Press Release

- Recurring net income grows 16.2% y/y, and continuing a ten-quarter track record of consistent improvement.
- Resilient revenues despite the macroeconomic outlook and controlled expenses
- The loan portfolio continues to grow with moderate risk appetite and prioritizing collateralized lending with attractive returns
- Non-performing loans showed a slight increase, in line with our expectations
- Consistent results from our insurance business, claims ratio under control alongside a strong financial performance
- Accelerated transformation to ensure the sustainability of business operations and earnings

Bradesco capitalized on good business opportunities, delivering its tenth straight quarter of rising net income and expanding ROAE. Our revenues have been more resilient to the macro environment and our operating expenses remain under control. Our transformation plan is making our Organization more competitive.

Even with a moderate risk appetite, we have continued to see strong commercial traction. Revenues' resilience to the macro environment reflects three main drivers: (i) diversified revenue streams, with meaningful contributions from businesses such as high income, consortia and insurance; (ii) transformation efforts increasing competitiveness; (iii) credit origination prioritizing lines with collateral and good risk-adjusted returns.

Our loan portfolio continued to deliver consistent growth, supported by an increasing share of secured lending. Notable growth came from collateralized working capital, private payroll-deductible loans, auto loans, wholesale agribusiness lending, securities (TVMs), and guarantees and sureties.

The delinquency indicators are within our expectations. In line with the previous quarter, the Micro, Small, and Medium-sized Enterprises (MSME) segment saw an increase in over-90-day NPL, reflecting the time gap between delinquency and collateral realization on working capital operations. Short-term delinquency indicators were impacted by secured working capital lines and the seasonal nature of John Deere Bank's operations, whose maturities are concentrated in 2Q26.

For the expanded loan portfolio, the share of Stage 3 remained stable during the quarter. We increased renegotiations under the scope of the new Desenrola Brasil program, though the restructured portfolio's share of total loan book held steady.

The cost of risk remained stable for the quarter. Coverage for Stage 3 transactions exceeded 100% during the first half of the year.

Notwithstanding the indicators and comments above, it is well known that risks in the country have deteriorated, as the Central Bank's periodic reports on the Brazilian market have been pointing out. The interest rate, kept at an elevated level by monetary policy, has held inflation in check, but has impacted a range of companies of different sizes. The rising income commitment of households is another indicator that warrants close monitoring alongside developments in the global macroeconomic environment.

The net interest income rose during the quarter. Market NII posted a solid performance despite challenging macro conditions, driven by disciplined risk management and the successful monetization of key opportunities in client derivatives and structured products. Client NII increased, reflecting higher loan volumes and spread expansion, with solid contribution from fund margin performance.

Fee and commission income benefited from strong contributions from asset management, custody and brokerage services, card revenue, and consortia.

Insurance operating income posted another strong performance. The industrial segment benefited from claims ratio under control and good commercial traction. The financial results showed steady growth driven by a larger asset base and more favorable yields.

Operating expenses remain under control, despite investments in the transformation agenda. Personnel and administrative expenses grew below inflation, excluding PLR (profit sharing). Administrative expenses declined across footprint-related categories (e.g., transportation and facilities) while rising in technology expenditures and investments.

Our efficiency ratio continues to trend downward. We stand firm in our commitment to further enhancing the Organization's efficiency.

We allocated R$4 billion in interest on capital in 2Q26, maintaining capital ratios comfortably above both regulatory requirements and our management targets.

Our transformation plan is moving forward at an accelerated pace. We have become more competitive in many business lines, including M&A, DCM, the energy trading desk, structured products to corporate clients, and auto financing, making our revenue streams more resilient. For SME clients, we added new features to the app, including investment solutions and cash management initiatives that delivered additional benefits to our funding margin. In our high-income segment, we increased our funding and opened more offices. We have more than 30 million fully digital clients that are increasing efficiency in digital sales, and we continue to adjust our footprint.

We continue to advance our sustainable business strategy, supporting clients in their transition to a more inclusive, resilient, low-carbon economy, while monitoring the risks and opportunities that are associated with this shift. In June, we reached 92.5% of our corporate goal of allocating R$450 billion to sectors and activities with social and environmental benefits by December 2026.

Strengthening our leadership in mobilizing capital for sustainable development, we have been selected in every Eco InvestBrasil auction conducted until now. In May, we also took part in the fourth round of the program, ensuring almost 12% of the resources available, enhancing our ability to finance projects and initiatives that support the sustainable transition of the Brazilian economy.

The following information provides detailed insights on our performance in 2Q26, including the results, balance sheet and key performance indicators.

Highlights 2Q26

Consolidated Recurring Net Income
R$7.1 bi
△ 3.5% q/q △ 16.2% y/y

ROAE
16.2%

Total Revenue
R$37.6 bi
△ 2.1% q/q △ 10.3% y/y

Total Net Interest Income
△ 4.1% q/q △ 15.7% y/y

Fee and Commission Income
△ 1.1% q/q △ 1.7 y/y

Insurance, Pension Plans and Capitalization Bonds
▽ 4.2% q/q △ 8.3% y/y

Personnel + Administrative Expenses
R$13.1 bi
△ 4.0% q/q △ 5.0% y/y

Operating Efficiency Ratio
46.5%
▽ 0.4% p.p. q/q ▽ 3.4 p.p. y/y

Expanded Loan Portfolio
R$1.137 bi
△ 4.3% q/q △ 11.6% y/y

Individuals △ 1.2% q/q △ 8.4% y/y

Companies △ 6.7% q/q △ 14.1% y/y

Over 90 days ratio
4.3% △ 0.1 p.p. q/q △ 0.2 p.p. y/y

Insurance Group

Recurring Net Income
R$2.9 bi
▽ 6.7% q/q △ 28.3% y/y

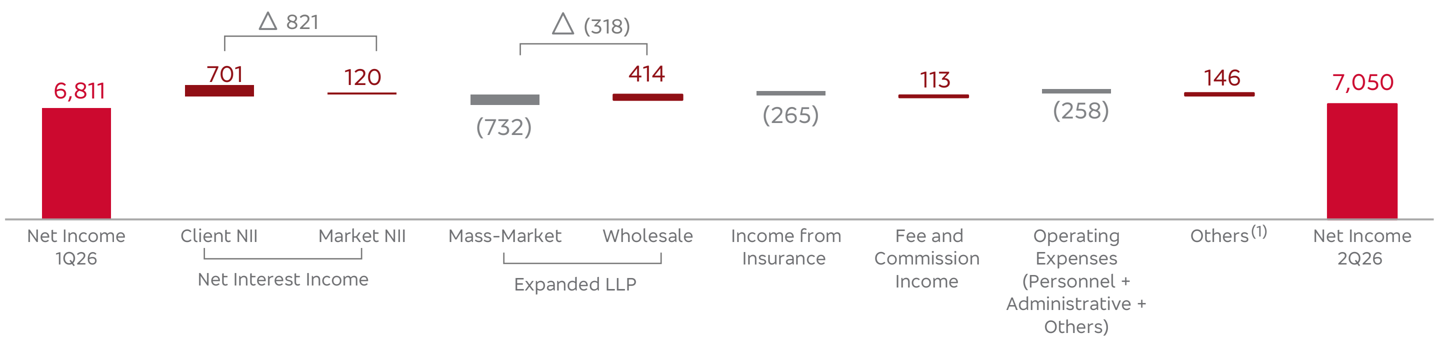
ROAE
22.8%

Recurring Net Income Statement

R$ million	2Q26	1Q26	2Q25	1H26	1H25	Variation % 2Q26 vs. 1Q26	Variation % 2Q26 vs. 2Q25	Variation % 1H26 vs. 1H25
\\ Net Interest Income	**20,872**	**20,051**	**18,044**	**40,923**	**35,277**	**4.1**	**15.7**	**16.0**
Client NII	20,199	19,498	17,756	39,697	34,527	3.6	13.8	15.0
Market NII	673	553	288	1,226	750	21.7	-	63.5
\\ Expenses with Expanded Loan Loss Provisions	**(9,985)**	**(9,667)**	**(8,142)**	**(19,652)**	**(15,784)**	**3.3**	**22.6**	**24.5**
\\ NII Net of Provisions	**10,887**	**10,384**	**9,902**	**21,271**	**19,493**	**4.8**	**9.9**	**9.1**
\\ Client NII Net of Provisions	**10,214**	**9,831**	**9,614**	**20,045**	**18,743**	**3.9**	**6.2**	**6.9**
Income from Insurance, Pension Plans and Capitalization Bonds	6,119	6,384	5,650	12,502	10,953	(4.2)	8.3	14.1
Fee and Commission Income	10,486	10,373	10,307	20,859	20,076	1.1	1.7	3.9
Operating Expenses	(16,436)	(16,178)	(15,898)	(32,614)	(30,904)	1.6	3.4	5.5
Personnel Expenses	(7,219)	(7,019)	(6,852)	(14,238)	(13,557)	2.8	5.4	5.0
Other Administrative Expenses	(5,896)	(5,592)	(5,639)	(11,488)	(10,904)	5.4	4.6	5.4
Other Income / (Operating Expenses)	(3,321)	(3,567)	(3,407)	(6,888)	(6,443)	(6.9)	(2.5)	6.9
Tax Expenses	(2,293)	(2,369)	(2,289)	(4,662)	(4,454)	(3.2)	0.2	4.7
Results derived from investments in controlled companies	166	73	132	239	182	-	25.8	31.3
\\ Operating Income	**8,929**	**8,667**	**7,804**	**17,596**	**15,346**	**3.0**	**14.4**	**14.7**
Non-Operating Income	13	5	9	18	74	-	44.4	(75.7)
Income Tax / Social Contribution	(1,734)	(1,760)	(1,638)	(3,494)	(3,260)	(1.5)	5.9	7.2
Non-controlling interests in subsidiaries	(158)	(101)	(108)	(259)	(229)	56.4	46.3	13.1
\\ Recurring Net Income	**7,050**	**6,811**	**6,067**	**13,861**	**11,931**	**3.5**	**16.2**	**16.2**
Non-Recurring Events	-	(1,781)	-	(1,781)	(62)	-	-	-
PTI Adherence / Tax Provisions (1)	-	(1,781)	495	(1,781)	433	-	-	-
Labor Contingency	-	-	(495)	-	(495)	-	-	-
Book Net Income	**7,050**	**5,030**	**6,067**	**12,080**	**11,869**	**40.2**	**16.2**	**1.8**

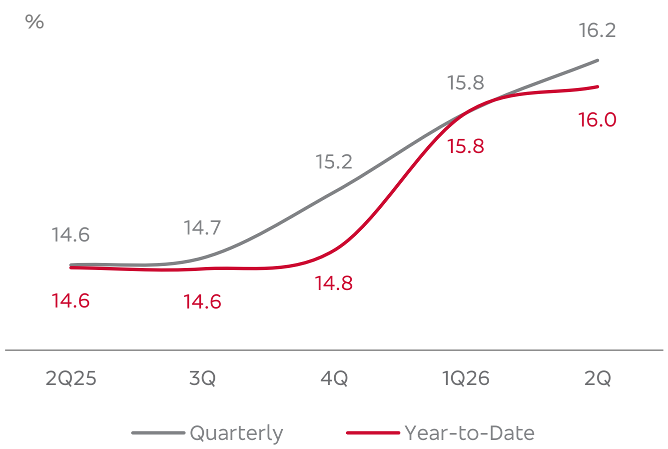
(1) It covers the following effects: (i) payment of the IR/CS (Income Tax/Social Contribution) debt of the years 2014 and 2015 with the benefits brought by Law No. 14,689/2023, (ii) effects of joining the Comprehensive Transaction Program (PTI) and (iii) other tax provisions.

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



Operating Efficiency Ratio / Risk – Adjusted ER