



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**).

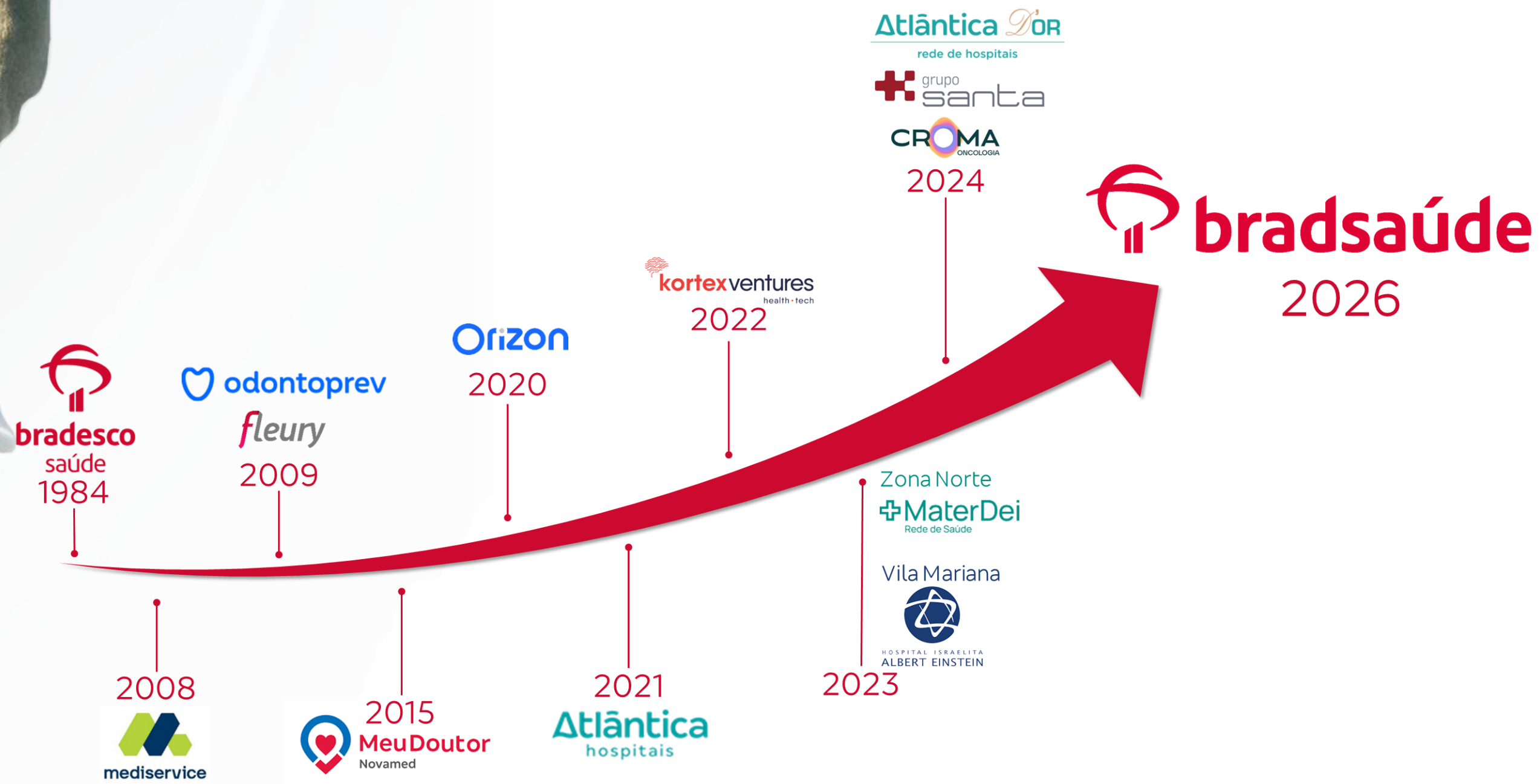
With approximately **14 million beneficiaries, more than 4 thousand hospital beds, and a broad healthcare network across Brazil**, Bradsaúde combines scale, capillarity and quality through an open and non-verticalized model, promoting greater freedom of choice, efficiency and access to high-quality healthcare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



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**)

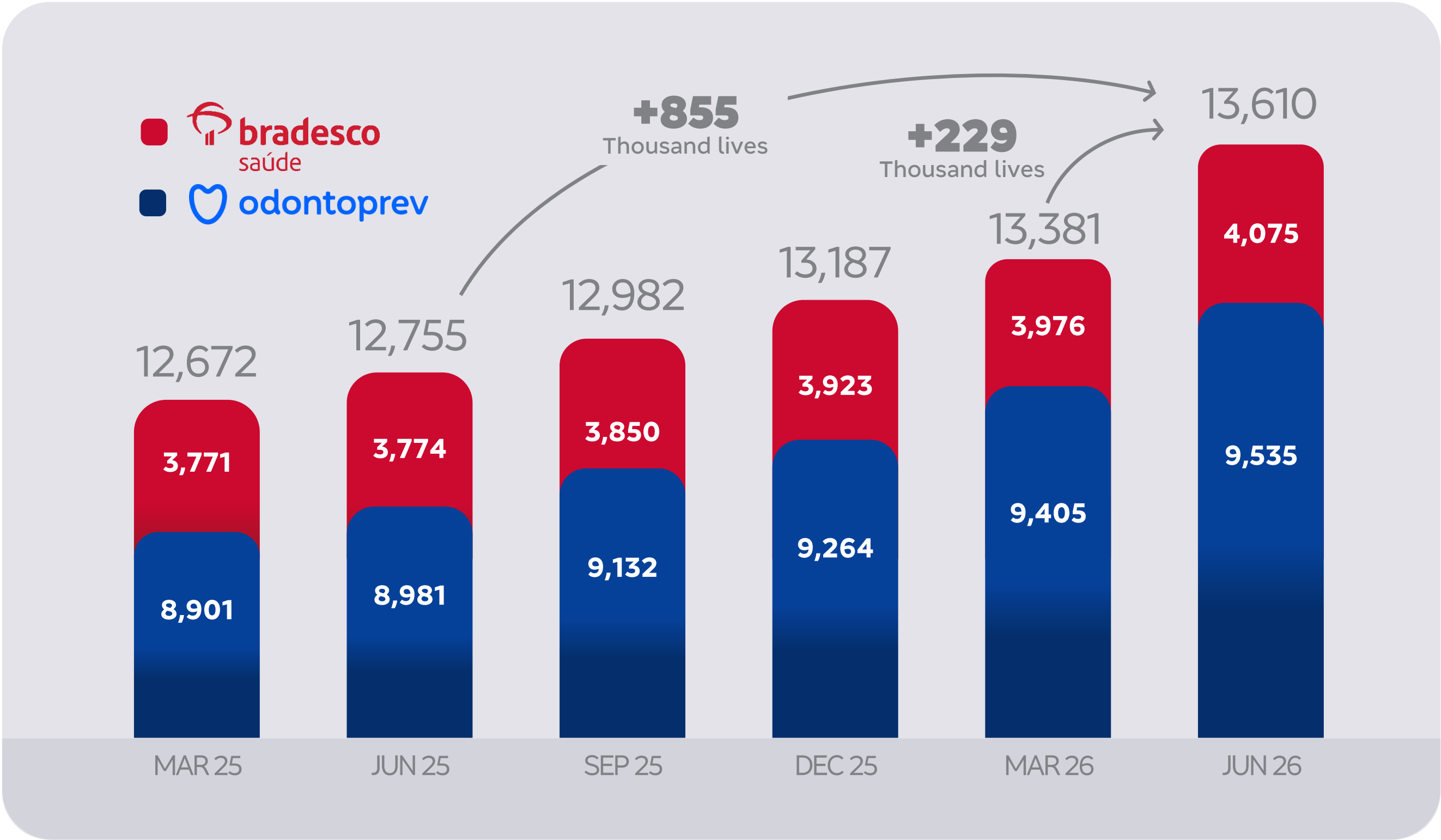


- **Bradsaúde**
- Bradesco Saúde
- Odontoprev
- Atlântica
- Capital Markets



BRADSAÚDE

TOTAL BENEFICIARIES Thousand Lives



SME SEGMENT

GROWTH SUPPORTED BY EXPANDING RETURNS

Surpassed
3 million
beneficiaries

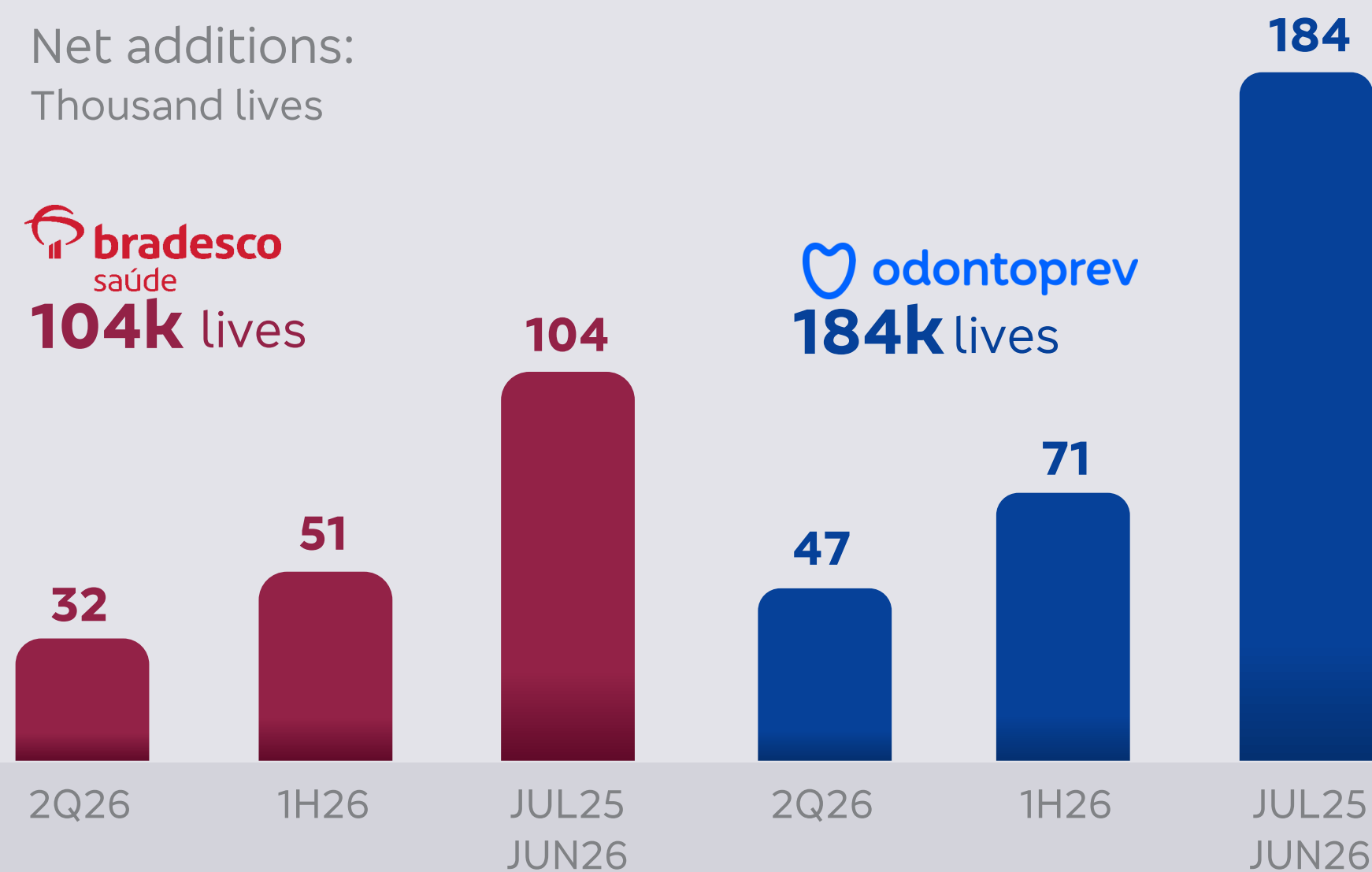
—
Strategic
segment

—
Key growth
driver

Net additions:
Thousand lives

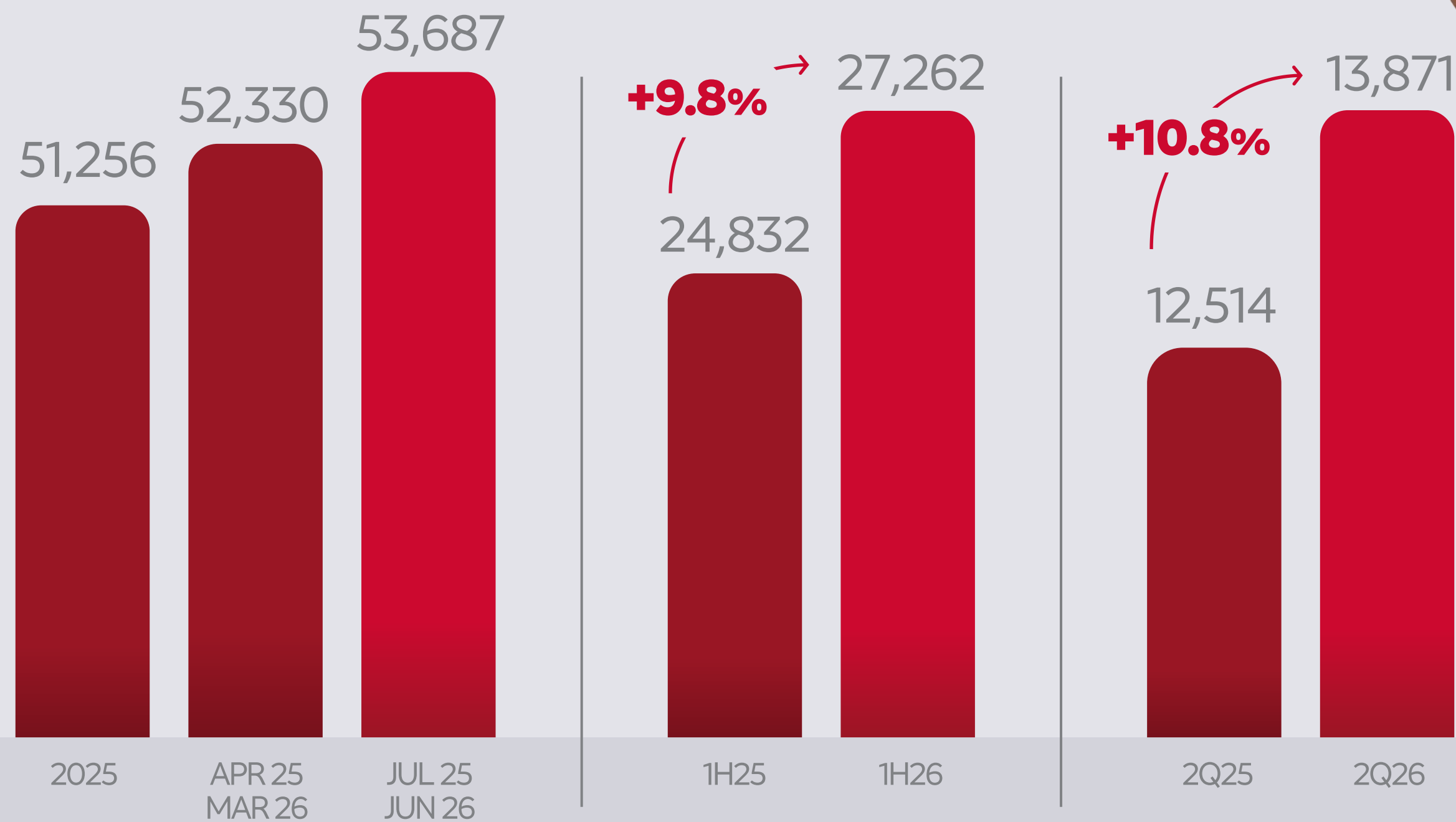

104k lives

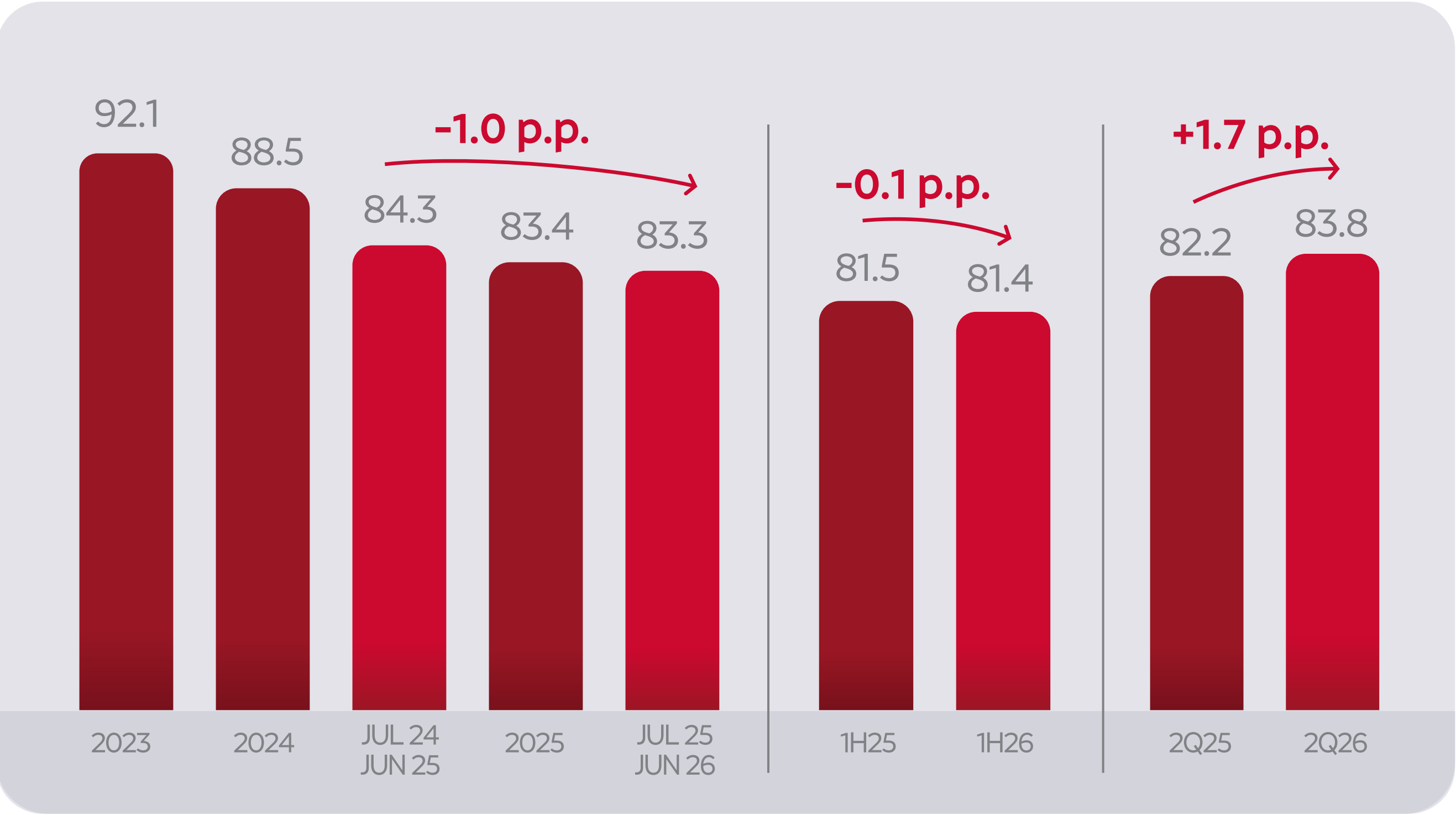
 **184k** lives



BRADSAÚDE

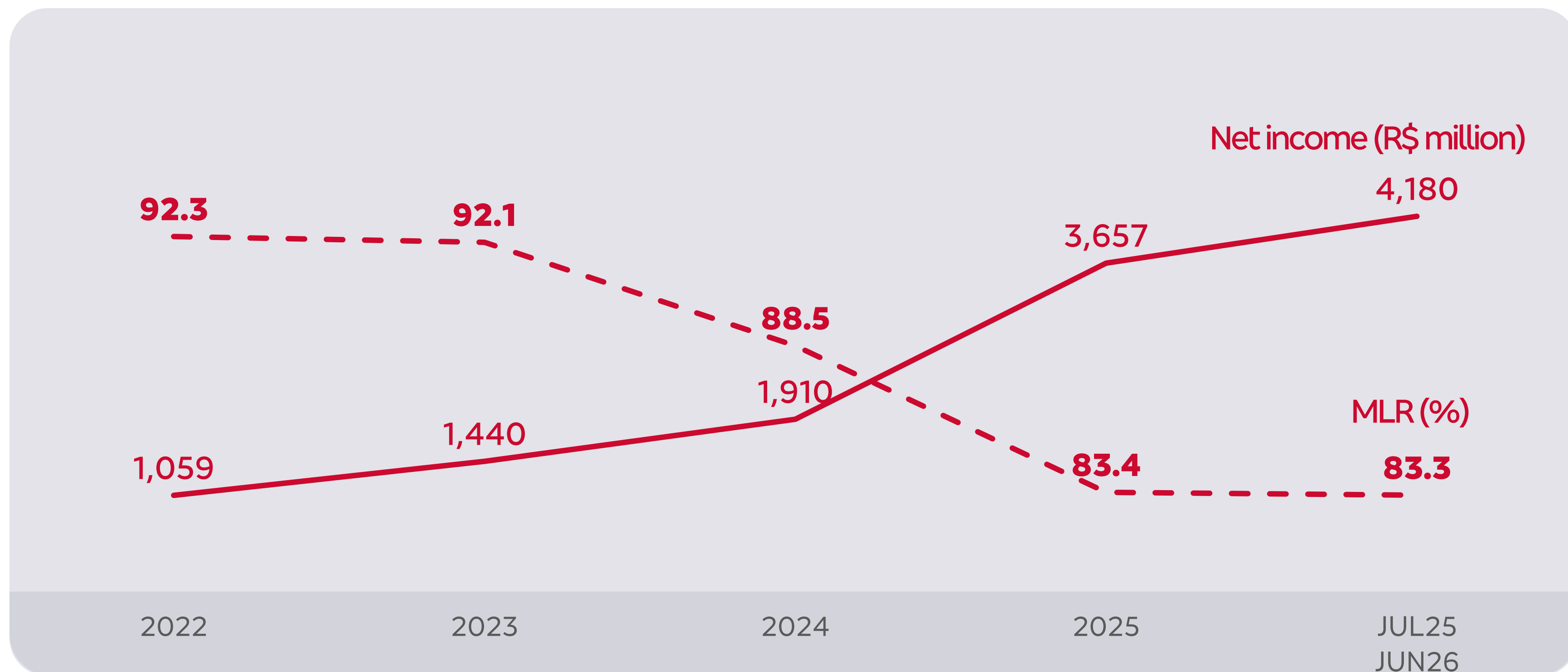
TOTAL REVENUE R\$ MM





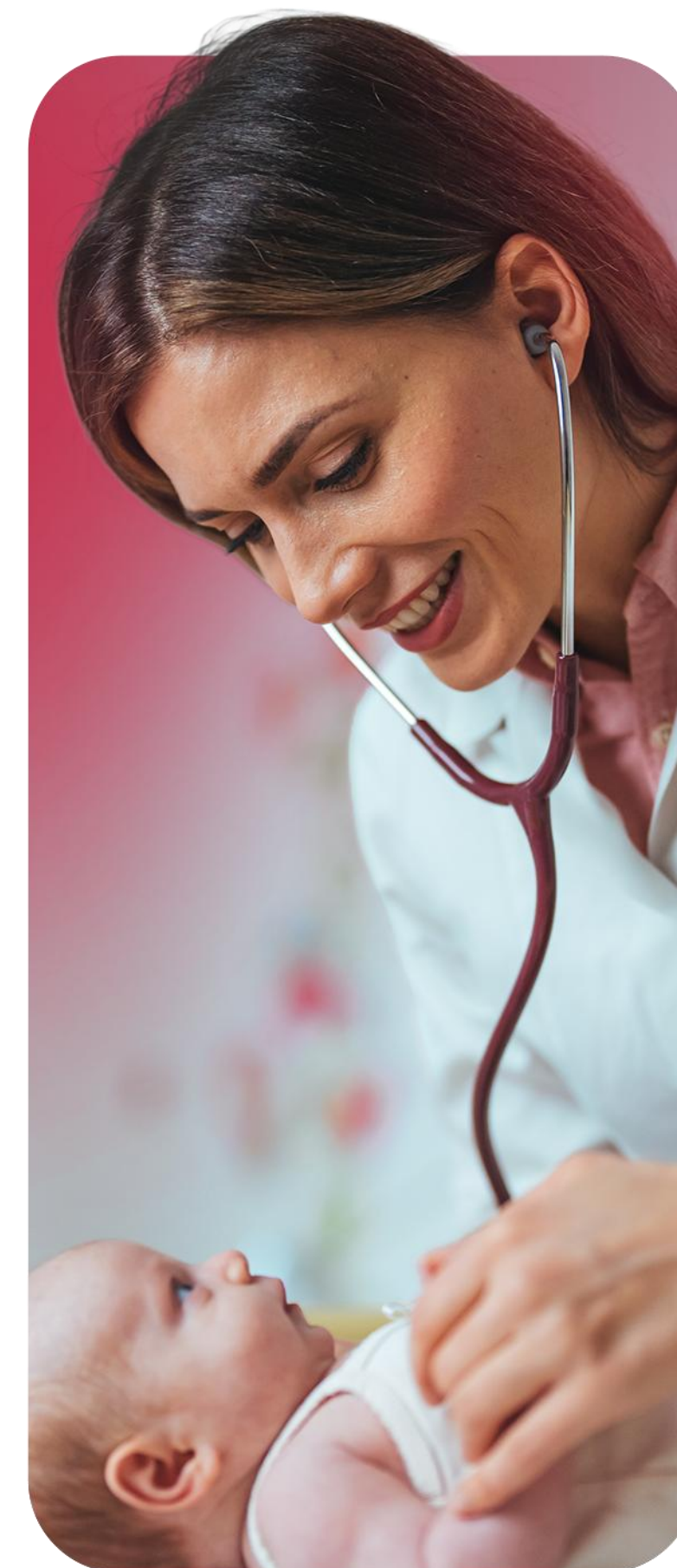
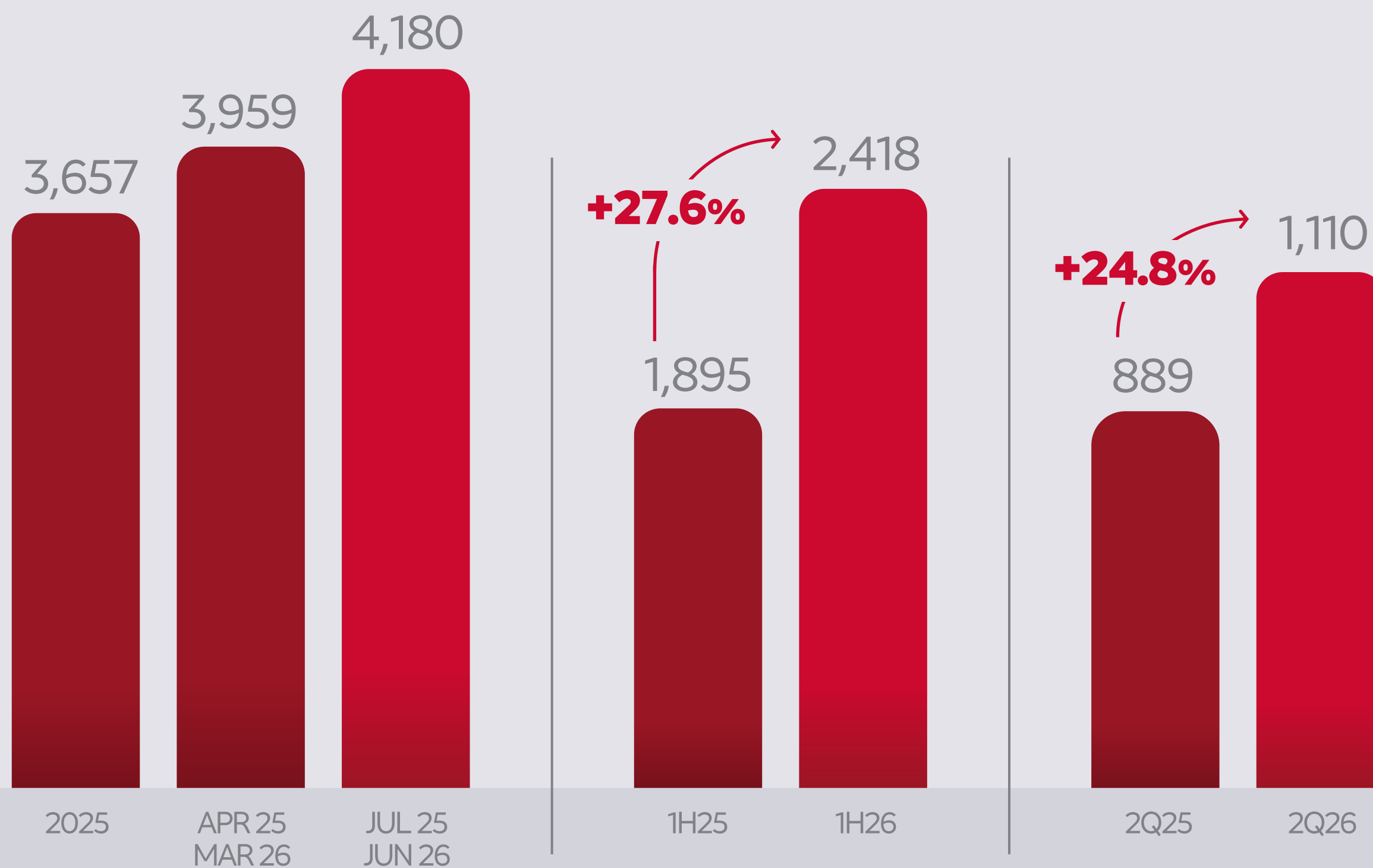
BRADSAÚDE

CONSOLIDATED MLR AND NET INCOME



BRADSAÚDE

NET INCOME R\$ MM





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

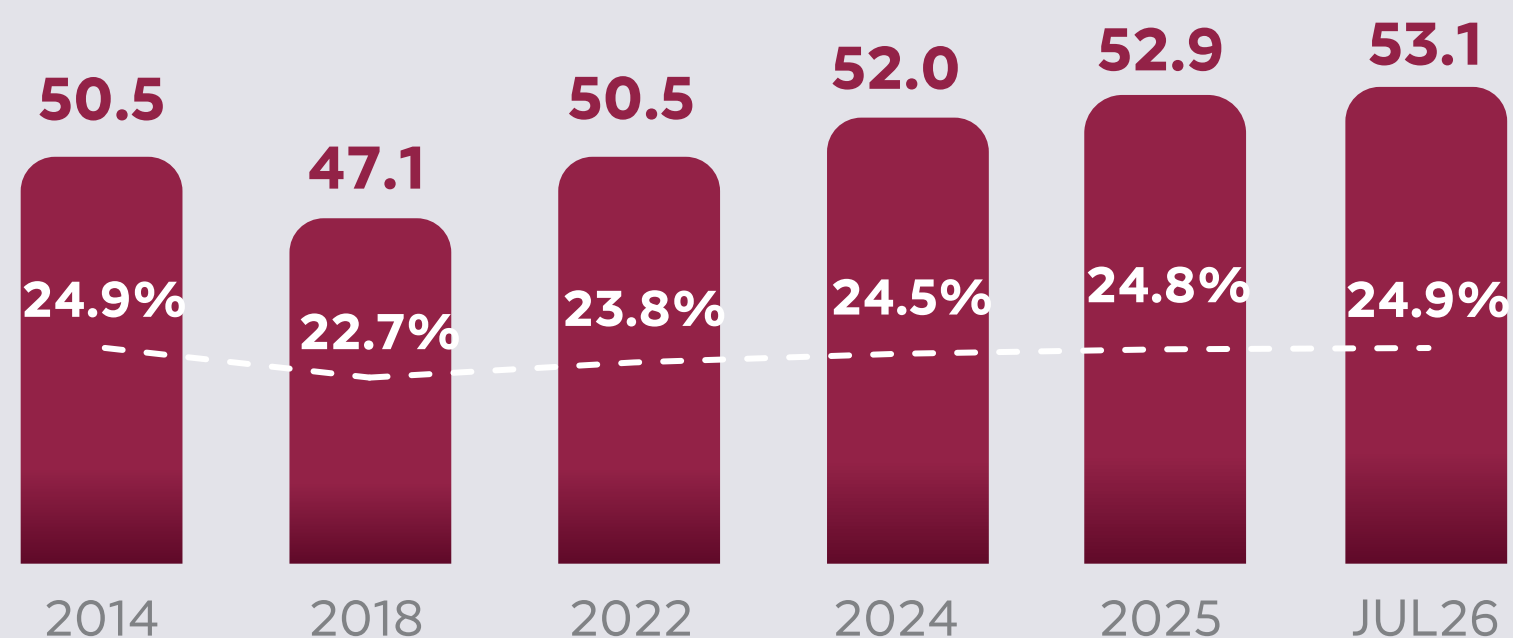
MEDICAL AND DENTAL PLANS

DIFFERENT PENETRATION PROFILES

Million members

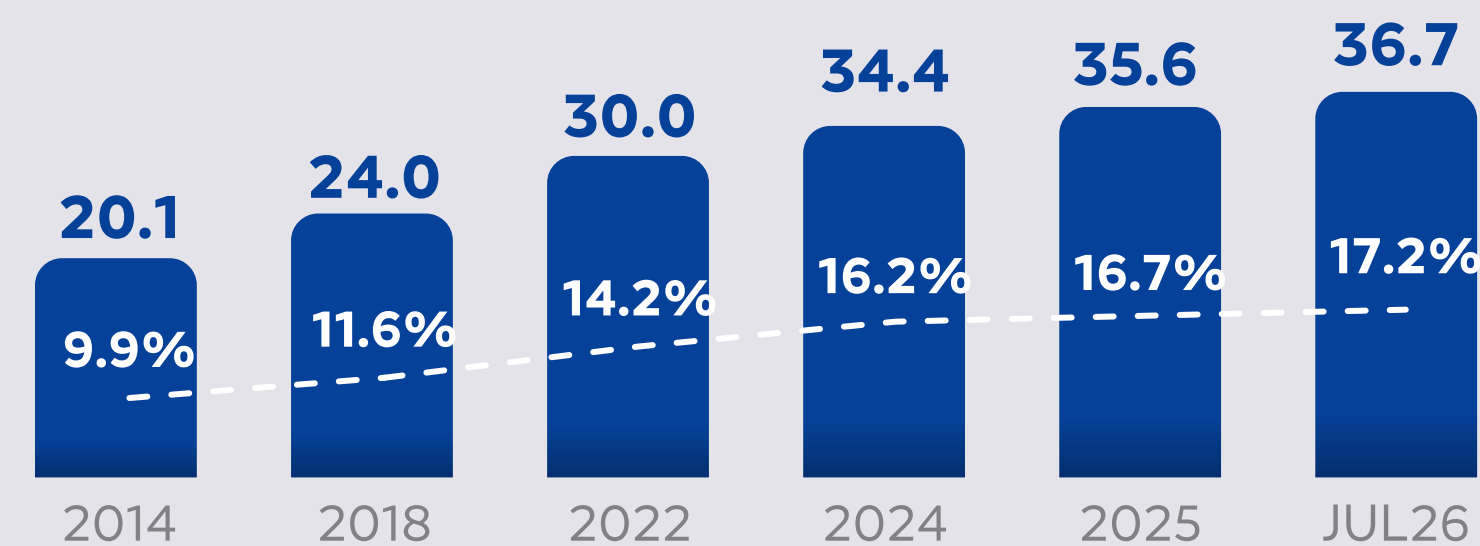
MEDICAL PLANS

+2.6 million lives
since 2014



DENTAL PLANS

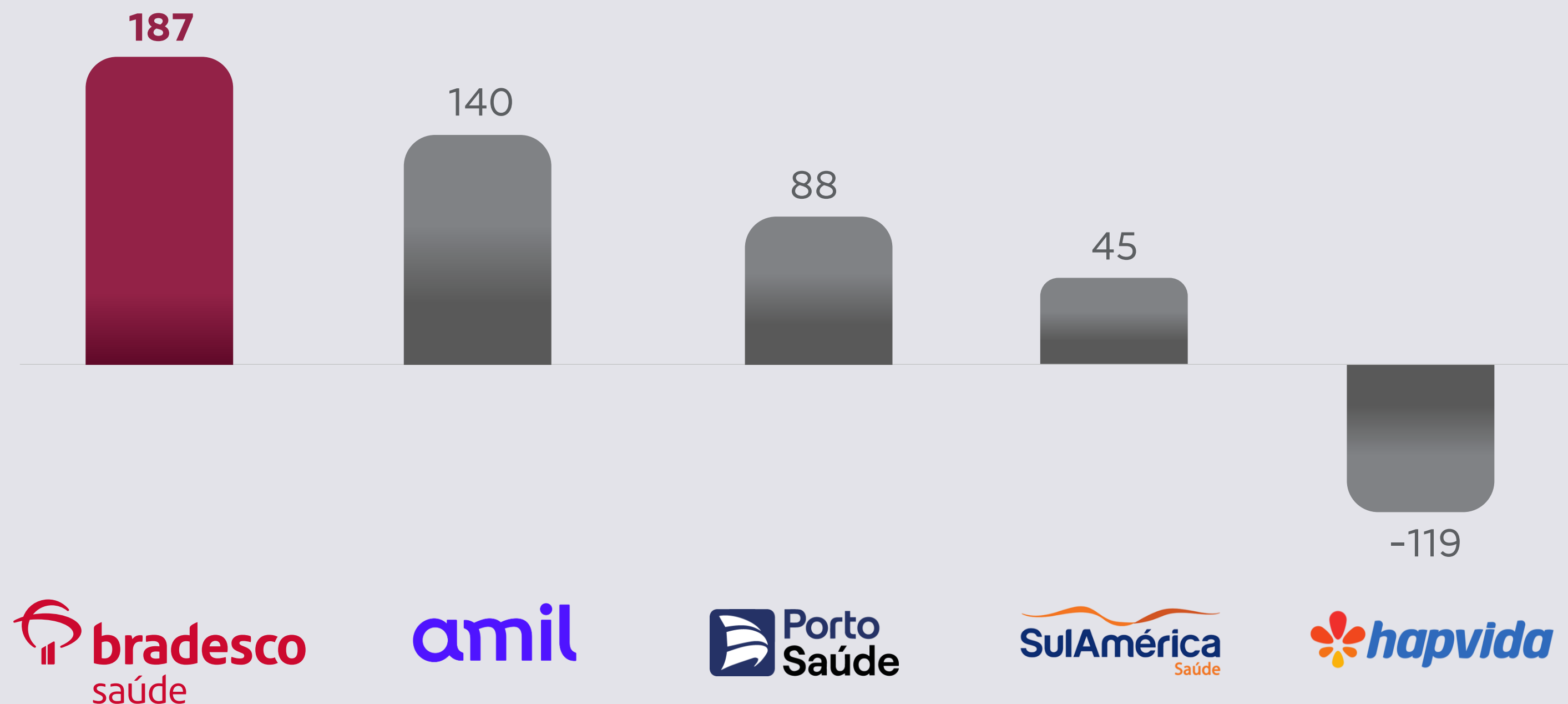
+17.0 million lives
since 2014



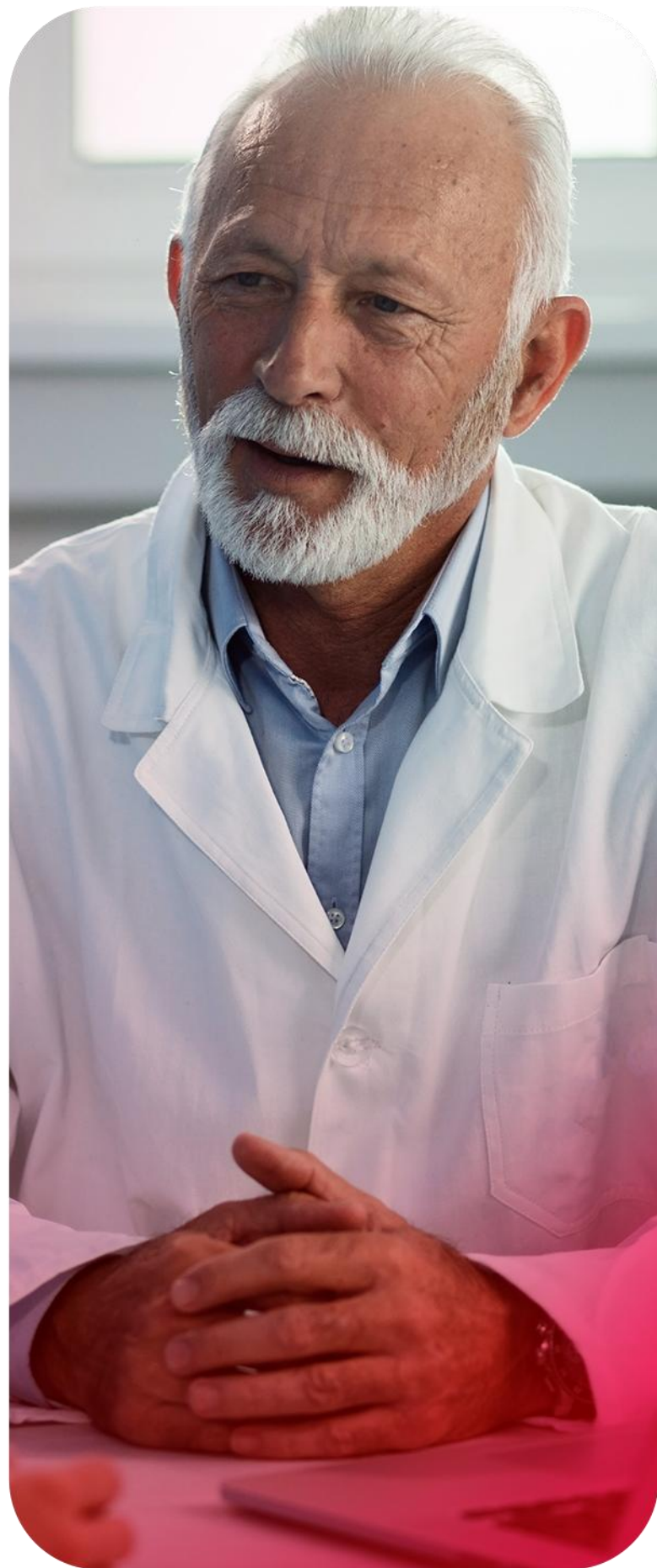
MEDICAL PLANS

KEY PLAYERS NET ADDITIONS 7M26

Thousand lives

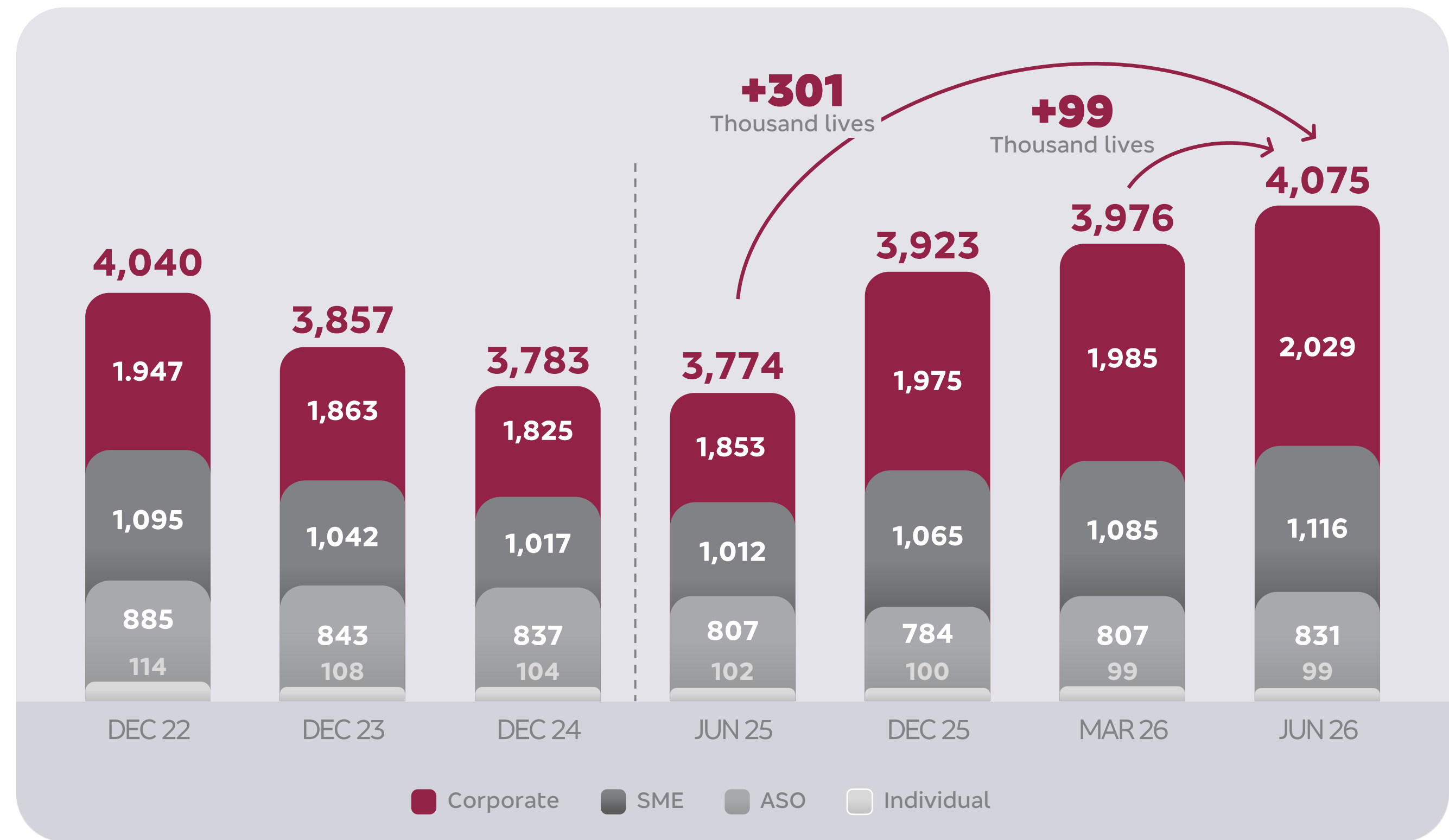


Source: Official data and ANS



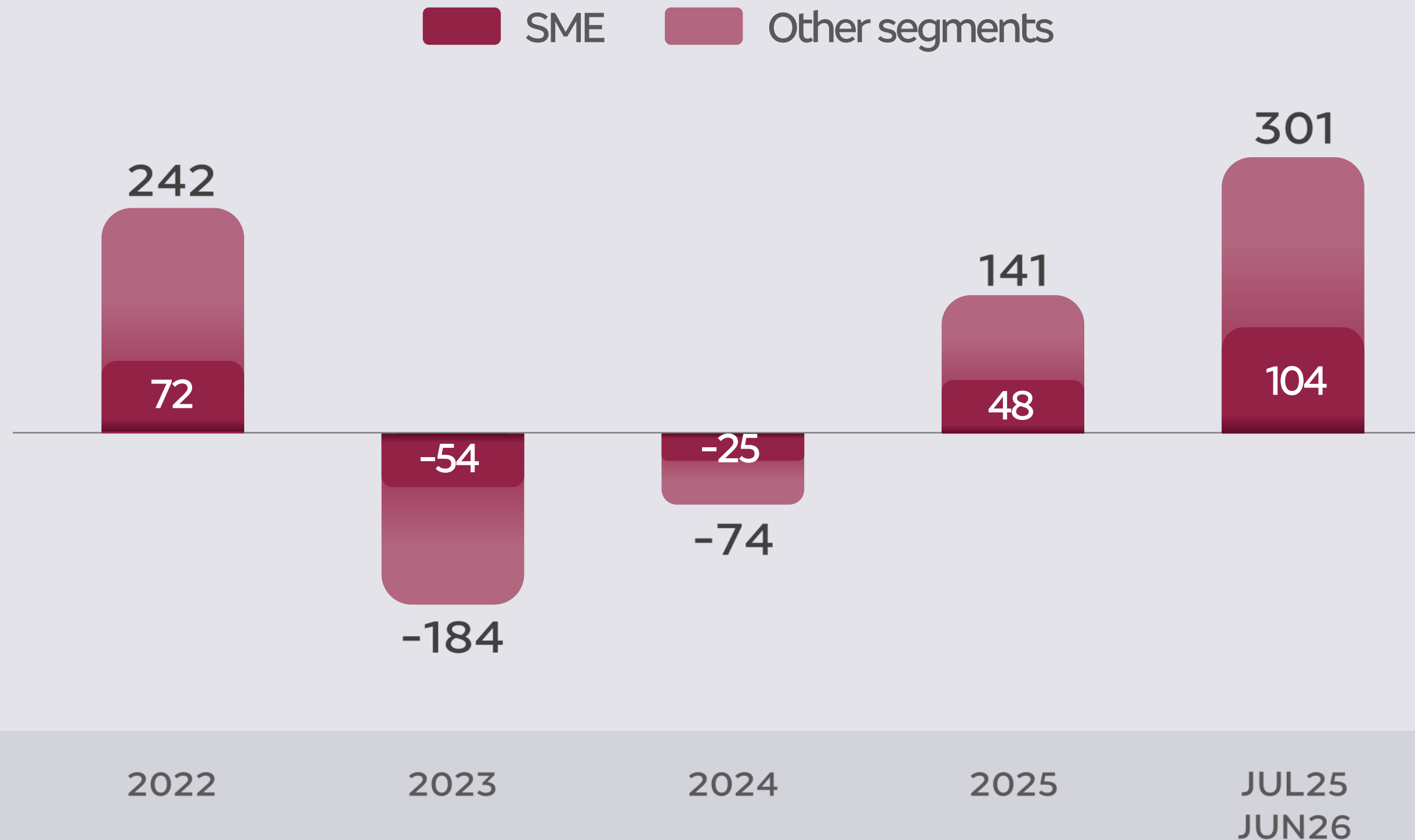
BRADESCO SAÚDE

BENEFICIARIES Thousand lives



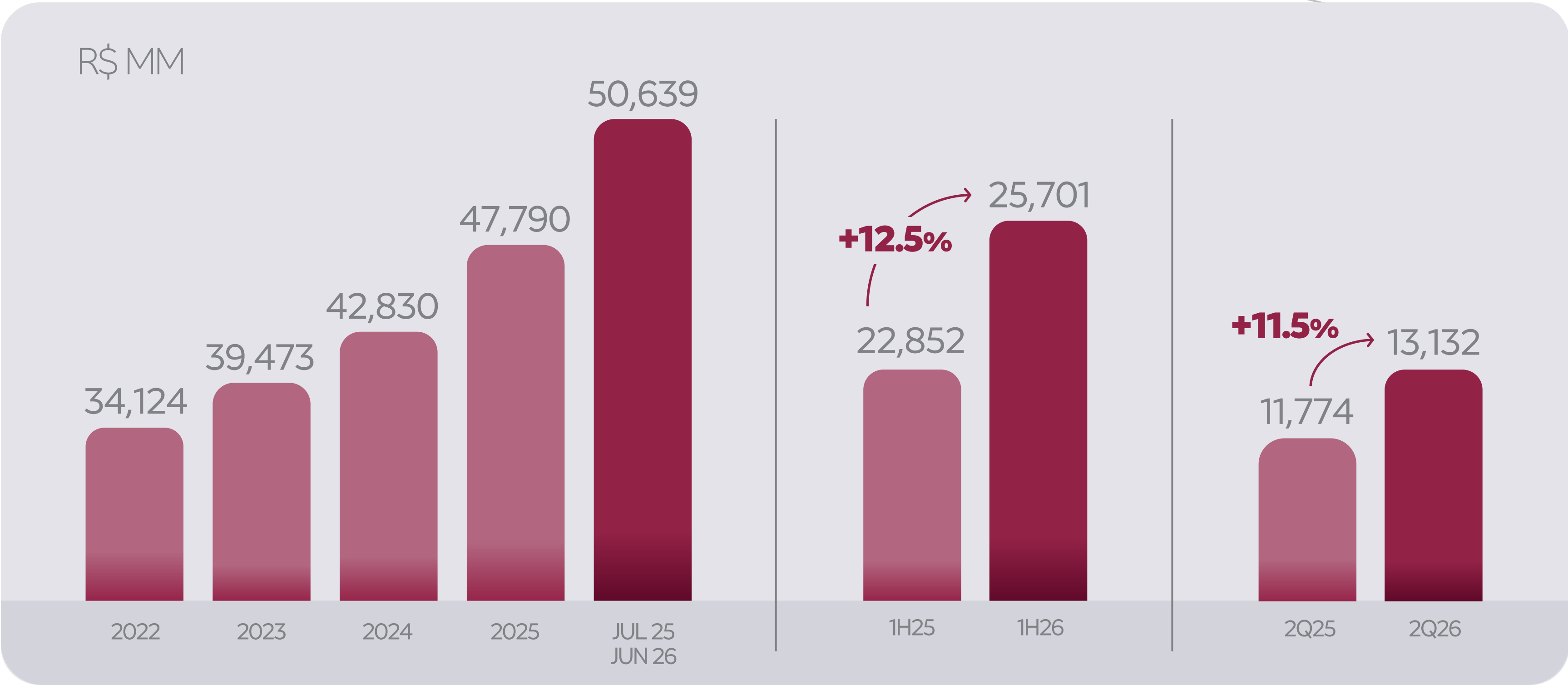
SME NET ADDS REPRESENTED 34% SINCE 2021

Thousand lives



BRADESCO SAÚDE

EARNED PREMIUMS

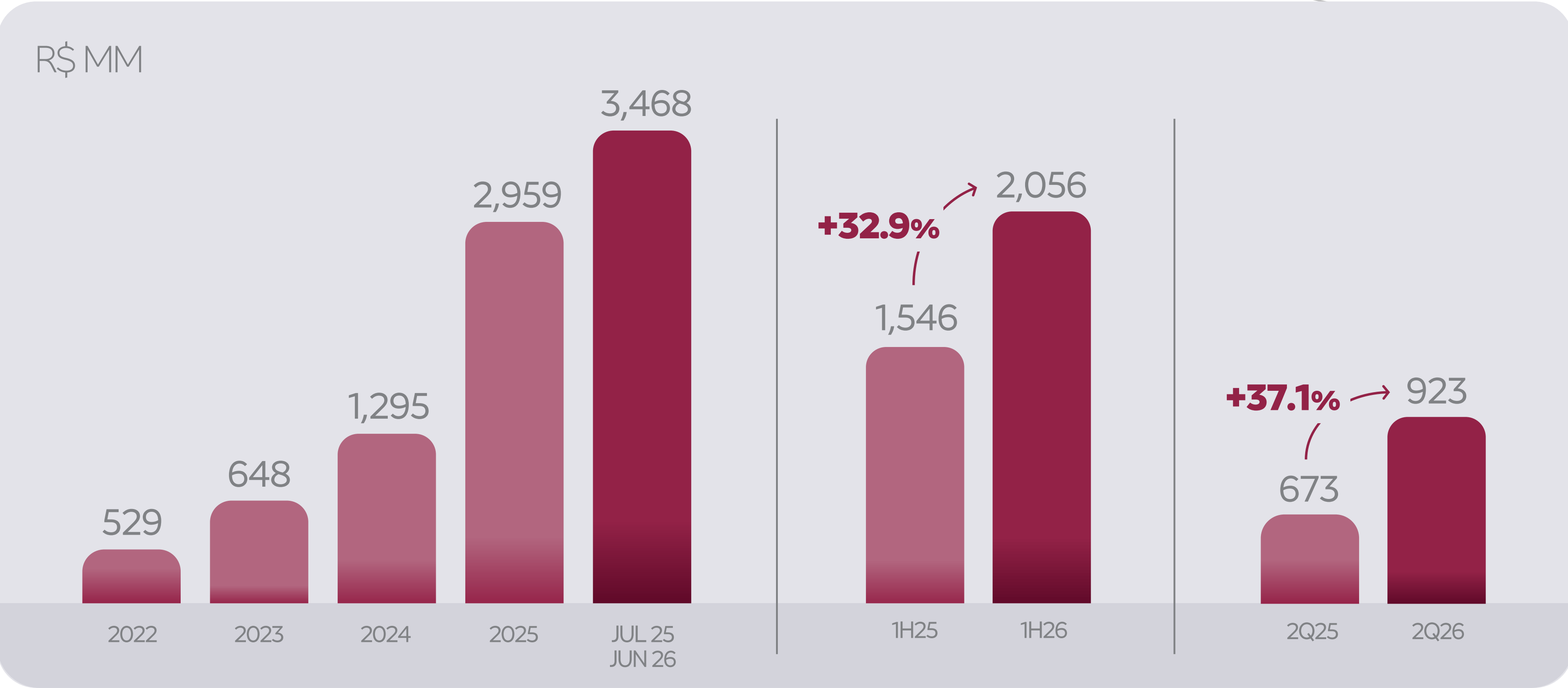


BRADESCO SAÚDE

NET INCOME



R\$ MM



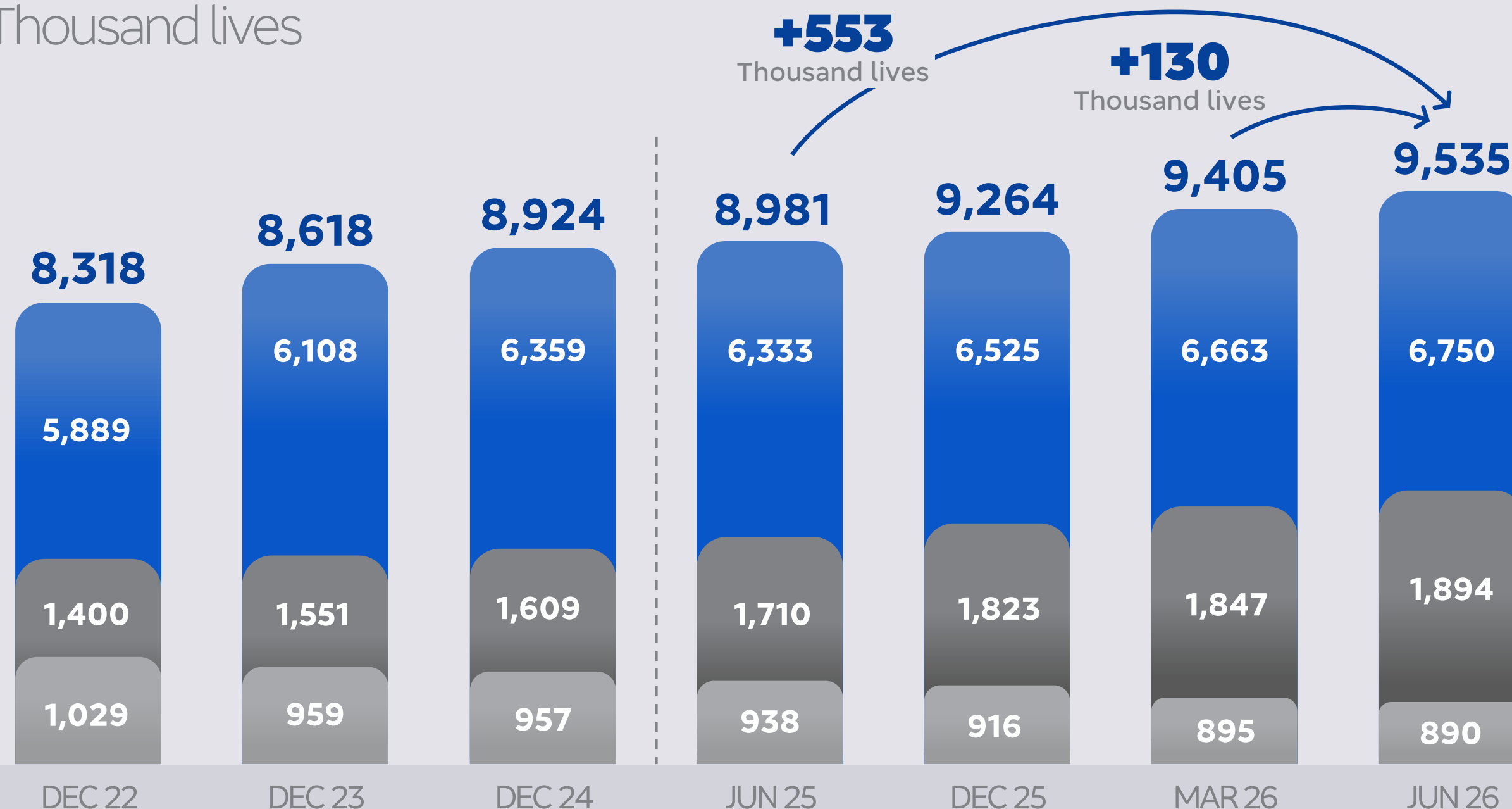


- Bradsaúde
- Bradesco Saúde
- **Odontoprev**
- Atlântica
- Capital Markets

ODONTOPREV

BENEFICIARIES

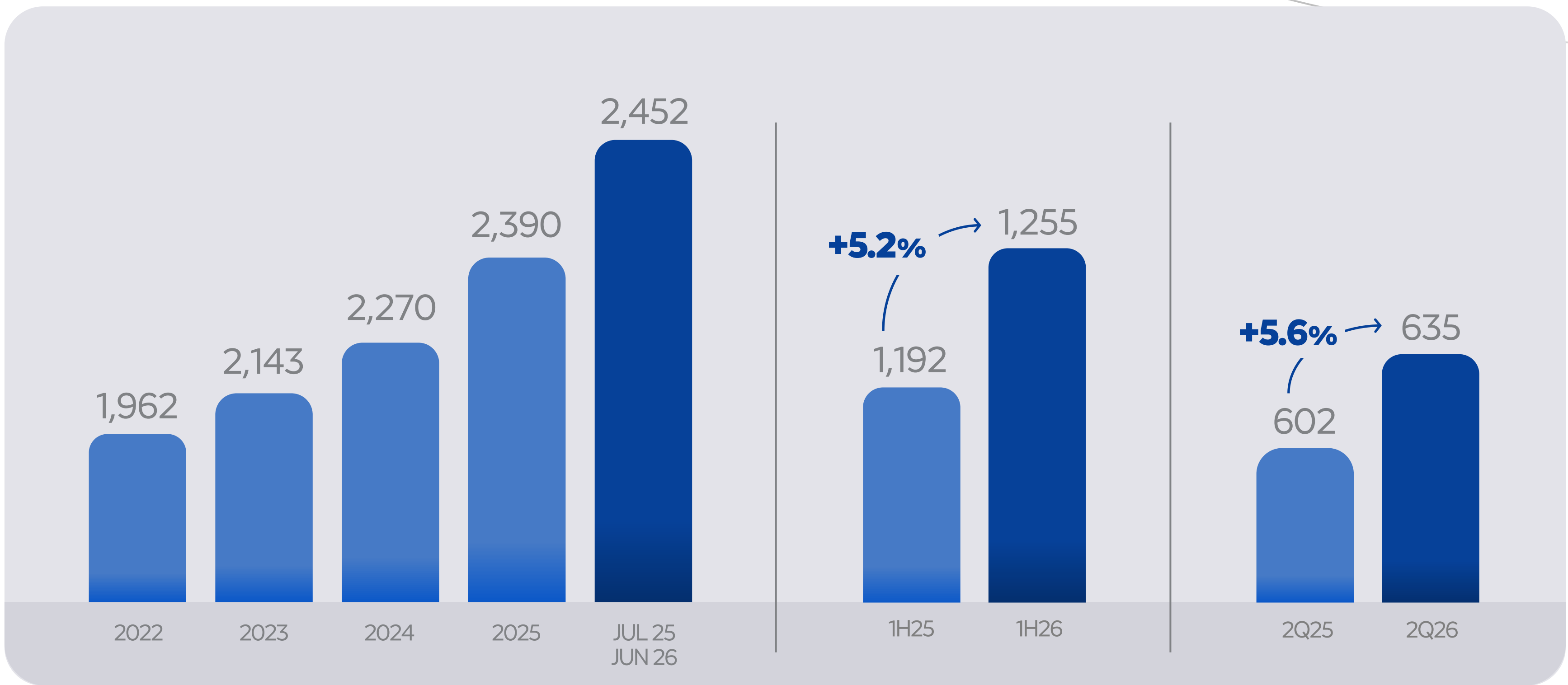
Thousand lives

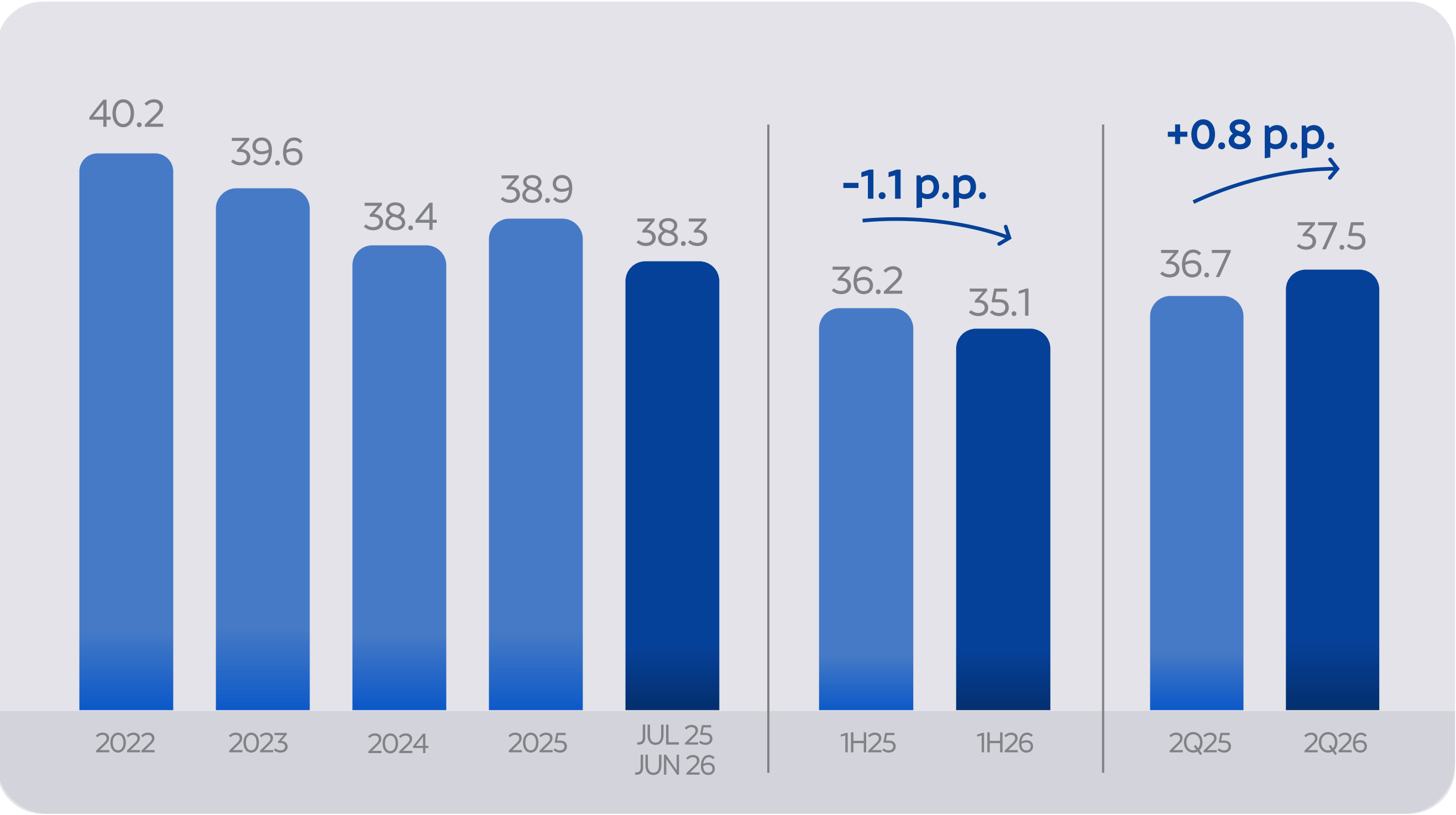


■ Corporate
 ■ SME
 ■ Individual

ODONTOPREV

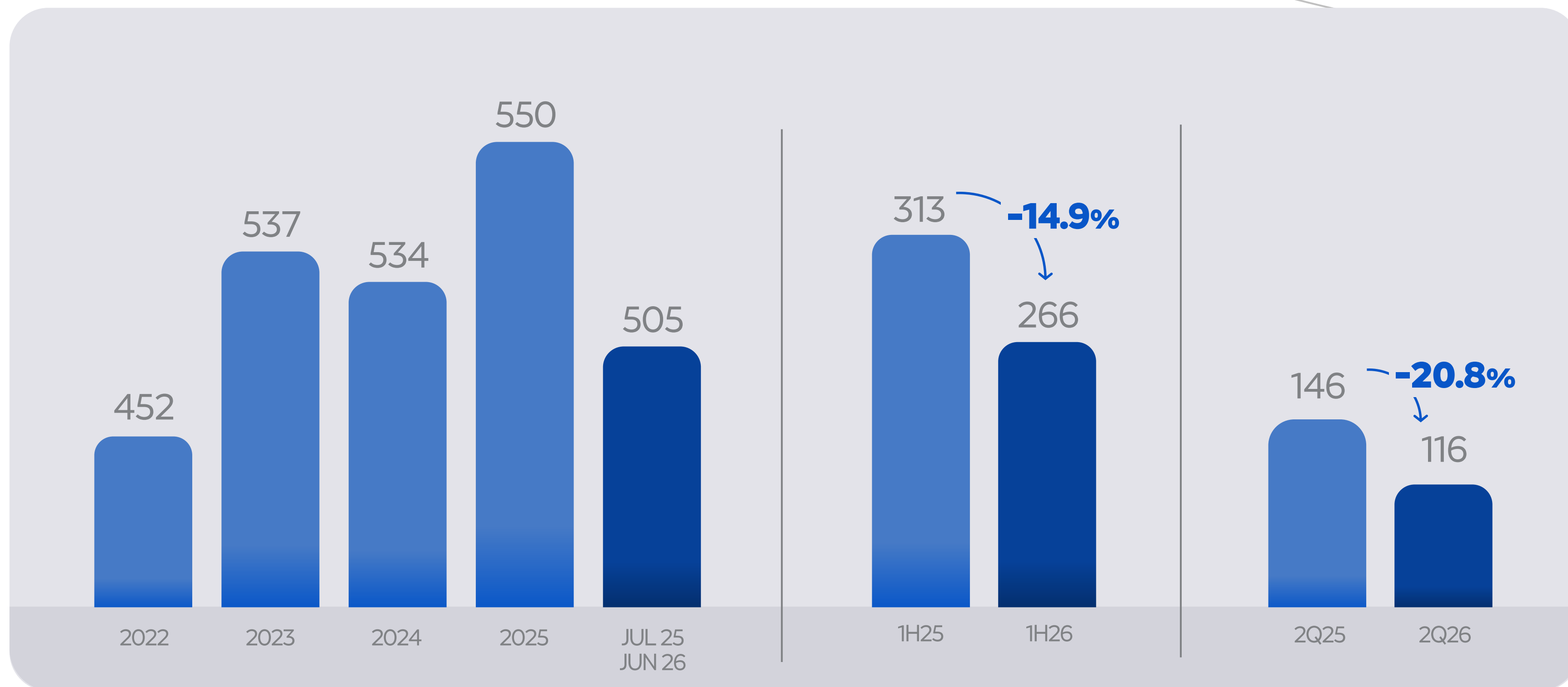
NET REVENUE R\$ MM





ODONTOPREV

NET INCOME R\$ MM





Agenda

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

PARTNERSHIP ATLÂNTICA HOSPITAIS



2,100

Beds



1,448

Beds



302

Beds



251

Beds



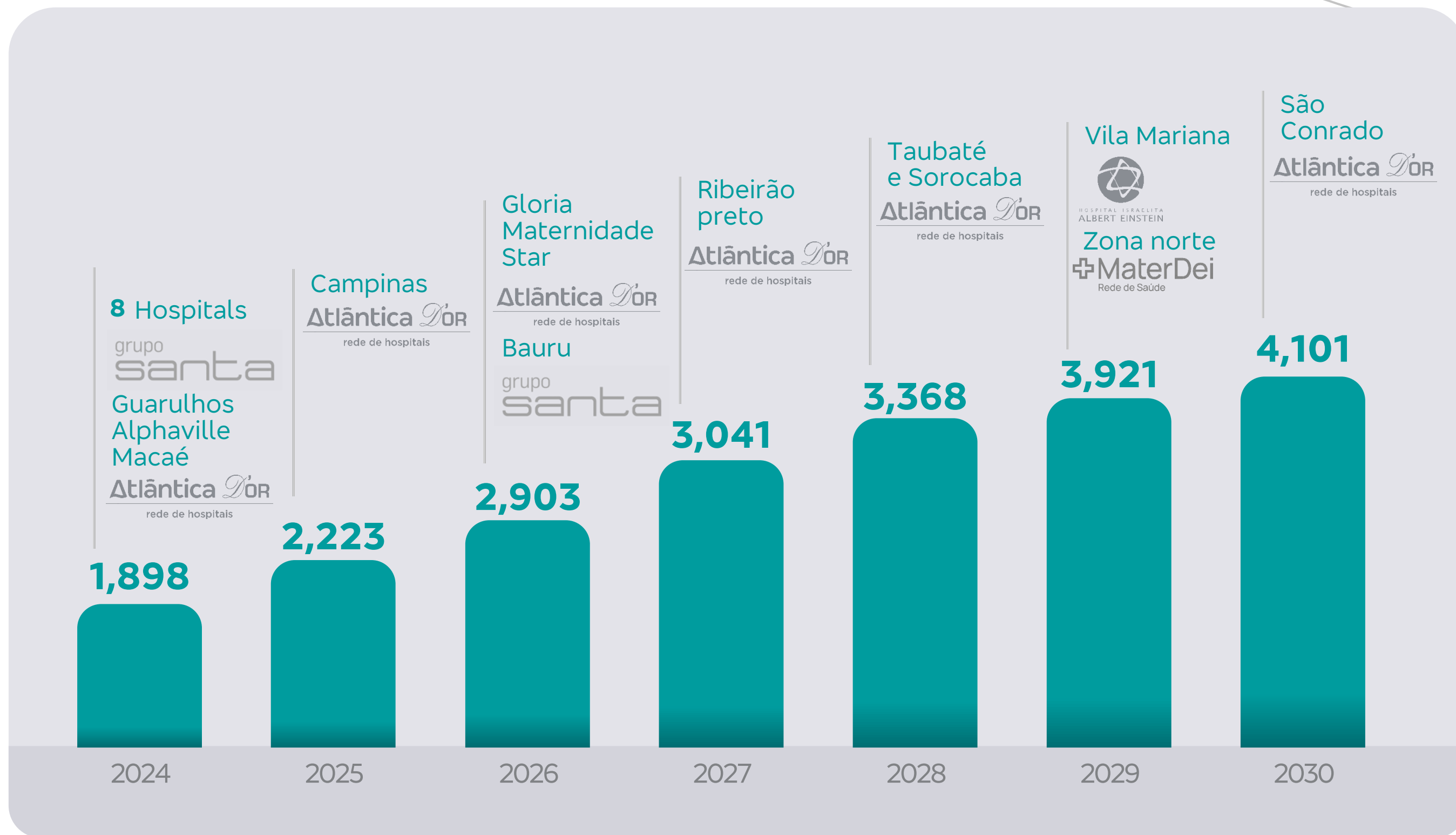
TOTAL BED

4,101

R\$ 2.8 BI
Deployed

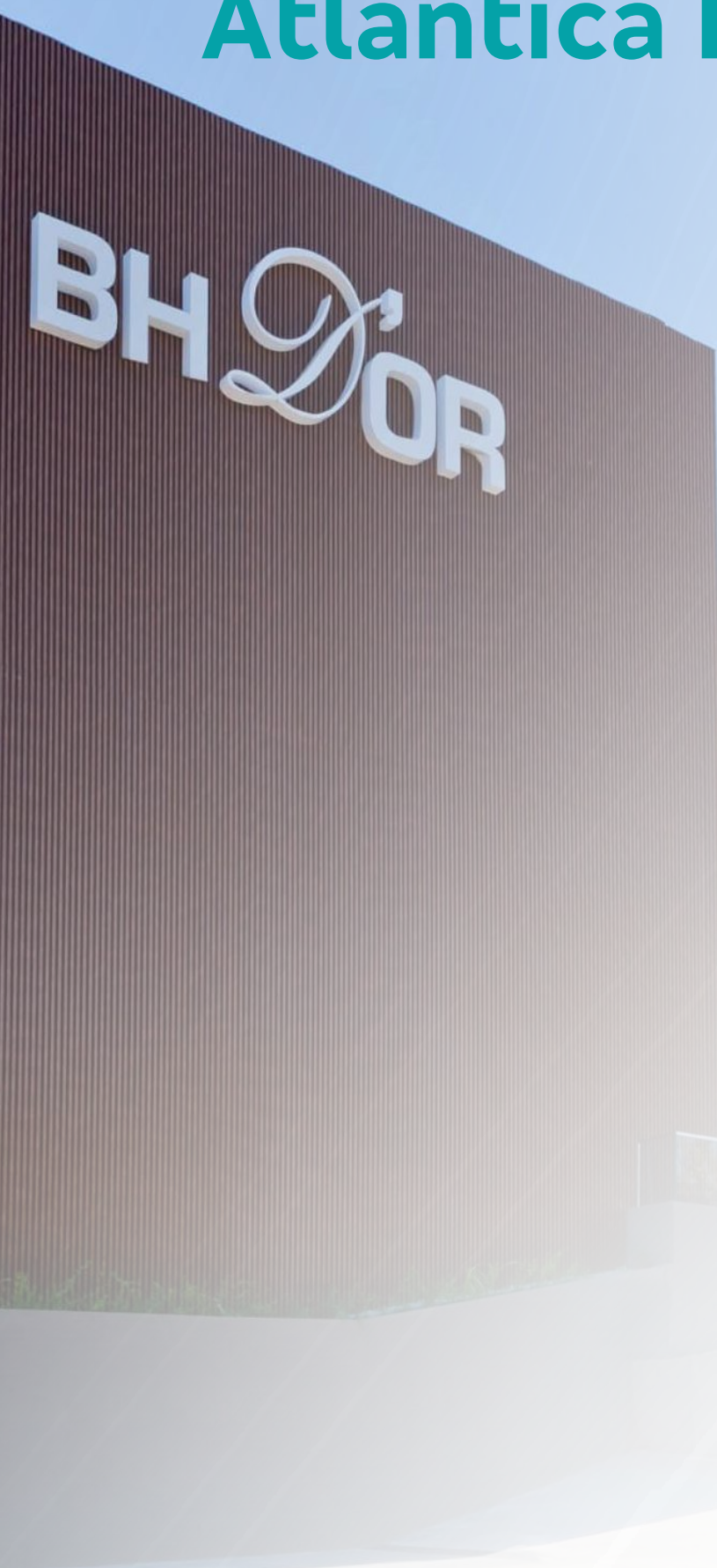
R\$ 5.1 BI
Committed

TOTAL BED CAPACITY GROWTH



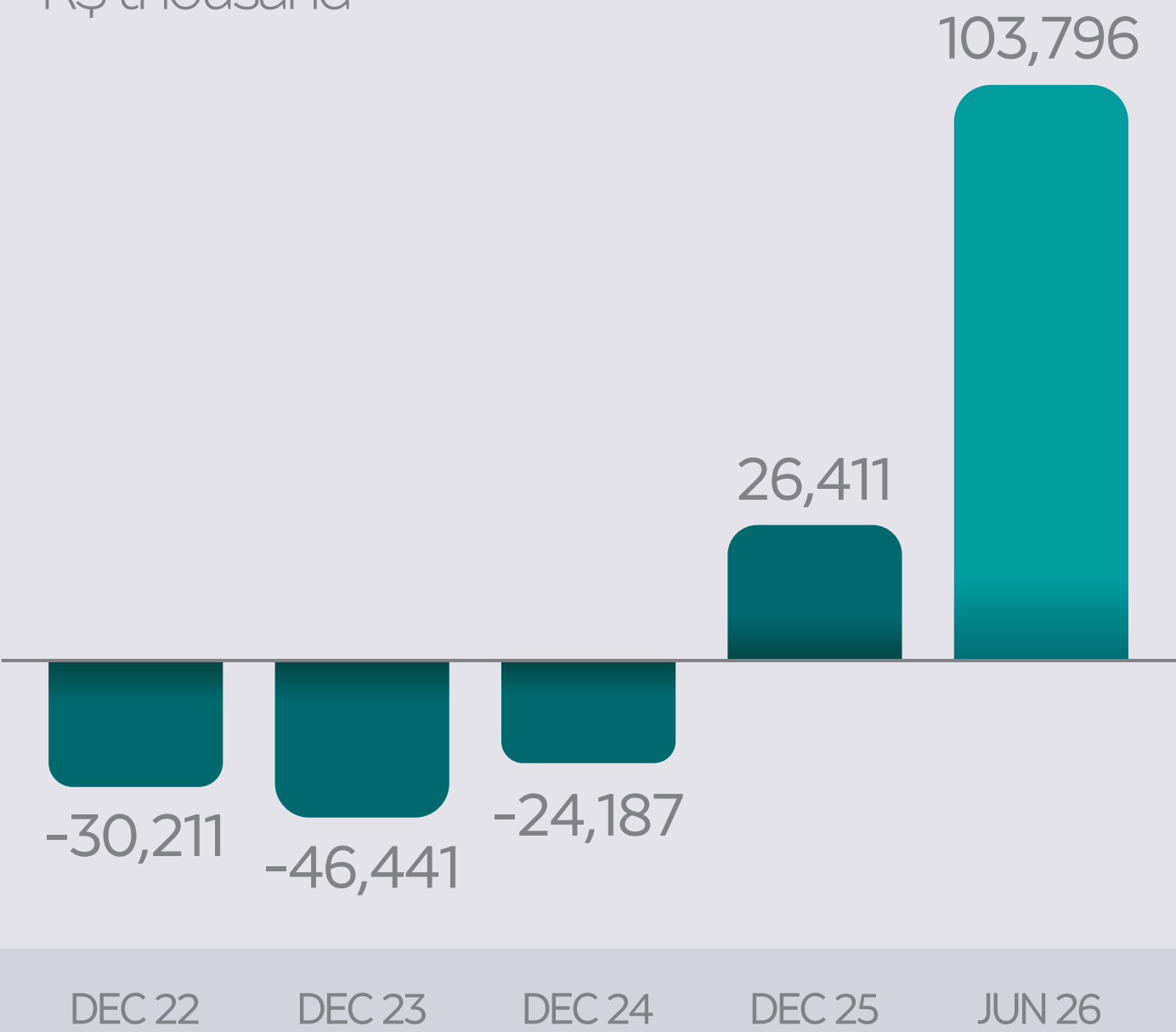
Atlântica D'Or: NEW INVESTMENT IN SEPTEMBER

- 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.



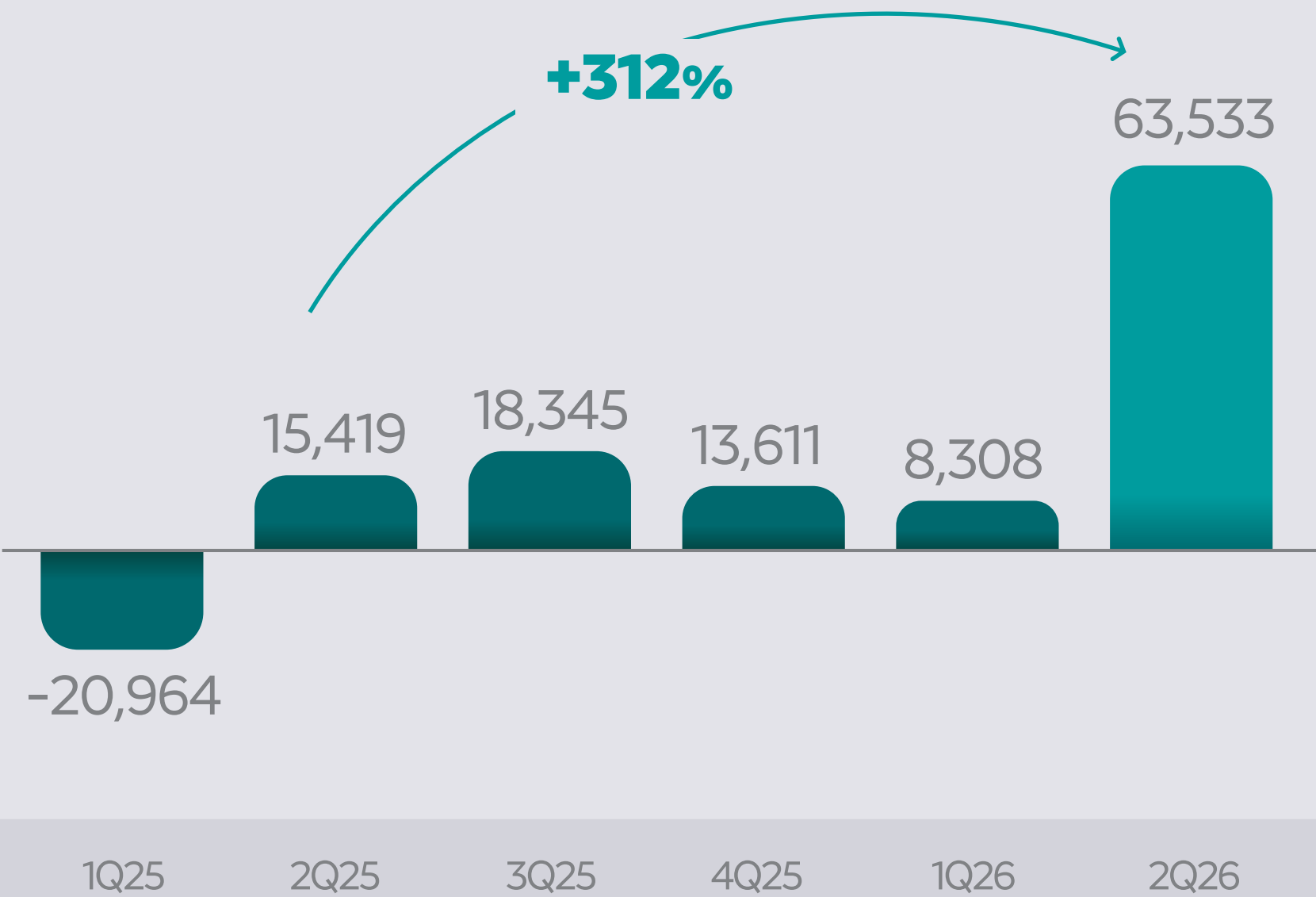
ANNUAL NET INCOME

R\$ thousand

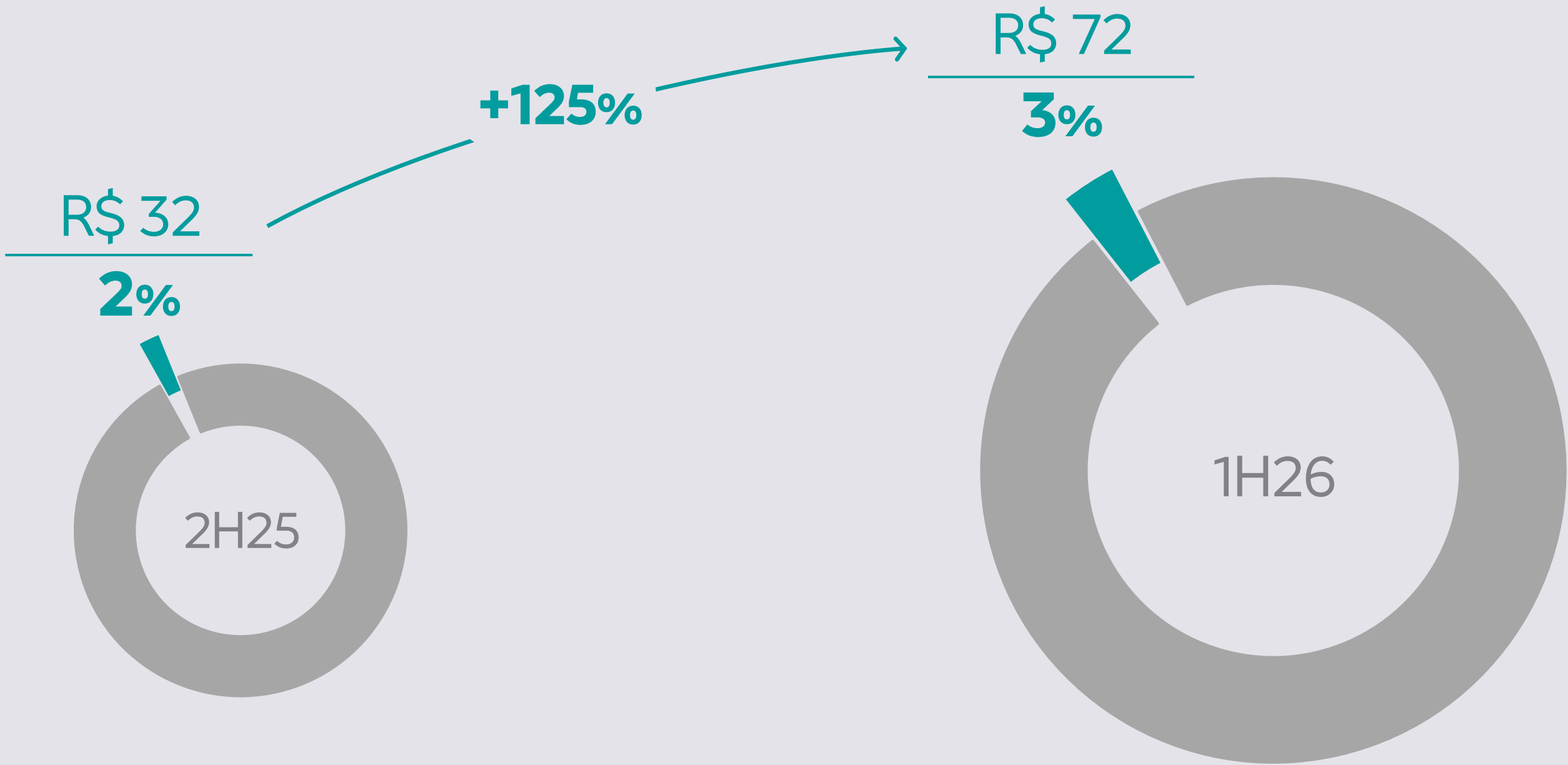


QUARTERLY NET INCOME

R\$ thousand



CONTRIBUTION TO BRADSAÚDE NET INCOME R\$ million



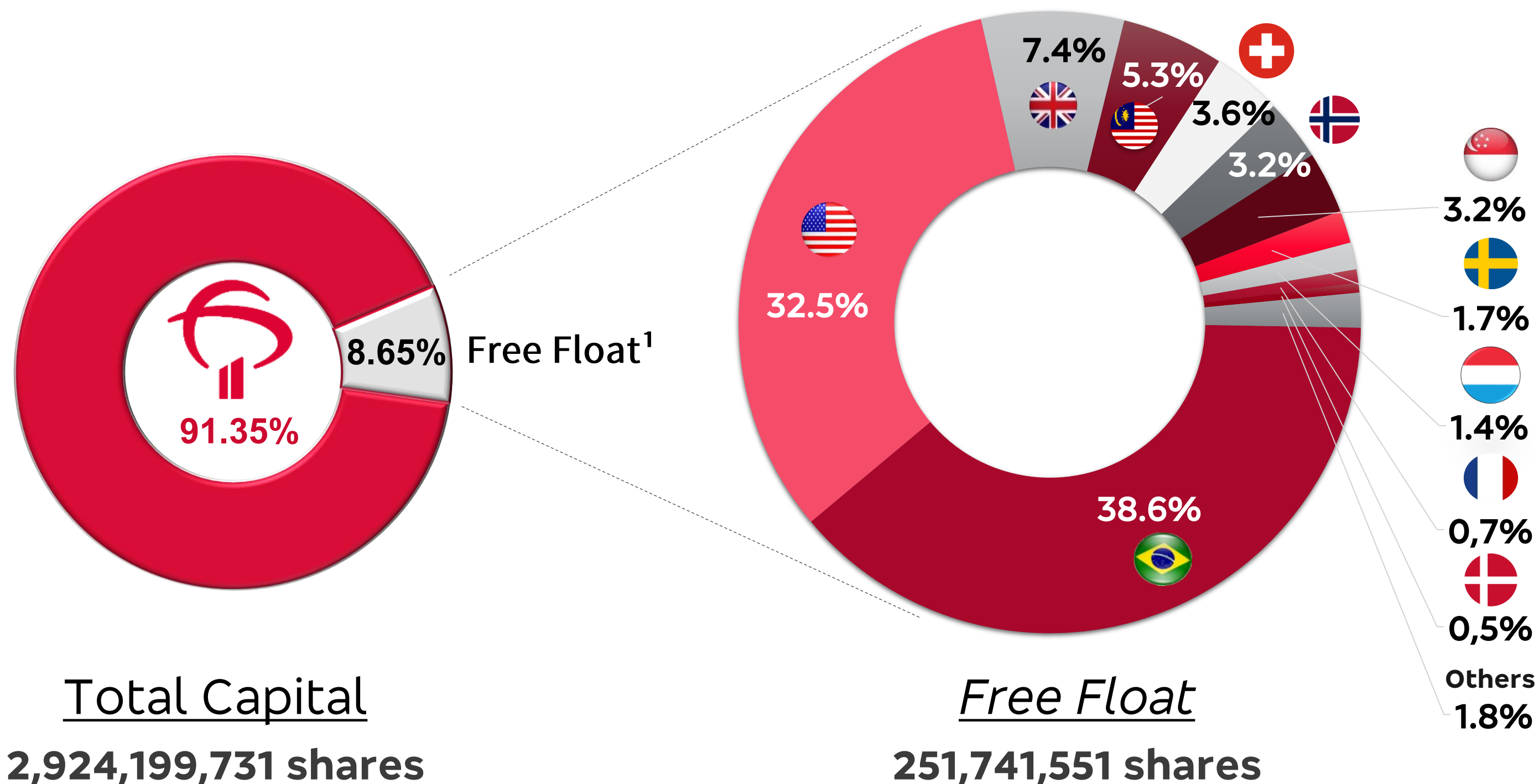


Agenda

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

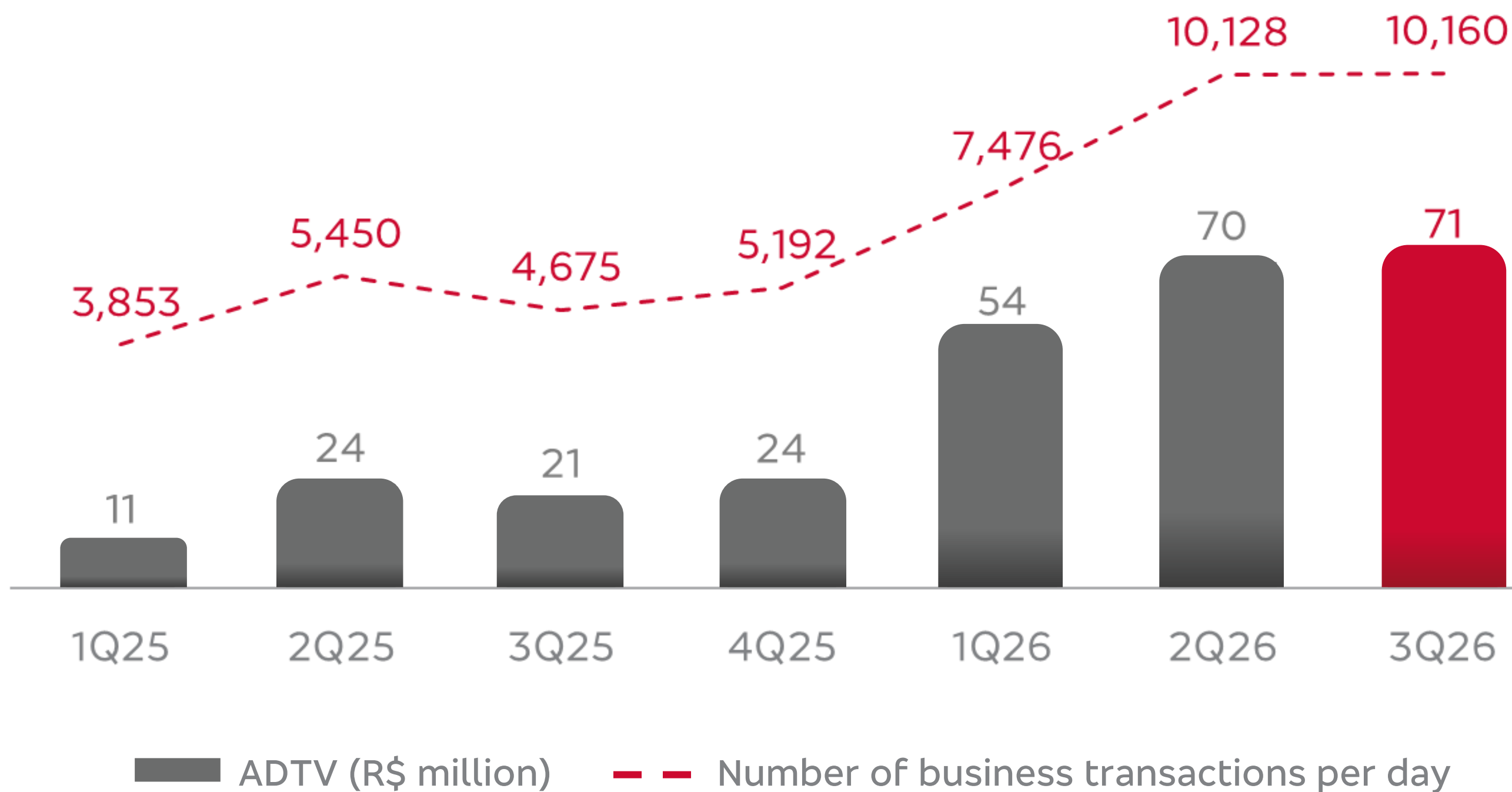
GLOBAL SHAREHOLDER BASE

August/26



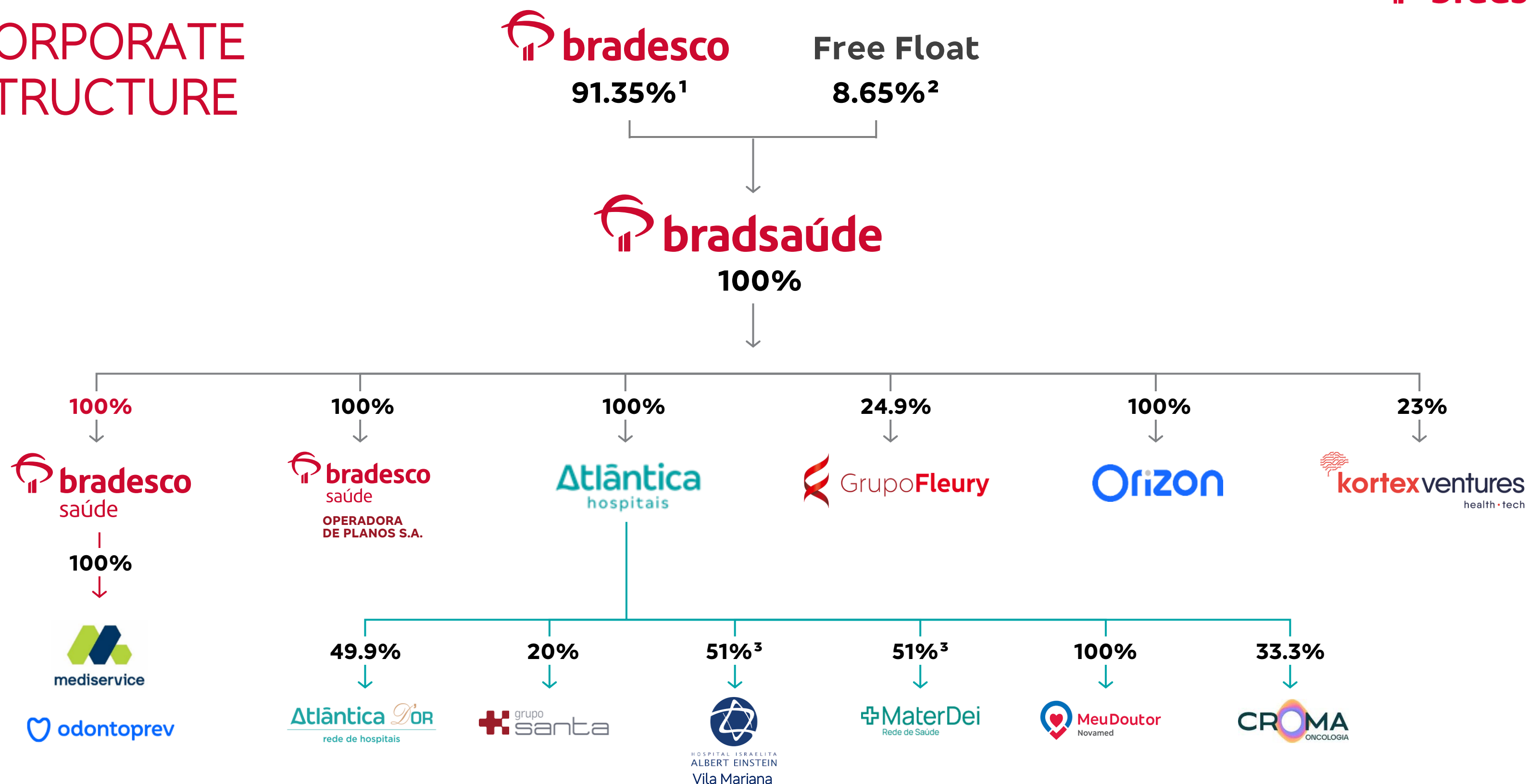
¹Includes Administrators

QUARTERLY LIQUIDITY EVOLUTION SINCE 1Q25



Source: B3 | As of September 16, 2026

CORPORATE STRUCTURE



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

²The Company has obtained authorization from B3 to maintain the current minimum free float until October 30, 2027, at which time it must adjust it to 15% (if it meets the liquidity criterion) or 20% (if it does not).

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

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
Sep 17	 		NDR Stockholm
Sep 22	 		Investment Conference 2026 SP
Sep 28	 		NDR Chicago
Sep 30	 		CEO Conference New York
Oct 6	 		Healthcare CEO Conference 2026 RJ
Oct 7	 		Healthcare, Education & TMT 1:1 Conference SP
Oct 15	 		Healthcare Day SP
Nov 3			Earnings Release Q326
Nov 4			Videoconference Q326
Nov 17-18	 		16th Annual CEO Forum NY
Nov 23-24	 		19th Annual LatAm Conference London
Nov 26	 		Healthcare Days RJ
Dec 2	 		Brazil Opportunities Conference SP

INVESTOR RELATIONS

E-mail: ir@saud3.com.br