



Corporate Presentation

1Q26

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.

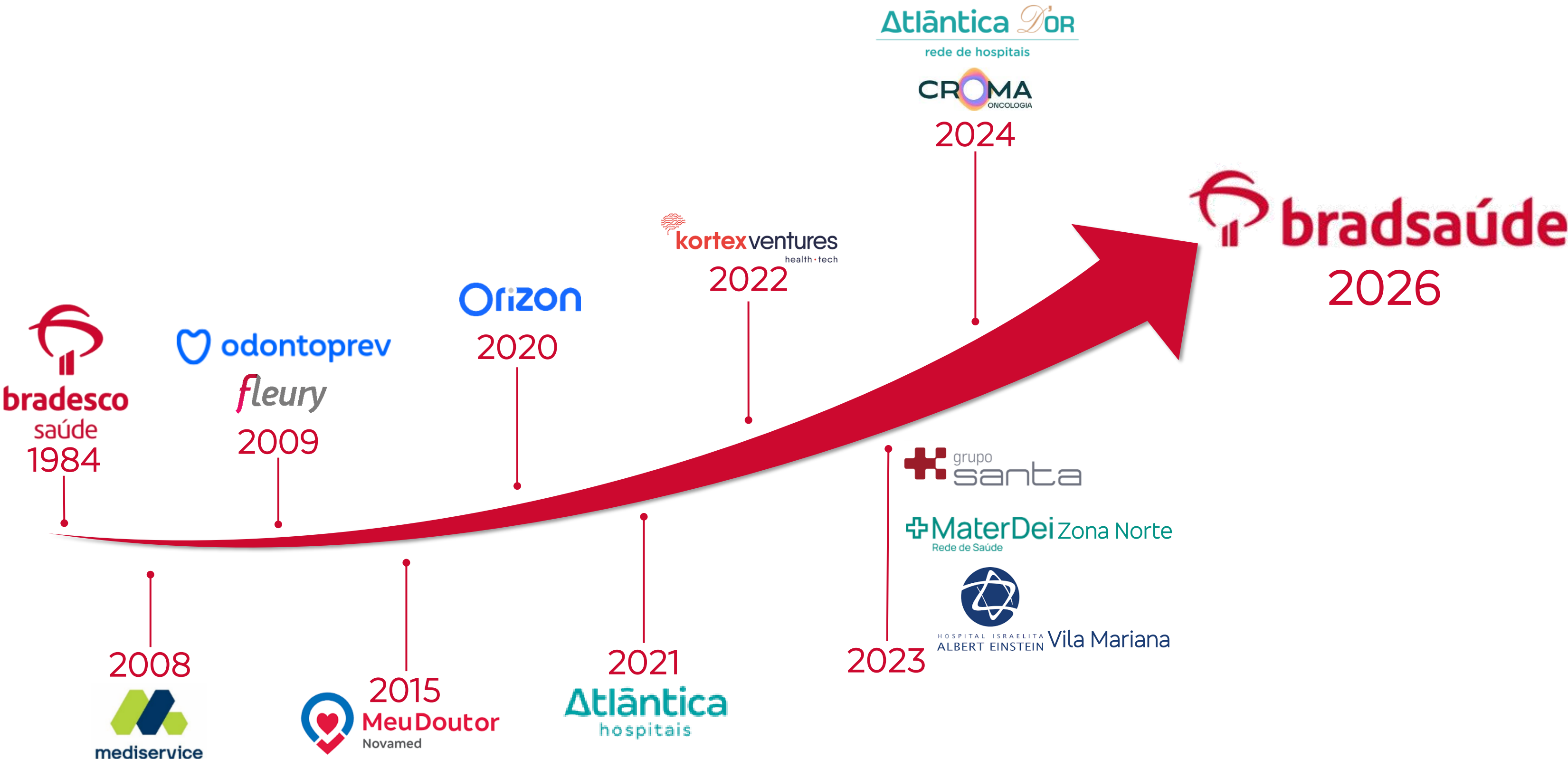
We bring together health and dental insurance providers, hospitals, primary care clinics, technology, and investments in diagnostics and oncology.

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


+600 laboratories


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


4 oncology clinics












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


1,448 beds


1,920 beds


302 beds


251 beds

3,921 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



Loss ratio

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



Novamed Appointments

Integrated primary care system



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



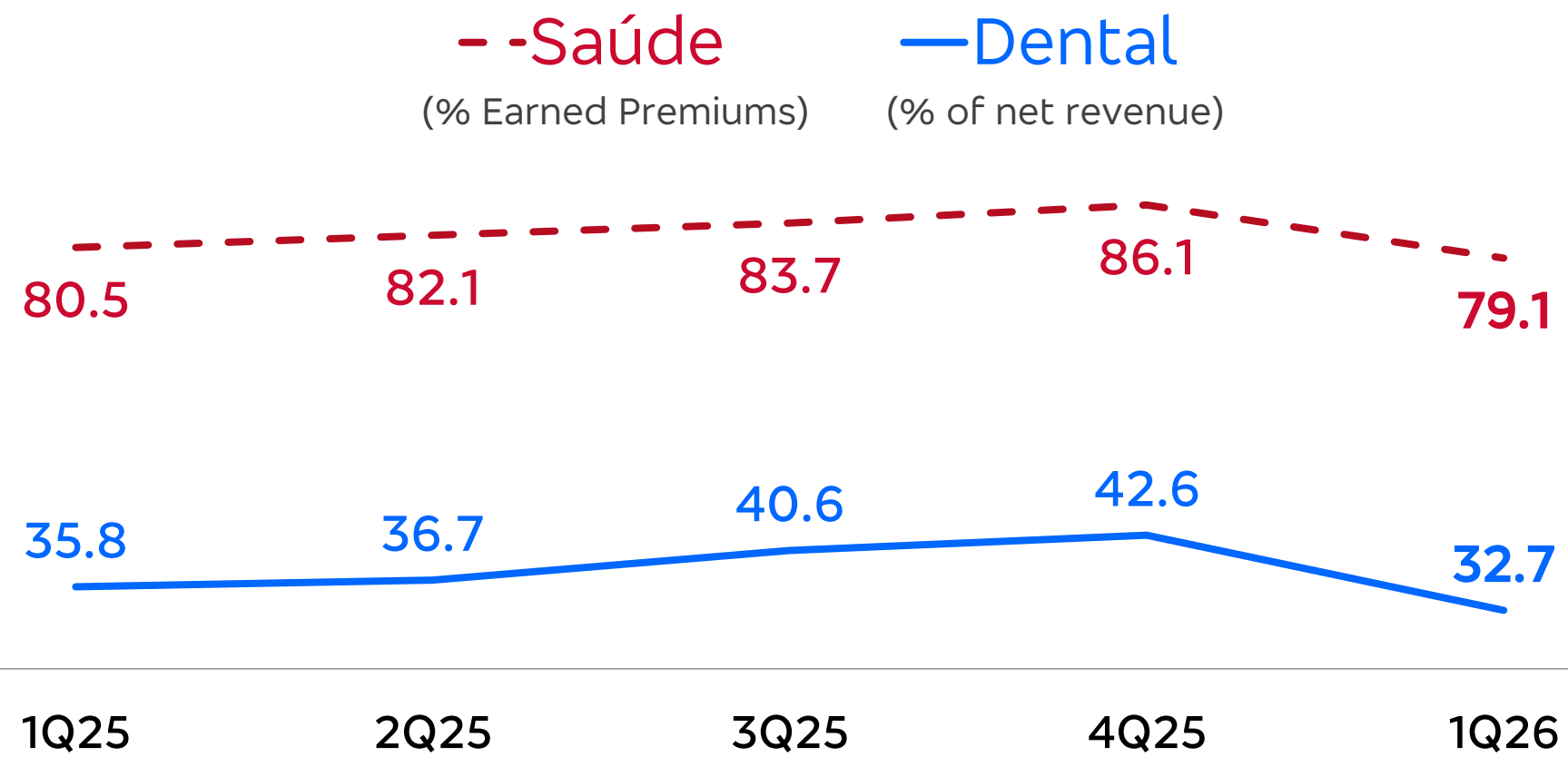
Net additions of **193,000** beneficiaries in the quarter and **710,000** over the past 12 months result in a total of **13.4** million members

ROAE 12M

24.8%

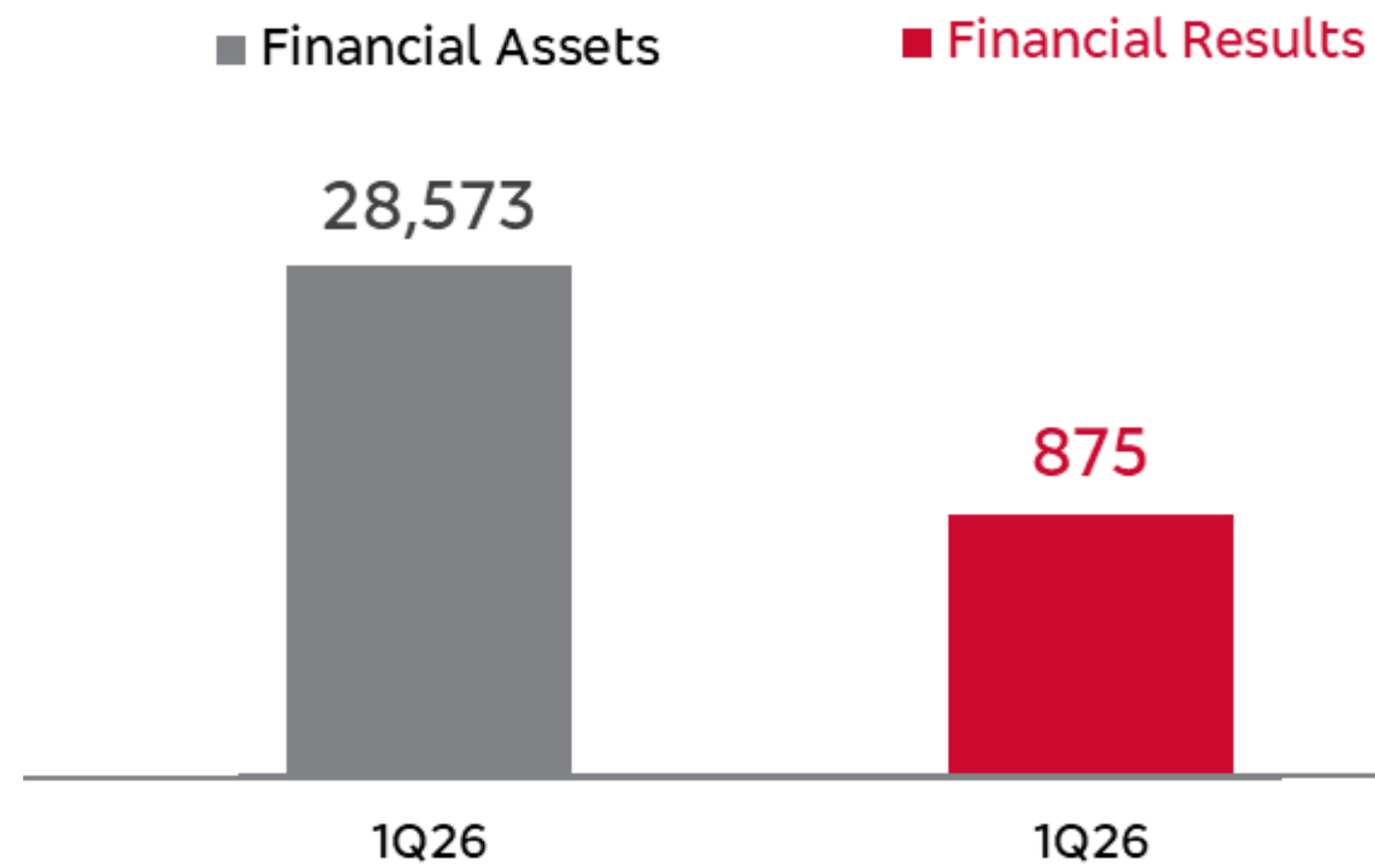
Loss ratio

✓ **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

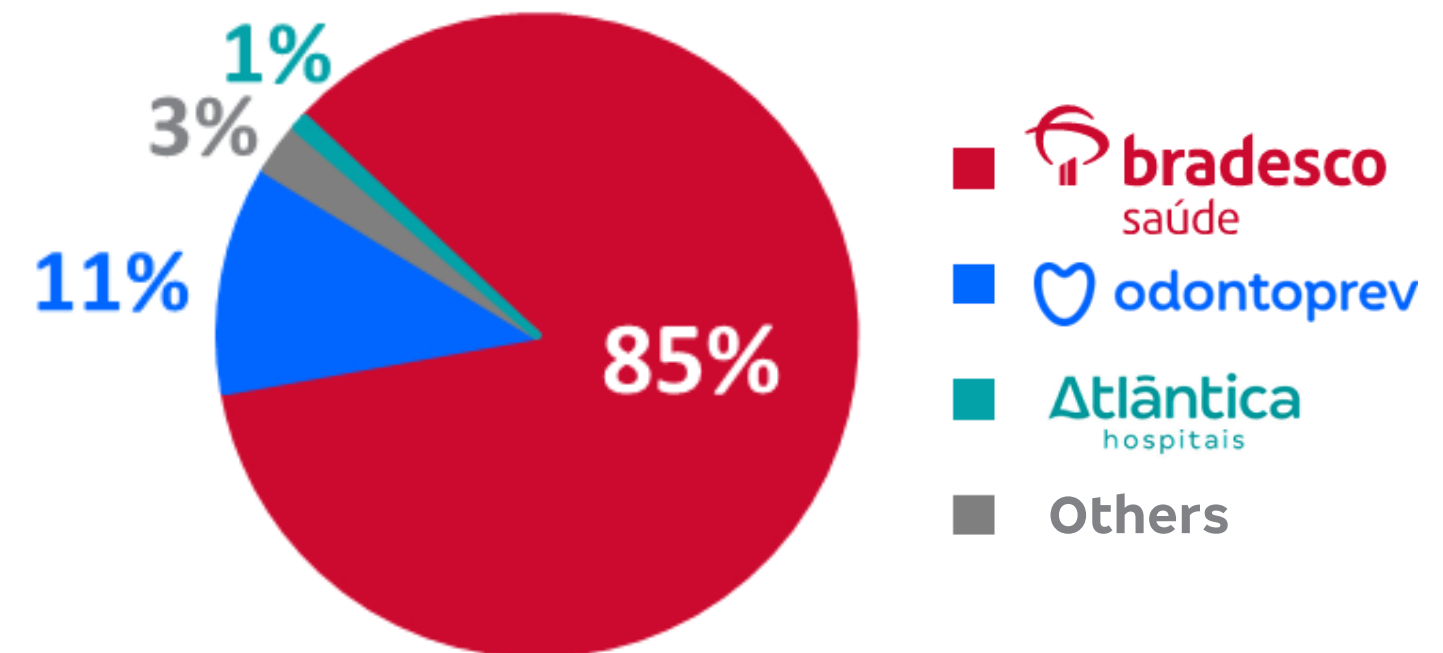
ROAE

12M

24.8%

Composition of Net Income

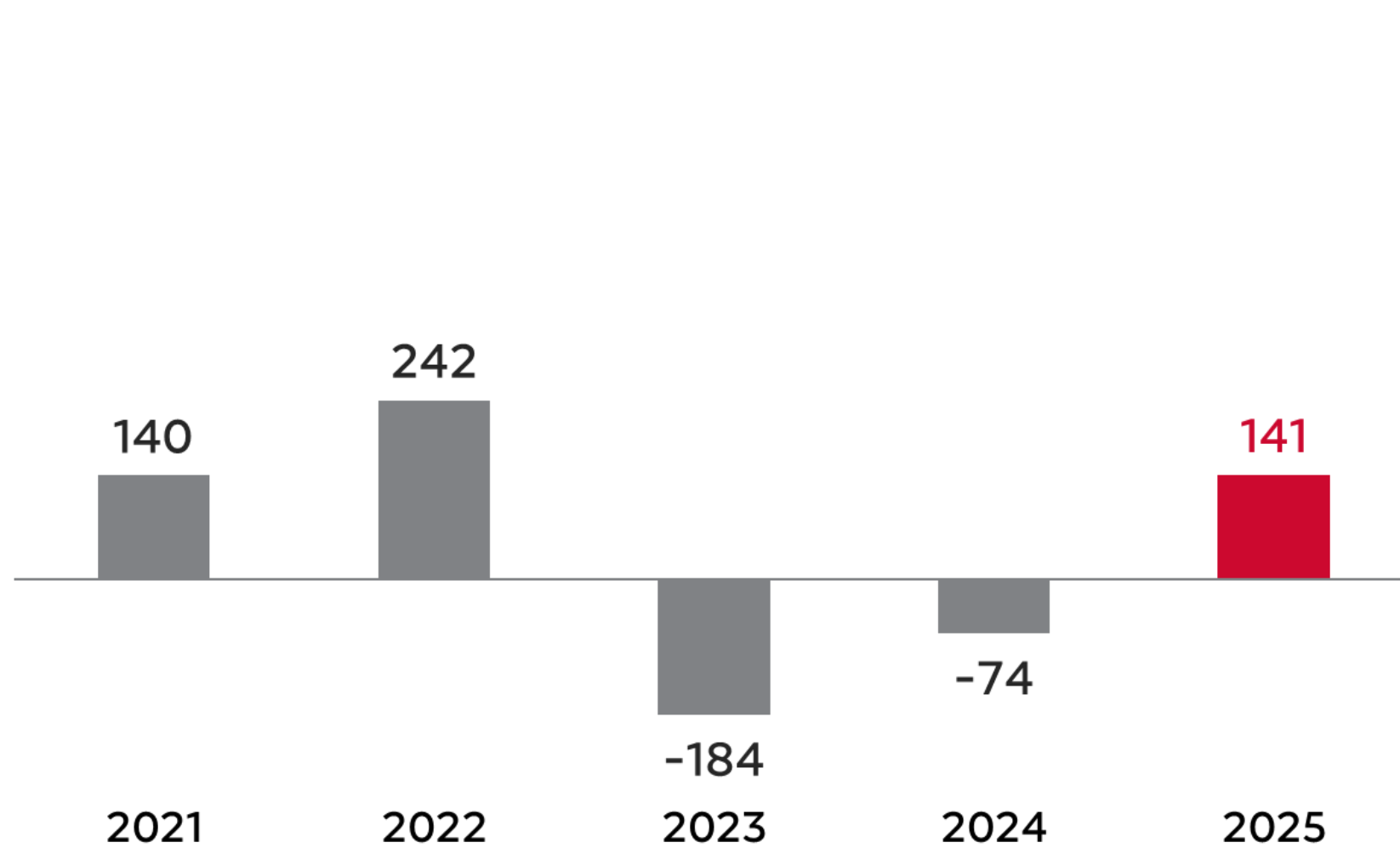
1Q26





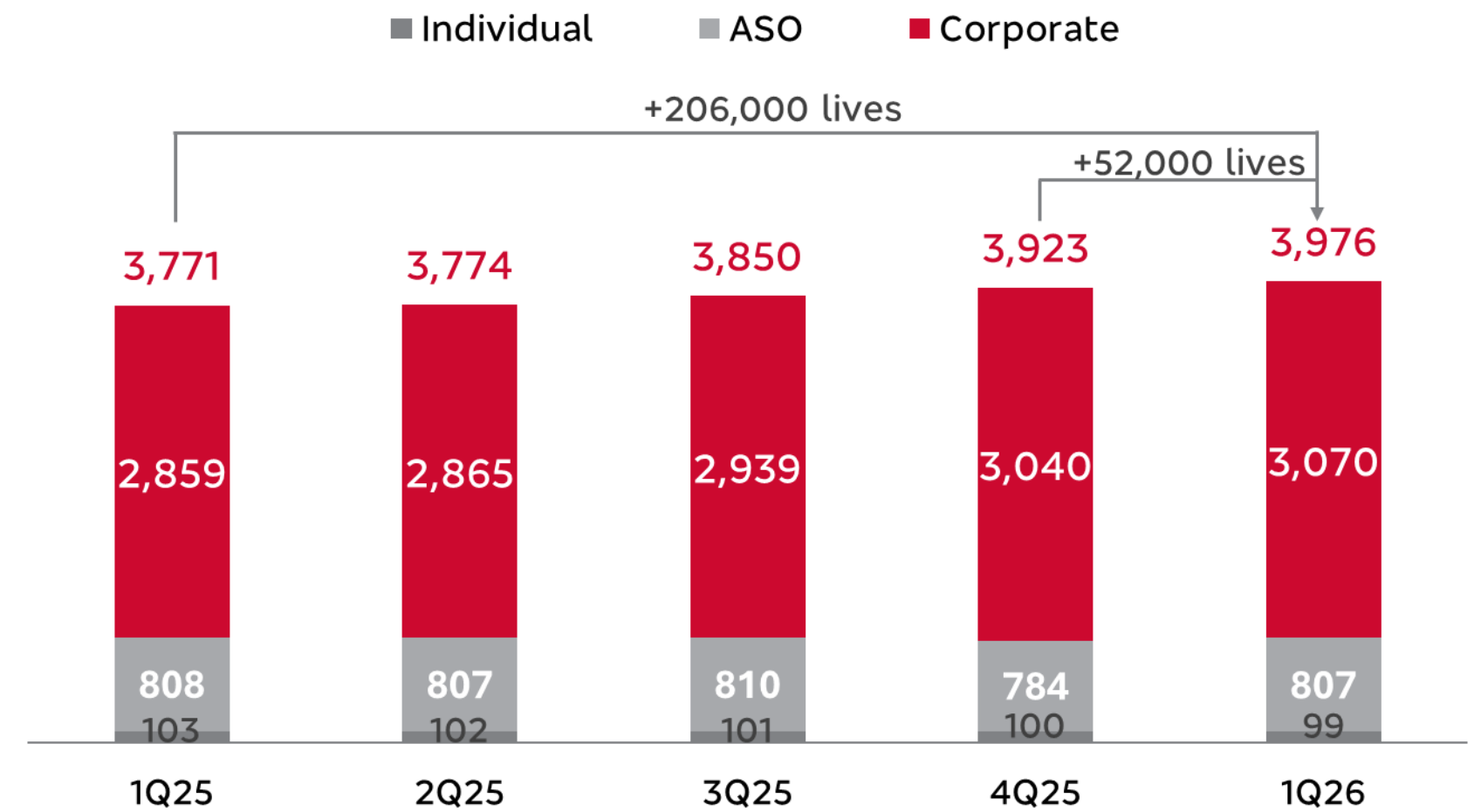
Net additions LTM

Thousand lives



Beneficiaries

Thousand lives

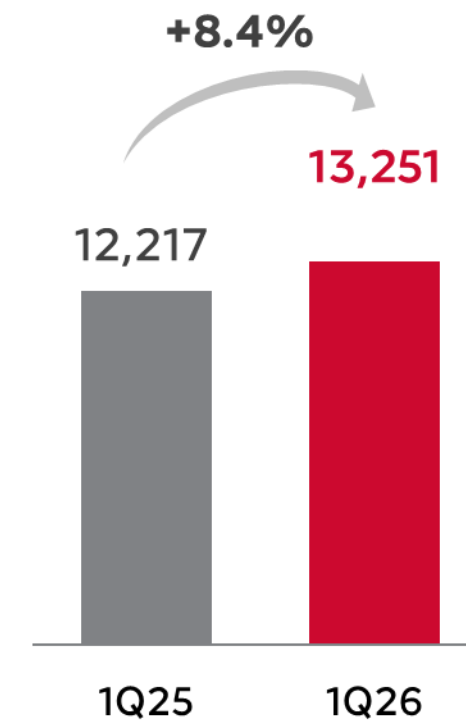
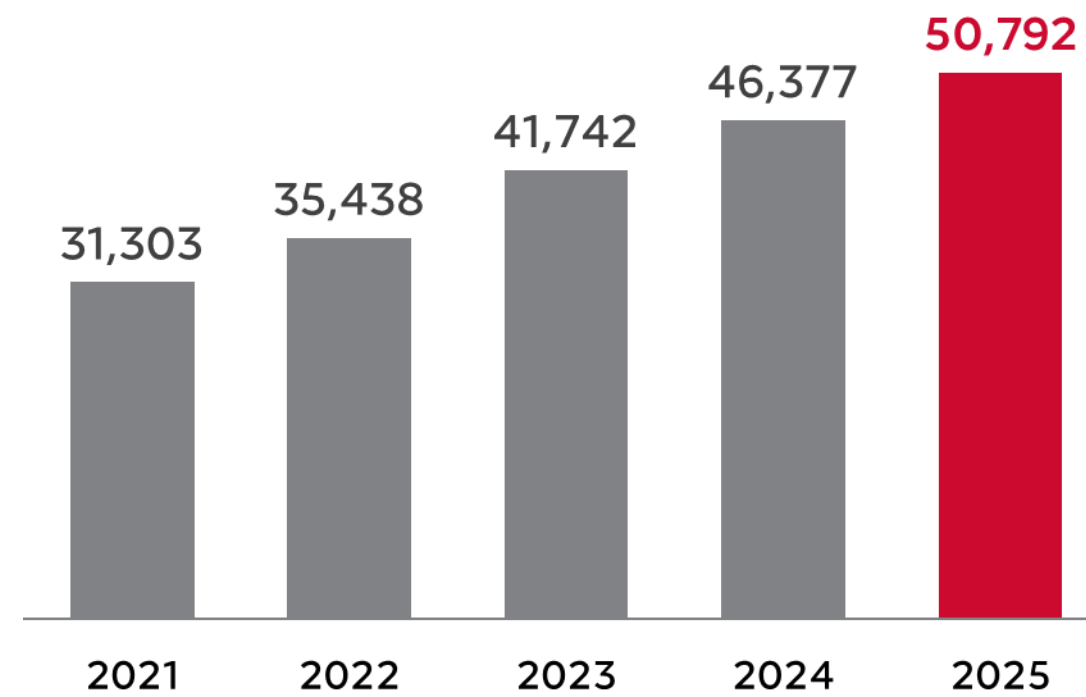




Written Premiums

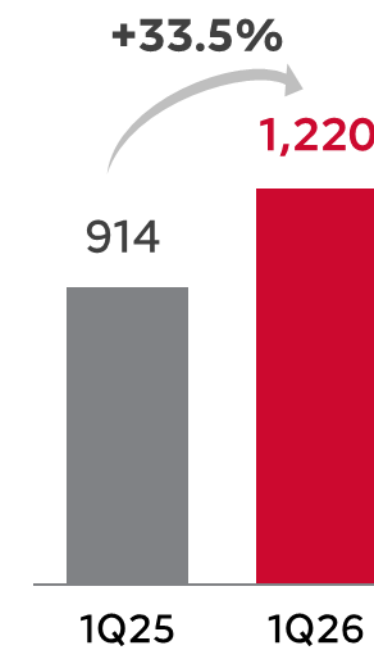
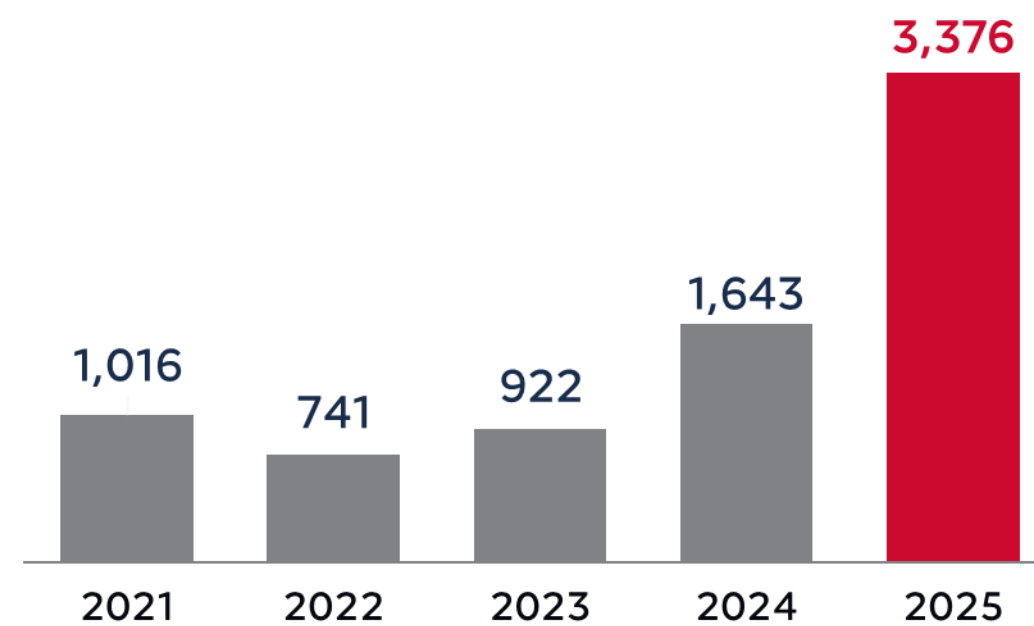
R\$ million

— CAGR: 12.1% —



Net income

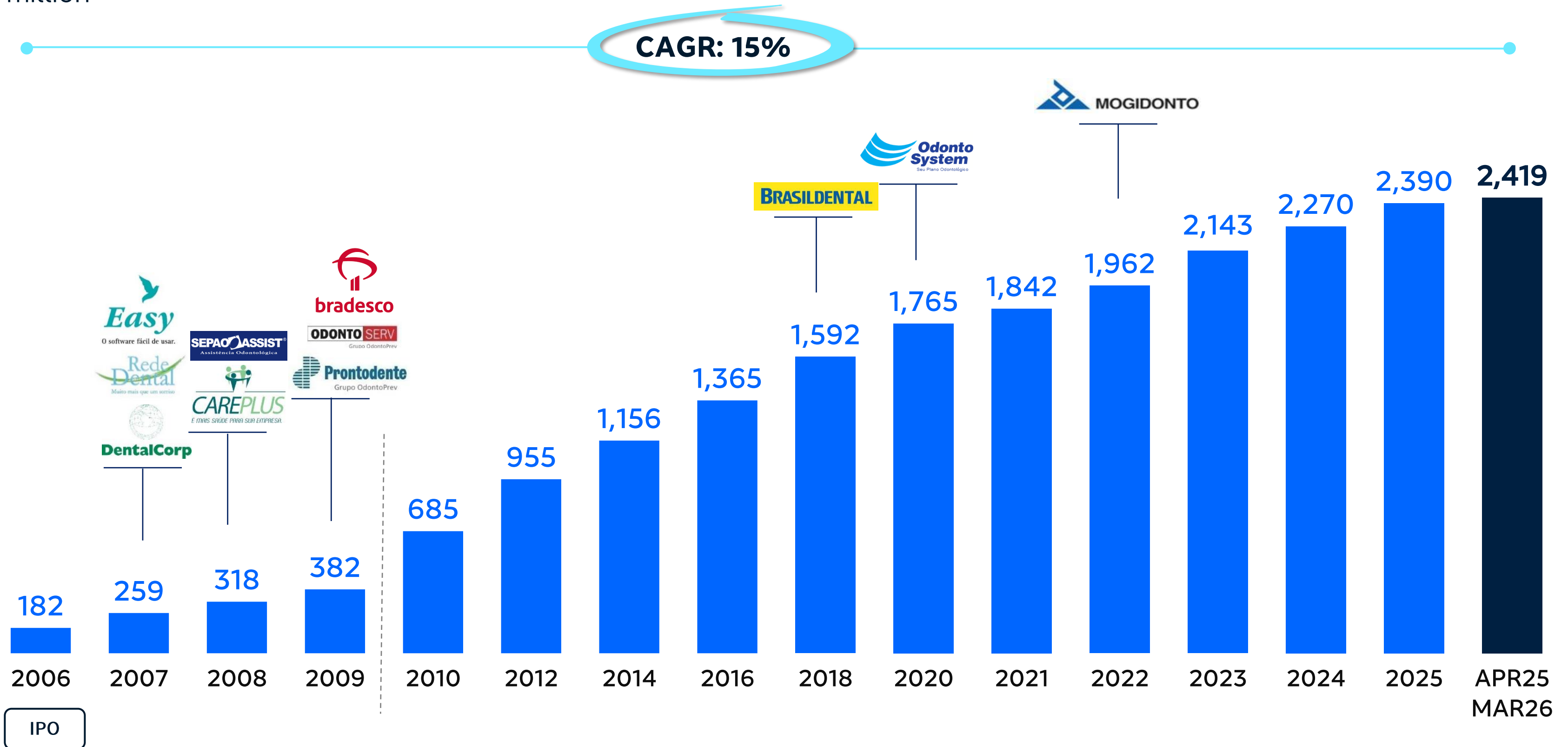
R\$ million



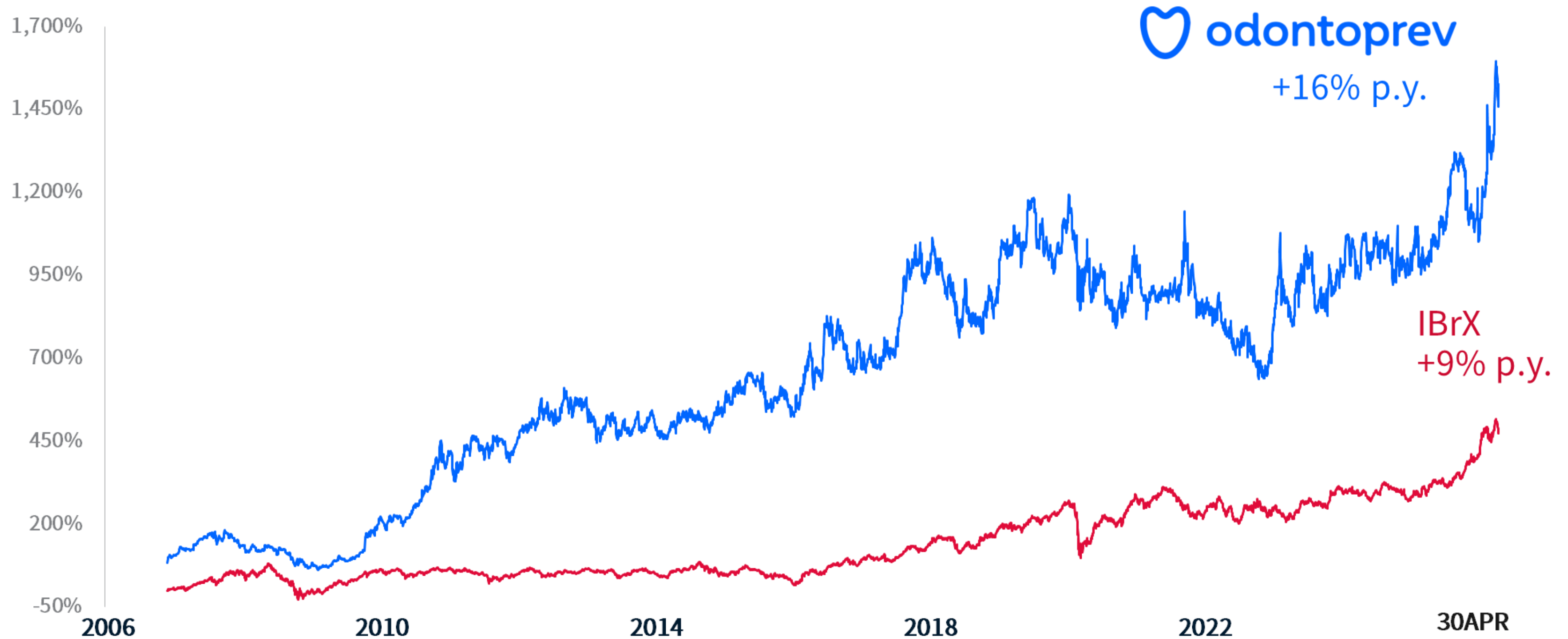


Odontoprev: Net revenue has grown at a CAGR of 15% since the IPO in 2006

R\$ million



Total return to Odontoprev shareholders since the IPO x IBrX

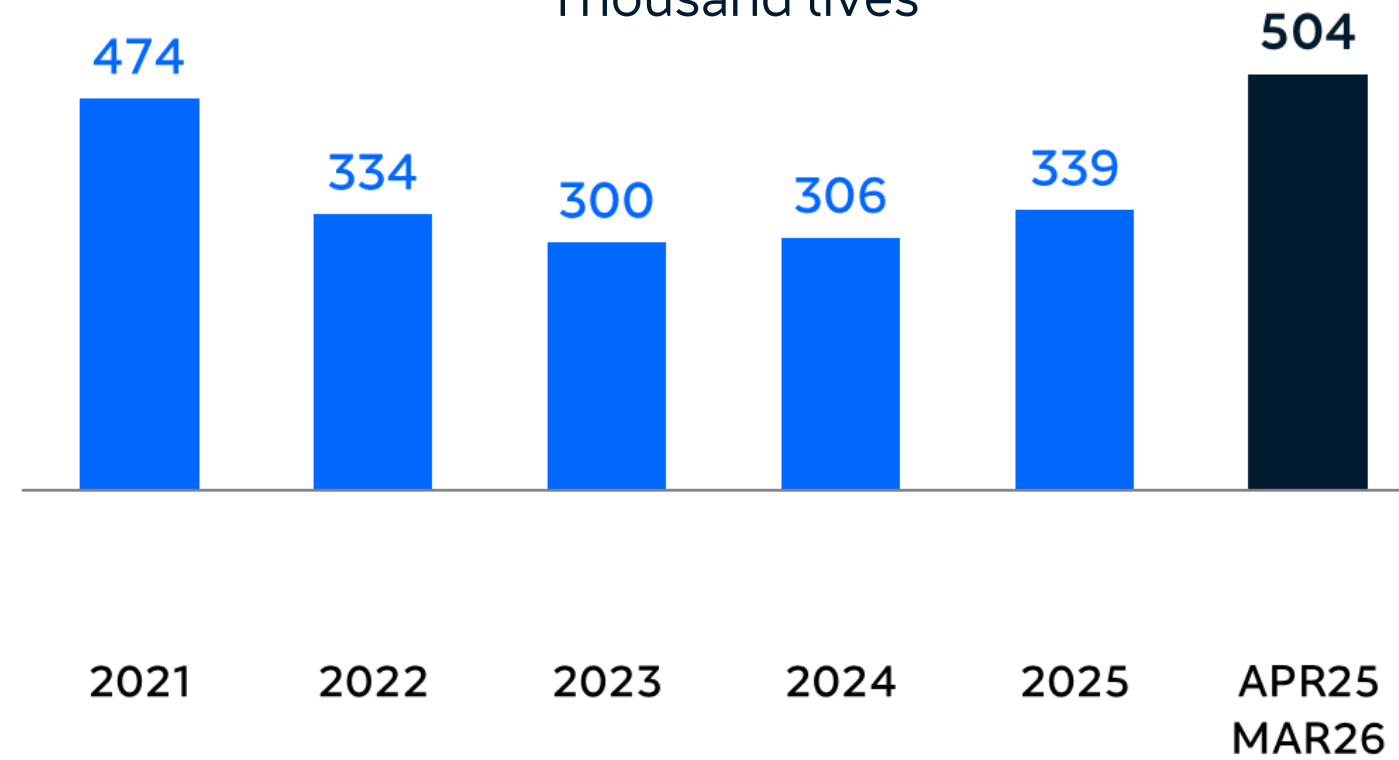


Source: Odontoprev/ B3 | Updated: April 30, 2026



Net additions LTM

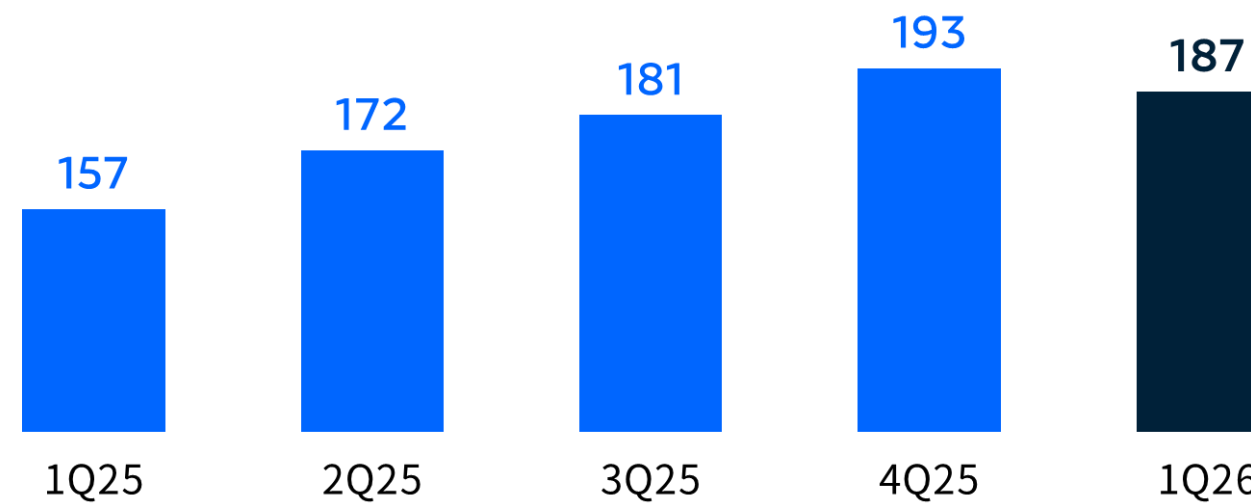
Thousand lives



bradesco SME: Net additions LTM

dental

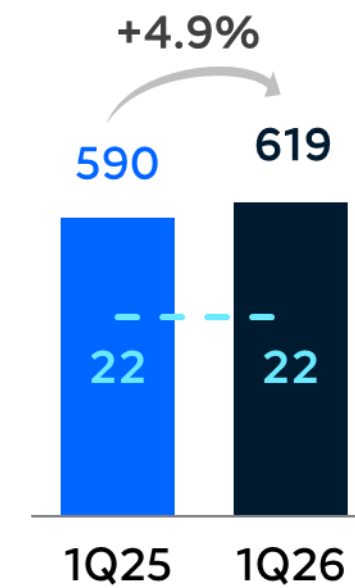
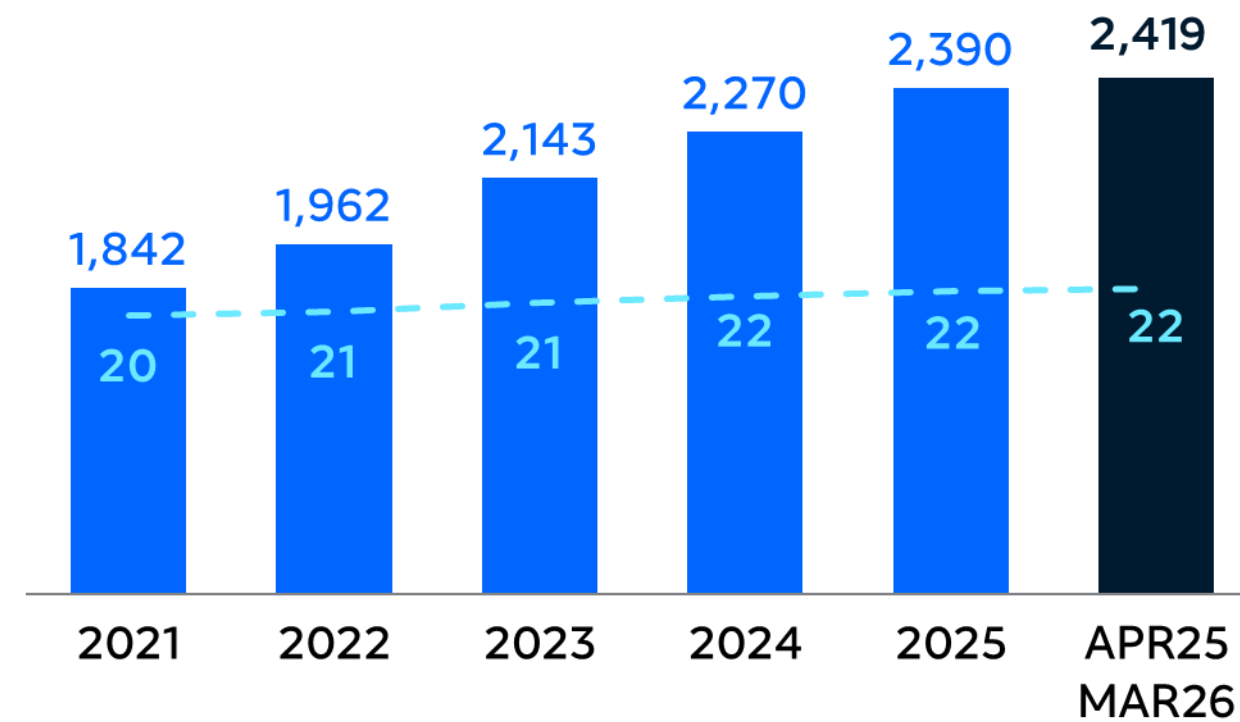
Thousand lives





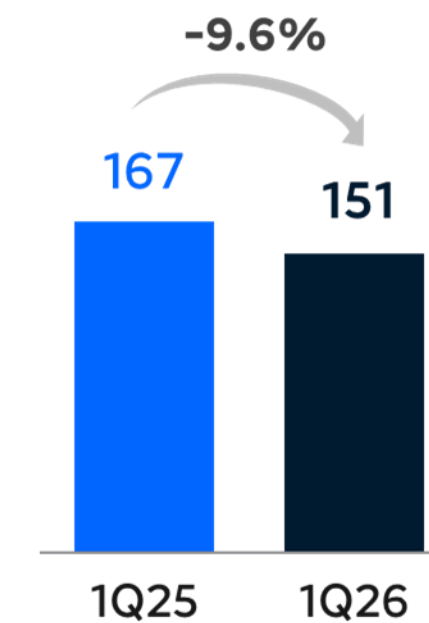
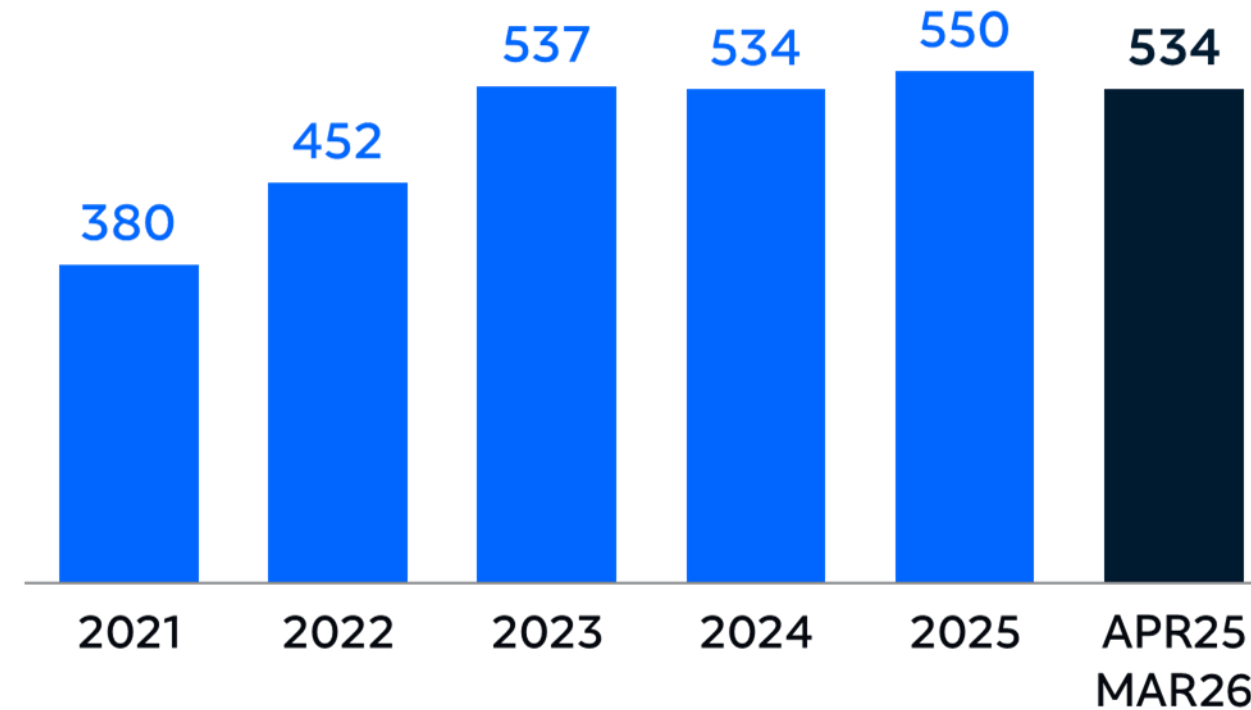
Net Revenue and Average Ticket

R\$ million

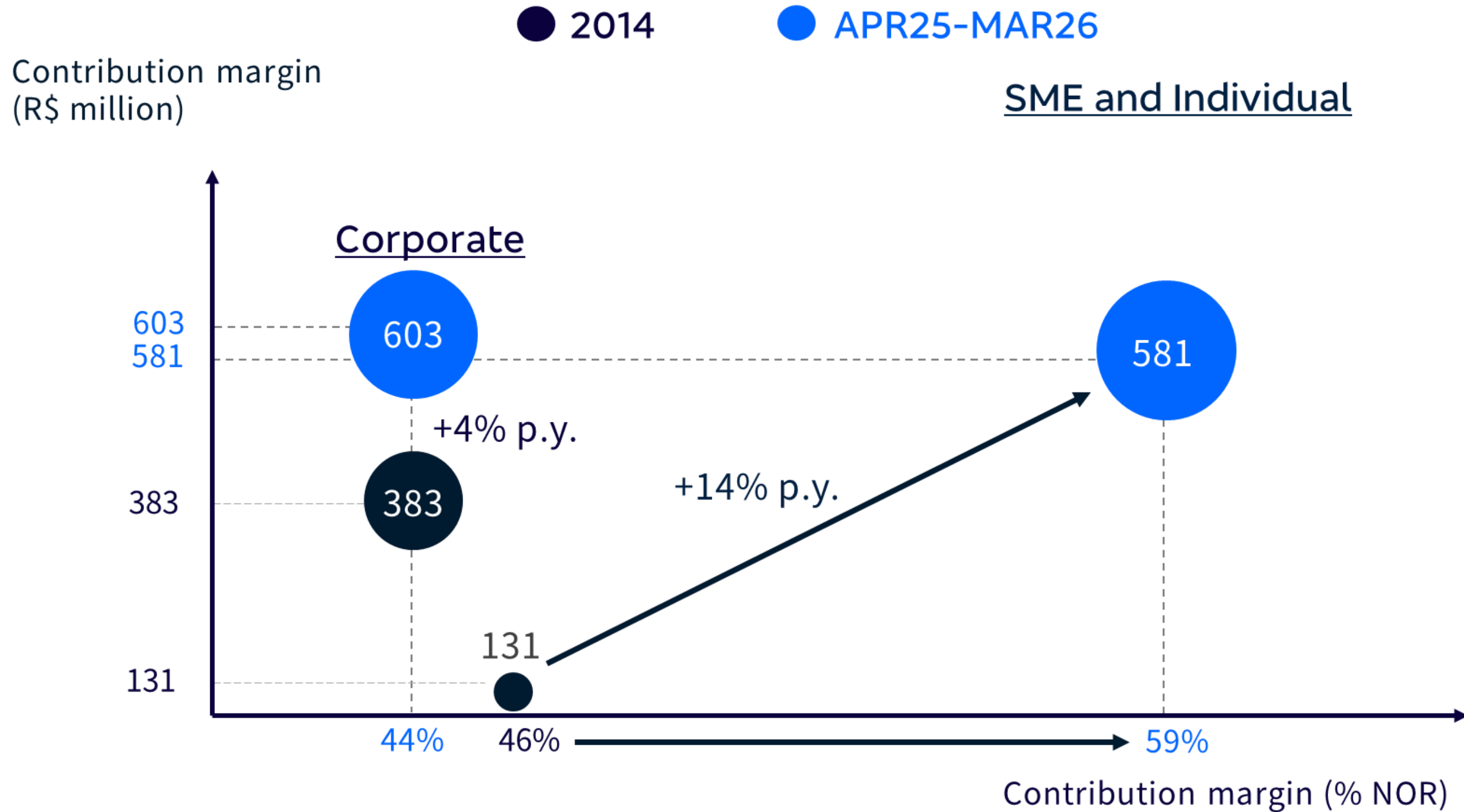


Net income

R\$ million



Contribution Margin by segment



Contribution margin = NOR – Cost of services – Selling expenses

Atlântica

Hospitals and investments



3,921 beds

R\$ 4.8 billion
Total committed

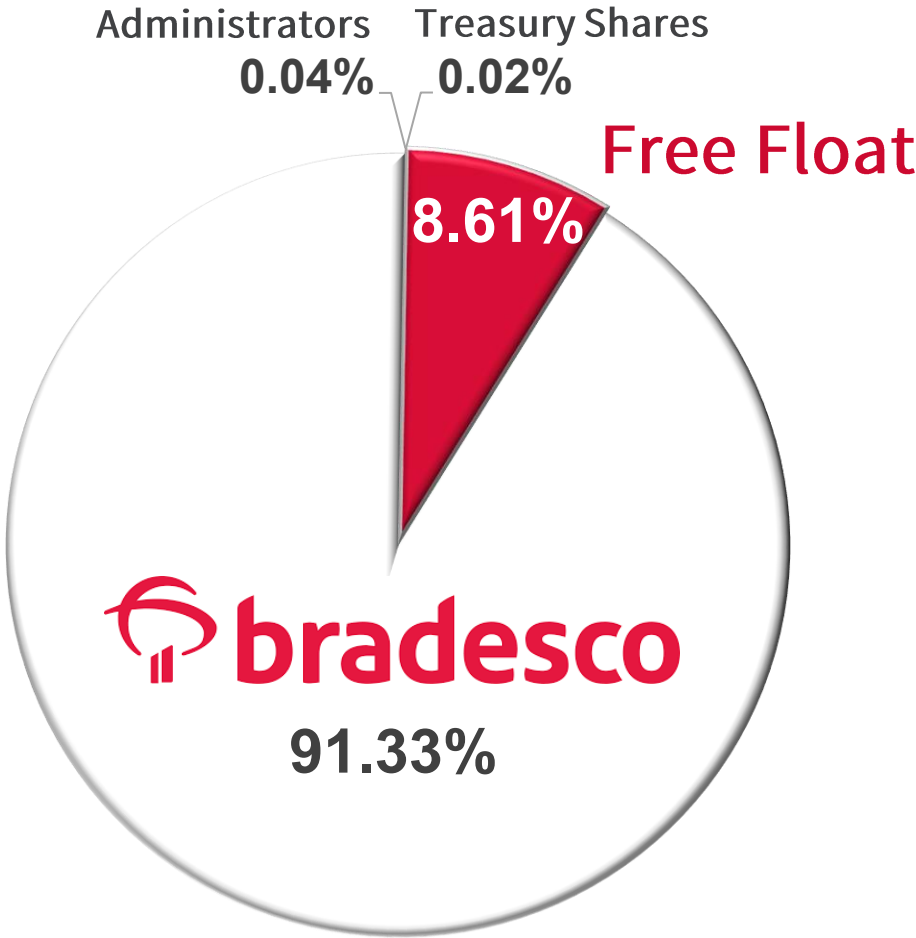
R\$ 2.8 billion
Already deployed

Assets	Opening	# beds
Grupo Santa	October 2024	1,448
Santa Lúcia Gama (DF)	-	199
Santa Lúcia Sul (DF)	-	402
Santa Lúcia Norte (DF)	-	201
Santa Lúcia Taguatinga (DF)	-	24
Hospital Ortopédico (MT)	-	25
Hospital Santa Rosa (MT)	-	163
Ânima Centro Hospitalar (GO)	-	192
Hospital do Coração (MS)	-	72
Hospital Bauru (SP)	-	170
Atlântica D'or	May 2024¹	1,920
Guarulhos	November 2024	268
Alphaville	November 2025	212
Macaé	November 2026	140
Campinas	April 2025	325
Glória	February 2026	337
Maternidade Star	March 2026	173
Ribeirão Preto	2Q27	138
Taubaté	1Q28	161
Sorocaba	2Q28	166
Albert Einstein	4Q29	302
Vila Mariana	-	302
Mater Dei	4Q29	251
Zona Norte	-	251
TOTAL		3,921

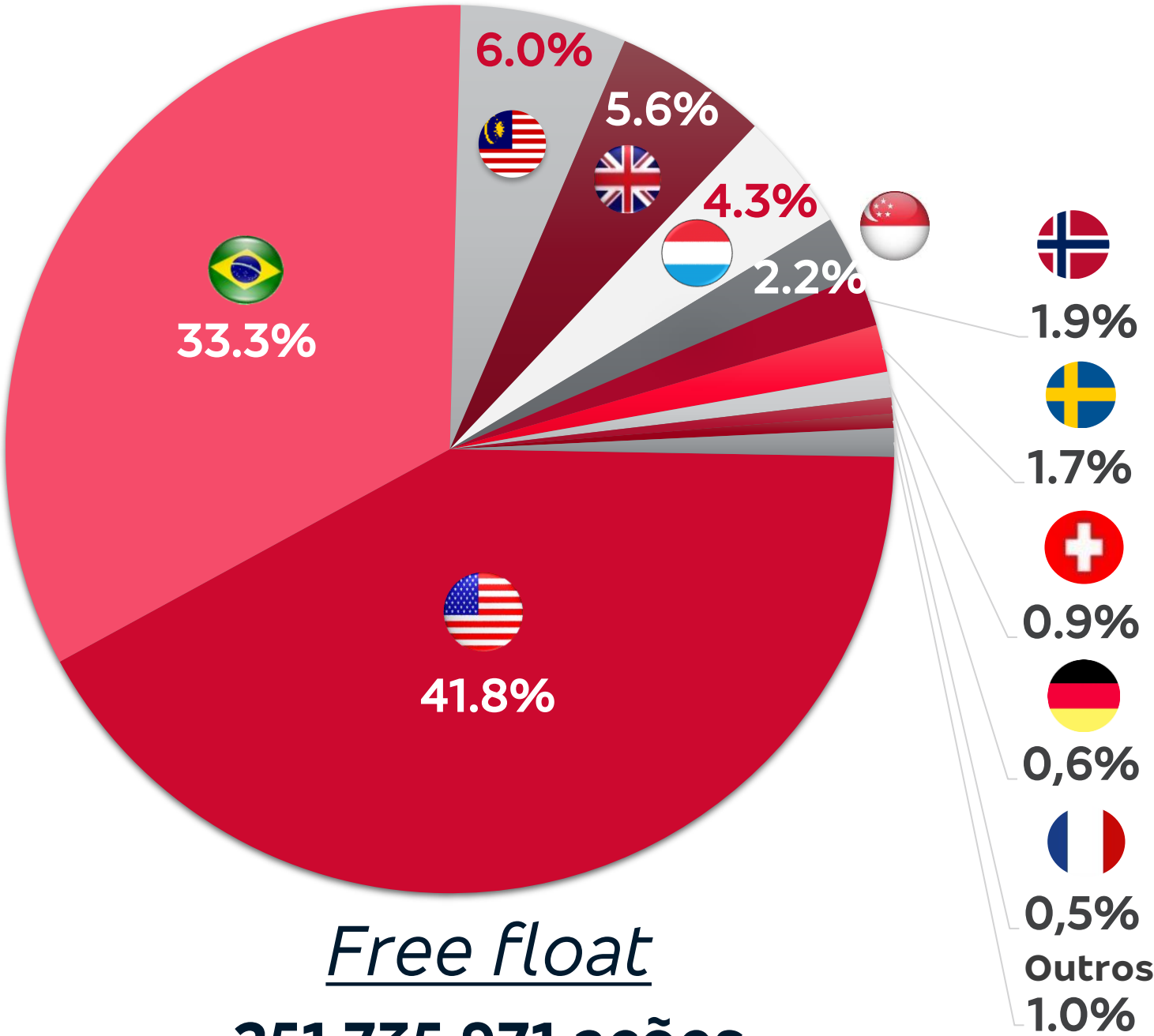
¹[Material Fact 05.08.24](#)

Globalized ownership structure

April/26

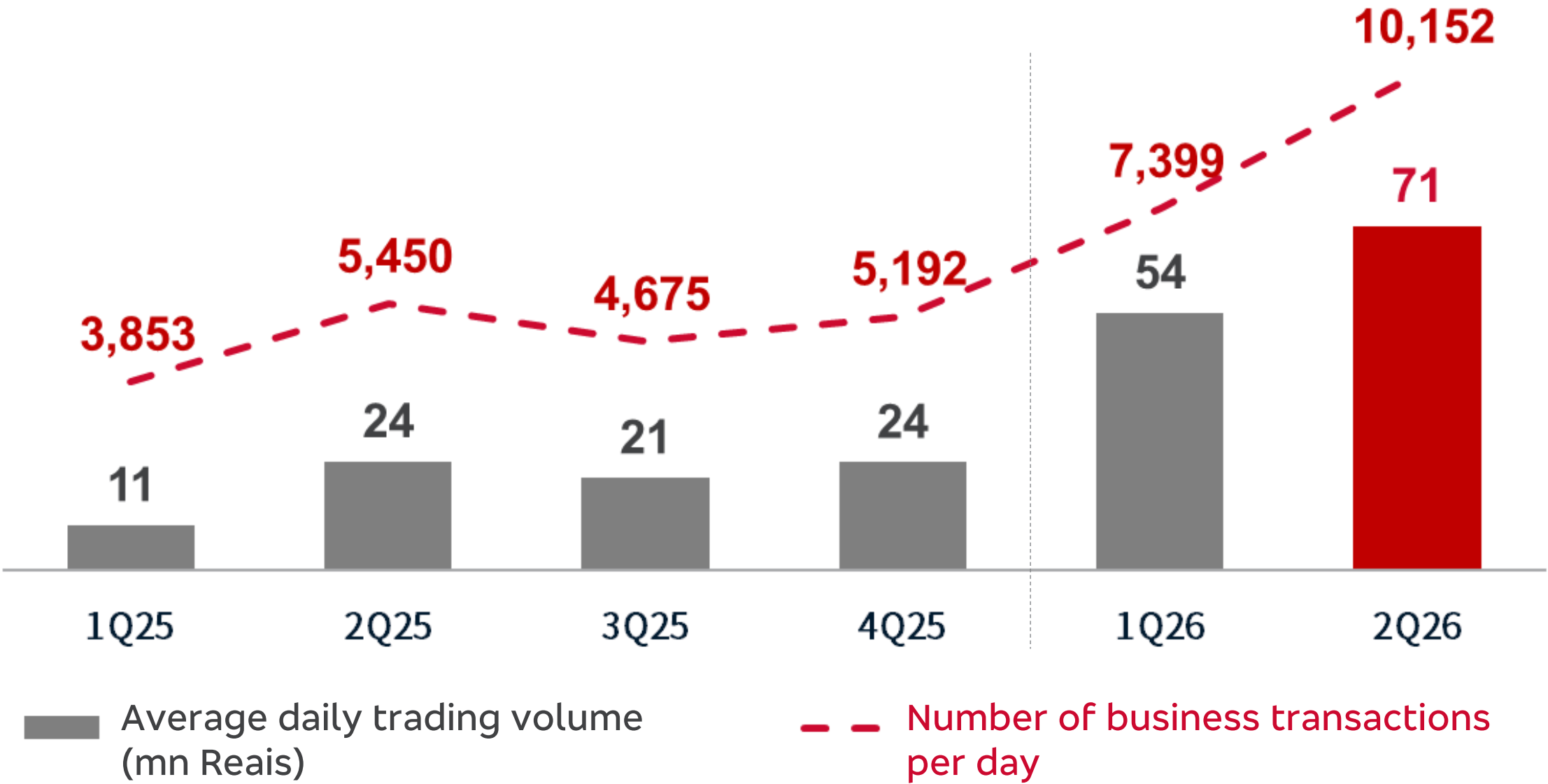


Total Capital
2,924,199,731 ações



Free float
251,735,971 ações

Liquidity trends



Corporate Restructurings

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

1 Bradesco Saúde
Jan–Sept 2025 (9M25)

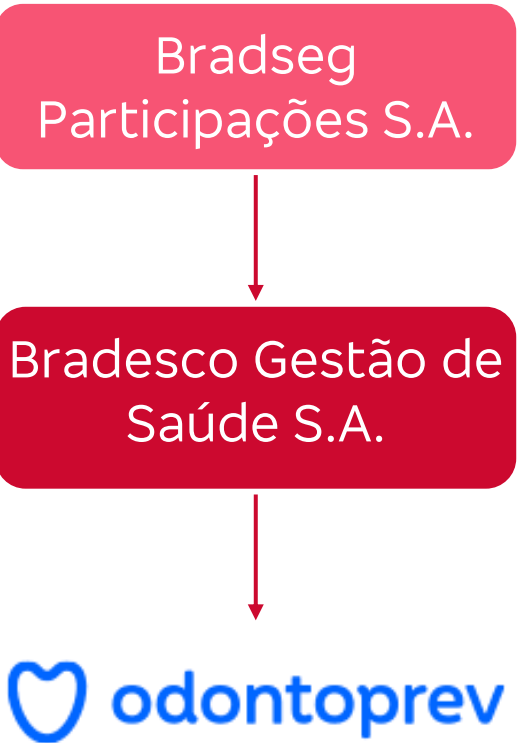


Sources (Only in Portuguese):

DF 2025 – Evento Societário

Material Fact 12.18.25

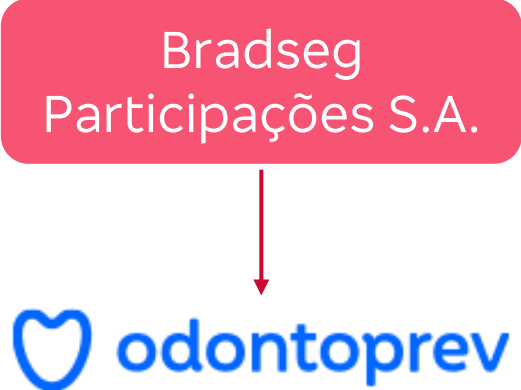
2 Bradesco Gestão de Saúde
Jan–Nov 2025 (11M25)



DF 2025 – NE 9 Participações Societárias

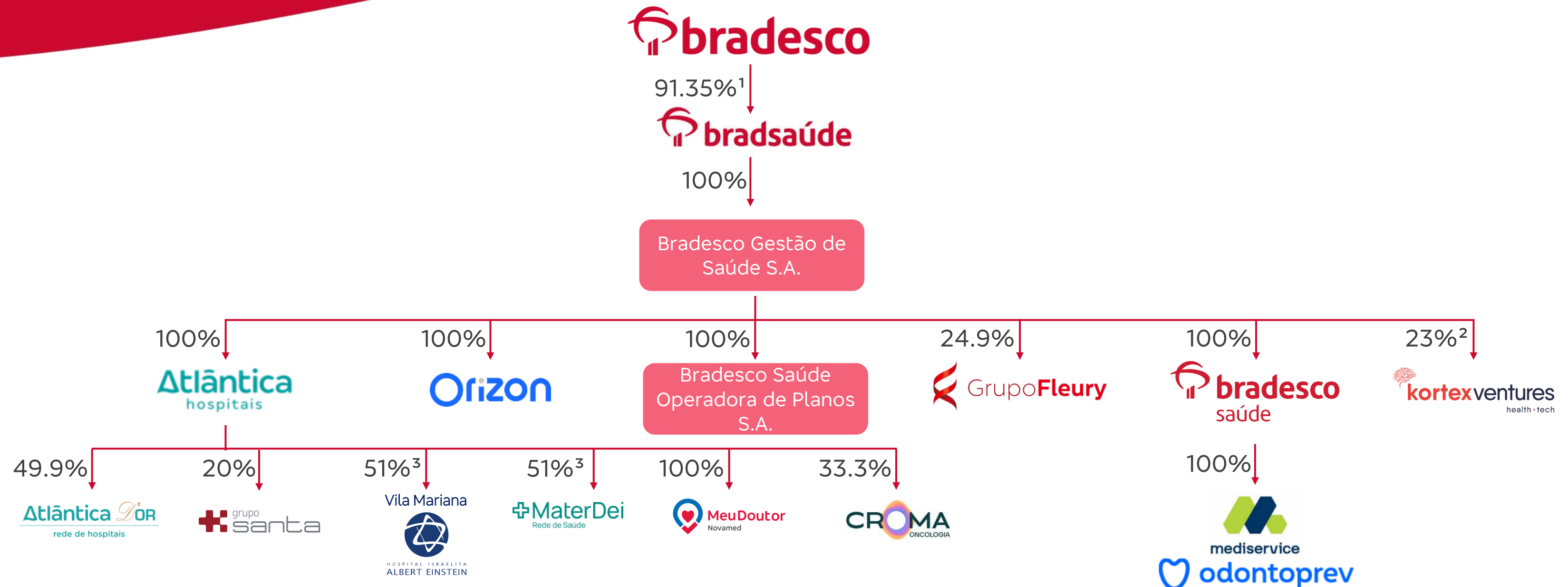
Material Fact 01.06.26

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			
May 11-12			NDR Toronto and Montreal
May 13-14			19th Annual LatAm CEO Conference New York
May 15			NDR Florida
May 27-29			NDR Zurich and Geneva
Jun 1			NDR Paris
Jun 2-3			Bradesco BBI 17th Conference London
Jun 4			NDR Edinburgh
Jun 16			18ª Brazil Equity Conference São Paulo
Jun 22			Investor Presentation São Paulo
Aug 17			27ª Annual Conference São Paulo
Aug 18			CEO Conference Brazil Rio de Janeiro
Aug 24			Consumer and Healthcare Check Up São Paulo

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