

DJSI

Transparency Requirements



Document information

This document contains information to meet the transparency requirements of the Dow Jones Sustainability Index in different dimensions.

Summary

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1 Governance and Economic Dimension

POLITICAL INFLUENCE

Reference: questions 1.6.1 and 1.6.2

Our role as agents of transformation and sponsors of socioeconomic development is fortified, acting through sectoral institutions. This relationship allows us to communicate with different audiences, participate in the development of self-regulation policies and the structuring of joint actions with other institutions, contributing positively to society. In 2023, our financial contribution to these institutions was R\$ 50,239.27.

The five most significant contributions were:

FEBRABAN

Brazilian Bank Federation (FEBRABAN): R\$ 31,683,768.96

Main entity representing the Brazilian banking sector, it is committed to strengthening the financial system and its relations with society, contributing to the economic, social and sustainable development of the country. Its purpose is to represent associates in all spheres of government (Executive, Legislative and Judiciary Branches) and entities representing society, for the improvement of the regulatory system, the continuous improvement of services and the reduction of risk levels.

It also seeks to focus efforts that favor the population's increasing access to financial products and services. In 2023, Bradesco actively participated in projects aimed at strengthening the sector, encouraging the transition to a low-carbon economy and promoting inclusion and fair participation of society in the financial system, such as the Carbon Market Working Group, Squad Crédito Rural Verde and Squad of Good Practices in Financial Inclusion and Education.



FenaSaúde (Federação Nacional de Saúde Suplementar - National Supplementary Health Federation): R\$ 5,439,578.17

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



Associação Brasileira das Empresas de Cartões de Crédito e Serviços (Brazilian Association of Credit Card and Service Companies - ABECS): R\$ 4,081,447.11

Since 1971, it has supported and acted in the card market for the sustainable development of the sector, contributing to the strengthening and expansion of the category, representing its players before the market, government in its various instances, consumer protection bodies and society in general. Currently, it has been working to intensify the conscious use of electronic means of payment, through an educational campaign aimed at both the cardholder and commercial establishments. It also works in other fronts, as the monthly disclosure of the numbers in the card market, implementation of the Code of Ethics and Self-Regulation, financial education for clients, among others.



Federação Nacional de Previdência Privada e Vida (National Private Pension and Life Federation - FenaPrevi): R\$ 3,008,742.67

Non-profit civil association, affiliated with the National Confederation of General Insurance, Private Pension and Life, Supplementary Health and Capitalization Companies (CNseg) with the goal of joining and representing companies and entities in the private pension and personal insurance segments, in order to strengthen the economic segments operated by its associates and contribute to the economic and social development of the country.



[Associação Brasileira das Entidades de Crédito Imobiliário e Poupança \(Brazilian Association of Real Estate Credit and Savings Entities - ABECIP\): R\\$ 1,226,466.08](#)

Monitoring all aspects of real estate credit: proposing and fostering measures for improvement to public debate, mature dialogue with authorities and related audiences and, above all, contributing to the development of an institutional environment favorable to the expansion of the supply of home ownership and other real estate products, therefore playing a leading role in economic growth, job creation and family well-being.



[Conselho Empresarial Brasileiro para o Desenvolvimento Sustentável \(Brazilian Business Council for Sustainable Development - CEBDS\): R\\$ 98,529](#)

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

Areas of action:

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

The companies involved with Cebds operate, through Themed Chambers (TCs), Projects and Initiatives in favor of Sustainable Development. Bradesco participates in 3 GTs: Biodiversity, Social Impact and Human Rights.

Total Contributions (R\$ Millions)

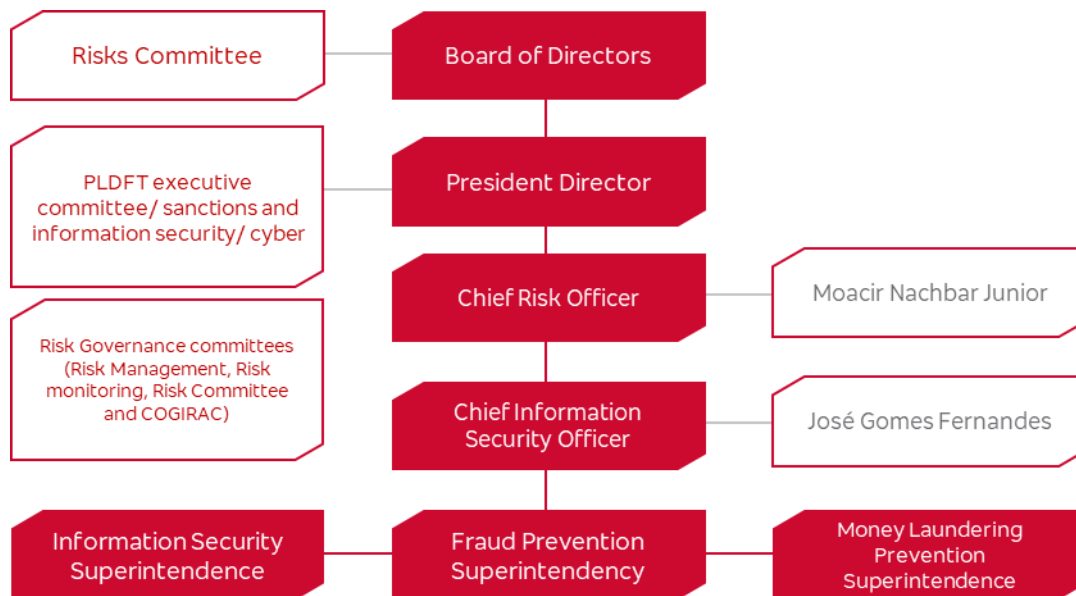
Lobbying, interest representation or similar	0.0
Local, regional or national political campaigns/candidates	0.0
Trade associations or tax-exempt groups (e.g. think tank)	50.2
Total contributions and other expenses	50.2

INFORMATION SECURITY/CYBER SECURITY GOVERNANCE

Reference / Question 1.8.1

The safety of our employees, customers and partners is a priority at the Bradesco Organization. To address this issue our robust governance is present, supported by our [Privacy Directive](#) and the [Corporate Information Security Policy](#).

The Risk Committee is responsible for internal management, which is coordinated by a Board member, in order to evaluate the Organization's risk management framework. The Committee is also responsible for evaluating the risk appetite levels set out in the Risk Appetite Statement (RAS) and management strategies; supervise the work and performance of the Chief Risk Officer - CRO, evaluate the degree of adherence of the risk management structure processes to established policies; annually propose recommendations to the Board of Directors on the policies, strategies, structures, plans, scenarios and risk management limits included in the corporate and capital map, stress and contingency testing programs, including, but not limited to, limiting cybersecurity, anti-laundering, compliance, business continuity policy, capital and liquidity contingency plans and capital plan. In turn, the Corporate Information Security Officer (CISO) is in charge of coordinating daily actions and activities within the Information Security department.



José Gomes Fernandes (CISO)

José Gomes Fernandes

Date and Place of Birth: March 27, 1960, in Jaguaribe, CE.

Brief Professional Background: He started his career in June 1978, at the Branches network of Banco Bradesco S.A., where he worked for 9 years. At the Inspectorate Department (Internal Audit), he performed his activities for 22 years, when he started to manage the Corporate Security Department, being, in March 2015, promoted to the position of Executive Superintendent and, in February 2018, elected Officer. In December 2018 he was promoted to the position of Department Officer.

Other Professional Experiences:

Current

Member of the Managing Body of Fundação Bradesco
 Officer of Banco Bradescard S.A., Banco Bradesco BBI S.A., Banco Bradesco BERJ S.A., Banco Bradesco Financiamento S.A., Banco Losango S.A. - Banco Múltiplo, BEC and BEM - Distribuidora de Títulos e Valores Mobiliários Ltda., Bradesco Administradora de Consórcio LTDA., Bradesco Leasing S.A. - Arrendamento Mercantil, Bradesco-Kirton Corretora de Câmbio S.A., Bram - Bradesco Asset Management S.A. Distribuidora de Títulos e Valores Mobiliários and Kirton Bank S.A - Banco Múltiplo

Previous

Officer of Banco Bradesco Cartões S.A

Graduation:

Law from Universidade Bandeirantes de São Paulo - UNIBAN.

Demais Cursos:

PMD - Program for Management Development from IESE Business School - University of Navarra, São Paulo, SP.

Responsibilities of the Corporate Security Department

José Gomes Fernandes (CISO)

Director in Charge of the Corporate Security Department

- Acting strategically and as a corporation, in the Digital Security of Products and Services, Information, Systems and Prevention of Document Fraud.
- Defining the operation of appropriate access to the Organization's information assets
- Providing efficient Surveillance and Property Security solutions to meet the Organization's needs.
- Establishing and implementing a Corporate Awareness and Training Program on Information Security and Cybersecurity, Prevention to Money Laundering and Terrorist Financing.
- Identifying and assessing Information Security and Cybersecurity risks according to pre-established criteria and Corporate methodology, considering threats and vulnerabilities and indicating control goals based on best market practices, internal, legal and non-legal standards, in order to support Management in risk mitigation.
- Receiving Information Security and Cybersecurity events or incidents of the Organization, recording, responding, treating and carrying out post-incident containment, mitigation and remediation actions to prevent their recurrence.
- Protecting and Preventing Electronic Data Leakage, aiming at making and maintaining the Bradesco Organization capable of monitoring and detecting Critical Data leakage in transit, in line with the Corporate Policy on Information Security and Cybersecurity, legal and regulatory requirements and benchmarks of best market practices.
- Establishing the alignment of the Information Security and Cybersecurity Strategy with the business directions, and managing the Information Security Operational Model (MOSI) in the Organization, based on the definition, management and monitoring of Information Security

(IS) performance indicators and reports, consolidating the general scenario for decision-making and continuous improvement.

- Preparing a technical report to other Facilities, assessing risks and recommending controls, from the perspective of Corporate Security, aimed at preventing possible vulnerabilities, when implementing new products, services or processes.
- Acting on a corporate basis in the Prevention of Money Laundering and Terrorist Financing - PMLTF and in the Governance of Data Protection and Personal Privacy, in compliance with General Data Protection Act (GDPL).
- Producing executive indicators for the products within the scope of the Corporate Security Department.

Responsibilities

José Gomes Fernandes (CISO)

The CISO is responsible for establishing and maintaining the business strategy and processes that protect information assets.

- Advising the Executive Committee of PMLTF/Sanctions and Information Security/Cybersecurity, guiding the strategic definitions, support to processes and compliance related to Corporate Security.
- Subsidize the Risk Department in defining the themes, data collection and presentation of processes related to Corporate Security for meetings in the Risk Governance Committees (Risk Management, Risk Monitoring, Risk Committee and COGIRAC). Provide efficient solutions in Asset Security and Surveillance, to address the needs of the Organization.
- Coordinate the Information Security Subcommission, with the purpose of handling Information Security issues within a multidisciplinary scope, identifying and proposing solutions for the Organization's products, processes and services that result in a Corporate impact.

- Prepare, keep and manage the Corporate Information Security Policy and Standards appropriate to the Organization's needs and in line with best practices.
- Work as a specialist in Information Security and Cybersecurity Compliance and Risk Assessment, interacting with the technical and security team, when necessary.
- Identify and evaluate Information Security and Cybersecurity risks, in accordance with the corporate risk methodology, considering, among other elements: information assets, data criticality, threats and vulnerabilities, risk scenario and controls established in market frameworks, internal, legal and infra-legal standards, with the goal of supporting the business in risk mitigation and identification, when required.
- Act as a focal point with the Integrated Risk Control Department - DCIR to validate new or existing Information Security and Cybersecurity risks, inserted in the Library or in the Corporate Risk Map, activating technical specialists, when necessary.
- Provide support related to Information Security to meet audits, regulatory bodies and internal and external entities.
- Manage and maintain the Corporate Information Security and Cybersecurity Awareness and Education Program for the Organization.
- Prepare a communication plan on Information Security and Cybersecurity topics for Departments and Agencies, as well as provide and/or validate content for communications aimed at the Organization's Customers and non-Customers.
- Carry out Information Security and Cybersecurity awareness and training actions to comply with legal and infra-legal standards
- Establish information security criteria and responsibilities for contracting third-party services as established in CMN Resolution No. 4.893/21 of the Central Bank of Brazil, carrying out the governance of service providers, in accordance with information security rules and principles, during the life cycle in the Organization.

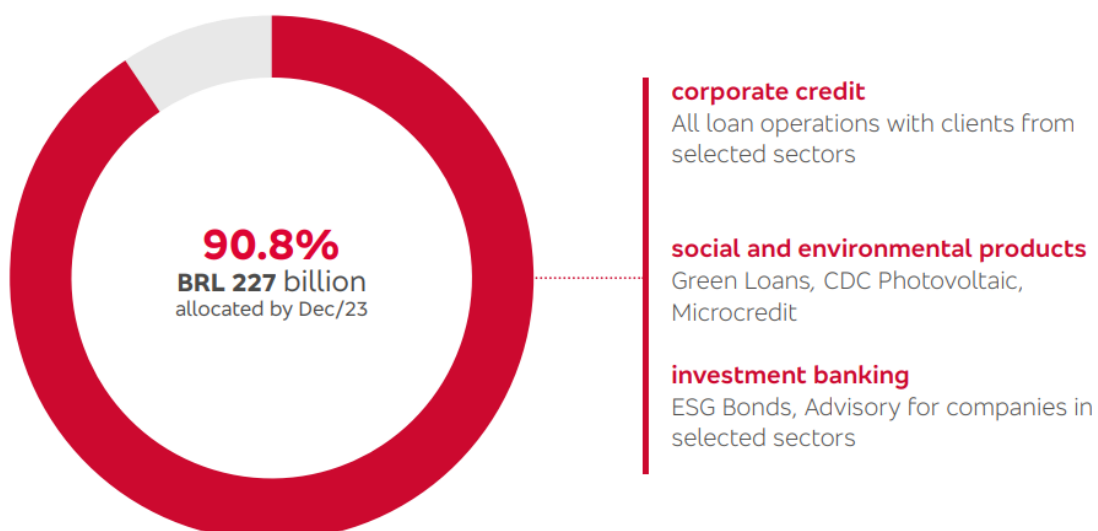
- Advise the business to provide solutions with security and usability, acting as an interface between business areas, other areas of Corporate Security, technical and security teams, with the aim of ensuring the confidentiality, integrity and availability of the Organization's information and supporting managers in the risk mitigation.

SUSTAINABLE BUSINESSES

Reference Questions 1.9.4; 1.9.6; 1.9.8; 1.9.9

Financial institutions play a key role in promoting sustainable development, allocating resources to activities and sectors with a positive impact, and supporting the transition to business models with less negative impact. At Bradesco, we are committed to walking side by side with our clients, supporting the generation of sustainable businesses, guiding and engaging them in relation to social, environmental and climate risks and opportunities. To further enhance this commitment, we set the goal of allocating R\$ 250 billion to sustainable businesses by 2025. We adopted the taxonomy proposed by the Brazilian Federation of Banks (Febraban), considering the granting of credit for activities classified as having a positive contribution, financial products and services with a social and environmental focus, as well as advising on the structuring of credit and debt solutions linked to ESG criteria. With these actions, we reinforce our commitment to acting as agents of positive transformation in society, in accordance with our purpose and the voluntary commitments made by us.

TARGET STATUS IN 2023



1. Integration of ESG criteria in business management

To promote Sustainable Business, we manage and integrate analyzes of environmental, social and governance (ESG) aspects in our business segments (Corporate, Retail, Investment Bank, Asset). The management of ESG aspects comprises our operations and our business, including processes and procedures, such as due diligence, engagement, advice and consultancy with our clients.

2. Regulatory Framework

We have a Normative structure that directs and strengthens the integration of ESG aspects into our business and operations. Our actions are based on the guidelines of Resolution of the National Monetary Council (CMN) No. 4.945/2021 and SARB - Banking Self-Regulation System of the Brazilian Bank Federation No. 14/2014, which determines the scope of the Social and Environmental Responsibility Policy (PRSAC).

Our guidelines are applied to the Bradesco Organization's business segments (Corporate, Retail, Investment Banking, Asset Management) for management of ESG aspects.

The main ones are highlighted:

- [Corporate Sustainability Policy](#),
- [Social, Environmental and Climate Responsibility Standard \(PRSAC\)](#),
- [Social, Environmental and Climate Risk Standard](#)
- [Responsible Investment Standard](#).

3. Know your Customer and Due Diligence – ESG

We follow the guidelines established by the Central Bank of Brazil (BACEN) applicable to all business segments of the Organization (Wholesale, Retail, Investment Banking, among others). Before the start of any business relationship, due consideration is given to the registration process and the “Know Your Customer” Policy, in addition to the declaration on the purposes and nature of the business relationship with the institution.

In addition, processes are in force for Preventing Financial Laundering and Combating Terrorism Financing (PLD/CFT), following the international guidelines of the Financial Action Group (“GAFI”). For the purposes of combating and preventing these practices, internal risk assessment processes, operations registration processes, customer-knowledge procedures and monitoring and management processes with contact with politically exposed people are in force.

Read our Policies and the Due diligence governing Program and get to know your client on the Bradesco investors' relationship website:

- [Know Your Customer Policy](#)
- [Bradesco Integrity Program](#)

4. Management of Social, Environmental and Climate Risks in Business

As a financial institution, our exposure to social, environmental and climate risks is mostly indirect, arising from our business relationships with the supply chain and clients through financing and investment activities.

Our governance structure is adjusted to the guidelines of the National Monetary Council and the relevant resolutions of the Central Bank, ensuring that these risks are properly identified, measured, monitored, mitigated and reported.

Annually, our executive risk committees, responsible for supporting Senior Management in their duties related to the topic, review and improve social, environmental and climate risk management processes.

This management is supported by our Social, Environmental and Climate Risk Standard, which in turn is in accordance with the Sustainability and Social, Environmental and Climate Responsibility Policies (PRSAC).

According to the scope and criteria of the standard, our credit assessment for clients in sectors with significant socio-environmental impact and high credit exposure follows some steps:



Update of assessed clients: We monitor variations in our exposure and clients entry and exit from our portfolio in order to update the scope of clients subject to social, environmental and climate risk assessment.



ESG Methodology: Applied to clients, it addresses environmental, social and governance (ESG) aspects e.g. impact on biodiversity and traditional communities, violation of human rights (slave-like labor, child labor, sexual exploitation, etc.), legal compliance, climate risk inherent to the sector, occupational health and safety and corporate responsibility.



Sector checklists: Applied in the project financing process, documents required for risk assessment are requested for each sector involved, such as licenses and environmental studies.



Research and analysis: Additionally, we analyze environmental studies, media research and databases, such as the "Dirty List" (List of Employers who have subjected workers to conditions analogous to slavery), the list of embargoes by the Brazilian Institute for the Environment and Renewable Natural Resources (IBAMA), the Chico Mendes Institute for Biodiversity Conservation (ICMbio), and public lists of contaminated areas.



Classification: Based on the results after applying methodologies and analyzing documents and research, we classify the client or project according to its risk level: minimum, low, moderate, high or very high.

[For more information: 2023 ESG Report - pages 35 to 37](#)

5. Social and environmental risk management in investment banking

Bradesco Banco de Investimentos (BBI) has a pre-defined checklist for the legal audit process, covering ESG aspects such as Environmental Management, Occupational Health and Safety, Anti-Corruption, Labor Practices, among others.

BBI seeks to include, whenever possible, compliance with these items as a condition precedent for releasing funds and obligations reflected in its transactions. The Project Finance modality follows social and environmental risk management due diligence guidelines, as described above.

6. ESG assessment in asset management

As a signatory to the Principles for Responsible Investment (PRI), BRAM (Bradesco Asset Management) has a responsible investment policy, which considers, among other aspects: situations of corruption and conflicts of interest, compliance with legal requirements, transparency and accountability, respect for human and labor rights and impacts on the environment and climate change.

Thus, it uses methodologies to analyze the risks, opportunities and potential impacts arising from ESG aspects on the performance of its assets. Of the total assets under management by BRAM, **R\$ 659 billion**, in 2023, **99.93%** were analyzed according to ESG aspects.

7. Customer engagement

To ensure the internalization of the sustainable business strategy within the Organization, we have a continuous process of engaging our clients and employees — especially our commercial teams.

Our customer engagement, from all segments, is directed according to the guidelines established in [Stakeholder Engagement Standard](#) of the Bradesco Organization. The objective of this Standard is to plan and execute engagement activities in line with other internal Policies and Standards, also considering material topics for the Organization and its different stakeholders.

In 2023 we obtained:

- **174** engaged customers
- **35** companies engaged from our investment portfolio

In 2023, we engaged 860 relationship managers in the Wholesale segment, in sustainable business and the potential risks and opportunities related to environmental, social and climate issues. Furthermore, we held a series of sectoral events aligned with our Net Zero commitment and the

challenges and opportunities of the climate agenda. Committed to engaging our clients on opportunities and risks on the ESG agenda, we met with 174 of them throughout 2023. We implemented specific ESG agenda-related training to Bradesco Asset's internal audience, covering Governance (process and standard), Carbon Pricing and Invested Emissions.

In 2023, 222 employees attended to at least one of these trainings. We also promoted discussions with our analysts about the materiality of ESG aspects for sectors and/or Companies and trained them on the Personal Investment Policy and Abusive Practices in the Capital Markets. In addition, during the year, we directly engaged 35 companies in our investment portfolio, with the aim of encouraging the adoption of best ESG practices, focusing on critical issues to mitigate risks and seize opportunities. We also held a webinar with Bradesco Asset clients about ESG investment opportunities.

8. Sectoral Exclusions and Restrictions

Bradesco adopts restrictive measures for activities such as: mineral coal extraction; extraction and processing of shale and oil sands; uranium industrialization and commercialization not for medicinal purposes; coal-fired thermoelectric power plant, except when required to ensure the country's energy security; nuclear power plants; trawling in the oceans with nets larger than 2.5 kilometers in length; real estate projects overlapping with indigenous lands; potential customers with infractions related to illegal deforestation and operation in agricultural crops, slaughterhouses, meat packing plants and forestry production sectors. This also applies initially to clients involved in the use of labor similar to slavery, child labor or sexual exploitation.

For more information: [Social, Environmental and Climate Risk Standard](#)

Sustainable finance products according to CSA|DJSI categories:

ESG Loan Operations

CORPORATE FINANCE

Category	Monetary Value FY 2023
Green Loans, social loans and sustainable loans following the guidelines and principles established by the Loan Market Association (LMA)	R\$ 294,000,000.00
Sustainability-Linked Loans	R\$ 0.00
Total sustainable corporate loans	R\$ 294,000,000.00
Total corporate loans	R\$ 48,751,000,000.00
Percentage of total sustainable value over total value	0.6%

CONSUMER FINANCE

Category	Monetary Value FY 2023
Sustainable loans	R\$ 2,265,491,465.85
Total Personal Sustainable Loans	R\$ 2,265,491,465.85
Total value of personal and mortgage loans	R\$ 53,578,000,000.00
Percentage of total sustainable value over total value	4%

SME LENDING

Category	Monetary Value FY 2023
Sustainable SME loans	R\$ 48,923,365.76
Total loans to SME	R\$ 167,846,500,000.00
Percentage of total sustainable value over total value	0.03%

SUSTAINABLE ADVISORY PRODUCTS AND SERVICES

Category	Monetary Value FY 2023
Fixed income underwriting - green bonds	R\$ 1,437,000,000.00
Fixed income underwriting - social bonds	R\$ 100,000,000.00
Fixed income underwriting - sustainable bonds	R\$ 4,000,000,000.00
Fixed income underwriting - sustainability-linked bonds	R\$ 596,000,000.00
Sustainable securitization	R\$0.00
Total sustainable fixed income underwritten and securitization issued	R\$ 6,133,000,000.00
Total fixed income underwritten and securitization issued	R\$ 43,297,873,240.00
Percentage sustainable monetary value over total monetary value	14%

PROPRIETARY SUSTAINABLE INVESTMENT PRODUCTS

Category	AUM FY 2023
ESG Integration	R\$ 2,624,001,728.95
Best in Class	R\$ 324,889,779.71
Thematic	R\$ 0.00
Impact Investments	R\$ 0.00
Others	R\$0.00
Total (AUM)	R\$ 663,125,431,093.51
Total sustainable (AUM)	R\$ 2,948,891,508.66
Percentage of total by sustainable total (AUM)	0.44%

THIRD-PARTY SUSTAINABLE INVESTMENT PRODUCTS

Category	AUM FY 2023
ESG Integration	R\$ 0.00
Best in Class	R\$ 0.00
Thematic	R\$ 0.00
Impact Investments	R\$ 0.00
Others	R\$ 189,955,384.00
Total (AUC)	R\$ 65,470,577,084.17
Total sustainable (AUC)	R\$ 189,955,384.00
Percentage of total by sustainable total (AUC)	0.29%

2 Environmental Dimension

INCENTIVES FOR CLIMATE MANAGEMENT

(Question 2.4.6)

REMUNERATION LINKED TO CLIMATE CHANGE

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

CEO and Executive Board

The variable compensation process for executives and the assessment of their respective areas consider ESG aspects and performance in the main sustainability indexes and ratings.

[Find out more in our Reference Form item 8 p. 251 and 252](#)

Corporate Goals Program

Since 2022, sustainable business and climate change were included in the scoring of the Corporate Managers' goals program, as a financial incentive. POBJ is a balanced score card, prepared based on the Organization's strategic drivers and goals, for the purpose of encouraging and monitoring the performance of the commercial force.

PDEO Recognition

Employees responsible for our Operational Eco-Efficiency Master Plan (PDEO), which includes the creation of projects and monitoring of goals for reducing greenhouse gas emissions, energy consumption, water and waste generation, are submitted to performance assessments including indicators linked to the achievement of this Plan.

Indicators are set annually within the employee assessment process, which serve as the basis for recognizing these professionals.

In 2024, employees in charge of the plan and achieving performance targets were recognized monetarily.

Pathfinders

The Program was created by the Heritage Department with the aim of recognizing initiatives and monitoring all projects in the area.

In 2023, 103 projects were managed, of which 7 projects were awarded, and 3 were related to the topic of climate change, which contributed to achieving the goal of reducing GHG emissions.

The awarded projects were recognized non-monetarily in a live ceremony, in order to encourage innovation and efficiency in new projects.

FINANCIAL OPPORTUNITIES ARISING FROM CLIMATE CHANGE

(Question 2.4.9)

Bradesco Organization aims at ensuring that its operations and businesses are prepared for climate challenges, strengthening governance related to the subject and implementing strategies and processes for managing risks and opportunities related to the topic.

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

The 3 pillars of our strategic planning translate into four objectives, in climate change, that guide our actions:

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

Among them, we have our environmental products that we make available to our customers and our sustainable investments as a financial opportunity arising from climate change.



R\$ 1.9 billion in
balance in environmental products.

R\$ 3.7 billion in
Investment Bank.

ENVIRONMENTAL PRODUCTS

by BNDES transfers, being directed to assets or projects that contribute to the environmental and climate agenda.

ENVIRONMENTAL PRODUCTS - EMPF

	Balance in R\$	Quantity
CDC gas kit	334,986	140
Photovoltaic CDC	1,200,346,786	37,168
CDC Solar Heater:	30,756,404	1,092
CDC Vehicles (Electric and Hybrid)	714,511,003	5,233
TOTAL	1,945,949,179	43,633

COST OF DEVELOPING OPPORTUNITIES

ILPF ¹

R\$ 500 thousand

Studies and engagements²

R\$ 312 thousand

¹ Farming-Livestock-Forest Integration (ILPF)

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

3 Social Dimension

DEVELOPMENT AND TRAINING

(Question 3.3.2)

Our team's qualifications are an important element in our strategy. We constantly invest in their development and training, as we understand that they are essential for the success of our business and to increase client satisfaction. We focus on promoting enriching and innovative experiences in skills and behavioral development.

In 2023:



More than 1,9 million attendances at training sessions, with an average of 22 pieces of content consumed per user.



More than R\$ 106 million invested in development and training, with an average investment amount per employee corresponding to R\$ 1,234.95.



We follow up some training solutions to assess the positive financial and business effects of investments in human capital development.

Below are Cases about Training Programs:

InvestFlix Specialist PA

Targeted to Service Post Managers, aimed to improve and deepen technical and strategic knowledge about investments and financial markets, their instruments and indicators, aiming at understanding and interpretation to provide a consulting service in investment products, based on the investor's profile, seeking an increase in the volume of business.

In 2023, the InvestFlix Specialist PA course had 298 participants from the PA Managers divided into 9 classes representing 13.29% of eligible FTE.

According to the assessment, the benefits of the training solution were the application of the content in everyday life, the didactic approach and the amount of knowledge imparted, which is of fundamental importance for front-line operations.



Result for the Business:

- 07.26% increase in Revenue from transactions
- Return on Investment (ROI) at 125%.

Client-Focused Consultative Selling

Targeted to Service Post Managers, with the aim of gaining loyalty and exceeding client expectations, selling products and services, granting higher quality credit, aiming for sustainable portfolio growth and results, supporting the development of negotiation and relationship skills, through dialogued explanations, role plays, video excerpts and group discussions, presents techniques and tools for making consultative sales.

The course had 116 attendances from the PA Managers, distributed in 10 classes and an FTE attendance percentage of 5.17%.

Program, with 16 training hours.

According to the assessment, the benefits of the training solution were: "the strengthening of principles and guidance for the approach to clients, through interactions and with key sales techniques to help us on a daily basis, keeping the client at the core of the focus.



Result for the Business:

- 3.33% increase in Revenue from transactions
- Return on Investment (ROI) at 55%.

FINANCIAL CITIZENSHIP

(Questions 3.5.2 and 3.5.3)

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

PRODUCTS AND SERVICES:

Oriented Productive Microcredit

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

In 2023, it included:

19,047 transactions

reaching 17,955 clients

totaling R\$ 99,842.00 in portfolio value

Learn more by visiting [page 97 of 2023 ESG Report](#).

CDC accessibility

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

In 2023, it included:

61 transactions

totaling R\$ 3,743.00

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

*This amount meets the requirements of the International Finance Corporation (IFC), for classification as micro-enterprises.

Dollar translation (June 2024 exchange rate where US\$ 1 is equivalent to R\$ 5.30): US\$ 68,400

Floating Agency – Voyager Boat

Installed on the Voyager Boat since 2009, the floating branch is a dedicated service post for the community in the Amazon region, offering access to services such as opening accounts, making payments, transfers, deposits, checking balances and negotiating loans. The Boat covers an area of 1,600 kilometers between Manaus and Tabatinga over 7 days, covering a population of more than 250,000 people, serving a geographical region that is difficult to access.

In 2023, it included:

1,857 active clients

more than 229 thousand transactions

totaling R\$ 99,842.00 in portfolio value

Learn more by visiting [page 39 of 2023 ESG Report](#)

FINANCIAL INCLUSION:

My Money, My Business

Project implemented in partnership with Junior Achievement (JA), aiming not only at financial education, but also at promoting work to reduce inequalities. To achieve this, the main focus of the actions were public school students, who, in general, live in conditions of social vulnerability. With **JA/Unibrad 2023** project, we worked with young people on the subject of personal finance to enable them to make informed financial decisions, promoting a deeper understanding of the long-term impact of their choices. 423 students from five states were impacted: Alagoas, Federal District, Paraná, Pernambuco and Piauí. In the end, 93% of the participants began to think about the future, 87% understood the importance of budgeting in controlling their finances, 86% became more willing to save and invest money and 87% understood that they could achieve their life goals. Furthermore, the project impacts SDGs 8 and 10.

Note: In the 2023 ESG Report, page 109, the initiatives reported are those developed by Bradesco volunteers. The initiative described above refers to an action carried out by the Human Resources Department in partnership with Junior Achievement (JA) Volunteers.

Indigenous Communities Program

The "Indigenous Communities - Kaí Village" program aimed to contribute to the generation of income and the management of resources and sustainable enterprises existing in Kaí Village, located in the extreme south of Bahia. To achieve this goal, the project focused on expanding the dissemination of the activities carried out in the territory, starting with the collective creation and launch of a magazine on "Sustainable Experiences" (the name given by the community to cover the activities they carry out as a source of income in Kaí Village).

Financial education learning activities were carried out, covering topics such as pricing, cash flow, expense control and financial planning. Individualized mentoring meetings were held to put this knowledge into practice. 30 artisans were involved, with an impact on 30 family units, with an indirect impact on 172 members of the community.

The main impacts included an increase in the income of the families taking part in the program, and an improvement in the management of resources and sustainable enterprises as a result of financial education, contributing to the financial sustainability of the community. Initially, in the diagnostic stage, only 16% said they had an emergency reserve, and in the end, 77% of the participants said that learning about financial education had contributed or was contributing to building it. As for controlling spending, 40% said they did so initially and, in the end, 81% said that the project had helped or was helping them to do so.

Financial Education for Migrants and Refugees

The project aims to include refugees and/or migrants in situations of social and economic vulnerability, through education and development of social and emotional skills. During the meetings, the importance of being clear about goals, priorities, individual and/or family income and spending, and financial responsibility was discussed. Awareness-raising was held on personal development, connecting this theme to the impacts that can be caused in everyday life, between emotional issues and the relationship with money and the excesses that can be committed as a form of redress or escape from everyday problems.

Project indicators: 100 people were affected, 77% Angolan, 15% Venezuelan, and 8% among migrants and/or refugees from Colombia, Republic of Congo, and Afghanistan.

Learn more by visiting [page 99 of 2023 ESG Report](#).

