

bradsaúde

Corporate **Presentation**

October/26

DISCLAIMER

This material has been prepared by Bradsaúde S.A. ("Bradsaúde" or the "Company") and may contain statements that constitute forward-looking statements regarding future events or results. Such statements are based on assumptions and analyses made by the Company, drawing on its experience, the economic environment, market conditions, and expectations regarding future events, many of which are beyond the Company's control.

Important factors that may cause actual results to differ materially from those expressed in or implied by forward-looking statements include the Company's business strategy, economic and political conditions in Brazil and international markets, technological developments, financial strategy, developments in the industries in which the Company operates, financial market conditions, uncertainties regarding the results of future operations, as well as plans, objectives, expectations, intentions, and other factors.

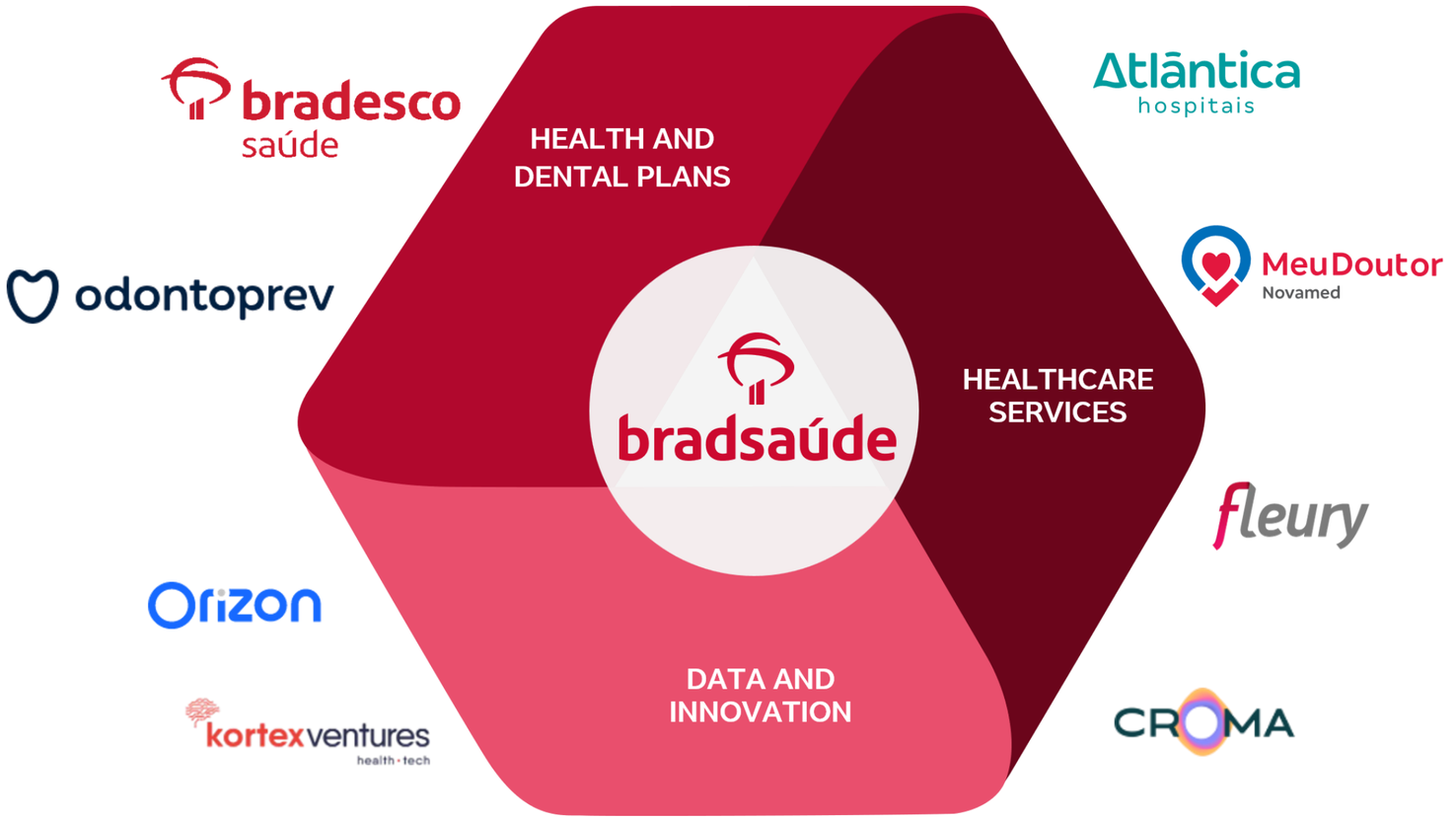
As a result of these factors, the Company's actual results may differ materially from those indicated in or implied by forward-looking statements.

The information and opinions contained herein are provided for informational purposes only and should not be construed as investment advice or a recommendation to invest.

THE MOST COMPREHENSIVE **HEALTHCARE ECOSYSTEM** IN BRAZIL

Bradsaúde operates Brazil's most comprehensive integrated healthcare ecosystem, bringing together leading companies and benchmarks players across their respective segments to deliver an integrated care journey that combines expertise, scale, innovation, technology and financial strength to transform the healthcare experience.

Driven by innovation, excellence and a commitment to the long-term sustainability of both its business and the Brazil's private healthcare system, Bradsaúde views healthcare as more than a service. It is an ecosystem of connected solutions designed to care for people at every stage of life, with responsibility, a forward-looking vision and a focus on what truly matters.



HIGHLIGHTS **3Q26**



BENEFICIARIES

+51K
Net adds - Health

+67K
Net adds - Dental

Reaching **13.7 MM**

REVENUE

+9.2% YoY
(**R$14.3 BI** vs. **R$13.1 BI**)

MLR

+0.5 p.p. YoY
(**84.5%** vs. **84.0%**)

NET INCOME

+14.4% YoY
(**R$1.1 BI** vs. **R$0.9 BI**)

LTM ROAE

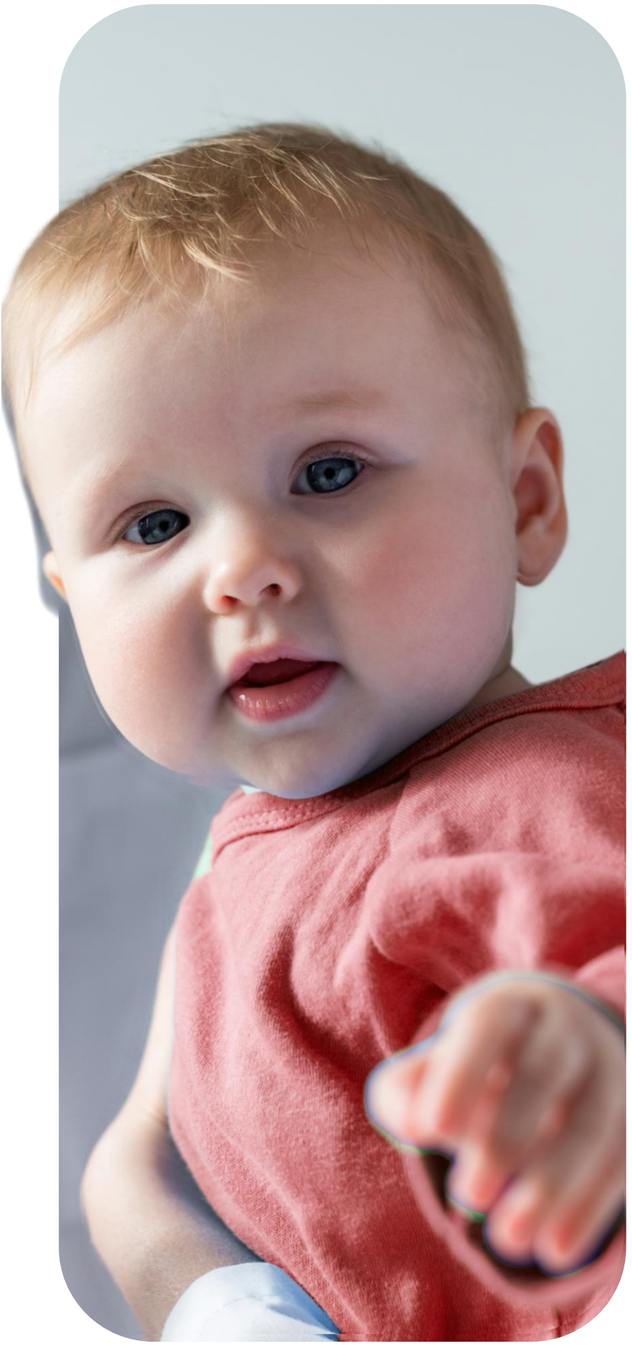
25.4%
(vs. **24.5%** SEP25)

LTM ATLÂNTICA NET INCOME

R$ 139MM
(vs. **R$4 MM** SEP25)



- **Bradsaúde**
- Health plans
- Dental plans
- Atlântica
- Capital markets



BRADSAÚDE

TOTAL BENEFICIARIES Thousand lives

bradesco saúde

odontoprev

+745 Thousand lives

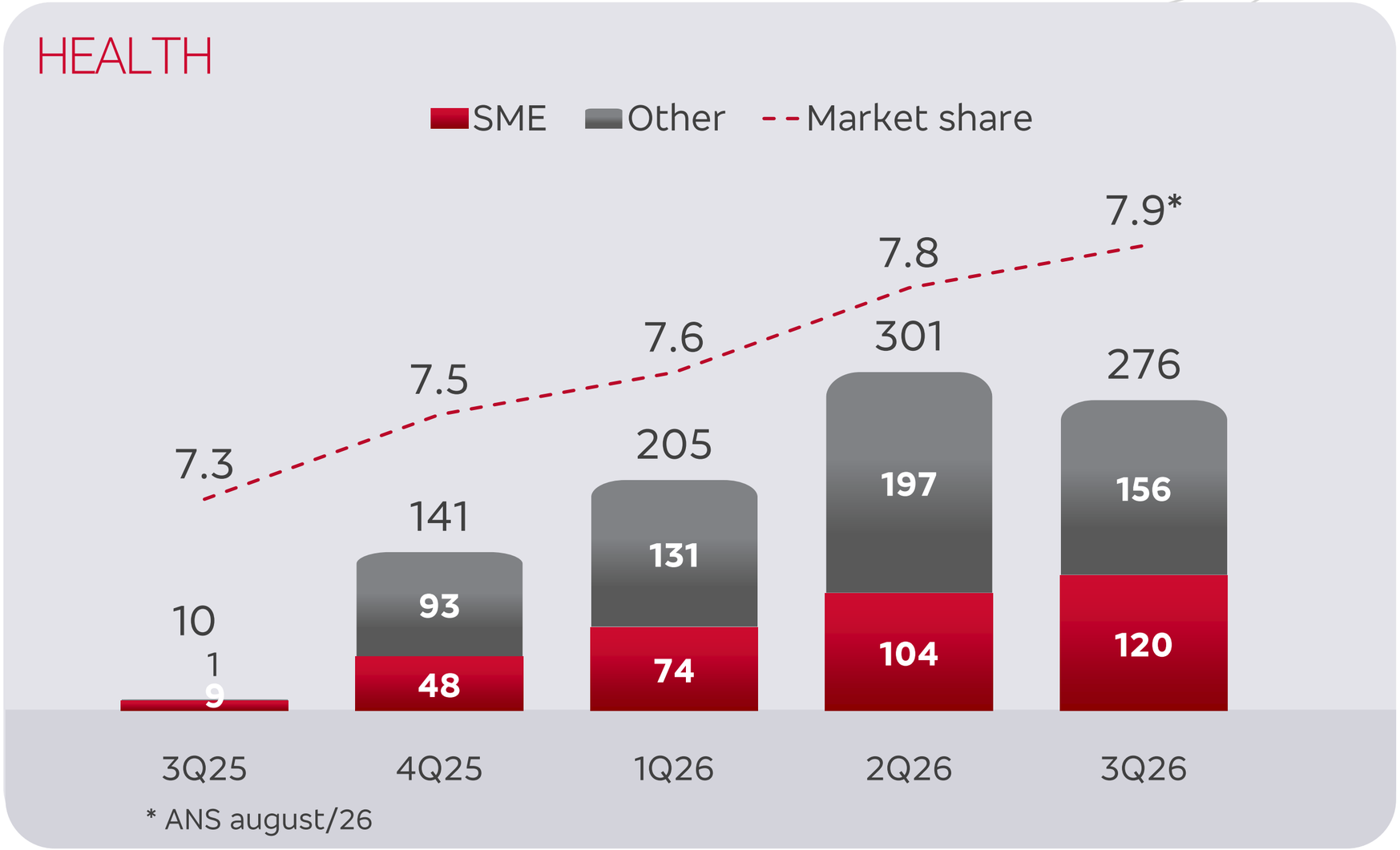
+117 Thousand lives

	3Q25	4Q25	1Q26	2Q26	3Q26
odontoprev	9,132	9,264	9,405	9,535	9,601
bradesco saúde	3,850	3,923	3,976	4,075	4,126
	12,982	13,187	13,381	13,610	13,727

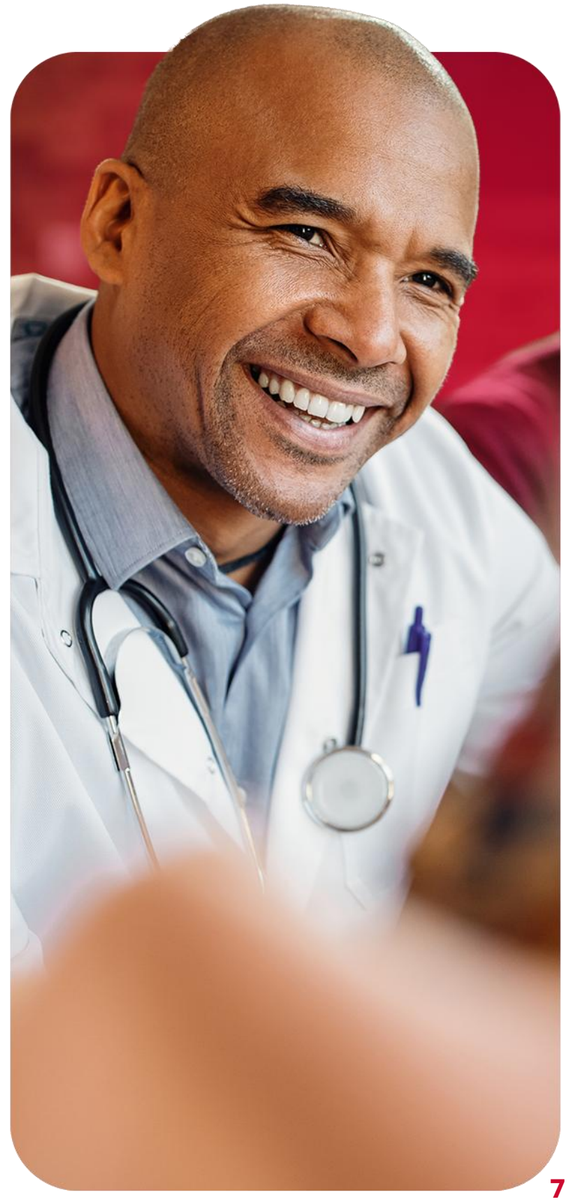
BRADSAÚDE

NET ADDITIONS (Thousand lives) and MARKET SHARE (%)

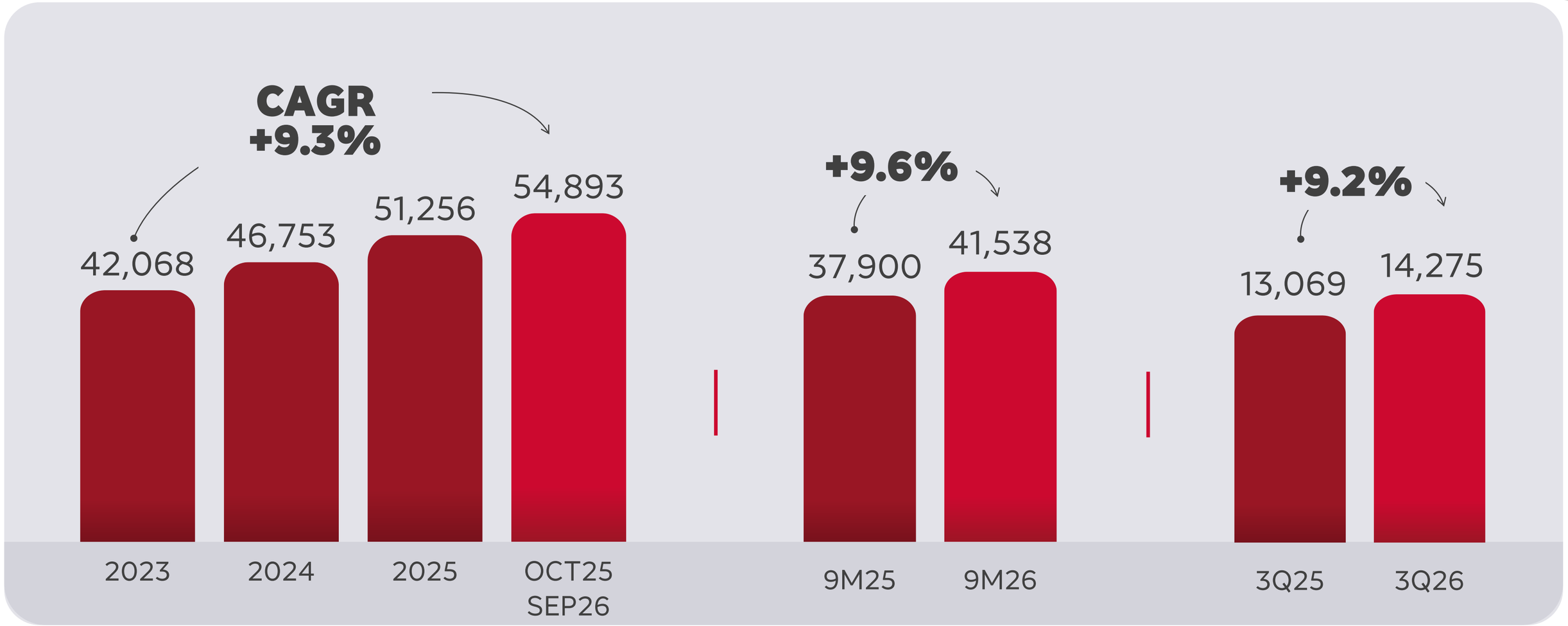
HEALTH



* ANS august/26

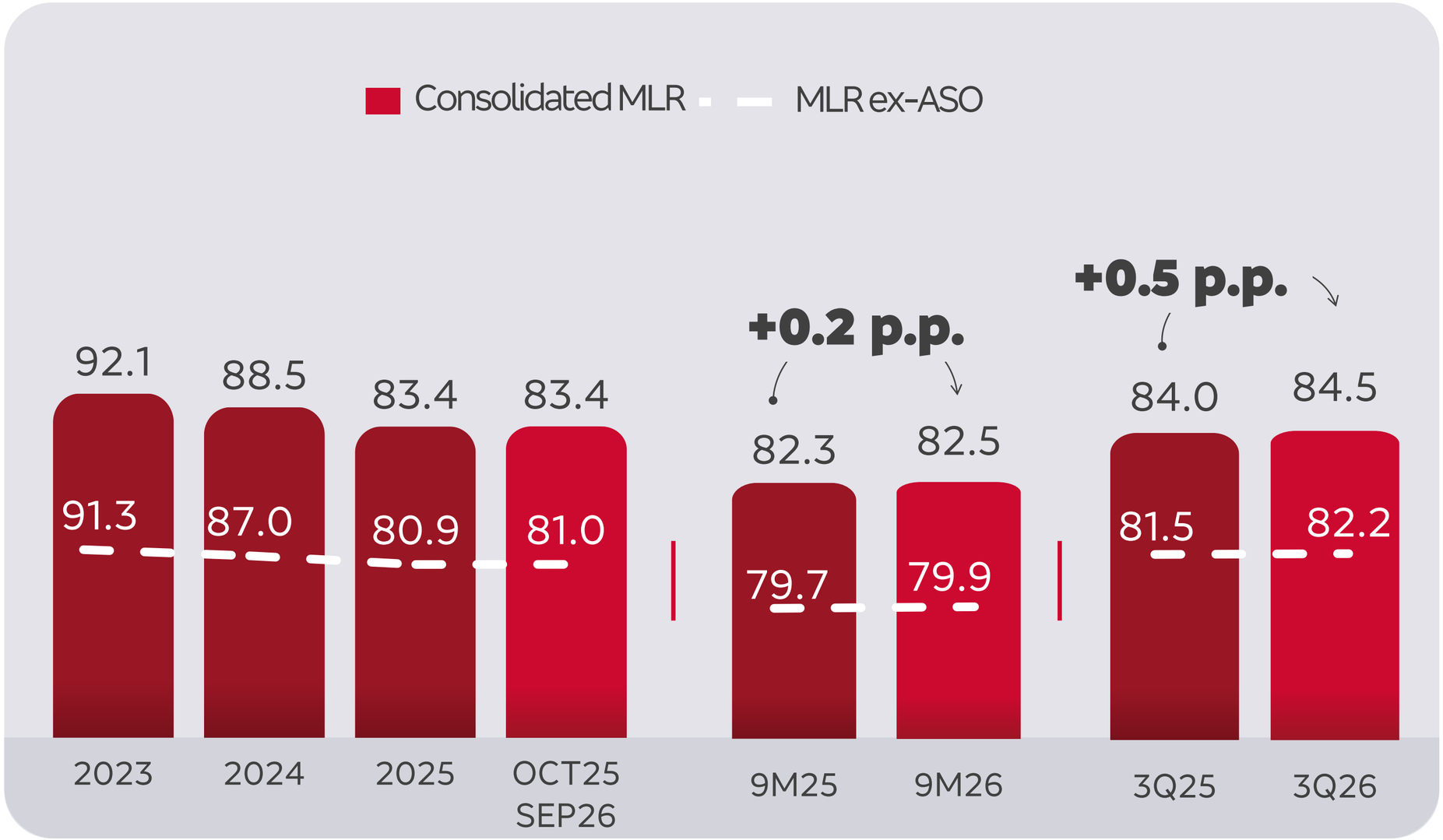


BRADSAÚDE
TOTAL REVENUE R$ MM



BRADSAÚDE

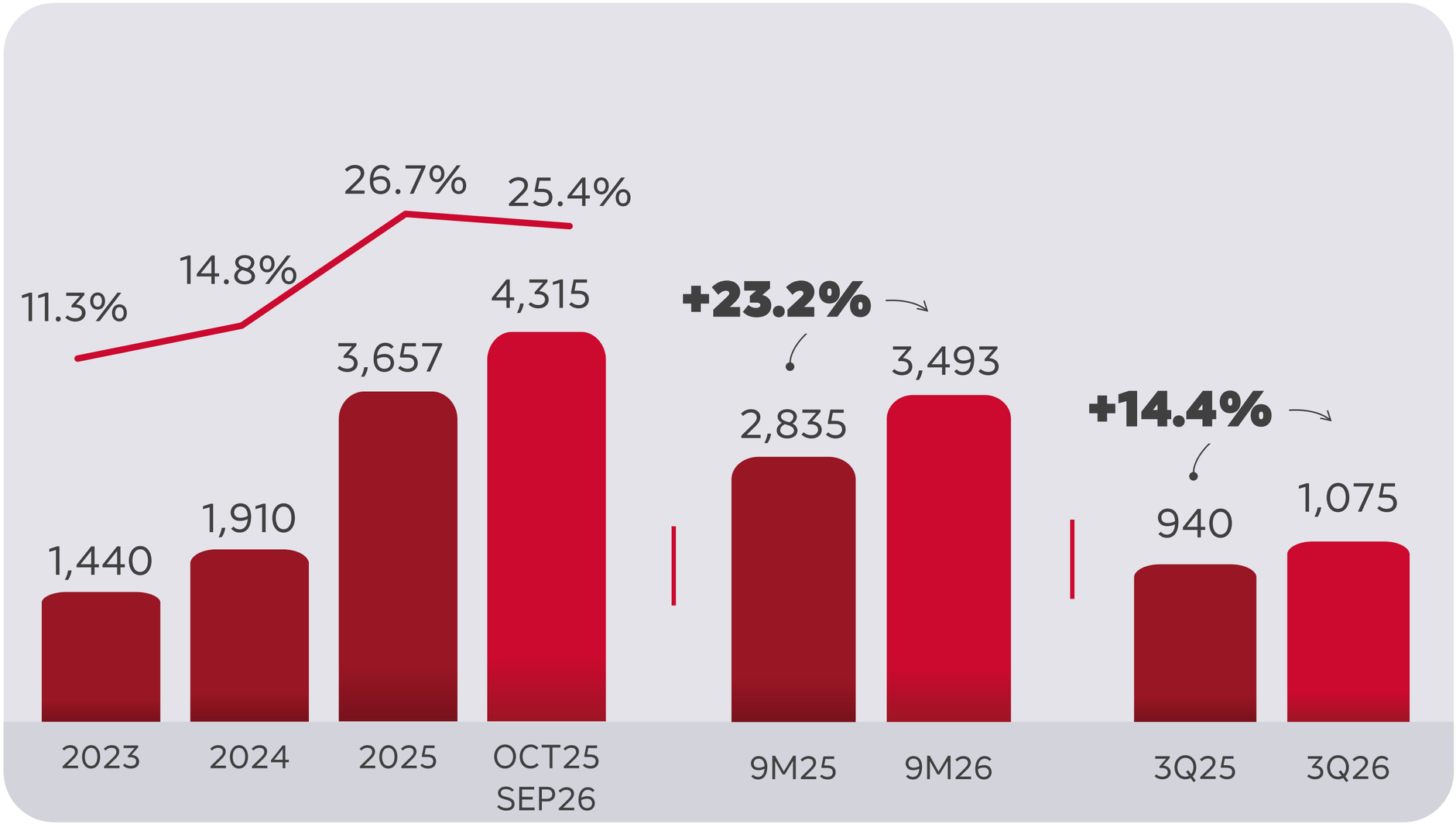
MEDICAL LOSS RATIO % of Earned Premiums

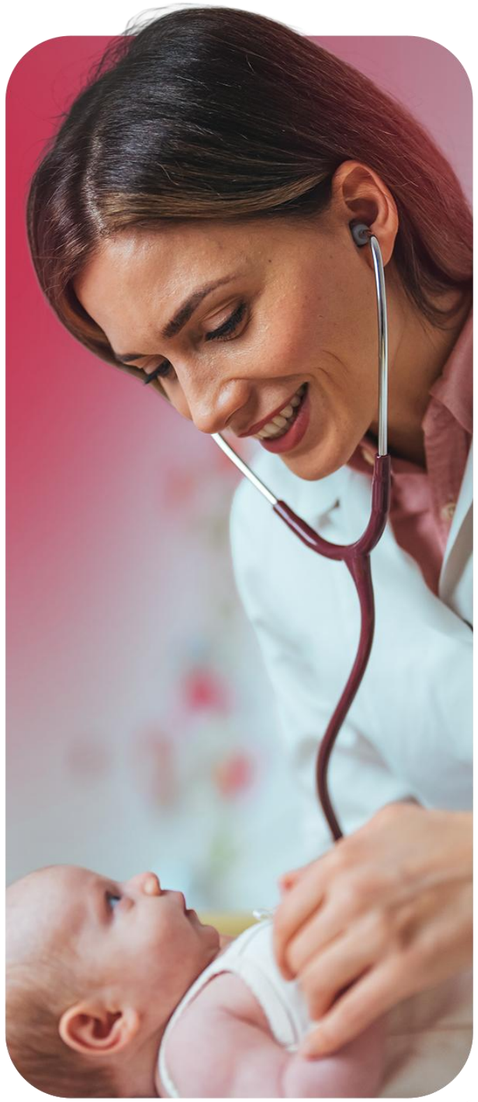




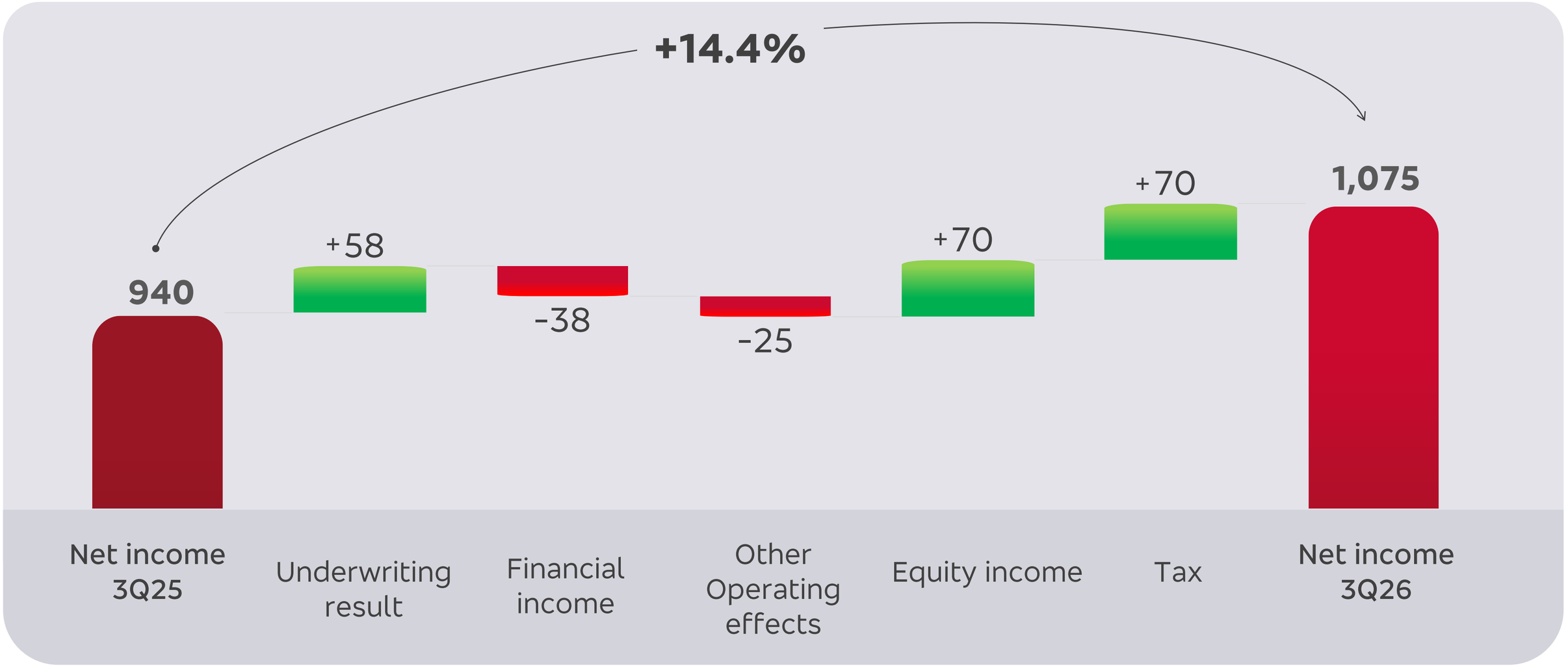
BRADSAÚDE

NET INCOME (R$ MM) and ROAE (%)

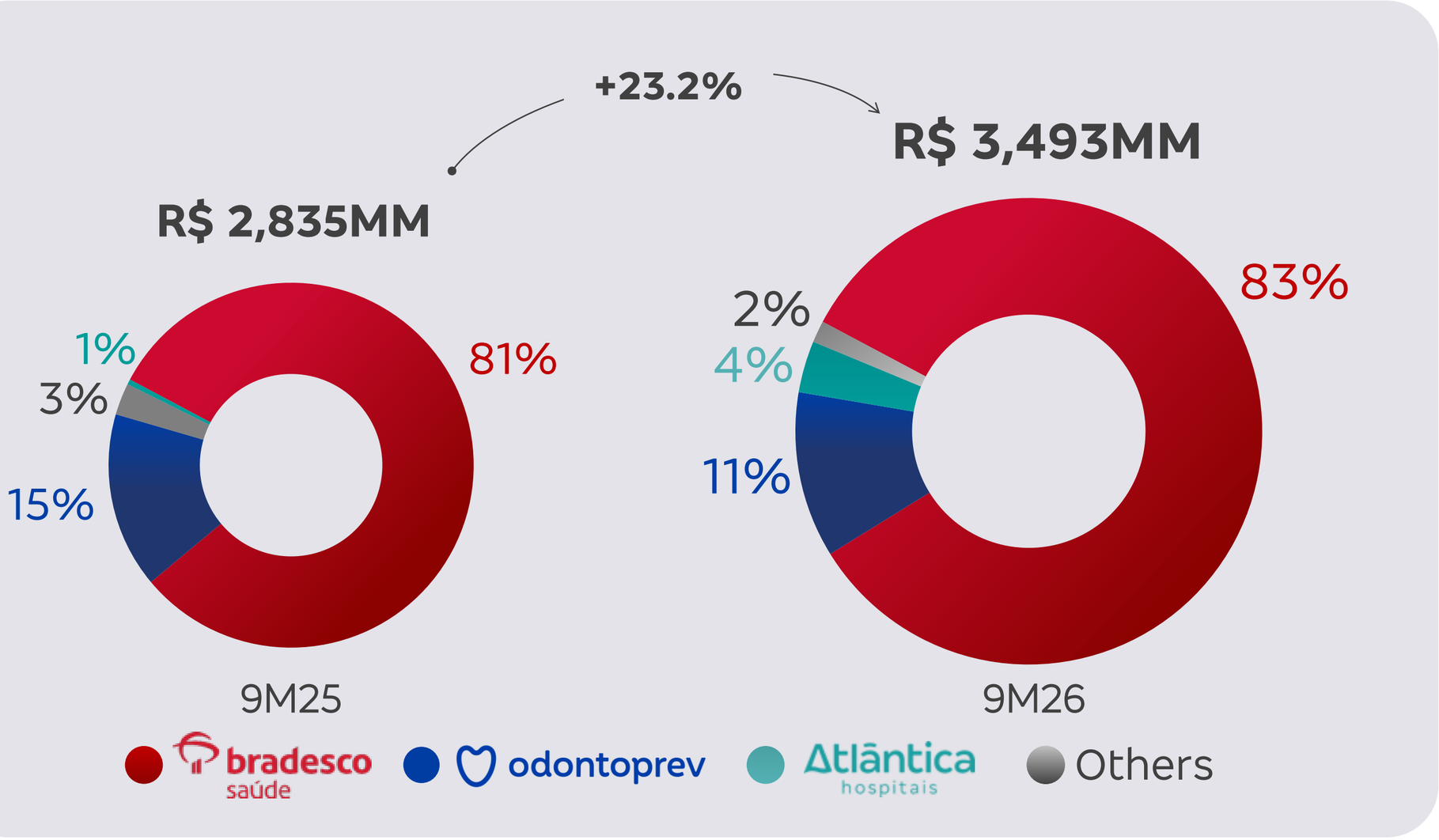


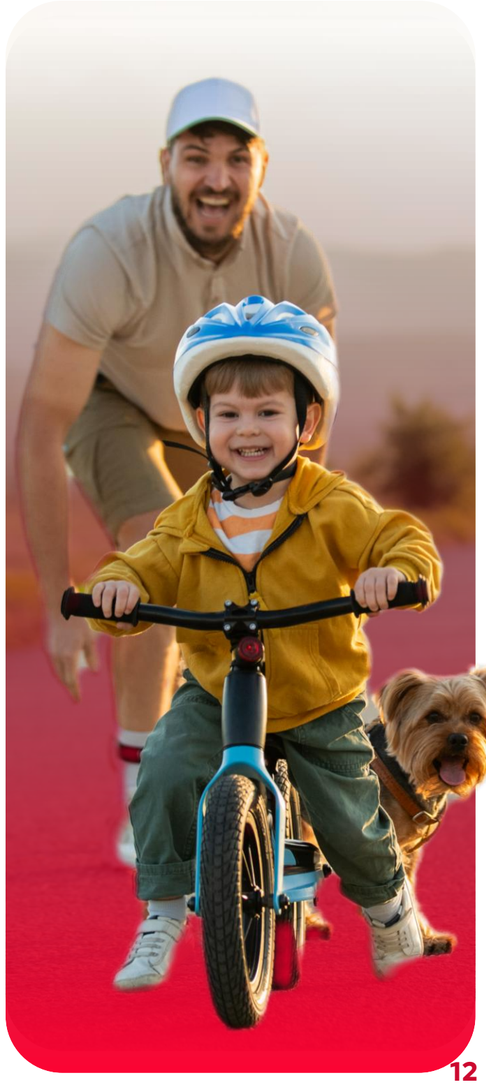


BRADSAÚDE
NET INCOME BRIDGE (R$ MM)



BRADSAÚDE
YTD NET INCOME BREAKDOWN



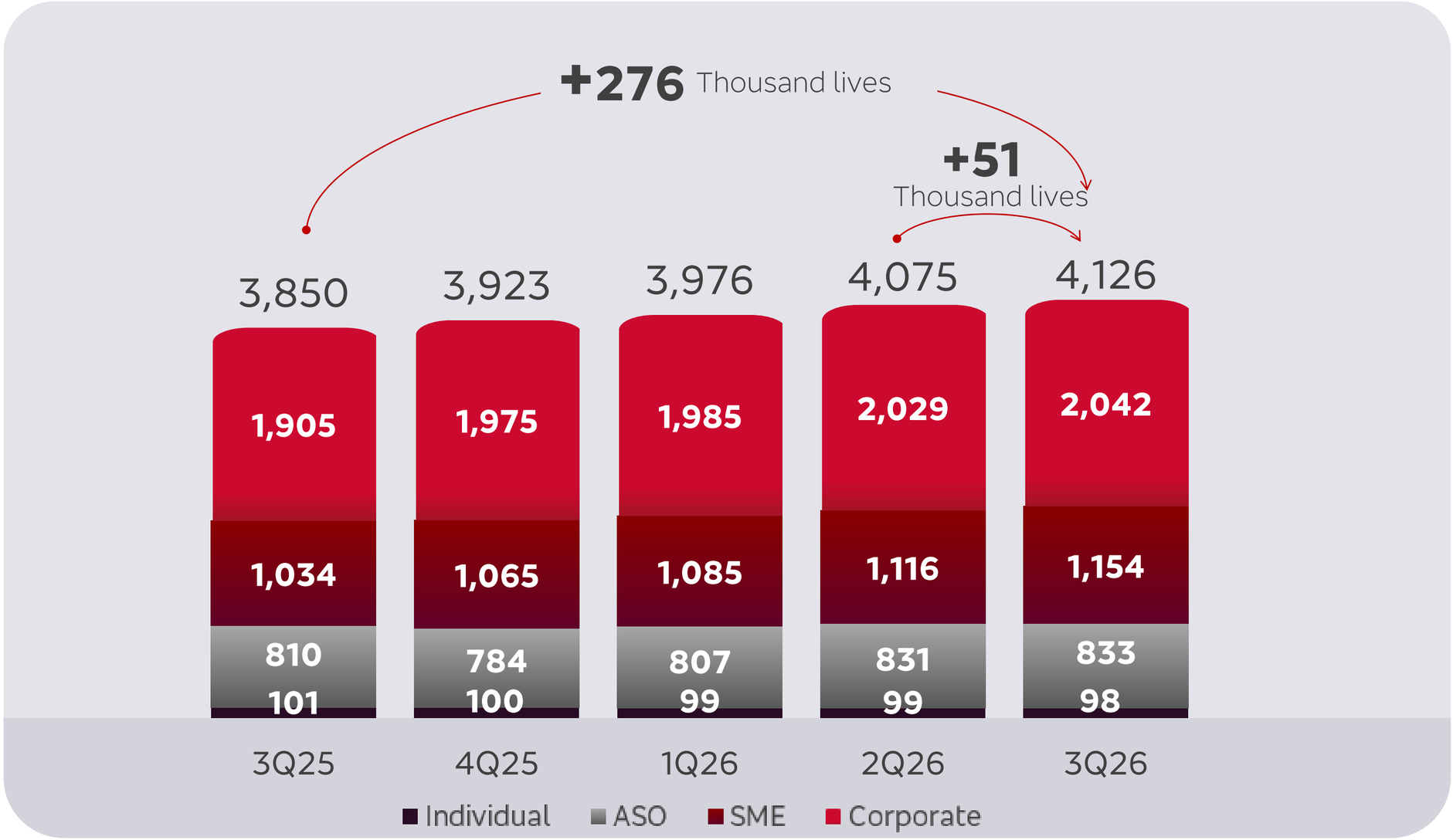




- Bradsaúde
- **Health plans**
- Dental plans
- Atlântica
- Capital markets

HEALTH PLANS

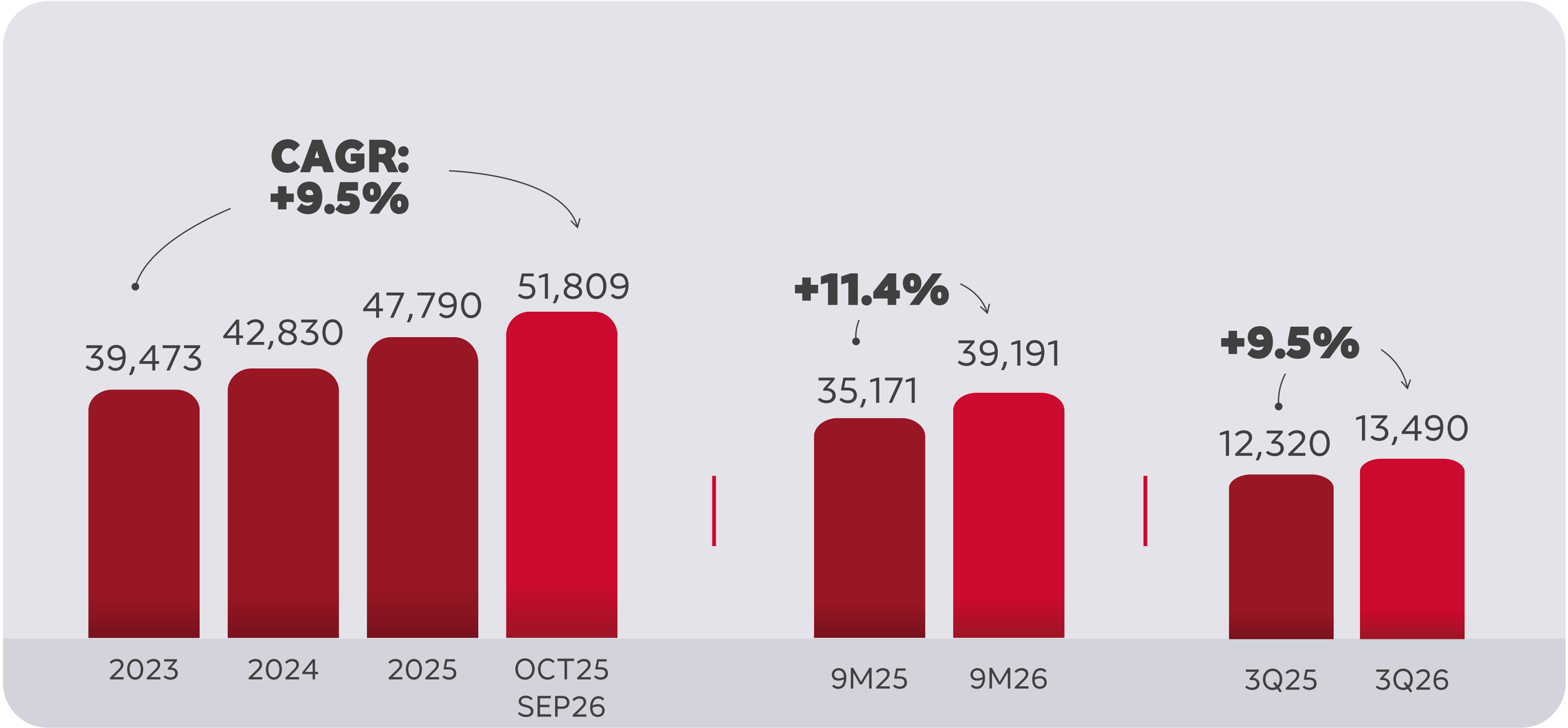
HEALTH PLAN BENEFICIARIES Thousand lives



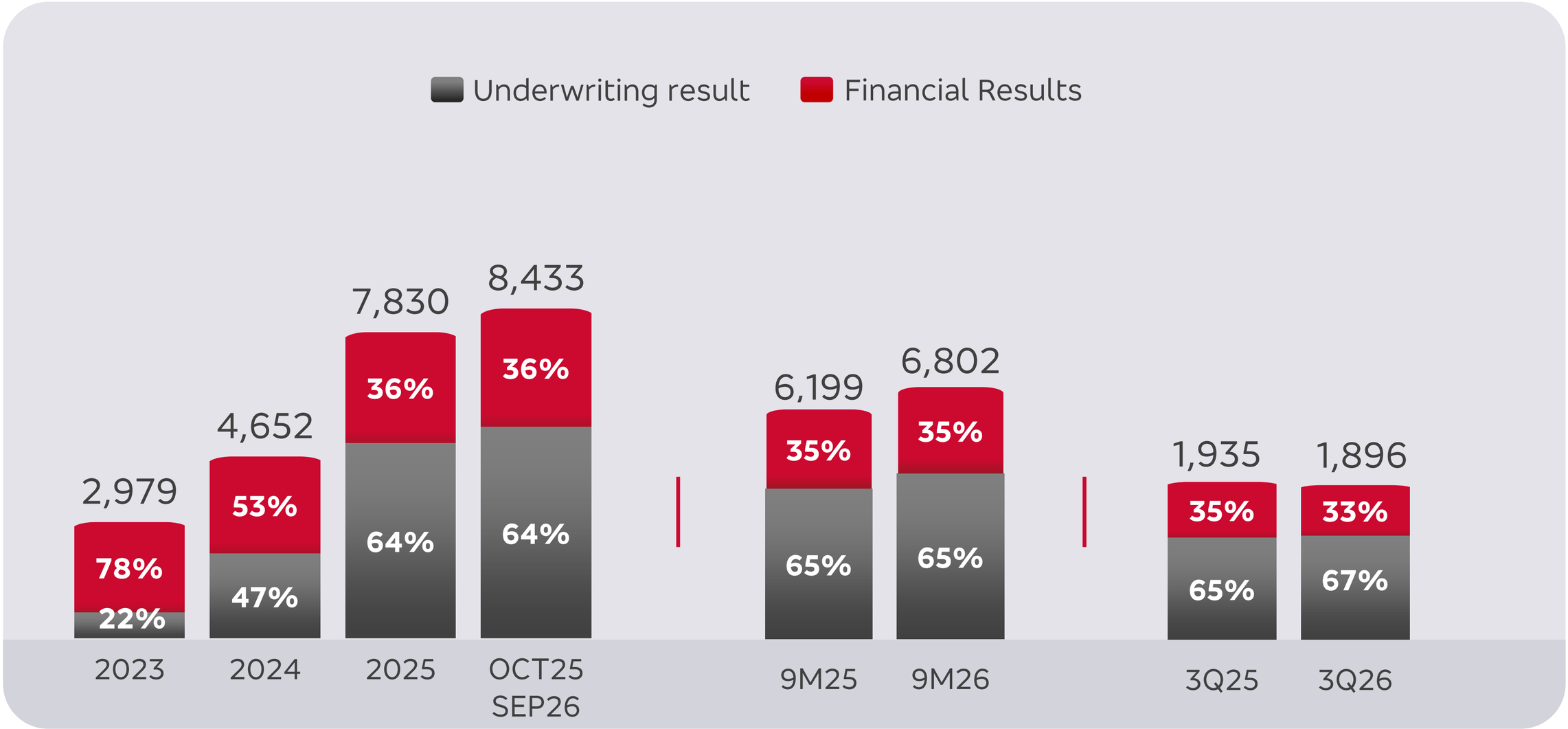


HEALTH PLANS

EARNED PREMIUMS R$ MM

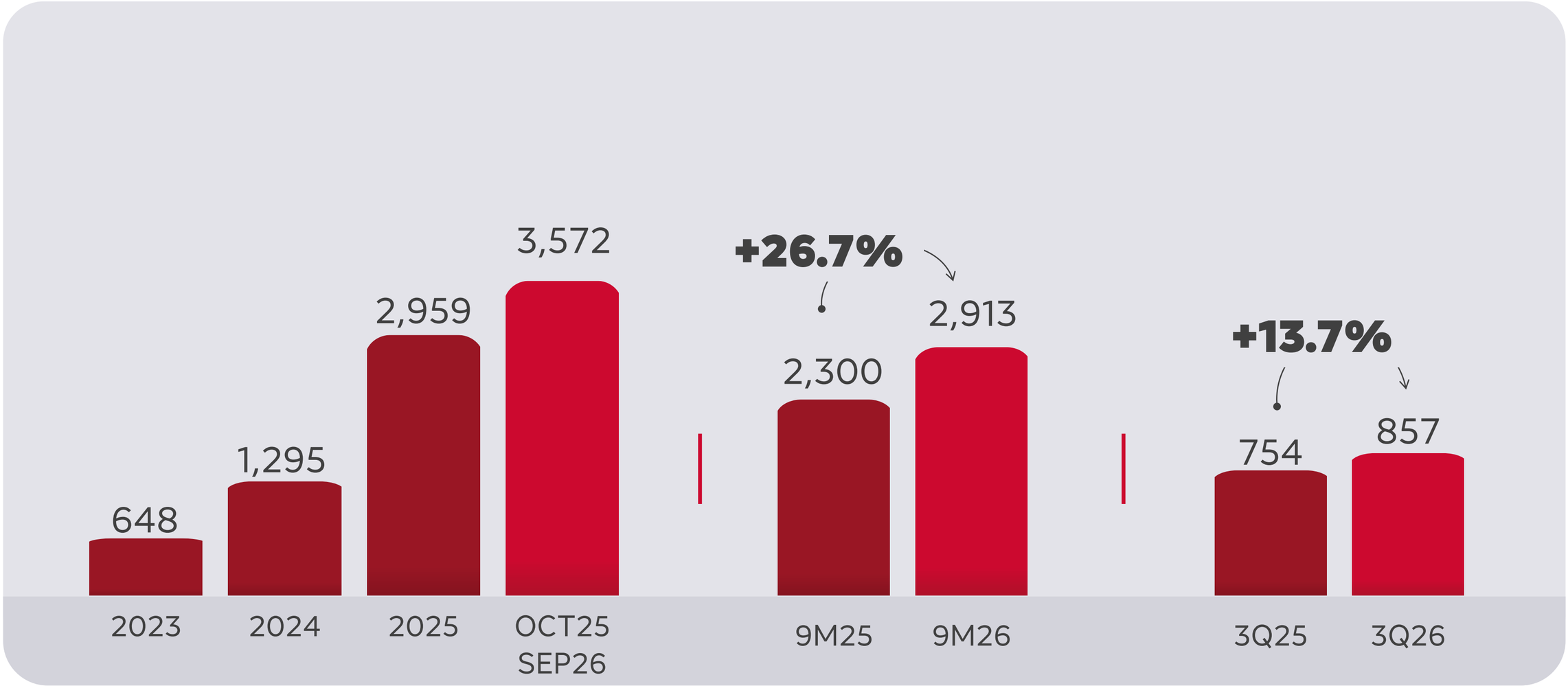


HEALTH PLANS
INSURANCE OPERATING RESULT R$ MM



HEALTH PLANS

NET INCOME R$ MM



HEALTH PLANS
REQUIRED CAPITAL

- The required capital increased from R$1,258 million as of June 30 to R$1,450 million as of September 30.

	3Q26			2Q26		
(R$ MM)	**Adjusted shareholders' equity** (ASE)	**Risk-based capital** (RBC)	**Required capital** (ASE - RBC)	**Adjusted shareholders' equity** (ASE)	**Risk-based capital** (CBR)	**Required capital** (ASE - CBR)
Bradesco Saúde	6,904	6,206	698	6,696	6,103	593
Mediservice	857	399	458	748	385	363
Bradesco Operadora	486	193	294	486	183	302
Total	**8,247**	**6,798**	**1,450**	**7,930**	**6,671**	**1,258**

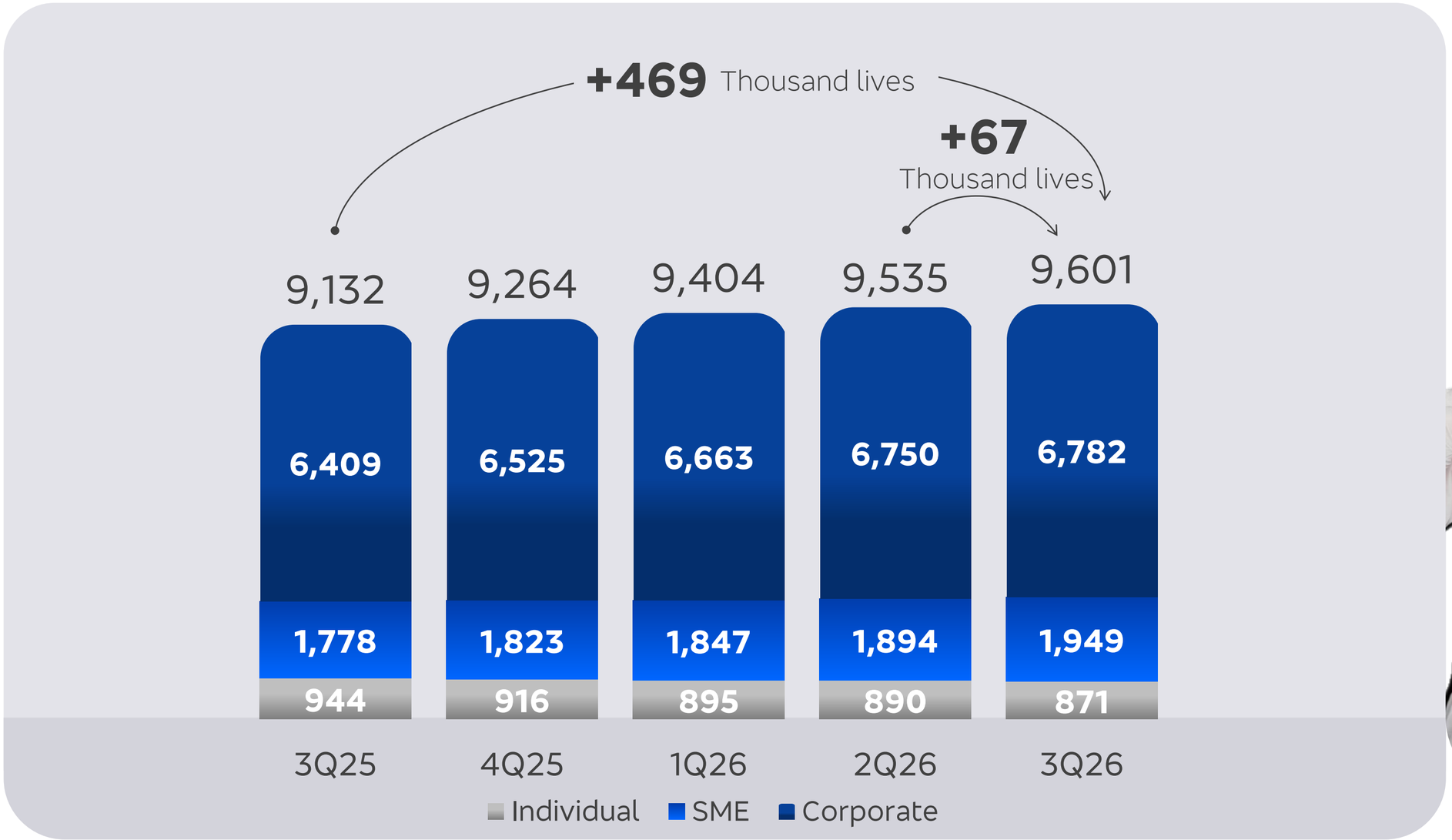
The ANS establishes the rules for the recognition of technical provisions and the criteria for maintaining Adjusted Shareholders' Equity (ASE), in accordance with RN 569/2022. Regulatory capital is determined based on the higher of the following amounts: (i) base capital; and (ii) Risk-Based Capital (RBC), which takes into account five risk categories: (i) underwriting risk, (ii) credit risk, (iii) operational risk, (iv) legal risk, and (v) market risk.



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- Health plans
- **Dental plans**
- Atlântica
- Capital markets

DENTAL PLANS

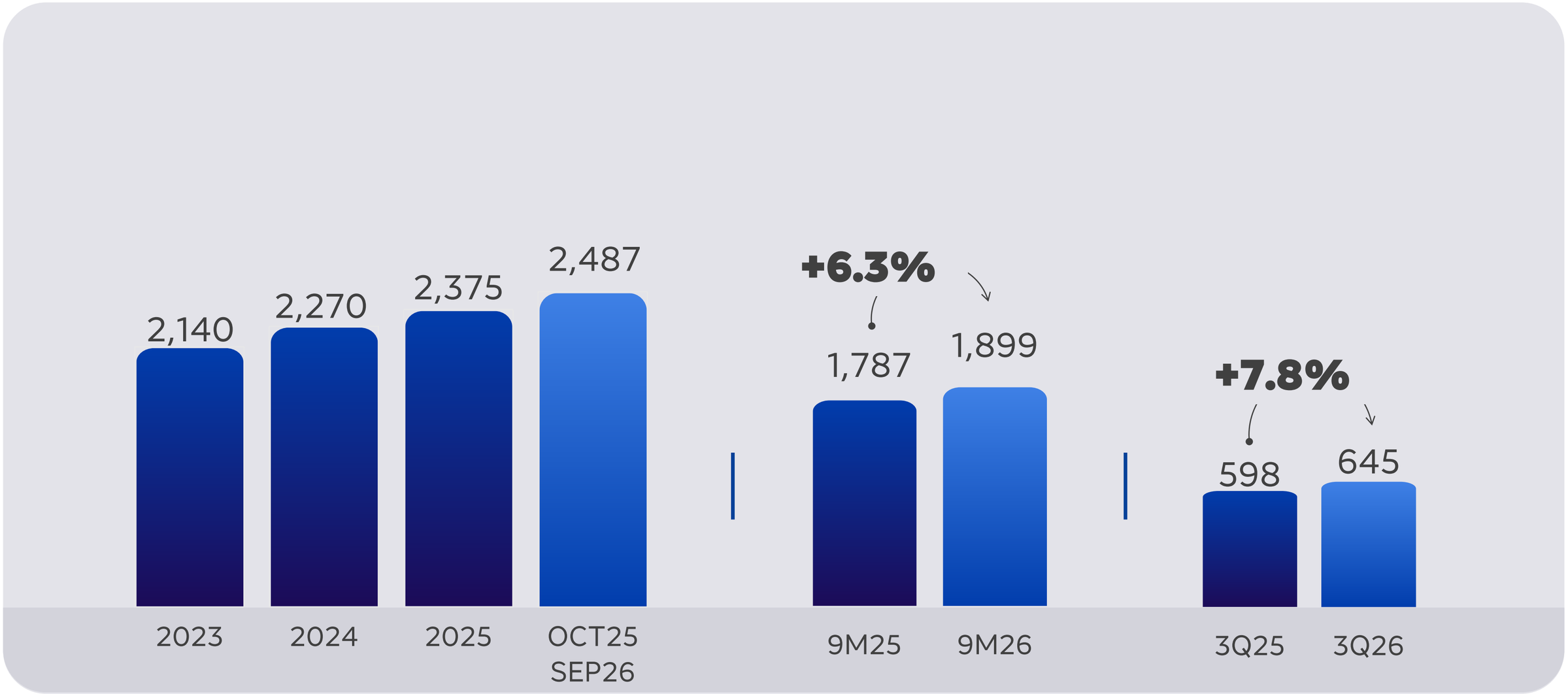
DENTAL PLAN BENEFICIARIES Thousand lives





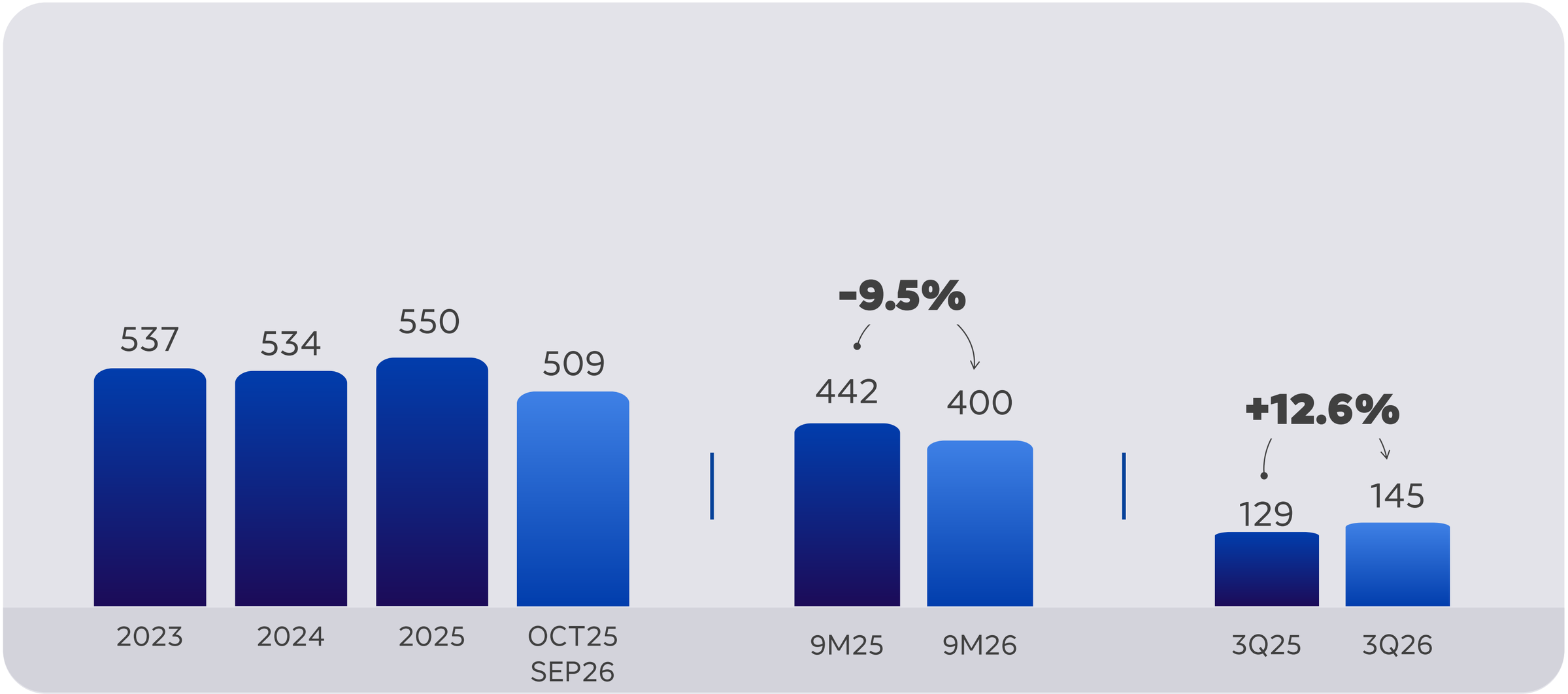
DENTAL PLANS

EARNED PREMIUMS R$ MM



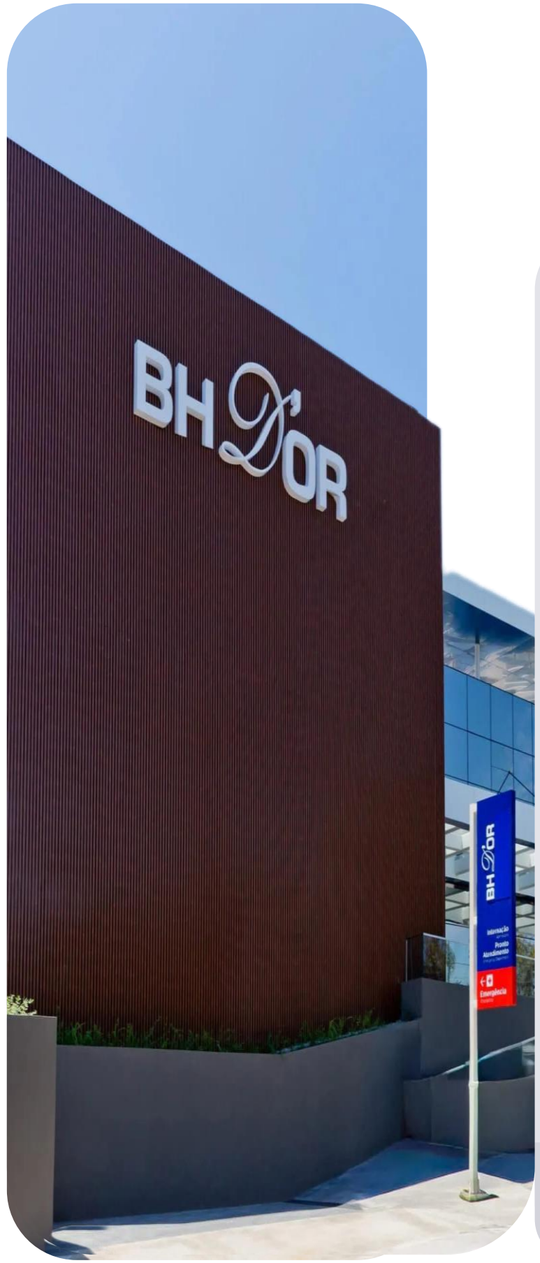
DENTAL PLANS

NET INCOME R$ MM

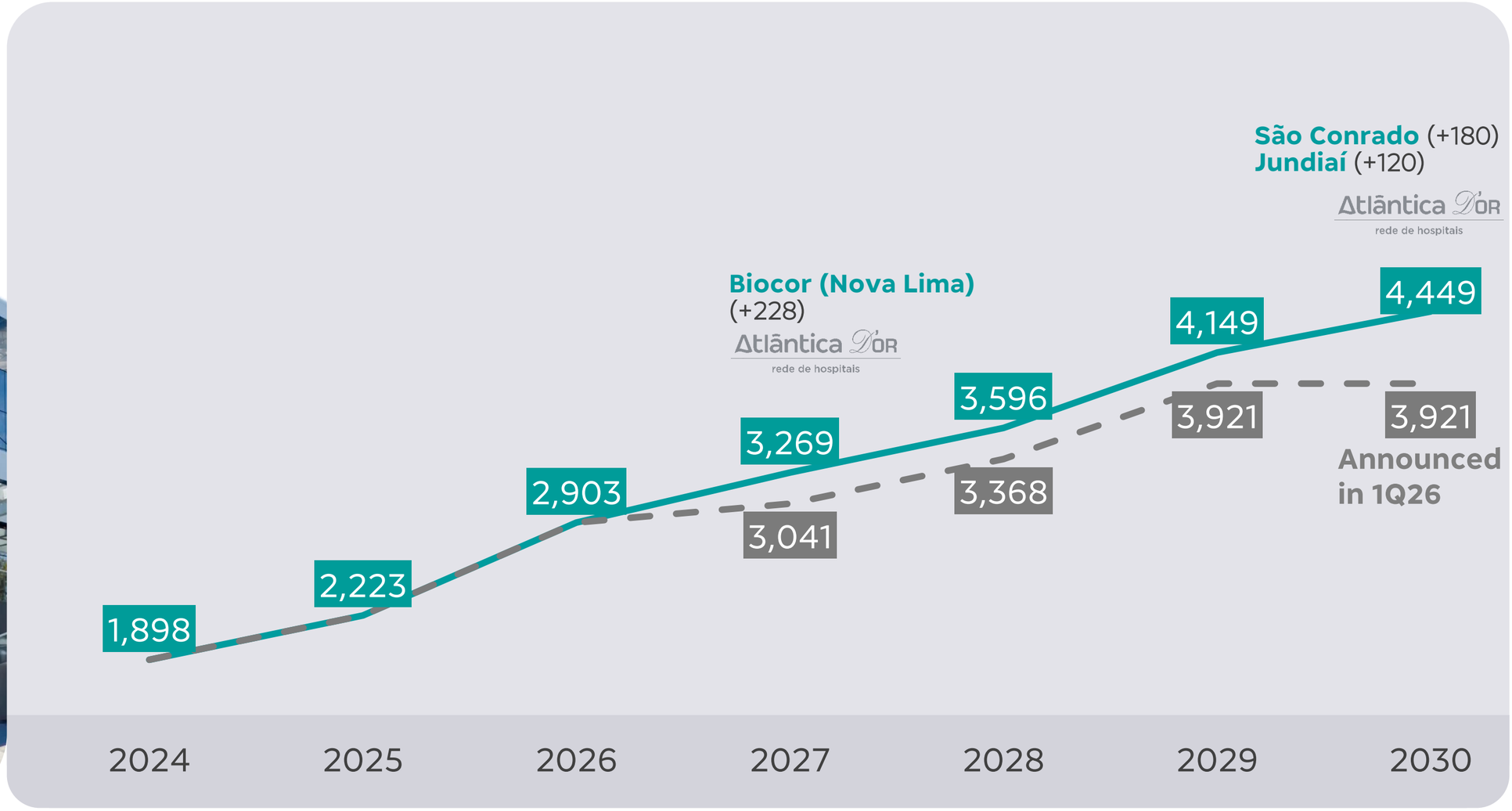




- ↗ Bradsaúde
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- ↗ **Atlântica**
- ↗ Capital markets



ATLÂNTICA
TOTAL BED CAPACITY EVOLUTION



PARTNERSHIPS **ATLÂNTICA HOSPITAIS**

	HOSPITALS	STATE	TYPE	START	BEDS
1.	**Atlântica D'Or**			**May 24**	**2,448**
	Guarulhos	SP	Greenfield	Nov 24	268
	Alphaville	SP	Greenfield	Nov 24	212
	Macaé	RJ	Greenfield	Nov 24	140
	Campinas	SP	Brownfield	Apr 25	325
	Glória	RJ	Brownfield	Feb 26	337
	Maternidade Star	SP	Brownfield	Mar 26	173
	BH D'Or (Biocor)	MG	Brownfield	1Q27	228
	Ribeirão Preto	SP	Greenfield	2Q27	138
	Taubaté	SP	Greenfield	1Q28	161
	Sorocaba	SP	Greenfield	2Q28	166
	São Conrado	RJ	Greenfield	3Q30	180
	Jundiaí	SP	Greenfield	2030	120
2.	**Grupo Santa**			**Oct 24**	**1,448**
	Santa Lúcia Gama	DF	Brownfield	Oct 24	199
	Santa Lúcia Sul	DF	Brownfield	Oct 24	402
	Santa Lúcia Norte	DF	Brownfield	Oct 24	201
	Santa Lúcia Taguatinga	DF	Brownfield	Oct 24	24
	Hospital Ortopédico	MT	Brownfield	Oct 24	25
	Hospital Santa Rosa	MT	Brownfield	Oct 24	163
	Ânima Centro Hospitalar	GO	Brownfield	Oct 24	192
	Hospital do Coração	MS	Brownfield	Oct 24	72
	Hospital Bauru	SP	Greenfield	Jun 26	170
3.	**Atlântica Vila Mariana**	SP	Greenfield	4Q29	302
4.	**Atlântica Zona Norte**	SP	Greenfield	4Q29	251
	TOTAL				**4,449**

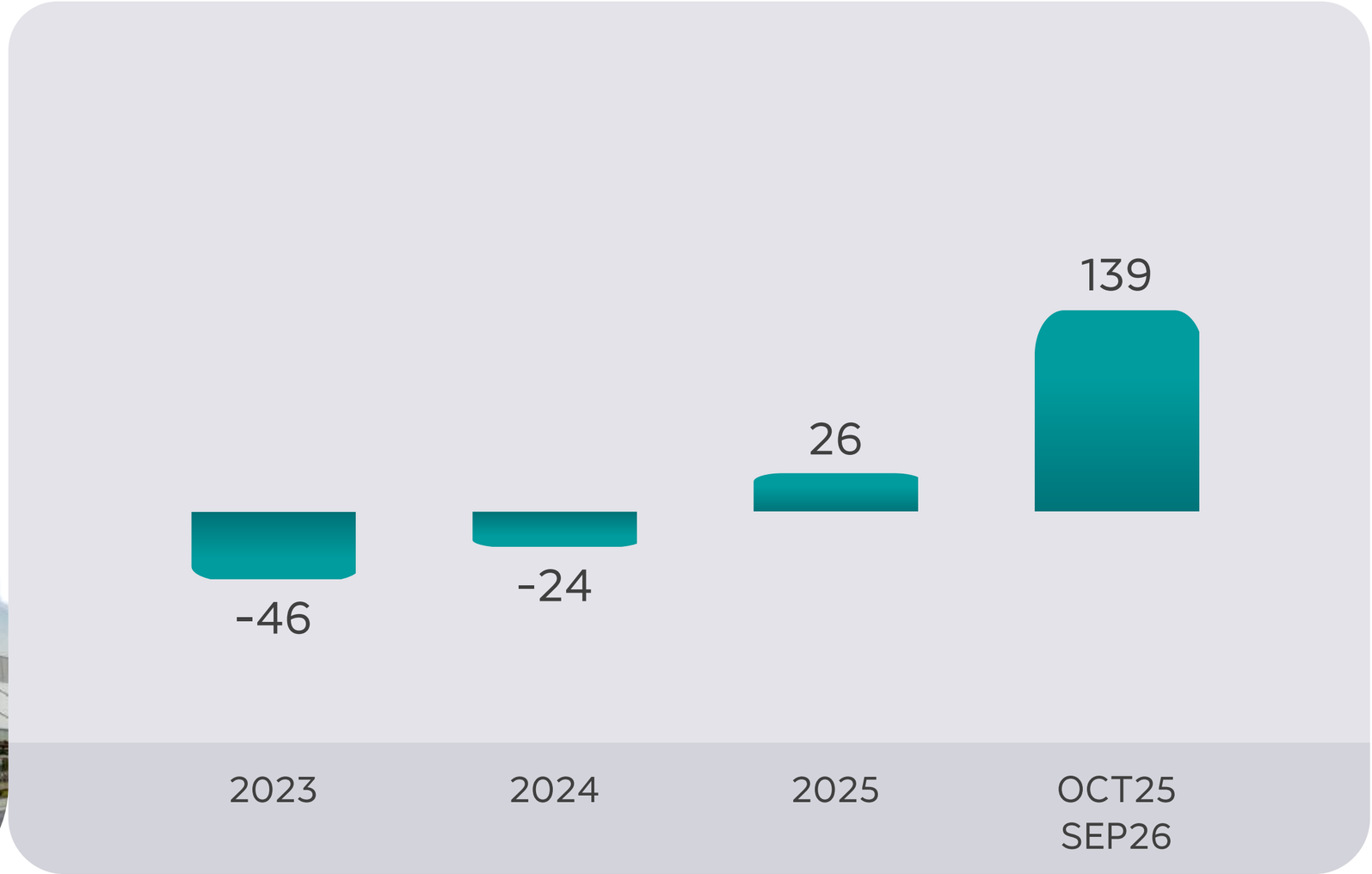
R$ 2.9 BI
Deployed

R$ 5.3 BI
Committed





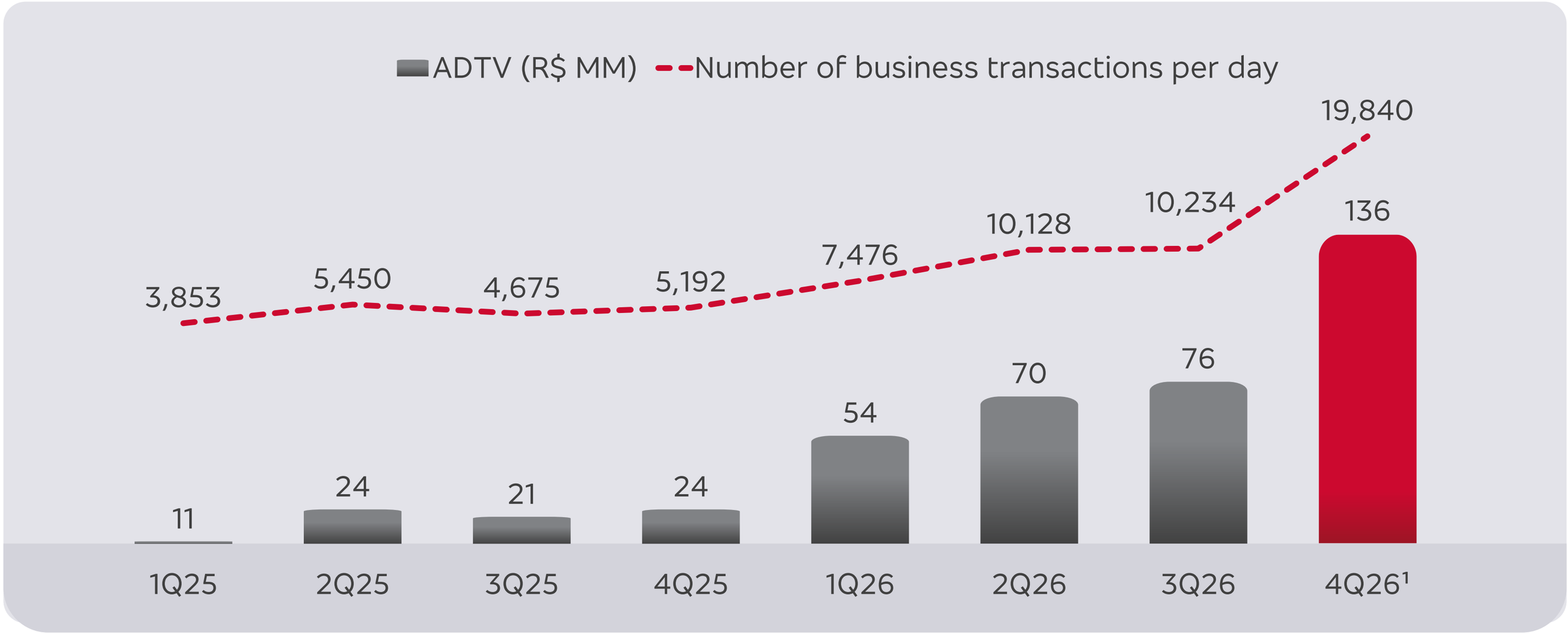
ATLÂNTICA
ANNUAL NET INCOME (R$ MM)





- Bradsaúde
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- **Capital markets**

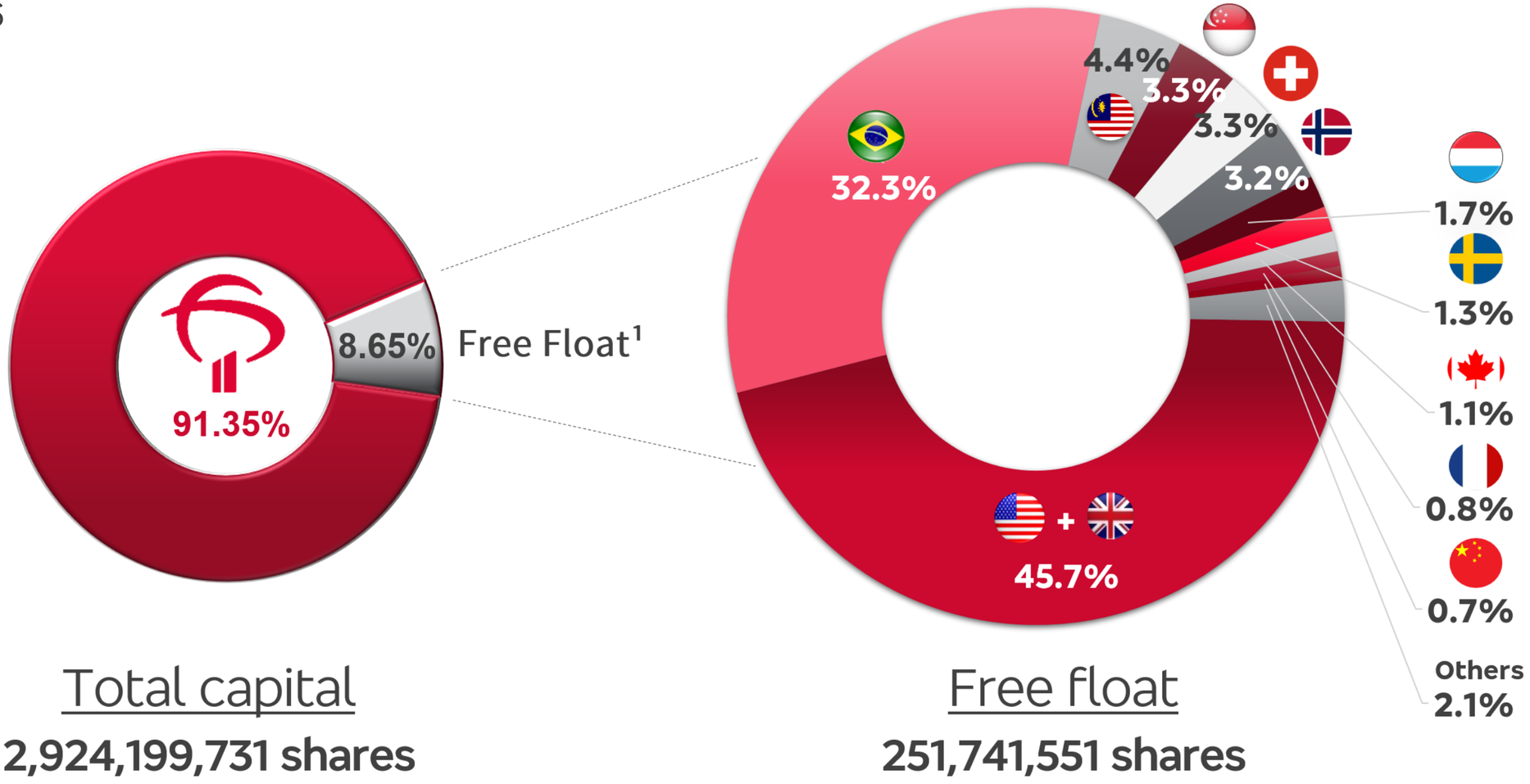
QUARTERLY LIQUIDITY EVOLUTION
SINCE 1Q25



¹ As of October 29, 2026

GLOBAL SHAREHOLDER BASE

September/26



Total capital

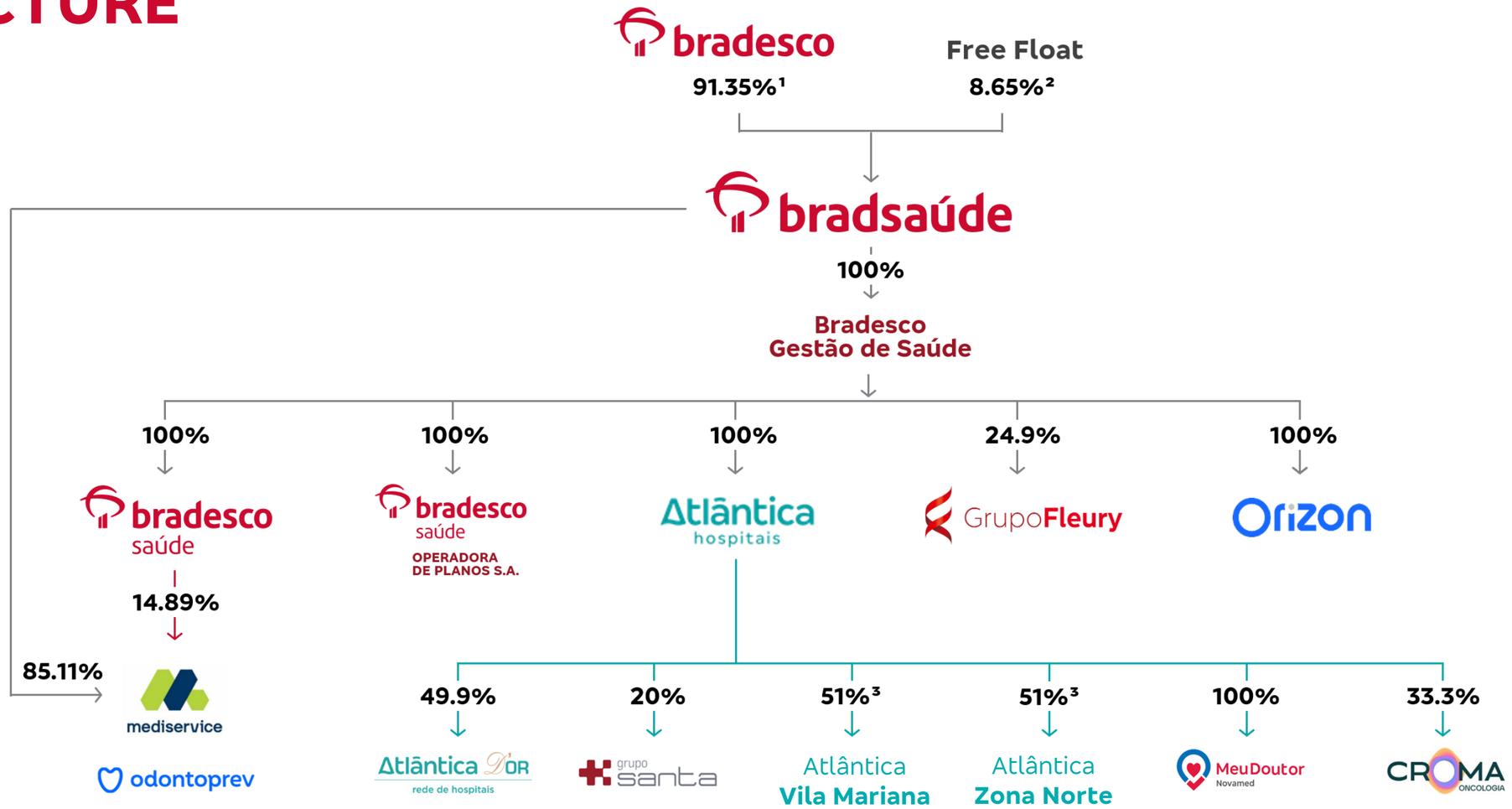
2,924,199,731 shares

Free float

251,741,551 shares

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

SHAREHOLDING **STRUCTURE**



¹ Excludes 732,100 treasury shares from the calculation of the ownership stake;
² The Company received authorization from B3 to maintain its current minimum free float until October 30, 2027.
³ 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
Nov 17-18	bradesco bbi	16th Annual CEO Forum | New York
Nov 23-24	Itaú BBA	19th Annual LatAm Conference | London
Nov 26	Safra	Rio Healthcare Days | Rio de Janeiro
Dec 2	J.P.Morgan	Brazil Opportunities Conference | São Paulo

INVESTOR RELATIONS

E-mail: ir@saud3.com.br