



Bradesco

ESG Call Series





Digital Channels



Internet Banking



Bradesco Apps



Fone Fácil



ATMs

98%
of transactions
are made
through digital
channels

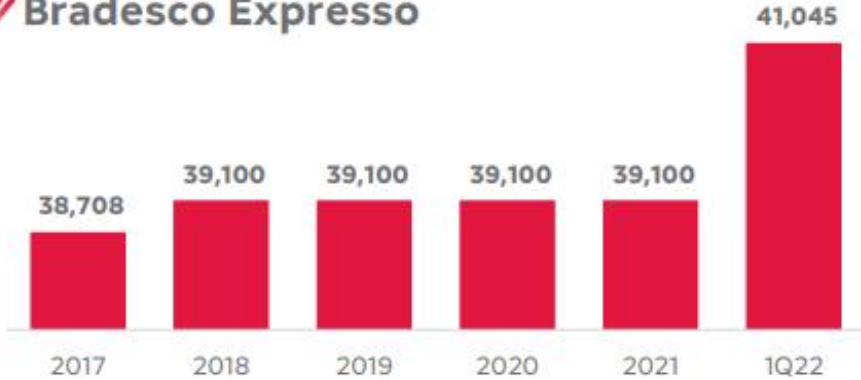
93%
are concentrated in
mobile
and the internet

Physical Channels

// Branches + Services Centers (PAs + PAES) + BUs (UNs)



// Bradesco Expresso



Bradesco strategy



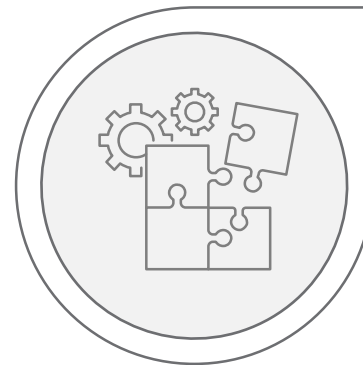
PURPOSE

“ To create opportunities for the fulfillment of people and the sustainable development of companies and society. ”

Client
Our inspiration



People
Our team



Digital Transformation
How we do it



Sustainability
Made to last

Sustainability strategy

3 MAIN PILLARS

FINANCIAL CITIZENSHIP

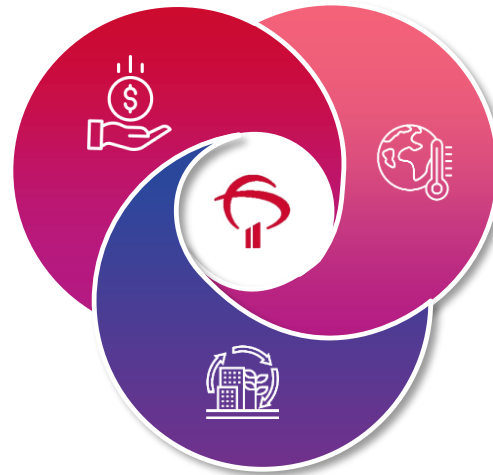
Promoting education and financial inclusion to boost socio-economic development

1st Brazilian bank to adopt the
PRB COMMITMENT TO FINANCIAL HEALTH AND INCLUSION (UN)



NEW

CHANGE AGENDA



CLIMATE AGENDA

Ensure that our businesses are prepared for climate challenges, raising awareness and engaging our customers about risks and opportunities

NET-ZERO COMMITMENT
to achieve net-zero emissions by 2050

SUSTAINABLE BUSINESS

Boost positive impact business that foster socio-environmental development

CORPORATE GOAL
Allocate R\$250 billion to sustainable business by 2025

43%

Already allocated until
march 2022

RACE TO ZERO



NZBA
Net-Zero Banking Alliance



Climate change at Bradesco

Net Zero Commitment

to achieve net zero emissions by 2050



Operational Emissions

100% compensated since 2019

Scope 1, 2 and 3

Financed emissions

The most relevant to a bank

Scope 3

A pioneer in measuring and releasing financed emissions from the Corporate portfolio



Leading proponents in the transition to a low-carbon economy in Brazil

Supporting and engaging our clients

to adapt their businesses and become more resilient to climate change

Encouraging **transparency and measurement of emissions** arising from their activities



Understanding **specificities and challenges of each sector**



Stimulating the creation of **transition plans**



Financing climate solutions

- Differentiated lines of credit
- Capital market solutions

Climate Commitments



Renewable energy

Since 2020, **100% of our operations** have been supplied with electricity from renewable sources



Carbon offsets

We have been neutralizing **100% of the greenhouse gas (carbon equivalent) emissions** from our operations since 2019

Sustainable Business

STATUS

target announced in 2021

Deploy

R\$250 billion

for sustainable
financing by
2025

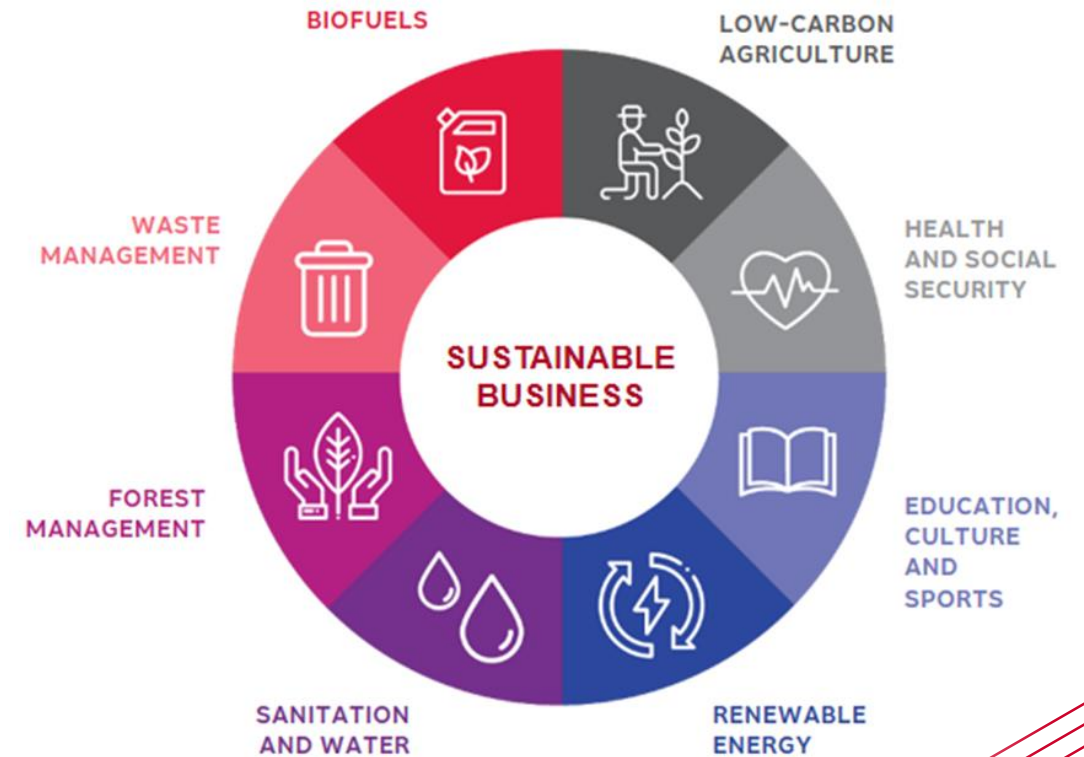
R\$107 billion
already allocated

43%

Mar-22

Dec-25

8 KEY SECTORS



Sustainability governance

Sustainability governance at Bradesco involves the highest levels of the Organization



Ordinary meeting
on Sustainability
twice a year



Members:

- Board of directors
- CEO
- Executive vice-presidents
- Executive directors



Members:

- Executive directors
- Department directors



Dedicated teams

**+40 employees at
different departments**
dedicated to environmental, social
and governance (ESG) topics

ESG Performance



AVERAGE

BENCHMARK

Member of
Dow Jones
Sustainability Indices
Powered by the S&P Global CSA



ISEB3



CDP
DISCLOSURE INSIGHT ACTION



V.E



SUSTAINALYTICS



FTSE4Good



MSCI



ISS ESG



Sustainability Award
Silver Class 2022

S&P Global

ALAS20

Bloomberg
Gender Equality Index
2022

merco
A quarta empresa mais Responsável
e com melhor Governança Corporativa
2020
BRADESCO

INICIATIVA
EMPRESARIAL
PELA IGUALDADE
RACIAL

Ref. Mar-2022

Note: some values have been rounded, with no impact on actual performance.