



bradsaúde

**Corporate
Presentation 1Q26**

June

About Us

As Brazil's most comprehensive healthcare ecosystem, Bradsaúde was created through the consolidation of leading companies that are industry leaders in their respective segments, combining expertise, scale, innovation, and financial strength to transform the healthcare experience.

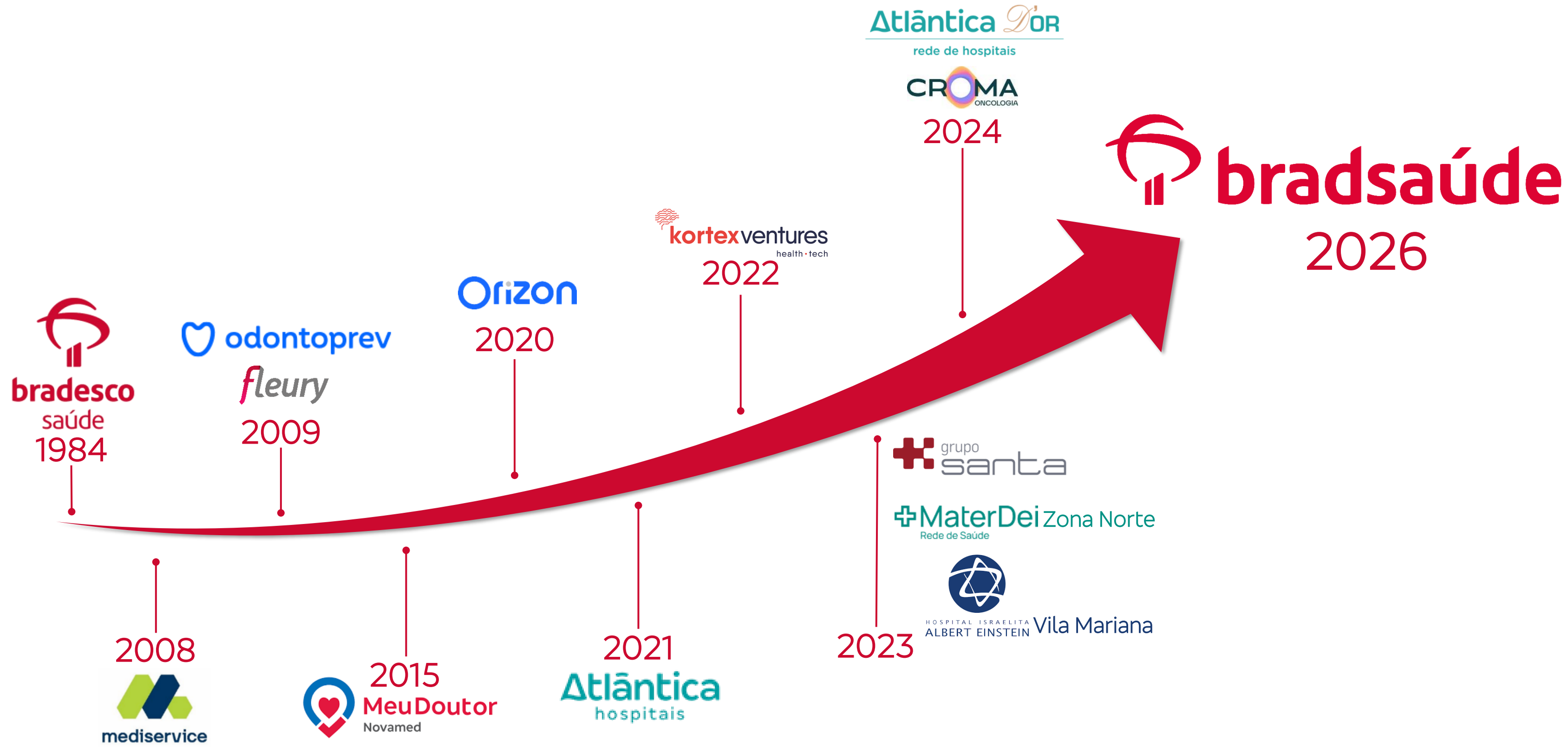
We bring together health and dental insurance providers, hospitals, primary care clinics, technology, and investments in diagnostics and oncology.

Bradsaúde comprises Bradesco Saúde, Odontoprev, Mediservice, Fleury (24.9%), Atlântica Hospitais, Meu Doutor Novamed, and Orizon, in addition to strategic stakes in new initiatives such as Croma Oncologia.

The ecosystem serves over 13 million beneficiaries, with approximately 4,000 hospital beds and an extensive care network across the country, operating in an open, non-verticalized model that combines efficiency, quality, and access.

We are driven by innovation, excellence, and a commitment to the sustainability of the business and the healthcare system. For us, healthcare is more than a service: it is a set of connected solutions designed to care for people at every stage of life, with responsibility, vision for the future, and focus on what truly matters.

Brazil's most comprehensive healthcare ecosystem



History

- **1984** – Bradesco Saúde is founded with the goal of expanding access to quality healthcare in Brazil
- **2008** – Mediservice is acquired, expanding corporate healthcare solutions
- **2009** – Partnerships with Odontoprev and Fleury expand dental and diagnostic care
- **2015** – Meu Doutor Novamed is launched, focusing on primary care and coordinated care
- **2020** – The acquisition of Orizon strengthens data intelligence and efficiency in healthcare management
- **2021** – Atlântica Hospitais is launched with a focus on investment in the hospital sector
- **2022** – Kortex Ventures drives innovation and new business in healthcare
- **2023** – Hospital investments in the Santa Group and a partnership with Mater Dei to build a hospital
- **2024** – Partnership between Rede D’Or and Atlântica Hospitais to create Atlântica D’Or; Croma Oncologia is established, a joint venture between Atlântica Hospitais, Fleury, and Beneficência Portuguesa; Partnership signed to build the Hospital Israelita Albert Einstein – Vila Mariana
- **2026** – Bradsaúde (B3: SAUD3) consolidates a complete, integrated, and connected healthcare ecosystem

Complete ecosystem

Solid growth avenues through commercial synergies and the development of services in an **open ecosystem**

fleury
+600 laboratories

MeuDoutor
Novamed
860,000 visits in 2025 (+13% YoY)

CROMA
ONCOLOGIA
4 oncology clinics

Orizon

kortexventures
health-tech

bradesco
saúde

mediservice

odontoprev

bradsaúde

Atlântica
hospitais

The 4th largest network in Brazil in terms of number of beds

Strategic Investments and Partnerships

grupo santa
1,448 beds

Atlântica DOR
rede de hospitais
2,100 beds

Vila Mariana EINSTEIN
Hospital Israelita
302 beds

MaterDei
Hospital
251 beds

4,101 beds

Business Synergies

+39,000
Banking Correspondents

4,600
Service Points

+40,000
brokers

A digital environment reinforced by a robust security layer



A venture capital firm with 11 portfolio companies and an extensive track record in the healthcare and technology sectors, dedicated to accelerating innovative businesses



100% digital

Requesting and tracking reimbursement for medical appointments



Novamed Appointments

Integrated primary care system



Loss ratio

A combination of technologies enabling greater processing capacity and more efficient controls



A business unit with 160 clients, focusing on technology and applications in the healthcare sector.

Healthtech company specializing in medical intelligence, analytics, and automation



Technology and innovation to enhance the customer experience



Network locator

Hospitals, doctors, clinics, and labs all on a single screen



Proprietary technology platform for dentistry

Electronic medical records, risk management, and fraud prevention

Risk management and prevention



Digital Health Telemedicine

Remote consultations with specialized professionals by appointment



Online Psychology

Easy access to psychologists through Bradesco Saúde's digital channels



 **bradsaúde**

Highlights

Revenues 1Q26

R\$ 13.4 billion

Net income 1Q26

R\$ 1.3 billion



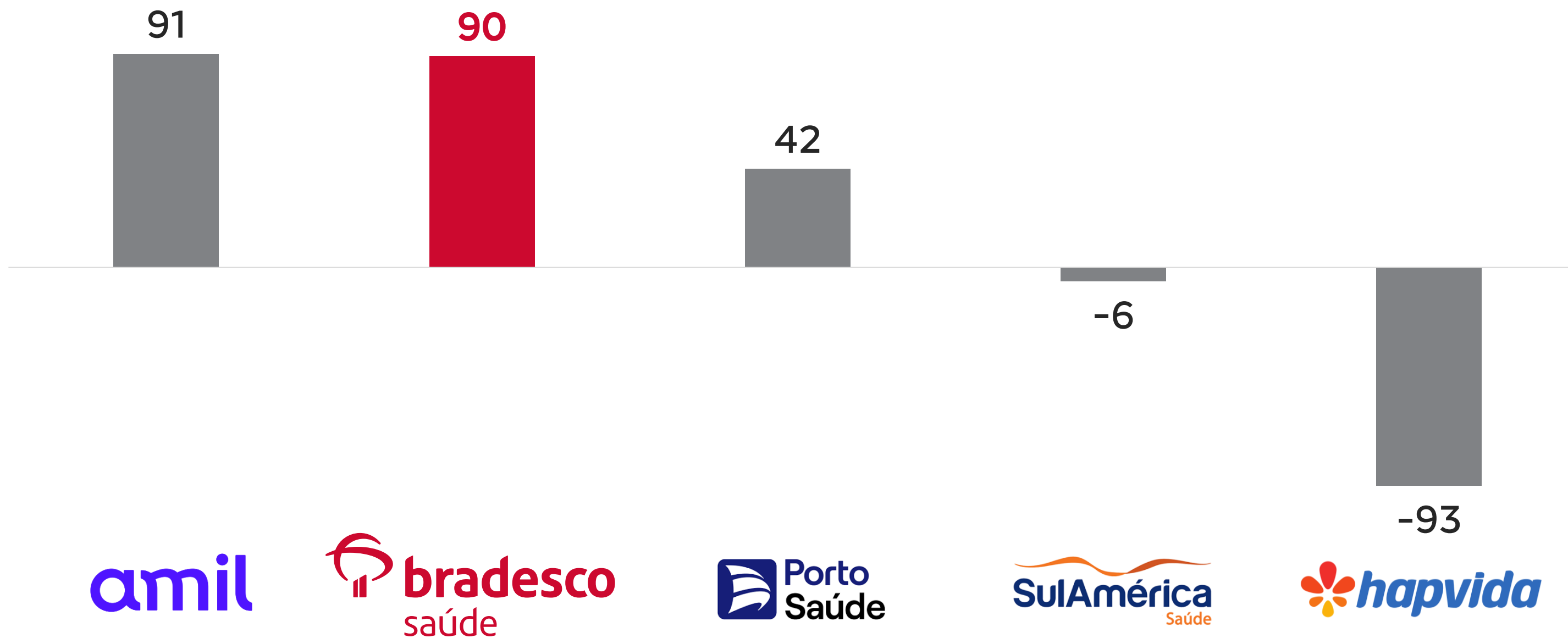
Net additions of **193,000** beneficiaries in the quarter and **710,000** over the past 12 months result in a total of **13.4 million** members

ROAE 12M

24.8%

Health: Net additions Jan–Apr 2026

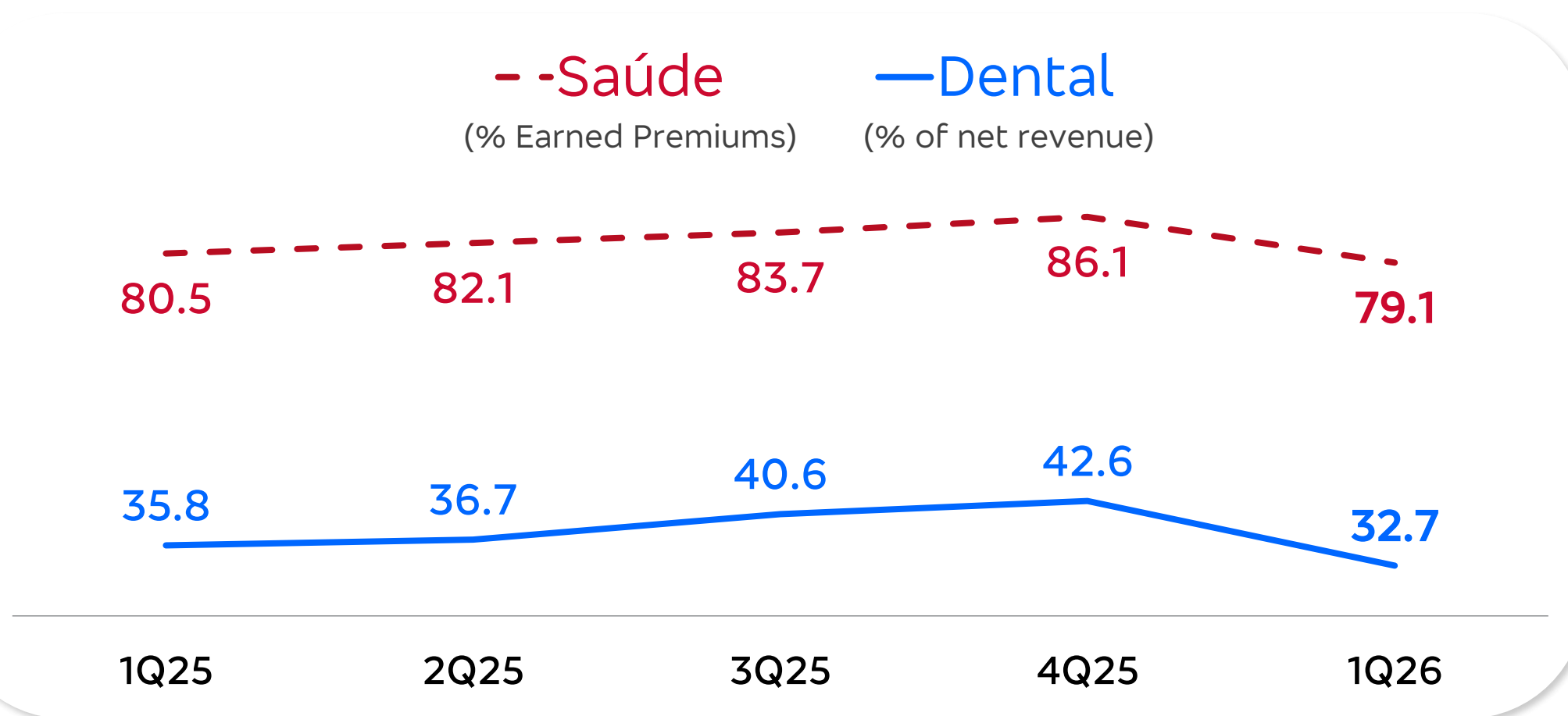
Thousand lives, key players



Source: Bradsaúde and ANS

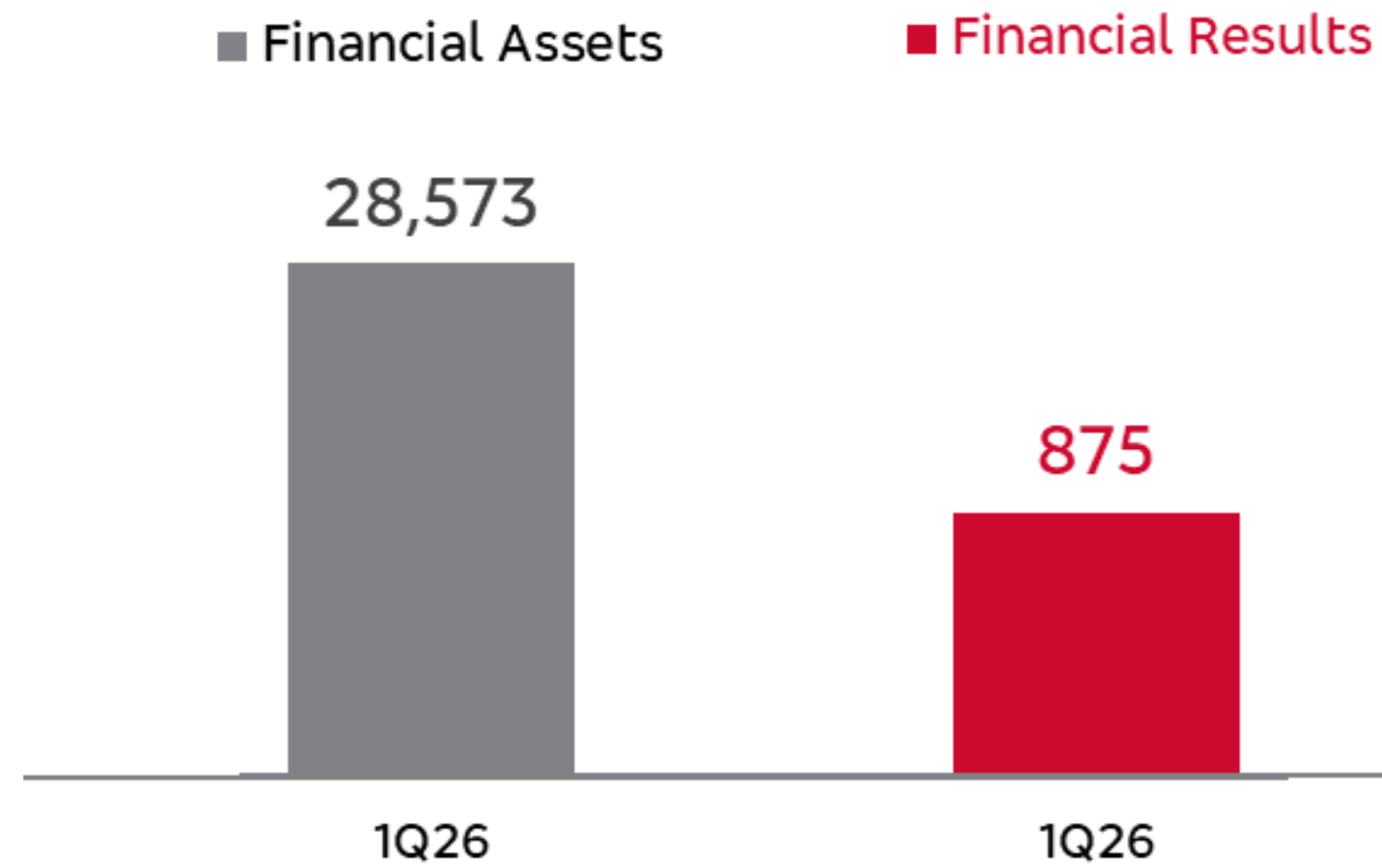
Loss ratio

✓ **Loss ratio: 79.1%** for Health and **32.7%** for Dental



Financial Assets and Financial Results

R\$ million



Net income

Net income

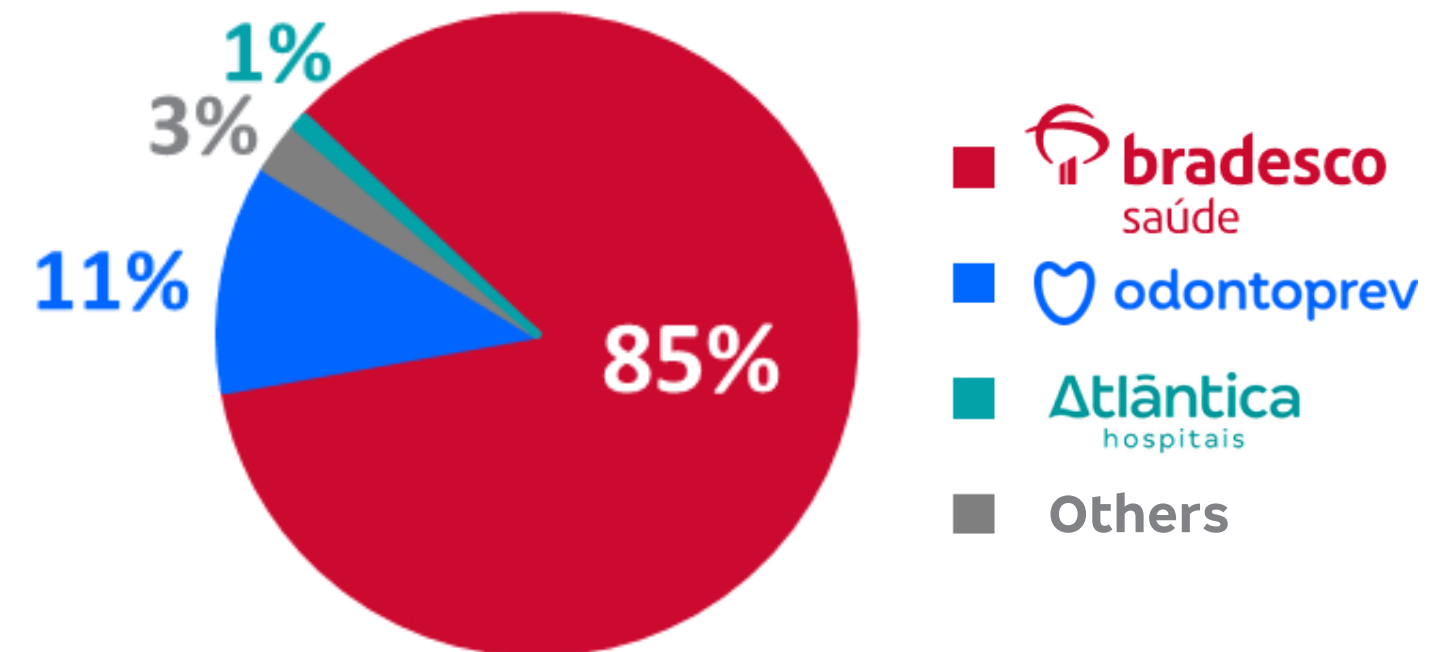
R\$ 1.3 billion

ROAE **12M**

24.8%

Composition of Net Income

1Q26



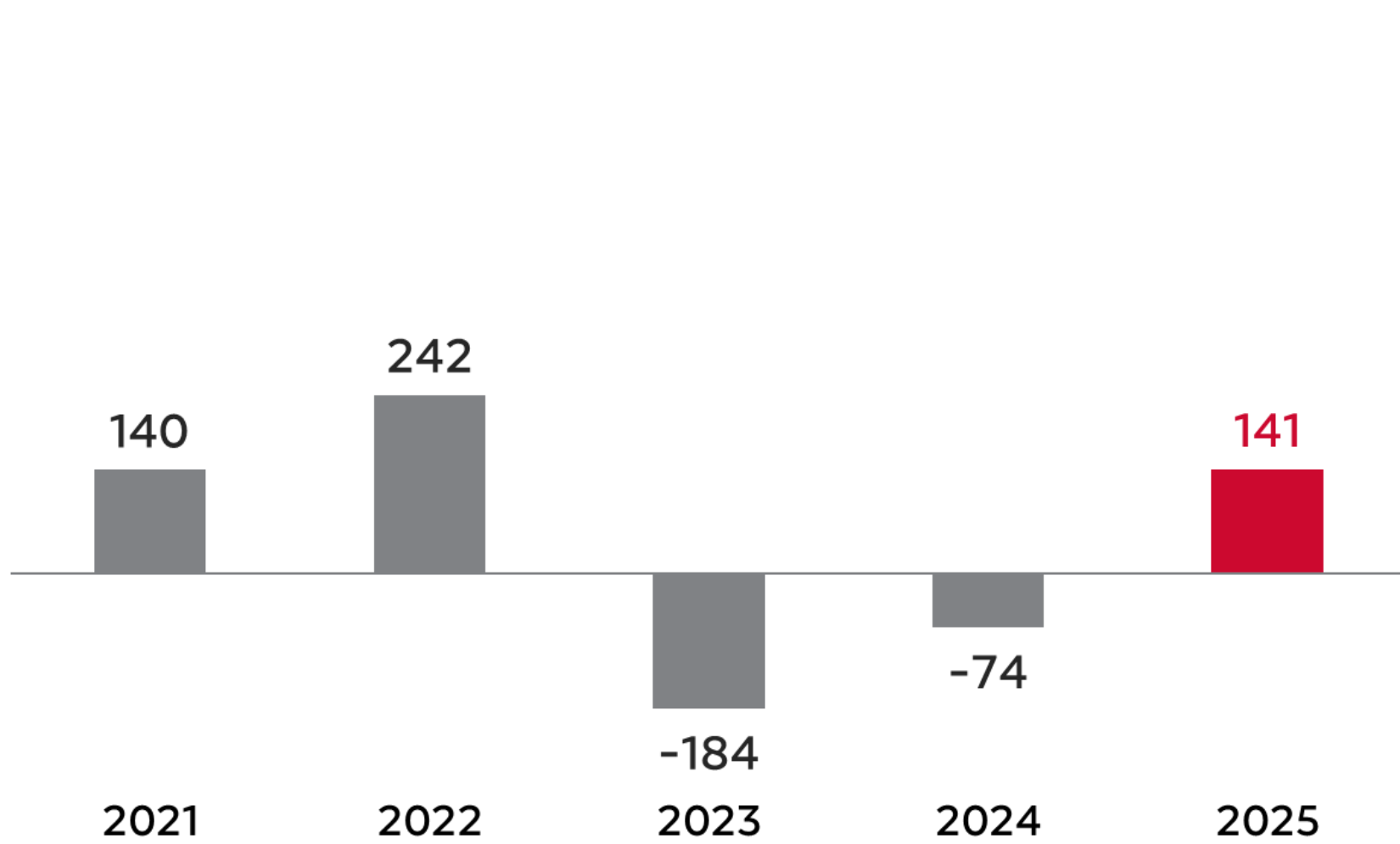


bradesco
saúde



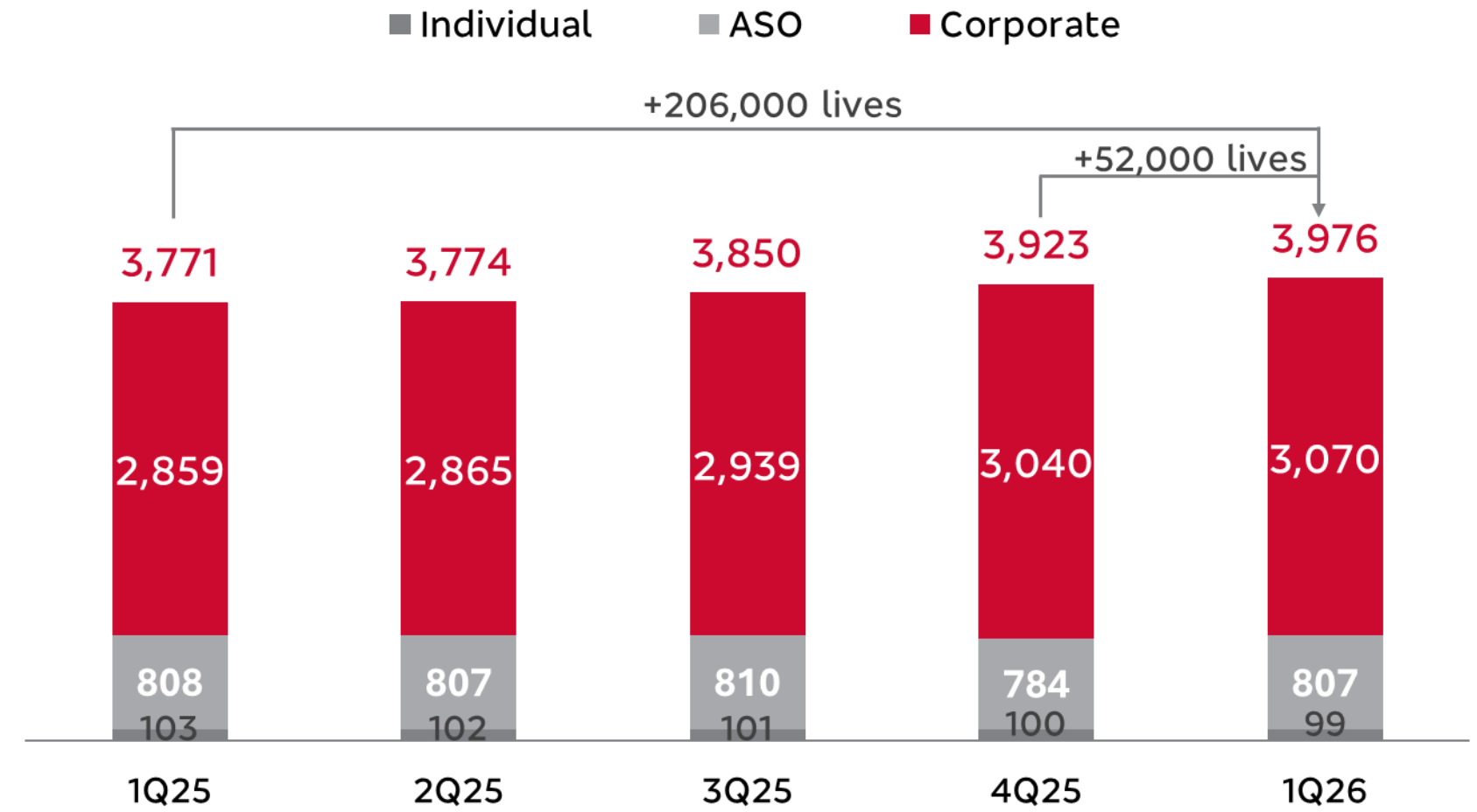
Net additions LTM

Thousand lives



Beneficiaries

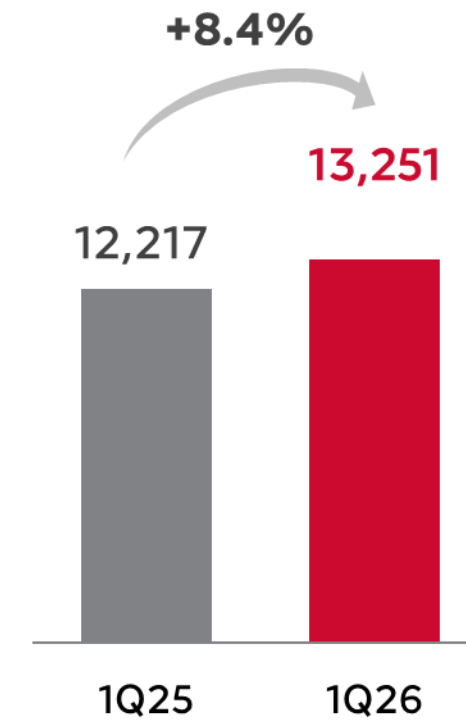
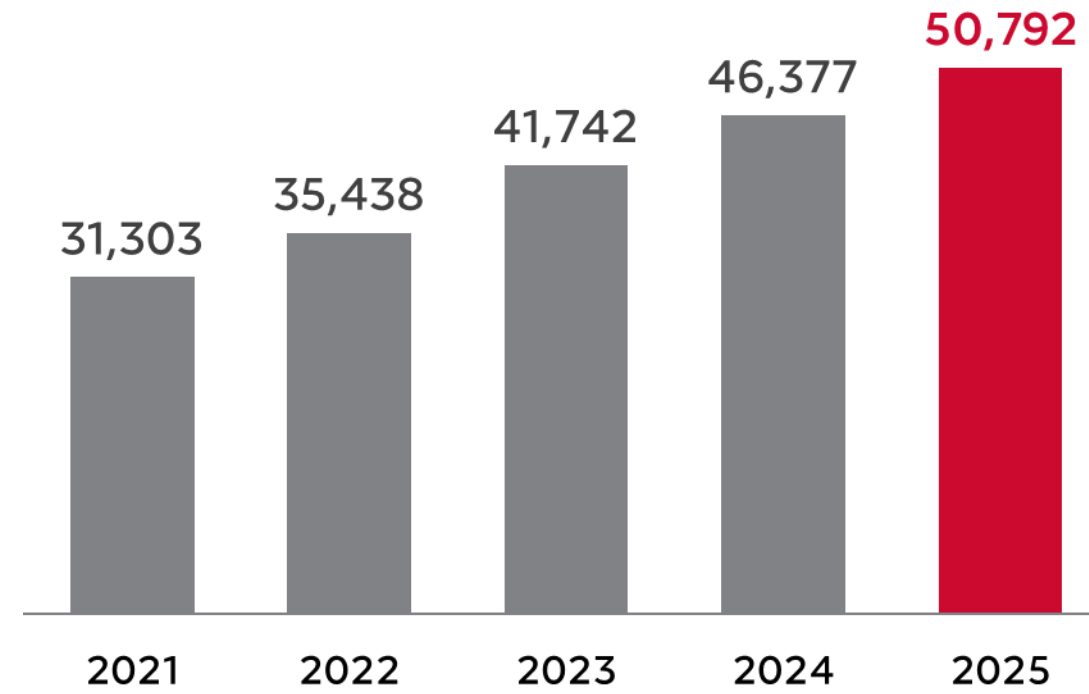
Thousand lives



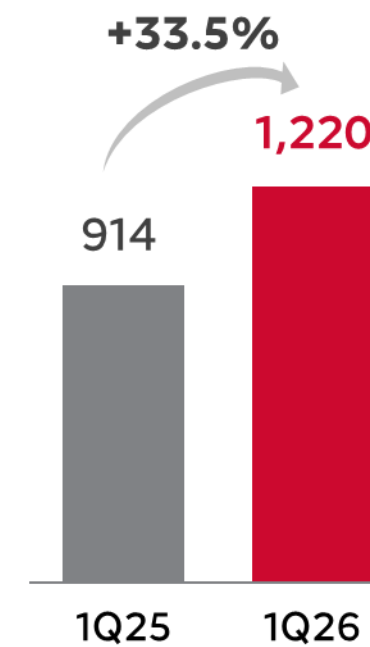
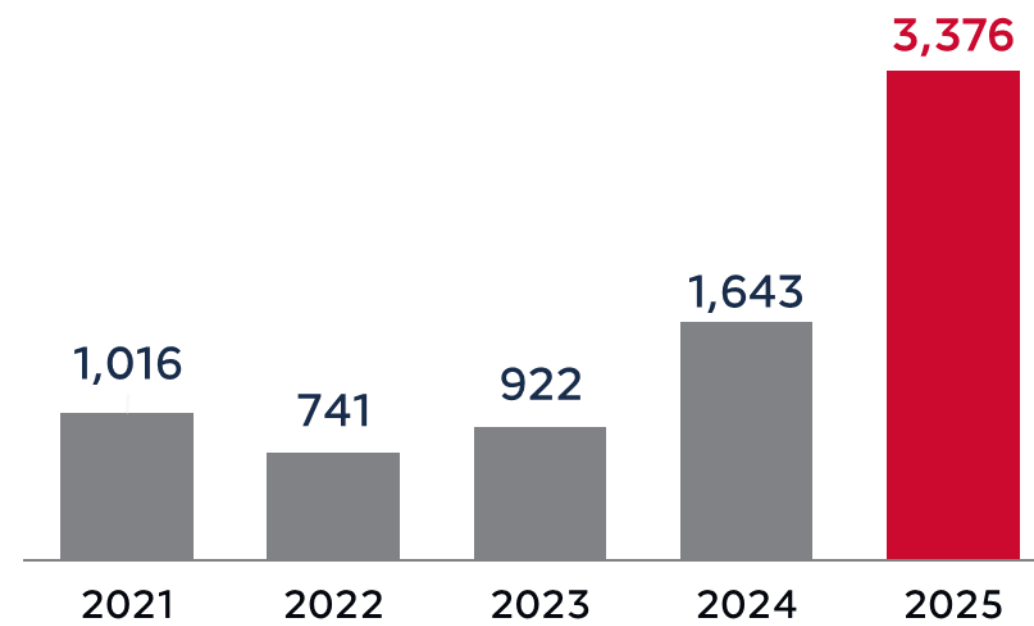


Written Premiums R\$ million

CAGR: 12.1%



Net income R\$ million



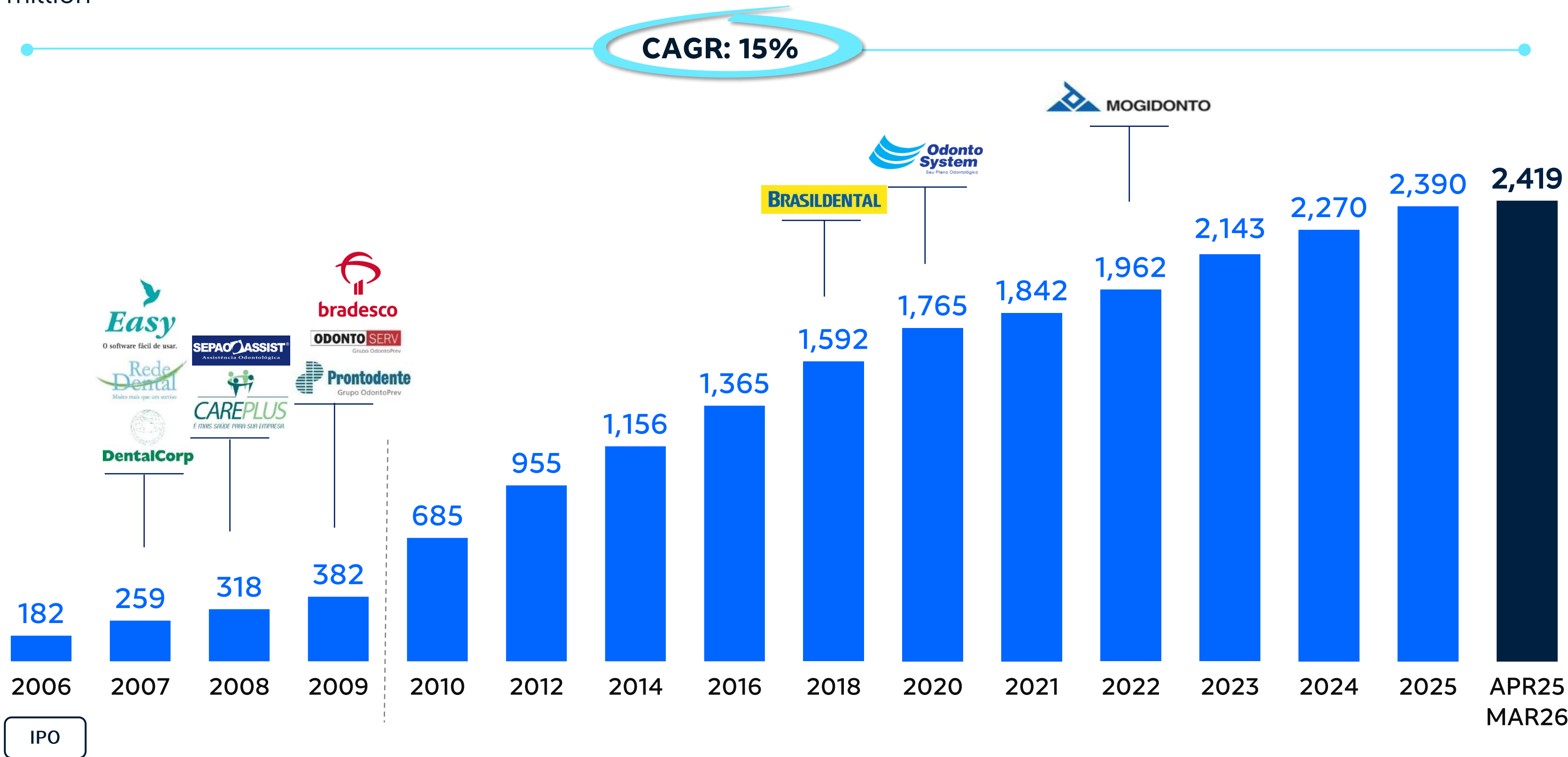


odontoprev



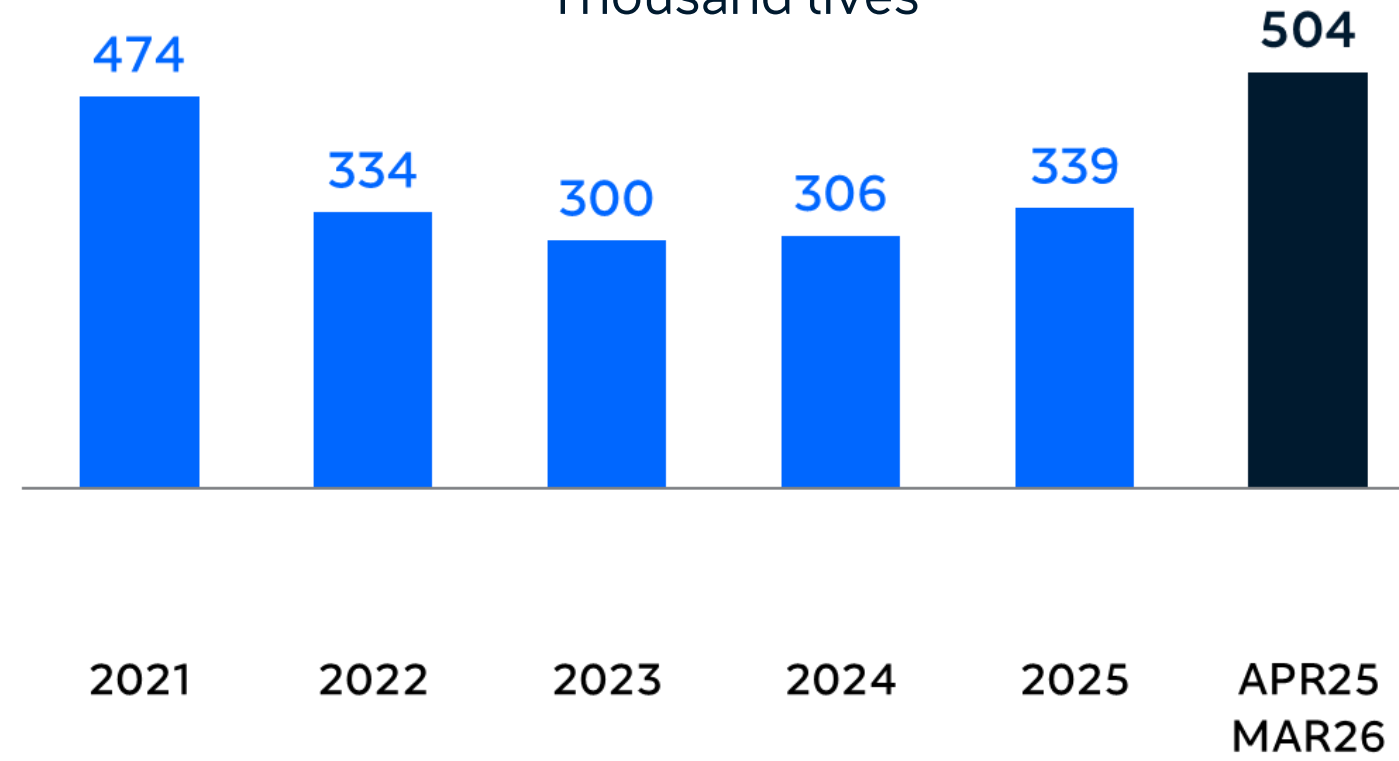
Odontoprev: Net revenue has grown at a CAGR of 15% since the IPO in 2006

R\$ million

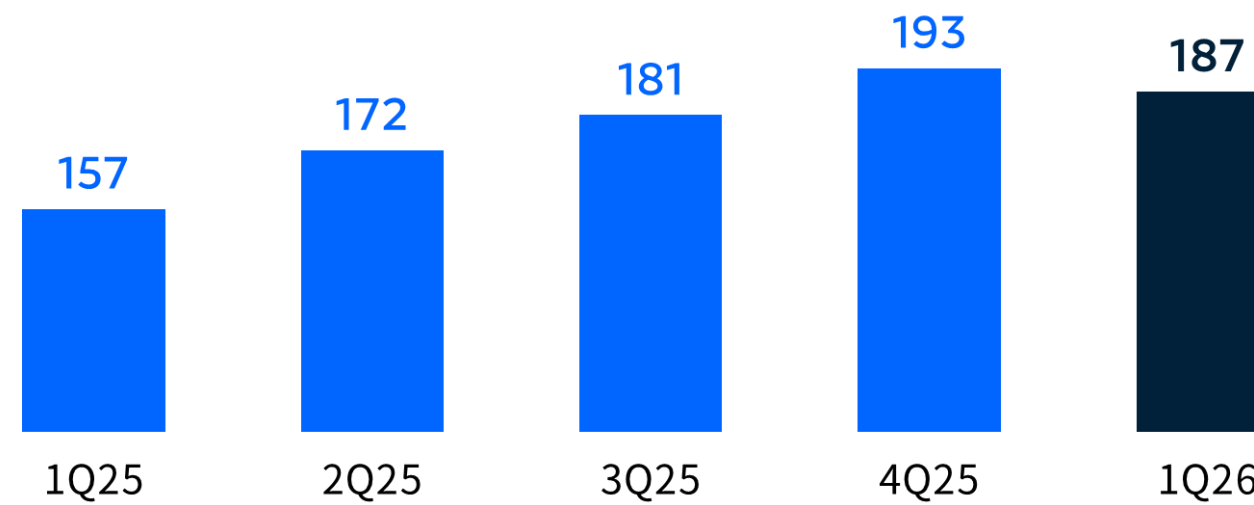




Net additions LTM
Thousand lives

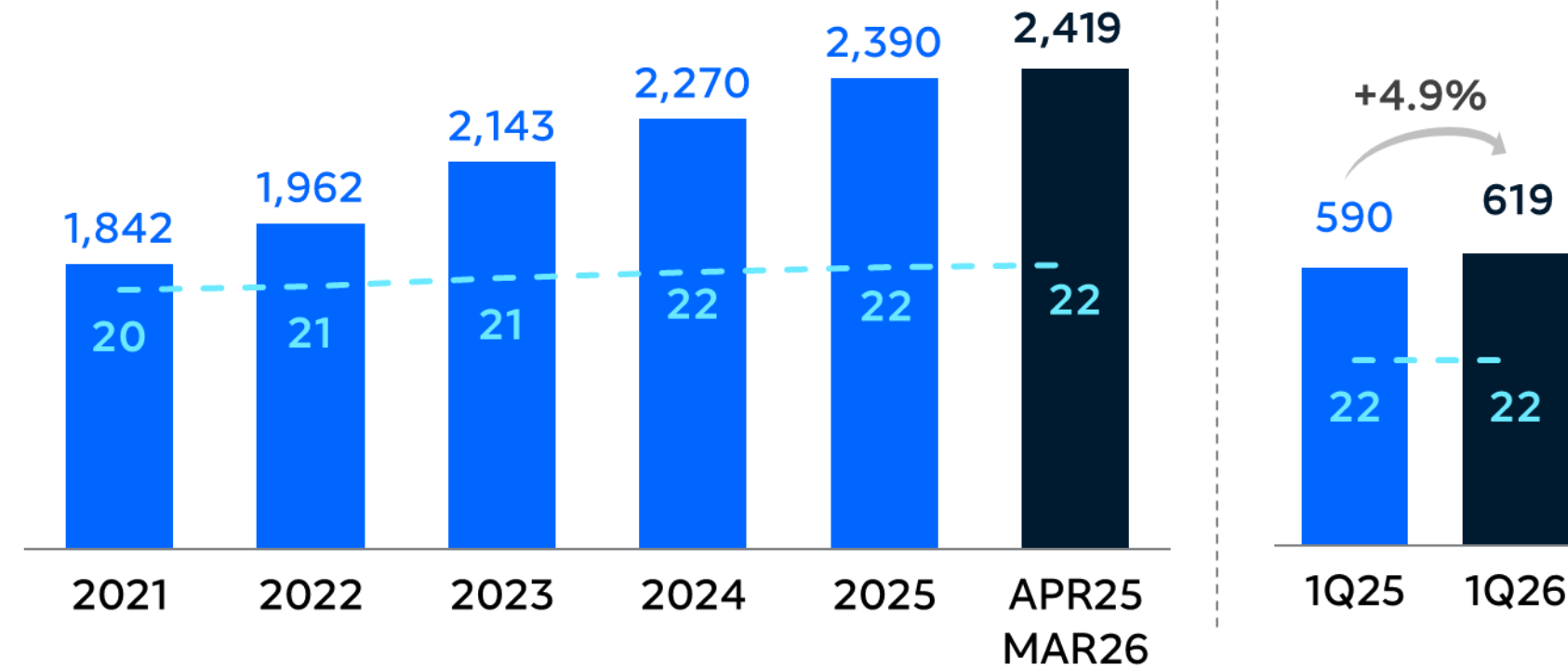


 **bradesco SME: Net additions LTM**
Thousand lives

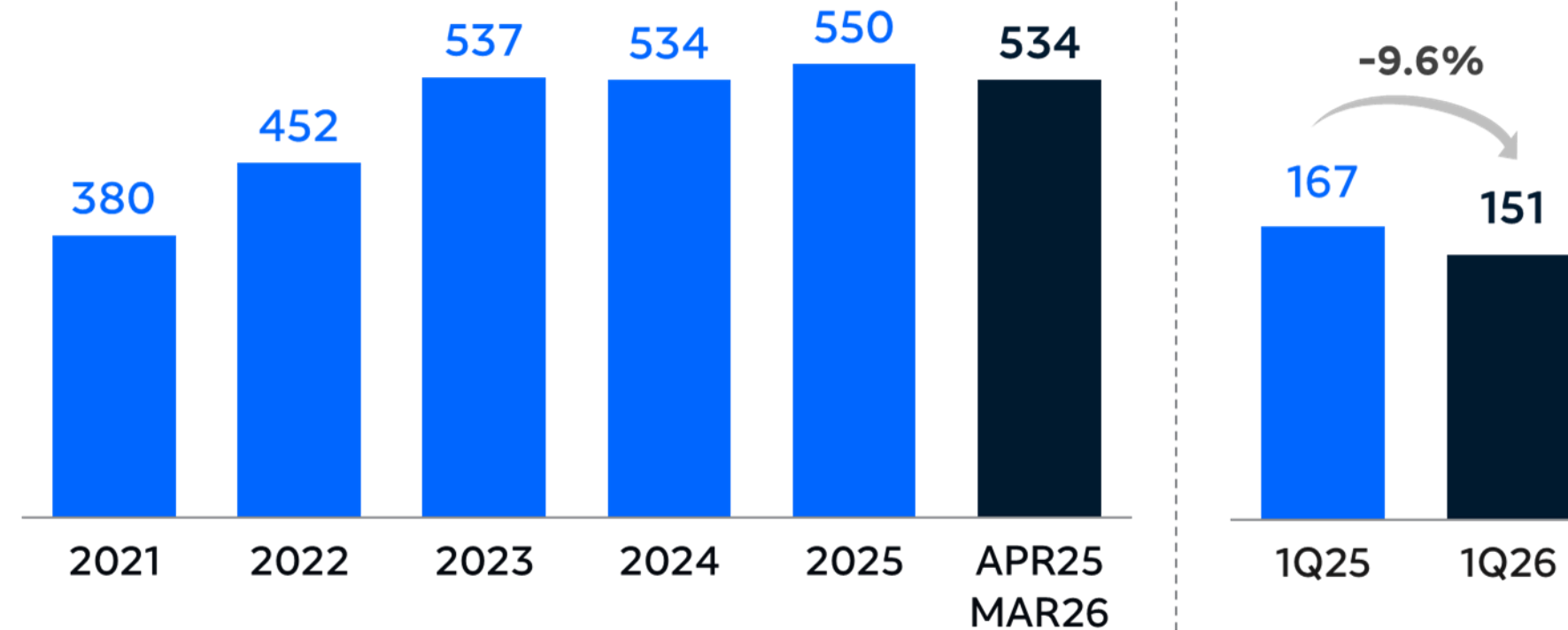




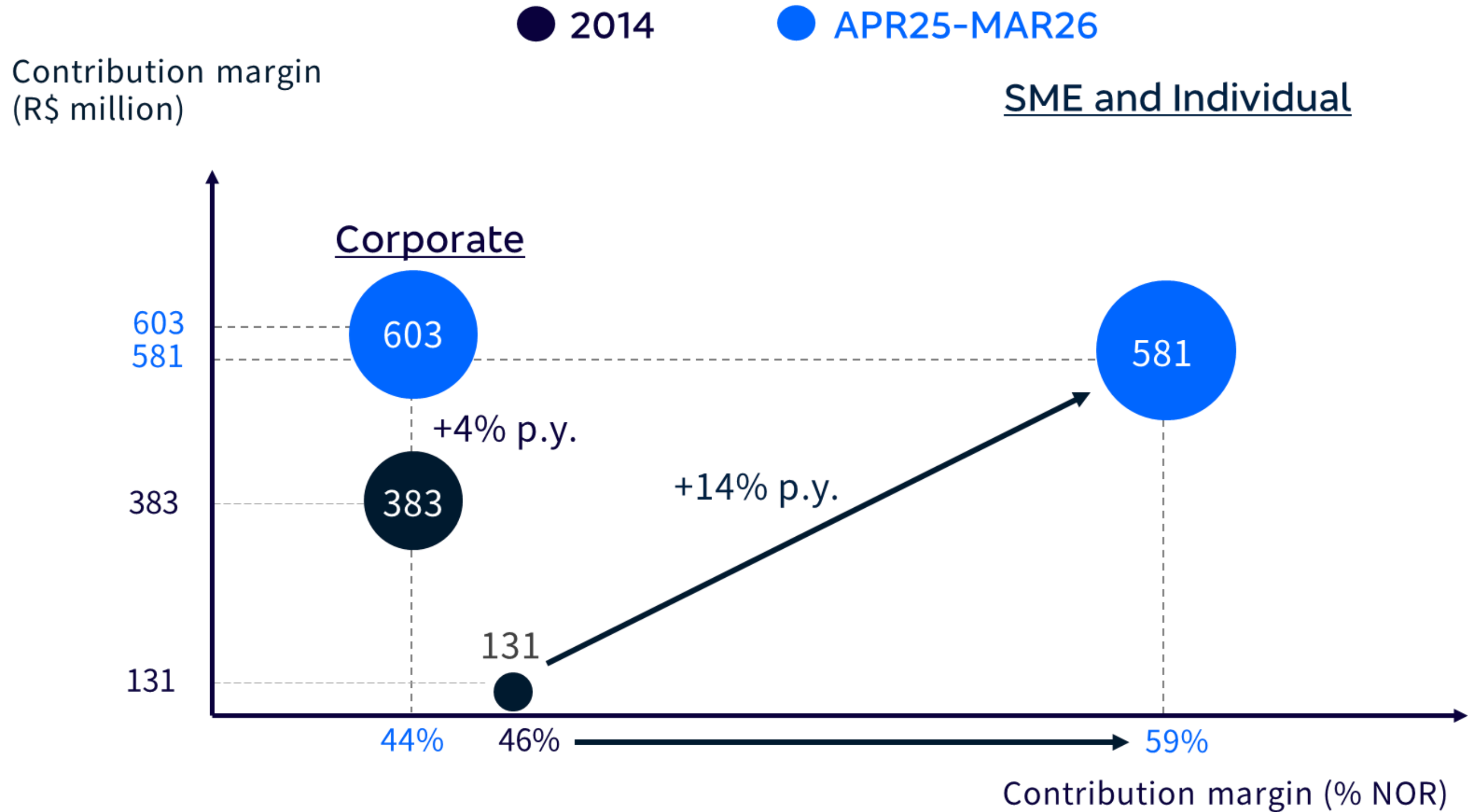
Net Revenue and Average Ticket R\$ million



Net income R\$ million



Contribution Margin by segment



Contribution margin = NOR – Cost of services – Selling expenses

Atlântica

Hospitais e participações

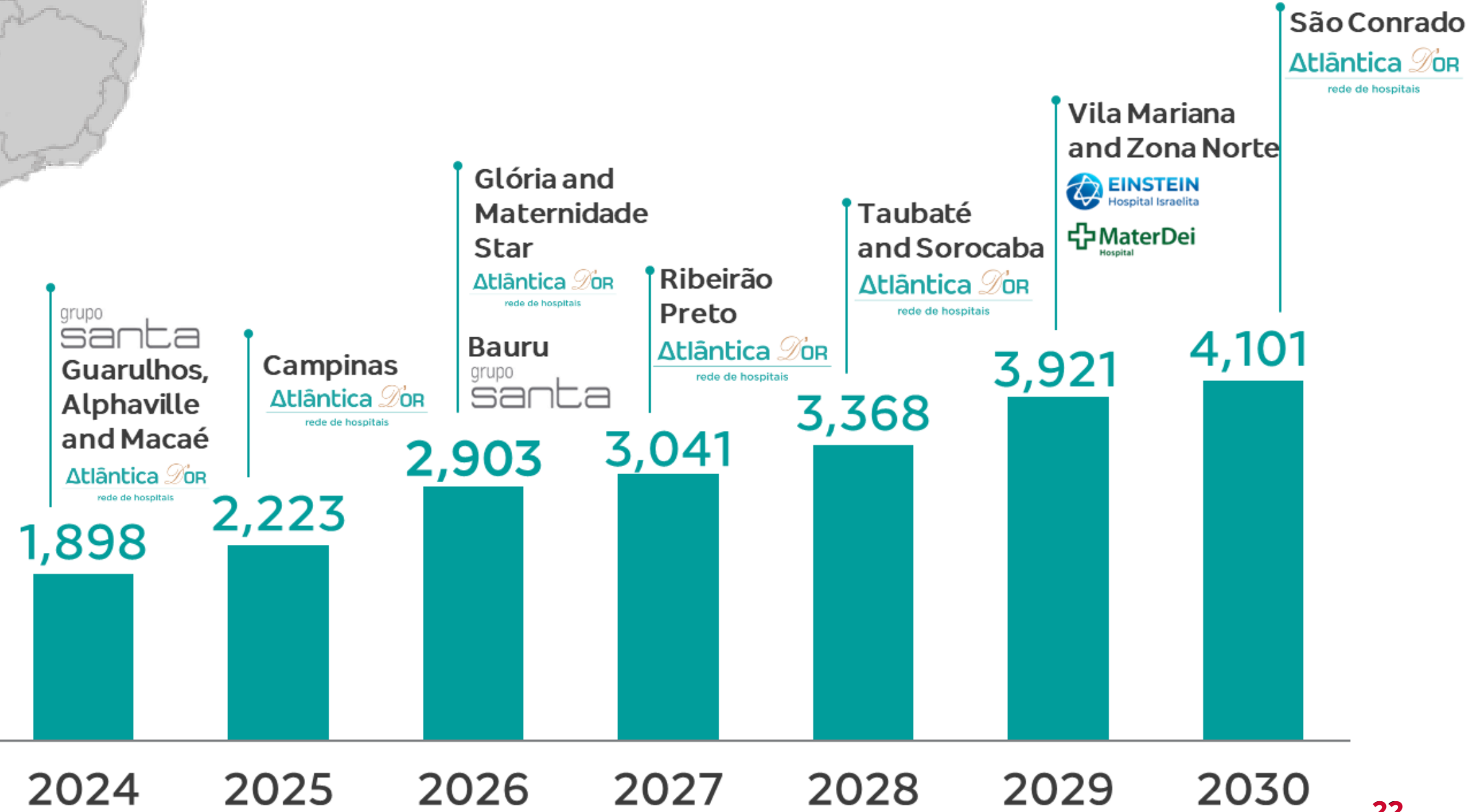


Evolution of total beds



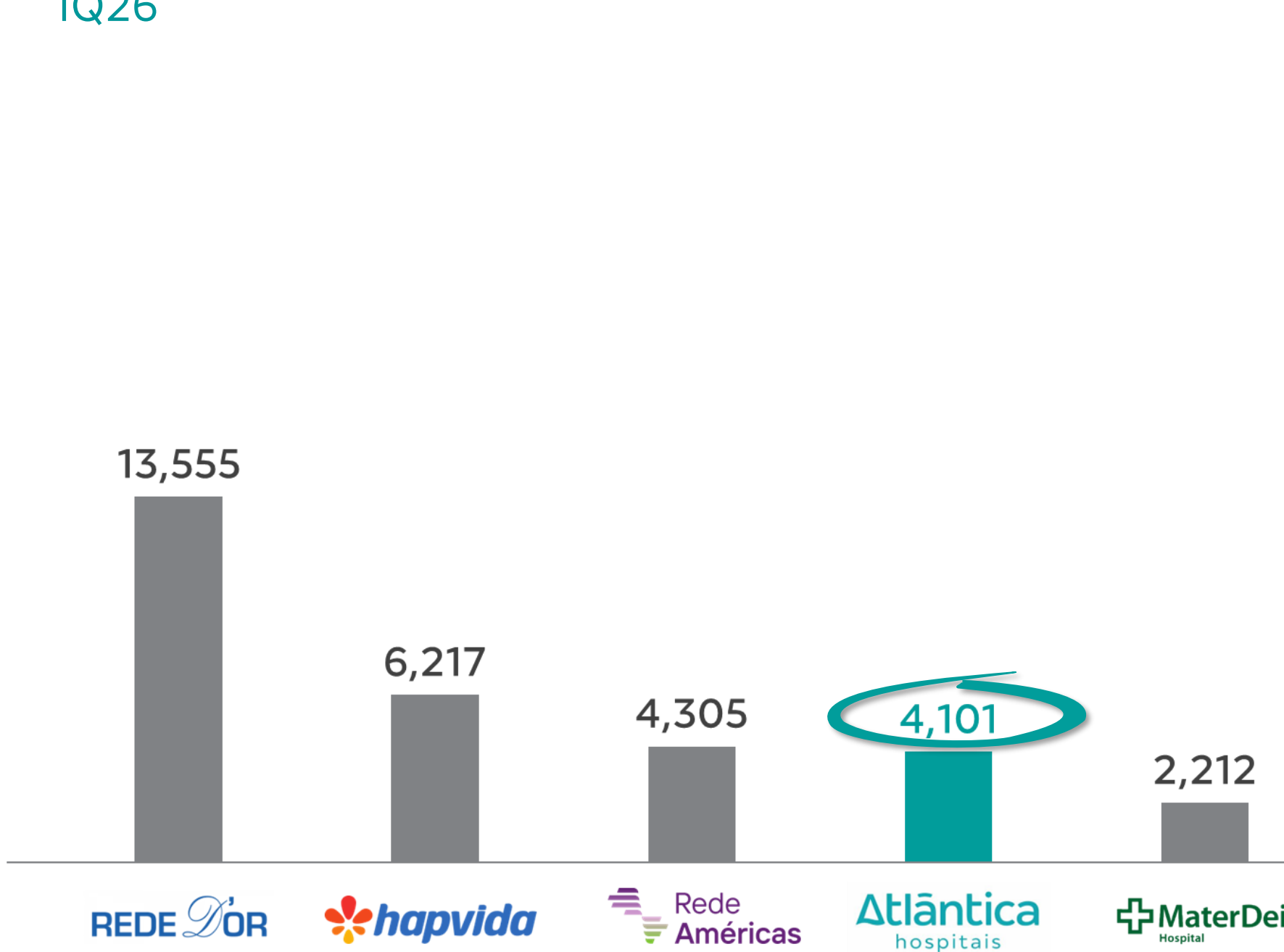
R\$ 5.0 billion
committed

R\$ 2.8 billion
Already deployed



4th largest in Brazil in terms of number of beds

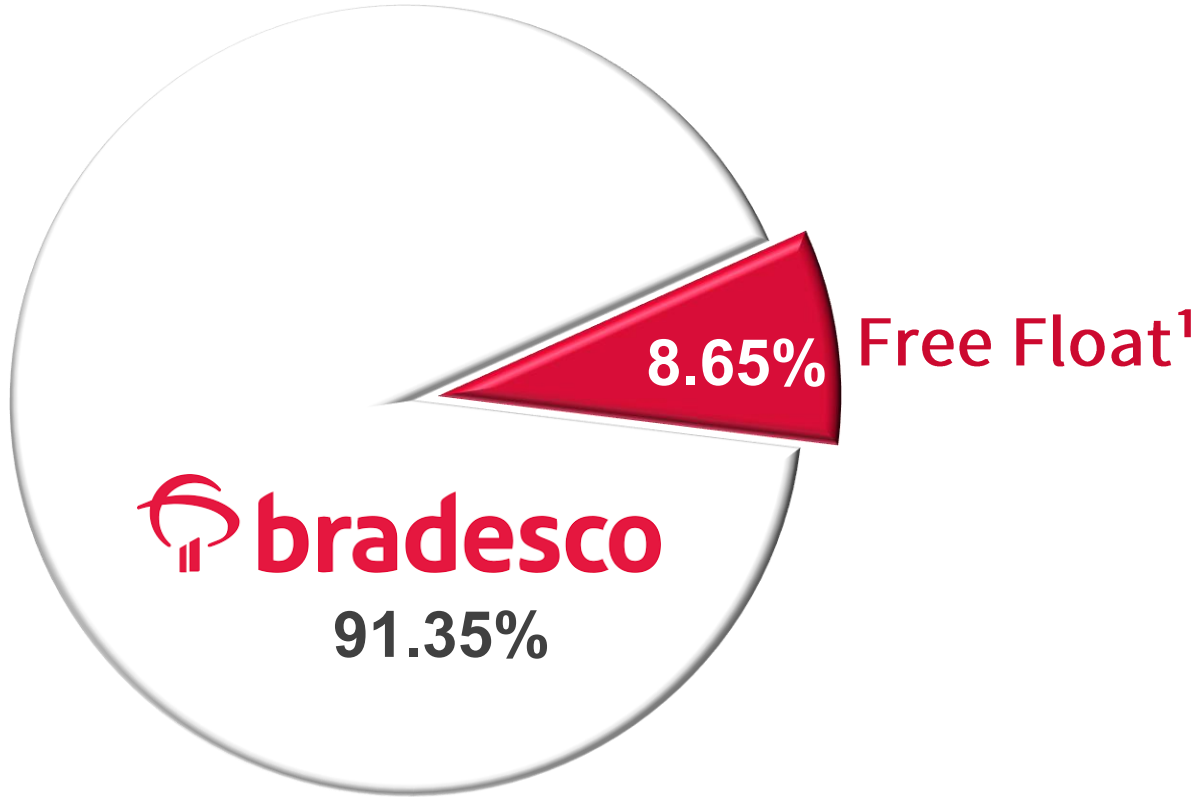
1Q26



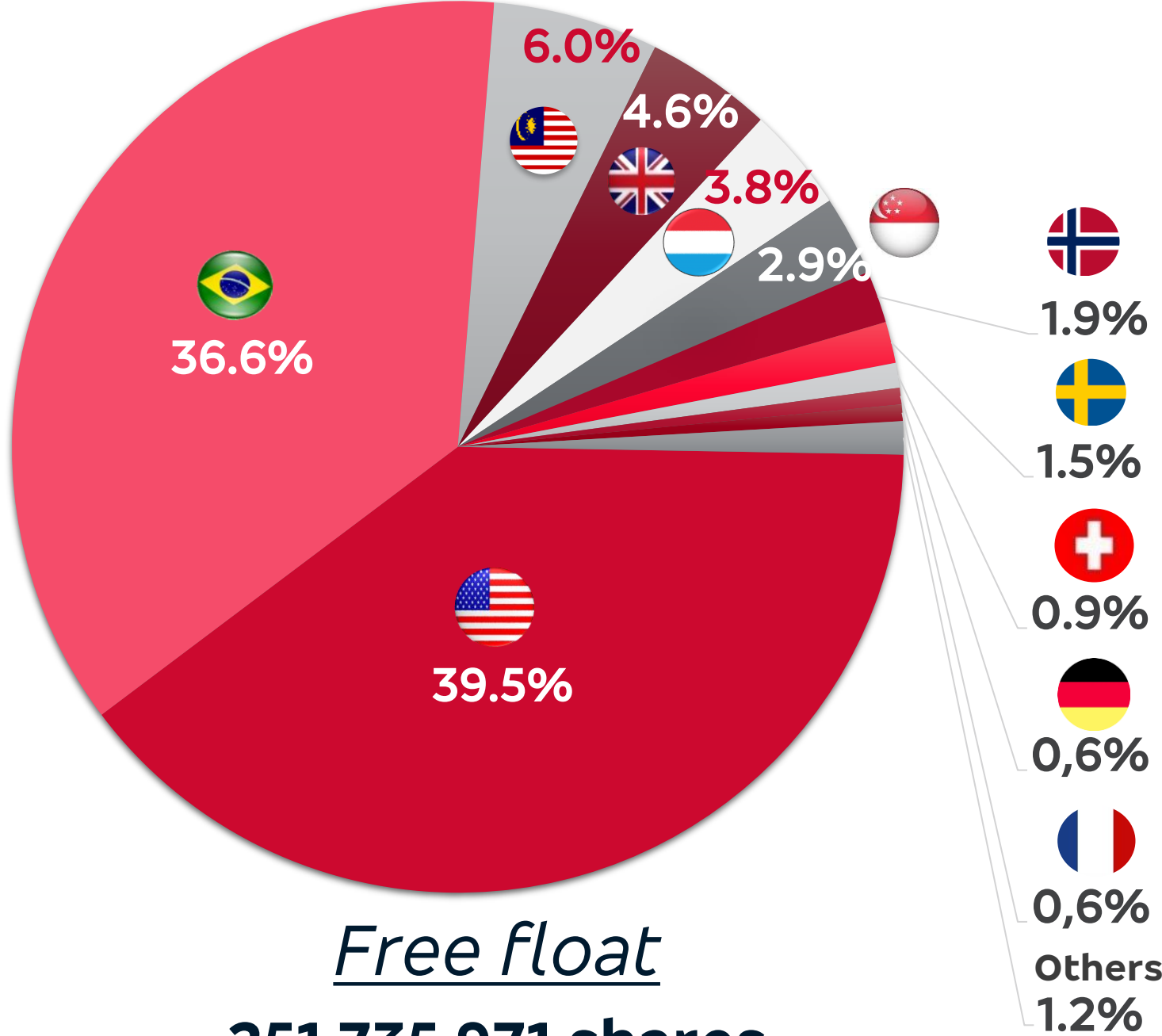
Assets	Date of partnership / Openings	# beds
Albert Einstein	March 2023	302
Vila Mariana	4Q29	302
Mater Dei	December 2023	251
Zona Norte	4Q29	251
Atlântica D'or	May 2024	2,100
Guarulhos	November 2024	268
Alphaville	November 2024	212
Macaé	November 2024	140
Campinas	April 2025	325
Glória	February 2026	337
Maternidade Star	March 2026	173
Ribeirão Preto	2Q27	138
Taubaté	1Q28	161
Sorocaba	2Q28	166
São Conrado	3Q30	180
Grupo Santa	October 2024	1,448
Santa Lúcia Gama (DF)	October 2024	199
Santa Lúcia Sul (DF)	October 2024	402
Santa Lúcia Norte (DF)	October 2024	201
Santa Lúcia Taguatinga (DF)	October 2024	24
Hospital Ortopédico (MT)	October 2024	25
Hospital Santa Rosa (MT)	October 2024	163
Ânima Centro Hospitalar (GO)	October 2024	192
Hospital do Coração (MS)	October 2024	72
Hospital Bauru (SP)	May 2026	170
TOTAL		4,101

Globalized ownership structure

May/26



Total Capital
2,924,199,731 shares

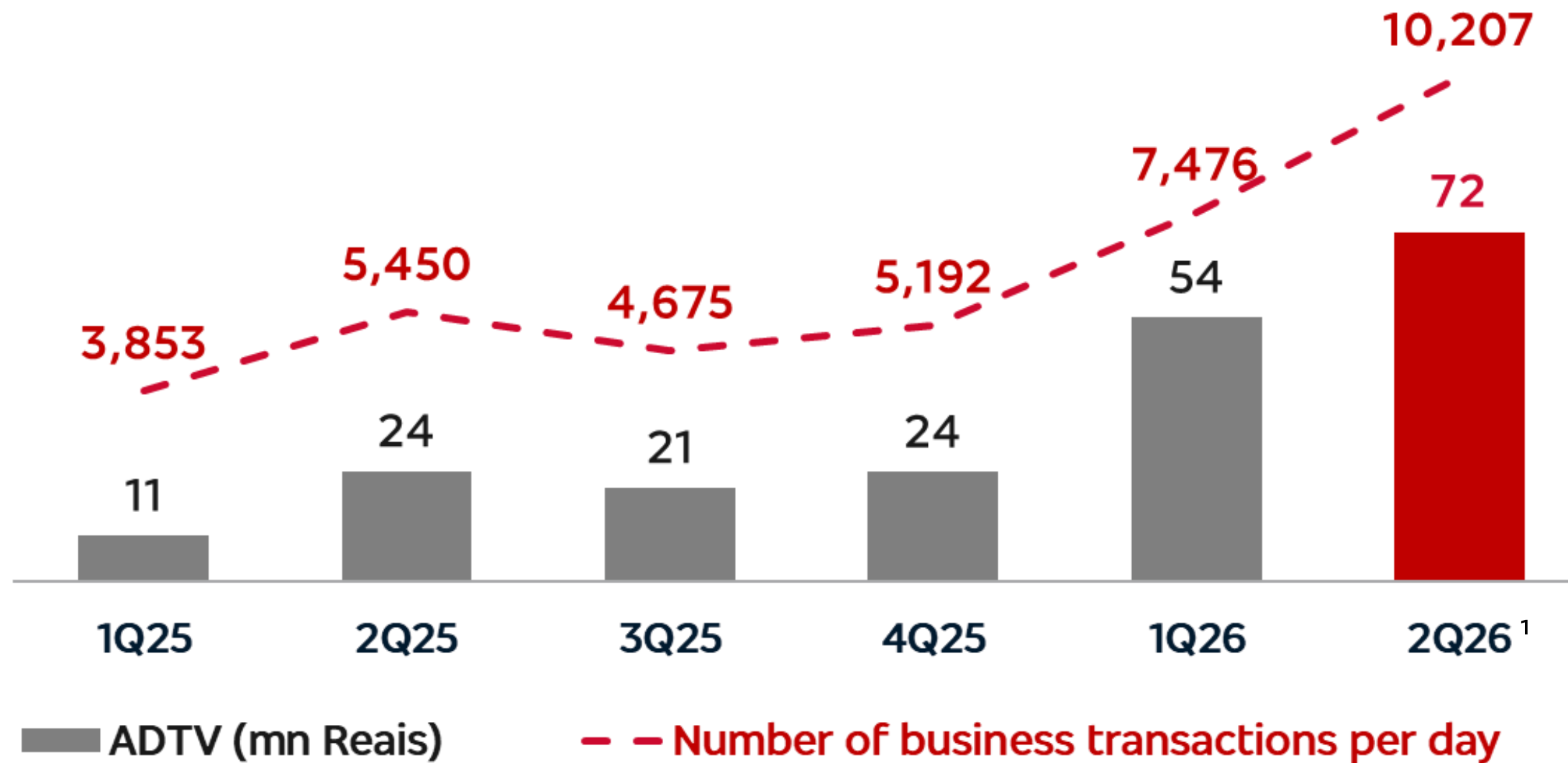


Free float
251,735,971 shares

Source: Bradsaúde | Updated May 29, 2026 ¹Includes Administrators

Increasing liquidity of SAUD3

Bradsaúde launching on February 27, 2026 tripled the ADTV



¹Last updated June 22, 2026

Corporate Restructurings

Consolidation of 100% of Odontoprev's earnings
(Minority shareholders line)

1 Bradesco Saúde Jan-Sept 2025 (9M25)

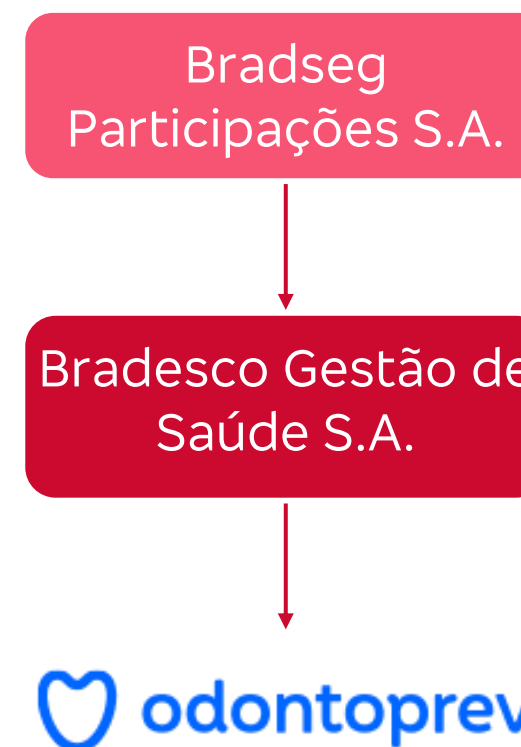


Sources (Only in Portuguese):

DF 2025 – Evento Societário

Material Fact 12.18.25

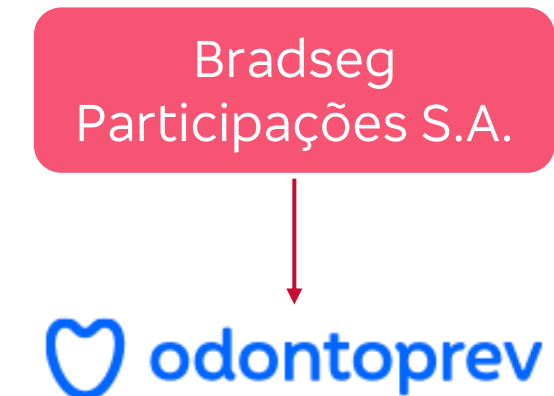
2 Bradesco Gestão de Saúde Jan-Nov 2025 (11M25)



DF 2025 – NE 9 Participações Societárias

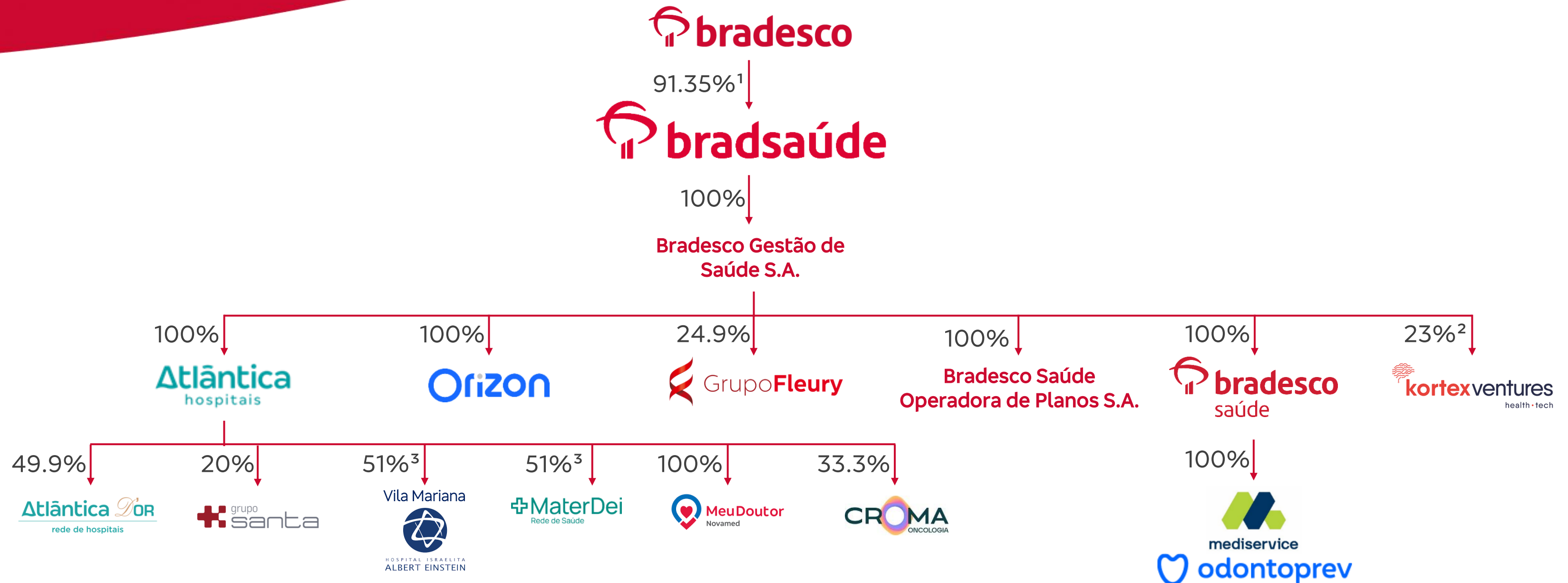
Material Fact 01.06.26

3 Bradseg Jan-Dec 2025 (12M25)



Material Fact 03.31.26

Corporate structure



¹Excludes 732,100 treasury shares from the calculation of the ownership stake;

²Financial investment in a private equity fund;

³Joint ventures to be formed between Atlântica Hospitais and Mater Dei and Einstein for the construction of the Zona Norte and Vila Mariana hospitals, respectively. Operations are scheduled to begin in 2030, at which point the joint ventures will become a joint venture controlled by the Company, which will hold a 51% stake.

Upcoming Investor Relations Events

Date	Broker	Location	Event
Aug 3			Earnings Release Q226
Aug 4			Videoconference Q226
Aug 4			Investor Presentation São Paulo
Aug 17			27 ^a Annual Conference São Paulo
Aug 18			CEO Conference Brazil Rio de Janeiro
Aug 24	J.P.Morgan		Consumer and Healthcare Check Up São Paulo
Sep 8			Citi GEMS Conference 2026 NY
Sep 9			Global Emerging Markets Conference NY
Sep 15-16	Morgan Stanley		29th Annual Latin America Conference London
Sep 29-30			BTG CEO Conference NY
Oct 15			Healthcare Day SP

Bradsaúde's investor relations activities, including conferences, webcasts, one-on-one meetings, and public presentations, are always conducted with the participation of the Company's CEO, CFO, and/or Head of Investor Relations.

INVESTOR RELATIONS

E-mail: ir@saud3.com.br