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 VGBL) 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
R$6.8 bi
△ 4.5% q/q △ 16.1% y/y

ROAE
15.8%

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

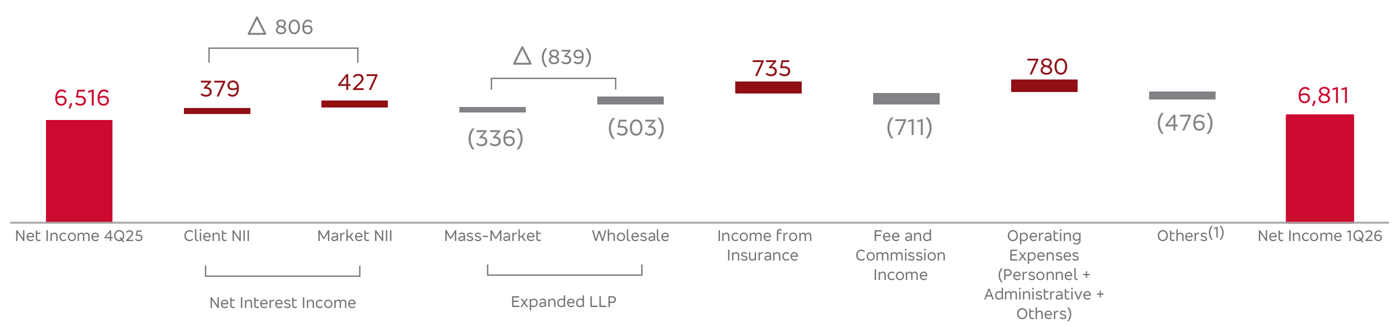
ROAE
21.6%

Recurring Net Income Statement

R$ million	1Q26	4Q25	1Q25	Variation % 1Q26 vs. 4Q25	Variation % 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)**

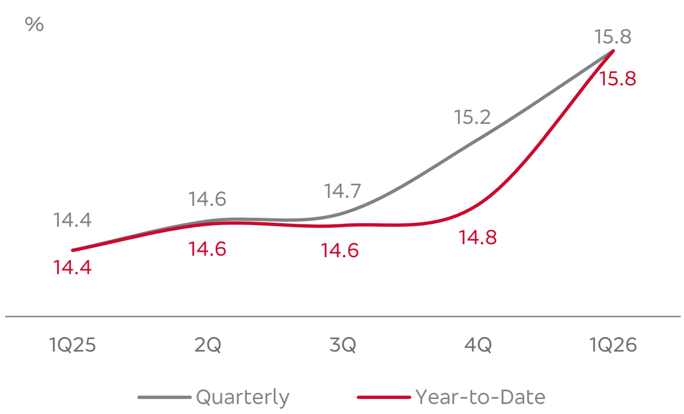
(1) It covers the following effects: (i) payment of the IR/CS (Income Tax/Social Contribution) debt of the years 2014 and 2015 with the benefits brought by Law No. 14,689/2023, (ii) effects of joining the Comprehensive Transaction Program (PTI) and (iii) other tax provisions; **(2)** Mainly by restructuring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