

## 1. Purpose

To describe Bradesco Organization's social, environmental and climate-related principles and guidelines for conducting its business activities, operations, processes and stakeholder relationships.

## 2. Scope

This document applies to Banco Bradesco S.A. and the companies that comprise its Prudential Conglomerate.

## 3. Introduction

Banco Bradesco guides its strategic actions through the promotion of the sustainable development of businesses and society, aiming to generate value for its stakeholders. This approach seeks to ensure the balance between economic and financial performance, social and environmental responsibility, and the appropriate governance structure, thereby contributing to the longevity of the business and the maintenance of fair competitive conditions.

Sustainability is a foundational pillar of Bradesco's strategy and is implemented and monitored across the organization through a governance structure that integrates environmental, social and governance (ESG) aspects into operations, processes, and business decisions.

Bradesco conducts its activities in compliance with applicable laws, rules, and regulations. Adherence to this Policy is mandatory throughout Bradesco Organization, in accordance with CMN Resolution No. 4,945/2021.

## 4. Social, Environmental and Climate Principles and Guidelines

This Policy establishes the social, environmental and climate-related principles and guidelines that underpin the conduct of the Organization's business and operations. Such guidelines govern relationships with stakeholders and reaffirm our commitment to ethics, integrity and sustainability, in alignment with and full integration into the standards, roles and responsibilities defined in Bradesco Organization's internal normative instruments.

### 4.1 Environmental and Climate Guidelines

- Adopt and continuously improve environmental and climate risk and opportunity management processes that contribute to preservation, the sustainable use of resources, and biodiversity protection in our businesses and operations.
- Raise awareness, engage and develop business opportunities with our clients, focusing on the transition to a low-carbon economy.
- Engage our suppliers regarding climate-related risks and opportunities.
- Offer financial solutions that contribute to positive impact and foster the transition to a low-carbon economy.
- Adopt and incorporate sustainability criteria, including environmental and climate aspects, into the development, review and commercialization processes of new products and services, where applicable.
- Ensure the management and reduction of environmental and climate impacts of operations arising from the Organization's use of natural resources through controls and practices focused on environmental protection, process efficiency, proper waste and effluent management, mitigation and adaptation to climate change, greenhouse gas emissions offsetting, pollution prevention and the continuous improvement of environmental performance.

- Ensure compliance with applicable legislation, standards, regulations and other sector-specific requirements governing environmental and climate management.

#### **4.2 Social Guidelines**

- Respect and promote the protection of Human Rights in Bradesco's businesses and operations by fostering diversity, equity and inclusion, ensuring a healthy and safe work environment, preventing and combating practices such as moral and sexual harassment, discrimination of any kind, and forms of labor that violate applicable legislation, including child labor, forced labor, or slave-like labor.
- Promote financial education and financial inclusion initiatives for employees, customers and society by providing products, services and communications aligned with financial needs and behaviors, with the goal of supporting the development of financial awareness, enabling sound decision-making and achieving financial well-being, as established in the Institutional Financial Education Policy.
- Engage and establish partnerships with civil society organizations that contribute to sustainable development, where applicable.
- Operate ethically and transparently by maintaining reporting channels that are accessible and appropriate for stakeholders, intended to receive and investigate reports related to suspected integrity violations.

### **5. Social, Environmental and Climate Risk Management**

- Ensure the existence of a formal process for managing social, environmental and climate risks, integrated with the other financial risks to which the Organization is exposed, considering short-, medium- and long-term aspects and enabling the management of adverse effects resulting from the interaction among risks, where applicable.
- Apply specific credit risk assessment mechanisms and criteria, prioritizing activities and transactions with greater potential to cause social, environmental and climate-related harm.
- Monitor the Organization's exposure to social, environmental and climate risks in lending, guarantees, investments and supplier relationships through the identification, assessment, classification, monitoring and mitigation of risks.
- Apply restrictions on account opening and the provision of credit facilities to individuals and legal entities proven to be involved in slave-like labor, child labor or sexual exploitation; unauthorized mining activities; asbestos extraction; the manufacture of heavy military equipment; coal mining; oil shale and tar sands extraction and processing; uranium processing and commercialization; coal-fired power generation; companies deriving more than 5% of their revenues from coal-based electricity generation; and activities in critical sectors associated with illegal deforestation.

The integration and coordination of actions related to the identification, assessment, control, monitoring and reporting of the Organization's social, environmental and climate risks are the responsibility of the Financial Risk Management Department – Social, Environmental and Climate Risk Team (RSAC), in accordance with the Social, Environmental and Climate Risk Assessment Standard and the Social, Environmental and Climate Risk Monitoring Standard.

### **6. Stakeholder Engagement Guidelines**

We recognize as stakeholders all groups affected by our business and operations, including customers, users, employees, outsourced workers, suppliers and shareholders. Stakeholder engagement activities across the Organization are conducted in accordance with internal policies and standards related to the Sustainability agenda, with the objective of improving business practices and fostering continuous learning for all parties involved.

#### **6.1 Customers**

- Promote access and service quality throughout all stages of customer and user relationships, according to their needs and objectives.

- Raise awareness, engage and support customers in their transition toward a more sustainable economy, encouraging the adoption of practices that strengthen their ESG performance.
- Promote initiatives aimed at continuously improving accessibility, financial inclusion, respect for Human Rights and customer diversity.

## **6.2 Human Capital**

- Ensure the promotion of a healthy, accessible, safe, diverse and inclusive work environment that contributes to employee well-being, engagement and development through policies, processes and practices focused on continuous learning, professional development, occupational health and safety, and quality of life in the workplace.
- Promote equal opportunities for employees and foster leadership development on topics related to diversity, equity, inclusion and Human Rights through affirmative actions and structured awareness, training and capacity-building initiatives.
- Maintain a structured reporting channel that ensures confidentiality, neutrality and independence to guide and advise employees, as well as receive, register and address concerns, reports and complaints related to interpersonal and conflict-of-interest issues in the workplace, ethical misconduct and behaviors that violate institutional policies and standards, including workplace harassment, sexual harassment and discrimination of any kind.

## **6.3 Suppliers**

- Raise awareness among and engage suppliers in the adoption of best social, environmental and climate responsibility practices.
- Incorporate and monitor ESG criteria, including risk and opportunity considerations, into supplier and service provider selection and management processes, as well as compliance with applicable laws and regulations.

## **6.4 Shareholders and Investors**

- Disclose financial and non-financial information in a timely, clear and objective manner, enabling investors and shareholders to assess the Organization's performance, strategy and results and supporting informed investment decisions.
- Report social, environmental, climate and governance (ESG) matters that are material to the Organization on a continuous, consistent and transparent basis, considering recognized national and international standards, regulatory requirements and the expectations of investors and other stakeholders.

## **7. Management of PRSAC Guidelines**

- To ensure the implementation and management of the PRSAC guidelines, the Organization shall:
- Promote employee awareness of social, environmental and climate-related issues, including guidance on the appropriate application of PRSAC and its guidelines.
- Maintain and periodically review governance processes to ensure the proper management of Bradesco's social, environmental and climate aspects.
- Identify and manage social, environmental and climate risks and opportunities across our operations, products and services.
- Disclose PRSAC on the institution's website, as well as actions implemented to ensure its effectiveness.
- Publish the list of products and services that contribute positively to social, environmental and climate-related outcomes.
- Publish the list of voluntary commitments undertaken by the Organization.

## **8. Governance Structure**

Sustainability governance is integrated into risk management and business activities, involving professionals from different areas and organizational levels. This structure supports the implementation of the Sustainability Strategy by institutionalizing discussions and decision-making processes throughout the Organization.

### **8.1 Board of Directors**

The Board of Directors is responsible for defining the Organization's strategy, ensuring alignment between corporate strategic planning and ESG practices, in accordance with best Corporate Governance standards, and monitoring Sustainability performance.

The Board is also responsible for approving and reviewing PRSAC, ensuring its adherence, dissemination and effectiveness, as well as the implementation of corrective actions when necessary, compatibility with the Organization's other policies and alignment of the compensation structure with PRSAC principles, avoiding incompatible behaviors.

### **8.2 Sustainability and Diversity Committee**

The Organization's main governance body for sustainability matters, composed of members of the Board of Directors and the Executive Board, including the Chief Executive Officer. It meets every two months and is responsible for monitoring the evolution and implementation of the Sustainability Strategy.

The Committee is also responsible for recommending the establishment and review of PRSAC to the Board of Directors, assessing the level of adherence to implemented actions and proposing recommendations when necessary.

### **8.3 Sustainability Commission**

Composed of executive officers and directors from strategic areas. Meetings are held every two months. The Commission supports the Committee's decisions, proposes improvements to sustainability processes and supports business units in implementing the Sustainability agenda in accordance with PRSAC.

### **8.4 Executive Officer for Sustainability**

Responsible for managing the Sustainability Department and approving strategic actions that ensure alignment with institutional guidelines and support Committee members in decision-making processes. These strategies seek to integrate Sustainability and social, environmental and climate responsibility into business activities and operations.

The Executive Officer is also responsible for supporting and participating in the decision-making process related to the establishment and revision of PRSAC, implementing actions aimed at its effectiveness, monitoring and improving adopted initiatives, and promoting the dissemination of the Policy.

### **8.5 Sustainability Department**

Responsible for the cross-functional implementation of the Sustainability Strategy, environmental, social and climate performance management and monitoring, and the implementation and periodic update of this Policy, ensuring the incorporation of best practices.

The Department advises the Sustainability and Diversity Committee and the Sustainability Commission and supports institutional and business areas in complying with PRSAC guidelines.

## **8.6 Financial Risk Management Department**

Responsible for:

- Assessing and issuing risk opinions on credit transactions, project finance transactions and real estate collateral within scope.
- Assessing scenarios associated with changing climate patterns and the transition to a low-carbon economy.
- Monitoring the credit portfolio's exposure to potential social, environmental and climate impacts by sector.
- Identifying and assessing occurrences related to restrictions established in the Social, Environmental and Climate Risk Monitoring Standard.
- Developing specific contractual clauses and action plans for financed projects when relevant risks requiring monitoring are identified.
- Reporting matters related to social, environmental and climate risk control and monitoring to executive committees and commissions responsible for the topic and ensuring that relevant matters are reported to the Board of Directors.

## **8.7 - Compliance and Non-Financial Risk Management Department**

Responsible for supporting the Organization's areas in regulatory assessment, implementation of guidelines and dissemination of practices related to integrity, ethics, financial citizenship, corporate and competitive conduct, anti-corruption measures, sanctions compliance and customer conduct.

The Department also supports and promotes an organizational culture that encourages financial education initiatives aimed at achieving financial well-being and fostering balanced and cooperative relationships with employees, customers, users and society.

In addition, it is responsible for the governance of the Whistleblowing Channel, ensuring protection for good-faith reporters, confidentiality of information and the possibility of anonymous reporting.

## **8.8 – Credit Department**

Responsible for ensuring that the assessment, approval and maintenance of credit operations comply with internal policies and applicable regulations.

## **8.9 - Purchase and Property Management Department**

**Supplier Management** - Responsible for conducting social and environmental assessments, monitoring and engagement activities with suppliers and service providers through structured internal processes, including the Social and Environmental Audits Program in the Supply Chain known as the "Bradesco More Sustainable Supplier Program (FSBRA)," in accordance with internal governance, standards and guidelines.

**Eco-efficiency** - Responsible for managing Bradesco Organization's Eco-efficiency Program, including environmental management system certifications (ISO 14001 and the Bradesco Environmental Management System), strategic monitoring of energy and water consumption indicators, landfill waste disposal and greenhouse gas emissions related to operational activities.

## **8.10 - Departments, Affiliates, Investee Companies and International Units**

Responsible for conducting their activities and processes in accordance with the Sustainability Strategy, internal policies and standards, and voluntary commitments undertaken by the Organization.

## **9. Review Frequency**

This Policy shall be reviewed at least every three years or exceptionally at any time upon the occurrence of relevant events.

## **10. Support**

Sustainability Department: [sustentabilidade@bradesco.com.br](mailto:sustentabilidade@bradesco.com.br)

**11. Related Standards**

- National Monetary Council Resolution No. 4,945/2021.
- National Monetary Council Resolution No. 4,557/2017, as amended by CMN Resolution No. 4,943/2021.
- SARB – Brazilian Federation of Banks (FEBRABAN) Banking Self-Regulation System No. 14/2014.
- ABNT NBR ISO 14001:2015 – Environmental Management Systems.
- Stakeholder Engagement Standard.
- Institutional Customer and User Relationship Policy.
- People Management Policy.

We hereby declare that this document was approved at the Board of Directors Meeting (RECA) held on May 26, 2026.

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Sustainability