

Bradesco Organization’s Risk Management Policy has as basic guidelines:

1. To ensure the existence of a formal process geared to the Risk Management and Control within the Organization.
2. To ensure the definition of duties and their segregation, when necessary, the assignment of responsibilities, the establishment of limits for risk exposure and the delegation of authorities to subsidize their effective management.
3. To establish and disseminate the definition of the risks to all the stakeholders, as well as the criteria and procedures adopted for their identification, evaluation, monitoring, control and mitigation.
4. To disclose the Organization’s risk culture to the employees.
5. To ensure the existence of standards, procedures and controls that ensure the appropriate risk management and control to the Organization.
6. To establish an effective and timely communication process to the competent forums and senior management.

We declare that this document is a free English translation of Bradesco Organization’s Risk Management Policy, approved in the Special Meeting of the Board of Directors of Banco Bradesco S.A. No. 3,238, dated December 16, 2019, whose last review, without amendments, was recorded in the minutes of the Meeting of the Board of Directors No 3.399, dated October 5, 2023.

B R A D E S C O

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