bradsaúde

EARNINGS RELEASE 2Q26

EXECUTIVE SUMMARY BRADSAÚDE 2Q26 & 1H26

REVENUE **GROWS 11%** AND **10%** IN THE FIRST HALF, REACHING **R$27.3 BI**

HEALTH PLANS DELIVER NET ADDITIONS OF **99K LIVES**, TOTALING **4.1 MM LIVES**

DENTAL PLANS DELIVER NET ADDITIONS OF **130K LIVES,** TOTALING **9.5 MM LIVES**

CONSOLIDATED MLR **REACHES 83.8%** AND REMAIN **STABLE AT 81%** **IN 1H26**

NET INCOME **INCREASES 25%** TO **R$1.1 BI** AND **28%** **IN 1H26**, TOTALING **R$2.4 BI**

Net additions totaled 229 thousand lives in 2Q26, including **99 thousand medical lives and 130 thousand dental lives**, bringing Bradsaúde's total beneficiary base to **13.6 million lives**. During the first half of the year, Bradsaúde added **423 thousand beneficiaries**.

For the first time, the strategic SME segment surpassed **3 million beneficiaries**, with double-digit year-over-year growth in both the Health and Dental portfolios. The SME segment **added 78 thousand lives** during the quarter (31 thousand in Health and 47 thousand in Dental) and **288 thousands lives** over the last twelve months (104 thousand in Health and 184 thousand in Dental).

Total revenue **increased 11% in 2Q26**, reaching R$13.9 billion, and **10% in 1H26**, totaling R$27.3 billion.

Consolidated MLR reached **83.8% in 2Q26** (+1.7 p.p.) and **remained stable at 81.0% in 1H26**.

Net income **increased 25% in 2Q26**, reaching R$1.1 billion, and grew **28% in 1H26**, totaling R$2.4 billion.

Stable first-half MLR and the performance of financial results reinforce the consistency of the business, supported by financial assets totaling approximately **R$30 billion in 2Q26** (+8.7% vs. 2Q25).

Atlântica Hospitais delivered **strong performance**, with net income of **R$64 million in 2Q26, representing 312%** year-over-year growth. Its **contribution to consolidated net income increased from 2% to 6%**, reinforcing its role as an important growth driver for the Company.

BRADSAÚDE **2Q26 HIGHLIGHTS**

BENEFICIARIES

+99K
Net Additions - Health

+130K
Net Additions - Dental

Reaching **13.6 MM** beneficiaries

LTM MLR

1.0 p.p. YoY
improvement YoY
(**83.3%** vs. **84.3%**)

REVENUE

+10.8% YoY
(**R$13.9 BI** vs. **R$12.5 BI**)

NET INCOME

+24.8% YoY
(**R$1.1 BI** vs. **R$0.9 BI**)

LTM ROAE

+4.0 p.p. YoY
(**25.8%** vs. **21.7%**)

ATLÂNTICA HOSPITAIS NET INCOME

+312% YoY
(**R$64 MM** vs **R$15 MM**)

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THE MOST COMPREHENSIVE HEALTHCARE ECOSYSTEM IN BRAZIL

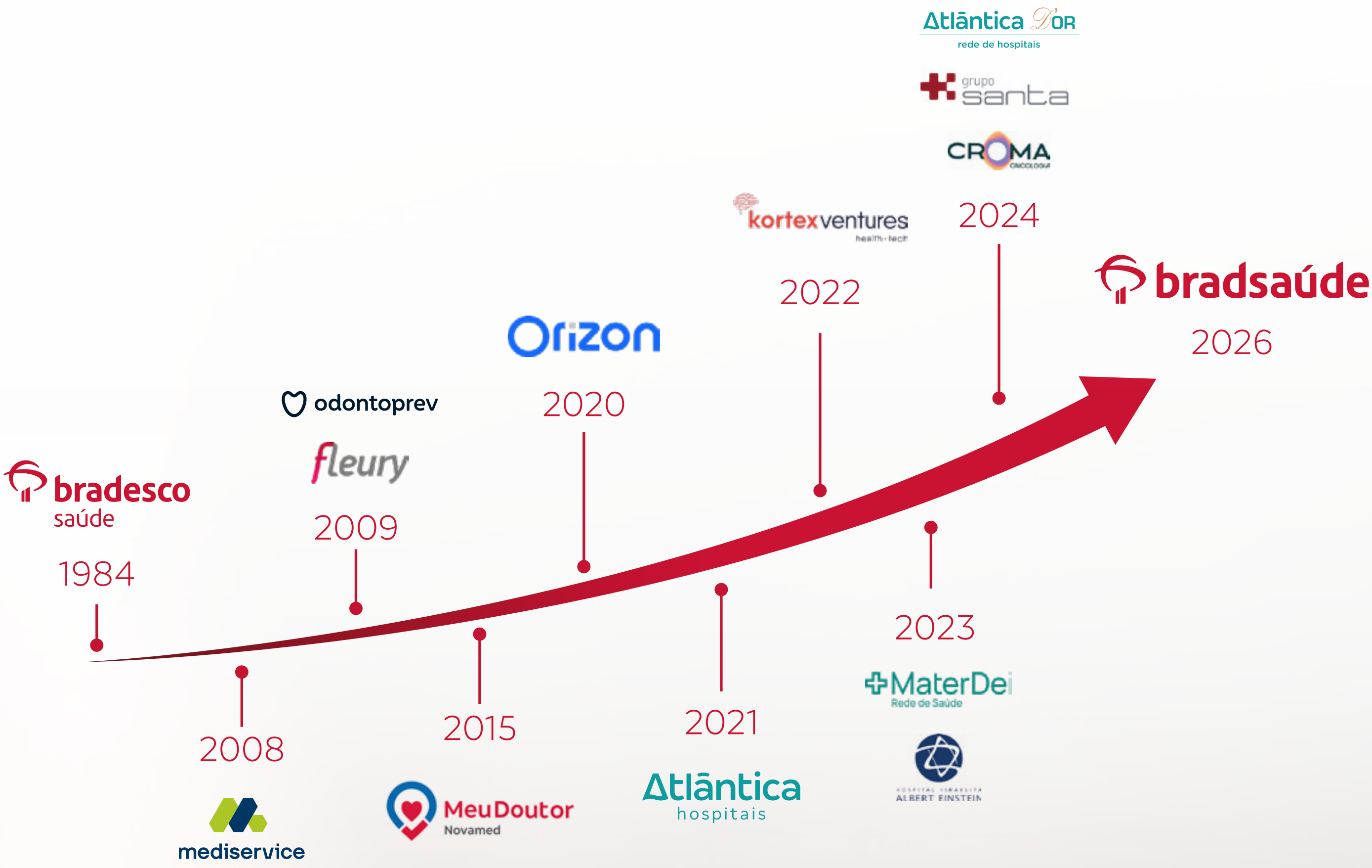
Bradsaúde operates **the most comprehensive healthcare ecosystem in Brazil**, bringing together leading companies and benchmark players across their respective segments to provide an integrated healthcare journey. The ecosystem combines knowledge, scale, innovation, technology and financial strength to transform the healthcare experience.

With operations spanning multiple segments of the healthcare value chain, the ecosystem includes a health insurance (**Bradesco Saúde**), a dental plans (**Odontoprev**), hospitals (**Atlântica**), primary care clinics (**Meu Doutor Novamed**), healthtechs companies (**Orizon and Kortex**), a strategic investment in diagnostics (24.85% stake in **Fleury**) and oncology services (**Croma**).

With approximately **14 million beneficiaries, more than 4 thousand hospital beds, and a broad healthcare network across Brazil**, Bradsaúde combines scale, capillarity and quality through an open and non-verticalized model, promoting greater freedom of choice, efficiency and access to high-quality healthcare services.

We are driven by innovation, excellence and a commitment to the sustainability of both the business and the private healthcare system. For us, healthcare is more than a service: it is an integrated set of solutions designed to care for people throughout every stage of life, with responsibility, a long-term vision and focus on what truly matters.

BRADSAÚDE TIMELINE



For historical comparability purposes, the results presented in this Report are reported under IFRS 4/CPC 11 ("BRGAAP") and reflect Bradsaúde's current corporate structure for periods prior to May 1, 2026, the date on which such structure became effective, as described in Note 1.2.

In 2Q26, Bradsaúde's net income of R$1,110 MM includes R$342 MM related to the results of Bradesco Gestão de Saúde recognized in April and presented in accordance with Bradsaúde's current corporate structure, as reconciled in Appendix III.

The corporate reorganization that resulted in the creation of Bradsaúde generated a capital increase of R$14,053 MM and retained earnings reserves of R$2,522 MM, totaling R$16,575 MM, as presented in Note 1.2.1.

SELECTED METRICS BRADSAÚDE

HEALTH & DENTAL

Operating indicators	2Q26	2Q25	△ %	1H26	1H25	△ %
Beneficiaries (thousand)	**13,610**	**12,755**	**6.7%**	**13,610**	**12,755**	**6.7%**
Healthcare Plans	**4,075**	**3,774**	**8.0%**	**4,075**	**3,774**	**8.0%**
Corporate	2,029	1,853	9.5%	2,029	1,853	9.5%
SME	1,116	1,012	10.3%	1,116	1,012	10.3%
Individual	99	102	(3.3)%	99	102	(3.3)%
ASO[1]	831	807	3.0%	831	807	3.0%
Net Adds	**99**	**3**	**-**	**152**	**(9)**	**-**
Dental Plans	**9,535**	**8,981**	**6.2%**	**9,535**	**8,981**	**6.2%**
Corporate	6,750	6,333	6.6%	6,750	6,333	6.6%
SME	1,894	1,710	10.8%	1,894	1,710	10.8%
Individual	890	938	(5.1)%	890	938	(5.1)%
Net Adds	**130**	**81**	**61.5%**	**271**	**57**	**376.2%**
Average Ticket ex-ASO (R$/life/month)	**1,135**	**1,114**	**1.9%**	**1,130**	**1,111**	**1.8%**
Average Ticket Dental (R$/life/month)	**22.5**	**22.7**	**(0.9)%**	**22.5**	**22.6**	**-**
Consolidated MLR %	**83.8**	**82.2**	**1,7 p.p.**	**81.4**	**81.5**	**(0,1 p.p.)**

HOSPITALS

Operating indicators	2Q26	2Q25	△ %	1H26	1H25	△ %
Number of Hospitals[2]	**21**	**16**	**31.3%**	**21**	**16**	**31.3%**
Number of beds[3]	**4,101**	**3,075**	**33.4%**	**4,101**	**3,075**	**33.4%**
Operating hospitals	**15**	**12**	**25.0%**	**15**	**12**	**25.0%**
Number of operational beds	**2,199**	**1,717**	**28.1%**	**2,199**	**1,717**	**28.1%**
Number of Novamed clinics	**40**	**34**	**21.2%**	**40**	**34**	**21.2%**

[1]Includes Bradesco Saúde, Mediservice, and Bradesco Saúde Operadora de Planos.
[2]Announced hospitals and operating hospitals.
[3]Total capacity: Operational Beds and Contracted Beds.

SELECTED METRICS BRADSAÚDE

Summary Table (R$ MM)	2Q26	2Q25	△ %	1H26	1H25	△ %
Revenue[1] (a) + (b)	**13,871**	**12,514**	**10.8%**	**27,262**	**24,832**	**9.8**
Revenues from medical plans and dental plans (a)	13,744	12,396	10.9%	27,023	24,616	9.8
Change with Health Technical Provisions	20	(24)	-	(68)	(576)	(88.3)%
Earned premiums	**13,764**	**12,373**	**11.2%**	**26,955**	**24,040**	**12.1%**
Incurred claims/Retained claims	(11,540)	(10,165)	13.5%	(21,955)	(19,583)	12.1%
Selling expenses	(579)	(501)	15.7%	(1,121)	(982)	14.2%
Financial income	930	724	28.5%	1,805	1,527	18.2%
Income from operations	**2,575**	**2,431**	**5.9%**	**5,684**	**5,002**	**13.6%**
Service revenues related to operations [2] (b)	126	118	7.4%	240	216	11.0%
Other operating expenses	(433)	(531)	(18.4)%	(842)	(850)	(0.9)%
Tax expenses[3]	(169)	(164)	3.1%	(295)	(308)	(4.2)%
Administrative expenses	(586)	(560)	4.6%	(1,153)	(1,077)	7.0%
Operating Income	**1,513**	**1,293**	**17.0%**	**3,634**	**2.983**	**21.8%**
Non-operating and equity income	110	76	45.2%	126	79	59.5%
Icome tax, social contribution and profit sharing	(513)	(480)	7.0%	(1,343)	(1,168)	15.0%
Net income	**1,110**	**889**	**24.8%**	**2,418**	**1,895**	**27.6%**
Financial assets	**29,553**	**27,180**	**8.7%**	**29,553**	**27,180**	**8.7%**
ROAE 12M	**25.8**	**21.7**	**4.0 p.p.**			

Bradsaúde's net margin reached 8.1% in 2Q26 and 9.0% in 1H26, expanding by 0.9 p.p. in the quarter and 1.1 p.p. in the first half. Performance was primarily driven by the expansion of the financial margin (+0.9 p.p. in the quarter and +0.3 p.p. in the first half) and improved efficiency in other operating expenses (+1.1 p.p. and +0.4 p.p., respectively). During the quarter, these effects offset the increase in MLR, while, in the first half of the year, MLR remained stable compared to the same period of the previous year.

Operating margin reached 11.0% in 2Q26, increasing by 0.5 p.p. in the quarter and 1.1 p.p. in 1H26, also reflecting lower tax and administrative expenses.

Key Ratios (%)	2Q26	2Q25	△ p.p.	1H26	1H25	△ p.p.
MLR	83.8	82.2	(1.7 p.p.)	81.4	81.5	0.1 p.p.
Selling expenses	4.2	4.0	(0.2 p.p.)	4.2	4.1	(0.1 p.p.)
Financial margin	6.8	5.9	0.9 p.p.	6.7	6.4	0.3 p.p.
Operating margin before expenses	**18.7**	**19.6**	**(0.9 p.p.)**	**21.1**	**20.8**	**0.3 p.p.**
Service revenues related to operations	0.9	1.0		0.9	0.9	-
Other operating expenses	3.1	4.3	1.1 p.p.	3.1	3.5	0.4 p.p.
Tax expenses	1.2	1.3	0.1 p.p.	1.1	1.3	0.2 p.p.
Administrative expenses	4.3	4.5	0.3 p.p.	4.3	4.5	0.2 p.p.
Operating margin	**11.0**	**10.5**	**0.5 p.p.**	**13.5**	**12.4**	**1.1 p.p.**
Non-operating and equity income	0.8	0.6	0.2 p.p.	0.5	0.3	0.1 p.p.
Income tax, social contribution and profit sharing	3.7	3.9	0.1 p.p.	5.0	4.9	(0.1 p.p.)
Net margin	**8.1**	**7.2**	**0.9 p.p.**	**9.0**	**7.9**	**1.1 p.p.**

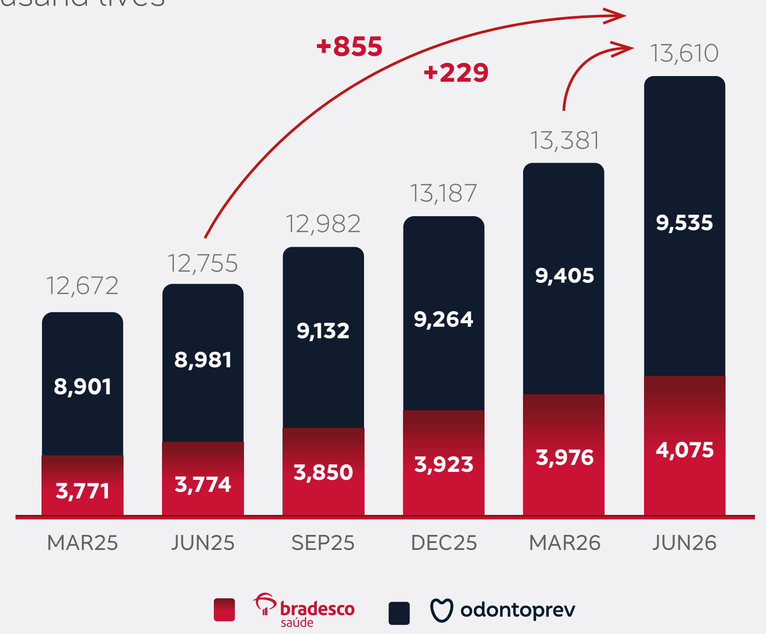
[1]Includes revenue from medical and dental plans and revenue from services related to those operations.
[2]Includes revenue from Novamed and Orizon services, and revenue from goods and services (Odontoprev).
[3]Includes PIS/Cofins, federal and municipal taxes on revenue.
[4]Includes Atlântica Hospitais e Participações (Atlântica D'Or, Grupo Santa, Atlântica Imobiliária, and Croma Oncologia) and a stake in Grupo Fleury.

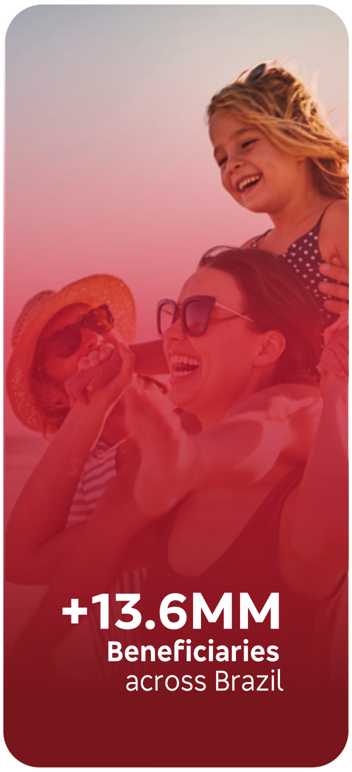
SELECTED METRICS BRADSAÚDE

- **Bradsaúde reached 13.6 MM beneficiaries at the end of June 2026**, comprising 4.1 MM health plan beneficiaries and 9.5 MM dental plan beneficiaries.
- **Net additions totaled 229k lives in 2Q26**, including 99k in Health and 130k in Dental.
- **Over the last twelve months, net additions totaled 855k lives**, including 301k Health beneficiaries and 553k Dental beneficiaries.

TOTAL BENEFICIARIES

Thousand lives

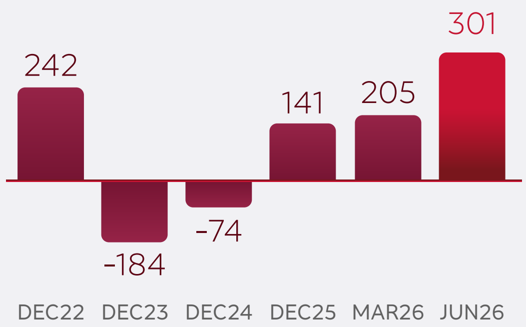




For the first time, the strategic **SME segment** surpassed **3 MM beneficiaries**, with LTM net additions of **104k beneficiaries in Health and 184k beneficiaries in Dental**.

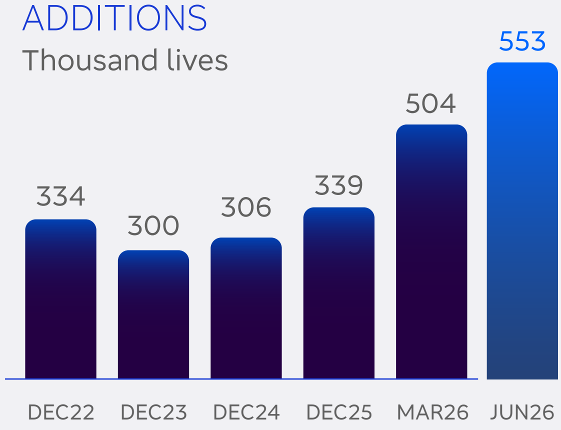
LTM HEALTH PLAN NET ADDITIONS

Thousand lives



LTM DENTAL PLAN NET ADDITIONS

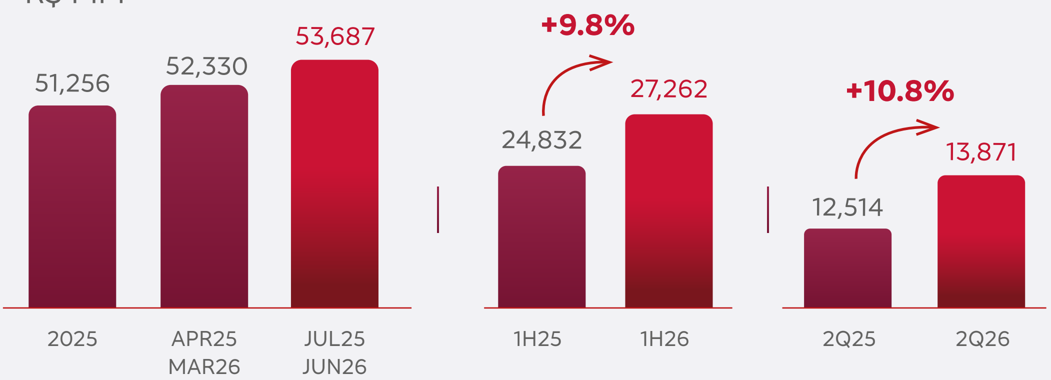
Thousand lives



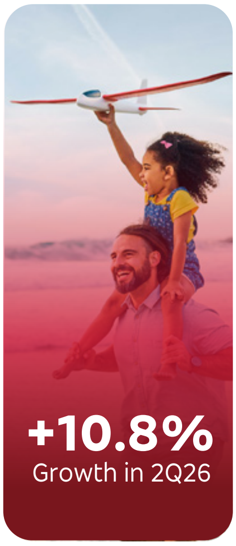
SELECTED METRICS BRADSAÚDE

BRADSAÚDE TOTAL REVENUE[1]

R$ MM

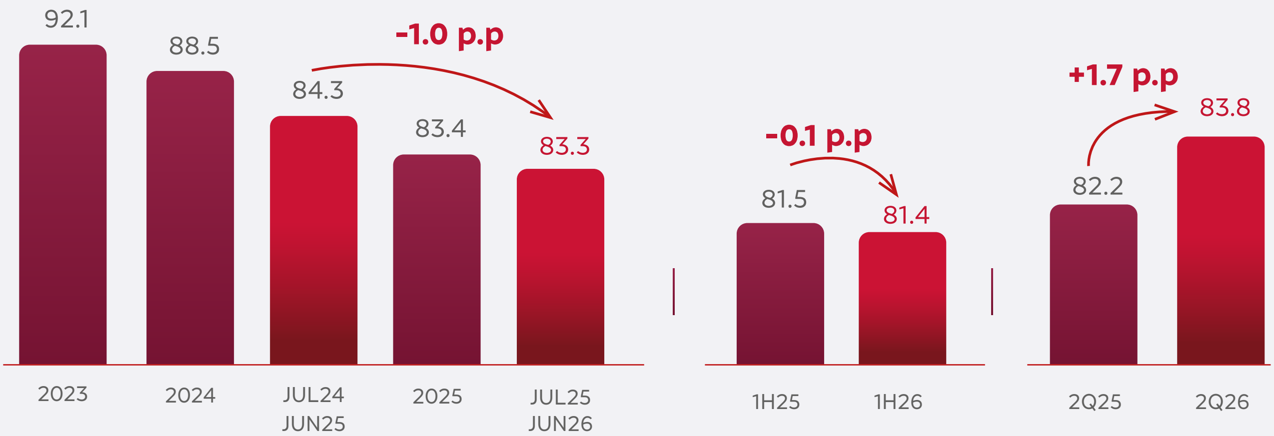


[1]Includes medical and dental plans Revenue and Service Revenue Related to Operations.



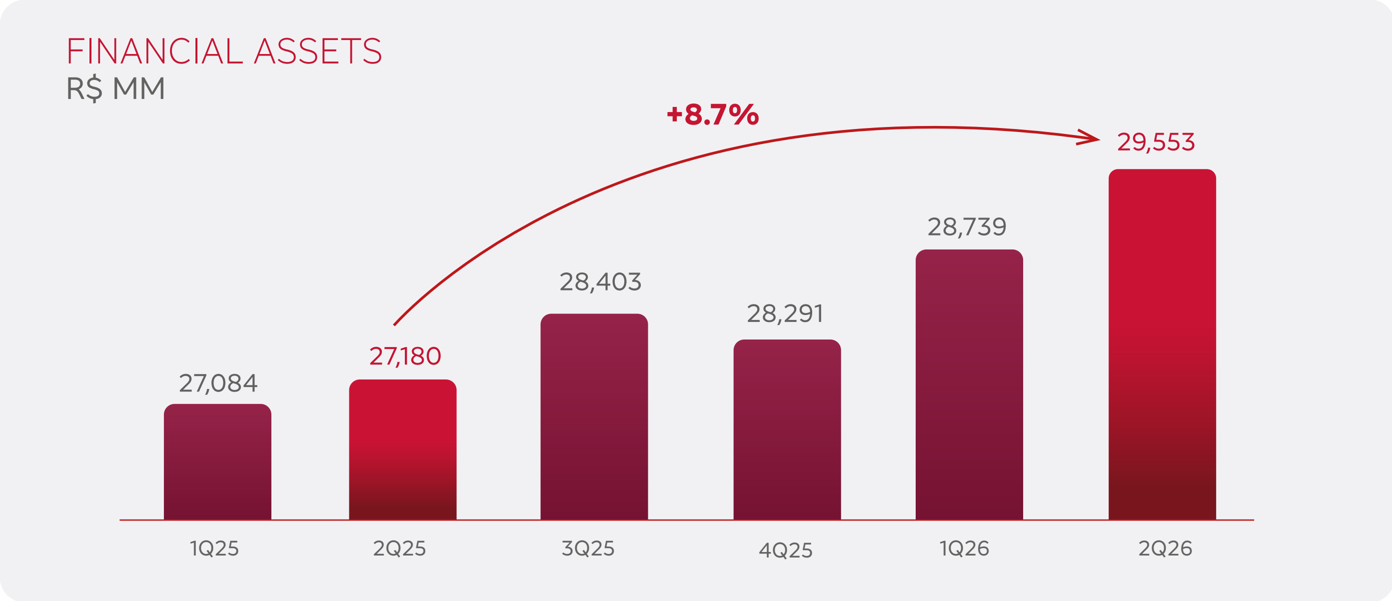
CONSOLIDATED MEDICAL LOSS RATIO (MLR)

% of Earned Premiums

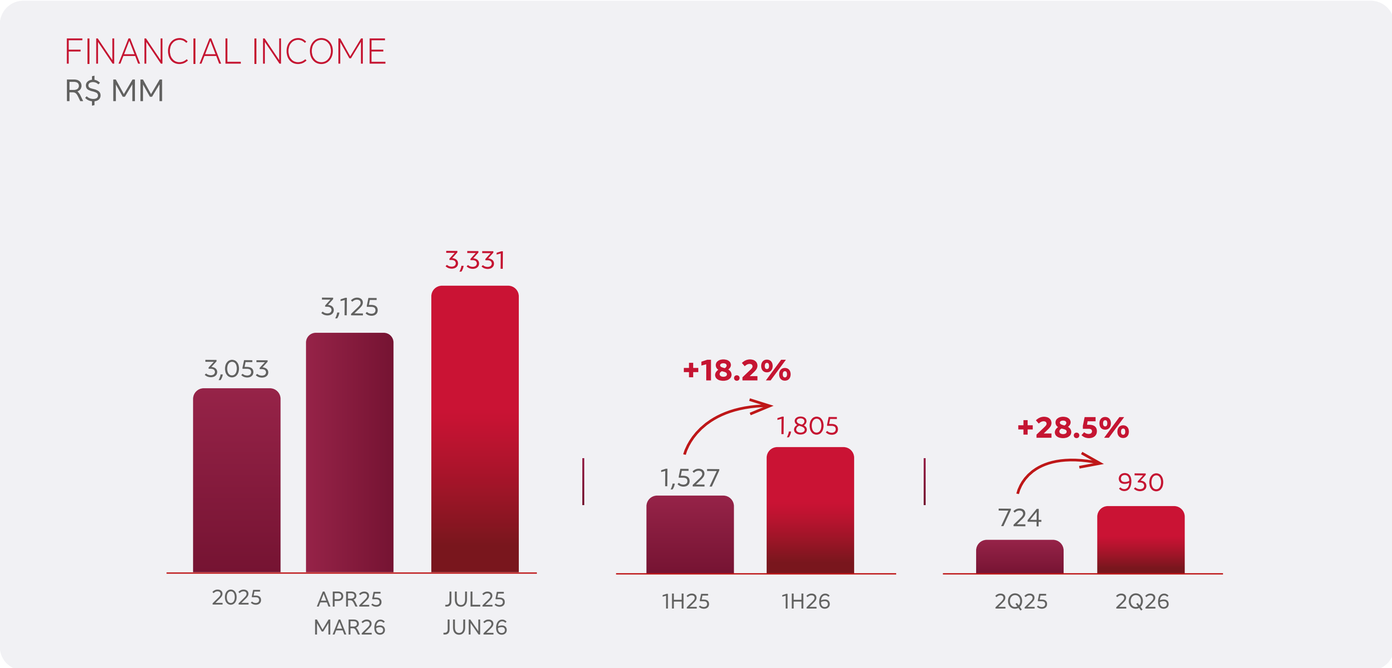


LTM MLR improved 1.1 p.p. compared to the same period of the previous year and remained stable when compared to the first half of the year.

SELECTED METRICS BRADSAÚDE

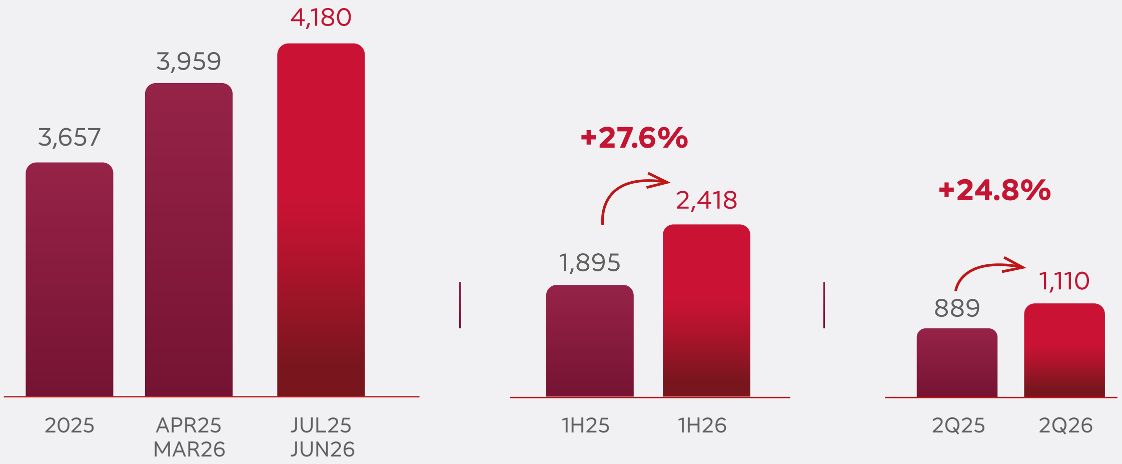


The **Company's capital structure supports growth**, portfolio diversification and long-term earnings generation.

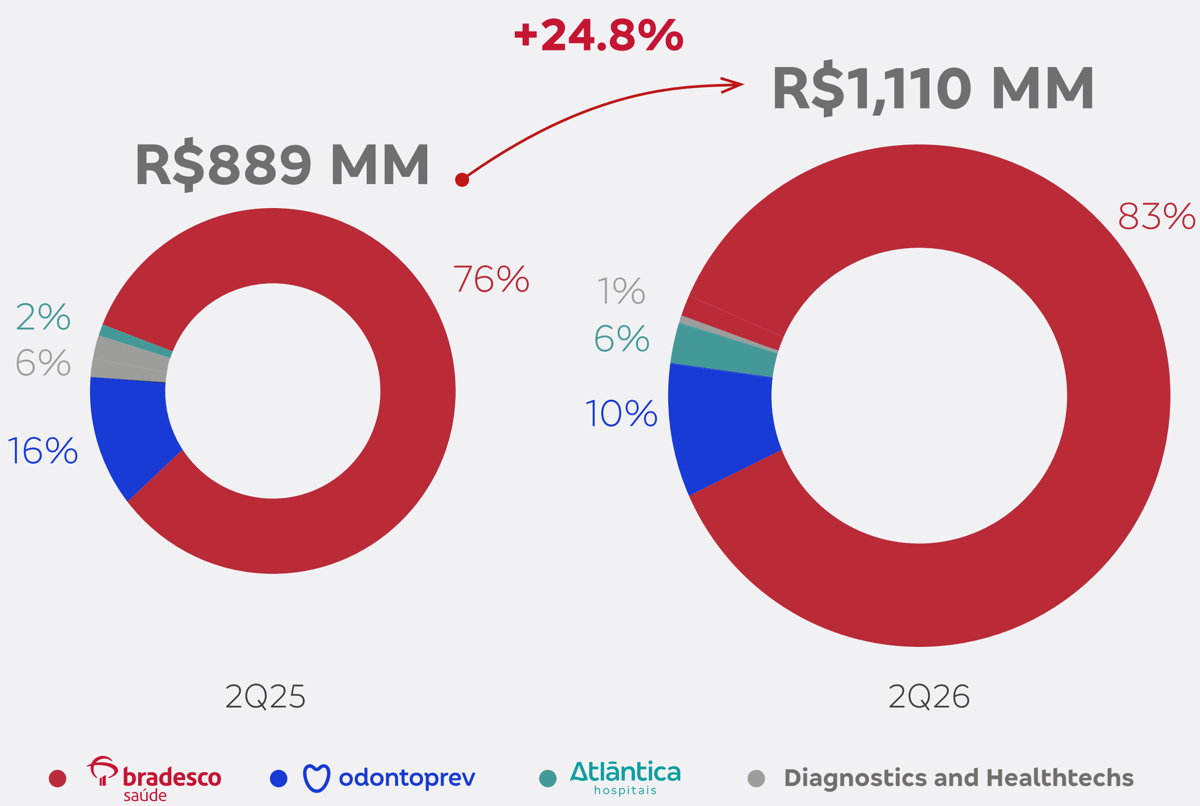


SELECTED METRICS BRADSAÚDE

NET INCOME
R$ MM



NET INCOME BREAKDOWN



Bradsaúde maintained its **growth trajectory, primarily driven by the performance of Bradesco Saúde**, financial results, administrative expense dilution and the **continued expansion of Atlântica Hospitais**.

Net income
R$ 4,2 BI
LTM


bradesco
saúde

HEALTHCARE MARKET IN BRAZIL

The Brazilian healthcare market consists of two main segments: the **public healthcare system** and **the supplementary healthcare system**. The public healthcare system provides universal and free coverage through **Brazil's Unified Health System** (SUS), as established by the Federal Constitution. At the same time, a portion of the population chooses to purchase private health insurance plans to supplement access to healthcare services.

This demand is driven by the search for higher quality, convenience, predictability and faster access to specialist consultations, diagnostic exams and elective procedures. In addition, the supplementary healthcare system operates with higher levels of resources per beneficiary, reflected in indicators such as greater availability of physicians, hospital beds and healthcare infrastructure.

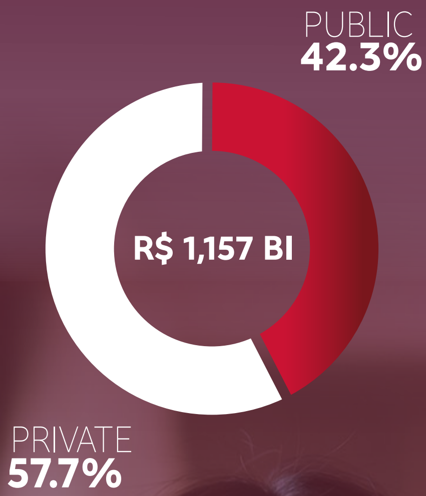
Private sources accounted for 58% of total healthcare expenditures in Brazil in 2025, equivalent to **R$667.9 billion**, while the supplementary healthcare system covered approximately 25% of the Brazilian population. This scenario highlights the relevance of the private sector both in healthcare financing and service provision in the country.

The growth of supplementary healthcare in Brazil is strongly correlated with formal employment and income levels.

Corporate health plans represent the largest segment of the market and are widely offered by employers as a benefit to employees and their dependents.

According to data from the National Supplementary Health Agency (ANS), **approximately 73% of healthcare beneficiaries were enrolled in employer-sponsored medical plans** as of March 2026. As a result, a significant portion of the population has access to private healthcare services with costs partially or fully subsidized by employers, reducing the financial barrier to entry into the supplementary healthcare system.

HEALTHCARE EXPENDITURE IN BRAZIL (ANAHP, 2025)



IN BRAZIL:

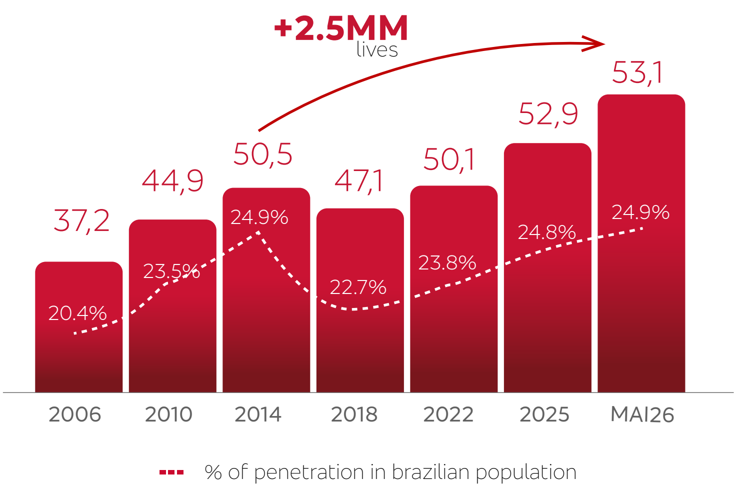
73% OF BENEFICIARIES ARE ENROLLED IN CORPORATE HEALTH PLANS

In this regard, the growth of the supplementary healthcare market has historically been supported by a combination of factors, including income growth, broader access to health insurance plans and increasing demand for convenience, predictability and quality of care. Conversely, periods of economic slowdown tend to limit the expansion of the beneficiary base or lead to a reduction in private healthcare coverage.

This structural relationship between the labor market and the supplementary healthcare market represents an important growth driver for the sector and helps explain the evolution of the beneficiary base throughout Brazil's economic cycles. The remaining enrollment modalities are **individual/family plans and collective affinity plans**, which accounted for **16% and 11% of total beneficiaries**, respectively.

As of May 2026, according to data from the National Supplementary Health Agency (ANS), **53.1 million people** had access to **supplementary healthcare**, representing coverage of **24.9% of the Brazilian population**, compared to 37.2 million beneficiaries and 20.4% population coverage in 2006. Much of this expansion was driven by corporate health plans, which delivered the strongest growth over the period, reflecting the strong correlation between formal employment growth and the expansion of supplementary healthcare coverage in Brazil.

HEALTHCARE PLANS AND POPULATION PENETRATION



Although supplementary healthcare is available throughout Brazil, its penetration remains concentrated in major urban centers and the country's most economically developed regions.

As of April 2026, the **Southeast and South** regions reported healthcare **coverage rates** of approximately **37% and 31% of the population**, respectively, supported by higher income levels, greater formal employment and the presence of large employers. In contrast, the **North and Northeast** regions reported coverage rates of approximately **14% and 16%**, highlighting the development potential of the supplementary healthcare market in these regions.

This regional disparity underscores the strong relationship between economic development, labor market formalization and access to supplementary healthcare, while also highlighting the sector's expansion potential in still underpenetrated markets beyond Brazil's major urban centers.

In Brazil's supplementary healthcare market, the southeast and south regions report healthcare coverage rates of 37% and 31% of the population, respectively.

The evolution of Brazil's demographic profile also represents an important long-term trend for the supplementary healthcare sector. Although Brazil still has a relatively young population, demographic projections indicate a continued aging process over the coming decades, with a significant increase in the share of the population aged over 60 — a demographic group that typically requires greater utilization of healthcare services.

Currently, approximately **15% of the Brazilian population is over 60 years old** and, according to projections from the Brazilian Institute of Geography and Statistics (IBGE), this percentage is expected to reach approximately **32% by 2060**. This trend is already reflected in the composition of the supplementary healthcare beneficiary base.

Data from the National Supplementary Health Agency (ANS) indicate a growing participation of older age groups, in line with the demographic transition observed in Brazil. As the elderly population tends to make greater use of medical consultations, diagnostic exams, specialized procedures and hospital services, the aging of the Brazilian population is expected to remain a structural driver of private healthcare demand over the coming decades.

Medical inflation is one of the main structural characteristics of the supplementary healthcare sector and has historically grown above overall inflation. **Measured by the Medical-Hospital Cost Variation Index** (VCMH), **medical inflation reached 8.7%** in 2025, according to the Institute for Supplementary Health Studies (IESS), compared with **5.6% inflation as measured by the IPCA** over the same period.

Unlike traditional inflation indices, medical inflation is driven not only by price increases, but also by higher utilization of healthcare services, the continuous incorporation of new technologies, medicines and treatments, population aging, and the growing

prevalence of chronic diseases. As a result, healthcare costs tend to increase consistently above general inflation, requiring strong cost management discipline and periodic premium adjustments across health plans.

The Brazilian supplementary healthcare market has undergone a gradual consolidation process over the last several decades. According to data from the National Supplementary Health Agency (ANS), **the number of healthcare operators declined by approximately 20%** over the last ten years, **from 1,095 operators in 2016** to **889 operators as of May 2026**.

This trend is directly related to increasing regulatory complexity, the significant investments required in technology, healthcare management and regulatory compliance, as well as the ongoing pressure resulting from medical inflation and rising healthcare costs. In this environment, smaller operators often face greater challenges in diluting costs, negotiating with healthcare providers and absorbing the investments required to sustain long-term competitiveness.

As a result, scale, financial strength, brand recognition and management capabilities have become increasingly important competitive advantages. Leading operators tend to be better positioned to capture economies of scale, absorb investments required to ensure business sustainability and respond more efficiently to the sector's structural challenges, including medical inflation, population aging and increasing regulatory complexity.

We believe **Bradesco Saúde** is well positioned to capture opportunities arising from the ongoing consolidation of the healthcare market, supported by its scale, brand recognition, financial strength and leading position across the Corporate and SME segments.

BRADESCO SAÚDE

Bradesco Saúde, **the largest health insurer in Brazil by revenue,**, is one of the most recognized and admired brands in Brazil's supplementary healthcare market. **Founded in 1984**, the company has built a leading position over more than four decades, supported by its continuous commitment to excellence, innovation, service quality and close relationships with its more than **4 million beneficiaries**, with the mission of expanding access to healthcare services.

With a diversified portfolio that includes both **nationwide and regional coverage** solutions, an **extensive accredited provider network** with **more than 37 thousand healthcare providers**, and **healthcare services focused on prevention and health promotion**, Bradesco Saúde offers comprehensive healthcare solutions for companies of all sizes and profiles, ranging from **large corporations to small and medium-sized enterprises** (SMEs). These solutions help employers provide employees and their families with the confidence of having access to high-quality healthcare services.

mediservice

MEDISERVICE HEALTH PLAN OPERATOR

Mediservice Health Plan Operator specializes in the administration of corporate health plans under an **Administrative Services Only** (ASO) model, through which companies retain healthcare risk while **Mediservice provides healthcare management**, **network access and administrative services**. The company offers intelligent, flexible and customized solutions, as well as **specialized support for employers seeking self-managed healthcare arrangements**.

Focused on operational excellence, innovation and personalized service aimed at delivering the best experience for both companies and beneficiaries, Mediservice is also recognized for its **network-sharing model**, through which it provides access to its network of more than **20 thousand accredited healthcare providers** to self-managed healthcare groups and companies that directly administer employee health plans.

This solution has become an efficient alternative for ensuring high-quality care, expanding access to premium supplementary healthcare services across the country, while also contributing to cost optimization and efficiency gains for contracting companies.

As a result of the **Business Combination** carried out by the Bradesco Organization in 2026, the dental portfolio of **Odontoprev S.A. was transferred to Mediservice Health Plan Operator S.A.**, further strengthening its healthcare solutions portfolio.

SELECTED METRICS[1] BRADESCO SAÚDE

Operating Indicators	2Q26	2Q25	△ %	1H26	1H25	△ %
Healthcare Plans (thousand)	**4,075**	**3,774**	**8.0%**	**4,075**	**3.774**	**8,0%**
Corporate	2,029	1,853	9.5%	2,029	1.853	9,5%
SME	1,116	1,012	10.3%	1,116	1.012	10,3%
Individual	99	102	(3.3)%	99	102	(3,3)%
ASO	831	807	3.0%	831	807	3,0%
Net Adds	**99**	**3**	**-**	**152**	**(9)**	**-**
Average Ticket ex-ASO (R$/life/month)	**1,135**	**1,114**	**1.9%**	**1,130**	**1.111**	**1,8%**

Summary Table (R$ million)	2Q26	2Q25	△ %	1H26	1H25	△ %
Net written premiums	13,112	11,797	11.1%	25,769	23,427	10.0%
Change in health technical provisions	20	(24)	-	(68)	(576)	(88.3)%
Earned premiums	**13,132**	**11,774**	**11.5%**	**25,701**	**22,852**	**12.5%**
Retained claims	(11,321)	(9,972)	13.5%	(21,547)	(19,208)	12.2%
Selling expenses	(505)	(430)	17.3%	(979)	(853)	14.8%
Financial income	894	702	27.3%	1,731	1,473	17.5%
Operating result	**2,200**	**2,074**	**6.1%**	**4,906**	**4,264**	**15.1%**
Service revenues related to operations	14	20	(30.2)%	27	38	(28.1)%
Other operating expenses	(401)	(503)	(20.2)%	(799)	(814)	(1.9)%
Tax expenses[2]	(67)	(115)	(42.1)%	(140)	(208)	(32.7)%
Administrative expenses	(400)	(387)	3.3%	(759)	(734)	3.4%
Operating income	**1,347**	**1,089**	**23.6%**	**3,235**	**2,545**	**27.1%**
Non-operating and equity income	-	-	-	-	32	-
Income tax, social contribution and profit sharing	(423)	(416)	1.8%	(1,179)	(1,031)	14.4%
Net Income	**923**	**673**	**37.1%**	**2,056**	**1,546**	**32.9%**

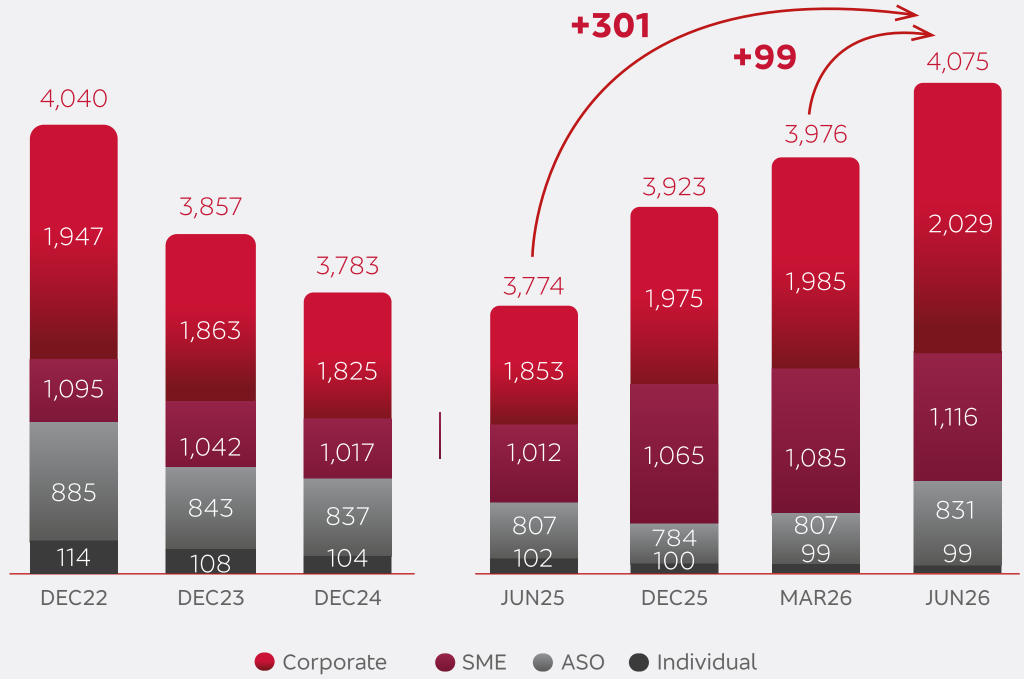
[1]Selected metrics from Bradesco Saúde include only data from health plans.
[2] Includes PIS/Cofins, federal and municipal taxes on revenue.

BENEFICIARIES BRADESCO SAÚDE

The health insurance operation recorded **net additions of 301 thousand lives over the last twelve months**, including **176 thousand in the Corporate segment, 104 thousand in the SME segment** and **24 thousand in ASO.**

HEALTH PLAN BENEFICIARIES

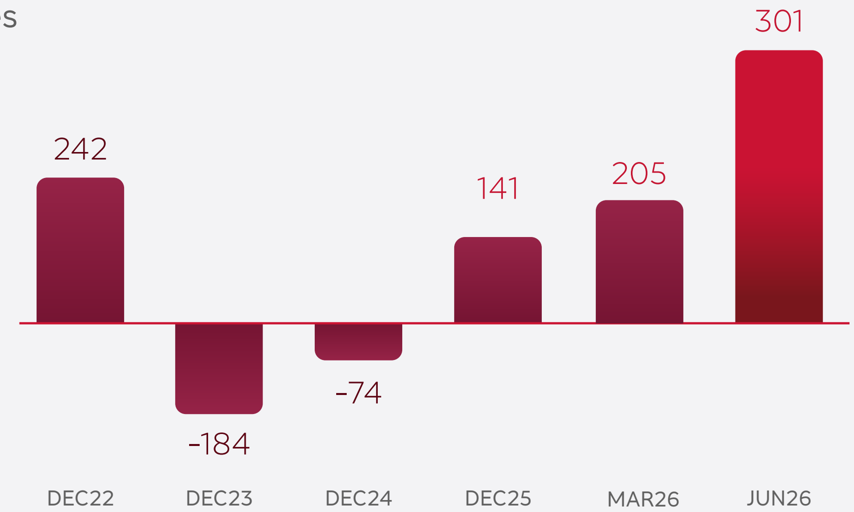
Thousand lives



Bradesco Saúde achieved a record of **301 thousand net additions** over the twelve months ended June 2026.

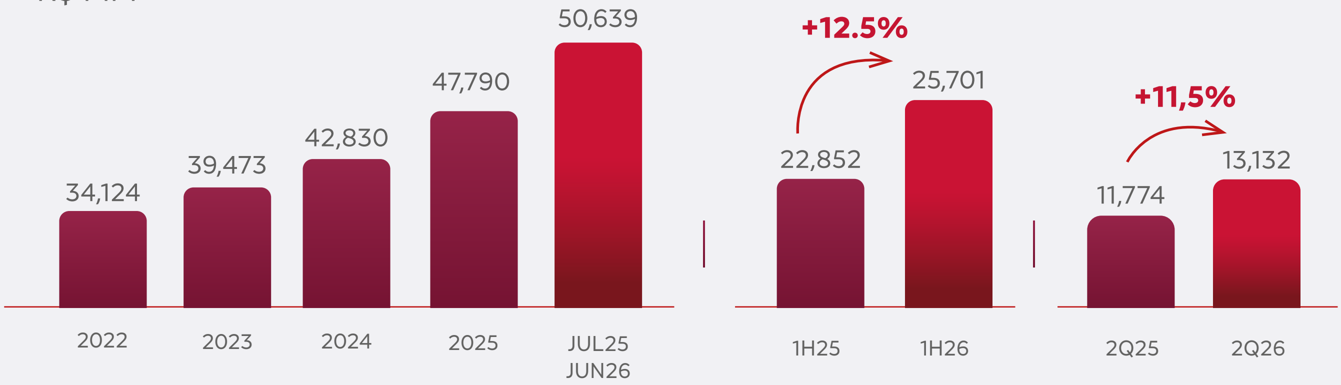
LTM HEALTH PLAN NET ADDITIONS

Thousand lives

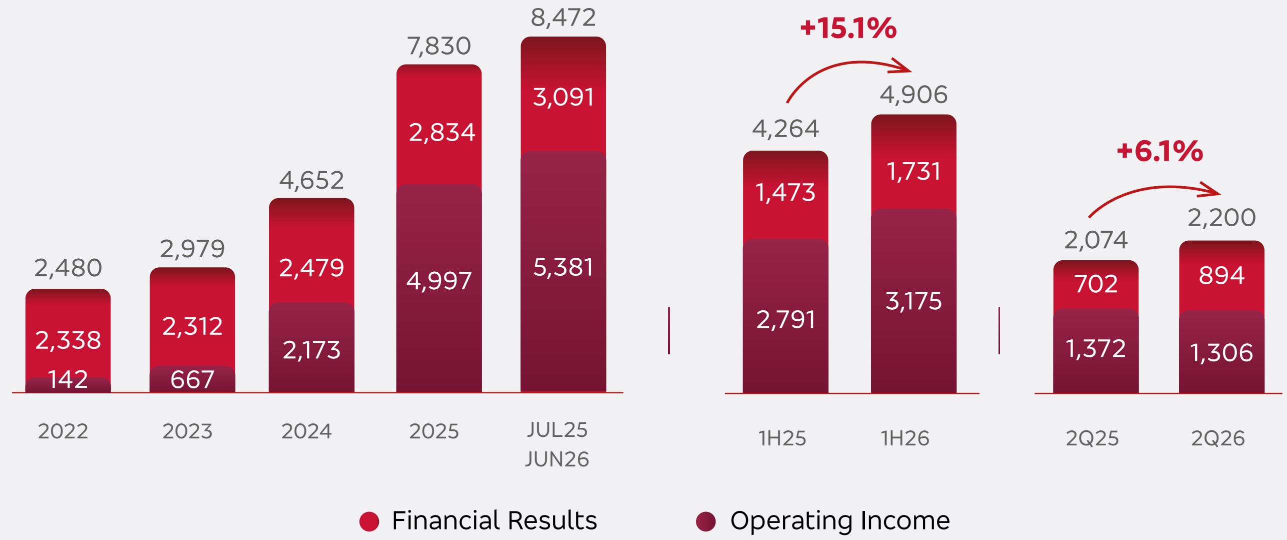


SELECTED METRICS BRADESCO SAÚDE

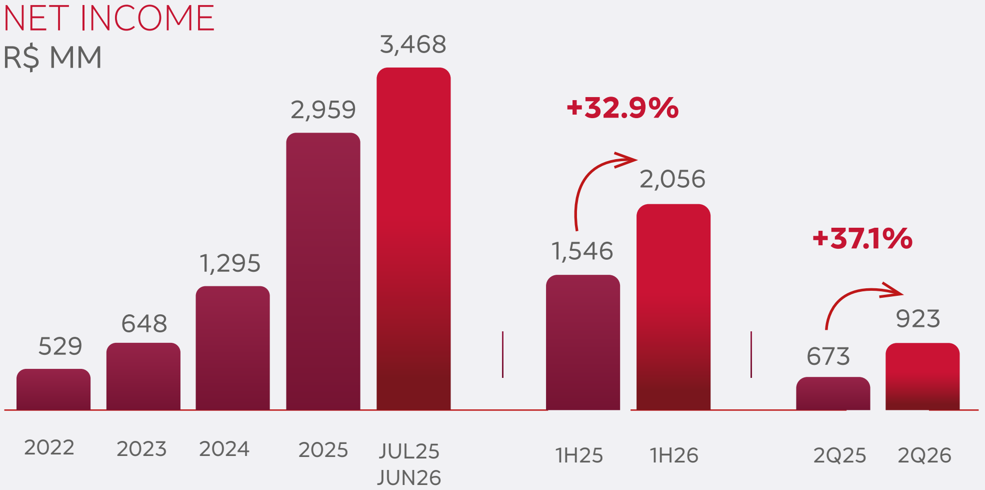
EARNED PREMIUMS
R$ MM



INSURANCE OPERATING RESULT
R$ MM



NET INCOME
R$ MM



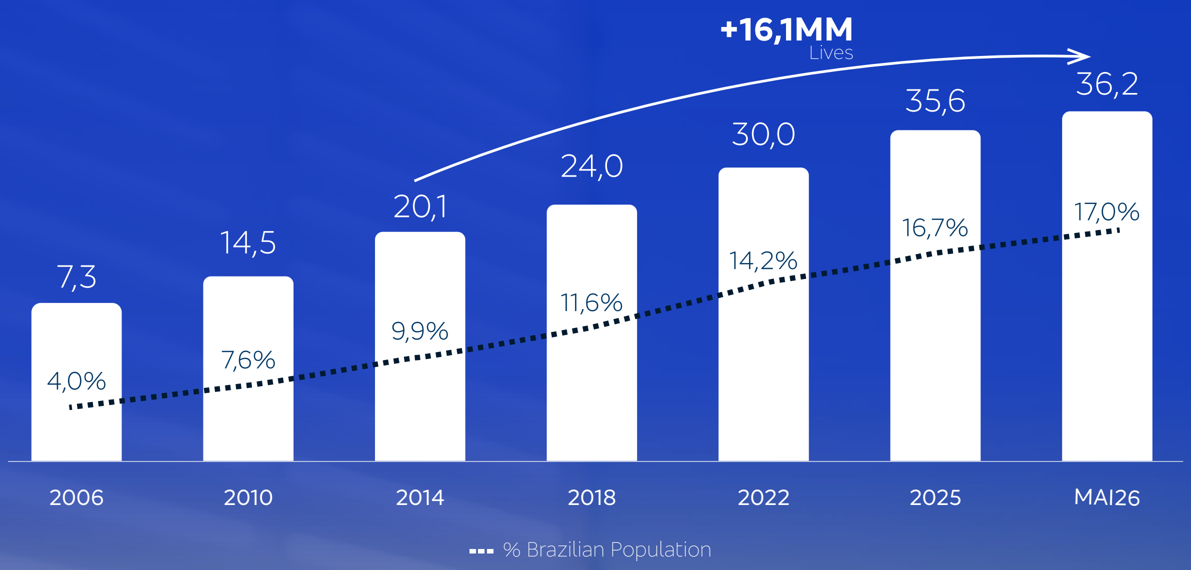

odontoprev

DENTAL MARKET IN BRAZIL

Like the supplementary healthcare market, the Brazilian dental market is subject to the regulation and oversight of the National Supplementary Health Agency (ANS).

Although dental care is also available through Brazil's public healthcare system, the availability and scope of services remain limited, particularly for more complex and elective procedures.

DENTAL PLANS AND POPULATION PENETRATION



The Brazilian dental market has followed a growth trajectory similar to that of the supplementary healthcare sector. However, it was only in the late 1980s that dental plans became established as an attractive corporate benefit for large employers, driven by the expansion of service offerings, improvements in quality of care and the increasing professionalization of the sector.

Over the past decades, the Brazilian dental market has evolved significantly and is now one of the largest in the world in terms of beneficiaries. According to data from the National Supplementary Health Agency, the **stand-alone dental plan market grew from 7.3 million beneficiaries in 2006** to approximately **36.2 million beneficiaries in May 2026**, representing **17% of the Brazilian population**.

Driven primarily by Corporate and SME plans, the segment combines significant growth potential with a business model based on prevention, access and recurring care. Increased awareness of the importance of oral health, combined with growth in formal employment and the demand for benefits with high perceived value and relatively low cost for employers, continues to support the expansion of dental coverage in Brazil.

The predominance of preventive and lower-complexity procedures, together with lower exposure to high-cost drugs and advanced medical technologies, contributes to a more predictable cost profile and historically lower healthcare inflation compared to the medical insurance segment.

The dental plan segment has distinct economic characteristics compared to the medical insurance segment, including historically lower healthcare inflation, lower capital intensity and greater cost predictability.

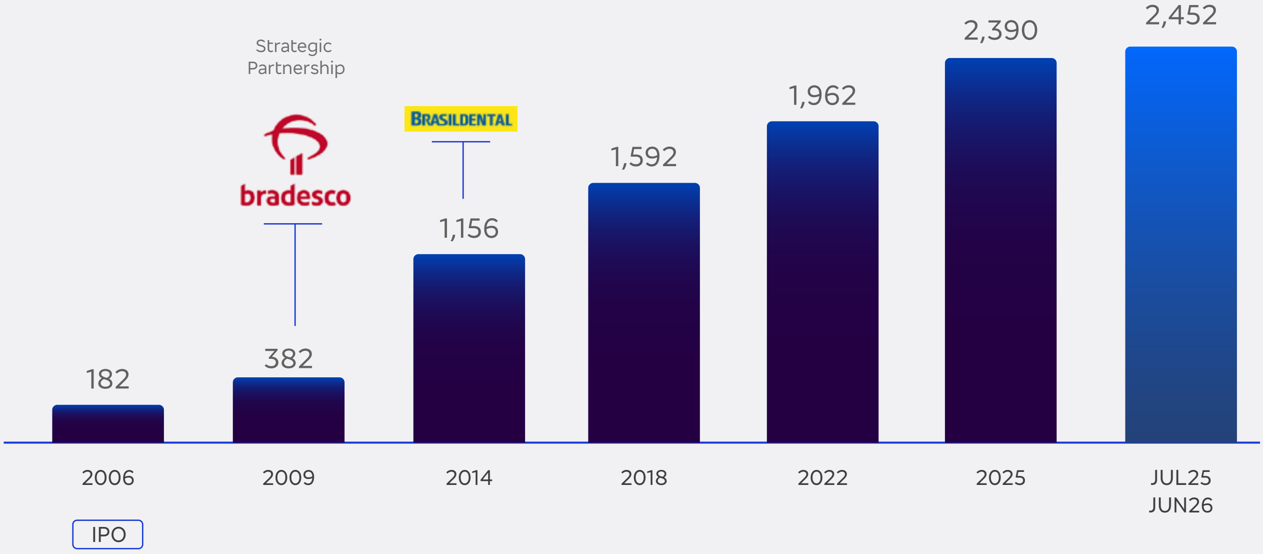
ODONTOPREV HAS BEEN BRAZIL'S LEADING DENTAL PLAN PROVIDER SINCE 1998, WITH MORE THAN 9MM BENEFICIARIES

Odontoprev is responsible for providing oral healthcare services to more than **9 million beneficiaries**. The Company's specialized dental network includes approximately **27 thousand accredited dentists across Brazil**, ensuring nationwide coverage, quality of care and convenient access for beneficiaries.

Recognized for its consistent cash generation, strong profitability and solid corporate governance track record, the Company remains focused on sustainable growth, innovation, quality of care and value creation for shareholders, beneficiaries, accredited dentists and other stakeholders.

ODONTOPREV NET REVENUE HAS GROWN AT A 14% CAGR SINCE ITS 2006 IPO

R$ MM



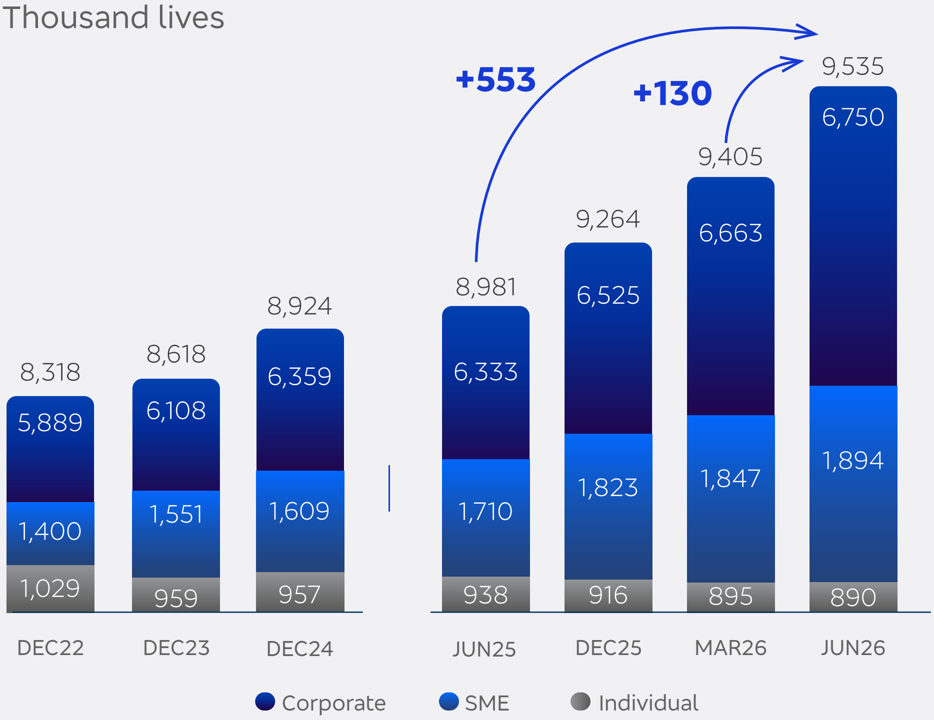
SELECTED METRICS[1] ODONTOPREV

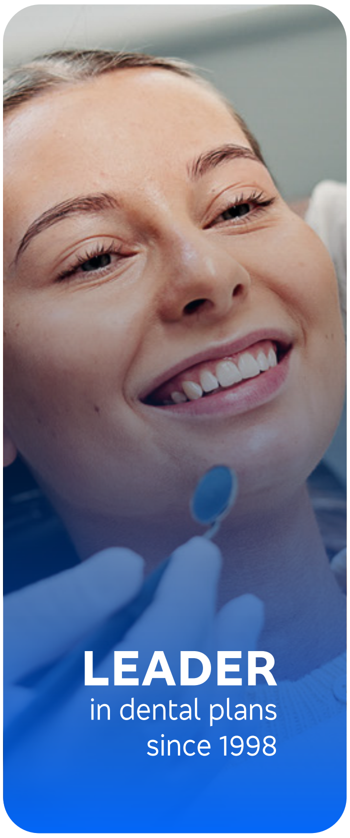
Operating Indicators	2Q26	2Q25	△ %	1H26	1H25	△ %
Dental Plans (thousand)	**9,535**	**8,981**	**6.2%**	**9,535**	**8,981**	**6,2%**
Corporate	6,750	6,333	6.6%	6,750	6,333	6,6%
SME	1,894	1,710	10.8%	1,894	1,710	10,8%
Individual	890	938	(5.1)%	890	938	(5,1)%
Net Adds	**130**	**81**	**61.5%**	**271**	**57**	**376,2%**
Average Ticket Dental (R$/life/month)	**22.53**	**22.74**	**(0.9)%**	**22.51**	**22.55**	**-**
DLR %	**37.5**	**36.7**	**0.8 p.p.**	**35.1**	**36.2**	**(1.1 p.p.)**

(R$ thousand, except if specified)	2Q26	2Q25	△ %	1H26	1H25	△ %
Net operating revenues	**635,329**	**601,846**	**5.6%**	**1,254,800**	**1,192,312**	**5.2%**
Cost of services (ex-IBNR)	238,024	220,835	7.8%	440,422	432,099	-
Net financial income	26,398	19,726	33.8%	48,964	45,649	7.3%
Net income	**115,740**	**146,196**	**(20.8)%**	**266,312**	**312,828**	**(14.9)%**
Net margin (%)	**18.2**	**24.3**	**(6.1 p.p.)**	**21.2**	**26.2**	**(5.0 p.p.)**

[1]Management Data

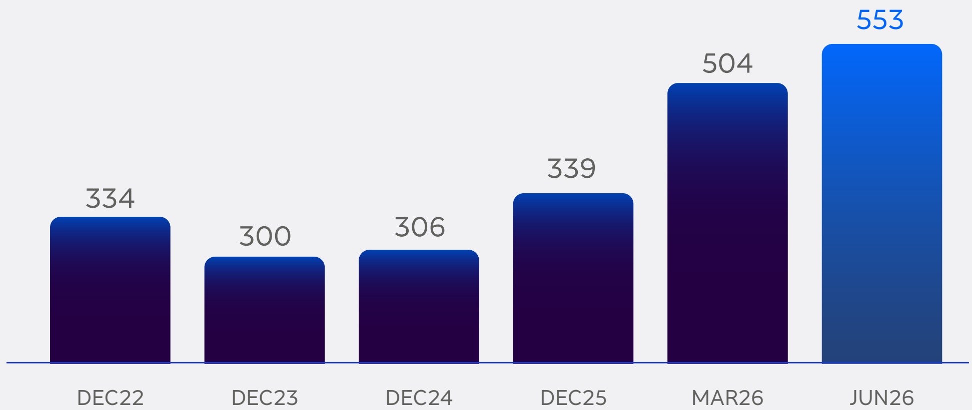
DENTAL PLAN BENEFICIARIES
Thousand lives





Odontoprev recorded net additions of **130 thousand beneficiaries in 2Q26**, including **87 thousand in the Corporate segment** and **47 thousand in the SME segment**. In 1H26, **net additions totaled 271 thousand beneficiaries**, while **LTM net additions reached 553 thousand beneficiaries**.

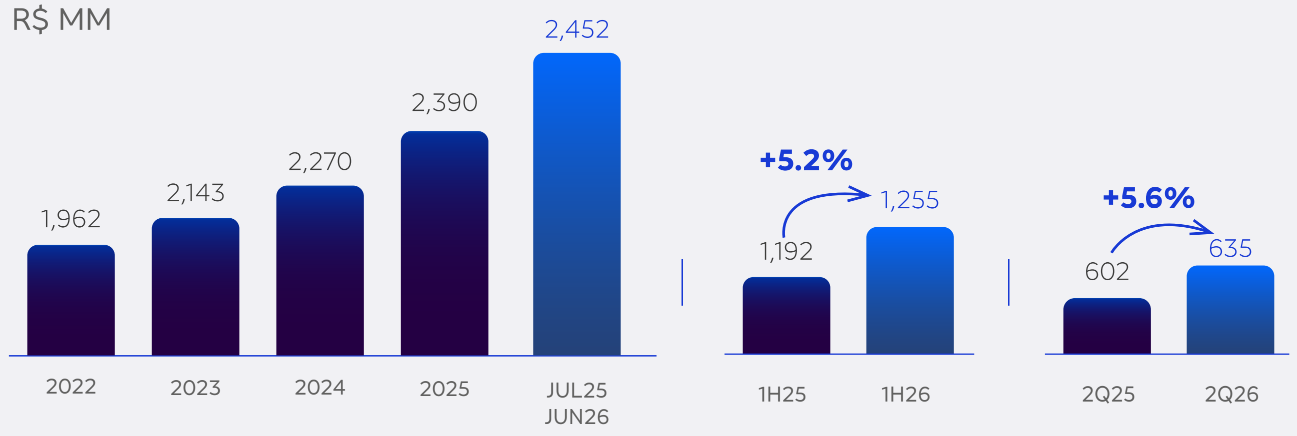
LTM DENTAL PLAN NET ADDITIONS
Thousand lives



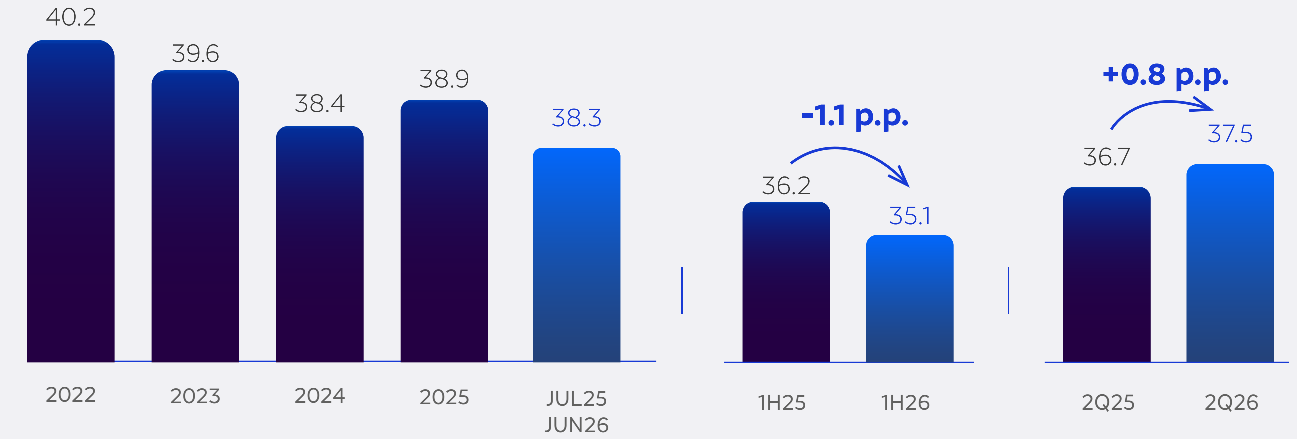
Bradesco Dental, the fastest-growing brand in recent years, currently accounts for **52% of Odontoprev's consolidated portfolio**. A key highlight is the SME segment, where Bradesco Dental accounts for 82% of total beneficiaries.

SELECTED METRICS ODONTOPREV

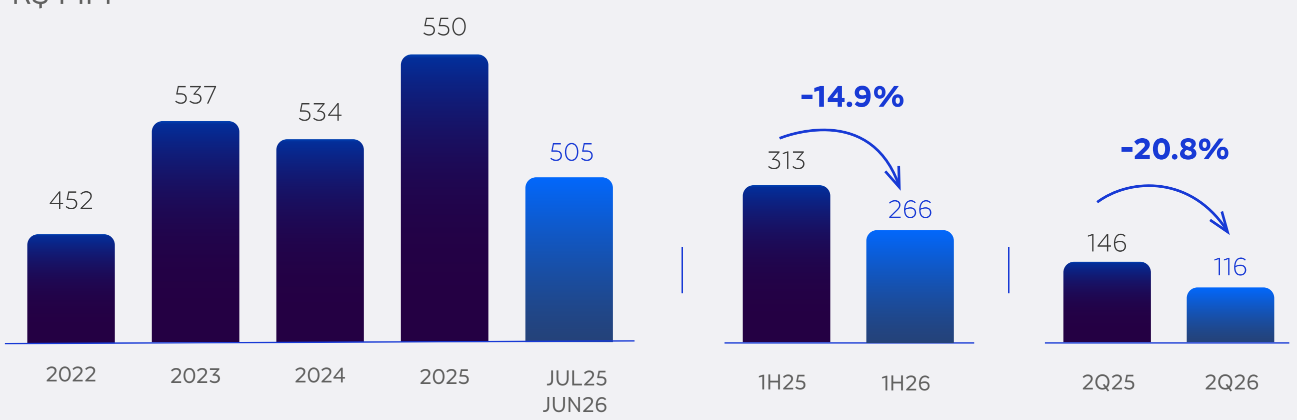
NET REVENUE
R$ MM



DENTAL LOSS RATIO (DLR)
% Revenue



NET PROFIT
R$ MM




Atlântica
hospitais

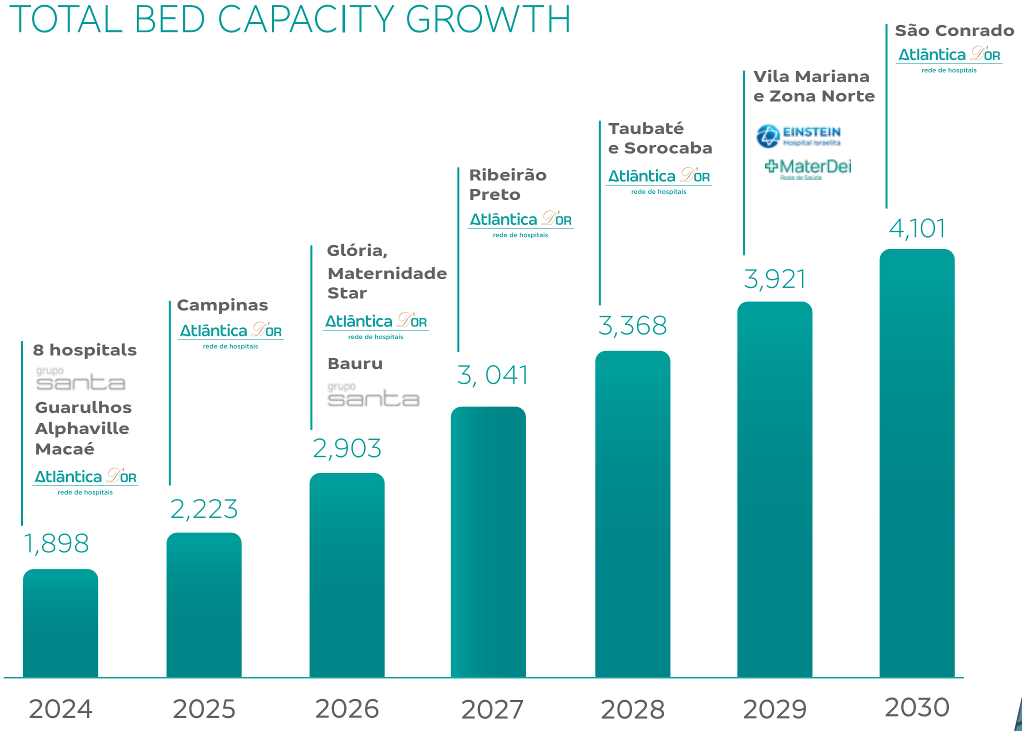
ATLÂNTICA HOSPITAIS
E PARTICIPAÇÕES

Founded in 2021, Atlântica Hospitais e Participações is Bradsaúde's hospital investment platform, dedicated to investing in hospitals and healthcare assets, as well as the provision of healthcare services, contributing to the expansion of access to high-quality hospital care in regions with demand for these services.

Atlântica's business model was structured to invest in the development, operation and expansion of hospitals, while healthcare operations are generally conducted through long-term operating agreements with **strategic partners**, including **Rede D'Or, Hospital Israelita Albert Einstein, Mater Dei and Grupo Santa**. These agreements are predominantly structured as equity joint ventures, providing greater stability to partnerships and aligning interests among the parties involved.

Atlântica's portfolio currently comprises **21 hospitals**, both operating and under development, totaling more than **4 thousand contracted beds**.

TOTAL BED CAPACITY GROWTH



ATLÂNTICA D'OR PARTNERSHIP

Atlântica D'Or was established in **May 2024** through a partnership between **Rede D'Or (50.01%) and Atlântica Hospitais** e **Participações (49.99%)**. This strategic partnership was designed to support the growth and development of Brazil's private healthcare sector through a shared ownership structure and joint operating model.

The network initially included three general hospitals: **São Luiz Guarulhos (SP), São Luiz Alphaville (SP) and Macaé D'Or (RJ). In March 2025, Hospital São Luiz Campinas** joined the network. During 1Q26, **Glória D'Or (RJ) and Maternidade Star (SP)** were also incorporated into the partnership.

The expansion of Atlântica D'Or continues to advance, with ongoing projects for the development of **São Luiz Ribeirão Preto (SP) and São Luiz Taubaté (SP)**, further expanding the network's footprint. Atlântica D'Or's facilities are designed as modern healthcare campuses, featuring diagnostic areas, inpatient facilities, surgical centers and helipads, providing patients with safety, comfort and state-of-the-art technology.

In addition, the partnership plans to inaugurate **two new hospitals by 2030**, located in **São Conrado (RJ) and Sorocaba (SP), adding a combined 346 beds** to its portfolio.

Hospital and Maternity São Luiz Guarulhos – São Paulo

GRUPO SANTA PARTNERSHIP

The strategic partnership with **Grupo Santa** was established in **October 2024** through the acquisition of a **20% ownership stake in the company**.

Founded in 1963, **Grupo Santa is the largest hospital network in Brazil's Central-West region**, supported by a highly regarded medical staff, high-quality infrastructure and scalable technology that combine excellence in patient care, operational efficiency and sustainable growth.

Through this partnership, Bradsaúde expands its presence in the hospital segment, enhancing the provision of integrated, high-quality healthcare services supported by innovation, technology and patient-centered care.

Santa Lúcia Bauru Hospital – São Paulo

ALBERT EINSTEIN PARTNERSHIP

In March 2023, Atlântica Hospitais entered into a strategic partnership agreement with Hospital Israelita Albert Einstein ("Einstein"), an institution nationally and internationally recognized for its excellence in medical care, technological innovation and commitment to high-complexity healthcare. With a long-standing track record of excellence, Einstein continuously invests in research, education and sustainability initiatives to deliver high-quality healthcare services.

Through this partnership, Atlântica Hospitais seeks to expand healthcare infrastructure in Brazil through hospital investments and to increase the reach of private healthcare assets. For Einstein, the transaction strengthens its activities as a non-profit institution by enabling the organization to share its expertise in healthcare excellence, broadening access to high-quality healthcare services.

The partnership contemplates the future formation of a joint venture named **Atlântica Vila Mariana** and the execution of a shareholders' agreement between **Atlântica and Einstein**, under which **Atlântica will hold a 51% ownership stake** once the hospital becomes operational. The facility will be managed by Einstein.

Future Facilities of Atlântica Vila Mariana Hospital - São Paulo

Future Facilities of Mater Dei Zona Norte Hospital – São Paulo

MATER DEI PARTNERSHIP

Also in São Paulo, **Atlântica** entered into a partnership with **Rede Mater Dei** in **December 2023**. Recognized as one of Brazil's most traditional hospital groups, Mater Dei is renowned for its excellence in medical care and patient-centered approach. Leveraging more than four decades of hospital operating experientce, Mater Dei will be responsible for the medical and administrative management of the new hospital, offering a comprehensive range of medical specialties.

The partnership is focused on the development of a hospital with approximately **251 beds in the Santana** district of São Paulo. As part of the transaction, a joint venture named **Atlântica Zona Norte** will be established and a shareholders' agreement will be executed between **Atlântica and Rede Mater Dei**, under which **Atlântica will hold a 51% ownership stake** once operations commence. The hospital will be managed by Rede Mater Dei.

The project is currently under development, with **operations expected to commence in 2029**.

RECENT EVENTS

BAURU HOSPITAL INAUGURATION AND NEW ATLÂNTICA D'OR HOSPITAL IN RIO DE JANEIRO

On May 26, **Atlântica D'Or** announced the **development of a new hospital in São Conrado, Rio de Janeiro**. As in the network's existing hospitals, medical operations will be managed by Rede D'Or.

This initiative reinforces Atlântica D'Or's expansion strategy in the city of Rio de Janeiro, particularly in areas with higher income levels and strong demand for private healthcare services.

On June **30, Atlântica Hospitais, in partnership with Grupo Santa, inaugurated Hospital Santa Lúcia Bauru** in the state of São Paulo.

SELECTED METRICS ATLÂNTICA HOSPITAIS

Atlântica D'Or
Rede de hospitais

2,100
Beds

grupo santa

1,448
Beds

EINSTEIN
Hospital Israelita

302
Beds

MaterDei
Rede de Saúde

251
Beds

Total beds
4,101

SELECTED METRICS
ATLÂNTICA HOSPITAIS

HOSPITALS	STATE	PARTNERSHIP DATE OPENINGS DATE	BEDS
Atlântica D'or		**May 24**	**2,100**
Guarulhos	SP	Nov 24	268
Alphaville	SP	Nov 24	212
Macaé	RJ	Nov 24	140
Campinas	SP	Apr 25	325
Glória	RJ	Feb 26	337
Maternidade Star	SP	Mar 26	173
Ribeirão Preto	SP	2Q27	138
Taubaté	SP	1Q28	161
Sorocaba	SP	2Q28	166
São Conrado	RJ	3Q30	180
Grupo Santa		**Oct 24**	**1,448**
Santa Lúcia Gama	DF	Oct24	199
Santa Lúcia Sul	DF	Oct 24	402
Santa Lúcia Norte	DF	Oct 24	201
Santa Lúcia Taguatinga	DF	Oct 24	24
Hospital Ortopédico	MT	Oct 24	25
Hospital Santa Rosa	MT	Oct 24	163
Ânima Centro Hospitalar	GO	Oct 24	192
Hospital do Coração	MS	Oct24	72
Hospital Bauru	SP	Jun 26	170
Atlântica e Einstein		**Mar 23**	**302**
Vila Mariana	SP	4Q29	302
Atlantica e Mater Dei		**Dec 23**	**251**
Zona Norte	SP	4Q29	251
TOTAL			**4,101**

R$5.1 BI
Committed

R$2.8 BI
Deployed

SELECTED METRICS ATLÂNTICA HOSPITAIS

Hospitals

Operating Indicators	2Q26	2Q25	△ %	1H26	1H25	△ %
Number of Hospitals[1]	21	16	31.3%	21	16	31.3%
Number of Beds[2]	4,101	3,075	33.4%	4,101	3,075	33.4%
Number of operational beds	2,199	1,717	28.1%	2,199	1,717	28.1%
Number of Novamed clinics	40	34	21.2%	40	34	21.2%

[1]Announced hospitals.
[2]Total capacity: Operational Beds + Contracted Beds.

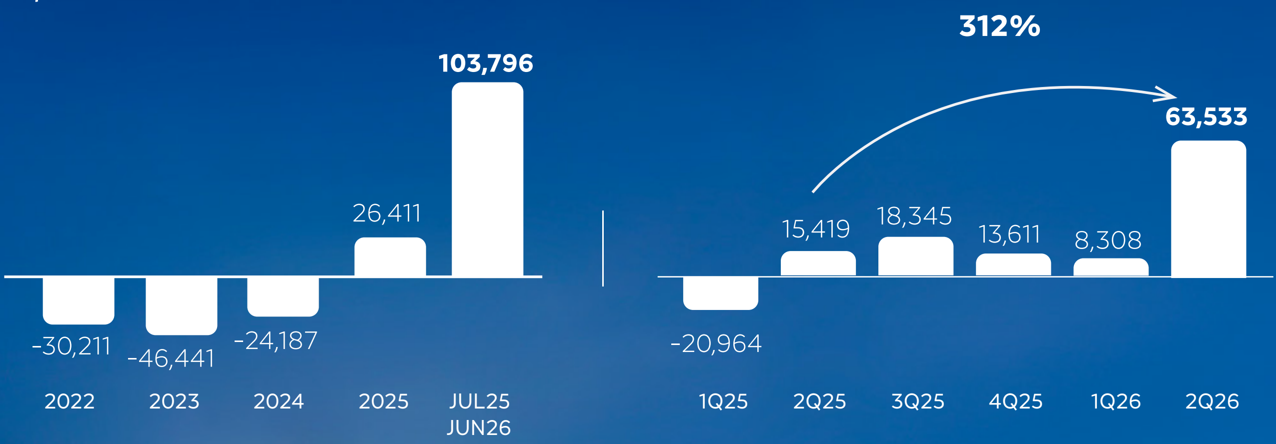
Atlântica hospitals

Summary Table (R$ thousand)	2Q26	2Q25	△ %	1H26	1H25	△ %
Non-operating and equity income	64,839	22,114	193.2%	76,324	6,534	1,068.1%
Administrative expenses	(1,451)	(4,306)	(66.3)%	(6,350)	(8,413)	(24.5)%
Financial income	(3,136)	(5,786)	(45.8)%	(2,826)	(9,767)	(71.1)%
Financial revenue	781	2,498	(68.7)%	6,691	5,762	16.1%
Financial expenses	(3,917)	(8,285)	(52.7)%	(9,517)	(15,529)	(38.7)%
Tax expenses[1]	(36)	(116)	(68.7)%	(311)	(268)	16.1%
Income tax, social contribution and profit sharing	3,317	3,514	(5.6)%	5,003	6,369	(21.4)%
Net Income	**63,533**	**15,419**	**312.0%**	**71,841**	**(5,545)**	**-**

[1]Includes PIS/Cofins, federal and municipal taxes on revenue.

Atlântica LTM Net Income Reached R$104 million vs. R$26 million in 2025

ANNUAL AND QUARTERLY NET INCOME
R$ thousand



MEU DOUTOR NOVAMED PRIMARY CARE CLINIC NETWORK

The Meu Doutor Novamed clinic network operates in the primary care segment, providing comprehensive and continuous care focused on disease prevention and health promotion through multidisciplinary medical teams.

With 40 clinics, including open to the public and In-Company units, Meu Doutor Novamed operates through an integrated care model, ensuring that patients remain at the center of the healthcare journey.

Directly controlled by Atlântica Hospitais and indirectly by the Company, the **Meu Doutor Novamed network recorded more than 1.2 million patient visits in 2025**, serving **approximately 330 thousand patients** through a multidisciplinary team covering a broad range of medical specialties. **Patient satisfaction, measured by NPS, reached 90%**, reflecting the network's commitment to quality of care and a patient-centered experience. One of the network's key initiatives is the Meu Cuidado Program, which promotes healthy habits and disease prevention through personalized guidance, ensuring continuous care and individualized attention.

During 2025, seven In-Company clinics were launched to serve organizations operating under self-managed healthcare models. The network reached a total of **40 clinics**, including **18 In-Company units** (14 in São Paulo, one in Rio de Janeiro, one in Bahia and two in Paraná), totaling more than 126 thousand patient visits.

Meu Doutor Novamed clinics serve beneficiaries from Bradesco SaúdeT, Mediservice, self-managed healthcare groups, partner companies and private-pay patients, offering scheduled consultations, walk-in care, minor procedures, telemedicine services and diagnostics.

Croma is a joint venture formed by **Atlântica Hospitais**, **Fleury S.A.** and **Real e Benemérita Associação Portuguesa de Beneficência** (BP – A Beneficência Portuguesa de São Paulo), structured as a platform specialized in integrated oncology services. Through Atlântica, the **Company holds a 33.33% ownership stake in Croma**, which currently operates four units across the states of **São Paulo and Rio de Janeiro**.

Croma adopts a comprehensive care model for oncology patients, supported by a highly qualified medical team and designed to provide a fully integrated patient journey encompassing proactive screening, diagnosis, treatment, follow-up and recovery. The model aligns economic incentives with quality of care, care coordination and improved clinical outcomes, fostering a more efficient and patient-centered oncology experience.

DIAGNOSTICS AND HEALTHTECHS

Orizon operates as a healthcare transaction processing platform, connecting health plan operators and service providers across Brazil to support better decision-making, reduce inefficiencies and avoid unnecessary risks for patients and beneficiaries, while fostering collaboration and the dissemination of best practices

Its services also include claims processing, predictive analytics and artificial intelligence solutions applied to healthcare cost management.

fleury

In 2009, **Bradesco Seguros acquired a 20% stake in Grupo Fleury**, establishing a long-term strategic partnership that brought together one of Brazil's largest diagnostic medicine networks and the country's leading insurance group in a critical segment of the healthcare, supporting early disease detection and more personalized treatment pathways. In 2021, the Company expanded its presence in the segment through its subsidiary Bradesco Diagnósticos, increasing its ownership stake in **Grupo Fleury to 24.85%.**

In diagnostic medicine, Fleury S.A. operates approximately **570 diagnostic units and 33 units within its healthcare services platform**, a segment that includes medication infusion centers, ophthalmology, orthopedics, day clinics and reproductive medicine services.

kortexventures health·tech

The Company also holds an investment in **Kortex Ventures**, a venture capital fund established in partnership with **Grupo Fleury and Grupo Sabin**, focused on healthcare technology startups (healthtechs). The fund invests in companies developing solutions such as remote diagnostics, occupational health and financial management platforms for healthcare professionals, with the objective of accelerating innovative businesses that can make meaningful contributions to the development of Brazil's healthcare sector.

ESG

SUSTAINABILITY

As the most complete healthcare ecosystem in Brazil, Bradsaúde begins its journey with a **strong commitment to the ESG agenda**, building an integrated platform capable of further advancing **sustainability across the healthcare sector**.

Bradsaúde enters B3's Novo Mercado as a constituent of the **Corporate Sustainability Index** (ISE B3), which comprises companies recognized for their commitment to corporate sustainability best practices.

The Company was also recognized as a **Pro-Ethics Company**, an initiative led by Brazil's Office of the Comptroller General (CGU) that recognizes organizations committed to preventing, detecting and remediating acts related to corruption, fraud, social and environmental violations, and human rights abuses.

During this transition period, Bradsaúde remains integrated with the corporate sustainability initiatives led by Grupo Bradesco Seguros and Odontoprev. Accordingly, the information presented herein includes shared initiatives, programs and practices in which the Company participates.

Reinforcing its commitment to transparency, Grupo Bradesco Seguros publishes its **Integrated Sustainability Report** annually, while Odontoprev publishes its **Sustainability Report**. Both reports follow internationally recognized reporting and disclosure frameworks, including **GRI**, **SASB and TCFD**. Additional information is available through their respective institutional channels.

SUSTAINABILITY AT GRUPO BRADESCO SEGUROS

Sustainability is a strategic pillar of Grupo Bradesco Seguros, guiding value creation for both the business and society. In 2012, the Group became one of the first Brazilian insurers to join the Principles for Sustainable Insurance (PSI), an initiative of the **UNEP Finance Initiative** (UNEP FI), reinforcing its commitment to incorporating environmental, social and governance considerations into its strategy and operations.

This commitment is supported by a dedicated governance structure, including the Sustainability Committee, which is responsible for proposing strategies, monitoring initiatives and promoting the integration of best practices across business activities and corporate management. The committee includes executives from the Group's companies, as well as leaders from the Sustainability and Risk Management functions, reporting directly to the Executive Committee.

Risk management complements these efforts by incorporating environmental, social and climate-related factors into risk identification, assessment, mitigation and

monitoring processes. Against a backdrop of increasingly frequent extreme climate events, Grupo Bradesco Seguros seeks to strengthen the resilience of its businesses and enhance its ability to respond to short, medium and long-term challenges.

These initiatives are guided by the **Group's Sustainability Policy**, which seeks to ensure the long-term sustainability of its operations through the responsible management of risks and opportunities, ensuring that social, environmental and climate-related considerations are incorporated into business decisions and stakeholder engagement.

To support this approach, the strategy is structured around four pillars: Climate **Change and the Environment, Sustainable Business, People Engagement and Financial Education**.

From an environmental perspective, the Group develops initiatives focused on operational eco-efficiency. In conjunction with the Bradesco Organization, it **offsets 100% of greenhouse gas emissions reported under Scopes 1, 2 and 3**, maintains the **Gold Seal of the Brazilian GHG Protocol Program**, and utilizes electricity sourced from renewable energy. The Group's admitnistrative buildings located on Paulista Avenue in São Paulo and at Port Corporate in Rio de Janeiro have obtained LEED certification.

As part of its strategy to strengthen sustainable business initiatives, the Group has developed the Sustainable Business Journey, an initiative designed to further integrate sustainability across the Group's companies, including Bradesco Saúde and Novamed. Among the initiatives carried out was the **Sustainable Business Workshop**, whose second edition contributed to defining aspirations and strategic priorities for the continued development of sustainable businesses.

The Group also promotes awareness and engagement initiatives related to environmental and social issues. In June, it conducted its **Environment Month Campaign**, reaching more than **5,000 employees** through educational programs focused on environmental topics. During the same period, the Group participated in Earth Hour for the first time, mobilizing facilities across different regions of the country in a symbolic awareness initiative.

On the social front, the Group has maintained the **Empresa-Escola Integration Project** (PIEE) for the past 21 years, benefiting an average of **900 children and adolescents annually in Rio de Janeiro**. The initiative promotes participant development through cultural and sports activities, contributing to social inclusion and citizenship education.

As part of its Financial Education pillar, Grupo Bradesco Seguros participates annually in Brazil's **National Financial Education Week** (ENEF Week). During the most recent edition, held in May, the Group promoted educational content, lectures and awareness initiatives aimed at strengthening financial and insurance literacy, contributing to more informed decision-making and broader dissemination of financial knowledge.

SUSTAINABILITY AT ODONTOPREV

In the **CDP Climate Change assessment**, Odontoprev maintained its **B- rating**, reflecting consistent emissions monitoring practices and transparency in climate risk management.

On the social front, more than **19 tons of food were collected and donated to partner organizations**. In addition, through private social investments and environmental and social initiatives, the Company generated a direct positive impact on the lives of more than **187,000 people**, supporting **42 social organizations**.

The Company also provided approximately **15,000 dental plans to individuals in socially vulnerable situations**, reinforcing its commitment to expanding access to oral healthcare and generating positive social impact.

RECOGNITIONS

Throughout 2026, Bradsaúde further strengthened its position in the Brazilian supplementary healthcare market through important recognitions granted by customers, consumers and specialized institutions. These awards reflect the strength of the Company's brands, the quality of its services and its ongoing commitment to delivering an outstanding beneficiary experience.

In the **O Melhor de São Paulo 2026 awards**, organized by Folha de S.Paulo and Datafolha, Bradesco Saúde was recognized as **Best Health Insurance Provider** and was also ranked among the **leading brands in the Dental Plan category**, highlighting its relevance and strong consumer preference in the state of São Paulo.

Excellence in customer relationships was also recognized at the 2026 **Consumidor Moderno Excellence in Customer Service Awards**, where Grupo Bradesco Seguros was named the **winner in the Insurance and Health Plans category**, reinforcing its strategy focused on customer experience, innovation and operational efficiency.

The Company was also recognized in the **13th Great Place to Work (GPTW) Healthcare Ranking 2026**, among the best companies to work for in the healthcare sector, reflecting its commitment to people development, employee well-being and fostering an outstanding workplace environment.

In sustainability, the Company maintained its position as a constituent of the **Corporate Sustainability Index** (ISE B3), one of Brazil's leading benchmarks for environmental, social and governance practices.

Bradesco Saúde received the highest overall rating among health plan operators with more than **1 million beneficiaries in the Beneficiary Satisfaction Survey**. Conducted by Datafolha, the survey recorded an overall **approval rating of 80.7%, with beneficiaries rating the plan as good or very good**.

These results position the Group's companies among the leading players in the sector and reinforce their ongoing commitment to service excellence, beneficiary satisfaction and long-term value creation.
This consistent performance, combined with the numerous awards and recognitions received throughout the year, underscores the Group's strength and its ability to deliver increasingly innovative, sustainable and patient-centered healthcare solutions.

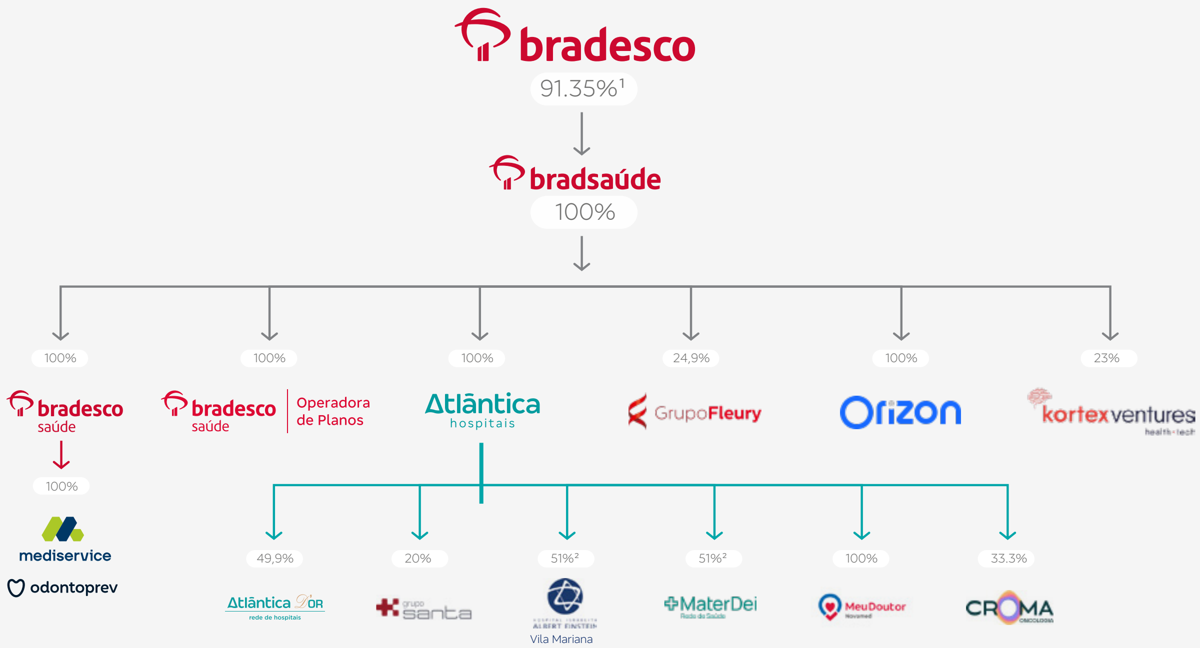
Bradesco Saúde received the highest overall rating among health plan operators with more than 1 million beneficiaries in the Beneficiary Satisfaction Survey, with 80.7% of customers rating their plans as good or very good.

NEW CORPORATE STRUCTURE

On April 6, the Extraordinary Shareholders' Meeting of Odontoprev S.A. approved the resolutions related to the business combination involving Odontoprev and Bradesco Gestão de Saúde S.A. ("BGS"), including the incorporation of BGS shares by Odontoprev and the transfer of the dental plan portfolio, together with other operating assets and liabilities, to Mediservice Health Plan Operator S.A. ("Mediservice").

Effective May 5 (inclusive), the shares of Bradsaúde S.A. began trading on B3 S.A. – Brasil, Bolsa, Balcão under the ticker symbol"**SAUD3**" and the trading name"**BRADSAUDE**."

SHAREHOLDING STRUCTURE



[1]Excludes 732,100 treasury shares from the calculation of the ownership stake;
[2]Joint 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.

CORPORATE REORGANIZATION HISTORY

DEC/25

On December 18, 2025, as part of an internal corporate reorganization within the Bradesco economic group, Bradesco Gestão de Saúde S.A. received, through a partial spin-off of Bradesco Saúde S.A., all common shares issued by Odontoprev, corresponding to 292,213,236 registered, book-entry common shares with no par value, representing 53.54% of the Company's total and voting share capital.

JAN/26

On January 6, 2026, Bradseg Participações S.A. received, through a partial spin-off of Bradesco Gestão de Saúde S.A., all common shares issued by Odontoprev, corresponding to 292,213,236 registered, book-entry common shares with no par value, representing 53.54% of the Company's total and voting share capital.

FEB/26

On February 27, 2026, a Material Fact was disclosed detailing the steps of the transaction and business combination involving Bradesco Gestão de Seguros and Odontoprev.

MAR/26

On March 31, 2026, Banco Bradesco S.A. received, through a partial spin-off of Bradseg Participações S.A., all common shares issued by Odontoprev, corresponding to 292,213,236 registered, book-entry common shares with no par value, representing 53.54% of the Company's total and voting share capital.

APR/26

On April 30, 2026, Banco Bradesco S.A. ("Banco Bradesco") received 2,378,374,445 common shares issued by the Company, in exchange for all common shares issued by BGS and held by Banco Bradesco immediately prior to the implementation of the Share Incorporation.

MAY/26

The official launch of Bradsaúde took place **on May 1, 2026**, with accounting records being maintained under the new structure as of that date.

MAY/26

On May 20, 2026, the Company received authorization to maintain its minimum free float requirement until October 30, 2027, by which date it must comply with a free float of 15% (if it meets the liquidity requirement) or 20% (if it does not). During this period, any increase in free float above 8.609% may not be reversed until the applicable minimum free float threshold has been achieved.

All Material Facts and Notices to the Market are available on our CVM Filings Page.

SHAREHOLDERS REMUNERATION

Under our Dividend Policy, **at least 50% of adjusted net income**, as determined in accordance with the Brazilian Corporations Law and the Company's Bylaws, will be tdistributed to shareholders in the form of dividends and/or interest on equity (IOE).

The annual declaration of dividends, including distributions exceeding the mandatory dividend, is subject to approval at the Annual Shareholders' Meeting by a majority vote of shareholders and will depend on several factors. These factors include operating performance, financial condition, cash requirements, future prospects and other considerations deemed relevant by the Board of Directors and shareholders.
In accordance with the rules of B3's Novo Mercado, the Company's share capital is represented exclusively by common shares.

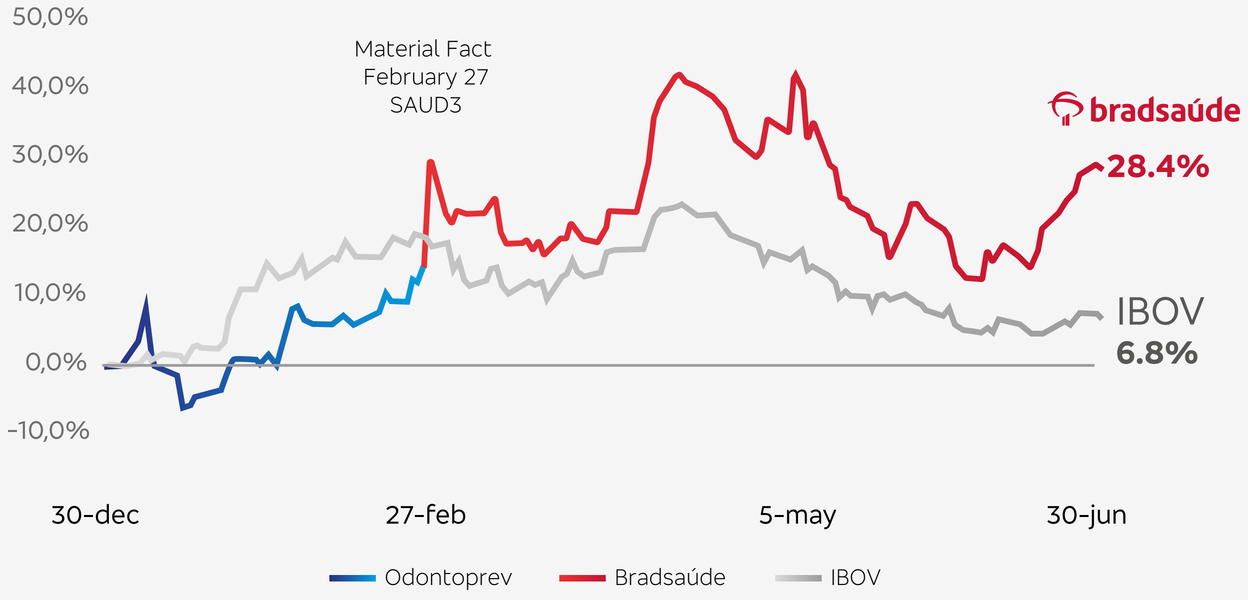
On June 30, the Company approved interest on equity (IOE) in the amount of R$230 million, to be paid on November 30.

CAPITAL MARKETS

During the first half of 2026, **SAUD3** appreciated **28.4%, compared to 6.8%** for the Ibovespa Index (IBOV).

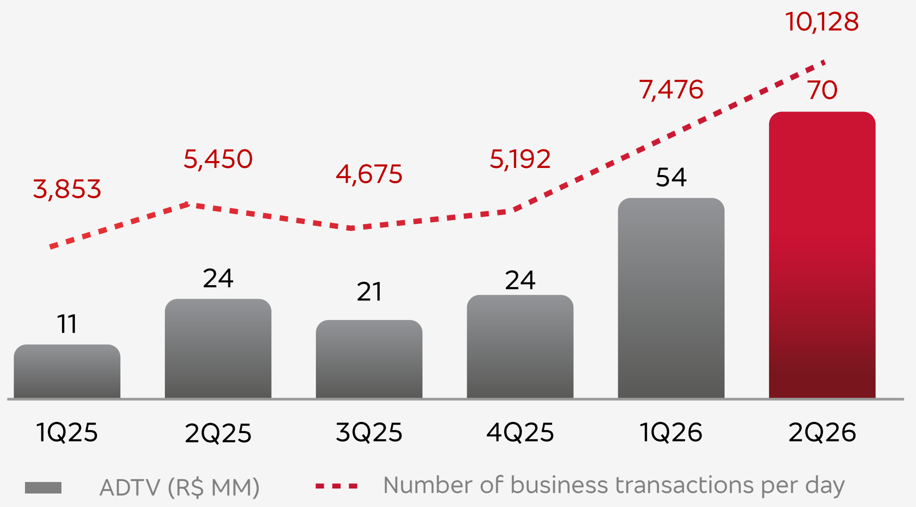
As of the end of 2Q26, total shareholder return for Bradsaúde since the Material Fact disclosed on **February 27 reached 11.9%**.

SAUD3 SHARE PRICE PERFORMANCE VS. IBOV IN 2026



In 2Q26, average daily trading volume increased nearly threefold compared to 2Q25, rising from **R$24 million to R$70 million**. During the same period, the average number of daily trades reached **10,128, compared to 5,450 in 2Q25**.

QUARTERLY LIQUIDITY EVOLUTION SINCE 1Q25



Source: B3 | As of June 30, 2026

SELECTED METRICS CAPITAL MARKETS

At the end of 2Q26, market capitalization **reached R$42 billion**, based on a closing share price of **R$14.38, representing an increase of 7.1% compared to 1Q26**.

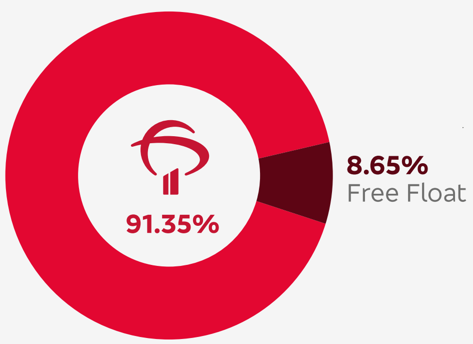
The total number of shareholders reached **75.8 thousand, up 43% from 2Q25**, including the addition of 330 institutional investors and approximately 22 thousand new individual sharehol-

	2Q26	2Q25	%
Total Number of Shareholders	**75,789**	**52,881**	**43.3**
Individual Shareholders	74,932	52,354	**43.1**
Institutional Investors	857	527	62.6
otal Share Capital (shares)	2,924,199,731	545,825,286	-
Treasury Shares	**732,100**	**732,100**	-
Market Capitalization (R$ billion)	42.0	6.4	-
Closing Share Price (R$)	**14.38**	**11.72**	**22.7**
Free Float (shares)	251,741,551	251,735,971	-
Free Float Market Value (R$ billion)	3.6	3.0	22.7
ADTV (Average Daily Trading Volume) (R$ thousand)	**70,221**	**23,898**	**193.8**
Average Daily Number of Trades	10,128	5,456	85.6

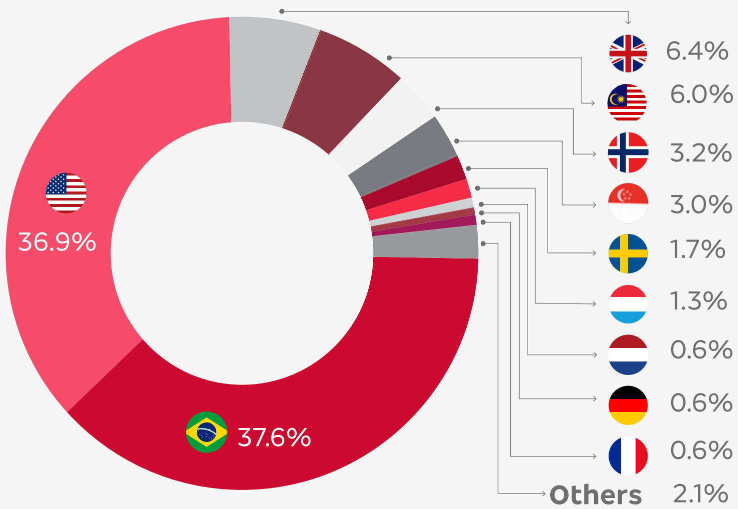
Source: B3 | As of June 30, 2026

GLOBAL SHAREHOLDER BASE

June, 2026



Total Capital
2,924,199,731 shares



Free Float
251,741,551 shares

Source: As of June 30, 2026.

UPCOMING INVESTOR RELATIONS EVENTS

Bradsaúde's Investor Relations activities, including conferences, webcasts, one-on-one meetings and public presentations, are always attended by the Company's Chief Executive Officer and/or Investor Relations Officer.

DATE		EVENT
Aug 04		**2Q26 Analysts Video Conference**
Aug 04	Itaú BBA	Investor Presentation | SP
Aug 10	bradesco bbi	Investor Presentation | SP
Aug 11	bradesco bbi	NDR | Santiago
Aug 17	Santander	Santander 27ª Annual Conference | SP
Aug 18	XP	CEO Conference Brazil | RJ
Aug 20-21	btg pactual	NDR | RJ
Aug 24	J.P.Morgan	Consumer and Healthcare Check Up | SP
Sep 8	citi	Citi GEMS Conference 2026 | NY
Sep 9	UBS BB Investment Bank	Global Emerging Markets Conference | NY
Sep 15-16	Morgan Stanley	29th Annual Latin America Conference | London
Sep 17	UBS BB Investment Bank	NDR | UBS Stockholm
Sep 22	Safra	J. Safra Investment Conference 2026 | SP
Sep 28	J.P.Morgan	NDR | JP Morgan | Chicago
Sep 30-1 Oct	btg pactual	BTG CEO Conference | NY
Oct 8	UBS BB Investment Bank	Healthcare, Education & TMT 1:1 Conference | SP
Oct 15	Itaú BBA	Healthcare Day | SP
Nov 17-18	bradesco bbi	16th Annual CEO Forum | NY
Nov 19	Jefferies	Jefferies Healthcare Conference | London
Nov 23-24	Itaú BBA	19th Annual LatAm Conference| London
Dec 02	J.P.Morgan	Brazil Opportunities Conference | SP

EARNINGS CONFERENCE CALL

August 4, 2026 – Tuesday

11:00 a.m. (10:00 a.m. NY/ 3:00 p.m. London)

Webcast: Click here
Portuguese with simultaneous translation

Investor Relations
José Roberto Pacheco – IRO
Rodrigo Manso – IR Superintendent
Catarina Bruno – IR Supervisor
Maria Eduarda Rodrigues – IR Analyst

Visit our website: www.saud3.com.br
Contact us: ri@saud3.com.br

Corporate Communications: imprensa@bradescoseguros.com.br

APPENDICES 59 A 63

APPENDIX I - PERFORMANCE INDICATORS

OPERATIONAL INDICATORS	DESCRIPTION	UNIT	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26
Beneficiários	Health and dental plan contracts	**Thousand lives**	**12,672**	**12,755**	**12,982**	**13,187**	**13,381**	**13,610**
Healthcare Plans	**Health Insurance Contracts**	**Thousand lives**	**3,771**	**3,774**	**3,850**	**3,923**	**3,976**	**4,075**
Corporate	Corporate contracts covering more than 200 lives	Thousand lives	1,849	1,853	1,905	1,975	1,985	2,029
SME	Corporate Contract for up to 199 lives	Thousand lives	1,011	1,012	1,034	1,065	1,085	1,116
Individual	One contract per individual	Thousand lives	103	102	101	100	99	99
ASO	Managed corporate contract	Thousand lives	808	807	810	784	807	831
Dental Plans	**Dental Insurance Plans**	**Thousand lives**	**8,901**	**8,981**	**9,132**	**9,264**	**9,404**	**9,535**
Corporate	Corporate contracts (>200 lives) and Managed Contract	Thousand lives	6,300	6,333	6,409	6,525	6,663	6,750
SME	Corporate Contract for up to 199 lives	Thousand lives	1,646	1,710	1,778	1,823	1,847	1,894
Individual	One contract per individual	Thousand lives	954	938	944	916	895	890
Consolidated MLR %	**Medical and Dental loss ratio**	**% of Earned Premiums**	**80.7%**	**82.2%**	**84.0%**	**86.3%**	**79.0%**	**83.8%**
DLR %	Dental loss ratio	% Revenue	35.8%	36.7%	40.6%	42.6%	32.7%	37.5%
Health average Ticket ex-ASO (R$/life/month)	Gross health insurance premiums / Avg. monthly beneficiaries	R$	1,105	1,114	1,138	1,129	1,134	1,135
Dental average Ticket (R$/life/month)	Dental claims paid / Avg. monthly beneficiaries	R$	22.5	22.7	22.4	21.9	22.5	22.5
Number of Hospitals	Total number of hospitals announced	Hospitals	15	16	18	19	20	21
Number of beds	Total number of contracted beds	Beds	2,750	3,075	3,582	3,755	3,921	4,101
Operating hospitals	Hospitals in operation	Hospitals	11	12	12	12	14	15
Number of operational beds	Beds in operation	Beds	1,491	1,717	1,819	1,828	1,991	2,199
Number of Novamed clinics	Clinics in operation	Clinics	33	34	35	40	40	40

BRADSAÚDE INCOME STATEMENT	DESCRIPTION	UNIT	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26
Revenue[1] (a) + (b)								
Revenues from medical plans and dental plans (a)		R$ MM	12,219	12,396	12,923	13,239	13,278	13,744
Change in Technical Provisions from Healthcare Assistance		R$ MM	-552	-24	-5	-32	-88	20
Earned Premiums		**R$ MM**	**11,667**	**12,373**	**12,918**	**13,207**	**13,191**	**13,764**
Retained Claims		R$ MM	-9,417	-10,165	-10,850	-11,394	-10,414	-11,540
Selling Expenses		R$ MM	-481	-501	-509	-578	-542	-579
Financial Income		R$ MM	803	724	722	804	875	930
Income from Operations		**R$ MM**	**2,571**	**2,431**	**2,281**	**2,038**	**3,109**	**2,575**
Service revenues related to operations[2] (b)		R$ MM	98	118	146	117	113	126
Operational Expenses		R$ MM	-319	-531	-275	-103	-409	-433
Tax Expenses[3]		R$ MM	-143	-164	-120	-116	-126	-169
Administrative Expenses		R$ MM	-517	-560	-580	-627	-567	-586
Operating Income		**R$ MM**	**1,661**	**1,369**	**1,483**	**1,304**	**2,137**	**1,623**
Equity and Non-Operating Income[4]		R$ MM	3	76	29	-19	16	110
Taxes and Contributions		R$ MM	-688	-480	-541	-469	-830	-513
Net income		**R$ MM**	**1,005**	**889**	**940**	**822**	**1,308**	**1,110**

FINANCIAL INDICATORS								
Financial Assets Bradsaúde	Financial investments	R$ MM	27,084	27,180	28,403	28,291	28,739	29,553
ROAE Bradsaúde 12M	Return On Average Equity	% LTM	-	21.7	-	-	24.8	25.8

APPENDIX II - RECONCILIATION OF THE INCOME STATEMENT

Income Statement (R$ million)	Bradsaúde 1Q26	Bradesco Gestão de Saúde Ex Odontoprev 1Q26	Odontoprev 1Q26	Bradsaúde 2Q26	Bradesco Gestão de Saúde Ex Odontoprev April 2026	Odontoprev April 2026 and Bradsaúde May 2026- June 2026
	(a)	(b)	(a) - (b)	(c)	(d)	(c) - (d)
Revenues from medical plans and dental plans	13,278	12,657	621	13,744	4,332	9,413
Change with Health Technical Provisions	(88)	(88)	0	20	(2)	22
Earned premiums	**13,191**	**12,569**	**621**	**13,764**	**4,329**	**9,435**
Incurred claims/Retained claims	(10,414)	(10,226)	(188)	(11,540)	(3,719)	(7,821)
Selling expenses	(542)	(474)	(68)	(579)	(167)	(412)
Financial income	875	852	23	930	323	607
Income from operations	**3,109**	**2,721**	**388**	**2,575**	**767**	**1,808**
Service revenues related to operations	113	99	14	126	37	90
Other operating expenses	(409)	(399)	(10)	(433)	(110)	(323)
Tax expenses	(126)	(91)	(34)	(169)	(30)	(139)
Administrative expenses	(567)	(434)	(133)	(586)	(148)	(437)
Operating Income	**2,121**	**1,895**	**226**	**1,514**	**515**	**999**
Non-operating and equity income	16	15	1	110	30	79
Icome tax, social contribution and profit sharing	(830)	(754)	(76)	(513)	(203)	(310)
Net income	**1,308**	**1,157**	**151**	**1,111**	**342**	**769**

Income Statement (R$ million)	Bradsaúde 1Q25	Bradesco Gestão de Saúde Ex Odontoprev 1Q25	Odontoprev 1Q25	Bradsaúde 2Q25	Bradesco Gestão de Saúde Ex Odontoprev April 2025	Odontoprev April 2025 and Bradsaúde May 2025 - June 2025
	(a)	(b)	(a) - (b)	(c)	(d)	(c) - (d)
Revenues from medical plans and dental plans	12,219	11,630	590	12,396	11,797	599
Change with Health Technical Provisions	(552)	(552)	0	(24)	(24)	0
Earned premiums	**11,667**	**11,078**	**590**	**12,373**	**11,774**	**599**
Incurred claims/Retained claims	(9,417)	(9,236)	(181)	(10,165)	(9,972)	(194)
Selling expenses	(481)	(423)	(58)	(501)	(430)	(70)
Financial income	803	777	26	724	704	20
Income from operations	**2,571**	**2,195**	**376**	**2,431**	**2,076**	**354**
Service revenues related to operations	98	85	14	118	105	13
Other operating expenses	(319)	(313)	(7)	(531)	(517)	(13)
Tax expenses	(143)	(110)	(34)	(164)	(132)	(32)
Administrative expenses	(517)	(415)	(102)	(560)	(450)	(111)
Operating Income	**1,690**	**1,443**	**247**	**1,293**	**1,083**	**211**
Non-operating and equity income	3	3	1	76	74	2
Icome tax, social contribution and profit sharing	(688)	(607)	(81)	(480)	(413)	(66)
Net income	**1,005**	**839**	**167**	**889**	**743**	**146**

APPENDIX III – CONSOLIDATED BALANCE SHEET: ASSETS

Assets (R$ million)	06/30/2026	12/31/2025
Total Assets	**45,642**	**2,047**
Current assets	**18,568**	**537**
Cash and cash equivalents	61	20
Interest earning bank deposits	**13,130**	**273**
Financial Assets Measured at Fair Value Through Profit or Loss	10,486	141
Financial Assets Measured at Fair Value Through Other Comprehensive Income	2,447	-
Financial Assets Measured at Amortized Cost	197	132
Accounts receivable	**4,193**	**147**
Other accounts receivable	**458**	**48**
Inventory	**4**	**0**
Recoverable taxes	**459**	**43**
Current Taxes to Be Recovered	**459**	**43**
Tax and Social Security Credits	459	43
Prepaid expenses	**37**	**11**
Other Current Assets	**683**	**43**
Non -Current Assets	**27,074**	**1,511**
Long -Term Realizable Assets	**19,394**	**515**
Financial Assets Measured at Fair Value Through Other Comprehensive Income	4,142	-
Financial Assets Measured at Amortized Cost	12,281	420
Deferred Taxes	**1,579**	**-**
Deferred income tax and social contribution	1,579	-
Prepaid expenses	**1**	**0**
Other non -current assets	**1,392**	**95**
Non -Current Assets Held for Sale	-	7
Judicial and Tax Deposits	713	38
Tax and Social Security Credits (Taxes to Be Recovered)	46	37
Other Accounts Receivable	18	13
Investments	**5,567**	**4**
Equity Interests	**5,488**	**4**
Investments in Affiliates	5,467	-
Interests in Jointly Controlled Entities	20	4
Other Investments	1	0
Investment Properties	**80**	**-**
Property, plant and equipment	**346**	**44**
Fixed Assets in Operation	162	28
Right of Use in a Lease	183	17
Intangible assets	**1,767**	**947**

APPENDIX IV – CONSOLIDATED BALANCE SHEET: LIABILITIES

Liabilities (R$ Million)	6/30/2026	31/12/2025
Total Liabilities	**45,642**	**2,047**
Current Liabilities	**18,146**	**621**
Social And Labor Obligations	**219**	**72**
Labor Obligations	**219**	**72**
Salaries, Vacation Pay, And Fees	219	72
Suppliers	**1,852**	**80**
Domestic Suppliers	**1,852**	**80**
Suppliers And Other Accounts Payable	1,484	46
Healthcare Services Debits	368	34
Tax Obligations	**553**	**38**
Federal Tax Obligations	**478**	**34**
Income Tax And Social Security Contributions Payable	193	3
Other Federal Tax Obligations	285	31
Municipal Tax Obligations	**75**	**3**
Other Obligations	**319**	**129**
Others	**319**	**129**
Dividends And Interest On Capital Payable	319	129
Provisions	**15,202**	**303**
Tax, Social Security, Labor, And Civil Provisions	**4**	**4**
Civil Provisions	4	4
Non -Current Liabilities	**9,046**	**127**
Other Obligations	**323**	**50**
Others	**323**	**50**
Taxes And Fees Due	0	0
Suppliers And Other Accounts Payable	323	50
Deferred Taxes	**-**	**23**
Deferred Income Tax And Social Contributions	-	23
Provisions	**8,723**	**53**
Tax, Social Security, Labor, And Civil Provisions	**1,357**	**53**
Tax Provisions	36	33
Social Security And Labor Provisions	6	3
Civil Provisions	1,314	17
Shareholder´S Equity	**18,450**	**1,299**
Shareholder'S Equity, Capital And Capital Reserves	14,904	851
Capital Reserves	**(36)**	**(36)**
Premium/Discount On An Equity Transaction	(36)	(36)
Earnings Reserve	**3,006**	**482**
Legal Reserve	155	155
Retained Earnings Reserve	2,522	-

APPENDIX V – CASH FLOW STATEMENT INDIRECT METHOD

Cashflow Statement (R$ thousand)	1H26	1H25
Net cash from operating activities	**207,110**	**150,709**
Cash generated in operations	**7,704,604**	**439,480**
Net income for the period	917,811	312,642
Depreciation and amortization	71,585	30,815
Net inflation adjustments	(7,599)	1,992
Provision for lawsuits	7,936	1,119
Disposal of non -current assets and other	1,917	2,278
Equity in net income of subsidiaries	(93,906)	(3,246)
Provision for credit losses	57,348	16,533
Changes in technical claims reserves	7,023,835	(10,160)
Income tax and social contribution	356,891	137,004
Present Value Adjustment (Leasing)	3,495	1,132
Changes in technical claims reserves	0	(563)
Income from Financial Investments	(634,709)	(50,066)
Changes in assets and liabilities	**(7,497,494)**	**(288,771)**
Securities valued at fair value through profit or loss	(20,308)	(102,581)
Receivables from operations with healthcare plans (clients)	(158,884)	(15,042)
Other accounts receivable, recoverable taxes and prepaid expenses and other current assets	(287,836)	(30,768)
Inventories	(923)	50
Long-term assets (Non -current)	(2,455)	389
Technical reserves for healthcare operations	(18,533)	(6,158)
Liabilities of insurance and reinsurance contracts	(6,707,144)	0
Tax obligations (taxes payable)	19,551	(1,492)
Labor obligations, Suppliers, Advance from clients and Other accounts payable	239,264	(25,892)
Non-current liabilities	(6,737)	(10,904)
Income tax and social contribution paid	(567,217)	(111,362)
Debits from health care operations	13,949	14,527
Other technical reserves	0	1,069
Interest and fines paid	(221)	(607)
Net cash from investment activities	**(152,286)**	**130,369**
Acquisition of Fixed assets	(7,353)	(1,405)
Acquisition of Intangibles assets	(63,854)	(30,087)
Cash Proceeds from the Merger of Bradesco Saúde Shares	106,204	0
Acquisition of Investment Properties	(33,561)	0
Dividends received from Subsidiaries and jointly -controlled subsidiaries	57,581	3,475
Financial Assets Measured at Fair Value Through Other Comprehensive Income	(612,916)	0
Redemptions of Financial Assets Measured at Fair Value Through Other Comprehensive Income	348,508	158,386

APPENDIX VI – COMPARISON OF BRGAAP AND IFRS

Attributable to the Controller	Shareholder´S Equity		Net income			
			Quarter ended on		Period ending on	
	06/30/2026	12/31/2025	30/06/2026	30/06/2025	30/06/2026	30/06/2025
BRGAAP[1]	18,448,777	1,298,883	767,630	146,196	918,202	312,828
Impacts of CPC 50/IFRS 17 - Insurance Contracts[2]	257,713	(17,070)	(130,781)	1,632	(129,224)	4,724
IFRS	**18,706,490**	**1,281,813**	**636,849**	**147,828**	**788,978**	**317,552**

[1]Bradsaúde's ("Company") net income reported in the financial results for the first half of 2026 was R$2,418 million, and R$1,110 million for the second quarter. These results reflect the Company's operations for the entire half-year and quarter, corresponding to the results reported by the affiliates of Bradesco Gestão de Saúde S.A. prior to the corporate reorganization completed on April 30, 2026, the date of the creation of the Bradsaúde ecosystem (see Note 1.2).
For purposes of applying the equity method by the Company, only the portion of earnings generated as of May 1, 2026, equivalent to two months' results, is considered (R$918 million in the first half of 2026 and R$767 million in the second quarter).

[2]This involves the adoption of Standard CPC50/IFRS 17—Insurance Contracts, which took effect on January 1, 2023, and was not adopted by the Health Insurance Regulator (National Supplementary Health Agency—ANS). This standard introduces new approaches to the measurement of insurance contracts, differing from the approach previously applied under IFRS 4.

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