534
South	386,604	110,475	17,623	13,958	835,827	397,240	577,298	2,339,025
Total (*)	1,631,244	753,461	466,684	112,123	7,619,290	3,361,899	10,849,746	24,794,447

Geographic Region	Distribution of Net Written Reinsurance Premium – 2025 - R\$ thousand							
	Auto	RE (Non life - Property)	PGBL	Traditional Pension	VGBL	Life insurance	Health* / Dental	Total
Midwest	206,123	49,384	4,474	7,891	567,747	162,176	690,755	1,688,550
Northeast	259,138	50,169	13,248	11,953	1,198,055	312,701	1,233,240	3,078,504
North	41,934	24,698	3,491	3,553	345,461	114,815	307,879	841,831
Southeast	693,302	506,794	306,693	90,493	6,709,745	2,200,129	7,218,151	17,725,307
South	382,498	96,927	17,080	15,686	1,256,753	369,613	531,336	2,669,893
Total (*)	1,582,995	727,972	344,986	129,576	10,077,761	3,159,434	9,981,361	26,004,085

(*) Does not include the amount of R\$ 75,810 thousand referring to the net premiums issued by Mediservice and Bradesco Saúde Operadora de Planos, as the subsidiaries operate only with plans in the managed (post-payment) modality. The premium for the post-payment modality of companies regulated by the ANS is no longer accounted for as a premium, and is now accounted for as a claims reduction account, following the guidelines of RN No. 528/2022.

Sensitivity test

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

As risk factors, the following premises were elected:

- Risk-free interest rate – represents the minimum level of profitability that can be taken for granted by the Organization. The test evaluated the impact of an 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; and
- Loss ratio – is the main indicator of insurance contracts and is equivalent to the ratio between the expenses and the income that the Organization received for the contract. The test assessed the impact of an increase in claims.

Sensitivity test results

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

Percentage changes in assumptions	On March 31, 2025 - R\$ thousands			
	Impact on shareholders' equity		Impact on income	
	Interest rates*		Longevity (improvement)	Conversion to income
	Variation of - 0.01% (PCC)	Variation of - 0.01% (PDR/PDC)	Variation of 0.20%	Variation of +5 percentage points
Traditional plans (contributing period)	-	(9)	(34)	(1,028)

Percentage changes in assumptions	On March 31, 2025 - R\$ thousands			
	Impact on shareholders' equity		Impact on income	
	Interest rates*		Longevity (improvement)	Conversion to income
	Variation of - 0.01% (PCC)	Variation of - 0.01% (PDR/PDC)	Variation of 0.20%	Variation of +5 percentage points
PGBL and VGBL (contributing period)	-	(28)	(154)	(9,036)
All plans (retirement benefit period)	(5,295)	(30)	(65,119)	-
Individual Life	-	(1)	-	-
Total	(5,295)	(68)	(65,307)	(10,063)

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

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

Sensitivity - 1% Variation	R\$ thousands			
	Gross of reinsurance		Net of reinsurance	
	On March 31, 2026	On December 31, 2025	On March 31, 2026	On December 31, 2025
Non-Life	(14,980)	(14,385)	(14,857)	(14,300)
Life	(40,389)	(38,385)	(40,143)	(38,180)
Health (Health and Dental)	(65,098)	(59,873)	(65,098)	(59,873)

The effect of this sensitivity is linear. Considering the loss ratio recorded for the period from January to December 2025, variations were observed in Non-Life of -4 and +4 percentage points for the lower and upper scenarios, respectively; in Life of -1 and +1 percentage points for the lower and upper scenarios, respectively; and in Health of -3 and +3 percentage points for the lower and upper scenarios, respectively. It should be noted that such variations are continuously monitored.

Limitations of sensitivity analysis

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

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

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

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

	R\$ thousands			
	On March 31, 2026			On December 31, 2025
	Total	Local currency	Foreign currency (1) (2)	Foreign currency (1) (2)
Assets				
Cash and due from banks	14,031,858	9,797,027	4,234,831	5,755,123
Financial assets measured at fair value through profit or loss	513,625,575	497,800,469	15,825,106	15,473,743
- Securities and other financial assets	485,331,508	471,606,226	13,725,282	13,249,915
- Derivative financial instruments	28,294,067	26,194,243	2,099,824	2,223,828
Debt instruments measured at fair value through other comprehensive income	118,953,659	103,620,531	15,333,128	14,667,645
- Securities, net of expected credit losses associated with credit risk	118,953,659	103,620,531	15,333,128	14,667,645
Financial assets at amortized cost	1,552,178,815	1,459,167,623	93,011,192	87,882,363
- Securities, net of expected credit losses associated with credit risk	286,255,558	266,154,960	20,100,598	12,722,960
- Interbank investments	332,043,390	330,608,637	1,434,753	2,807,715
- Compulsory and other deposits with the Brazilian Central Bank	124,792,628	124,740,360	52,268	44,014
- Loans net of losses associated with credit risk	639,004,906	568,847,026	70,157,880	71,901,769
Leases net of expected credit losses associated with credit risk	7,780,438	7,780,438	-	-
- Other financial assets	162,301,895	161,036,202	1,265,693	405,905
Non-current assets held for sale and discontinued operations	1,711,810	1,674,516	37,294	39,431
Investments in affiliates and jointly controlled entities	14,595,293	14,595,293	-	-
Premises and equipment, net of depreciation	8,809,466	8,689,945	119,521	130,891
Intangible assets and goodwill, net of amortization	21,460,280	21,287,222	173,058	173,993
Current income and other tax assets	12,836,679	12,415,749	420,930	371,730
Tax credit	119,260,823	119,228,150	32,673	31,306
Other assets	22,718,559	18,771,318	3,947,241	1,757,638
Total assets	2,400,182,817	2,267,047,843	133,134,974	126,283,863
Liabilities				
Financial liabilities at amortized cost	1,652,443,109	1,511,653,144	140,789,965	139,219,428
- Deposits from banks	461,506,445	402,448,552	59,057,893	55,231,530
- Deposits from customers	716,027,478	649,298,364	66,729,114	72,554,578
- Funds from securities issued	321,358,961	306,409,580	14,949,381	11,417,683
- Subordinated debt	58,626,401	58,626,401	-	-
- Other financial liabilities	94,923,824	94,870,247	53,577	15,637
Financial liabilities measured at fair value through profit or loss	27,806,859	23,792,107	4,014,752	3,947,843
Expected credit losses	2,869,733	2,865,113	4,620	6,199
- Loan Commitments	1,567,485	1,563,162	4,323	5,915
- Financial guarantees	1,302,248	1,301,951	297	284
Technical provisions for insurance, pension plans and capitalization bonds	455,163,399	455,142,897	20,502	21,363
Other provisions	33,689,700	33,561,827	127,873	147,518
Current income tax liabilities	1,581,921	1,406,565	175,356	120,493
Deferred income tax	6,364,562	6,286,784	77,778	84,285
Other liabilities	45,925,297	42,066,508	3,858,789	1,908,726
Total liabilities	2,225,844,580	2,076,774,945	149,069,635	145,455,855
Equity				
Equity attributable to shareholders of the parent	173,549,200	173,549,200	-	-
Non-controlling interests	789,037	789,037	-	-
Total equity	174,338,237	174,338,237	-	-
Total equity and liabilities	2,400,182,817	2,251,113,182	149,069,635	145,455,855
Net position of assets and liabilities			(15,934,661)	(19,171,992)
Net position of derivatives (2)			11,950,919	13,836,792
Other net off-balance-sheet accounts (3)			(379,200)	(224,924)
Net exchange position (liability) (4) (5)	-		(4,362,942)	(5,560,124)

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

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

(3) Other commitments recorded in memorandum accounts; and

(4) Assets, liabilities and results of foreign investments and dependencies are translated into Brazilian reais at the local currency exchange rates, and the effects resulting from the conversion process, which totaled R\$(1,745,370) thousand in the first quarter of 2026 (R\$(2,651,287) thousand in 2025), were recorded in the Income Statement. These effects were off-set by the results obtained by the financial instruments used to hedge the effects of the foreign exchange variation produced by our investments abroad. For investments abroad that have a functional currency different from the real, the effects of the conversion are recorded in other comprehensive income as Asset Valuation Adjustments in the amount of R\$520,237 thousand (R\$806,407 thousand on December 31, 2025); and

(5) During the period, the exchange rate variation of financial instruments recognized in income statement was R\$(395,173) thousand (R\$(563,272) thousand in 2025).

II – The statement of financial position by maturity

	R\$ thousands						
	1 to 30 days	31 to 180 days	181 to 360 days	More than 360 days	No stated maturity	On March 31, 2026	On December 31, 2025
Assets							
Cash and due from banks	14,031,858	-	-	-	-	14,031,858	15,351,748
Financial assets measured at fair value through profit or loss	501,876,235	1,572,798	1,210,795	8,965,747	-	513,625,575	547,913,136
- Securities and other financial assets (1) (2)	485,331,508	-	-	-	-	485,331,508	526,937,396
- Derivative financial instruments	16,544,727	1,572,798	1,210,795	8,965,747	-	28,294,067	20,975,740
Debt instruments measured at fair value through other comprehensive income	7,715,107	8,411,242	7,776,644	90,312,736	4,737,930	118,953,659	109,952,563
- Securities, net of expected credit losses associated with credit risk (1) (2)	7,715,107	8,411,242	7,776,644	90,312,736	4,737,930	118,953,659	109,952,563
Financial assets at amortized cost	626,450,557	218,080,055	137,424,641	570,223,562	-	1,552,178,815	1,441,634,500
- Securities, net of expected losses associated with credit risk (1)	8,116,449	23,248,432	27,966,029	226,924,648	-	286,255,558	290,462,558
- Interbank investments (1)	267,946,151	59,170,988	2,936,726	1,989,525	-	332,043,390	235,485,054
- Compulsory and other deposits with the Brazilian Central Bank	124,740,360	52,268	-	-	-	124,792,628	121,679,449
- Loans net of losses associated with credit risk	128,599,850	99,373,457	84,700,242	326,331,357	-	639,004,906	627,852,869
Leases net of expected credit losses associated with credit risk	4,794	80,374	187,548	7,507,722	-	7,780,438	7,520,084
- Other financial assets	97,042,953	36,154,536	21,634,096	7,470,310	-	162,301,895	158,634,486
Non-current assets held for sale and discontinued operations	1,711,810	-	-	-	-	1,711,810	1,612,862
Investments in affiliates and jointly controlled entities	-	-	-	-	14,595,293	14,595,293	13,348,433
Premises and equipment, net of depreciation	91,581	457,905	549,486	7,011,892	698,602	8,809,466	8,626,609
Intangible assets and goodwill, net of amortization	556,433	2,359,309	2,363,183	15,928,897	252,458	21,460,280	20,668,922
Current income and other tax assets	2,493,880	201,932	240,605	9,900,262	-	12,836,679	12,779,690
Tax credit	2,174,498	9,780,614	9,115,131	98,190,580	-	119,260,823	118,702,047
Other assets	12,576,162	6,399,091	294,030	3,449,276	-	22,718,559	16,137,253
Total on March 31, 2026	1,169,678,121	247,262,946	158,974,515	803,982,952	20,284,283	2,400,182,817	
Total on December 31, 2025	1,110,587,289	228,058,583	155,781,066	792,280,330	20,020,495		2,306,727,763
Liabilities							
Financial liabilities at amortized cost	633,939,377	185,024,189	174,975,645	637,525,661	20,978,237	1,652,443,109	1,585,281,245
- Deposits from banks (1) (3)	338,709,795	82,028,186	16,586,423	24,182,041	-	461,506,445	427,099,494
- Deposits from customers (3)	199,786,552	62,858,668	104,843,170	348,539,088	-	716,027,478	721,274,151
- Funds from securities issued	3,377,128	38,434,405	52,736,173	226,811,255	-	321,358,961	306,260,682
- Subordinated debt	-	1,702,503	150,682	35,794,979	20,978,237	58,626,401	54,714,526
- Other financial liabilities	92,065,902	427	659,197	2,198,298	-	94,923,824	75,932,392
Financial liabilities measured at fair value through profit or loss	18,381,570	2,188,485	1,109,991	6,126,813	-	27,806,859	18,562,103
Expected credit losses	516,434	794,464	456,571	1,102,264	-	2,869,733	3,056,120

	R\$ thousands						
	1 to 30 days	31 to 180 days	181 to 360 days	More than 360 days	No stated maturity	On March 31, 2026	On December 31, 2025
- Loan commitments and credits to be released	464,891	682,641	419,175	778	-	1,567,485	1,775,512
- Financial guarantees	51,543	111,823	37,396	1,101,486	-	1,302,248	1,280,608
Technical provisions for insurance, pension plans and capitalization bonds	13,409,770	20,046,318	7,021,024	414,686,287	-	455,163,399	445,994,253
Other provisions	19,371,763	902,534	644,079	12,771,324	-	33,689,700	35,460,514
Current income tax liabilities	1,486,623	17,370	77,928	-	-	1,581,921	2,003,486
Deferred income tax	821,490	15	48,118	5,494,939	-	6,364,562	5,450,471
Other liabilities	45,686,333	23,991	40,242	174,731	-	45,925,297	37,884,970
Equity							
Equity attributable to shareholders of the parent	-	-	-	-	173,549,200	173,549,200	172,239,039
Non-controlling interests	-	-	-	-	789,037	789,037	795,562
Total Equity	-	-	-	-	174,338,237	174,338,237	173,034,601
Total on March 31, 2026	733,613,360	208,997,366	184,373,598	1,077,882,019	195,316,474	2,400,182,817	
Total on December 31, 2025	668,671,429	202,449,367	187,242,200	1,053,806,057	194,558,710		2,306,727,763

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

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

(3) Demand and savings deposits are classified as 1 to 30 days, without considering average historical turnover.

g) Fair value of financial assets and liabilities

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

	R\$ thousands			
	On March 31, 2026		On December 31, 2025	
	Book value	Fair Value	Book value	Fair Value
Assets				
Interbank investments	332,043,390	332,061,354	235,485,054	235,513,370
Compulsory deposits with the Brazilian Central Bank	124,792,628	124,792,628	121,679,449	121,679,449
Securities:				
At fair value through profit or loss (1)	485,331,508	485,331,508	526,937,396	526,937,396
Fair value through other comprehensive income	118,953,659	118,953,659	109,952,563	109,952,563
At amortized cost (1)	286,255,558	273,322,090	290,462,558	280,210,667
Derivative financial instruments	28,294,067	28,294,067	20,975,740	20,975,740
Loans and leases	646,785,344	628,805,305	635,372,953	617,337,432
Other financial assets	162,301,895	162,301,895	158,634,486	158,634,486
Liabilities				
Deposits from banks	461,506,445	461,613,118	427,099,494	427,535,327
Deposits from customers	716,027,478	713,511,375	721,274,151	718,421,538
Funds from securities issued	321,358,961	321,086,289	306,260,682	306,537,715
Subordinated debt	58,626,401	60,077,504	54,714,526	56,371,225
Derivative financial instruments	27,806,859	27,806,859	18,562,103	18,562,103
Other financial liabilities	94,923,824	94,923,824	75,932,392	75,932,392

(1) Includes securities with characteristics of credit granting.

	R\$ thousands			
	On March 31, 2026			
	Level 1	Level 2	Level 3	Fair Value
Fair value through profit or loss	419,504,516	62,188,948	3,638,044	485,331,508
Financial treasury bills	252,846,846	-	-	252,846,846
National treasury bills	32,350,066	-	-	32,350,066
National treasury notes	57,907,304	-	-	57,907,304
Financial bills	-	41,706,658	-	41,706,658
Debentures	30,275,106	7,073,374	15,742	37,364,222
Stocks	23,899,396	4,069,583	1,983,184	29,952,163
Other	22,225,798	9,339,333	1,639,118	33,204,249
Derivatives	(960,044)	2,127,244	(679,992)	487,208
Derivative financial instruments (assets)	14,362,630	13,555,135	376,302	28,294,067
Derivative financial instruments (liabilities)	(15,322,674)	(11,427,891)	(1,056,294)	(27,806,859)
Fair value through other comprehensive income	115,109,445	2,965,213	879,001	118,953,659
National treasury notes	48,847,652	-	-	48,847,652
National treasury bills	29,763,544	-	-	29,763,544
Financial treasury bills	12,413,756	-	-	12,413,756
Foreign government bonds	5,202,542	-	-	5,202,542
Stocks	3,864,436	-	873,493	4,737,929
Other	15,017,515	2,965,213	5,508	17,988,236
Total	533,653,917	67,281,405	3,837,053	604,772,375
Public	447,050,400	-	5,508	447,055,908
Private	86,603,517	67,281,405	3,831,545	157,716,467

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

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

	R\$ thousands				
	Financial assets measured at fair value through profit or loss	Financial assets measured at fair value through profit or loss	Financial assets measured at fair value through profit or loss	Financial assets measured at fair value through profit or loss	Financial assets measured at fair value through profit or loss
Balance on January 1, 2025	1,541,201	1,977,060	137,552	(557,559)	3,098,254
Recognized in profit or loss	531,294	(2,850)	-	-	528,444
Included in other comprehensive income	-	(61,667)	-	-	(61,667)
Acquisitions	123,219	-	-	-	123,219
Settlements	(38,258)	(1,500)	(27,593)	35,646	(31,705)
Maturities	-	(3,943)	-	-	(3,943)
Transfers (to)/from other levels (1)	4,535	-	-	-	4,535
Balance on March 31, 2025	2,161,991	1,907,100	109,959	(521,913)	3,657,137

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

	R\$ thousands				
	Financial assets measured at fair value through profit or loss	Debt instruments measured at fair value through other comprehensive income	Assets Derivative	Liabilities Derivatives	Total
Balance on December 31, 2025	3,537,560	880,285	273,660	(1,048,208)	3,643,297
Recognized in profit or loss	62,221	316	-	-	62,537
Included in other comprehensive income	-	(130)	-	-	(130)
Acquisitions	71,892	-	102,642	(8,086)	166,448
Settlements	(50,080)	(1,470)	-	-	(51,550)
Maturities	(31,038)	-	-	-	(31,038)
Transfers (to)/from other levels (1)	47,489	-	-	-	47,489
Balance on March 31, 2026	3,638,044	879,001	376,302	(1,056,294)	3,837,053

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

Sensitivity analysis for financial assets classified as Level 3

	R\$ thousands					
	On March 31, 2026					
	Impact on income			Impact on shareholders' equity		
	1	2	3	1	2	3
Interest rate in Reais	(628)	(185,553)	(319,653)	-	(5)	(10)
Price indexes	(1)	(91)	(174)	-	-	-
Exchange coupon	(62)	(7,896)	(15,114)	-	-	-
Foreign currency	1,810	45,242	90,484	-	-	-
Equities	10,908	272,688	545,376	4,804	120,105	240,211

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

Financial instruments not measured at fair value

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

	R\$ thousands				
	On March 31, 2026				
	Level 1	Level 2	Level 3	Fair Value	Book value
Assets					
Interbank investments	-	332,061,354	-	332,061,354	332,043,390
Securities at amortized cost (1)	160,002,257	107,455,784	5,864,049	273,322,090	286,255,558
Loans and leases	-	-	628,805,305	628,805,305	646,785,344
Liabilities					
Deposits from banks	-	-	461,613,118	461,613,118	461,506,445
Deposits from customers	-	-	713,511,375	713,511,375	716,027,478
Funds from securities issued	-	-	321,086,289	321,086,289	321,358,961
Subordinated debt	-	-	60,077,504	60,077,504	58,626,401

(1) Includes securities with characteristics of credit granting.

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

(1) Includes securities with characteristics of credit granting.

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

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

Our accumulated accounting result on March 31, 2026, was R\$ 5,030,151 thousand. There were no non-recurring results in the period. As of March 31, 2025, accumulated accounting profit amounted to R\$ 5,802,082 thousand; recurring profit totaled R\$ 5,863,644 thousand, and non-recurring results amounted to R\$ (61,562) thousand, net of taxes, related to the Adhesion to the Comprehensive Settlement Program (Programa de Transação Integral – PTI).

b) Investment funds and portfolios

The Organization manages investment funds and portfolios, whose net assets as of March 31, 2026, reached R\$1,489,491,363 thousand (R\$1,409,467,167 thousand on December 31, 2025).

c) Employee Benefits

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 period ended March 31, 2026, R\$ 1,317,610 thousand (2025 – R\$ 1,385,240 thousand).

d) Compulsory collection

In 2026, changes to the compulsory collection rules as shown in the table below:

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

- e)** Banco Bradesco S.A. has agreements for the offsetting and settlement of obligations entered into with certain counterparties. Payment obligations to Banco Bradesco S.A. arising from credit and derivative transactions, in the event of default by the

counterparty, will be offset against Banco Bradesco's payment obligations to the counterparty.

- f)** On January 16, 2025, Complementary Law No. 214/25 was enacted, resulting from the conversion of Bill of Complementary Law (PLP) No. 68/24. This law forms part of the regulatory framework of Constitutional Amendment No. 132/23, which introduced the Consumption Tax Reform in Brazil. Among other matters, this law provides for the creation of the Goods and Services Tax (Imposto sobre Bens e Serviços – IBS), the Goods and Services Contribution (*Contribuição sobre Bens e Serviços – CBS*), and the Selective Tax (*Imposto Seletivo – IS*), representing an important milestone in the reform of consumption taxation.

On January 13, 2026, Complementary Law No. 227, derived from PLP No. 108/24, was enacted, establishing the IBS Management Committee (Comitê Gestor do IBS – CGIBS) and setting forth the general rules for its governance, supervision, collection, and distribution of tax revenues. The standard also established the IBS/CBS tax rates applicable to financial services between 2027 and 2033, providing for a progressive increase from 10.85% to 12.50%. For fees currently subject to ISS, a reduction in the tax rate from 2% to 1.2% is expected over the same period.

The Bank continues to monitor the development of the regulatory framework and awaits the issuance of supplementary rules and general regulations by the Brazilian Federal Revenue Service (Receita Federal do Brasil) and the IBS Management Committee, which are necessary for the full implementation of the new tax model. At this stage, it is not possible to reliably measure the impacts arising from these changes.

- g)** On February 27, 2026, we 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.

The incorporation of shares on April 30, 2026, subject to approval by the competent Boards of Directors, did not have any impact on equity or results recognized in the financial statements for the period ended on March 31, 2026, which will be reflected, in all aspects, from the effective date of the operation.

Reporting Date April 28, 2026

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Luiz Carlos Trabuco Cappi

Vice Chairman

Alexandre da Silva Glüher

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Maurício Machado de Minas
Rubens Aguiar Alvarez
Rogério Pedro Câmara
Ivan Luiz Gontijo Júnior

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Denise Pauli Pavarina
Regina Helena Jorge Nunes
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Marcelo de Araújo Noronha

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Patrícia Kessler de Assumpção
Patrícia Soares Martil
Rafael Forte Araújo Cavalcanti
Rafael Padilha de Lima Costa
Régis Eduardo Prenhaca Carreira
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Ricardo Eleutério da Silva
Roberto França
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Romero Gomes de Albuquerque
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Soraya Bahde
Telma Maria dos Santos Calura
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Audit Committee

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

Remuneration Committee

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Maurício Machado de Minas
Fabio Augusto Iwasaki (Non-Manager)

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Paulo Rogério Caffarelli
Marcelo de Araújo Noronha
Cassiano Ricardo Scarpelli
José Ramos Rocha Neto
Vinicius Urias Favarão
Silvana Rosa Machado
Júlio César Bueno

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

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Maurício Machado de Minas
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Marcelo de Araújo Noronha

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Bruno D'Avila Melo Boetger
Juliano Ribeiro Marcílio
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Strategic Committee

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Marcelo de Araújo Noronha

Committee Subordinated to the Chief Executive Officer

Disclosure Executive Committee

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Oswaldo Tadeu Fernandes
Vinicius Urias Favarão
Antonio Campanha Junior
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Vinicius Panaro

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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

* election/re-elections pending approval by BACEN, consequently they did not take office



Report on review of consolidated interim financial statements

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

Introduction

We have reviewed the consolidated interim financial statements of Banco Bradesco S.A. and its subsidiaries ("Bradesco" or "Bank") as of March 31, 2026, which comprise the consolidated statements of financial position as of March 31, 2026, the related consolidated statements of income, comprehensive income, changes in shareholders' equity and cash flow for the three-month period then ended, and notes to the consolidated interim financial statements.

Bradesco's management is responsible for the preparation and presenting of these consolidated interim financial statements in accordance with accounting practices adopted in Brazil applicable to institutions authorized to operate by the Central Bank of Brazil (BCB). Our responsibility is to express a conclusion on these consolidated interim financial statements based on our review.

Scope of review

We conducted our review in accordance with Brazilian and International Standards on Review (NBC TR 2410 - Revisão de Informações Intermediárias Executada pelo Auditor da Entidade and ISRE 2410 - Review of Interim Financial Information Performed by the Independent Auditor of the Entity, respectively). A review of interim financial statements consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Brazilian and International Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the consolidated interim financial statements, as of March 31, 2026, are not prepared, in all material respects, in accordance with the accounting practices adopted in Brazil applicable to institutions authorized to operate by the Central Bank of Brazil.

Other matters - Statements of Added Value

The consolidated interim financial statements referred to above include the consolidated statement of added value ("DVA") for the three-month period ended as of March 31, 2026, prepared under the responsibility Bradesco's management, and presented as additional information to accounting practices adopted in Brazil applicable to institutions authorized to operate by the Central Bank of Brazil, was subject to review procedures performed together with the review of the consolidated interim financial statements for the purposes of forming our conclusion we assessed whether these statements are reconciled with the consolidated interim financial statements and accounting records, as applicable, and if their form and content are in accordance with the criteria set forth in Technical Pronouncement CPC 09 - Statement of Added Value. Based on our review, we are not aware of any fact that could lead us to believe that they were not prepared, in all material respects, consistently with the consolidated interim financial statements taken as a whole.

Other matters – Consolidated interim financial statements

These consolidated interim financial statements for the three-month period ended March 31, 2026, which were prepared in accordance with accounting practices adopted in Brazil



applicable to institutions authorized to operate by the Central Bank of Brazil (BCB), are being issued additionally, as provided for in Art. 77 of CMN Resolution No. 4.966, to the consolidated interim financial statements condensed prepared in accordance with International IAS 34 – Interim Financial Reporting issued by the International Accounting Standards Board - IASB which were issued separately by Bradesco on this date and on which we have issued a separate independent auditors' report, without any modification, dated April 29, 2026.

São Paulo, April 29, 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 performance of their legal and statutory duties, examined the Management Report and the Consolidated Financial Statements of Banco Bradesco S.A. (Bradesco) for the first quarter of 2026 and, based on information obtained in meetings with: (i) officers and area managers; (ii) the Audit Committee; and (iii) KPMG Auditores Independentes Ltda., as well as on their respective reports, concluded that the documents examined fairly present the Company's financial position and financial condition.

Cidade de Deus, Osasco, SP, April 29, 2026

José Maria Soares Nunes

Joaquim Caxias Romão

Ava Cohn

For further information, please contact:

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