

4th quarter/2020



Human Capital Report

Human Resources

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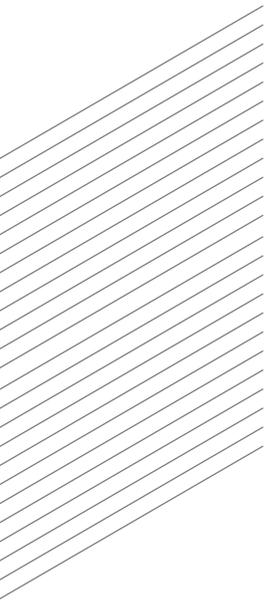
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Presentation.



The Bradesco Organization's business is founded on the principle of acknowledging the value of its staff's performance and their potential for achievement.

Our Human Resources management model is guided by excellence, respect and transparency in all relations, continued investment in development and shared knowledge and appreciation of human beings, without discrimination of any type.

We believe in our capacity to promote sustainable growth, for our people and by our people. We provide ongoing opportunities for the personal and professional development of our employees, in a healthy environment, safe and ethical, where there is clarity about the commitments and objectives of the Bank.

Even before our principles could be shared

through the Code of Ethical Conduct of the Bradesco Organization, the guidelines that govern our relationship policy and play a fundamental role in the process of strengthening of the organizational culture were already described in our Internal Regulation, created in 1944.

Since then, the Code has been updated and is delivered to employees at the time of their admission. It serves as a Practical Guide of Personal and Professional Conduct, to be used by everyone in their daily interactions and decisions, eliciting our principles and affirming our values.

By example and by the strong character and culture of the Organization, Bradesco seeks to inspire, contribute towards and support its employees in the construction and in the recognition of their personal values and beliefs. Upon sharing them, they contribute to the elaboration of purposes.

For Bradesco, good results are the consequence of a work aligned to the values and individual purposes and to the organizational strategy. In addition to an

effective protagonism of the career of each employee, it directs actions and stimulates the persistence in the realization of dreams and daily challenges.

We encourage our professionals to overcome their limits and to be creative in search of solutions, seeking self-fulfillment, satisfaction of customers and expansion of the business.

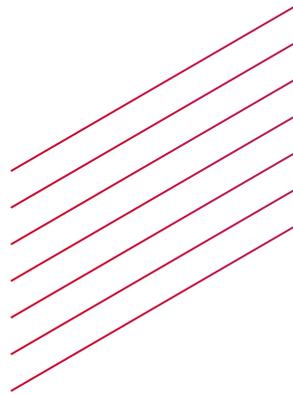
Bradesco is a career bank in which employees are admitted to entry positions and, through opportunities for professional growth, are able to plan their careers and may reach all hierarchical levels. This is a motivating factor for the entire workforce and stimulates the ceaseless quest for knowledge and for being up-to-date.

Moreover, our operations are continuously expanding throughout the country, providing

new employment opportunities in all of the Bank's segments. In this way, the professional success of employees is intimately linked to their commitment and dedication.

We believe that highly skilled teams with opportunities to build consistent careers surpass targets and have excellent results, in addition to contributing decisively to the solidity of the brand of the Organization and the breadth of their marketing strategies.

A company that has, by means of its customers and partners, a stratification that is the very expression of the Brazilian social structure, has as a fundamental commitment the respect for the cultural and ethnic diversity of the country, which is part of its strategic vision, leading to a significant organizational performance.



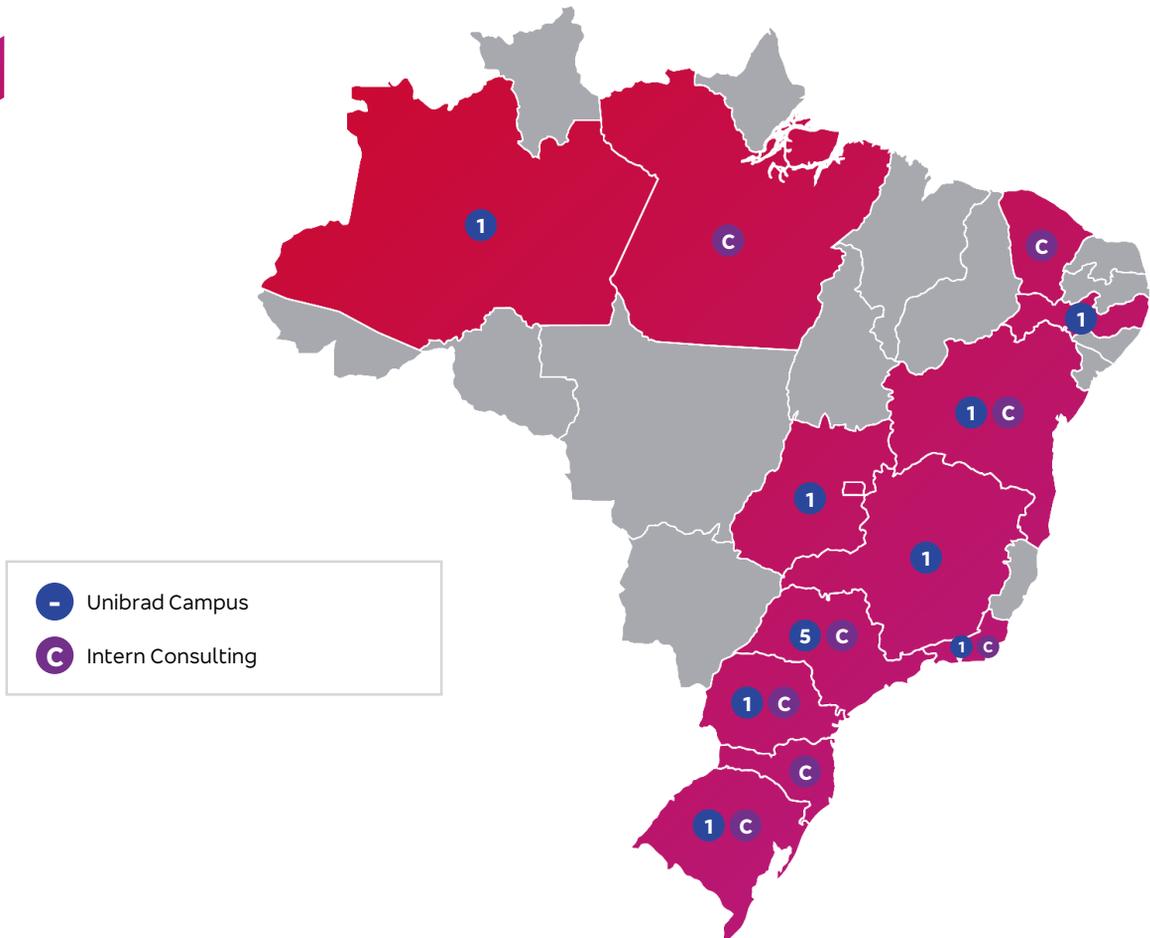
Our Human Resources structure is designed so that it can support the entire activity of the Bradesco Organization, offering resources and digital or physical structures that may subsidize the full operation of the work. As key parts of this process of support, we rely on two fundamental structures: the Internal Consultancy and the Campuses of Unibrad, our Corporate University.

With these two essential structures, we support the staff and give them access to learning solutions designed by Unibrad, expanding our points of contact to physical structures.

In addition to the physical points of contact, we also have a technological infrastructure able to meet the needs of employees wherever they are.



Below, we can observe the physical presence of the Human Resources team:



1

A man and a woman are standing in front of large, stylized letters that spell out the word 'WELCOME'. The man is on the left, wearing a dark blazer over a light-colored shirt and dark trousers. The woman is on the right, wearing a patterned jacket and glasses. The background is a lush, green outdoor setting with trees and a fence. The entire image has a red overlay.

Attraction And Career.

Human Capital Report



The best place to work.



A bank is made up of **people** and **technology**, but prospers through **people**.



Our care with the team is expressed in two premises of the Human Resources Management Policy of the Organization:

- To encourage good relationships among the Organization's professionals, maintaining a safe and healthy working environment and promoting the conditions necessary for elevated levels of performance and productivity.
- To contribute to the improvement of employees' quality of life, offering conditions to balance work, health and family.

We recognize that people are one of the most important reasons for our success. Therefore, we offer employees an ethical, healthy and secure environment, appropriate for personal and professional development.

In 2018, our employees, apprentices, interns and managers of the financial consolidated of the Bradesco Organization were invited to participate in our Climate Survey, conducted with the support of specialized consultancy, with the guarantee of confidentiality and non-identification of respondents. Through this survey, they replied, voluntarily, questions about Engagement, Immediate Leadership, Senior Management, Trust, Experience of the Employee, Agility and Innovation, Strategic Focus and Processes and Resources.

Our goal is to get an in-depth understanding of the perception about our organizational culture, as well as to evaluate the climate and engagement to identify improvement opportunities by line of business. We had the rate of 84% of engagement among the respondents.

In 2020, samples of employees at all levels of the structure and lines of business and activities also had the opportunity to respond, voluntarily, to surveys on organizational climate. The results of the questionnaires and interviews promoted by resourch institutes were published in major media channels,

which included us in rates based on the quality of the relations and the working environment. Items were evaluated, such as work environment, benefits, compensation, professional development, ethics, citizenship and social responsibility of the companies.

Acknowledgments 2020



Diversity Guide

Exame and Instituto Ethos



Racial Diversity Index

Corporate Initiative for Racial Equality



Featured in People Management

ABTD



Best Financial Institutions to Work For

GPTW (Great Place To Work)



"Yes to Racial Equality" Award

GPTW and ID_BR



Seal of Human Rights and Diversity

City Hall of the City of São Paulo



Top Employers Certification

Top Employers Institute



Best Large Companies

GPTW (Great Place To Work)



The best companies for women to work for
GPTW (Great Place To Work)



The best companies to work for in Barueri and Region
GPTW (Great Place To Work)



The best racial ethnic companies
GPTW (Great Place To Work)



Most Incredible in Diversity and Inclusion Award
FIA e Uol



National Award for Quality of Life (PNQV)
ABQV



Best companies for People with Disabilities to Work for
GPTW (Great Place To Work)



Gender-Equality Index
Bloomberg



Career of Dreams
CIA de Talentos



The most attractive employers
Universum

To participate in these processes, our goal is to promote and appreciate transparency, trust and respect.

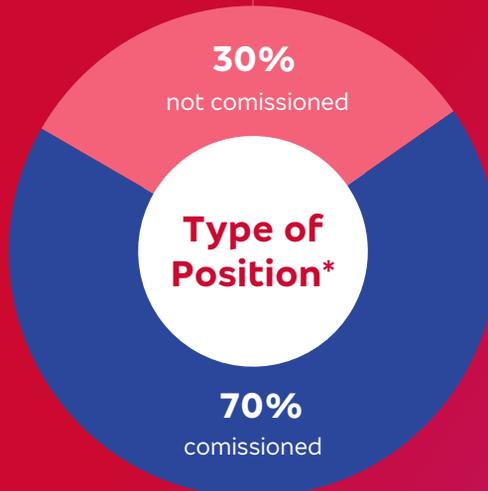
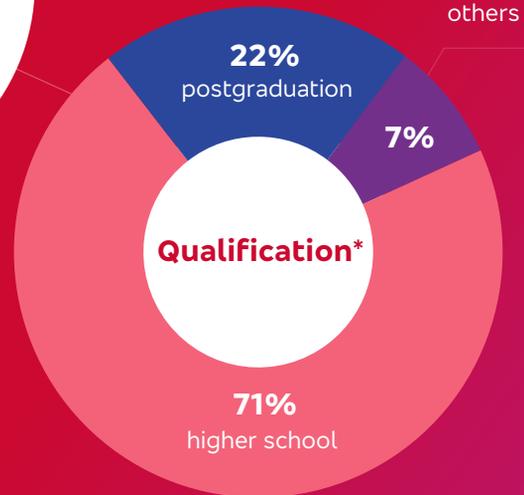
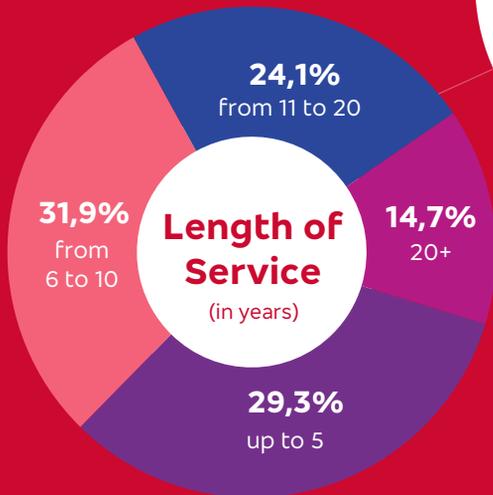
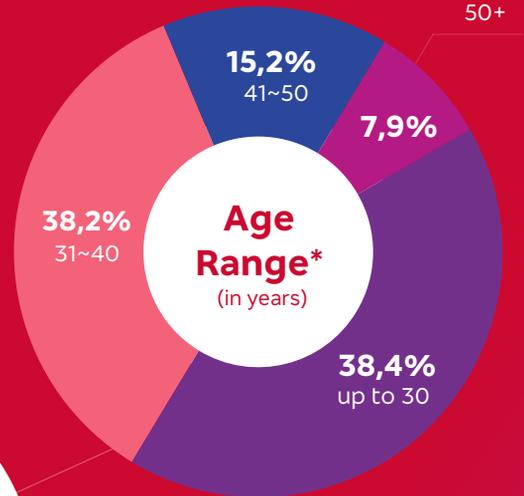
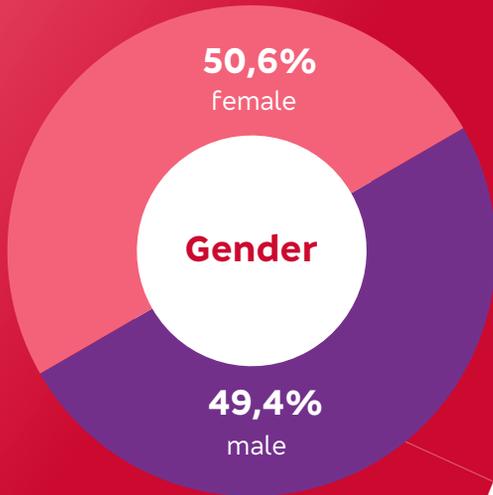
So that we can promote a motivating and challenging organizational climate, always aware of opportunities to improve practices. In recent years, our presence in the spotlight in several rankings, recognition procedures,

surveys and studies, shows that we are on the right path.

Through the improvement of talents with professional training, encouraging academic education and maintaining a fair and dynamic organizational structure, we seek to provide conditions for the employee to grow and build a solid career from a policy of relationships marked by respect and appreciation.

Our human capital.

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* These demographics include only national employees. Employees abroad represent 0.3% of the total staff.

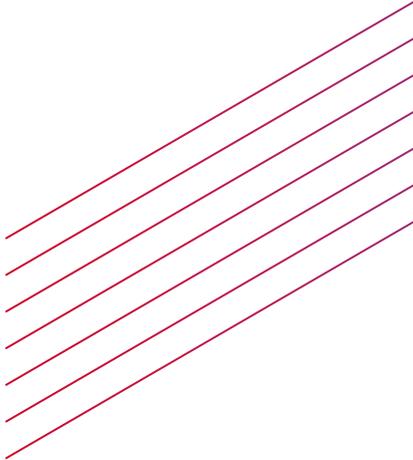
We have highlighted below the number of employees of the Organization over the past few years, an important indicator of Human Capital at Bradesco:

	Dec/15	Dec/16*	Dec/17	Dec/18	Dec/19	Dec/20
Banco Bradesco	80.726	94.941	86.101	85.815	86.213	78.613
Related Companies	12.135	13.852	12.707	12.790	11.116	10.962
Total**	92.861	108.793	98.808	98.605	97.329	89.575

*As of July 2016, HSBC Brasil became part of the Bradesco Organization.

**With respect to the total number of employees, the suspended contracts (disability pensions) as of 2018 were no longer included.

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Attraction & Career.

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Attracting, developing and retaining the top talent has always been one of the Bradesco organization's primary goals.

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Over and above just benefits and compensation package compatible with the market, we offer a collaborative, diverse and welcoming environment where everyone can fully perform their activities regardless of ethnicity, color, gender, age, marital status, sexual or religious orientation, physical condition or socioeconomic class.

We also ensure that, once part of our staff, our

employees can participate in innovative learning solutions - with the support of Unibrad (Bradesco Corporate University) - that facilitate their professional development and assist in constructing a solid and lasting career within our Organization. This Organization also includes an upper level of management that is made up of inspiring leaders who yearn for knowledge and methodologies that make a difference when it comes to transformation.



Here, a **career** is a serious matter And a cause for **commemoration**.

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We currently have over 80,000 employees and boast one of the lowest turnover rates among our segment in the Brazilian market, clearly demonstrating how strong our reputation has been.

To compose the workforce, we look for people who believe in our main characteristics of culture. People willing to grow within the Organization, with innovative thoughts and who believe in the transformative potential of education.

To find these people and give meaning to the career process, we are looking for candidates interested in basic roles, for which, in this way, we can immerse employees in the Bradesco culture, providing development methods aligned with their personal goals.

Thus, we have partnerships with student movements and participate in career fairs at universities, to boost, generate value, maximize leadership and entrepreneurship, assist in decisions and share our learning content.

In 2020, even during the pandemic, we did not stop. We gave lectures, participated in fairs and events, organized personalized tours in online Departments and presented the Bradesco brand beside other companies in the Group, such as Fundação Bradesco, next, and Bradesco Seguros, gaining more than 130 thousand accesses throughout Brazil. There were more than 90 events, for students and people interested in the Organization, even before the start of the selective process, may know more about our history, strategy, and understand, in practice, as it happens in the sectors.

The approach helps in the choice of career and in identifying with our culture, enabling greater adherence of candidates to the process and contributes to the construction of our employer brand.

To increase the diversity in our talent bank, we conducted and participated in affirmative actions, such as events and mentorships specifically for the black public, LGBTI+, people with disabilities and women in leadership, impacting more than 37 thousand people in these actions. We took advantage of the plurality of the Organization to prioritize the participation of speakers that promote this representativeness.

We are ethical, responsible and transparent in our communications and, since our inception, we believe in the ability of individuals. These are the values that have helped us to build a strong employer branding over the past 77 years, and which have attracted more than 400,000 professionals annually who are interested in working with us.

We understand the significance of a successful reputation, and an employer brand is constructed from the opinion of the public and the market. And for us to continue to evoke a positive perception – in recent years we have been consistently recognized in rankings as one of the best companies to work for and begin a career with – we have been committed to providing an Employee Value Proposition (EVP) that is both attractive to new talents as well as employees who are already in our Organization.

Recruitment and new talent management.



To ensure that candidates show compatibility with the Bradesco culture, they need to participate in a thorough selective process, which involves the area of Human Resources and the Senior Management of the Organization. Thus, we select the candidates more aligned with our history and culture, together with the characteristics expected for the role.

The recruitment begins with attraction. Candidates can sign up by means of our Work With Us page, LinkedIn or partner portals, to the vacancies they are interested in. Initially, filters are applied and candidates are invited to participate in tests to assess technical ability and their compatibility with the position. Subsequently, the process can unfold in several ways.

We are continually seeking innovative solutions to improve the experience of applicants and managers, performing processes by means of dynamic online tests,

gamified experiences and pitches, such as, for example, Hackathons. By means of digital experiences, we reduced the transition time of candidates to the future workplace through an online onboarding process and bringing more data to managers and evaluators.

It is worth mentioning that our team of Recruitment and Selection is constantly submitted to learning solutions developed by our Corporate University, designed to eliminate possible unconscious biases, also ensuring inclusive selective processes.

With the focus on diversity and inclusion of young people in the labor market, we have specialized partnerships, with the *Centro de Integração Empresa Escola – CIEE*, the company *Laboratória*, *Faculdade Zumbi dos Palmares* (Faculty), *Espro – Ensino Social Profissionalizante* e a *Cia de Talentos*, for internship programs.

Internship program.



In an effort to provide professional development opportunities, we offer internships in a number of company and business areas. By allowing students to relate academic learning to a practical activity, we become a contributing factor to their academic and professional performance.

Our primary concern is to provide young people the opportunity to enter the labor market at a company that values their development. With this in mind, we offer them the opportunity to build a solid and successful career based on their own merit and effort, and including the full support of the Organization.

In 2020, we began the implantation of a corporate internship program, unifying the date of entry of new interns, with the objective of providing a better experience in their continuous learning in this moment of their career. The learning trail developed for our interns includes customized classroom and distance-learning corporate solutions, with technical and behavioral content.

Our integration courses reinforce the Bradesco culture, improve communications and provide guidance on personal finances and corporate image. In addition, we offer the entire e-learning Unibrad platform and on-the-job learning practices carried out by mentors.

Our effectuation rates, added to our effort of providing development to employees concerning new opportunities and challenges, corroborate to

fill the vacancies, preferably internally, including our interns and apprentices.

The Bradesco Organization, the result of a solid Human Resources strategy, has been evolving in the rankings and has become increasingly attractive to young professionals.

We believe in transparency and we want the audience to be aware of the Bradesco Culture (Cultura Bradesco), while always mindful of the career opportunities we offer at our Organization.

For this reason, we actively act in actions and events with student organizations, prioritizing knowledge sharing. Some of our goals, for example, are to break paradigms and bring young people closer to the Bradesco Group.

Among our achievements by popular vote, we can highlight great achievements in the area of recruitment and selection. In addition to the 3rd place among the young audience in the Carreira dos Sonhos survey by Cia. De Talentos, where the participants write the name of the institution in which they dream of working, we were also elected as one of the Most Attractive Employers by the Universum ranking, which considered the votes from law and business students. We were also awarded by Infojobs in the BEST 2020 Workplaces survey, in the Banks, Insurance and Consulting category.

Further proof that the Bradesco Organization, through a solid Human Resources strategy, has been evolving and becoming increasingly attractive to young professionals.

Apprentice program.



Implemented at the Organization in 2004, the Young Apprentice Program is conducted in a partnership with Fundação Bradesco and other qualified entities (CIEE and ESPRO), including the Administrative Centers and Branches throughout the country.

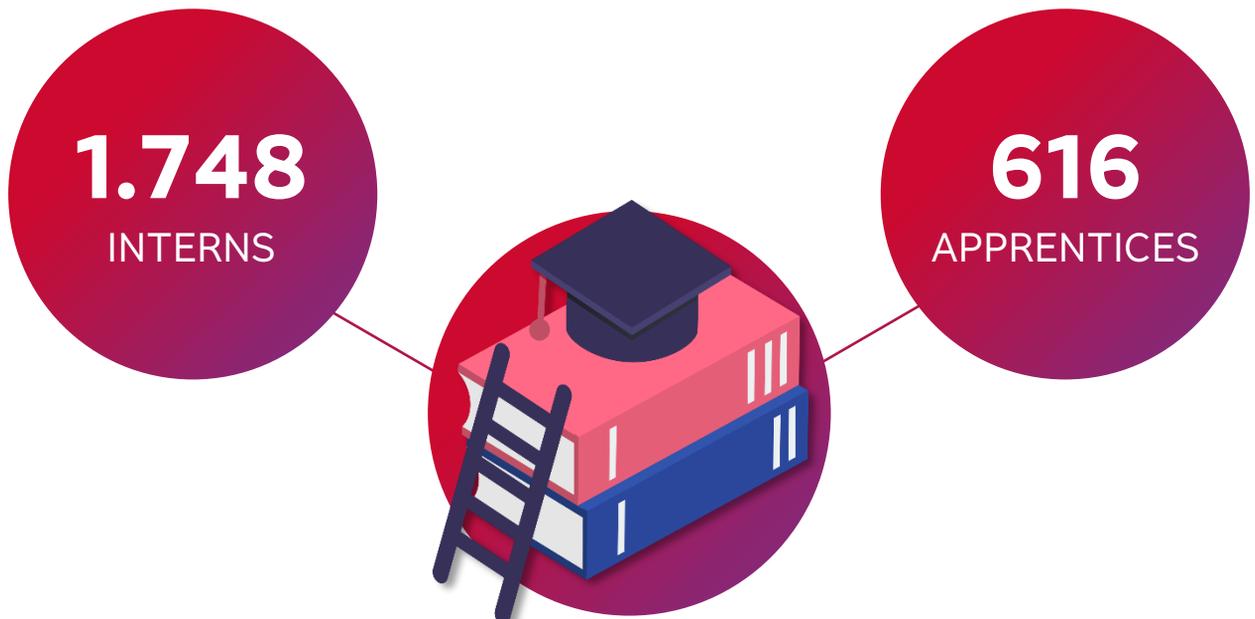
In partnership with the Bank, the Fundação Bradesco restructured its theoretical training program to provide personalized and innovative courses to youths designed to help

in ensuring their entry and retention in the labor market. The new course model is made up of modules with issues related to Management, Customer Service, Human Resources and Finance.

The Program aims to provide personal and professional development, identify talents and offer the opportunity for young people to have their first experience in the employment market in our Organization.



Active students in the program*



* in the second quarter of 2020.

Corporate internship program.



Aiming to offer our candidates a differentiated experience, in 2020 we piloted the 2021 Corporate Internship Program in partnership with Companhia de Talentos (Company of Talents), with the aim of hiring more than 1,500 interns in the entire Organization, spanning corporate areas, technological areas, associated companies and the Insurance Group.

In 2020, we had 53,070 subscribers between November 5 and December 7, reaching 229,969 user views in the whole of our hot site.

Diversity is at the heart of the Organization, and it was a great drive for the operationalization of the process. Of the candidates, 53% represent women, 33% represent blacks and mulattos and 8% represent applicants over 30 years of age. We also had approximately 318 entries of people with disabilities in different areas of the Organization.

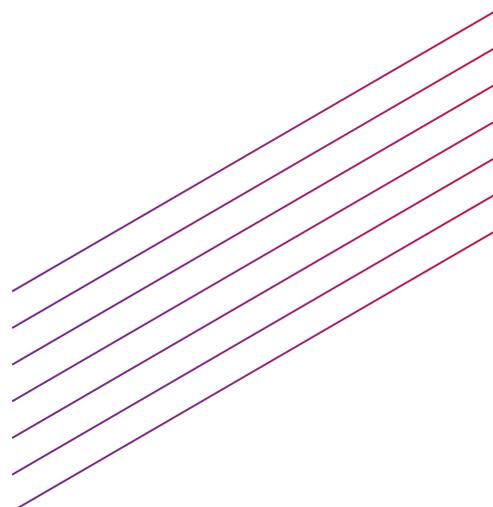
The selection process took place in the last quarter of 2020, which was conducted by Companhia de Talentos in partnership with our area of attraction, recruitment and management of new talents.

Tests were performed of adhesion of profile, test of general knowledge and cultural fit. Candidates who passed the screening stage followed for the behavioral evaluation in the group dynamics, which happened in digital form. For the first quarter of 2021, the process will follow in sequence to the steps of interviews, panels and Hackathons, with the participation of managers of the Organization.

We designed a differentiated onboarding experience for the new interns, with a focus on development. The journey inside the Organization begins soon after the first few days with a unique learning trail, developed by Unibrad (Corporate University of Bradesco) to optimize the behavioral and technical knowledge of the interns. From that point, it will rely on periodic meetings for us to map the effectiveness of the process of integration and development, aiming to see points of maximizing their learning processes.

We seek tools, internal and external partners and do research with the aim of contributing toward the improvement of the interns and put them in charge of their own careers inside the Organization.

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A photograph of three diverse employees jumping joyfully in front of a modern building with a red overlay. The employees are a woman on the left, a woman in the center, and a man on the right. They are all smiling and have their arms raised. The background is a modern building with a grid-like facade. The entire image is overlaid with a semi-transparent red color. There are small white decorative elements in the top right corner and scattered pinkish-purple dots throughout the image.

2

Employee Experience.

Human Capital Report



In-house communication.



We invest heavily in our in-house communication, so that employees are kept updated and effectively participate in the Organization's strategy.

Simultaneously and from any location in the country, we guarantee that they receive relevant information through press releases, normative communications and marketing e-mails available via internal channels, such as:

Corporate Portal, TV Bradesco, Blog of the Presidency, *Sempre em Dia* (Always Up-to-Date) and *Revista Interação* (magazine).

The information is also shared on other channels to expand the reach of the information. This is the case of the Clip Mail, Digital Dashboard, Yammer, LinkedIn and Instagram – the last three correspond to social media used by the Bank in its communications.



The channels of communication mentioned, as well as the meetings with the Board of Executive Officers, are used to inform, align, share and celebrate the achievements of the Organization. We believe that the initiative to communicate allied to the transparency of our actions, generate a positive impact in what concerns the perception of value of employees about our employer brand, increasingly arousing, in each person, the pride of belonging to our company. Therefore, we have constantly invested in this work front.

While the institutional policies, guidelines and procedures are made available through a

normative system; Bradesco TV videos are produced in accordance with the standards of quality, the video editions of TV Bradesco provide institutional messages and technical guidance. Created in 1990, TV Bradesco is one of the country's oldest corporate television projects.

Annual goals and organizational strategies are disclosed at meetings with the CEO, in which the Organization's officers, regional, branch and department managers take part. All participate and later pass information on to their respective teams.

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Alô rh.

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In order to ensure speed and transparency in communication between the Organization and staff, the Bank created the service center named Alô RH, a channel aimed to clarify questions about regulations, legislation, policies and Human Resources practices.



85,552
attendances

in the first semester of 2020.

Personnel management and succession.



We are supported by a Personnel Management and Succession team that is dedicated to understanding the Organization's human capital and to provide assistance in individual and team training by mapping abilities. It also points out profiles that are aligned to the strategic target audience.

Within specific methodologies, processes are carried out based on detailed analyzes of the skills and performance of our staff.

Based on this information, the Human Resources Department, together with team leaders, establishes initiatives focusing on improving potential and also for the improvement of the individual and collective performance. These inputs are also used to in the succession process and to define Learning

Solutions, provide ongoing feedback — by preparing Individual Development Plans that motivate and drive new challenges — as well as in initiatives designed to engage talents.

The process of competence mapping covers all the employees of the Organization and uses the methodology of face-to-face interviews, group dynamics or uses an electronic tool. A behavioral assessment was implemented in 2017 in which managers evaluate employees and employees evaluate themselves, providing a feedback process geared towards the development, recognition and alignment of perceptions. These evaluations facilitate insights on their skills and abilities, in addition to offering feedback for managers on their staff.





Over 76,000 evaluations were completed

in 2020.

The Performance Evaluation process includes 100% of the staff and assists in aligning objectives and providing orientations on the efforts of staff members. In 2020, we oversaw the completion of over 73 thousand evaluations.

Since 2019, the principles related to Performance and Competence Evaluations have been made available to employees through the *integrarh* Platform, creating greater engagement and autonomy for self-development. Through this tool, employees can include indicators for deliveries expected for the current cycle. We thereby encourage employees to take a proactive role in responding to the Organization's personal goals and challenges.

We offer to the Dependencies, the work of the correlation between strategic goals and operational indicators, with the aim of ensuring greater adherence and assertiveness in the definition of the Performance Indicators.

In some Departments, we continued to work on linking strategic objectives with operational metrics in order to provide a higher level of adherence and assertiveness in defining Performance Indicators.

In relation to the 360° feedback, in addition to the positions of senior management, the feedback also includes the middle managers, with a focus on the development of participant employees.

The "integrarh" also includes a tool for sharing feedback outside the cycle and between different hierarchical levels and the Organization's structure. This fosters a higher amount of interaction and encourages the practice of positive feedback between employees.



Trade union relations.



The Human Resources Department includes a Trade Union Relations area within its infrastructure. It centralizes the service and provides a permanent channel for dialogue and negotiation with representatives from the labor union movement at the national level.

The department receives comments, answers questions and promotes a relationship characterized by easy access, promptness and proactivity between the parties in an effort to prevent or minimize conflicts.

All of the employees have the freedom to associate with trade union representation and are covered by collective bargaining agreements.





Internal consulting.



To facilitate the process of dissemination of information, there are focal points in every Organization. They are consultants in Human Resources, which connect all the departments, agencies and related companies. This audience is responsible for facilitating the flow of communication, development and achievement of results.

Human Resources Internal Consulting is an evolutionary process based on knowledge, maturity and initiatives from the execution level to the strategic level. As an operating model, it is extremely necessary, in which people make the difference, since they transmit the values, culture, vision and ethical position of companies.

The Consultant's role is to promote the alignment between the needs of the Organization and of the leaders, balancing relations, supporting the development of leaderships, to act as managers of people.

This model of operation expands the relationship of trust and of delivery to meet the needs of customers, through flexible models, diagnostics, criteria well defined, seeking alternatives, transparent communications and consistent solutions,

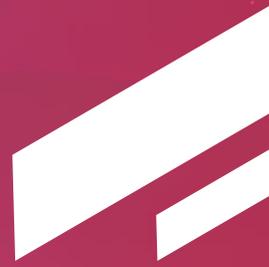
focusing on the Organization's sustainability through its personnel.

Among the functions performed by the Consultants, we highlight the study of scenarios, diagnoses, recommendations and follow-up of action plans, including the measurement of results.

The Consultants also play a strong role with the leaders, offering information and clarifications about the products of Human Resources and encouraging the use and explaining the importance of each practice, as for example performance appraisal and skills, feedback, development and monitoring of the training plan and assessment of potential, and career structure. In addition, they also help in identifying professional profiles, of talents and their successors through participation in committees and in selective processes.



3



Human Capital Development.

Human Capital Report



Unibrad.

Bradesco Corporate University



Reference in **skills** and **leadership formation**.



Unibrad (Bradesco Corporate University) was launched in 2013. Its mission is to promote education for professional excellence and social mobility, and to become a reference in skills and leadership training and therefore strengthen the value of the brand and of social commitment for the perpetuity of the Bradesco business.

Since its creation, Unibrad ensures that the system of Corporate Education devotes efforts to meet the organizational strategies. Thus, it promotes the awareness that the participation of the employee is crucial for their career and for the results of the Organization, creating conditions for them to achieve their individual and collective objectives.

The areas that make up this large facility are divided into: Advisory Office of Education,

Schools of Corporate Education, Secretariat, Knowledge Community, Educational Tools, Connection and Results Management.

The **Advisory Office of Corporate Education** deals with the learning demands related to organizational strategies shared across Departments, Segments and Associated Companies. It functions with general knowledge, a globalized vision of the business and a focus on education in order to identify training and development needs.

The Diagnosis of Learning Needs (DNA, in Portuguese) model used by the Office is an important tool in understanding the internal areas, their demands, strategic objectives, expected results and behaviors after development and calculation of metrics for the evaluation of results of the learning solutions.



The **Schools of Corporate Education** translate the Organization's strategies, in accordance with its pillars, based on the Bradesco's Strategic Drivers (People, Technology and Sustainability). In this way, they strengthen the relevance of the Corporate University for business, allowing the actions of development to be permanently aligned according to the aims of the Organization. The design of the strategic map and its correlation with the Schools ensure that Unibrad aligns educational actions based on the organizational aims.

The ten Schools that make up Unibrad: Citizenship and Sustainability; Digital Solution; Operational Excellence; People; Organizational Identity; Business Intelligence; Leadership; Business; Customer Relationships; and Operational Security and Solution are responsible for the development of all the learning solutions delivered to the Organization. For this reason, they have specialist professionals in matters related to the pillars of each School and to the twelve corporate skills. To develop each of the contents delivered to the Organization or to society, the Schools always seek the main and most innovative methodologies.

With the objective of monitoring the updates, the trends of the market and of the Organization, Unibrad is always willing to adjust its methods and to reinvent its operation, according to the most appropriate strategy. An example of this commitment was the creation of the Digital School at the end of 2015, with the mission to transversally address the digital changes therefore boosting the culture and the results of the Organization in face of the changes that we are undergoing.

Another point at the forefront of our continuous search to be aligned with the market trends is the participation of external stakeholders in the activities of Schools, to ensure that the culture and values of the Organization are aligned on all working fronts. Since its deployment, these stakeholders are invited to monitor the training processes and check the methodologies and approaches used.

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Tasked with the strategy of implementing learning solutions, the **Secretariat** area is responsible for: the strategy in the implementation of learning solutions seeking the best logistical resources; ensuring a complete experience for the employees, from the invitation to the transfer of learning in the workplace; applying metrics to evaluate results and providing feedback to the other areas of the University. As examples of the best practices in use from Unibrad's physical

resources, we can mention the responsible and efficient consumption of teaching materials in the classroom. We are seeking new and more efficient ways to provide content and strengthen the environmental awareness with the use, for example, of graphic facilitation that replaces extensive booklets and printed material.



Responsible for supporting and encouraging Knowledge Management projects, we have the **Knowledge Community**, the area responsible for developing resources and activities that allow for mapping, sharing, recording, retaining and reusing the strategic knowledge generated by employees, and that add value to the Organization. The area assists the corporate structures to create environments for knowledge sharing and deploying methodologies of Knowledge Management, such as communities of practice, study groups, crowdsourcing, workshops, storytelling, etc.

The Knowledge Community is still responsible for MBA and Postgraduate programs in customized classes for Bradesco, encouraging the production of applied research. Furthermore, the area handles the management of Educational Partnerships, a

project designed to support the Company-School programs and enter into agreements with universities, language schools, student exchange agencies, etc., thereby assuring diverse conditions for employees, dependents and interns, in which some of these agreements are extended to dependents of the employees.

The **Educational Tools** area is responsible for supporting the management of courses on platforms of Bradesco (Integrarh and virtual library). Its activities range from giving support to users of platforms, controlling the catalog of courses available, enabling new features of the platforms, automating the output of reports and supporting the educational delivery of the Corporate University, always aiming at providing courses in the most accessible model possible and centered on the user, in order to maximize the autonomy, protagonism and self-development of employees.

The **Connection** area is responsible for promoting the sustainable development of Unibrad through learning solutions targeted at stakeholders outside the Organization. This allowed us to reach diverse audiences such as students, suppliers, employees' families, Bank's customers and the general community. Connection is also responsible for fomenting the best practices with other structures of Corporate Education and Human Resources and to strengthen the positioning of the Unibrad brand, aligned with strategic actions of Bradesco.

The commitment of creating value for all stakeholders is such that Unibrad offers on its institutional website several news, articles, e-books, online courses, and recommendations of events based on five key pillars. In this way, the Bank honors its mission, helping and encouraging the pursuit of self-knowledge among employees, customers and society in general, in order to bridge the gaps in basic education in Brazil.

At the end of development cycle, there is **Results Management** area, the section responsible for measuring and evaluating the results of the learning solutions. In accordance with the objective, target audience, workload and available metrics, the assessment levels are defined as: reaction, learning, application, business impact and ROI.

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As a Bank of internal careers, Bradesco displays a history of Officers that were trained within the Organization, who built their career on a meritorious and progressive trajectory. This appreciation of the functional body is one of the great banners of the University and our professionals rely on this concept.

In order to instill the importance of an internal career, Unibrad also features learning

solutions based on storytelling where senior executives can share their rise and career paths. By having the employee connect more with the Organization's Senior Management, we personalize relationships and inspire a quest for the continuous development of their full potential.



Since the Bradesco Corporate University's first anniversary, we have undertaken significant measures to democratize knowledge with lectures and activities on various subjects that are connected to "Learning to Learn".

In 2019, the theme was "Education that Transforms". In this version, three essentials were considered based on the delivery of experiences: collaboration, diversity and financial education. The event applies experiences like circus activities, cinema and lectures as a development methodology and lectures aimed at the transformative potential of education in people's lives. We have had over 600 participations in 2019 in the activities done in Cidade de Deus.

The recognition of this work, on the part of the educational community, of the media and of the public, is solidified in the certifications and the awards that have been received.

It is noteworthy that UniBrad received, in Paris, the international award at the GlobalCCU Awards 2017, in the award ceremony of the Global Council of Corporate Universities. It elects, every two years, the best practices and programs of corporate education in the world.

Another important role in the development of its workforce is the promotion of autonomy and protagonism in the choice of learning solutions that make sense to the employee. This approach reinforces the idea that the employee knows what is best for their development, and it is up to Unibrad to offer support for this process.

For this reason, the University seeks innovations and different ways of learning that

propagate all of its solutions. This essence, which moves Unibrad towards the best methodological practices, with an open and daring mind, and a calculated critical sense, is rooted in such a way that startups and fintechs collaborate as drivers of the required tools to support the transformational process of human development.

UniBrad enables this belief in the potential of people and in human development as a strategic factor of the Organization, promoting everyone's social mobility and sustainable development. The aspirations of senior management are translated into actions, in such a way that the employee of the Organization is recognized as the person who "does what is best for the Bank".



Learning solutions.



UNIBRAD CONSTANTLY IMPROVES **EDUCATIONAL PRACTICES,** **MEANS AND RESOURCES.**



The solutions are based on technical and behavioral skills, developed by Schools of Corporate Education, according to the theme of the School. The diagnosis is initiated by the Office, which will investigate in detail the demand of the customer area, allowing, from the analysis of the collected information, Schools to continue with the development of the learning solution.

In addition to the normal flow of developing solutions, Unibrad maintains connections with the subsystems of Human Resources. They subsidize the workforce with managerial information that also enable the development of solutions with a focus on quality of life, health and on the development of their own career.

The on-site modality is made with the internal construction of contents and methodologies

through trainers and partnerships with large companies and Universities within Brazil, for customized courses.

From the moment in which the social constraints due to the coronavirus were recommended, Unibrad has been adapting to new formats and, since then, has faced an incessant movement for the conversion of in-person courses – both those who make up the corporate agenda, and those inserted in learning trails – to the video training format (live course). With this, Unibrad has adapted to this new reality, by continuing to offer learning solutions to all employees who, as participants, can now have the possibility of improving at home, with virtual access to courses by videoconference platforms, establishing dynamic interactions with instructors and other participants. In this way, we highlight that all efforts were employed for adaptations to meet

different needs, such as, for example, in the case of employees who are deaf, where we have the presence of a Libras (Brazilian sign language) interpreter in the virtual room. Currently, we have more than 50 courses already adapted to the virtual synchronous model and several other asynchronous online solutions.

For the courses of Specialization, Postgraduation, MBA and Master's Degree, we have the partnership of educational institutions like FIA, FIPE, FIPECAFI, FGV, ISE, INSPER, Saint Paul and FIAP. The MBA programs combine theory with current market practice and help develop one's analytical skills applied to decision-making processes, preparing professionals to take on more strategic activities.

In addition to participating in open groups, the Organization's employees can attend specific MBA classes. In this case, the programs are customized to the company's context and needs, or the area requested. Some of the specific programs underway during the period include: MBA in Personnel Management (FIA-USP), Postgraduate Diploma in Compliance (FGV), Executive MBA in Business Management (FGV), MBA in IT Management (FIAP) and MBA in Banking Businesses (IBMEC-RJ). We emphasize that, due to the pandemic, the in-person programs of

postgraduation and MBA courses were also modified by educational institutions to this new distance-learning format.

Bradesco maintains a partnership with Education First (EF) to provide online English courses ranging from basic to advanced levels for employees who would like to further a language study. Employees can also hold group conversation classes through the platform with people from diverse nationalities, accompanied by a fluent professional.

There is also an option to hold in-company language courses at Unibrad accredited schools in in-company group formats, open classes and one-to-one lessons (in this case for the positions of senior management), aiming to meet the specific needs of the business and administrative areas of the Organization. UniBrad also has an immersion program exclusively for Officers and Executives that deals with issues and everyday situations in the area of business.

With the aim of establishing employees' autonomy in their personal and professional development, they also use the remote modalities, with the goal of promoting complementary programs and of stimulating the collaborative construction of knowledge. So, we work with several different distance-learning solutions.



Main formats for distance learning solutions

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Tele-presential

this methodology is aimed at the employees of the branches, faster and more strategically, who work throughout the national territory. Examples of this modality are: I make the Difference, Prepared to Work in the Business area, Certification in CPA-10 Investment products, Customer Service for Prime Exclusive at the Tellers, Financial Review and Registration Review.



integrarh

The *integrarh* portal makes more than 2,200 educational solutions available to all Organization employees in formats such as e-learning, videos, infographics and podcasts. The contents cover key issues for the Bank: Corporate Courses, Financial Market, Banking Products and Services, Customer Relations, Risk Management, Technical, Administrative and Operational Improvement, Corporate Skills, a Training Program for New Employees and others.



Video Portal

Unibrad employs a corporate channel, known as the Video Portal, to broadcast videos on various topics in a prompt and timely manner.



English online

Unibrad uses the EF (Education First) platform to promote online English language learning with courses from basic to advanced levels and available to all employees.



Virtual Library

Developed in partnership with getAbstract, it offers an innovative learning solution based on microlearning. It does this by providing summaries of the world's most influential business books, articles, economic reports and video talks throughout the world in a mere five pages for all Bradesco employees. There are about 25,800 titles available today, with over 150 new titles added/ released each month. Up-to-date and contemporary, they are written by noted experts in the market. Of that total, more than 1,280 are available in Portuguese. Since its launch in 2013, the Library has reached more than 7 million downloaded summaries of business books, audio books, articles, economic reports and video talks (including TEDs).



Unibrad Digital Portal

Unibrad launched the Portal with the aim of expanding its role to the entire ecosystem around the Bradesco Organization. It is intended for the publication of content that is educational, which aims to spread knowledge of relevant topics to society, and to strengthen its commitment to Social Responsibility. It features free news, articles, online courses and an event calendar. The themes that permeate the materials are guided by five pillars: Diversity, Ethics, Career and Market, Innovation and Technology and Financial Education. The Portal can be visited at www.unibrad.com.br or downloaded on Google Play or the App Store for Android or iOS devices. In October 2020, the layout and the strategy of dissemination of content of the Unibrad Portal was updated, seeking to provide users with a more positive experience with online courses, e-books, podcasts, articles, news, videos, and a curatorship of events related to the improvement of their career. In 2020, we consolidated more than 379 thousand accesses to the pages of the portal and more than 93 thousand individual users.

Mobile b.quest application



A platform structured in a type of question and answer model that facilitates self-development and collaboration among the Organization's employees in a fun, light and motivational way. Questions are currently divided into 16 categories and are focused on a strategic alignment with the business and the correct approach to corporate capabilities, the Banking business and topics such as health and well-being. They are then used as a complement to existing learning solutions. The application offers two game modes: single player, where an employee can individually test their knowledge, and the multiplayer, allowing coworkers to challenge each other on a specific topic and allowing an interaction between employees from various locations around Brazil. Some of the most popular categories include health and well-being, relationships and communication. There is also a Track mode where the content is structured in units and the employee progresses through sub-themes and tests how much they have learned at each cycle.





Learning Tracks and activities.



The Learning Tracks are an integrated and organic set of activities that represent a pathway to learning in which each professional is the leading player of their professional and personal development.

Based on the Organization's strategies and corporate skills, Unibrad creates learning solutions on an ongoing basis that form a number of paths of knowledge. Some of them are targeted to specific audiences, while others are open to all employees at Bradesco.

Some of these include:

1. Agribusiness
2. Training for various sectors
3. Interpersonal relationships
4. Credit
5. Creativity
6. Entrepreneurship
7. Ethics
8. Investments
9. Leadership
10. Strategic Planning
11. Quality of life
12. Citizenship & Sustainability
13. Consultative sales
14. Effectiveness in Meetings
15. Violence against women is our business
16. Academy of emotions

Unibrad campuses.



From the point of view of the capillarity of its resources, the structure of Unibrad comprises 11 regional Campuses covering the workforce spread strategically across the country and 2 headquarters in the main administrative units, with various and complete learning solutions. On the whole, we added to our structure, a total of 80 classrooms and 12 auditoriums. On fully reaching their teams and local communities, it adds value to the Organization. This presence strengthens a culture that has sought to serve everyone, including the external community, and to always boost the local economy.

The qualifications and courses available at Unibrad remain aligned to the business strategy, work on behavioral skills and increasingly seek to meet the current challenges, such as new business models, which gain strength with the growing trend of innovation and digitalization.

Thus, by means of logistical support and presence in all regions of the national territory, we fulfilled our purpose of taking the learning solutions to the most distant locations, supporting the employee and the community in their personal and professional development.

The Unibrad exceeds the goal of solely empowering employees. It reaches, with its solutions, the private and public sectors and the third sector. Actions such as Financial Education, Information Security Care, Financial Fraud and the Use of Social Media offer all social classes the opportunity to understand the importance of financial management and the characteristics of the local economy, contributing to decrease the levels of delinquency and building awareness of citizenship and social responsibility.



Financial education.



The Unibrad conducts financial education programs for senior management and employees at the Organization and for the general population.

Bradesco looks to actively involve its most wide-ranging stakeholders in this major issue. Because it understands that healthy consumer habits, instituted through financial discipline, generally create substantial improvements in the quality of life.

The activities' coverage is broad: in the private sector (from schools and micro-entrepreneurs to national and multinational publicly traded companies), in the public sector (serving

municipal, state, schools and the Armed Forces) and in the third sector (supporting citizens in communities, indigenous tribes and riverside communities in the Amazon).

Unibrad has **39** solutions in its portfolio, which approach the subject of Financial Education in a transversal or specific way. They are made available in person or digitally.

We believe that by sharing our knowledge in our field of expertise we are able to meet our social responsibility and financial sustainability commitments, as well as to expand the relationship with partners, customers and non-customers.

Highlights of solutions.

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Internal public



Financial Education in Your Hands

Designed to help people reflect on and manage their personal finances while making sound consumption and investment choices, in addition to knowing and working with tools that provide better financial control.



Financial Education for Leaders

Directed at helping the team expand on Financial Education and its relevance to society, in addition to influencing their managers on the precautions needed in administering their personal finances.



How to Prepare Financially for Retirement

The intention is to foster the culture surrounding the rational use of money, which includes educating the public on the importance of controlling spending and devising a family budget for today that does not compromise the future.



Those with Dreams Save! (Parents & Children)

Designed to promote a shift in family behavior related to the use of money through activities and workshop.



Facilitators of Financial Education

Set up to enable PF (Legal Entity) account managers to act as facilitators of personal finance strategies to educate customers, family members and community members on the benefits of building a more balanced financial life.

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External public



Financial Education Lectures

Designed to simply demonstrate that creating and maintaining a family budget is something that is within the reach of any person. During the lectures, booklets like "Take Good Care of Your Money" are distributed to offer guidance on the subject. With the lectures, we counted on more than 60,300 participants from the public in 2020.



Lectures on Financial Education in Times of Crisis

Developed in 2020, it offers practical tips to get through this moment of pandemic with the best financial decisions. There were more than 2,600 participants in companies across the country.



Financial Education Portal

Open to the general public, the Portal provides the best practices of budget control and use of products and services to users. It is available on the Bank's main website and boasts features like Responsible Credit, "I'm in the Red", Expenses, Income, Family Money, My Projects, Financial Products and Tools. They all feature an accessible layout for people with visual impairments and can be adapted to any mobile device, thus expanding the possibilities of access to important sources of information on Financial Education and Banking Inclusion.



"Na Real" Series

Partnership signed between Bradesco and LIT, a digital learning platform from Saint Paul School of Business, which provides free personal finance content. With curation, cutting-edge technology and educational material from Saint Paul's teachers, the proposal attempts to teach participants ways in which they can maintain a healthy relationship with their money. Videos can be viewed through the mobile application or by a computer – anytime and anywhere. Since the launch of the series and until the end of 2020, we recorded more than 166 thousand views.



Partnership with FAS - Amazonas

Sustainable Foundation

With support from Banco Bradesco, Unibrad participates in a project partnered with FAS - the Amazonas Sustainable Foundation, that promotes initiatives focused on Entrepreneurship and Financial Education in 16 conservation units in Amazonas. 40,000 people are within the target, with Bradesco Expresso acting as the inclusion agent. This project played a role in receiving the Latin American Green Award in the Sustainable Finance Category in Guayaquil (Ecuador) in 2016.



NextJoy

In partnership with Banco next, we developed content on Financial Education with the purpose of guiding children and adolescents. For clients of next digital accounts, the benefit of NextJoy actions is offered, which come with educational trails produced by educators, with activities proposed for age ranges from 3 to 17 years.



Booklets on Financial Education

During the year, booklets were released with tips and guidelines tailored to Suppliers, Retirees, Children and Adults, available in our internal and external channels.

Coaching program.



The Executive Coaching Program develops competencies that will be the focus of improvement for the Organization's leaders.

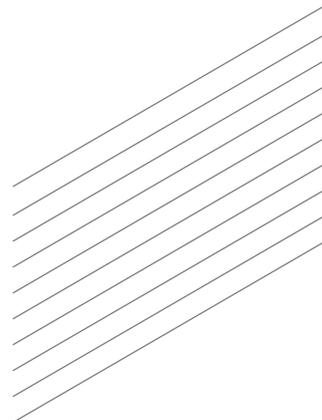
It is an individual process that promotes change and steers the potential of those professionals participating. To maximize their performance, they get to supersede challenges and turn adversity into opportunity.



Mentoring program.



Focused on the development of behavioral skills and professional maturity, the Mentoring Program also fosters engagement, sharing life and career experiences, empowerment and the collaborative management of the participants. For 2020, the program was redesigned, with the aim of promoting the development in Leadership, of employees appointed in the Succession Map.





Leadership training

and executive programs.



The training of the leaderships has a School dedicated to the theme, which seeks to propagate the Practices of the Bradesco Leader, ensure the training of our managers, in accordance with the complexities of their responsibilities, supporting, with methodology and technology, every step of their career.

Unibrad provides a Track that reinforces the culture of continuous learning to all leaders at different senior level. It also deals with technical and behavioral aspects aligned with business strategy and supports the development of corporate skills. All of this construction aims to build high performance teams, and strengthen the succession process, since being a Career Bank, we believe that the perpetuity of business depends on the training with excellence of new leaders for the Organization.

The Leadership Track contains more than 65 educational solutions that cater to the development of the leaders from the

bottom ("Leader of Yourself") to the highest levels (such as "Business Leader" or "Leader of a Group"), following the concept of the Ram Charan Pipeline. In a structured way to achieve the gradual formation of leadership, the Track was also drafted from the following concepts of knowledge: self-knowledge, personnel management, strategy and business and inspiring leadership. Thus, in each concept it is possible to find solutions which enable the development of leaders.

For Executive training, we seek approaches and educational trends in the market. This is done through partnerships with national and international institutions who are recognized as benchmarks in educating major leaders, in an effort to provide ongoing updating to Bradesco's senior management. This is why we are always prepared and trained to guide the Organization towards the future.



The programs developed in partnership with ISE Business School, which occurred in 2019 are:



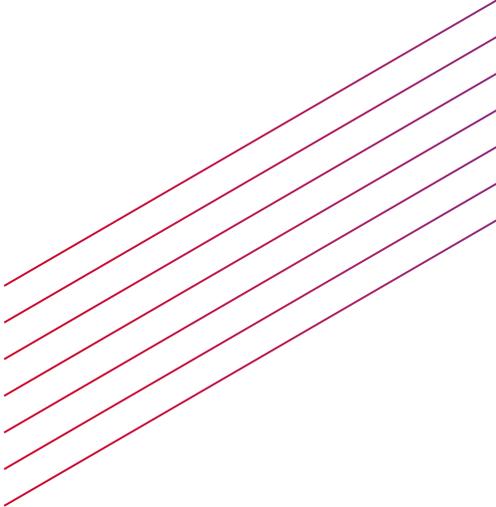
Program for Management Development - PMD and Bradesco Management Program - BMP

Used for Department heads and the Branch Network, it is designed to encourage a deep reflection by participants into the work done by Business Leaders at the Organization. Its focus is on the intricacies of the position and on stimulating strategic, systemic and critical thinking.



Advanced Management Program (AMP)

Applied to the Department Board and the Board of Executive Officers, it entails a deepening of Business Management training, emphasizing the human aspect as a central focus in the exercise of Senior Management and a reflection on the business' positive practices of corporate governance and sustainability.



Featured actions.

4th quarter of 2020



EF English Online

Objective: Provide the knowledge of English dynamically, where employees can organize themselves in relation to their schedule and take classes wherever they find more appropriate. This action is available to 100% of our staff, including interns and apprentices.

Academy of Emotions

Objective: Teach control with maturity of emotional reactions; how to behave with critical sense and wisdom; tips to think before you act; how to keep calm under pressure; how to consider different points of view; and how to adopt a professional attitude in the face of adversity..



Violence against women is our business

Objective: Raise awareness on the importance of observing issues of gender violence (especially of equality) inside and outside Bradesco. The trail is composed of a quick guide, podcasts and pills, addressing the themes: What is gender violence, types of violence, cycle of violence, support and assistance networks and reference materials.

Volunteer program

Bradesco Volunteer Program.



Actively contributes to the development of **skills** and **relationships**.

Bradesco's Volunteer Program was created in 2007 and since then, stimulates the exercise of citizenship, offering its own actions and supporting the initiatives of employees and interns across Brazil.

The activities are organized and carried out in different ways and fronts of action and actively contribute to the development of competences, skills and relationships.



In 2020, the Program schedule was affected by the COVID-19 pandemic, where part of the actions were remodeled and others were postponed, considering the concern of the Bradesco Organization in not exposing employees, family members and the community to the risk of infection, especially in initiatives in person that demanded the agglomeration of people. For guiding employees about the care and the possibilities of volunteering during this period, a special section was opened on the **Portal Voluntários Bradesco**, official program platform, with more than 16 thousand employees and registered interns.

Volunteers from various regions of Brazil developed actions focused on the collection of food items, personal hygiene items and toys, which were delivered to families in situations of social vulnerability.

Highlighted initiatives in 2020:

Mutirão do Bem. (Mutual-aid Group for Good)

Between April and May, employees from the city of Assu, in Rio Grande do Norte, went around collecting food items, mobilizing friends and clients to compose basic food baskets, which were distributed to families in vulnerable situations in the region. The initiative collected more than 400 kg of food, benefiting 150 people.



Sorriso de Criança: Eu Valorizo!

(A Child's Smile: I Appreciate!)

In the children's month, a team of volunteers in the Credit Department organized and went around collecting toys and candies for a community of children in the interior of São Paulo. The initiative provided hampers for more than 700 children, who were delivered by representatives of the team.



Kits do Bem.

(Hampers for Good)



Between October and December, Volunteers of the Bradesco Private Bank, of São Paulo, produced and sold cards and Christmas decorations, generating resources that enabled the purchase of 643 basic food baskets, benefiting 2,000 people in a community in the City of Campinas. In addition to the social benefit, the employees had the opportunity to interact among themselves and the community, even working remotely.

Digital - Present at Christmas.

Employees and interns of platforms of Bradesco Digital went around collecting hygiene hampers and donated them to children from different regions of Brazil, who were undergoing treatment for chronic diseases, transplantation or suffering from burns, in São Paulo. The action had the support of more than 130 volunteers who collected 1,375 hygiene products and produced hampers in a personalized manner, in accordance with the age of the children.



Attitudes that Inspire.

Annually, the Program promotes an event to recognize the volunteers who stand out by their actions. In 2020, the event was held in an online format, on the National Volunteer Day (August 28), transmitted live to guests from all over Brazil. With the theme "Attitudes That Inspire", the celebration had the participation of the Officers of the areas involved, which honored their teams.

Collecting toys.

In 2020, the Christmas Show of Palácio Avenida took place virtually, and to extol the importance of the small choristers who could not be present in the windows, Bradesco organized a campaign collecting toys for a happier Christmas in a year marked by many challenges. The campaign collected more than 900 items, among toys and beauty products and toiletries. With the donations it was possible to assemble hampers that were delivered to children and adolescents from six host institutions supported by Programa Educação (Education Program), in Curitiba and the metropolitan region. Due to the success of the campaign, other institutions were also benefited.



4

Diversity and Inclusion.

Human Capital Report



Social inclusion.



The bradesco staff continually reinforces its **inclusive** and **transformative** objective.



In 1943, Bradesco is born as an open-door bank. At the time that banking services were restricted to groups with higher purchasing power, our strategy was focused on the small business people and those with few resources.

Inclusion is at the root of the Organization and the belief in the development potential of the team ensures the sustainability of the internal career model. Here, we recruit, train and develop employees, giving everyone the chance to take ownership for their professional growth.

The commitment with respect to diversity and inclusion is one of the values that we declare formally. The aspect is highlighted in the Code of Ethics and in the Human Resources Management Policy and is central in our Diversity and Inclusion Policy, created in 2019.

We established corporately a robust governance for diversity and inclusion, which contributes so that the theme remains strategic for our Company.

The Sustainability and Diversity Committee includes important executives of the Organization, like the CEO and Chairman of the Board of Directors.

The Working Group of Diversity and Inclusion is composed of appointed employees and acts by strengthening the theme in activities and business.

Sustaining the pyramid, the Gender Affinity, Sexual Orientation and Gender Identity Groups, and for People with Disabilities and Ethnic/Racial Groups are formed by employees who act voluntarily in the discussion, proposing actions and advice on their respective subjects,

referring to the Working Group of Diversity and Inclusion, of which their coordinators are part.

United for the same purpose, the HR Department of Bradesco has an area dedicated exclusively to the Diversity and Inclusion Management. The team of Diversity Management is responsible for ensuring that under-represented groups in the labour market have more representativeness in our workforce and can develop in an environment that values the real inclusion, acting primarily on four pillars: Person with Disability, Gender, LGBTI+ and Ethnicity.

Stimulating discussion, reflection and understanding of the diverse perspectives to transform responses on diversity and inclusion, #AliadosPeloRespeito (#AlliedForRespect) reflects our institutional positioning.

We are also part of the Alliance Without Stereotype movement, which aims to raise awareness on the importance of eliminating stereotypes in advertising campaigns and that, in its booklet, highlighted the excellent approach of Bradesco in the campaign #AliadosPeloRespeito.

We have staff members allied for respect and trained in Diversity and Inclusion. In 2012, Treinet Diversidade inaugurated our learning solutions that specifically address the theme and, even today, is available to all employees. Currently, solutions such as "Unconscious Biases", "Diversity, Inclusion and Accessibility" and "Diversity as a Leadership Strategy" give its participants the opportunity to reflect on the relations. The last one is inserted in the Leadership Trail, to which leaders are submitted when they take on their first management role, so they are apt to make the best decisions in the management of their teams.

Beyond this, our commitment to transform has allowed Bradesco to broaden its operations, providing information, reflection and practical guidance to partners as well.

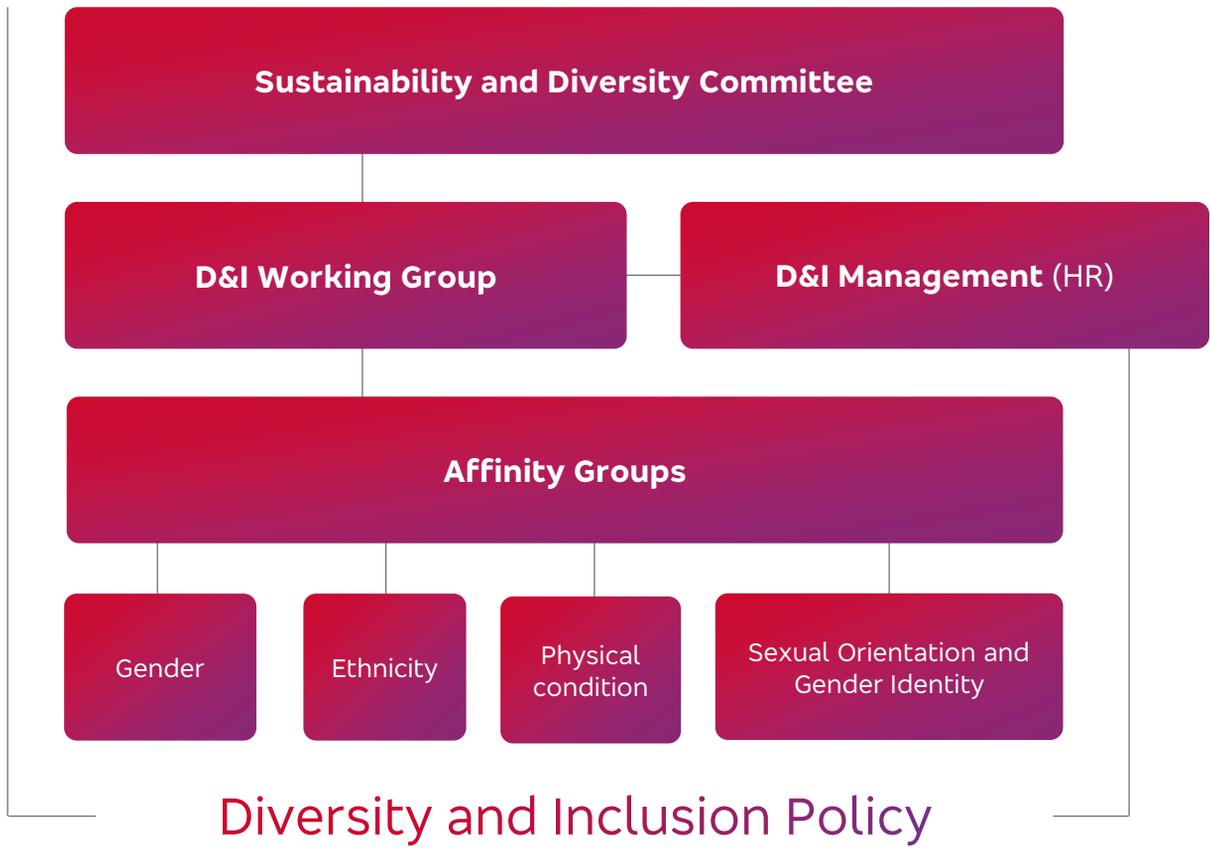
In partnership with the EF language school, we are offering 1,000 scholarships for the study of English to partner institutions focused on the promotion of diversity and inclusion. The idea is to leverage the employability of minority groups and generally under-represented in the employment market, like black people, people with disabilities, people in social vulnerability, transgender people and women in areas of technology, a role commonly associated with men.

The course, with a duration of 2 years, covers General English and English specifically for Business. Also foreseen, are 200 upgrades, accessible to the students with the best performance. The recognition adds to the basic course the resources of essay lessons, group conversation classes, an academic tutor and feedback from the teacher.

In 2020, the excellence of our practices earned us a feature in Guia Exame de Diversidade, which evaluates and recognizes the best diversity and inclusion initiatives adopted by Brazilian companies. Our practices were considered above average in the general ranking and in specific initiatives for the gender, race, Person with Disability and LGBTI+ public.

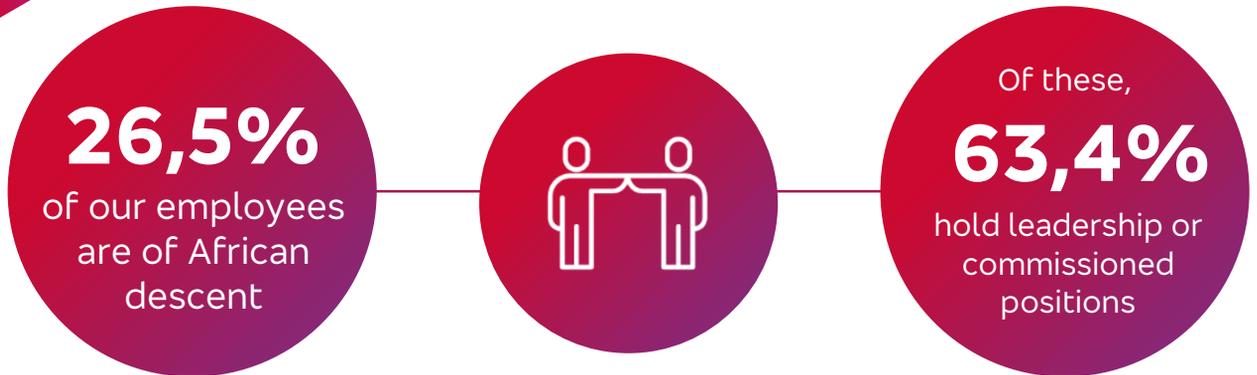
We are the most Incredible Company in Diversity! We were awarded this recognition in 2020 by means of a survey conducted by FIA, Fundação Instituto de Administração, to which all the employees of the Organization were invited to contribute by sharing their perceptions.

The Bradesco Organization's structure of diversity and inclusion governance can be seen below:



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Ethnic groups.



The Organization has established several programs and partnerships that support the advancement of the theme. We would like to highlight the one we have maintained for 16 years with Faculdade Zumbi dos Palmares (FAZP), one of the most robust and constant programs of social inclusion and professional training.

The Program hires interns to work in important business areas and counts on Unibrad, the Corporate University of Bradesco, for the development of competencies. Topics such as Ethics, Career, Financial Education, Trends, Presentation Techniques, Financial Market and Volunteering are part of the grid designed specifically for that audience that also has the whole online platform of Unibrad.

Accordingly, a notable initiative is TreiNet, training courses that are done through the Intranet. Interns in the Program also have access to a Video Portal that shows various

types of videos, such as Innovation, Business Model and Security on Social Networks, in addition to technical videos and procedures.

The Program permits access to the Virtual Library, developed in partnership with the getAbstract company to provide a learning solution based on microlearning. There are also five-page summaries of the most renowned business books in the world available to everyone at Bradesco. Interns in the Program also have access to the Mobile b.quest application, a game structured on the question and answer model in order to provide lessons on issues that are strategic and relevant to the Organization in a light and fun way.

It is important to note that all our employees and interns can learn English online through our partnership with EF English Live.

For each intern assisted, a tutor is assigned, who passes through a specific solution to



prepare them for the challenge. In the training, topics are covered, such as diversity, empathy and conflict between generations.

We receive the interns hired in a great event of integration. We introduce the new associates and promote panels with employees who have begun their career through the program, talking about the paths that they have taken inside the Organization. Many of them work today, as managers, having received interns from the Program in their teams, in a sustainable cycle of opportunities. The idea is to inspire students, awaken and find talents by sharing stories and experiences.

Since its deployment, more than 450 youths have been assisted. After the end of the period of internship, and if there are opportunities, the Organization recognizes those who had a positive assessment, admitting them as employees. The effective indexes are excellent, reaching 80% in some classes.

Another notable project is “Racial Diversity: training young talent for the job market”. An outcome of the partnership between Bradesco, INFI-Febraban, ANBIMA, *Faculdade Zumbi dos Palmares* and the Business Initiative for Racial Equality, the program attempts to improve training and enhance opportunities for young African descendants aged 18 to 30 years old.

We have been involved in this process since its inception, including selecting students and taking part in the program's master class, a panel on diversity and the “Diversity Marathon”, in which students seek solutions to the challenges presented by companies participating in the project. Finally, some of the students who stand out are invited to join our team, strengthening our professional staff.

Inaugurated in 2019, the initiative INOVAZUMBI and INOVABRA, was designed for students of FAZP with course completion academic papers with ideas, business models, products or services that have the potential for economic and legal viability in the market. For this team, there is theoretical training, with immersions, improvements, workshops, assisted visits and other activities on the school's campus and at the Habitat. Startup companies, investors, mentors and entrepreneurs generate new business there and seek innovative solutions based on networking and collaboration, creating an opportunity for this meeting.

We believe that the promotion of diversity and the fight against discrimination are also given by example. Thus, our leadership is engaged, vocal and visibly with respect to issues related to diversity. Luiz Carlos Trabuco Cappi, our Chairman of the Board of Directors and member of the Sustainability and Diversity Committee, was also awarded the Grand Cross of the Afro-Brazilian civic merit, an award that recognizes the work done by Bradesco in promoting social inclusion, respect and equal opportunities.

A few moments mark Bradesco's participation in the efforts to include the black community. In 2019, for example, then Human Resources Officer, Victor Queiroz, had the honor of handing over the Faculdade Zumbi dos Palmares flag to the Mozambican human rights activist and politician, Graça Machel, as a souvenir of his visit to the institution's campus.

In celebration of Black Consciousness, Bradesco holds, participates and sponsors events that promote racial diversity in partnership with the Faculdade Zumbi dos Palmares. One of them was the Troféu Raça Negra (Black Race Trophy) which is a prize awarded to personalities and authorities for exalting, commending and disclosing the value of the initiatives that have contributed to the deepening and broadening the appreciation of the black race people. We are also master sponsors of the Corrida e Caminhada da Consciência (Race and Walk for Consciousness), an activity from the Virada da Consciência event, and the Zumbi dos Palmares Choir.



For all our audiences, available on the digital channels of Bradesco, Bradesco has launched the Project Bravo – Bradesco Meetings of Brazilian Voices, amplifying the voices of black artists and entrepreneurs through monthly meetings in our digital channels and a special program in the Black Week podcast. After 12 episodes, the project was concluded with a virtual meeting with panels of dialogue about art, entrepreneurship, business and generations, in addition to having artistic manifestations of big names in Brazilian music, such as Gilberto Gil.

We never stop! In January and February 2020, we participated in the Professions Fair of Faculdade Zumbi dos Palmares, which promotes, provides and expands the social and intellectual training of students and participants. In our stand, several visitors were able to obtain information about participation in our selection process and to learn about career opportunities in the Organization.

We are supporters of the AfroPresença movement and conference, a virtual meeting involving public authorities, the private sector and national and international organizations to promote empowerment and increased employment opportunities for the black youth. We were there for all three days of the event! Our professionals inspired participants through panels on self-awareness, career, leadership, technology, finance, accessibility and others.

In the Virada da Consciência 2020, an event that brings together several activities for the promotion and appreciation of racial diversity, we took part in the Black Tek Fest – a Fair of Technological Experiences, Innovation, Afro-entrepreneurship and Business, with lectures on "IT As an Opportunity for Black People" and "Presentations in the Online Universe".

In addition to sponsorships of the Journeys of Diversity, which conducts workshops on racial diversity in the corporate environment, the Coordinator of the Group of Affinity AfroBra joined the panel "The role of the Racial Diversity Committees in companies: practices and challenges".

We were also sponsors and participated in the Yes to Racial Equality Forum promoted by ID_BR - Instituto Identidades do Brasil, which connects black professionals to companies that, like us, act in favor of racial diversity.

With the full confidence that this journey for inclusion is just beginning, we feature an Ethics Affinity Group made up of employees who have voluntarily dedicated themselves to the study and proposition of initiatives to further the topic in the Organization.

It is also worth sharing that we are signatories of the Corporate Initiative For Racial Equality, a platform of articulation between companies committed to seeking a significant performance in addressing the ethnic-racial theme, including actions directed to the employability of young black men.

Another fact worth sharing is that we remain signees of the Business Initiative for Racial Equality, a platform for collaboration between companies committed to making meaningful strides in addressing the ethnic-racial theme, including measures targeted at the hiring youths of African descent. The Initiative also recognized us as being one of the "Best Companies in 2019 for Diversity", filling us with a great amount of pride and confirming our commitment to promote the inclusion of all.

In 2020, we were very proud of other positive indicators regarding the impact of our initiatives. We were recognized, for the second consecutive year, in the Ethnic-Racial ranking organized by Great Place to Work, in which we came second. In October, we were recognized, in the Yes to Racial Equality Award, as the best company in the financial sector in the Racial Commitment category and in the Advertising Highlight category.

Bradesco was one of the companies that led the ranking of racial inclusion in 2020. We were featured in the Corporate Racial Inclusion Index, developed by DataZumbi, the research institution of Faculdade Zumbi dos Palmares.

Inclusion policy for the disabled .

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We encourage each human being to push their limits and stimulate their creativity so that they actively seek solutions, always aiming for self-accomplishment, customer satisfaction and business expansion.

In Bradesco, we offer opportunities for professional development and training, believing and investing in potential, understanding and recognizing the difficulties imposed by a particular disability and addressing them.

We promote the culture of living with differences by contributing to and facilitating the inclusion of professionals with disabilities into our staff, emphasizing their skills, experiences and uniqueness.

We signed a commitment and the issue became even more relevant. We adhere to The Valuable 500, a global movement that encourages the inclusion of disabled people into the agenda of business leadership.

For the theme, one key initiative is the Bradesco Training Program for People with Disabilities. Conducted through a strong partnership with the Fundação Bradesco since 2010, the program promotes inclusion, equal opportunities, economic emancipation, including integration and retention in the labor market, for professionals with disabilities.

Immediately after being hired, new employees take the Banking Management course, featuring the distinct excellence of the Fundação

Bradesco and Unibrad. During six months, they are trained in theoretical and behavioral aspects, including practical activities in the network of branches. During this period, they also receive compensation and benefits.

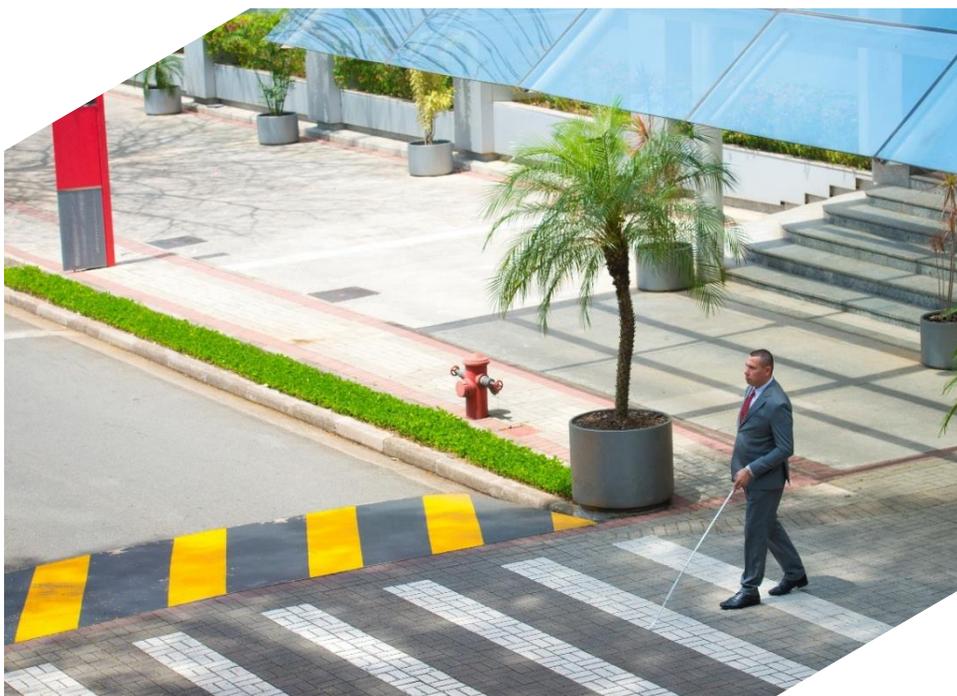
We understand the critical role of leadership in inclusion. As such, managers who hire the new employees are also trained for the role, covering concepts such as “Diversity as a Leadership Strategy” and lectures on Accessibility. To celebrate the completion of the course, in an atmosphere of festivity, employees receive their Certificate of Completion.

In 2020, in March, a new class was offered of the Bradesco Training Program for People with Disabilities, in an action of integration in which they could learn more about various areas with which they may relate during their career in the Organization, like Unibrad, Affinity and Volunteering Group. In addition, a tour

presented Cidade de Deus and Fundação Bradesco to new employees, so that they could get to know about their stories and activities.

Seeking to provide experiences that inspire, we give new employees a tour of the Brazilian Paralympic Center. The tour had a guide who presented the infrastructure, the sports modalities and connected employees in conversations with coaches and athletes. Later, at Unibrad, the employees were given the honor to have a wonderful conversation with a former Paralympic Table Tennis athlete, reflecting on the protagonism of the athlete in his training, competitions and on the protagonism of the professional of the corporate world.

Respecting the social isolation required to cope with the COVID-19 pandemic, our course was adapted to work virtually. In December 2020, in a virtual meeting that celebrated the course completion by yet another class, the employees were able to develop by means of the Protagonism and Purpose course.



We celebrate inclusion every day, but some dates underline the relevance of the issue for building the future we aspire to.

In celebration of the National Day for the Struggle of People with Disabilities in September 2020, Bradesco held the "EU SOMO" (I count) event, an initiative by the Disability Affinity Group, Somar, which was carried out by the Diversity Management area and by Unibrad. The meeting was mediated by influencer Mariana Torquato, with three GA members, raising over 300 participants' awareness on how each person can play a part in building a more inclusive and diverse company.

Now on the International Day of People with Disabilities, Sempre em Dia, the daily newspaper with the main news of the Organization, devoted a chapter to recall and celebrate the date.

With the same objective, during four days, on the social network of Teatro Bradesco (theater), the event Eu Sou Arte (I am Art) enabled several artists with disabilities to share their stories and the way in which they express themselves artistically.

We are a benchmark and have an extensive portfolio of accessibility solutions for employees and customers to benefit from products and services that provide financial independence.

We sponsor and participate in Reatech, the International Fair for Technologies in Rehabilitation, Inclusion and Accessibility, held biannually and regarded as the leading fair of the sector in Latin America. At our booth in 2019, we promoted a space for inclusion, transformation, empathy and connection through casual discussions with employees and guests.

Thinking of our employees who communicate in Libras (Brazilian sign language) and who are working in home office, we provide interpreters to assist in meetings with managers. The service must be requested three working days in advance of the meeting or alignment. Upon request, the manager receives a video with guidelines in Libras to share with the employee.

The interpretation in Libras appears, also, in our Live streams on the most relevant issues for the moment. All the interviews of Bradesco Women, for example, counted on the feature. In them, we addressed themes like "Mental Health in Times of Social Isolation", "Black women in society", "Entrepreneurship" and "Challenges and confrontations of the woman".

Another tool for inclusion, our marketing e-mails are sent with a link at the end of the communication piece that gives access to content with the use of Libras (Brazilian Sign Language).

With a Marketing Department sensitive and attentive to the staves of Diversity and Inclusion, we cherish representativeness in our communication campaigns. This was how a little boy with Down Syndrome became the protagonist of one of our end-of-year campaigns, reminding us to look around and rejoice in the brightness of those around us. The role of people with disabilities in our communications was also seen in the campaigns of Father's Day and Children's Day. All these and more are available on Bradesco's social media channels and profiles.

On the International Day of People with Disabilities, the UN Headquarters in New York, was the stage of the Global Recognition "Best Practices for Employability for Workers with Disabilities 2018". On the occasion, we were recognized in the Accessibility category. The Award was organized by the State Secretariat for the Rights of Persons with Disabilities and by the Center for Technology and Innovation for the State of São Paulo, in partnership with the Permanent Mission of Brazil and with the United Nations.

Also as a motive of pride, we were recognized among the Best Companies to Work for – Highlighting PCDs (People with Disability) Highlight 2020, promoted by Great Place to Work.

Opportunities for women.



In a scenario where women are increasingly taking on new roles with great competence, we support the development of a more balanced corporate environment, free from discriminatory barriers.



45.331
FEMALE EMPLOYEES

corresponds to **50.6%** of the total staff.



Among the management or commissioned roles,

50%

are occupied by women

In the Prime sector,

71%

of the staff are women

Beyond this, we voluntarily adhere to national and international commitments on the matter, which support our work and keep us targeted towards the most effective strategies for the diversity and inclusion of women.

We are therefore signatories to the Women's Empowerment Principles (WEPs) and HeforShe, created by the United Nations, and we adhere to the "Business Coalition for End of Violence against Women and Girls", yet another reflection of our dedication to the physical, mental and emotional well-being of our employees and, in general, of our entire staff in their professional and personal day-to-day activities.

The Gender Affinity Group is essential to promoting the matter within the Organization and helps to ensure that we remain mindful of the demands and challenges faced by women across society. Made up of employees from different areas who volunteer their time, the group focuses their activities on studying, analyzing and proposing initiatives aimed at gender equity and women's empowerment, making sure that these issues remain strategic for the Company.

There is also our partnership with the social startup Laboratória who, like us, believe in the transformative potential of education and opportunity. The Program developed lasts six months and develops women — graduated in public schools or with a scholarship — to study in various specializations in the area of technology, as well as to help students to get jobs in the area. Each year, Laboratória puts on Talent Fest, a "hackathon" in which students focus on real challenges that are posed by market players, including Bradesco. A few of the outstanding students are interviewed by our Human Resources Department and by Bank leaders and are asked to

join the team. In the three years of partnership, we have already added 34 hires, in addition to providing support in the graduation of more than 240 female students.

In 2020, the International Women's Week was special for Bradesco. During this week, we promoted the event to welcome new employees hired through the partnership with Laboratória. The event was attended by over 200 people, who were able to appreciate a panel on Women's Career in the Organization, mediated by a manager of Laboratória, with participation of Bradesco's Board of Executive Officers, like Glaucimar Peticov, Walkiria Marchetti and Rogério Câmara. On that occasion, the new employees were also able to meet and chat with their new managers.

Health is our priority. We renewed the partnership and updated the procedures, which started to be carried out virtually, ensuring the continuity and quality of operations and respecting social distancing.

In this new format, we introduced Bradesco to the students from the new cycle through a virtual tour, including the participation of our executive Walkiria Marchetti, who shared details on her successful career path in the technology area.

Eight students were hired from the new class, enthusiastically received by their new managers, by the Diversity and Inclusion, Recruitment and Selection and Consulting teams, in addition to other Bradesco employees incorporated in previous cycles of the partnership. Sharing stories and emphasizing the relevance of the project to Bradesco, the Executive Officer, Walkiria Marchetti, participated in the meeting along with other notable leaders from the Organization. We also conducted a chat about opportunities, experiences and learning, with the participation of two employees who passed through the program.



Many of our benefits also focus on women, such as “Together for Healthy Pregnancy”, an initiative that tracks the progress of an employee's or family member of employee's pregnancy – preventing and monitoring risks and fostering prenatal care. This is all done through the telephone by an obstetric team in agreement with the pregnant woman's referral doctor.

We also adhere to the Corporate Citizen Program, which guarantees our employees an extension of maternity leave for 180 days. Also, some of our main administrative centers now have rooms that support breastfeeding.

Celebrated throughout the world, we are part of the “Pink October” awareness campaign designed to alert women and society about the importance of prevention and early diagnosis of breast cancer. The date holds particular importance to Bradesco, which encourages all employees (digitally and

physically) in raising awareness on preventive measures and care that can be adopted in the fight against the disease. Throughout the month, female employees and dependents are exempt from co-participation when performing colposcopy and mammography exams.

To develop and strengthen the female protagonism, we have the Leadership Program #MulherespraFrente, focused, initially, on managers of the area of Wholesale.

To strengthen and inspire the female leadership of Bradesco, we have two editions of the new forum of Female Leadership in January and in March 2020. In a clear demonstration that here there are opportunities for the professional development of our leaders, stimulating trust, encouraging them to be bold, the events raised questions relevant to those who, every day, seek ways of balancing a happy and healthy personal life and with a successful career. The spokespersons of the meetings were important

leaders of the Organization, as well as the journalist and supporter of the movement Viva Bem (Live Well), Mariana Ferrão.

Also in March, part of the International Women's Week, with a transforming mission, we rely on the Workshop #InvestLikeAGirl, which brought to approximately 200 employees practical lessons on investments, a theme generally associated with men who, currently, represent the majority of investors in Brazil.

Throughout the year, we participated, sponsored and promoted meetings to strengthen the support for women in the Organization and in Society.

The Bradesco Women event deserves to be highlighted and is a source of great pride, which encourages entrepreneurship and women's economic empowerment, addressing issues related to the positioning of women in the labor market, bringing together the Organization's leadership and great names in the theme.

In times of social isolation, we respect health and expanded our range. Thus, Bradesco Women takes the form of weekly livestreams. Up to the moment, renowned experts like Luiza Helena Trajano, Djamilia Ribeiro, Mafoane Odara and Carla Tieppo, Ligia Zagotini, Sofia Esteves and Lisiane Lemos underwent inspiring interviews with the journalist Ana Paula Padrão, covering topics such as Entrepreneurship and Black Women in Society.

Beyond solely providing a safe working environment, free of discriminatory barriers, we are always attentive to aspects of health, safety and well-being of our employees, wherever they are, outside the boundaries of the Organization.

By means of Viva Bem (Living Well) Program, we offer an exclusive line of support in situations of violence against women. There are many trained professionals to meet the manifestations of

employees or their family members with psychological, social, legal and other forms of support and guidance. With the possibility of on-site support at home, hospitals and police stations.

Inaugurated in November 2020, the knowledge and awareness trail "Violence against Women IS OUR BUSINESS", consisting of a booklet, video, podcasts and other content on the issue, is supplied on a monthly basis, informing and disseminating the assistance offered by the Organization.

In conjunction with those that partake this value with us, our Executive Officer, Glaucimar Peticov, received a tribute, from the hands of Maria da Penha, for her contribution to the Defense of the Rights of Women and for Bradesco's support in the opening of the first unit of Instituto Maria da Penha in Recife.

Each achievement inspires us to overcome even more challenges, and the acknowledgments prove that we are on track.

In 2020, as a reflection of our care with the theme, we were elected as one of the Best Companies for Women to Work in a research conducted by Great Place to Work, conquering the first place among Financial Institutions and the sixth place in the general ranking.

Recognized as a Company that supports and contributes to gender equality in the Organization and in society, Bradesco remains part of the Bloomberg Financial Services Gender-Equality Index (BFGEI).



Sexual orientation and gender identity.



At bradesco, the **lgbti+ inclusion** has been celebrating **major advances.**

The matter gained further significance and our commitment to respect was reaffirmed with our adhesion to the LGBTI+ Business and Rights Forum, a business movement with ongoing activities that assemble large companies around commitments to respect and promote LGBTI+ human rights in the business environment and society.

Another ally on the trail for inclusion, the Group of Affinity of Sexual Orientation and Gender Identity, made up of volunteer employees who seek solutions to raise awareness on the obstacles faced by this public in society, has as tools dialogue, education and awareness on the theme.

Restating our commitment to respecting human rights and equal opportunities, we guarantee that our employees and their dependents - regardless of their sexual orientation - can enjoy the same opportunities and benefits, like including a spouse in the Health and Dental plans and parental leave.

The Supplementary Pension Plan also guarantees coverage to a retiree, their widower and children up to the age of 24, including spouses and companions of employees with homoaffective relationships. The same goes for the insurance offered by Bradesco.

Activities like partnerships with pharmacies, gyms and beauty salons and vaccination against influenza that promote quality of life and that are extended to dependents are also extended to homosexual couples. The same goes for the use of recreational areas maintained in Cidade de Deus, Osasco, with swimming pools, running track, soccer field and multisport courts.

The Lig Viva Bem initiative allows us to offer psychological and social support, emotional support and legal assistance, as well as the guidance needed for matters like gender transition. Funded by Bradesco, the Health Plan encompasses several specialties to assist, answer questions, monitor the pre- and post-operative process.

It is worth noting that our systems allow employees to be identified through their social

name. The option to change their name on the system is available for all our staff.

In 2019, the LBGTI+ pride month was a festival of colors for Bradesco. Our headquarters were decorated with the colors of the rainbow, including posters, streamers and stickers that spotlight our commitment to inclusion. At that time, our social media also used a colorful logo, broadcast videos and images from the São Paulo LGBT Pride Parade and offered awareness raising campaigns to our audiences with a video, part of the #AliadosPeloRespeito campaign, where parents of influencers discuss their reactions to discovering the sexuality of their children. We also published articles on "LBGTI+ Pride Day. Pride?" an on the theme "Respect" in the Unibrad Portal.



In 2020, respecting health and social isolation, justified by the pandemic of the Coronavirus, we adapted the celebrations without leaving aside the respect and the strength with which we deal with the theme. We invited all our employees to a virtual event called "BEING LGBTI+: From Stonewall to 2020" in which we interviewed the influential and Drag Queen, Lorelay Fox, addressing the main achievements and challenges of the LGBTI+ population over the past 50 years.

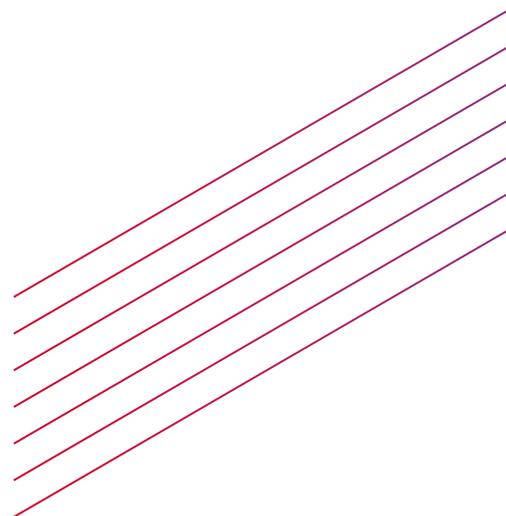
On the date, the launch was announced of the online course "Inclusion and Career of the LGBTI+ Community in the Labor Market", available to all employees, a learning and awareness tool to improve and encourage constructive dialogs on the theme, creating a positive and safe environment for all people, presenting concepts about diversity, inclusion, the LGBTI+ universe, prejudice, and discrimination, among others that contribute to a greater understanding of the theme and sensitizing the public about their role as employee and citizen in relation to LGBTI+ issues, whether they are part or not of this population.

In a historic moment, we were also one of the major sponsors of the first online version of the LGBT Pride Parade of São Paulo. The event, considered one of the world's largest, was transmitted by YouTube, had various LGBTI+ content creators and amounted to approximately 10 million views.

We are supporters in the OUTStand movement, composed by companies of the financial market that encourage and mobilize reflections on the LGBTI+ theme in their work environments, promoting diversity and inclusion.

For the second consecutive year, we participated in Feira DiverS/A (fair), former Reaching Out Brasil. Adapted to the virtual environment, the event provided to the participants lectures with specialists and professionals, in addition to development workshops and mentoring sessions, always with the companies that are more prominent in valuing the diversity and inclusion of LGBTI+ professionals. Bradesco was one of the highlights and shared some of our practices on the subject.

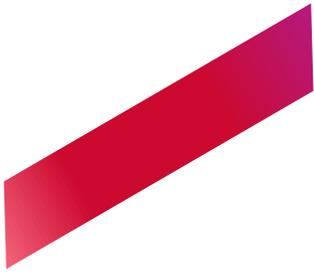
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5

Health, Well-Being & Safety

Human Capital Report



Viva Bem program.

(Live well program)



For bradesco, it is essential that employees **balance** their **professional** and **personal** lives.



Reinforcing this aspect, we provide a program called "Viva Bem" (Live Well), the Bradesco wellness Program. Its strategy was repositioned in 2019, covering health issues with a focus on disease prevention and promoting healthy habits, attitudes and behaviors. It is supported by three key pillars: **In Balance**, **Healthy** and **In Movement** and encompasses all of the initiatives sponsored by the Organization whose objective is promoting the theme of well-being.

In addition to in-person activities, Viva Bem's initiatives tackle extensive content in a digital format. It is available on the nationwide corporate portal. Employees have free access to updated information on health, well-being and quality of life through videos, podcasts and the getAbstract application, which

includes summaries on books and TED Talks with a wide range of content. The digital content was viewed 140,824 times in 2020.

We consistently strive for awareness and engagement by our employees within our communication channels in an attempt to transform habits and lifestyle. We also play a role in improving the organizational climate, making it more harmonious, healthy and collaborative, including the quality of life for employees and offering conditions for a balance between work, health and family.



VivaBem

In Balance Pillar.



In Balance



Healthy



In Movement

Includes initiatives to promote emotional health and prevention. This touches on central themes like self-knowledge, behaviors, attitudes and lifestyles in personal, professional, family along with social contexts, thereby widening the support network.

The pillar is intended to raise awareness about the capacity for emotional balance, believing that managing emotions is an essential skill for the future professional and which helps in self-control and dealing with reality.



Lig Viva Bem

Free and voluntary guidance and counseling service for our employees and their family members. Available 24 hours a day, 7 days a week, the service is conducted by specialized professionals who provide psychological, legal, financial, nutritional and social support in personal or professional situations. All calls are kept confidential and secure. In 2020, the channel has taken in receptive contacts for COVID situations involving employees and family members, with guidance, advice and support. 193,085 follow-ups were conducted from January to December, including active, receptive and in person. Support for the treatment of drug addiction and domestic violence can also be requested through the channel. LIG Viva Bem also provides nutritional support and offers up to four sessions with the Nutritionist totally free for employees and the family nucleus.



Meeting on Socioemotional Skills

Dealing with the issue of emotional health and illustrating the importance of self-knowledge to employees so they can properly manage emotions and stress. This project provides information on the concepts of empathy, sustainable happiness, purpose, lifestyle, self-care and eliciting reflections on our habits, attitudes and behaviors within the work environment as well as in family and social life. There are spaces to share personal experiences and to support through Lig Viva Bem, which is involved in the preventive sphere. In 2020, 353 employees participated in the solution in classroom format before the onset of the pandemic. As of March, we held virtual meetings to discuss emotional health and other topics associated with Health and Well-being, including techniques or exercises for body awareness with employees, with more than 9,000 participants.



Support Program for Maternity and Paternity

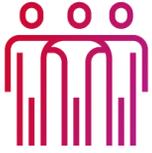
Designed to support employees when returning from maternity and paternity leave through support by psychologists and social workers. During these telephone communications, professionals also look to welcome, guide and identify dysfunctional behaviors for specific monitoring if needed. The program also provides assistance to find the balance between personal and professional lives.



Professional Rehabilitation Program

Multi-professional support to assist employees who are going through the rehabilitation process using Social Security on their return to work, with social interviews, a medical evaluation and follow-up after return. In 2019, we signed a technical cooperation agreement for nationally available professional rehabilitation.

Organizational Development Program for the Ongoing Improvement of Labor Relations



Considering the relevance of upper management promoting health and well-being among employees, we held workshops for Officers, Regional Managers, General and Administrative Managers of branches to help guide them on maintaining a healthy, safe and cooperative workplace, one that supports well-being and provides greater satisfaction to employees. The program went through a redesign in 2019 and began focusing on issues related to self-care and work relations in regionalized activities in which leaders also were able to take advantage of a quick massage and stretching and access to indicators on their health, such as blood glucose, blood pressure and impedanciometry. Throughout 2019, 35 sessions were held in the year of 2019, these involving around 1,000 leaders in managerial positions and at the head of business units.



“Setembro Amarelo” Campaign

In September, we raised people’s awareness of the importance of preventing and valuing life through corporate releases on the support channels that promote mental health and support those who need help. We provide listening and welcoming services through the Lig Viva Bem program, including opportunities for face to face emotional support for employees and dependents.



Exclusive Channel for assistance in situations of gender violence

Channel that operates 24 hours a day, 7 days a week and provides social, emotional, and legal support and financial counseling.

Healthy Pillar



In Balance



Healthy



In Movement

In order to encourage and spark the interest of employees in prevention and self-care, it promotes the concept that being healthy does not just mean being free from illnesses. We reinforce the significance of being mindful about health in terms of food, hydration, quality of sleep, conducting annual screenings (like those for the prevention of breast cancer, prostate, cervix) and monitoring blood pressure, blood glucose, profile lipid - cholesterol and triglycerides, in addition to special vaccination campaigns and programs for comprehensive health.



Healthy Pregnancy Program



Intended to monitor the progress of a pregnancy up to the postpartum period. In order to prevent, identify and monitor risks associated with pregnancies, expected changes are reported during pregnancy and prenatal and follow-up examinations encouraged, which are essential for self-care, baby care and breastfeeding. The Program provides extensive coverage, supporting employees, the spouses of employees and also dependents. We had 160 pregnant employees participating in the program up to September 2020.



Cardiovascular Prevention Action

The campaign occurs in Administrative Buildings aiming to raise awareness about the importance of BP (blood pressure) control, body mass index (BMI), body fat and its impact on health. The employees undergo monitoring for their blood pressure and bioimpedanciometry and those exhibiting changes in the indexes are recommended to follow-up with a cardiologist as well as their family doctor. In 2019, 1,322 employees participated in the action, which occurred in the administrative buildings.



Visual Health Prevention

The employees underwent exams with the ophthalmologist and took the exam of visual acuity. In 2019, the activity was held at the administrative buildings and assisted 1,312 employees.



Vaccination campaign

Designed as a preventive measure and health promotion, the flu and H1N1 vaccination campaign is intended for all employees for free and at various low costs for their dependents. We dispensed 83,065 doses of vaccines against the H1N1 virus in 2020 to employees and their dependents. From April to May, we offered the initiative in a drive thru system at administrative buildings and headquarters, ensuring safety for all employees and family, with 19,500 people vaccinated at these locations.



Healthy eating

We encourage healthy eating and a change in attitude that benefits everyone's well-being and health. Through the Viva Bem self-store, we provide snack machines with fruits, juices and natural snacks, giving employees the opportunity to adopt healthier habits in the corporate workplace.



Corporate medical clinics

Our employees have nine corporate medical clinic units available to them. Located in administrative buildings, they offer clinical A&E, collection of laboratory tests and appointments with specialists, like the Gynecologist, Cardiologist and Family Doctor. In addition to fostering health care, they provide quality services and reduce the travel time. We conducted 20,000 appointments at our offices in 2020, in addition to telephone support to provide guidance to employees on signs and symptoms, as well as quarantine and preventive measures related to COVID-19.



Oncological Prevention Measures

“Outubro Rosa” and “Novembro Azul” are months dedicated to the awareness of attitudes necessary for the prevention and early detection of breast cancer and of prostate cancer. Throughout these two months, we offered the exemption of the health plan co-participation of the employees and their dependents for taking exams like the mammogram, pap smear and PSA, besides their registration in administrative centers, lectures with specialist doctors and digital content. During the months of October to November 2020, we will offer co-pay exemptions for the health plan of employees and their dependents when they take exams like mammography, Pap smears and PSA, in addition to interactions by videoconference and Lives with employees from administrative centers, with the participation of medical specialists and availability of digital content.



Breastfeeding Area

Initiative to promote the maintenance of breastfeeding after returning to work. We provide rooms at administrative centers that are equipped and structured for extracting breast milk and storing it under ideal conditions.

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In Movement Pillar

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In Balance



Healthy



In Movement

This stands for physical activity and quality of life, which are initiatives that provide employees with opportunities and experiences to understand the benefits of exercise and movement like promoting health, well-being and balance.

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Measures for Health and Quality of Life

In-person activities that offer informative content about well-being and health and which track some health indicators such as blood pressure, weight, height and body fat. On these dates, specialists in physical activity hold meetings in the departments to provide experiences for employees. This is done through theoretical classes, exercises, relaxation, massage, reflexology, meditation and other health-based solutions.



Partnerships

One way to improve the quality of life is through physical activity. Bradesco thereby offers discounts and advantages in partnership with 70 gyms throughout Brazil along with beauty salons that feature special costs and help improve the self-esteem and well-being of the Organization's employees.



Núcleo Cidade de Deus

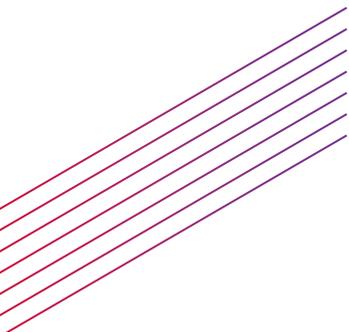
Located in Osasco, it includes ample wooded spaces with communal areas, swimming pools, a sports plaza with multi-sports courts and an athletics track for the use of employees and their families. We also made a sports consultancy available at the Sports Plaza that included physical educators who provide guidance on activities such as functional classes, zumba, yoga, pilates and water gymnastics. The schedule of activities is seasonally based, thereby ensuring the practice of exercises throughout the period. In 2020, due to the pandemic, we offered online yoga, pilates, functional training and dance classes with over 1,200 participants through a sports consultancy.

Among the activities we promote are the Volleyball and Soccer championships between the company's departments to facilitate physical activity and employee integration. Another initiative focused on health and also volunteering are the actions of running and walking in which the registrations are made by the donation of food, with major participation of employees and relatives. In some administrative buildings, we also have a bike rack, encouraging employees to use a sustainable and healthy alternative for urban travel.

In 2019, we held the Viva Bem Movement twice at the Praça de Esportes during the weekends, where employees and their families were able to participate in experiences focused on well-being and quality of life. We provided children's recreation, quick massages, physical activity and healthy eating initiatives while engaging 2,500 participants.

We offer a comfortable work environment that provides the means to maintain physical, mental and emotional vitality. And as an incentive for adopting healthier lifestyles and physical exercise, the stairs of the administrative buildings at the Núcleo Cidade de Deus were filled with posters featuring motivational phrases that demonstrate the benefits of taking the stairs rather than using the elevator.





On top of the pillars and initiatives focused on health, Unibrad (Bradesco Corporate University) also carries out solutions geared towards Quality of Life whenever requested.

We have adopted the SIPAT Digital, a groundbreaking project that has been innovated each year with updated formats and has boosted its appeal. It promotes a balance between personal and professional life and improves attention to safety at work. It also focuses on quality of life and the creation of a more collaborative, healthy and happy work environment. It is a more democratic proposal available to all employees, since it offers more interactivity, comfort and flexibility to each person's needs.

SIPAT's activities in 2019 involved employees' experience in learning about the three pillars of the Viva Bem wellness program. This is done through lectures and on-site initiatives aimed at emotional health, awareness of self-care, self-knowledge,

health care by measuring blood glucose and blood pressure, mindfulness and quick massage, as well as information about nutrition in the workplace for the practice of physical exercise and stretching. We managed over 13,000 on-site participations and over 18,000 hits on the digital content.

In 2020, the Viva Bem (Living Well) Program had 490,510 interactions, encompassing: psychosocial support by phone; medical and nursing support; serologic tests for COVID-19, free, for employees and dependents; telemedicine resource available 24 hours a day, 7 days a week; support and interaction with the health plan; and intensive dissemination of measures of intensive care and prevention through corporate channels and digital media.

Following WHO guidelines, health protocols were drawn up for the work environment, following distancing measures, compulsory use of the mask, change in the process of cleaning of corporate environments, availability of alcohol gel sanitizer, among others.



+490,000
interactions carried
out by the program

in 2020.

Occupational Health and safety.



We revised our Health and Safety program and adopted Strategic Guidelines based on the ILO, reaffirming our commitment to the continuous improvement of the work environment and working conditions and relationships.

Among the prevention and promotion programs implemented by the department of Occupational Health and Safety, we highlight:

- The Internal Redeployment Program, which is related to the prevention of osteomuscular and mental disorders in addition to other health problems consists in the adequacy of the labor activity in relation to the restrictions identified by a given period, preventing the aggravation of diseases or symptoms during medical treatment. The occupational health doctor assesses the ergonomic conditions, the biomechanical and cognitive overload of the current work activity and proposes recommendations and restrictions of activities aiming at the employee resuming the activities in a welcoming way and respecting the limitations of each case.

The availability of a Headset, for the comfort of the employee during the workday, though its use depends on criteria of work organization, ergonomics and on initial and sequential audiological evaluation (annual) to

monitor their aural health.

The new Health and Safety Management System is a clear step forward towards this goal, which has allowed more effective monitoring of indicators and the creation of initiatives to improve them.

The Occupational Health and Safety Management System acts to identify hazards and risks in the work environment and monitors procedures, corrective measures and guidelines devoted to its employees. It is audited on a yearly basis by the certifying agency through local inspections and measures adapted for improving the work environments.

The Environmental Risk Prevention Program (PPRA) is held annually, under the responsibility of the multipliers of the Social Responsibility Guideline and has as its objective to manage the legal documents, offering them also in electronic format. Annually, the Social Responsibility Management System is audited by an external entity.

We also invested in guidelines on health-related topics such as repetitive injuries, stress, chemical dependences (smoking, drugs, alcoholism), obesity, sexually transmitted diseases and AIDS, and special vaccination campaigns.

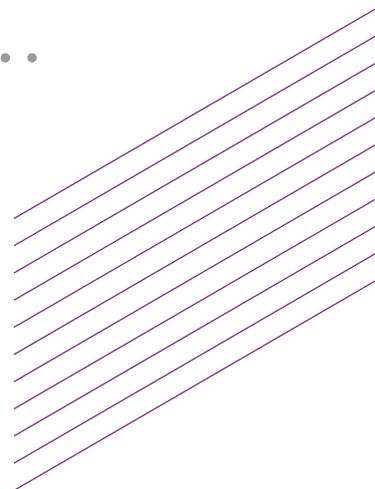
Another highlight is the search for balance between the personal and professional life of the employee. We are constantly concerned about the working hours not exceeding the contractual time, allowing employees time to perform their personal commitments and leisure. To that end, we installed an electronic control for workplace hours at Bradesco's Branches and offices in the mid-1990s.

The Ergonomic Analysis Program is aimed at meeting the requirements of the Ministry of Labor's NR-17 and establishes criteria for work under the vision of comfort and better conditions to perform the related tasks. This acts in identifying and spotlighting the issues of furniture, biomechanical characteristics to the requirements and organization of work.

We also performed a thorough ergonomic analysis, by means of detailed and thorough studies with the use of grounded and internationally recognized methodology, which consists in the application of the OCRA, RULA, NBR ISO 11,226, NBR ISO 11,228-3 methods/tools, Couto Check List, interviews by the domains of the archetype of Richard and conducting of the chronoanalysis, portraying judiciously those aspects of Work Organization of the activities performed, to monitor and certify the ergonomic conditions.

With the objective of promoting and preserving the health of employees, our employees undergo occupational medical examinations annually and complementary exams when necessary, for the early detection of symptoms suggestive of musculoskeletal and psychological disorders, other general diseases and general guidelines for health, in addition to technical criteria for the adequate analysis of the work capacity in a certain role or function, as established by the PCMSO (MCOHP - Medical Control of the Occupational Health Program).

In addition, prior to hiring, we visited medical clinics, at national level, for verification of facilities and quality of care, and after recruitment, we guided each provider personally regarding the technical guidelines and protocols to be adopted. This process was recognized as a strong point in an external audit conducted by the certifying entity Fundação Carlos Alberto Vanzolini – FCAV of the Corporate Social Responsibility Management System.





Certification under standards.



We are certified by OHSAS Standard 18001, audited internally and externally by the certifying entity Fundação Carlos Alberto Vanzolini – FCAV. This Standard establishes a set of procedures implemented through occupational safety and health management systems. We started off in May 2006 with the building at Avenida Paulista, No. 1450 in São Paulo being certified. Certification was then extended in December 2007 to include the Itapeva Building (São Paulo) and, in 2009, to the CTI - Information Technology Center in Osasco.





The coronavirus crisis.



In recent months, we witnessed the growth of a global crisis with direct and indirect effects in all areas of society arising from the new Coronavirus.

Our Organization has taken measures of extreme importance in developing contingency plans that allow the continuity of operations prioritizing the health of our employees, extending our care to their relatives, our customers and society as a whole.

Since the beginning of the pandemic, our actions have taken into account the guidelines issued by the Ministry of Health. We established a crisis committee formed by the CEO, all the Vice-Presidents and the CRO (Chief Risk Officer), which meets daily and reports, periodically, to the Board of Directors, the evaluations on the evolution of the COVID-19 and its impact on the operations.

In addition, we have a Risk Committee, which plays an important role in the verification of various points and ranges of these actions in the Organization. We activated the Business Continuity Plan ("BCP") and since the second half of March 2020 we intensified the internal/external actions in a consistent and timely manner with the objective of minimizing the impacts involved.

To minimize the risk of contagion, since March 2020, we restricted in-person access to the

minimum possible, interns, apprentices and professionals of the risk group were released from working in the branches/offices. For the rest of the workforce, we adopted the home office in departments and in the case of branches, we operate in shifts, distancing of 2 meters and different working hours, observing the recommendations of the entities of national and international regulation (WHO, ILO, Ministry of Health and ANVISA) in addition to complying with the measures established in Joint Ordinance No. 20 of June 18, 2020.

When the pandemic began, employees and dependents returning from trips abroad were monitored by the Health and Well-being staff. We offered a withdrawal of absence of 15 days, even when the employees had no symptoms. Also, we recommended that employees and third parties with any flu symptom, do not come to the workplace, which will not affect their wages in any way. In the event of employees presenting any symptom during working hours, we offer free care at our corporate clinics.

The monitoring services of Lig Viva Bem are available for all employees and dependents, with health professionals for the clarification of doubts, via telephone or e-mail, available 24 hours a day and 7 days a week. The calls are confidential.

We increased the frequency of cleaning of work environments with bactericidal products and we try to keep doors and windows open. We also

offer alcohol gel sanitizer in all the business units. We organize queues in the branches and we control the access, respecting the distancing established by the health agencies.

We communicate daily with our employees, by means of internal campaigns, booklets, social networks and video series with our executive leaders, who position themselves and send messages of encouragement, care and motivation to the employees. In communications, we reinforce the importance of proper cleansing of hands and the use of masks.

We offered tools for interaction at a distance, and we canceled trips, lectures and events. We rearranged the events in person to the online environment. Through integrarh, our employees can access various content and courses offered by Unibrad.

In 2020, due to the unfolding of the COVID-19, the Vaccination Campaign against H1N1 influenza has been restructured to assist our

employees and their families in the best way. We applied the vaccine in open spaces, respecting the distancing and avoiding the agglomeration of people. We also offer a drive thru modality, in which employees and their dependents do not need to get out of the car to be vaccinated.

Giving continuity to our actions, we offer to all our employees, including interns and apprentices, optional and free COVID-19 tests to detect the virus. In the first phase of testing, experts collected blood samples in the bank branches. The employees undertook the tests at our Osasco headquarters using a drive-thru system. All employees at the Organization can now take a serological test in any laboratory of the accredited Fleury network or in partner laboratories throughout the country. The result is shared with the employee after 48 hours of collection depending on the region, by means of a digital system. We have created a unique website to facilitate the scheduling and answer key doubts about the exam and results,



available through a Viva Bem portal.

In December, we conducted a new wave of serological tests in-company and in laboratory units to all the employees of the Organization. This time, the action included also dependents on the health plan. In 2020, more than 141k serological tests were made by employees and dependents.

We offer telemedicine channels to all employees and dependents of the health plan free, by means of the Bradesco Saúde App.

In critical regions with high index of positive cases of COVID, we conducted active contacts with the employees, by means of the team of doctors and nurses, reinforcing measures of care and prevention, monitoring the health status and observing the need for psychosocial support.

In addition, we also anticipated the 13th salary of employees, we provided for home office equipment, such as Laptops, CPUs and screens.

All the activities were shared with the units of national and international business, ensuring practices aligned across the Organization, in accordance with the local guidelines.

Looking on society, we participated in projects such as the Heroes Use Masks, which enabled the production of masks for the population, together with NGOs of seamstresses. We extended the terms for loan payments for our customers, we facilitated credit to help small- and medium-sized enterprises to continue paying wages to their employees.

We have partnerships with various companies and together we donate sums in cash, with the aim of expanding the capacity of processing examinations,

providing rapid diagnosis kits, ventilators, CTS, construction of campaign hospitals, items of protection for health professionals and other hospital equipment. The team of seamstresses who support the Fundação Bradesco, spent the last few months making masks that were donated to various NGOs and city halls. The same safety equipment used by our employees were produced on a larger scale and were donated to several city halls of the Greater SP.

For our customers, we offer the possibility of extending in up to 60 days, the payment of the installments of loans and financing, with the interest rate of the original contract maintained after the recalculation of the installments. For small- and medium-sized enterprises, we finance payroll through the Emergency Employment Support Program ("PESE"), with 6 months for maturity of the first installment, term of 30 months for payment with interest rates of 3.75% p.a.

We have expanded the capacity of customer service online, via internet and mobile banking, providing agility, flexibility and efficiency. We reinforced the communication with our customers, sending SMS and email messages by the application, on the availability and use of digital channels, as well as new features and services. On the institutional website (banco.bradesco/coronavirus) there is available a complete guide with a catalog of guidelines about products and services.

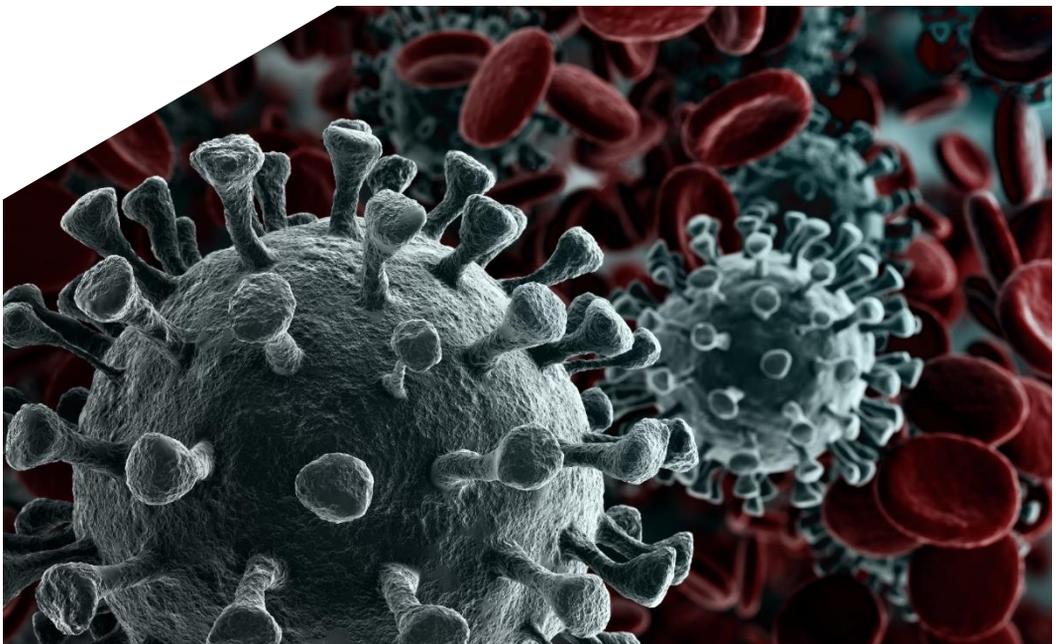
We offer 36 thousand account managers equipped and ready for the promotion of business and transactions, offering advice to customers by audio or video conference, assisting the financial life of customers and supporting with credit and extension of debts.

Our branches are working in all locations where there is permission, with differentiated opening hours for the elderly and risk groups, with teams working in rotation shifts. We have intensified the cleansing and strengthened the access control to maintain the distance between the people.

At the end of the year, we developed and disseminated a digital booklet to raise the awareness of the internal and external public on the importance of preventative measures during holidays and end-of-year celebrations. The dissemination of the booklet occurred through a marketing e-mail, which was made available on the Corporate Portal and became viral on WhatsApp.

In addition, we developed a video with Dr. Talita Almeida, occupational health doctor and manager of the Bradesco Well-Being and Quality of Life Program, interviewing doctors David Uip (Infectologist) and Ricardo do Amaral (Psychiatrist). On the agenda, details about care and prevention of COVID-19, in addition to the emotional impacts related to social isolation.

It is important to highlight that we ensure compliance with Ordinance No. 20 of the Ministry of Finance/Special Secretariat of Social Security and Labor on measures to be observed aiming at the prevention, control and mitigation of the risks of transmission of COVID-19 in work environments.



Case: Home Office



In view of the new work formats and our commitment to contribute to the quality of life of our professionals, in 2019 we carried out a pilot project that tested the mode of remote work.

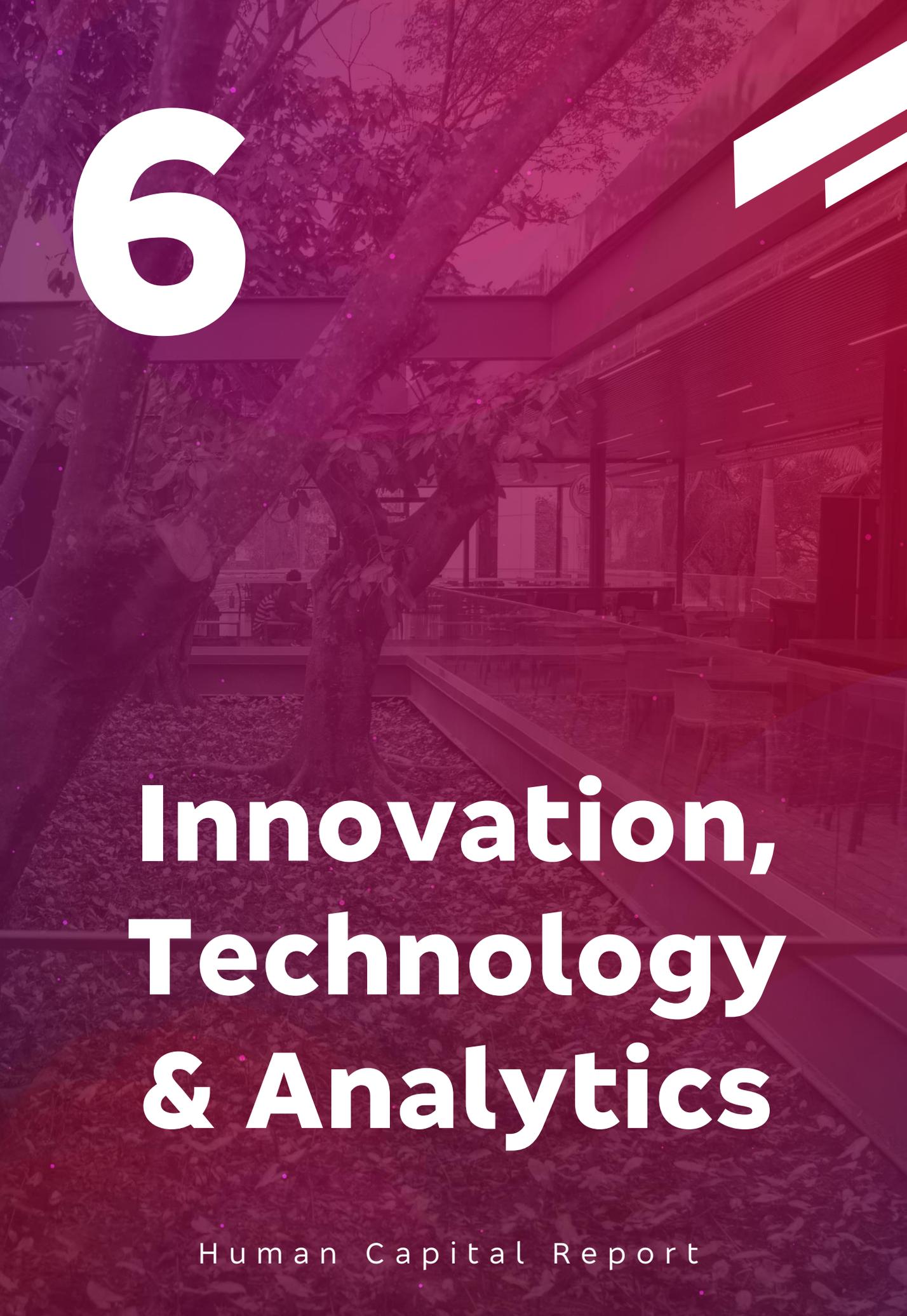
About 100 volunteer employees participated, who underwent specific training on behavioral and technical aspects to ensure adaptation to the new model. We also guaranteed all the equipment and tools to make it possible to carry out your functions remotely.

The learning and actions resulting from this project were essential so that, when facing the challenge of social distance caused by the pandemic of COVID-19, we had agility in the management of people,

maintaining the health and safety of our employees in the first place.

The period of the pandemic raised the modality of telework to a level of excellence in the commitment of labor relations and positive impact on people's lives generating better quality of life.

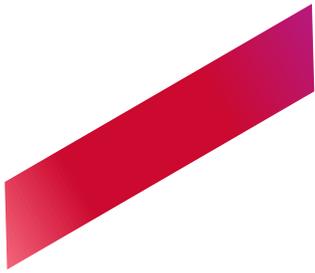
It is also worth noting that Bradesco was the first financial institution to close an agreement with the union representation of employees on the regulation of teleworking, which will continue during the period after the COVID-19 pandemic.



6

Innovation, Technology & Analytics

Human Capital Report



Innovation in human resources.



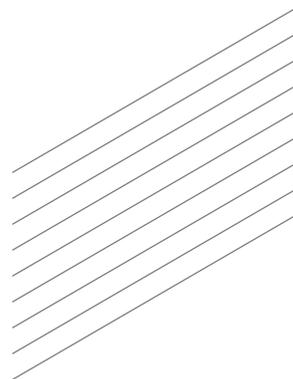
ONE OF THE ELEMENTS THAT CONSTITUTE THE CULTURE OF BRADESCO IS THE **PIONEERING SPIRIT.**



We have always been motivated to accompany the changes in society and in the financial sector, anticipating trends and transforming challenges into opportunities. And in the operations of Human Resources it is not different, we are all the time researching and implementing new technologies and methodologies capable of maximizing the strength of delivery of all our subsystems of Human Resources.

In our structure, we have some key areas that are at the forefront of research projects, innovation and data analysis. In the ecosystem of Human Resources, these areas maintain constant and direct

relations with all other structures, in order to support the delivery of Human Resources with the subsidy of the best technological infrastructures, methodologies and data analysis.



People Office.

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Bradesco has **always** appreciated and will **continue valuing** its **human capital**.

.....

proof of this is the creation of the People Office area.

With the advent of new technologies and methodologies added to the watchful eye of the Organization, which closely follows transformations in various contexts, Lean Digital Transformation has begun, which enhances our journey of digital transformation through a more agile treadmill and connected with the needs of our customers.

To start this journey of transformation we quickly understood that it was necessary to create a team dedicated to monitoring developments of the needs of human capital with new ways of working, seeking the improvement and adaptation of processes, products and services of human resources. To do this, we have deployed within the

framework of Human Resources the People Office.

The role of the People Office, as a multidisciplinary team, is to accompany the evolution of digital transformation, promoting, based on agile methodologies, the transformation of the employees' experience, leaderships and organizational culture in the light of the new context of the Organization.

The People Office works hand in hand with the initiatives of the most diverse business, mapping the performance of each new role, discovering the specific and general needs, seeking solutions to conquer the engagement of employees and to expand the potential of people, accelerating their adaptation to new models of work.

Managerial informations.

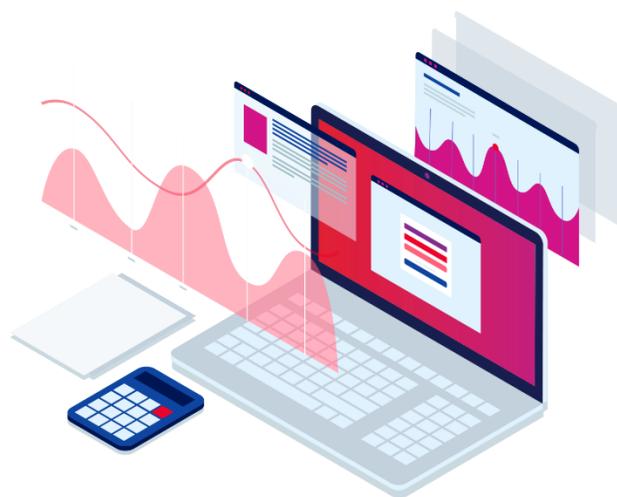


The area of Managerial Informations has a mission to provide information, indicators and insights that allow the other structures of HR and leaders in the decision-making process to be more assertive, optimizing resources and promoting better results.

It is formed by a multidisciplinary team who, with their deliveries, highlights the importance of information and the positive impacts they are capable of causing. For this reason, we use optimization tools and techniques for the treatment of data that allow us to deal with a large amount of information always with integrity and agility.

They are forerunners in disseminating the value and efficiency of data-driven

management and are all the time forging relationships with other business areas of the department, supporting the deliveries with the best tools and methodologies of data analysis.



Results management.



Another important area of data for the ecosystem of Human Resources is the Results Management. Allocated in the universe of Human Capital Development, it is primarily responsible for controlling the budget allocated to training, to measure the effectiveness and impact of solutions and to

provide data on results from the application of courses.

All this activity provides the leaderships with a systemic view of the activities of the Corporate University and allows intelligent decisions to be taken.

Case: Integrarh.

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In 2019, we launched the integrarh, a platform that brings together all the tools that our employee needs to become the protagonist of his/her career and devise his/her trajectory. In addition, we have used the integrarh for several actions of HR and as a means of communication for programs that involve Human Capital.

Among many functions, employees can make use of Unibrad's development tools, such as: catalog of courses, training status, certificates, surveys of learning solutions - from skills, abilities, or type of content - and Learning Communities focused on sharing knowledge and experience. In the course of 2019, we implemented the function of enrollment in

classroom courses and in lectures given in the Organization.

The project was designed and deployed with the commitment and strength of various structures of the Department, with the aim of improving the experience of the employee in respect to Human Resources, bringing together various solutions on a single platform.

Thinking of facilitating the day-to-day of employees, pages and specific play lists were created grouping all courses and initiatives related to a specific topic. In addition, in October and November, in which there were campaigns against Breast and Prostate Cancer, we disclosed on the platform the programs promoted by Bradesco.

On it, there are also available career management functions, such as: request or online sharing of feedbacks among colleagues using the resources of medals, listing all the available internal vacancies and monitoring the process of internal recruitment, registration and updating of the curriculum and career preferences in relation to movement, mobility and areas of interest.

During 2019 and 2020, we conducted research on some topics and HR solutions, such as: diversity and campaigns of certifications, facilitating the consolidation of data in the use of online reports.

We are closing the entire cycle of Assessment of 2019 by integrarh, from the assessment of behavioral skills to the achievement of targets and indicators, and we have already observed greater adherence of the managers and subordinates.

Over 2020, the implementation of several other functions on integrarh are expected, also studied with the help of various structures of human resources and arising from feedback from users of the platform.

We have finalized the evaluations relating to 2019, which include the completion and registration of feedbacks of managers and planning of goals for the current year. This process is of great importance, because it assists our professionals in their development.

Thinking in modernizing the Recruitment process, we have centralized all the

management of candidates on integrarh. In this way, it is possible to follow up the journey of the candidate from the registration to the return of the selective process in which they are participating, in addition to ensuring that all those enrolled receive returns and so they can monitor the platform if the process is in progress.



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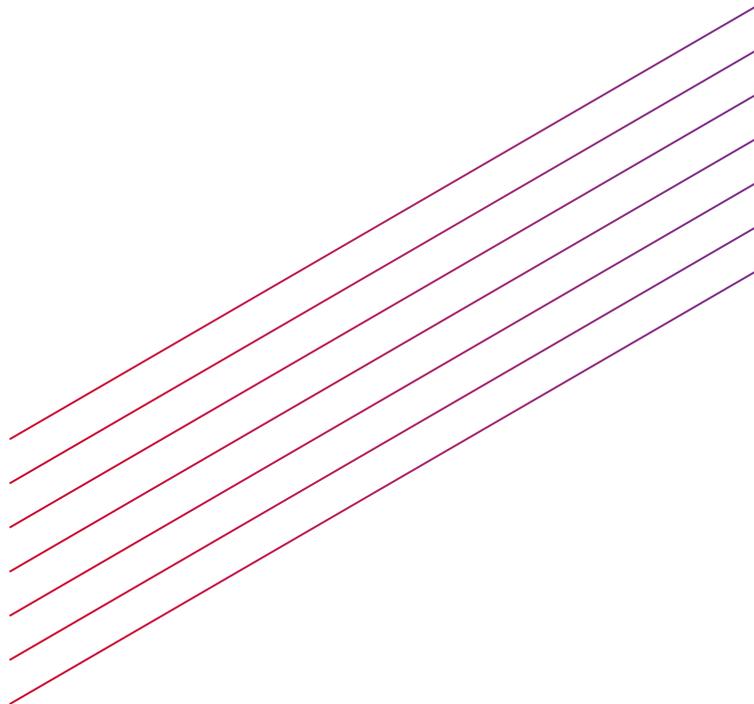
A new “Work with Us” page that is more attractive and fully compatible with mobile devices has been released for external candidates, who can now view the details on positions available at the Organization and apply for specific opportunities. Leveraging the unified platform architecture, we share job vacancies of other companies of Bradesco’s group on our new Work with Us page, further expanding the range of candidates for the Group and opportunities for candidates. These elements, combined with user-friendly search options and language, are intended to increase the attractiveness for candidates visiting our career website.

The Work with Us page could be adapted to integrarh to the guidelines and requirements of the General Data Protection Law, in effect since September, in order to let candidates know about our practices and confidentiality related to their personal data.

During the COVID-19 pandemic, our employees continued to use the platform through a Corporate VPN to assist in their self-development and help them manage their career.

Initiatives like the Home Office Survey were also introduced. It was designed for all employees and leaders at the Organization to understand their new reality and what the outlook for after the pandemic appears to be.

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7



Benefits.

Human Capital Report



Benefits.



**Human capital is bradesco's
strategic priority.**



We recognize people's performance and their potential for accomplishment as the foundation of the Organization's business. We know that in order to perform better, people need to have prospects, confidence in the future and their families' well-being guaranteed.

For this reason, we have put together a benefit package which, going well beyond legal requirements, provides for our employees' and their families' safety and comfort by fulfilling their basic needs and offering professional

development and special loan conditions for acquiring goods and property. This management strategy contributes to a healthier, more productive work environment driven by employee participation, which results in excellent performance and better results.

The special benefits we provide to our employees are a part of the Organization's talent attraction and retention factors and contribute to Banco Bradesco's recognition as one of the best companies to work for in Brazil.

Health and dental plan.

Our employees and their dependents have health and dental care plan with hospitalization in private rooms with en-suite facilities and premiums fully paid by the Bank. Bradesco Saúde has consolidated its leadership position in Brazil's supplementary health market thanks to the attention given to customers' needs and the partnership with the accredited network.

Health insurance covers medical consultations, urgent, emergency and elective surgeries (including all types of transplants), obstetric service, myopia and hyperopia refractive surgery, hospital admissions (without admission time limit, including ICU), outpatient unit, examinations, therapy, psychiatry, ambulance service, family planning and aids treatment (with reimbursement of expenses for prescription aids drugs). It also includes non-traditional treatments, such as dialysis, acupuncture, homeopathy, GPR, heart valve, physiotherapy, nutrition, psychotherapy and speech therapy.

The dental plan includes preventive and surgical treatment, oral rehabilitation, pediatric dentistry, endodontics, periodontology and prosthodontics. Implants are offered at lower-than-market costs through agreements.



Supplementary pension plan.

Bradesco provides all of its employees with a supplementary pension plan, in which the Organization contributes 5% of the participant's compensation, including the 13th salary, for retirement. The Organization also contributes to risk benefits to cover disability and death.



Group life, personal accident insurance and funeral assistance.

All Bradesco employees have access to group life and personal accident insurance and funeral assistance with special coverage and reduced costs. Employees retired within INSS who were laid off without justification are offered the option to remain on the policy, with subsidized costs.

Medicine.

Through the Pharmacy Discount, where Bradesco Saúde provides discounts up to 85% on more than 2,400 medicines, in about 11 thousand pharmacies throughout Brazil, for employees and dependents.

Social loan.

Bradesco offers financial assistance to its employees, granting loans with subsidized fees for emergencies, educational expenses, and the acquisition of orthopedic apparatus and glasses, funerals, psychologists, psychiatrists and speech therapists, among others.

Canal de compras on-line.

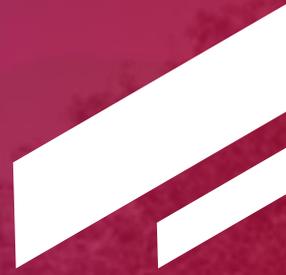
The ShopFácil Funcionário is an exclusive online shopping channel that offers benefits to Bradesco Organization employees. It is a special shopping channel, with exclusive discounts through direct agreements with several product or service suppliers, who strike partnerships to offer our employees special prices and payment options.

Outros benefícios.

As provisioned by law and in the collective convention of Bank employees, we offer the following benefits to them:

1. Transportation voucher
2. Meal voucher
3. Food voucher
4. Maternity/paternity/wedding/grievance leave
5. Funeral assistance
6. Day care/baby sitter assistance
7. Professional requalification allowance

8



Policies and Standards of Human Resources

Human resources management policy.



The Bradesco Organization's **Human Resources Management Policy** has the following as its basic guidelines:

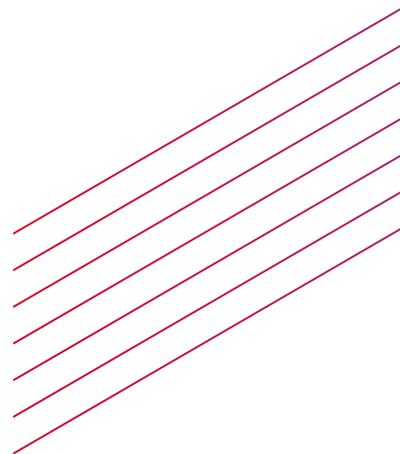
- 1.** To ensure compliance with all demands, regulatory rules and legal conventions for work environments and labor relations applicable to our activities.
- 2.** To assume a public commitment to defending and protecting human rights, the rights of children and fundamental labor rights, in accordance with national and international principles, standards and treaties.
- 3.** To respect human diversity and the dignity of human beings, preserving their individuality and privacy and not accepting discriminatory practices of any nature, whether in the workplace or in any other relations with the internal or external public.
- 4.** To encourage good relationships among the Organization's professionals, maintaining a safe and healthy working environment and promoting the conditions necessary for elevated levels of performance and productivity.
- 5.** To contribute to improving the quality of life of our employees by offering conditions for the balance between work, health and family.
- 6.** To encourage our employees to push their limits and stimulate their creativity so that they actively seek solutions, aiming for self-accomplishment, customer satisfaction and business expansion.
- 7.** To promote the constant development and improvement of our employees' technical and behavioral potential and provide them with mechanisms that allow them to manage their personal and professional development plan, in order to ensure the continuous enhancement of management processes.
- 8.** To make professional growth opportunities a priority, by permanently developing and investing in internal skills through appreciation and respect for knowledge and professional skills developed throughout employees' careers.

Training and development policy.



The Bradesco Organization's **Training and Development Policy** has as guidelines:

- 1.** To disseminate the corporate commitment to the process of development of Human Capital and with the effectiveness of the organizational results.
- 2.** To ensure the adoption of best practices in corporate education for the management and dissemination of knowledge in the Organization.
- 3.** To ensure the availability of actions in training and development, highlighting the organizational culture and the principle of Internal Career, to contribute to the succession planning at all levels of the Organization.
- 4.** To encourage professionals of the Organization to seek self-development and protagonism, in furthering their training and career.
- 5.** To ensure that all programs of training and development are aligned with the strategy and with the Organization's business, in addition to adhering to the laws, codes of regulation and internal and external regulatory requirements applicable.
- 6.** To define the rules of educational sponsorship for the actions of qualification, training and development of Human Capital and ensure its compliance.
- 7.** To promote continuous actions for the development of leaderships at all levels of the Organization.



Volunteer policy.



The Bradesco Organization's **Volunteer Policy** has the following as its basic guidelines:

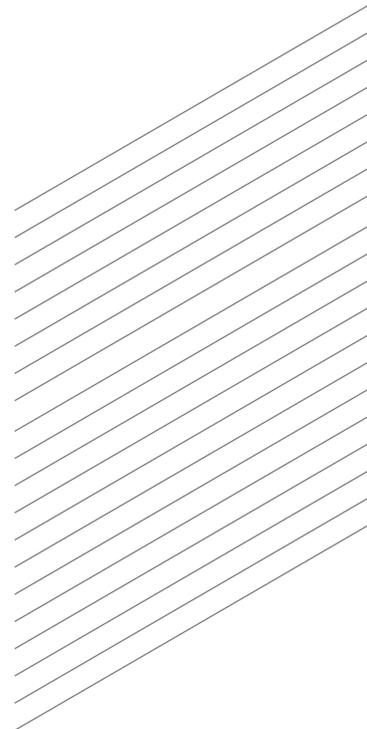
- 1.** To encourage participation of employees, interns and their families in endeavors enacted through the "Bradesco Volunteer" (Voluntários Bradesco) Program, noting that they are unpaid activities that generate neither employment nor working link, or any labor, social security or other obligations.
- 2.** To guide the work performed by volunteers in accordance with the recommendations set forth in the Code of Ethical Conduct of Bradesco Organization, in the Corporate Policy of Sustainability and in the guidelines of the "Bradesco Volunteer" Program.
- 3.** To emphasize that the engagement with the initiatives of "Bradesco Volunteer" Program is strictly personal, with the use of the volunteer's office in the Organization to obtain favors from customers or from any other interested parties being prohibited.
- 4.** To promote the support to individuals, institutions, communities and causes, without interest in receiving material or financial benefits, irrespective of values, beliefs and political-party preferences.
- 5.** To encourage and support employees and interns to practice citizenship, respecting their skills and desires, having them prepared for activities that contribute to community development and reducing social inequalities.
- 6.** To provide guidance so that voluntary activities are primarily undertaken for the benefit of communities or institutions in disadvantaged regions or situations.
- 7.** To assure that the benefited Institutions have registration in the proper bodies and that they present the proof of its moral and financial honesty.
- 8.** To encourage the exercise of volunteer actions that develop abilities and competencies, proportioning benefits to all the involved ones, by means of sustainable initiatives.
- 9.** To encourage the participation of employees and interns in meetings and/or gatherings, either at the workplace or not, in order to plan and execute activities related to volunteer work, observing the performance of regular tasks, and informing their immediate superior.
- 10.** To promote the official communication of the "Bradesco Volunteer" Program through the "Bradesco Volunteer Portal" (Portal Voluntários Bradesco), a platform exclusively for employees and interns of the companies that comprise the Bradesco Organization.

Corporate policy on human rights.



The Organization's **Corporate Policy on Human Rights** is aligned to the principles nationally and internationally accepted: The Universal Declaration of Human Rights, the United Nations Guide "The UN Guiding Principles on Business and Human Rights" and Conventions of the International Labor Organization (ILO) ratified by Brazil and applicable to the Organization, and which has as its basic guidelines:

- 1.** To disseminate actions to promote the respect and protection of human rights in the business and relationship with stakeholders.
- 2.** To ensure compliance with the laws, regulations and self-regulations applicable to our activities, as well as the proper integration of the guidelines of this Policy with the others existing in the Organization.
- 3.** To promote actions for the identification and prevention, in order to avoid negative impacts of our activities on human rights.
- 4.** To minimize and repair the impacts caused directly by the Organization in case of disrespect for Human Rights.



Diversity and inclusion policy.



The Bradesco Organization's **Diversity and Inclusion Policy** has the following as its basic guidelines:

- 1.** To respect diversity before internal and external audiences.
- 2.** To promote the inclusion of everyone, without discrimination and intolerance, regardless of ethnicity, color, gender, age, marital status, sexual or religious orientation, physical condition or socio-economic class.
- 3.** To promote respect for human dignity, preserving individuality.
- 4.** To foster a healthy environment of mutual respect, considering different opinions.
- 5.** To ensure equal opportunities for development and growth for all employees in their internal careers.
- 6.** To promote incentive measures so that relationships are handled in a respectful, inclusive and participatory manner.
- 7.** To contribute to having the Bradesco Organization be perceived as a diverse and inclusive institution.

Management remuneration policy.



The Bradesco Organization's **Management Remuneration Policy** has as basic guidelines:

- 1.** To ensure the establishment of the practice of compensation to all Managers of the Organization, which comprises the Members of the Board of Directors and the Board of Executive Officers in its various hierarchical levels.
- 2.** To ensure that the practice of compensation is in accordance with the laws, rules and regulations that govern the matter, based (i) on the responsibilities of the Managers, considering the different positions they occupy and the role they play; (ii) on the time dedicated to their roles; (iii) in the competence and professional reputation, in view of their experience and qualification; and (iv) in the value of their services on the market.
- 3.** To provide the alignment between the practices of the Management' compensation and the interests of the Organization, so that the decisions taken are the best possible, seeking to create value for its shareholders and investors.
- 4.** To ensure that the compensation practice is related to goals that seek the appreciation of the Organization, not encouraging behaviors that increase the exposure to risk above the levels considered as prudent in the short-, medium- and long-term strategies adopted.

Corporate social responsibility management system guideline.



Bradesco reasserts its commitment to ongoing improvement and the pursuit of excellence through the Corporate Social Responsibility Management System (SGRSC).

The objective of our normative standard was to continuously improve the quality of the relations and conditions of the work environment, ratifying the commitment of strengthening the dialog among employees, associates and the Organization to promote an open relationship, in benefit of the well-being of the professionals.

The Management System analyzes and handles the complaints received through the whistle blowing channels, which have the prerogative of anonymity, secrecy and confidentiality to employees, associates and other stakeholders, in order to prevent conflicts that could impact relations and conditions in the work environment.

The Working Group of Social Responsibility, formed by experts in people management, meets weekly to examine the complaints and define measures. Quarterly, a consolidated report is elaborated on the cases involving ethical issues and is presented to the Integrity and Ethical Conduct Committee, which evaluates the cases of deviations and the actions adopted.

The independent external audit guarantees the certification of the 305 branches in the State

Capital and Greater São Paulo, one in Curitiba, one in Fortaleza, one in Brasília, one in Campo Grande and one in Porto Alegre, in addition to the 14 locations spread throughout the major Brazilian cities, including the administrative headquarters in Núcleo Cidade de Deus, Osasco (SP). The certification covers 6,741 associates and 24,721 employees. Through the external audit, the SGRSC was found in November 2019 to be in compliance with the planned provisions and in accordance with the rules and procedures established by the Organization.

The independent external audit ensures the certification of 282 branches in the Capital and Greater São Paulo, one branch in Curitiba, one in Fortaleza, one in Brasília, one in Campo Grande and one in Porto Alegre, in addition to the 14 sites distributed among the main Brazilian capitals, including the administrative headquarters at Núcleo Cidade de Deus, in Osasco (SP). The approved scope involves approximately 6,650 associates and 23,062 employees.

In order to validate the Seal of Social Responsibility, internal and external audits are conducted annually, whose results are discussed by means of a Critical Analysis, which occurs in various instances, including reaching executive levels, such as the Sustainability and Diversity Committee and the Integrity and Ethical Conduct Committee.

Requirements of the bradesco's corporate social responsibility policy.

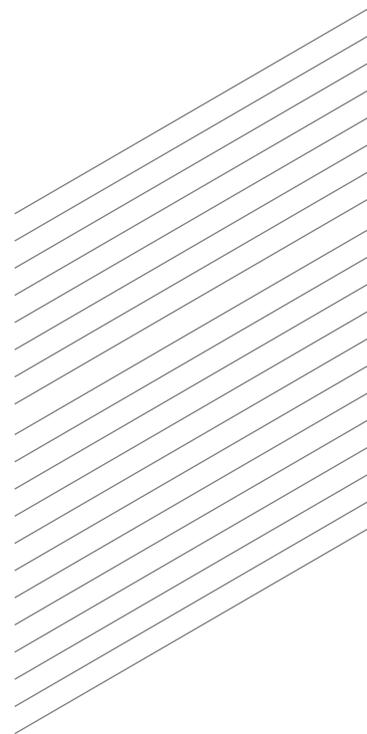


The Organization expresses its commitment to Human Rights, Rights of Children and Fundamental Labor Rights in accordance with the Bradesco Organization's Human Resources Management Policy, through the following requisites:

1. Youth Apprentices
2. Decent Work
3. Working Relationships
4. Diversity and Social Inclusion
5. Relations with Trade Unions
6. Working Hours
7. Health, Safety and Well-Being
8. Management System

Specifically on the implementation of the requirements Working Hours and Health, Safety and Well-Being, we consider standards of excellence of working conditions with a view to ensuring the safety and occupational health of our employees, interns and associates, as well as to meet legal and conventional requirements applicable to the working hours.

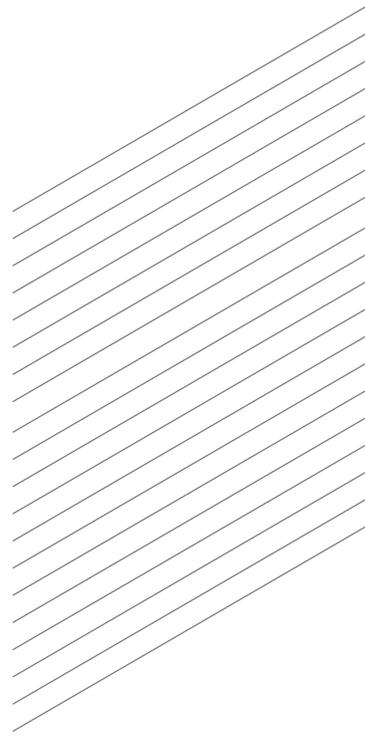
We work with the principle of equity, with the concept of a justice founded on equal rights, materializing in the preservation of individuality and privacy, not admitting the practice of any discriminatory acts, like origin, social condition, hierarchical position, level of education, religion, belief or philosophy of life, disability, ethnicity, race, gender, sexual orientation, marital status, family status, political ideology or association with class entities.



Consequence management.



In 2020, the corporate program of consequence management was instituted inside the Organization, where, by means of a partnership with the Compliance and Ethical Conduct Department, monitoring and actions of acculturation regarding the fulfillment of the organizational and regulatory standards are being carried out.





BANCO BRADESCO S.A.

4240/Human Resources Department

Cidade de Deus s/n Vila Yara - Osasco / SP

banco.bradesco