

bradsaúde

Corporate **Presentation**

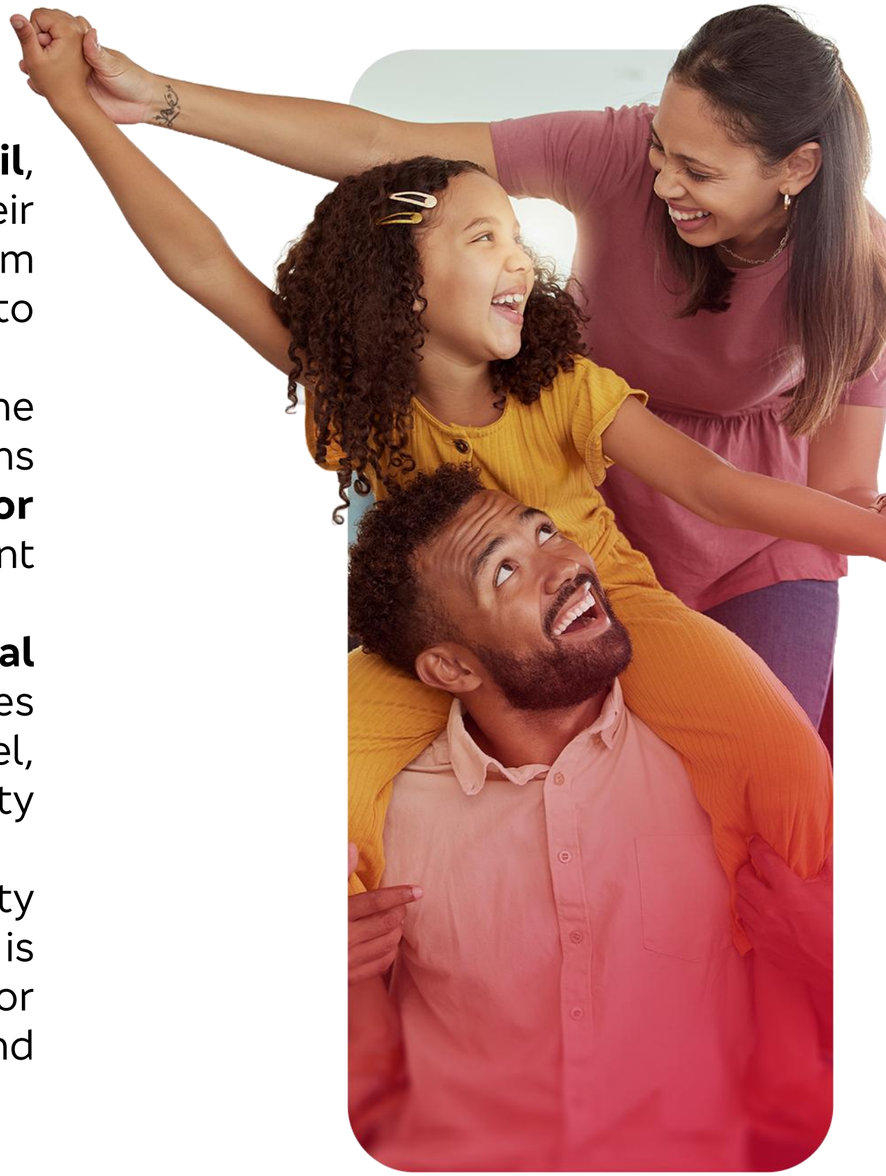
THE MOST COMPREHENSIVE HEALTHCARE ECOSYSTEM IN BRAZIL

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

bradesco saúde 1984

odontoprev 2009

fleury 2009

Orizon 2020

kortex ventures health·tech 2022

Atlântica D'OR rede de hospitais

grupo santa

CROMA ONCOLOGIA

2024

bradsaúde 2026

2008 mediservice

2015 MeuDoutor Novamed

2021 Atlântica hospitais

2023 Zona Norte MaterDei Rede de Saúde

Vila Mariana HOSPITAL ISRAELITA ALBERT EINSTEIN

HIGHLIGHTS

BRADSAÚDE 2Q26



BENEFICIARIES

+99K
Net Additions - Health

+130K
Net Additions - Dental

Reaching **13.6 MM** beneficiaries

LTM MLR

1.0 p.p.
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**)

ROAE 12 M

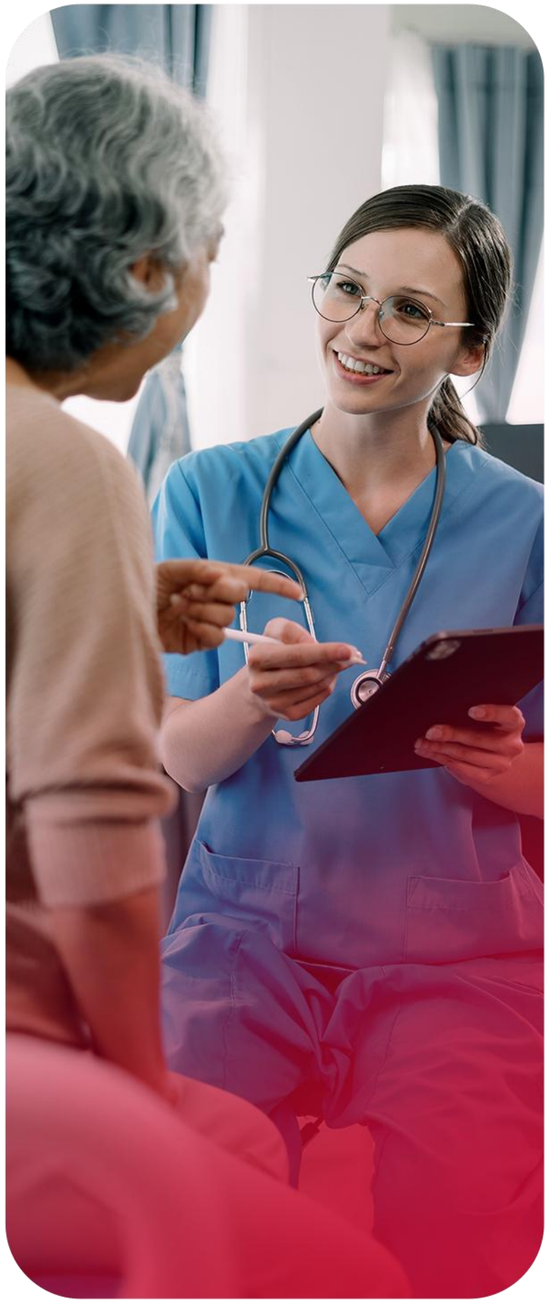
+4.0 p.p. YoY
(**25.8%** vs. **21.7%**)

ATLÂNTICA HOSPITAIS NET INCOME

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

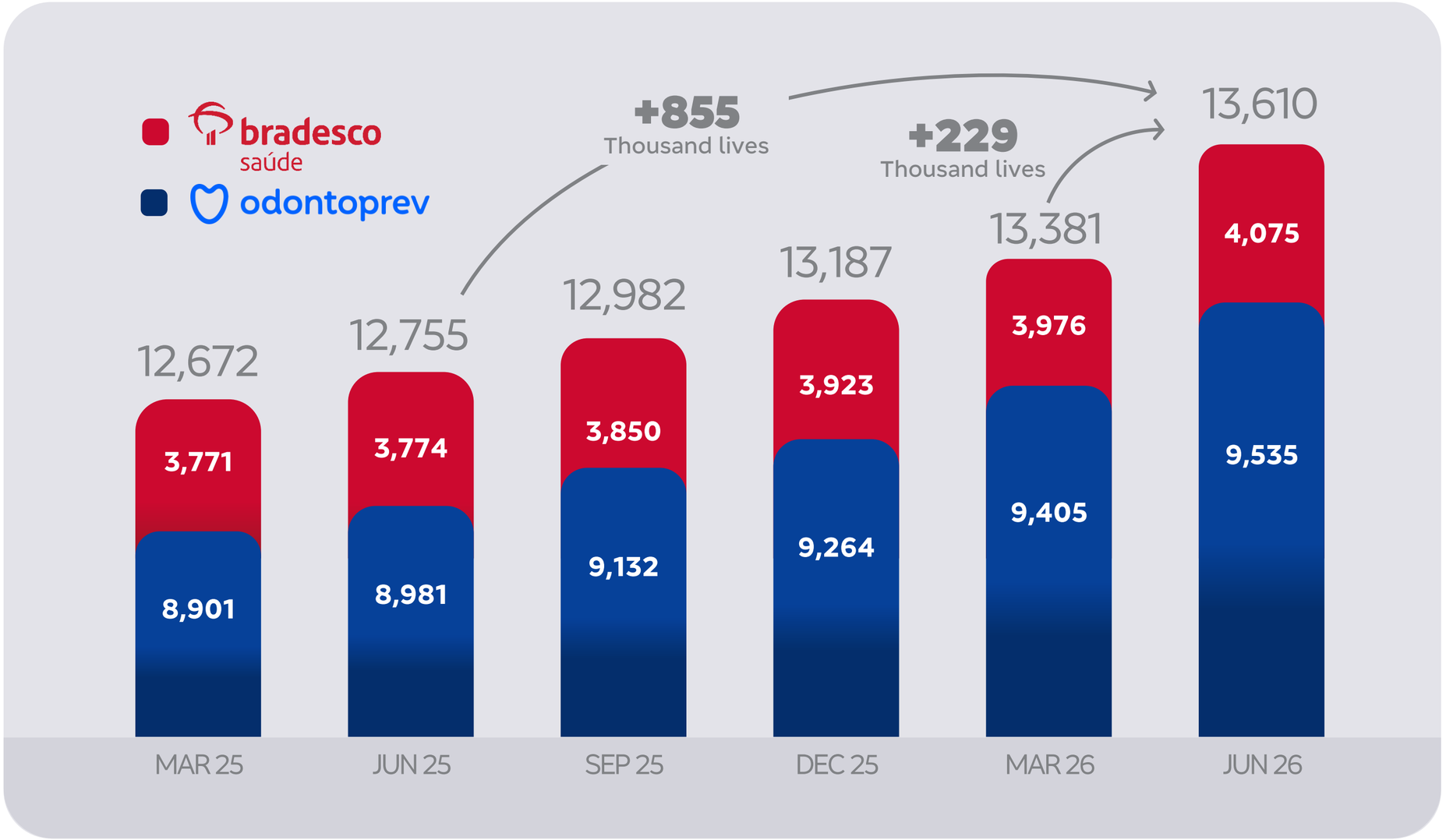


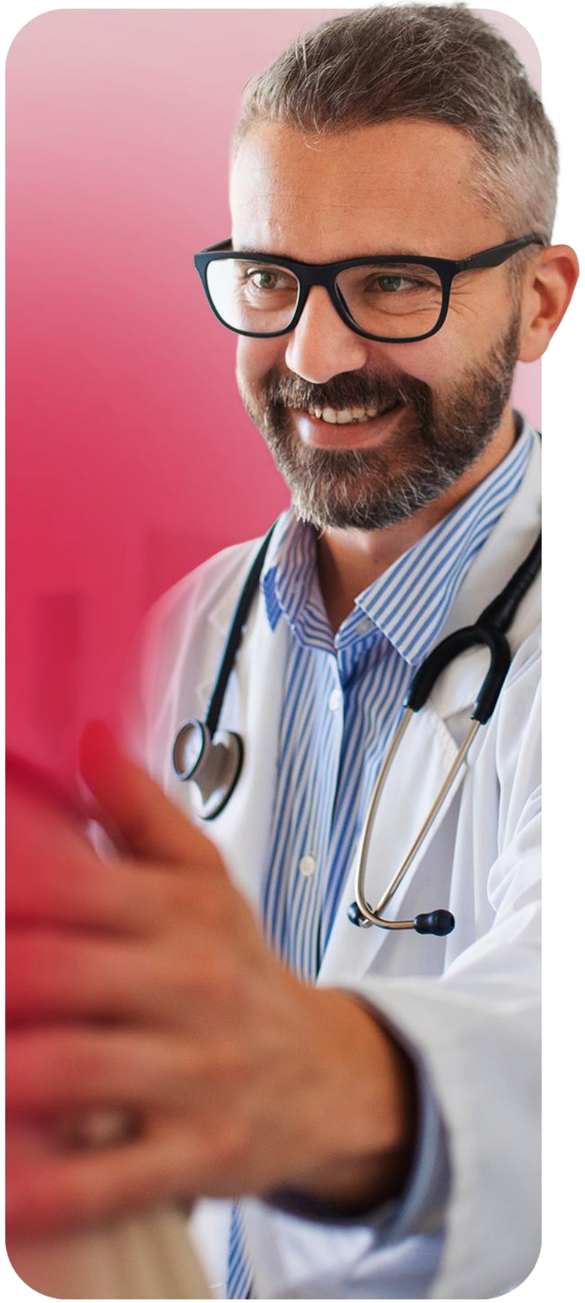
- **Bradsaúde**
- Bradesco Saúde
- Odontoprev
- Atlântica
- Capital Markets



BRADSAÚDE

TOTAL BENEFICIARIES Thousand Lives





SME SEGMENT

GROWTH SUPPORTED BY EXPANDING RETURNS

Surpassed **3 million** beneficiaries

—

Strategegic segment

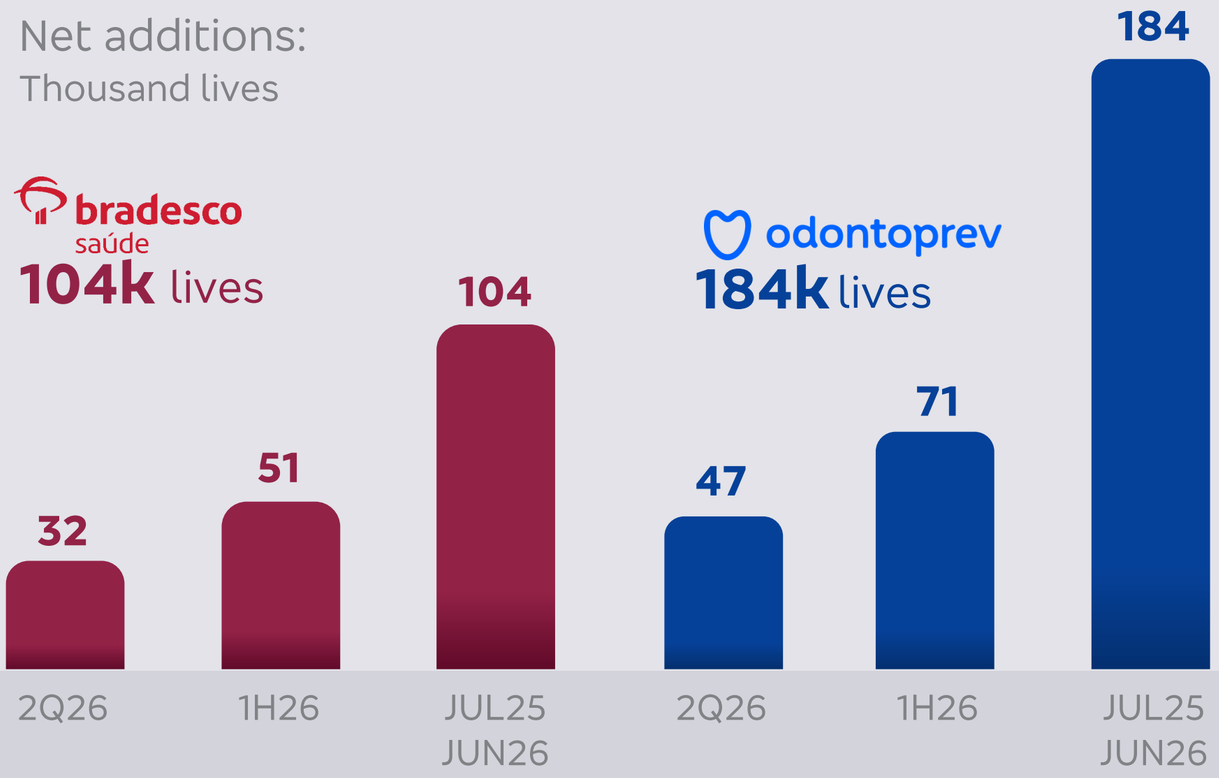
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Key growth driver

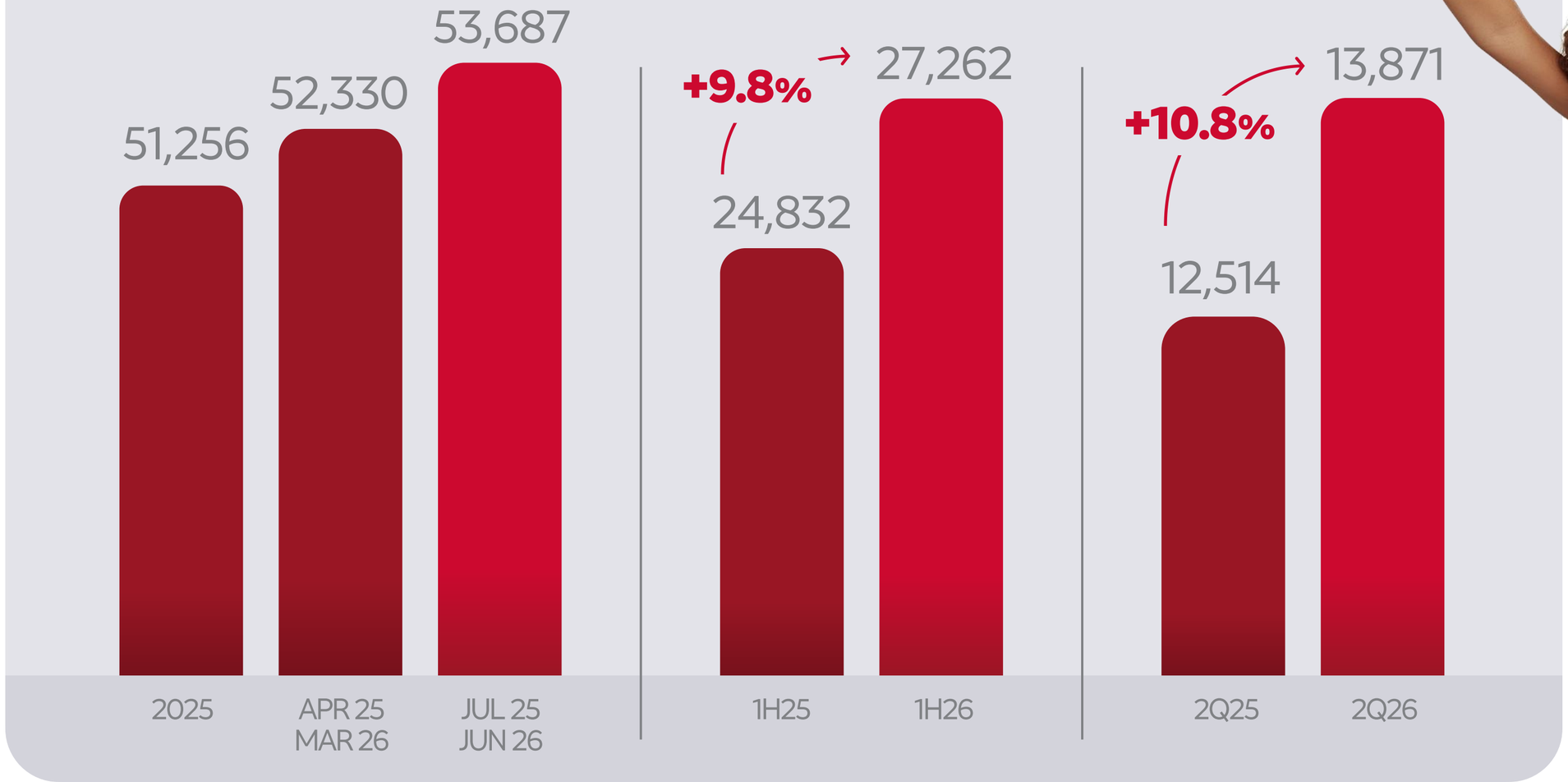
Net additions:
Thousand lives

bradesco saúde **104k** lives

odontoprev **184k** lives



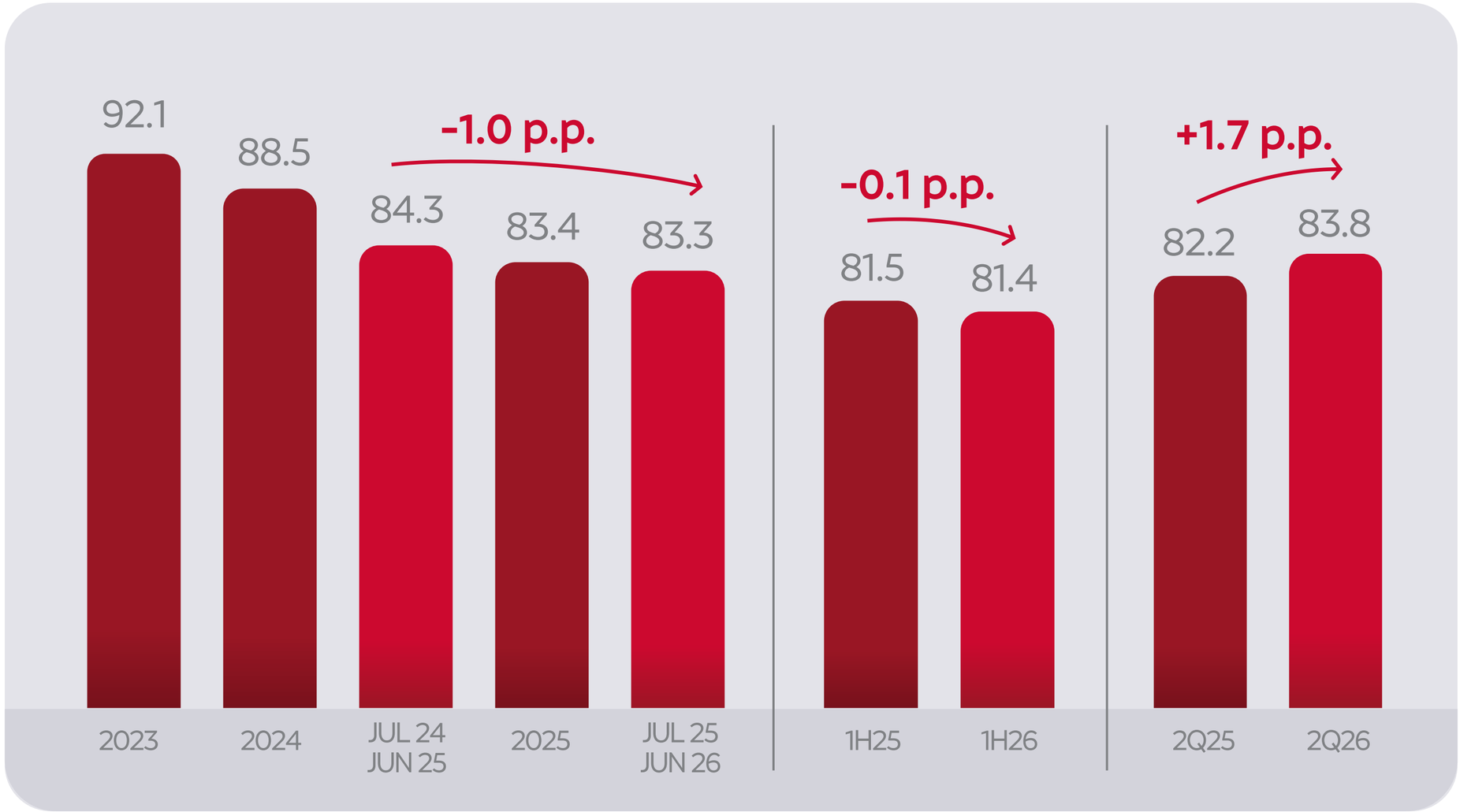
BRADSAÚDE
TOTAL REVENUE R$ MM

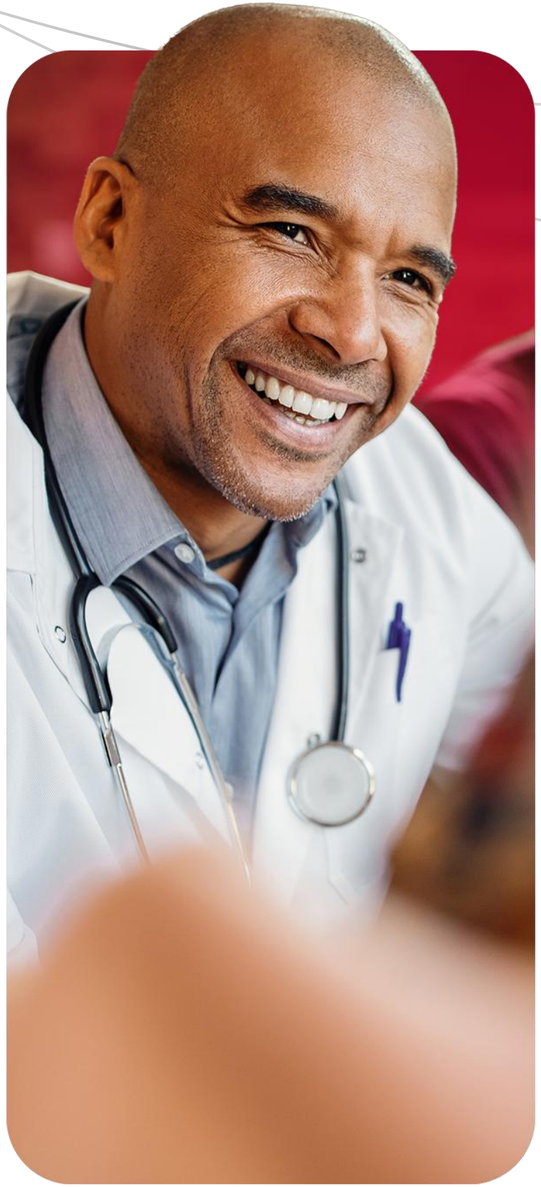




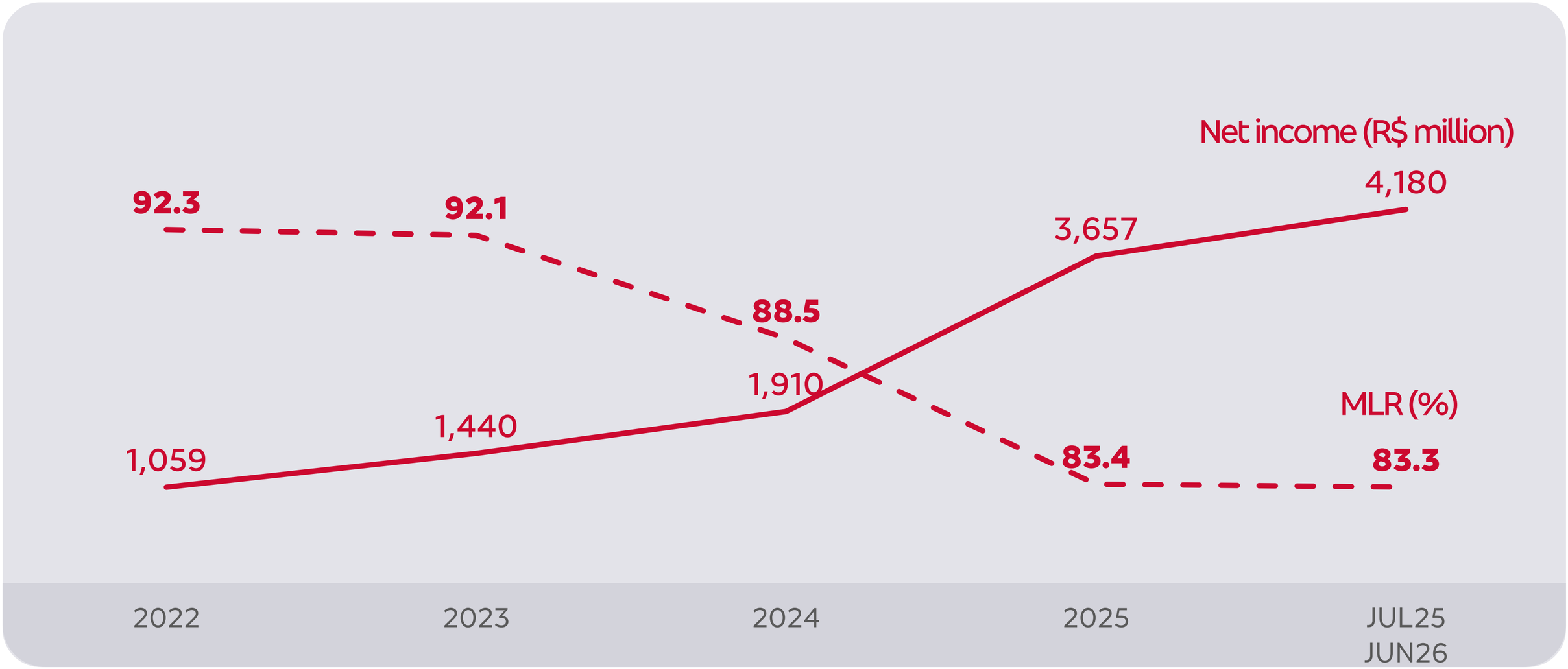
BRADSAÚDE

MLR % of Earned Premiums



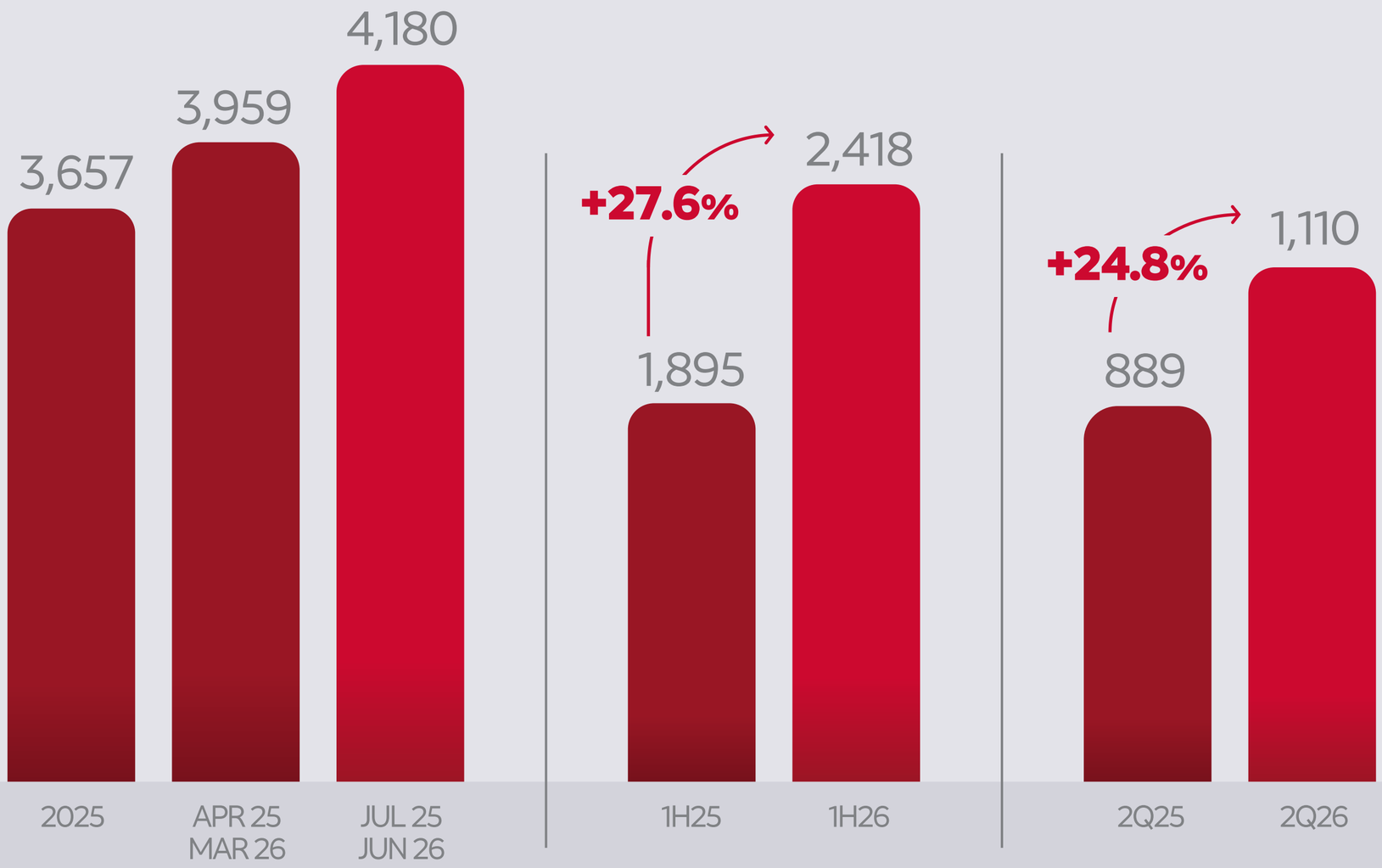


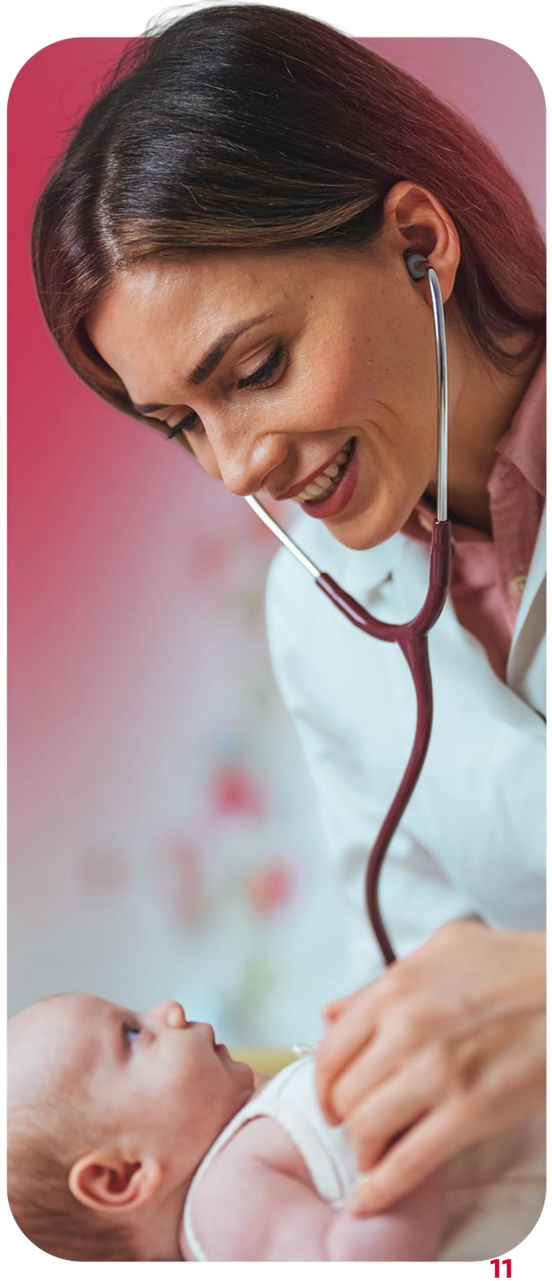
BRADSAÚDE
CONSOLIDATED MLR AND NET INCOME



BRADSAÚDE

NET INCOME R$ MM







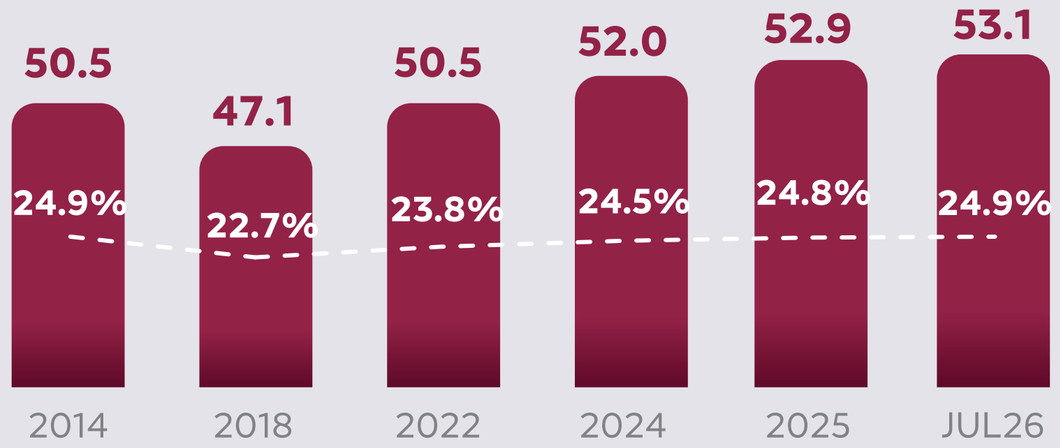
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- **Bradesco Saúde**
- Odontoprev
- Atlântica
- Capital Markets

MEDICAL AND DENTAL PLANS
DIFFERENT PENETRATION PROFILES

Million members

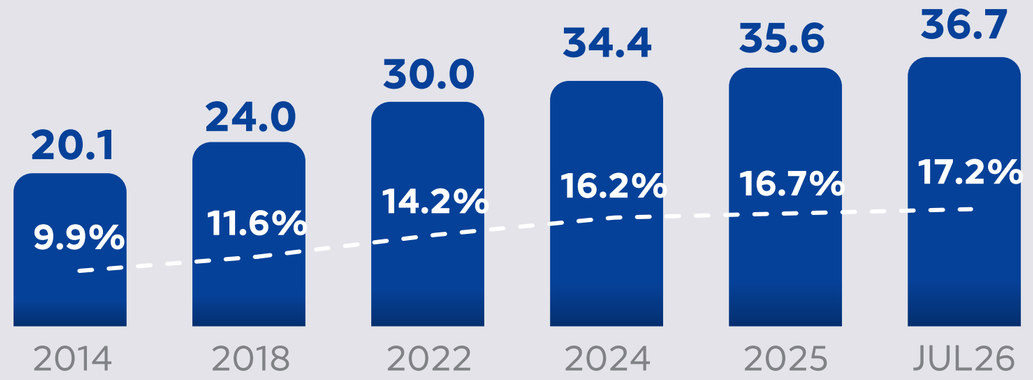
MEDICAL PLANS

+2.6 million lives since 2014



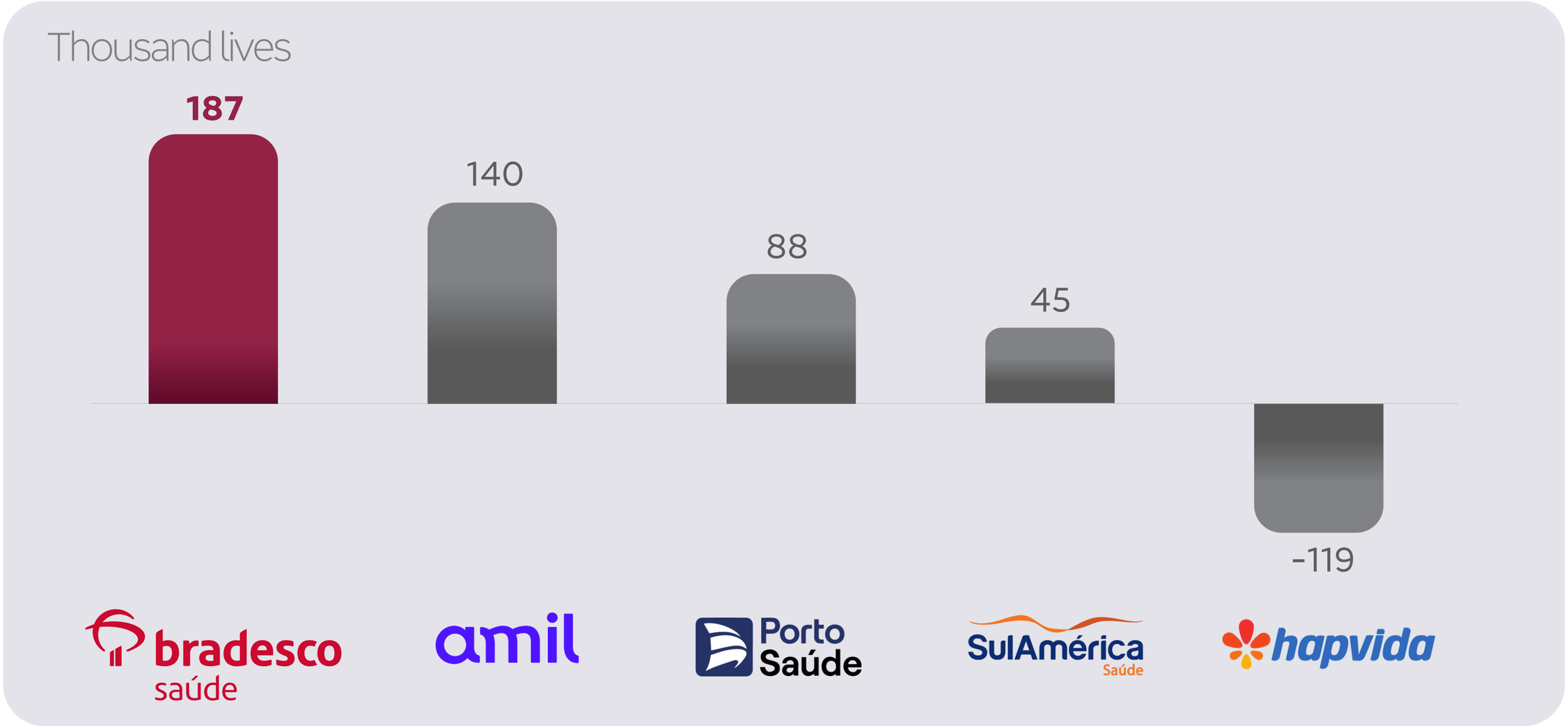
DENTAL PLANS

+17.0 million lives since 2014

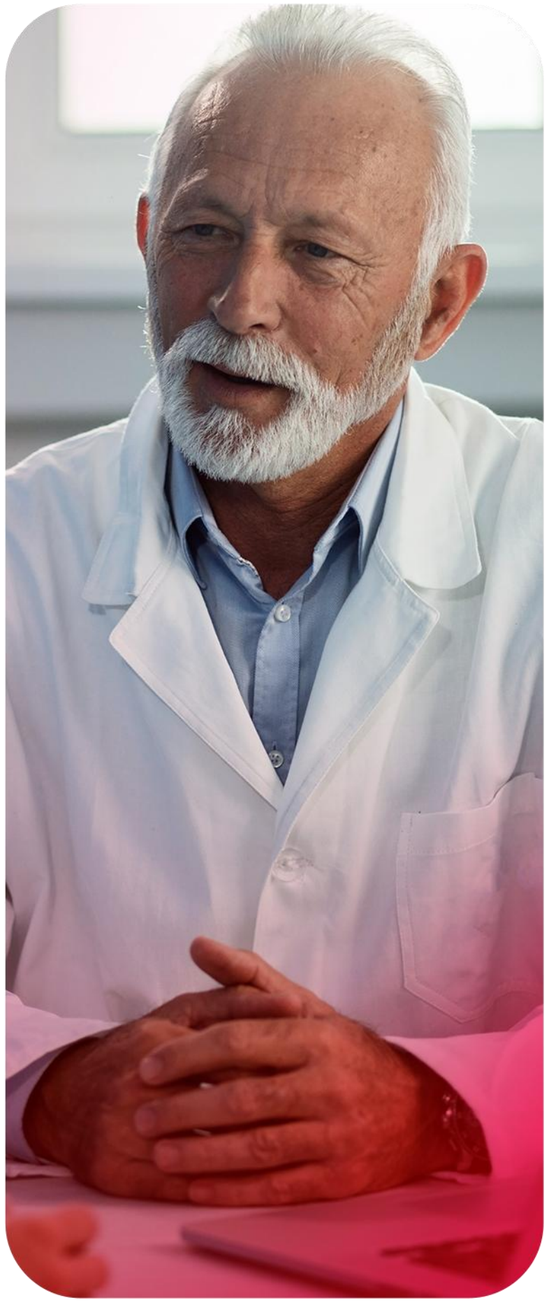


Source: ANS

MEDICAL PLANS
KEY PLAYERS NET ADDITIONS 7M26

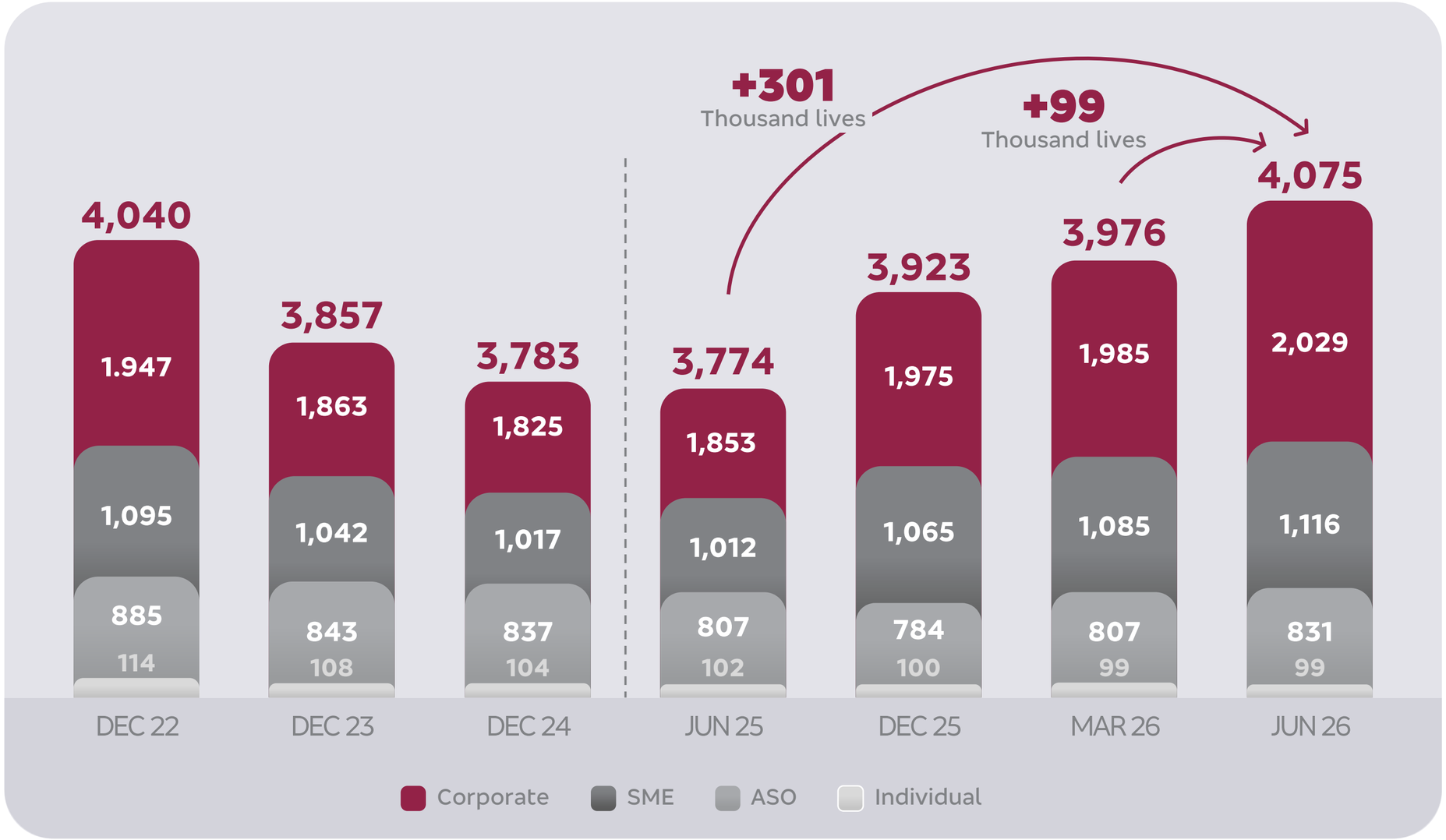


Source: Official data and ANS



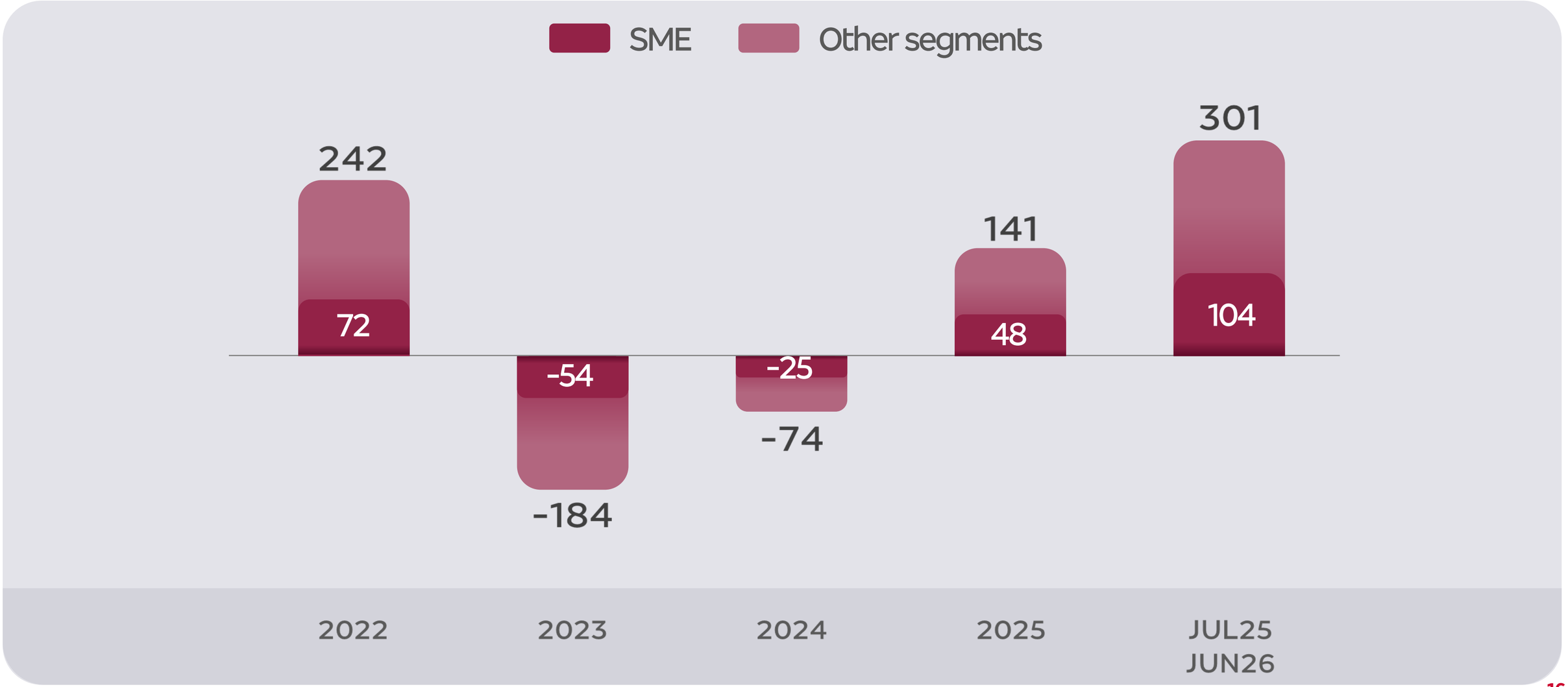
BRADESCO SAÚDE

BENEFICIARIES Thousand lives

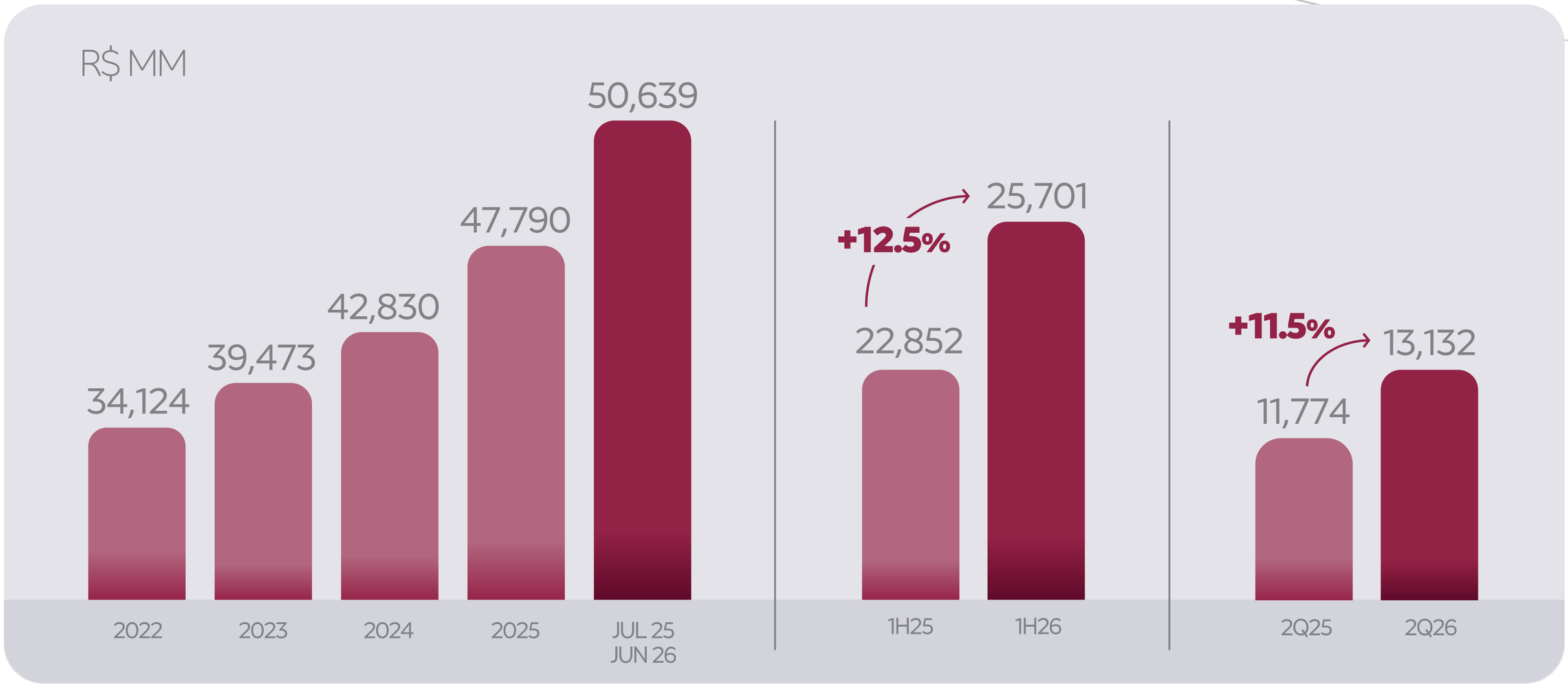


SME NET ADDS REPRESENTED 34% SINCE 2021

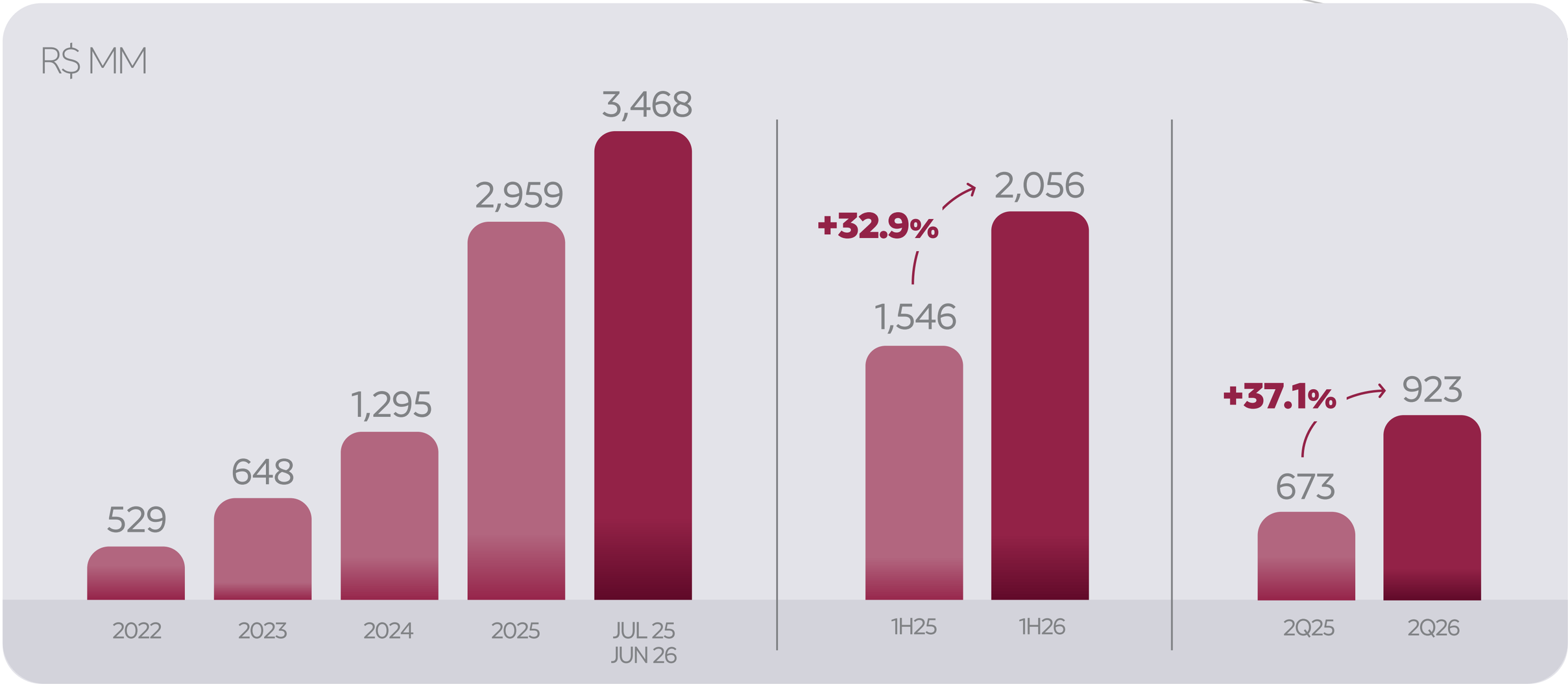
Thousand lives



BRADESCO SAÚDE
EARNED PREMIUMS

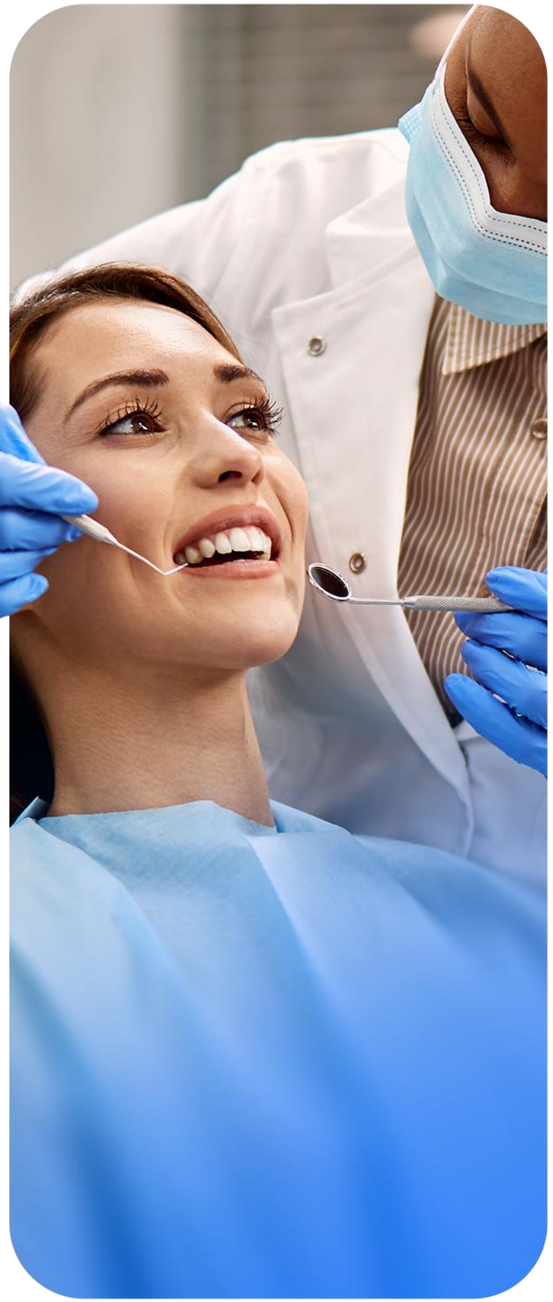


BRADESCO SAÚDE
NET INCOME

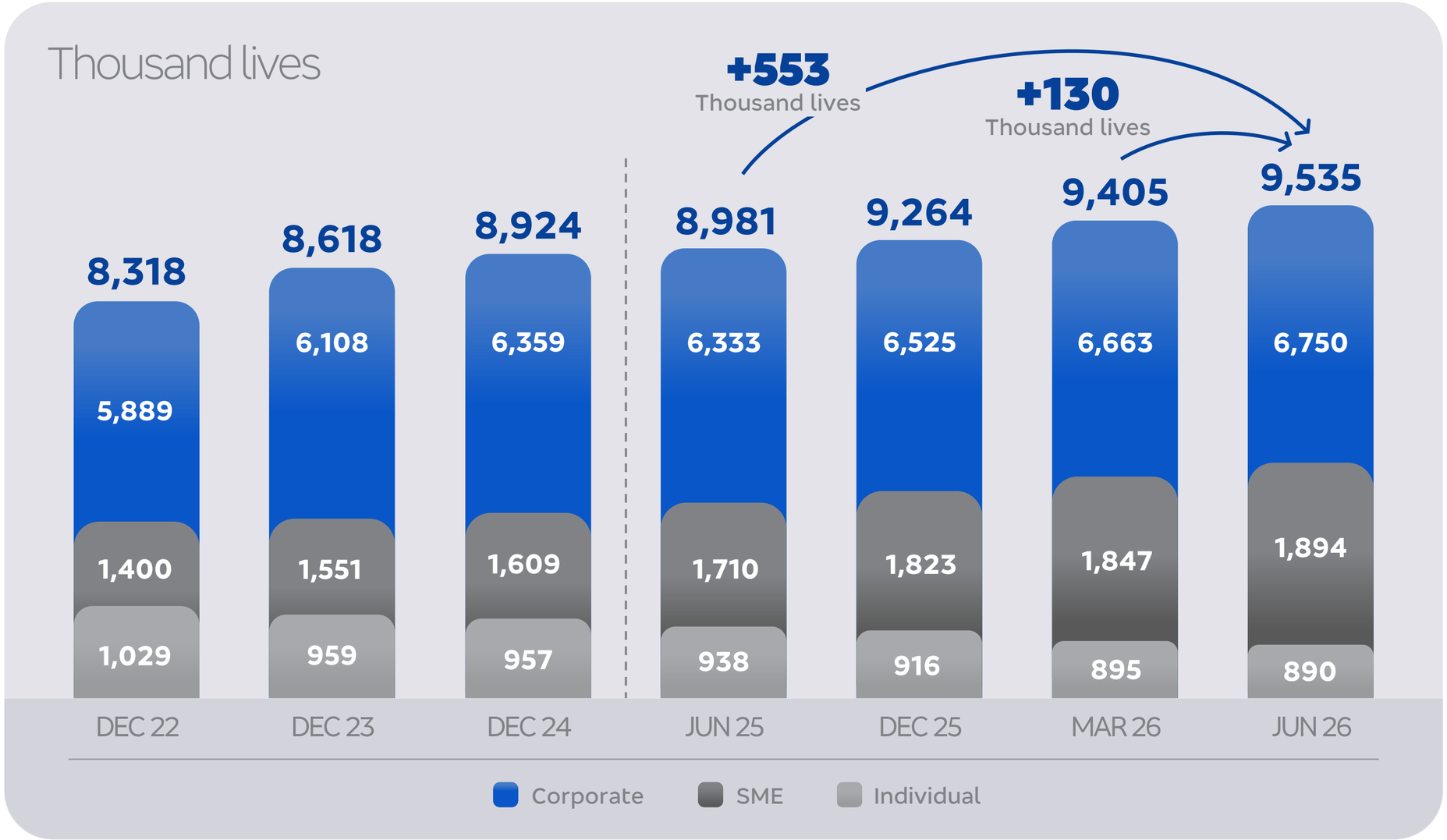




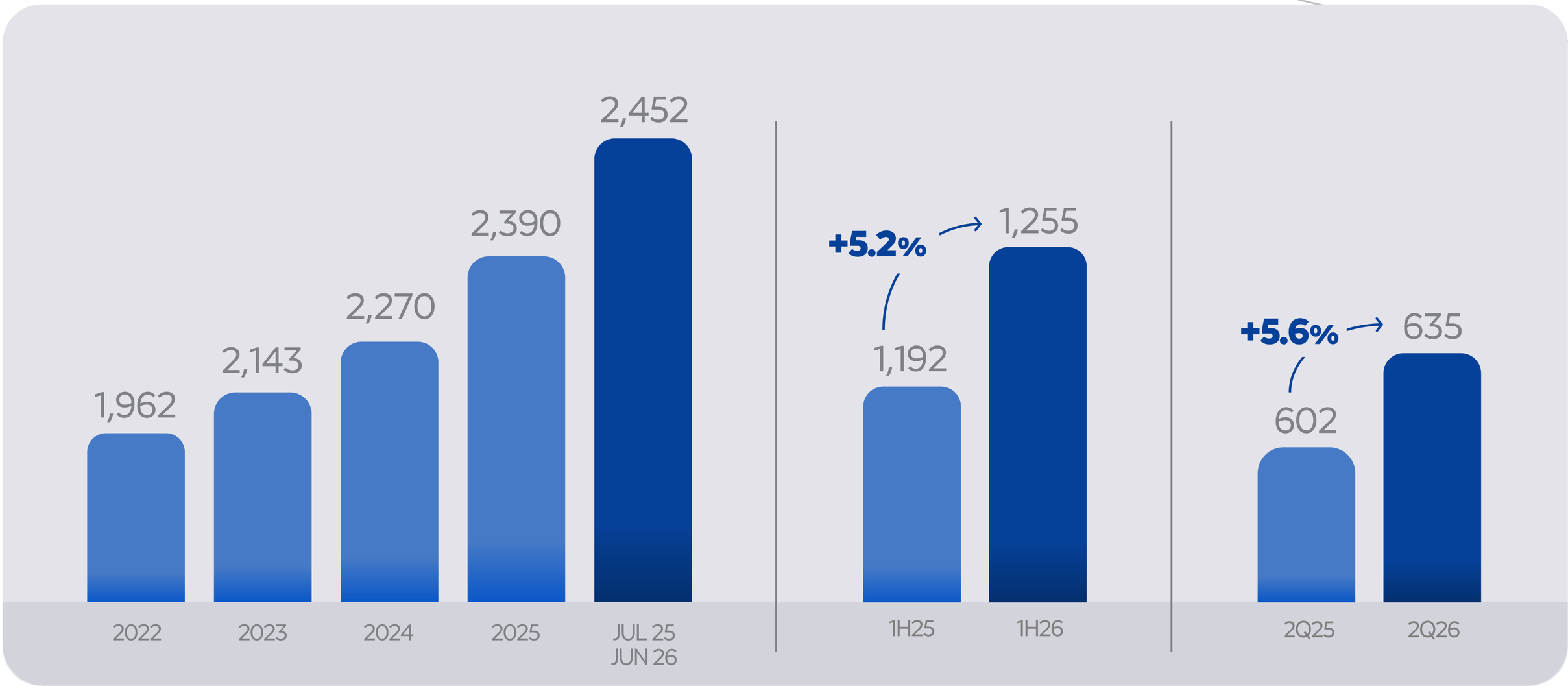
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ODONTOPREV
BENEFICIARIES



ODONTOPREV
NET REVENUE R$ MM



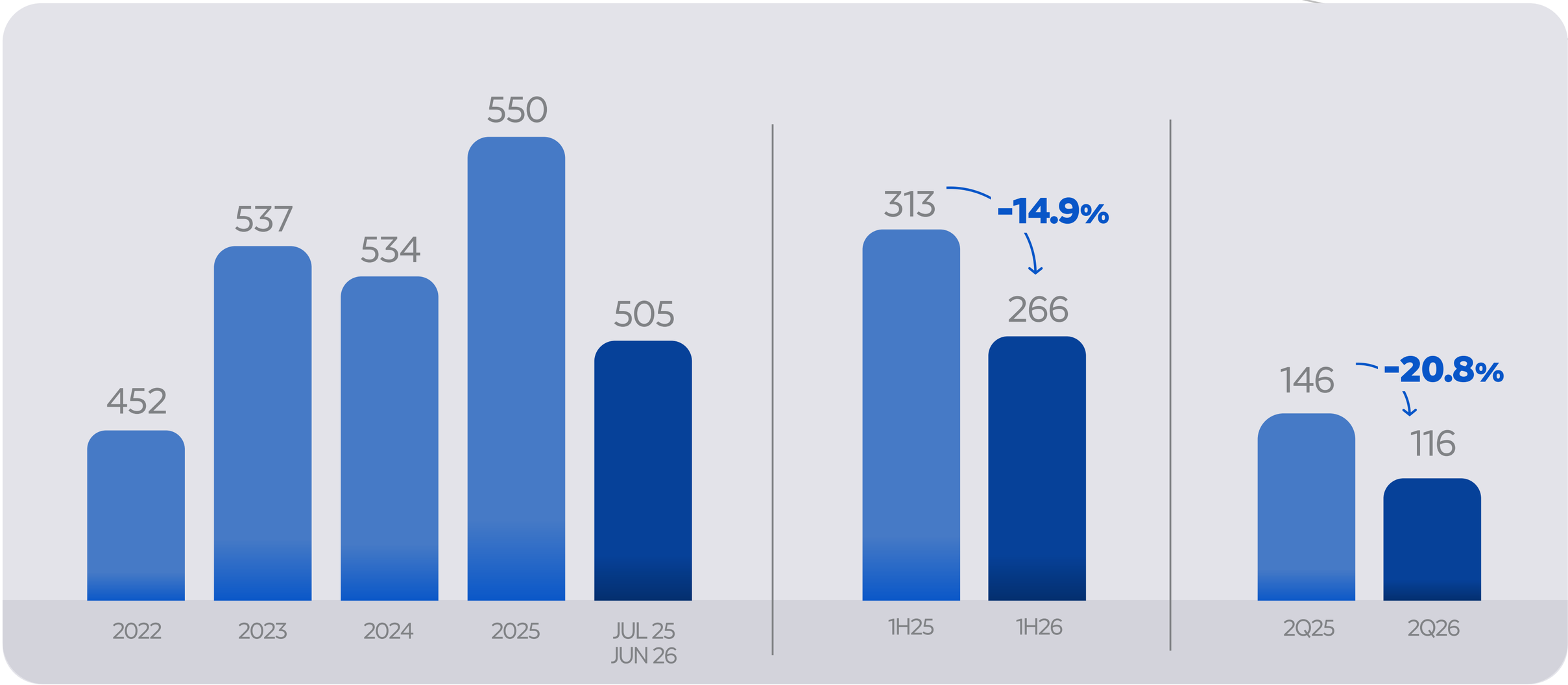
ODONTOPREV

DLR % Revenue





ODONTOPREV
NET INCOME R$ MM





Agenda

- Bradsaúde
- Bradesco Saúde
- Odontoprev
- **Atlântica**
- Capital Markets

PARTNERSHIP
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

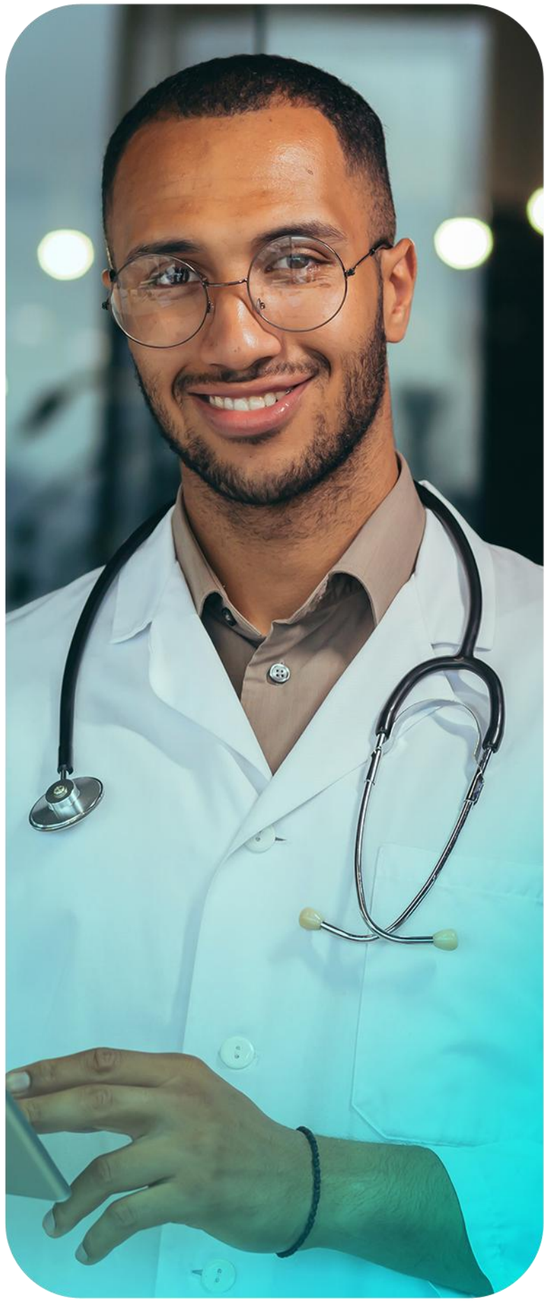
251
Beds



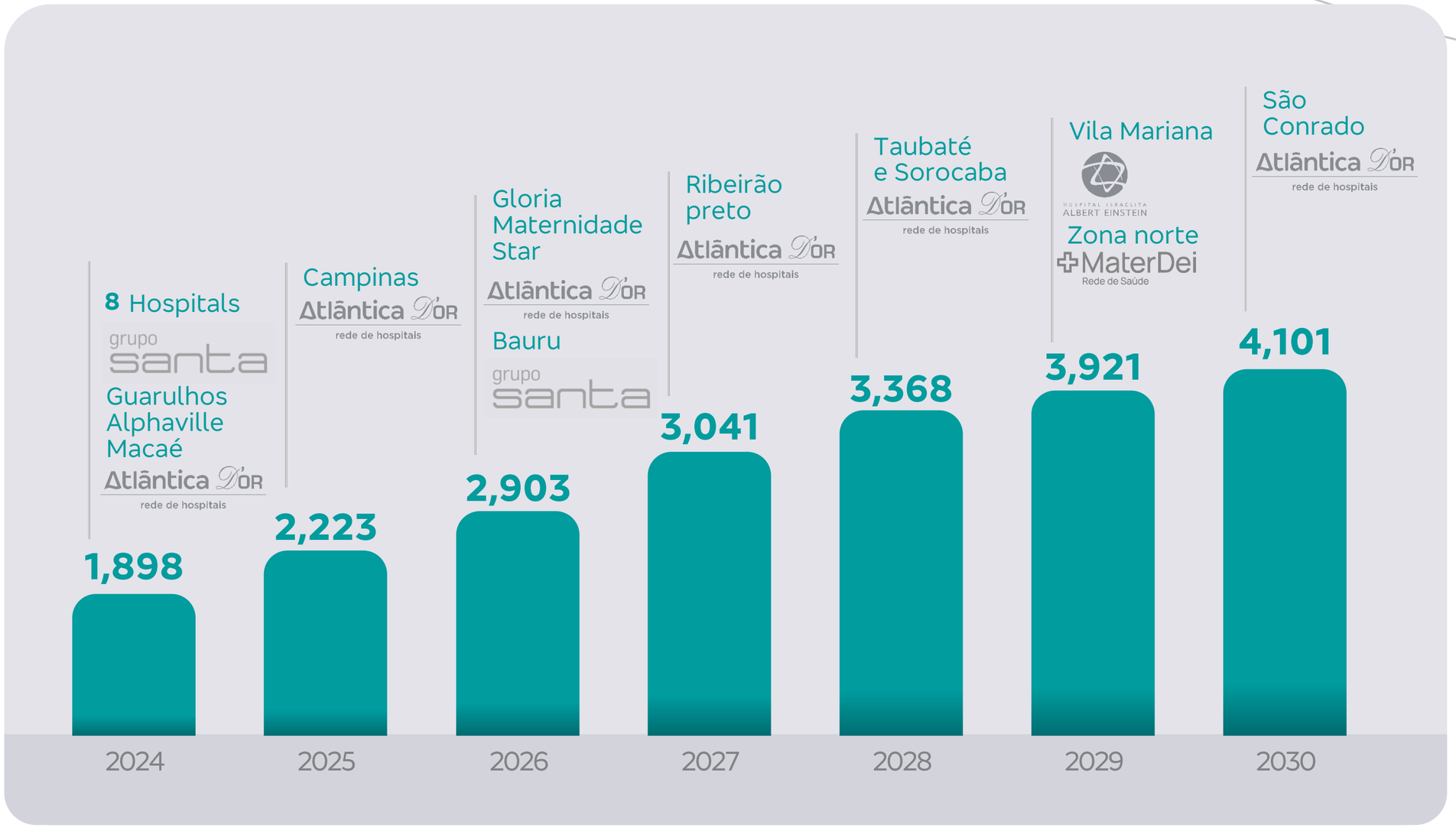
TOTAL BEDS
4,101

R$ 2.8 BI
Deployed

R$ 5.1 BI
Committed



TOTAL BED CAPACITY GROWTH



Atlântica D'Or: NEW INVESTMENT IN SEPTEMBER

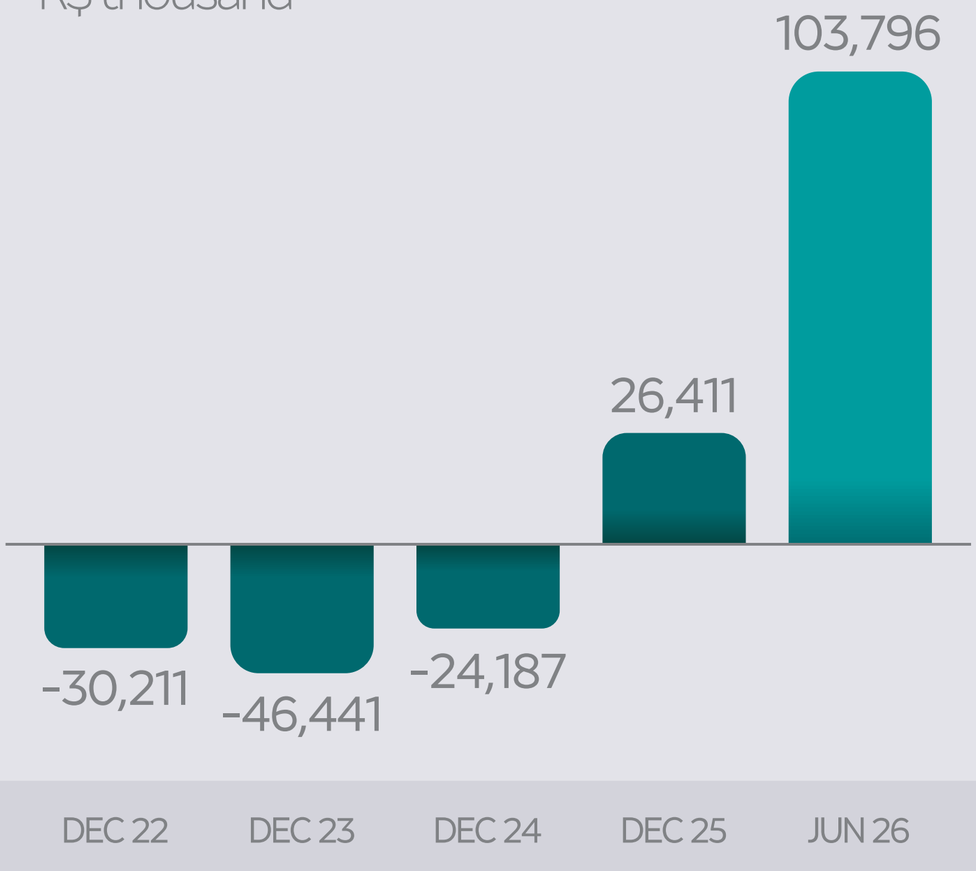


- Partnership: 50.01% Rede D'Or and 49.99% Atlântica;
- Investment: R$130 million;
- At Belo Horizonte, state of Minas Gerais;
- First hospital outside Rio/São Paulo.

ATLÂNTICA HOSPITAIS

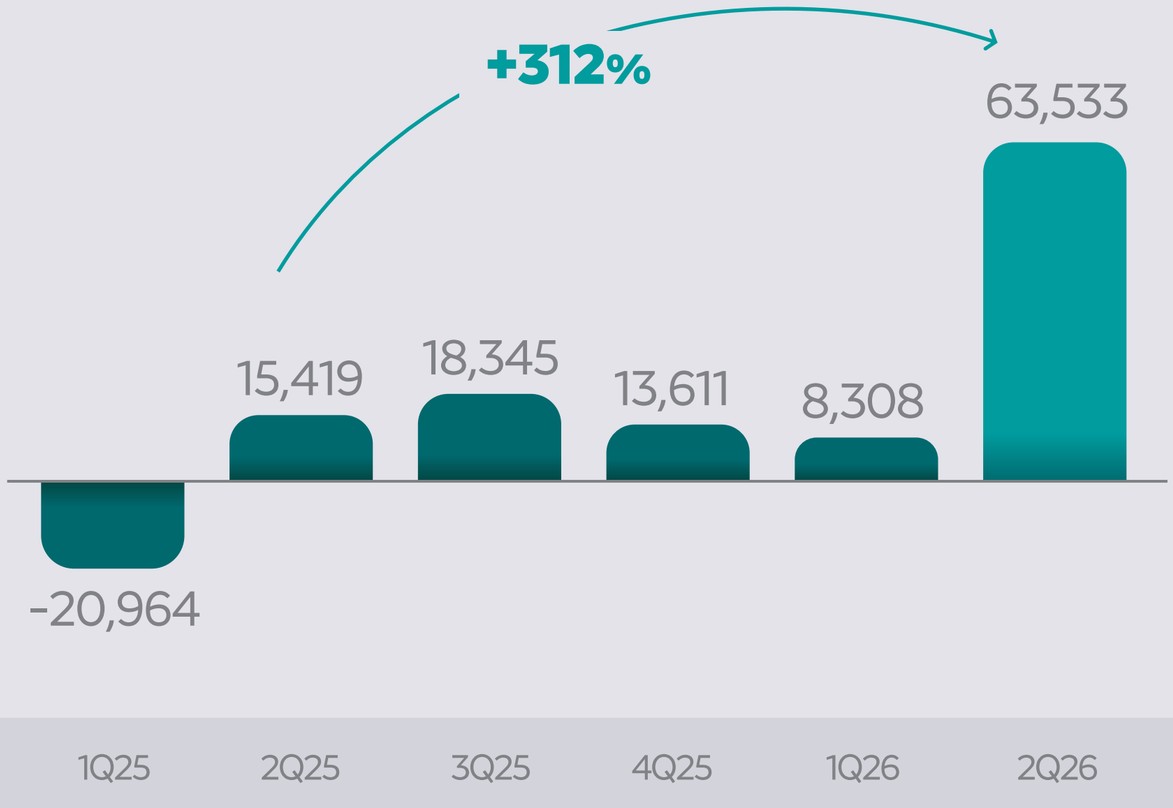
ANNUAL NET INCOME

R$ thousand



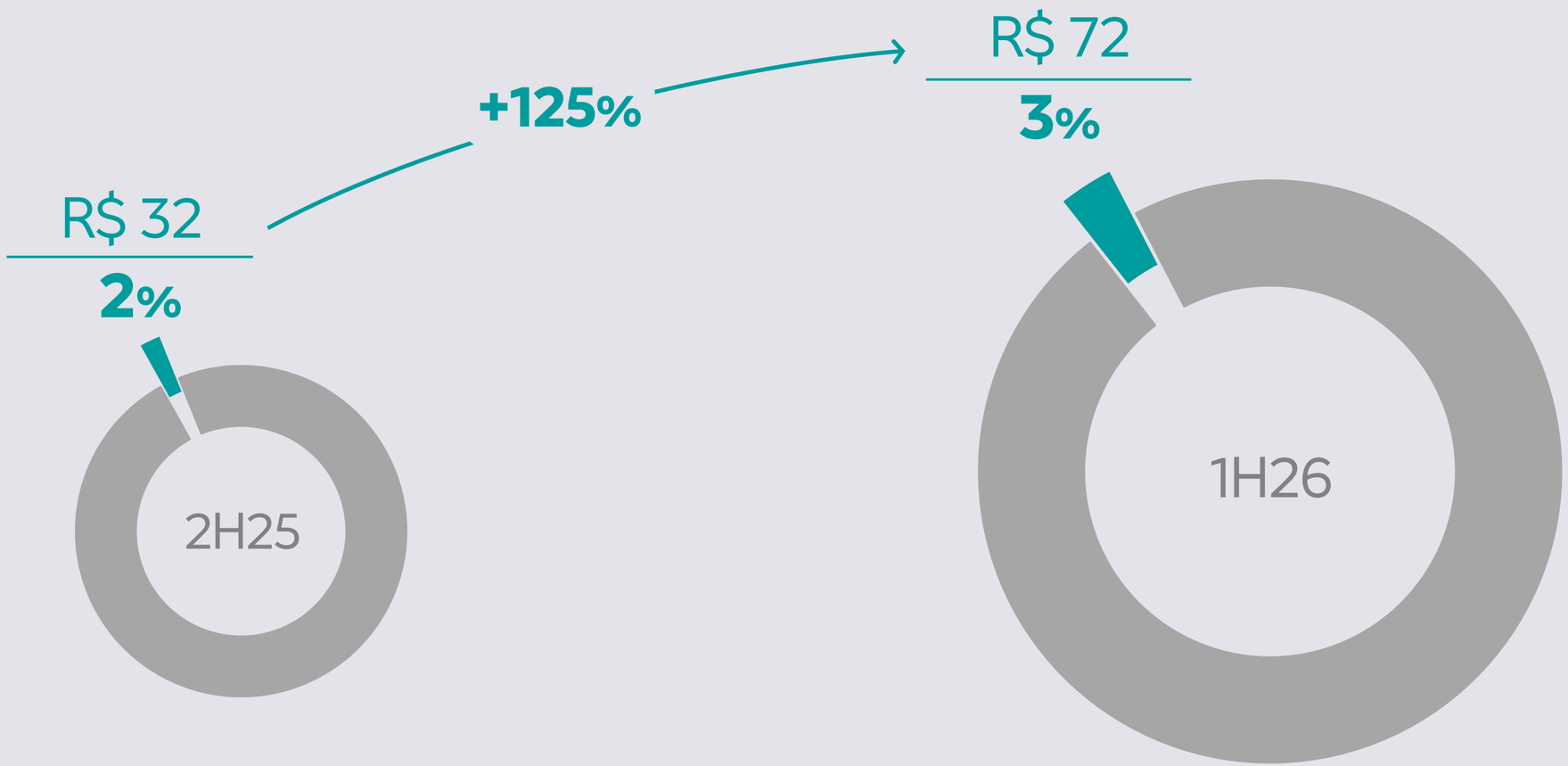
QUARTERLY NET INCOME

R$ thousand



ATLÂNTICA HOSPITAIS

CONTRIBUTION TO BRADSAÚDE NET INCOME R$ million



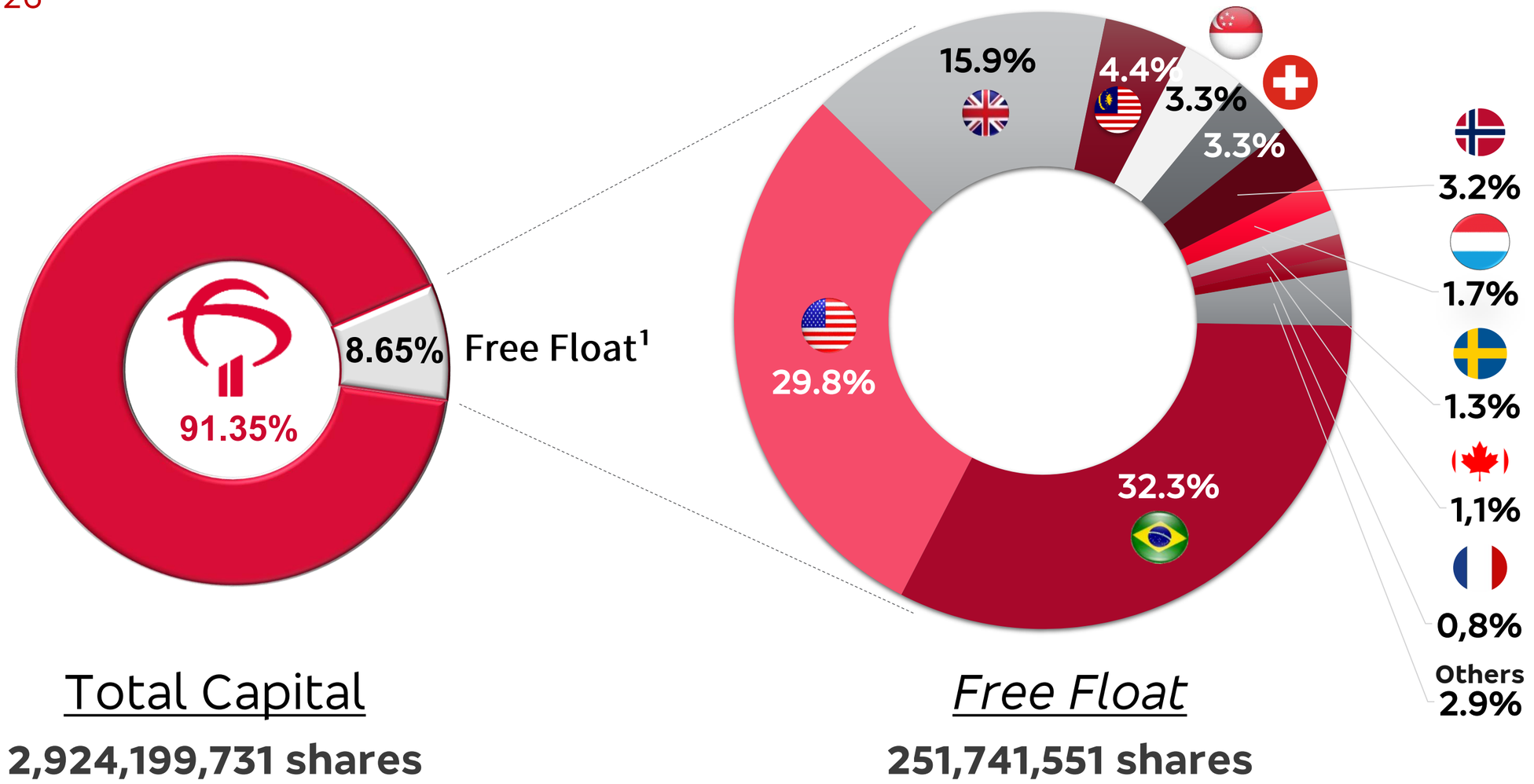


Agenda

- Bradsaúde
- Bradesco Saúde
- Odontoprev
- Atlântica
- **Capital Markets**

GLOBAL SHAREHOLDER BASE

September/26



Total Capital

2,924,199,731 shares

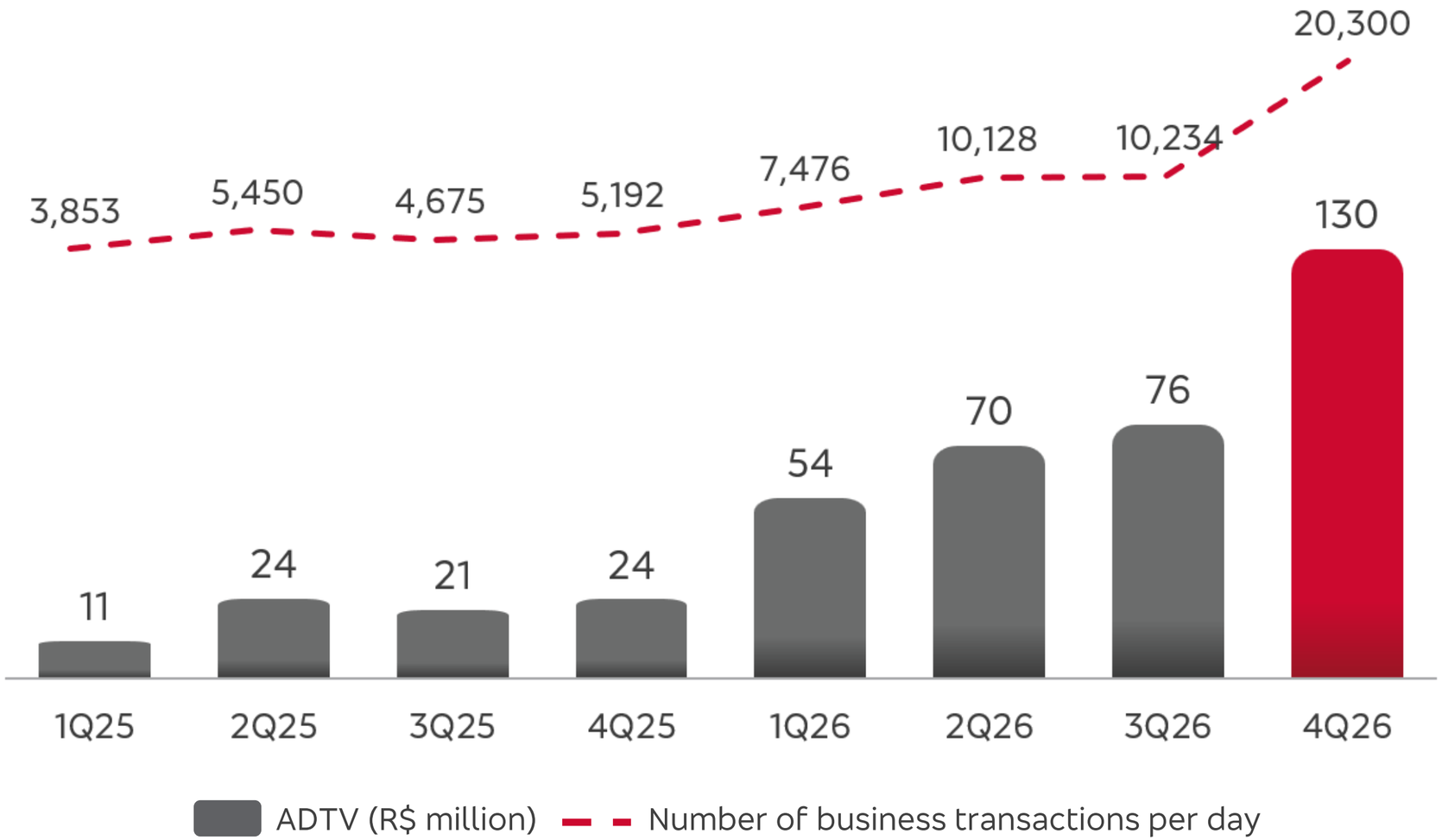
Free Float

251,741,551 shares

¹Includes Administrators; The Company has obtained authorization from B3 to maintain the current minimum free float until October 30, 2027.

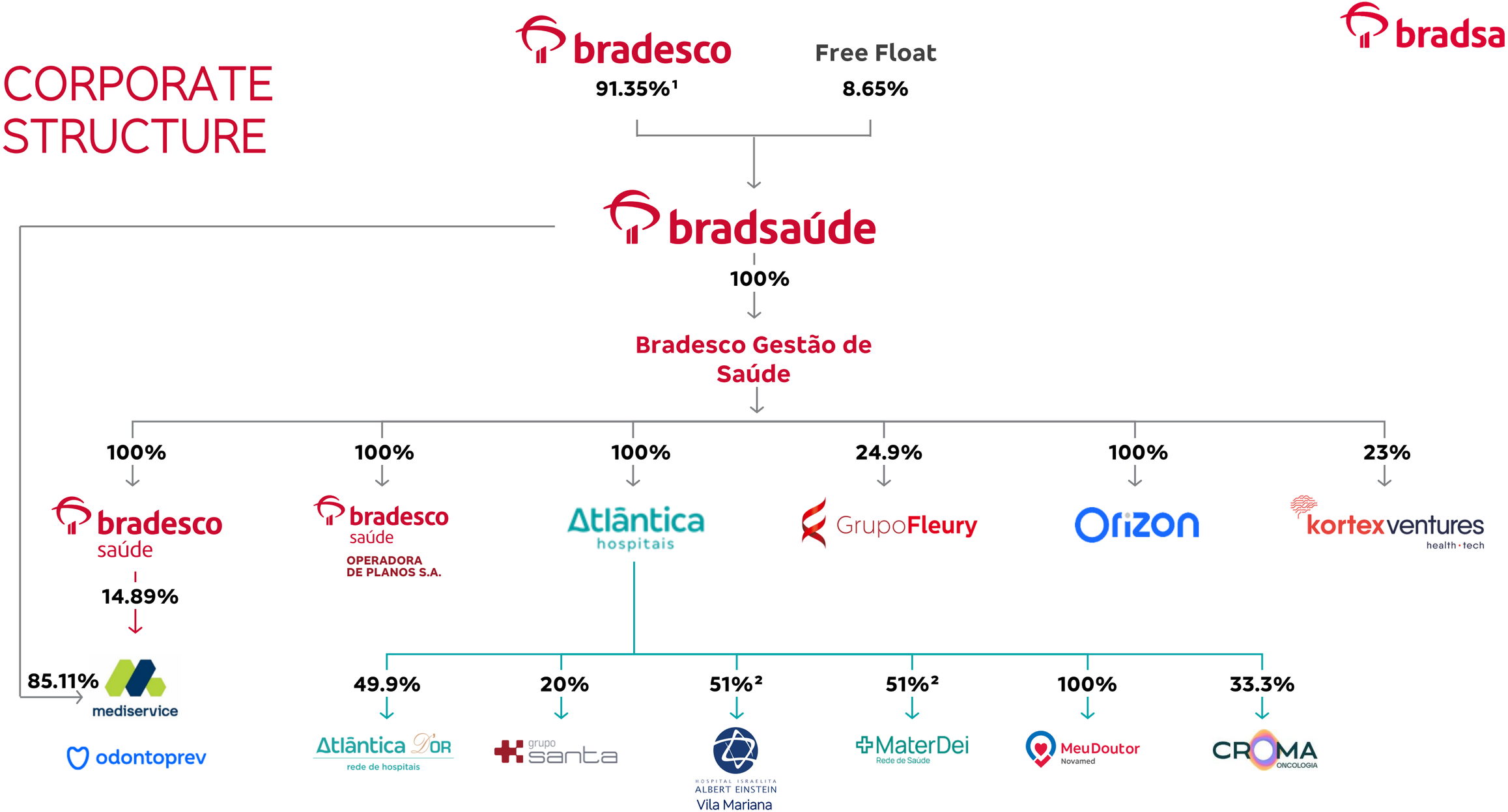
Source: Bradsaúde | As of September 30, 2026

QUARTERLY LIQUIDITY EVOLUTION SINCE 1Q25



As of October 07, 2026

CORPORATE 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.

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.

Complete Calendar on the IR Website



Date		Event
Oct 6	bradesco bbi	Healthcare CEO Conference 2026 | RJ
Oct 21		**Earnings Release Q326**
Oct 22		**Videoconference Q326**
Nov 17-18	bradesco bbi	16th Annual CEO Forum | NY
Nov 23-24	Itaú BBA	19th Annual LatAm Conference| London
Nov 27	Safra	Healthcare Days | RJ
Dec 2	J.P.Morgan	Brazil Opportunities Conference | SP

INVESTOR RELATIONS

E-mail: ir@saud3.com.br