

Trusted AI

BRADESCO'S COMMITMENT
TO TRUSTWORTHY AI



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(Trustworthy AI)

Artificial intelligence (AI) is revolutionizing the way we live, work and interact, playing a key role in the context of business and sustainability.

In the business and enterprise context, AI enables the analysis of large volumes of data to identify patterns and predict trends, helping companies make more strategic and data-driven decisions. Additionally, AI can automate operational tasks, reducing costs and increasing efficiency.

From a sustainability perspective, AI can contribute to the efficient management of resources, supporting socio-environmental and climate monitoring and the development of innovative solutions to reduce these impacts on business and operations. For example, AI algorithms can optimize energy use in buildings, predict demand for resources, and even assist in precision agriculture, promoting more sustainable production.

It is important that stakeholders proactively engage in the responsible stewardship of trustworthy AI, encompassing enhancing human capabilities, inclusion of underrepresented populations, the reduction socioeconomic inequalities, and protecting the environment.

According to the OECD AI Principles¹, using AI towards prosperity and beneficial outcomes for people and the planet is a priority. Trustworthy AI can play a significant role in advancing inclusive growth and contributing to sustainable development in line with the UN Sustainable Development Goals (SDGs), particularly in areas such as education, health, transport, agriculture, environment, and sustainable cities.

¹ Principle 1.1 - Inclusive growth, sustainable development and well-being (OECD AI Principle) - OECD.AI

It is also worth highlighting how AI is shaping the future of work and the importance of preparing for these changes. According to WEF Report (2025)^{2,3}, AI continues to be one of the main drivers of transformation in the labor market and the global economy, reinforcing three main points: i) Job Growth and Changes in the Labor Market with increasing demands for skills in AI, big data and cybersecurity; ii) Development of new skills such as creativity, resilience and collaboration, in addition to technological skills, since technological and human skills will be essential to adapt to rapid changes in the market; iii) Impact of Generative AI that is revolutionizing sectors and creating new opportunities, but also presents significant implementation challenges, which require robust governance and resilient regulation.

When we look at the financial industry, its impact is even more evident. At Bradesco, we are at the forefront of this transformation, always leading with responsibility and commitment to people. Bradesco recognizes the potential of this technology to drive progress and has already begun to use it as an ally to make processes more efficient, support decision-making and improve the experience of our customers. We recognize that adopting this technology requires responsibility and we have internal guidelines to ensure that its integration occurs in an ethical manner, always respecting our values. and our purpose of creating opportunities for people's fulfillment and the sustainable development of companies and society.

Trustworthy AI not only drives business competitiveness, but also supports the transition to a more sustainable future.

² WEF_Future_of_Jobs_2025_Press_Release_PTBR.pdf

³ IA, tecnología y la "Era Inteligente" en Davos 2025. Lo que hay que saber | Foro Económico Mundial

PRINCIPLES OF TRUSTWORTHY AI

The future of innovation is human. To guide the implementation of AI at Bradesco, we are based on internationally relevant standards to promote safe and reliable AI that respects data privacy and human rights: the Organization for Economic Cooperation and Development (OECD) Trustworthy AI Principles, adopted in 2019 and updated in 2024.

At Bradesco, AI governance and management are aligned with its purpose and institutional values, directing the entire life cycle of the AI system, guiding the methodology to be followed in the development, acquisition and use/implementation by the Organization, aligned with the global principles of ethical use of AI, which promote innovative, reliable use that respects human rights and democratic principles.

INTERNAL CULTURE OF INNOVATION

Our commitment to Trustworthy AI is reflected in our governance and permeates all levels of the Institution. Our teams are constantly training in innovation to view AI in an ethical and responsible way, always focusing on people and the positive impact we can generate.

“At the end of the day, AI is essentially about people. Therefore, at Bradesco we already understand that it is essential that its development is aligned with ethical principles, which avoids bias in its use and development, ensuring that every decision is fair, transparent, and capable of contributing positively to all our customers.”

BRADESCO AI JOURNEY

We are pioneers in the use of AI in the Brazilian financial market, with one of the foundations of our digital strategy being Digital Acceleration promoted by the intensive and responsible use of AI, data and analytics. Learn how Bradesco uses AI in its business and operations:

1. **Optimizing our customers' experience:** we use AI in data analysis tools and in *Open Finance* to process information and generate relevant and personalized recommendations for our customers.
2. **Increased efficiency and productivity:** We apply Generative AI resources to optimize time and work in operational processes, making both our financial services and Bradesco's administrative segments, such as human resources management, customer service, legal demands, and ombudsman services, more intelligent and automated.
3. **Safety and risk prevention:** We use AI to prevent cybersecurity threats.

Our goal is to increasingly offer quality services to our customers. We will add innovation whenever there is potential for benefits.

BIA Case:

We launched the **BIA (Bradesco Artificial Intelligence)** in 2016, and since then we have continued to improve its features, bringing it closer to our customers by offering support to answering questions, carry out transactions, recommending investments and notifying about application expiration dates.

Internally, BIA also applies to the most diverse Bradesco operations, answering employees' questions based on internal regulations.

Since its implementation, BIA has had 2.2 billion interactions and today has an 88% success rate in understanding customer demands, resolving them satisfactorily in the first interaction. In 2023, we enhanced BIA Agencies with Generative AI, which is assisting managers in serving customers for Credit Recovery and Personal Credit.

We clearly identify the content generated by AI, ensuring transparency and reinforcing the trust of our customers and employees. We are equally committed to offering users a more informed and secure experience, allowing them to identify, in a simple and intuitive way, when they are interacting with content from artificial intelligence.

“BIA has become smarter. It left the informational era, migrated to the transactional phase and today we work with the vision of BIA as a 'concierge',” Edilson Reis, CIO and executive officer of Bradesco.

As we prepare to further scale the use of this tool, we have established a framework with good practices for its responsible and safe use.

Learn more about BIA at: <https://static.bradesco.com.br/watsbiachatsit/>

This is Bradesco's commitment to Trustworthy AI.

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