bradsaúde

EARNINGS RELEASE
3Q26



EXECUTIVE SUMMARY BRADSAÚDE **3Q26**

Net additions totaled 117K lives in 3Q26 and 745K LTM. The SME segment was a key highlight, with 92K net additions in 3Q26, reaching 3.1 million beneficiaries

Revenue increased by 9.2% in 3Q26, totaling R$14.3 billion, and reached R$54.9 billion LTM, up 9.6%

The consolidated MLR reached at 84.5% in 3Q26, versus 84.0% in 3Q25, and at 83.4% LTM, Stable compared to 2025, when the Company achieved the most efficient level in its history

Net income increased 14.4% in 3Q26 to R$1.1 billion and reached R$4.3 billion LTM, up 22.7%

3Q26 Dividends of R$1.0 billion, ex-dividend date on November 3 and payment on March 30

Net additions totaled 117 thousand beneficiaries in 3Q26, including 51 thousand in health plans and 67 thousand in dental plans, bringing Bradsaúde's total beneficiary base to 13.7 million lives.

In health plans, growth was primarily driven by the SME segment, which added 37 thousand lives, followed by the Corporate segment, with net additions of 13 thousand lives. SME remains a key growth driver, combining strong expansion with a medical loss ratio below the portfolio average.

In dental plans, performance was also led by the SME segment, with 55K net additions, followed by the Corporate segment, with 32K lives.

Total revenues increased by 9%, reaching R$14.3 billion, reflecting a slight increase in the average ticket for health plans and stability in dental plans.

The consolidated medical loss ratio reached 84.5%, an increase of 0.5 p.p. compared to 84.0% in 3Q25, and 0.2 p.p. higher in the first nine months of 2026 compared with the same period of previous year.

Net income increased by 14% to R$1.1 billion. The result was supported by the strong contribution of Atlântica Hospitais, as well as a lower effective tax rate, reflecting the impact of interest on equity distributions and a higher contribution from equity income.

Atlântica Hospitais reported net income of R$53 million in 3Q26, up 191% compared to 3Q25. Over the last twelve months, Atlântica's net income reached R$139 million.

During the quarter, two new hospital projects were announced, located in Nova Lima (MG) and Jundiaí (SP), adding 348 contracted beds to the Company's pipeline. As a result, Atlântica contracted bed capacity reached 4,449 beds by 2030.

BRADSAÚDE 3Q26 HIGHLIGHTS

BENEFICIARIES

13.7 MM

NET ADDS HEALTH

Quarterly	LTM
+51K	**+276K**

NET ADDS DENTAL

Quarterly	LTM
+67K	**+469K**

QUARTERLY

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)**

YEAR TO DATE

REVENUE

+9.6% YoY

(R$41.5 BI vs. **R$37.9 BI)**

MLR

+0.2 p.p. YoY

(82.5% vs. **82.3%)**

NET INCOME

+23.2% YoY

(R$3.5 BI vs. **R$2.8 BI)**

LTM ATLÂNTICA NET INCOME

R$139 MM

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

FINANCIAL ASSETS

R$ 30.8 BI

(vs. **R$28.4 BI SEP25)**

LTM ROAE

25.4%

(vs. **24.5% SEP25)**



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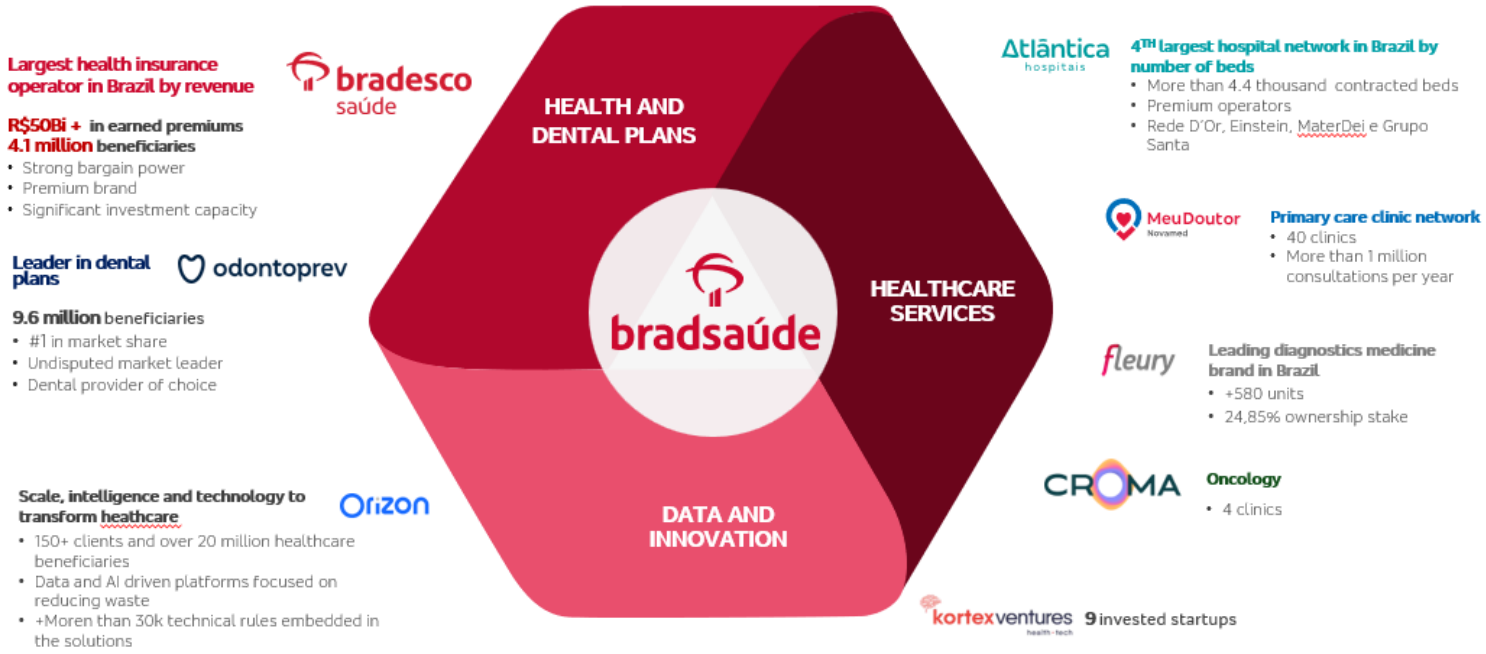
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THE MOST COMPREHENSIVE HEALTHCARE ECOSYSTEM IN BRAZIL



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.



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, which became effective on May 1, 2026. Accordingly, prior periods have been presented on a pro forma basis to reflect the current organizational structure.

BRADSAÚDE

HEALTH AND DENTAL PLANS

Operating indicators (thousand beneficiaries)	3Q26	3Q25	Δ %	9M26	9M25	Δ %	OCT25-SEP26	OCT24-SEP25	Δ %
Beneficiaries	**13,727**	**12,982**	**5.7%**	-	-	-	-	-	-
Healthcare Plans	4,126	3,850	7.2%	-	-	-	-	-	-
Net adds	51	76	(33.2)%	203	67	201.8%	276	10	-
Dental plans	9,601	9,132	5.1%	-	-	-	-	-	-
Net adds	67	151	(55.9)%	337	208	62.5%	469	498	(5.7)%
Average Ticket Healthcare ex-ASO (R$/life/month)	**1,150**	**1,138**	**1.1%**	**1,138**	**1,112**	**2.3%**	**1,142**	**1,101**	**3.7%**
Average Ticket Dental (R$/life/month)	**22**	**22**	**(0.9)%**	**23**	**22**	**0.3%**	**22**	**22**	**(0.4)%**

ATLÂNTICA HOSPITAIS

Operating indicators (# of operations)	3Q25	4Q25	1Q26	2Q26	3Q26
Contracted hospitals	18	19	20	21	23
Contracted beds	3,582	3,755	3,921	4,101	4,449
Operational hospitals	12	12	14	15	15
Operational beds	1,819	1,828	1,991	2,199	2,278
Meu Doutor Novamed clinics	35	40	40	40	40

BRADSAÚDE

Summary Table (R$ MM)	3Q26	3Q25	Δ %	9M26	9M25	Δ %	OCT25-SEP26	OCT24-SEP25	Δ %
Revenue[1] (a) + (b)	**14,275**	**13,069**	**9.2%**	**41,538**	**37,900**	**9.6%**	**54,893**	**50,070**	**9.6%**
Revenues from health and dental plans (a)	11,818	10,751	9.9%	34,577	31,573	9.5%	45,606	41,774	9.2%
Revenue from ASO plans	2,319	2,172	6.7%	6,582	5,965	10.3%	8,793	7,846	12.1%
Change in technical provisions from Healthcare assistance	(3)	(5)	(49.1)%	(70)	(581)	(87.9)%	(102)	(1,547)	(93.4)%
Earned premiums	**14,134**	**12,918**	**9.4%**	**41,089**	**36,958**	**11.2%**	**54,296**	**48,073**	**12.9%**
Retained claims	(9,714)	(8,761)	10.9%	(27,583)	(24,716)	11.6%	(36,851)	(32,393)	13.8%
Incurred claims from ASO plans	(2,226)	(2,090)	6.5%	(6,312)	(5,717)	10.4%	(8,437)	(7,516)	12.3%
Selling expenses	(578)	(509)	13.5%	(1,699)	(1,491)	14.0%	(2,277)	(1,993)	14.3%
Underwriting result	**1,616**	**1,558**	**3.7%**	**5,495**	**5,034**	**9.2%**	**6,730**	**6,171**	**9.1%**
Financial income	685	722	(5.2)%	2,490	2,249	10.7%	3,294	3,034	8.6%
Income from Operations	**2,301**	**2,281**	**0.9%**	**7,985**	**7,283**	**9.6%**	**10,024**	**9,205**	**8.9%**
Revenue from services[2] (b)	138	146	(5.0)%	378	362	4.6%	495	450	9.9%
Operational expenses	(208)	(275)	(24.3)%	(1,050)	(1,125)	(6.6)%	(1,153)	(1,393)	(17.2)%
Tax expenses[3]	(184)	(120)	52.7%	(478)	(428)	11.8%	(594)	(511)	16.3%
Administrative expenses	(599)	(580)	3.3%	(1,752)	(1,657)	5.7%	(2,379)	(2,202)	8.0%
Operating Income	**1,449**	**1,451**	**(0.2)%**	**5,083**	**4,435**	**14.6%**	**6,393**	**5,550**	**15.2%**
Equity and non-operating income[4]	100	29	239.9%	226	108	108.4%	206	102	102.4%
Profit sharing	(23)	(21)	12.0%	(80)	(55)	44.9%	(109)	(76)	43.5%
Taxes and contributions	(450)	(520)	(13.4)%	(1,736)	(1,654)	5.0%	(2,176)	(2,060)	5.6%
Net income	**1,075**	**940**	**14.4%**	**3,493**	**2,835**	**23.2%**	**4,315**	**3,516**	**22.7%**
Net margin (%)	**7.6**	**7.3**	**0.3 p.p.**	**8.5**	**7.7**	**0.8 p.p.**	**7.9**	**7.3**	**0.6 p.p.**
Effective tax rate (%)	**31.6**	**36.4**	**(4.8) p.p.**	**34.7**	**37.5**	**(2.8) p.p.**	**34.7**	**37.4**	**(2.7) p.p.**
Financial assets	30,776	28,438	8.2%	30,776	28,438	8.2%	30,776	28,438	8.2%
Consolidated MLR[6] (%)	**84.5**	**84.0**	**0.5 p.p.**	**82.5**	**82.3**	**0.2 p.p.**	**83.4**	**83.0**	**0.4 p.p.**
MLR ex-ASO[5] (%)	**82.2**	**81.5**	**0.7 p.p.**	**79.9**	**79.7**	**0.2 p.p.**	**81.0**	**80.5**	**0.5 p.p.**
ROAE 12M (%)							**25.4**	**24.5**	**1.0 p.p.**

[1] Includes revenue from medical and dental plans and revenue from services related to those operations.
[2] Includes revenue from Novamed, Orizon and revenue from services from health and dental plans.
[3] Includes PIS/Cofins, federal and municipal taxes on revenue.
[4] Includes Atlântica Hospitais e Participações,s equity income, stake in Grupo Fleury, Croma Oncology and amortization of goodwill from acquisitions.
[5] Consolidated MLR includes health and dental plans, as well as revenues and costs from ASO plans.
[6] MLR ex-ASO plans considers only health and dental plans.

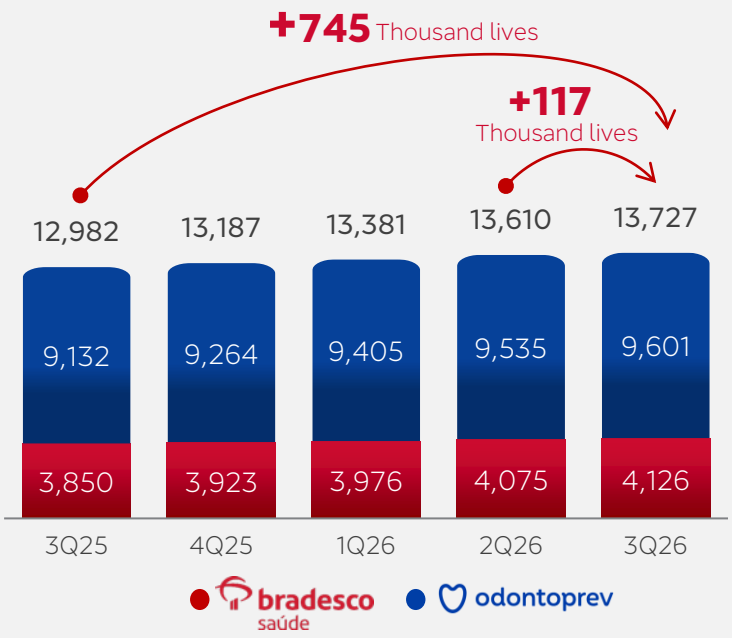
Key Ratios (% earned premiums)	3Q26	3Q25	Δ %	9M26	9M25	Δ %	OCT25-SEP26	OCT24-SEP25	Δ %
Consolidated MLR	(84.5)	(84.0)	(0.5) p.p.	(82.5)	(82.3)	(0.1) p.p.	(83.4)	(83.0)	(0.4) p.p.
Selling expenses	(4.1)	(3.9)	(0.2) p.p.	(4.1)	(4.0)	(0.1) p.p.	(4.2)	(4.1)	-
(=) Underwriting margin	**11.4**	**12.1**	**(0.6) p.p.**	**13.4**	**13.6**	**(0.2) p.p.**	**12.4**	**12.8**	**(0.4) p.p.**
Financial margin	4.8	5.6	(0.7) p.p.	6.1	6.1	-	6.1	6.3	(0.2) p.p.
(=) Operations margin	**16.3**	**17.7**	**(1.4) p.p.**	**19.4**	**19.7**	**(0.3) p.p.**	**18.5**	**19.1**	**(0.7) p.p.**
Revenues from services	1.0	1.1	(0.1) p.p.	0.9	1.0	(0.1) p.p.	0.9	0.9	-
Other operating expenses	(1.5)	(2.1)	0.7 p.p.	(2.6)	(3.0)	0.5 p.p.	(2.1)	(2.9)	0.8 p.p.
Tax expenses	(1.3)	(0.9)	(0.4) p.p.	(1.2)	(1.2)	-	(1.1)	(1.1)	-
Administrative expenses	(4.2)	(4.5)	0.3 p.p.	(4.3)	(4.5)	0.2 p.p.	(4.4)	(4.6)	0.2 p.p.
(=) Operating margin	**10.2**	**11.2**	**(1.0) p.p.**	**12.4**	**12.0**	**0.4 p.p.**	**11.8**	**11.5**	**0.2 p.p.**
Non-operating and equity income	0.7	0.2	0.5 p.p.	0.5	0.3	0.3 p.p.	0.4	0.2	0.2 p.p.
Profit sharing	(0.2)	(0.2)	-	(0.2)	(0.1)	-	(0.2)	(0.2)	-
Income tax and contributions	(3.2)	(4.0)	0.8 p.p.	(4.2)	(4.5)	0.2 p.p.	(4.0)	(4.3)	0.3 p.p.
(=) Net margin	**7.6**	**7.3**	**0.3 p.p.**	**8.5**	**7.7**	**0.8 p.p.**	**7.9**	**7.3**	**0.6 p.p.**

BRADSAÚDE

- ✓ 13.7 million beneficiaries in 3Q26, including 4.1 million in health plans and 9.6 million in dental plan beneficiaries.
- ✓ Net additions totaled 117 thousand beneficiaries during the quarter, including 51 thousand in health plans and 67 thousand in dental plans.
- ✓ Over the last twelve months, net additions totaled 745 thousand beneficiaries, comprising 276 thousand in health plans and 469 thousand in dental plans.

13.7 MILLION BENEFICIARIES

Thousand lives

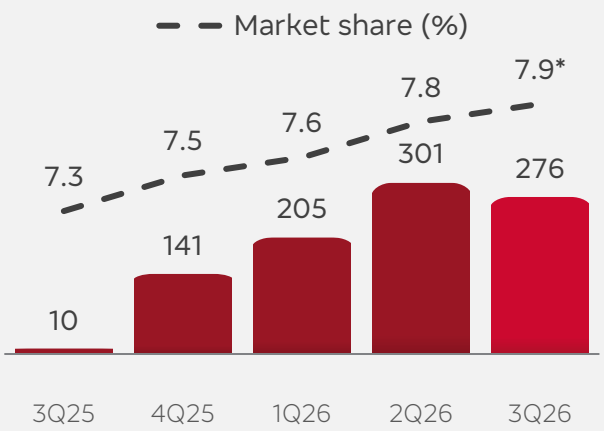




The strategic **SME** segment accounted for **78% of net additions** during the quarter

LTM HEALTH PLAN NET ADDITIONS

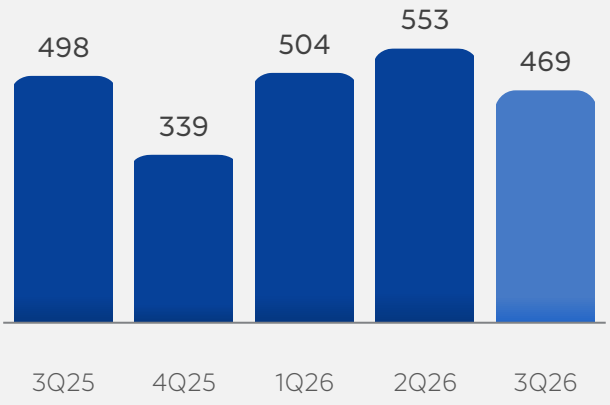
Thousand lives



*ANS August/26

LTM DENTAL PLAN NET ADDITIONS

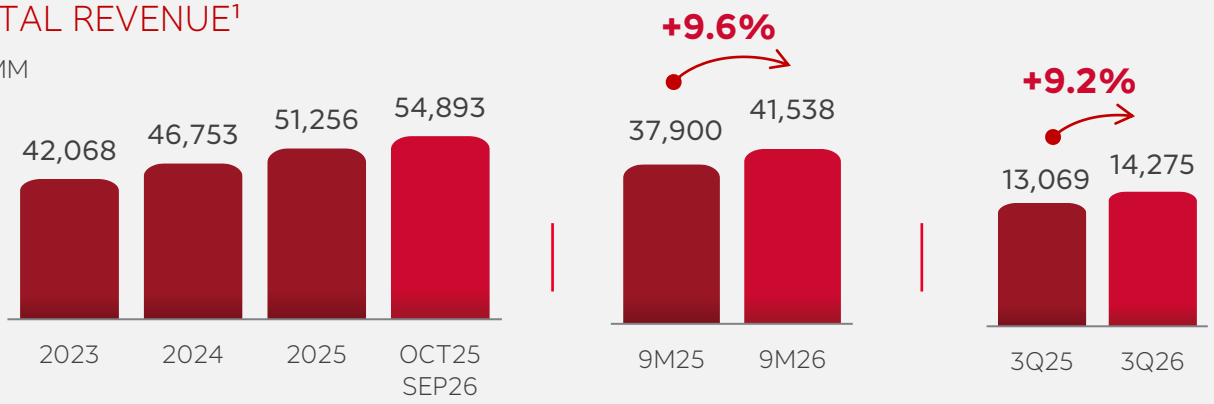
Thousand lives



BRADSAÚDE

TOTAL REVENUE[1]

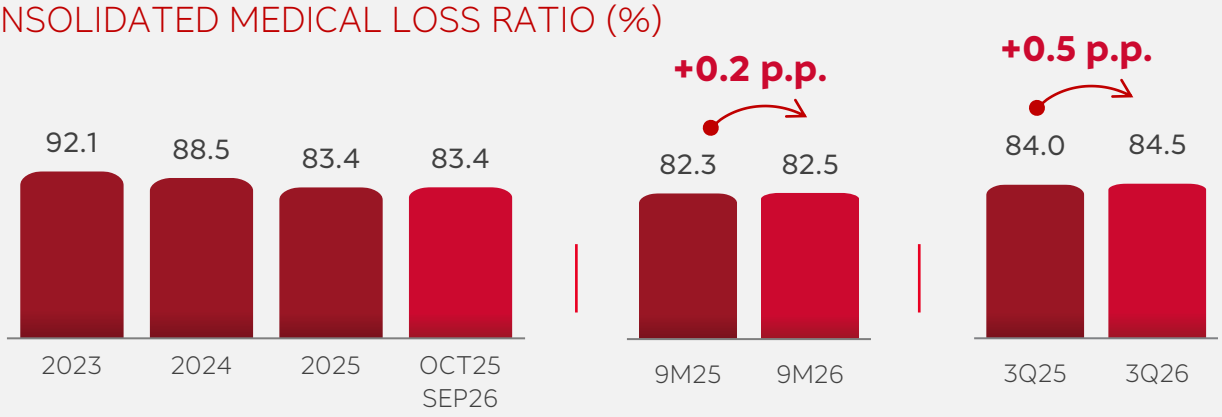
R$ MM



[1]Includes health and dental plans revenue and revenues from service.

Total revenue growth continued to be primarily driven by the expansion of the health plan beneficiary base, particularly in the SME segment, which delivers higher profitability than the overall portfolio.

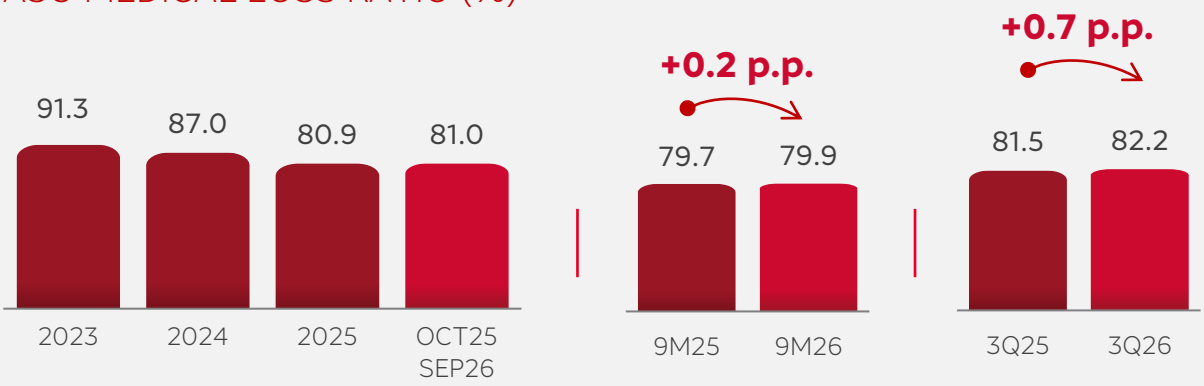
CONSOLIDATED MEDICAL LOSS RATIO (%)



The consolidated MLR, which includes health, dental and ASO (Administrative Services Only) plans, increased by 0.5 p.p. YoY. Despite this increase, LTM MLR stood at 83.4%, broadly stable compared to 2025, when the Company recorded the most efficient level in its history.

We remain focused on maintaining underwriting through initiatives aimed at managing and reducing MLR, as well as successful annual renewals, preserving a balanced portfolio and supporting the long-term sustainability of our results.

EX-ASO MEDICAL LOSS RATIO (%)

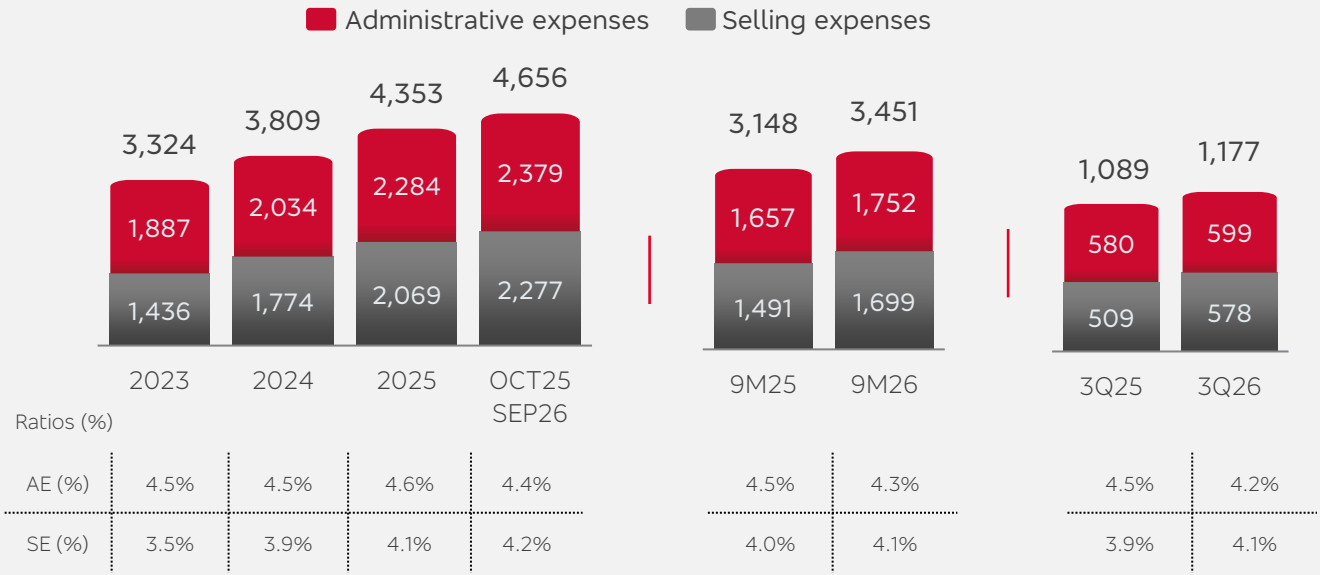


To enhance MLR comparability, we also introduced the disclosure of MLR excluding ASO plans, which reflects only the risk-based operations of the health and dental business, excluding the effects of revenues and costs associated with ASO plans.

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SELLING AND ADMINISTRATIVE EXPENSES

R$ MM



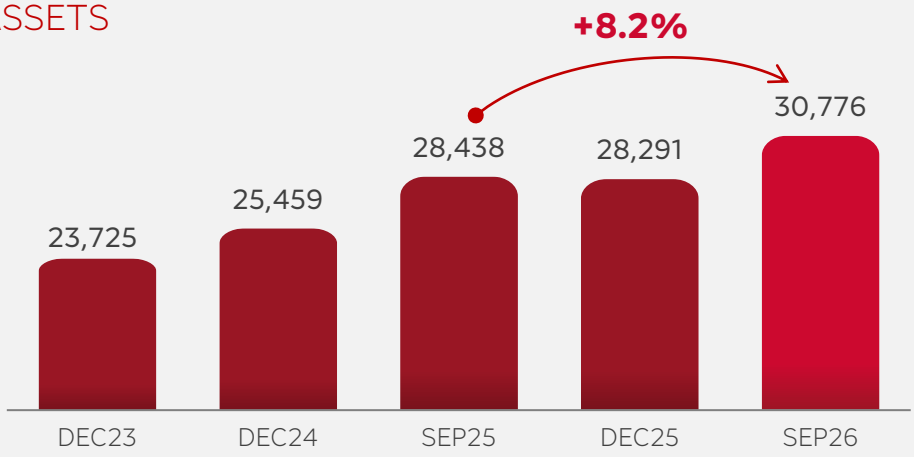
Ratios (%)	2023	2024	2025	OCT25 SEP26	9M25	9M26	3Q25	3Q26
AE (%)	4.5%	4.5%	4.6%	4.4%	4.5%	4.3%	4.5%	4.2%
SE (%)	3.5%	3.9%	4.1%	4.2%	4.0%	4.1%	3.9%	4.1%

Administrative expenses (AE) represented 4.2% of total revenues in 3Q26, improving by 0.3 p.p. compared to the previous quarter. The efficiency gain reflects ongoing initiatives to optimize administrative expenses, particularly non-personnel-related expenses.

Selling expenses (SE) represented 4.1% of total revenues in 3Q26, compared to 3.9% in the previous quarter. The increase reflects the portfolio growth mix, with a higher contribution from the SME segment, whose higher profitability supports a more attractive commission structure, as well as expenses related to the portfolio retention program, reflecting its increased maturity compared to the previous year.

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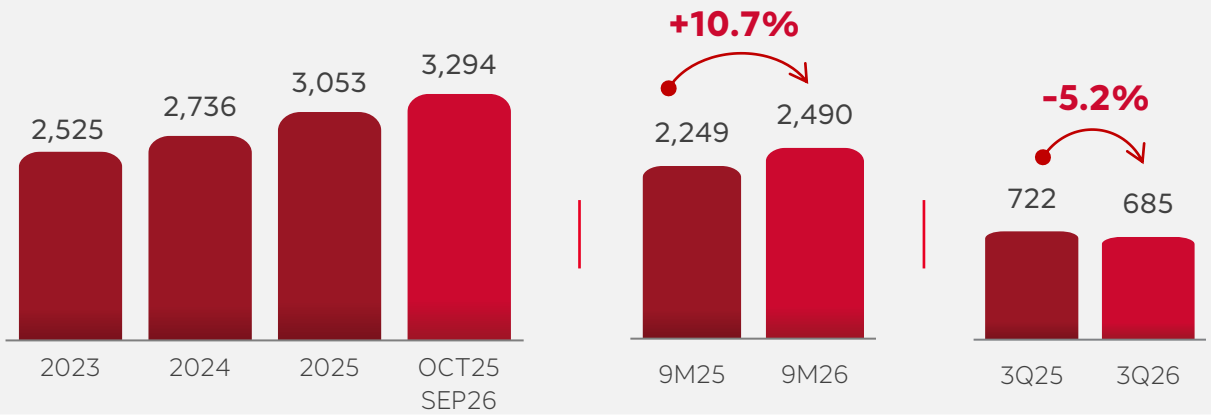
FINANCIAL ASSETS
R$ MM



Financial assets totaled R$30,8 billion in September 2026, up 8.2% YoY, and remain primarily allocated to long-duration Inflation-linked government bonds, which accounted for 54% of the portfolio.

Financial Investment Indexers (R$ million)	Up to 12 months	Over 12 months	Total	% total
Inflation-linked bonds (IPCA+)	462	16,126	16,588	53.9%
Fixed-rate bonds	1,810	180	1,990	6.5%
Selic/CDI	11,963	235	12,198	39.6%
Total	**14,235**	**16,541**	**30,776**	**100%**

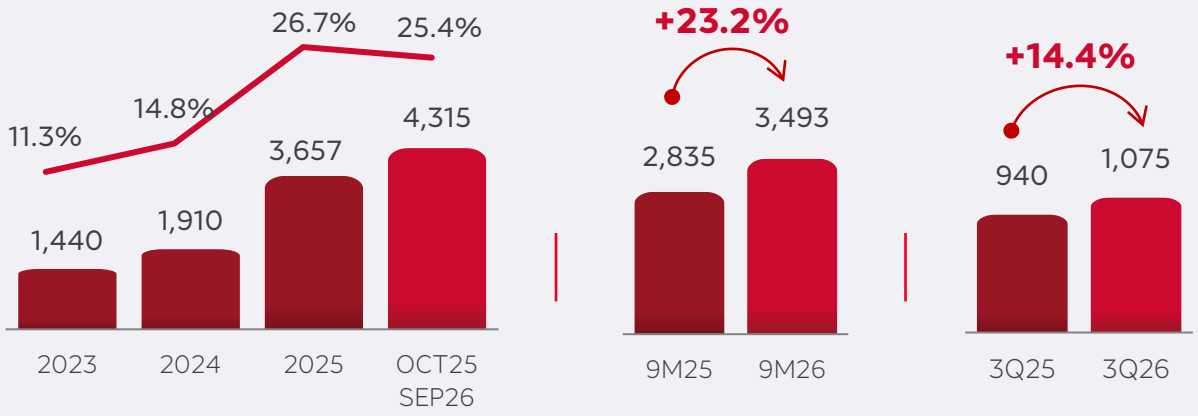
FINANCIAL INCOME
R$ MM



Financial result totaled R$685 million in 3Q26, down 5.2% compared to 3Q25, mainly reflecting the 0.32% IPCA deflation recorded in August and the lower average Selic rate of 3.43% in 3Q26, compared to 3.70% in 3Q25.

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NET INCOME (R$ MM) AND ROAE (% LTM)

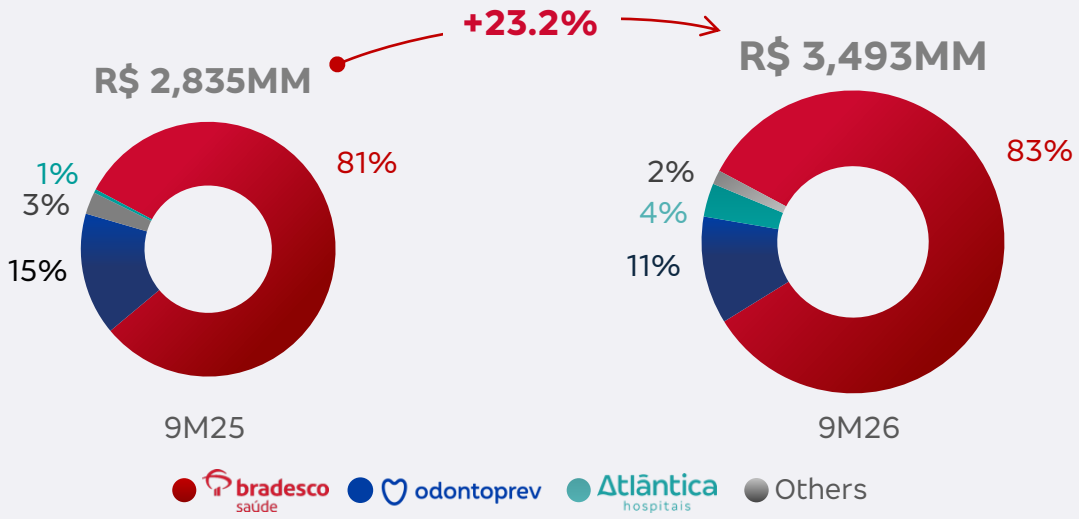


Net income increased by 14.4% YoY in 3Q26, driven by higher total revenues, a stronger contribution from equity income, primary reflecting the performance of Atlântica Hospitais, supported by the ramp-up of hospitals in operation and the increase in the number of operational beds during the period, as well as efficiency gains in administrative expenses and a lower effective income tax rate.

In 3Q26, Bradsaúde's effective income tax rate stood at 31.6%, down 4.8 p.p. from 3Q25, reflecting tax efficiency gains associated with the payment of interest on equity (IoE).

In 9M26, net income increased by 23.2% YoY, reflecting the same factors observed in the quarter, as well as improved financial results, supported by a higher average balance of financial assets and changes in the financial investment indexers, particularly the Inflation-linked (IPCA).

NET INCOME BREAKDOWN




bradesco
saúde

HEALTH INSURANCE PLANS

Bradesco Saúde, Brazil's largest health insurer by revenue, is one of the most recognized and respected brands in the country's supplementary healthcare market.Founded in 1984, the company has built a leading market position over more than four decades, supported by its ongoing commitment to excellence, innovation, service quality and close relationships with its more than 4.1 million beneficiaries, guided by its mission of expanding access to quality healthcare.

With a diversified portfolio that includes both nationwide and regional coverage solutions, an extensive provider network comprising more than 37 thousand accredited healthcare providers, and healthcare services focused on prevention and health promotion, Bradesco Saúde offers comprehensive healthcare solutions for companies of all sizes, ranging from large corporations to small and medium-sized enterprises (SMEs).

These solutions enable employers to provide employees and their families with the confidence of having access to high-quality healthcare services

bradesco saúde | mediservice | bradesco saúde | Operadora de Planos





HEALTH PLANS

Operating indicators (Thousand lives)	3Q26	3Q25	Δ %	9M26	9M25	Δ %	OCT25-SEP26	OCT24-SEP25	Δ %
Health Beneficiaries	**4,126**	**3,850**	**7.2%**	**-**	**-**	**-**	**-**	**-**	**-**
Corporate	2,042	1,905	7.2%	-	-	-	-	-	-
SME	1,154	1,034	11.6%	-	-	-	-	-	-
Individual	98	101	(3.4)%	-	-	-	-	-	-
ASO	833	810	2.9%	-	-	-	-	-	-
Net adds	**51**	**76**	**(33.2)%**	**203**	**67**	**201.8%**	**276**	**10**	**-**
Average Ticket Health ex-ASO (R$/life/month)	**1,150**	**1,138**	**1.1%**	**1,138**	**1,112**	**2.3%**	**1,142**	**1,101**	**3.7%**

Summary Table (R$ MM)	3Q26	3Q25	Δ %	9M26	9M25	Δ %	OCT25-SEP26	OCT24-SEP25	Δ %
Net written premiums	11,174	10,153	10.1%	32,679	29,787	9.7%	43,119	39,401	9.4%
Revenue from ASO plans	2,319	2,172	6.7%	6,582	5,965	10.3%	8,793	7,846	12.1%
Change with health technical provisions	(3)	(5)	(49.1)%	(70)	(581)	(87.9)%	(102)	(1,547)	(93.4)%
Earned Premiums	**13,490**	**12,320**	**9.5%**	**39,191**	**35,171**	**11.4%**	**51,809**	**45,699**	**13.4%**
Retained Claims	(9,463)	(8,536)	9.5%	(26,925)	(24,117)	11.4%	(35,960)	(31,581)	13.4%
Incurred claims from ASO plans	(2,226)	(2,090)	10.9%	(6,312)	(5,717)	11.6%	(8,437)	(7,516)	13.9%
Selling expenses	(522)	(442)	18.2%	(1,501)	(1,295)	15.9%	(2,006)	(1,726)	16.2%
Underwriting result	**1,279**	**1,253**	**2.1%**	**4,453**	**4,043**	**10.1%**	**5,407**	**4,877**	**10.9%**
Financial Income	618	683	(9.5)%	2,349	2,156	9.0%	3,027	2,870	5.5%
Income from insurance operations	**1,896**	**1,935**	**(2.0)%**	**6,802**	**6,199**	**9.7%**	**8,433**	**7,747**	**8.9%**
Revenues from services[1]	14	32	(56.5)%	41	70	(41.2)%	62	79	(21.5)%
Operational expenses	(177)	(264)	(33.2)%	(976)	(1,079)	(9.5)%	(1,095)	(1,346)	(18.7)%
Tax expenses[2]	(77)	(69)	10.9%	(217)	(277)	(21.8)%	(277)	(315)	(11.9)%
Administrative expenses	(416)	(394)	5.5%	(1,175)	(1,128)	4.1%	(1,587)	(1,466)	8.2%
Operating income	**1,241**	**1,239**	**0.1%**	**4,476**	**3,785**	**18.3%**	**5,536**	**4,698**	**17.8%**
Equity and non-operating income	-	-	-	-	32	-	(3)	33	-
Profit sharing	(8)	(10)	(21.7)%	(32)	(29)	7.5%	(44)	(38)	16.5%
Taxes and contributions	(376)	(475)	(21.0)%	(1,531)	(1,487)	3.0%	(1,917)	(1,835)	4.5%
Net income	**857**	**754**	**13.7%**	**2,913**	**2,300**	**26.7%**	**3,572**	**2,858**	**25.0%**
Net margin (%)	**6.4%**	**6.1%**	**0.2 p.p.**	**7.4%**	**6.5%**	**0.9 p.p.**	**6.9%**	**6.3%**	**0.6 p.p.**
Effective tax ratio (%)	**30.5**	**38.7**	**(8.2) p.p.**	**34.5**	**39.3**	**(4.8) p.p.**	**34.9**	**39.1**	**(4.2) p.p.**

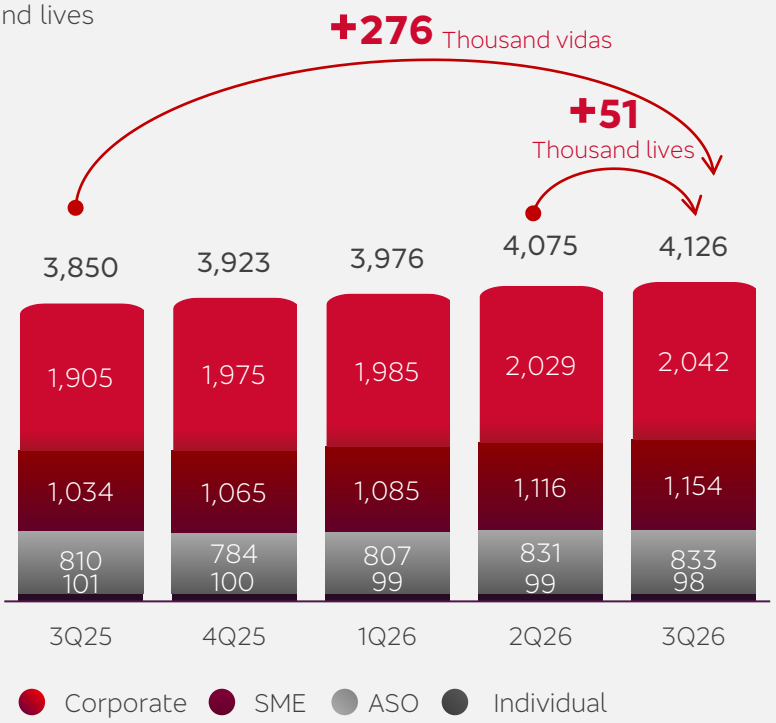
[1] Includes revenue from health plan services.

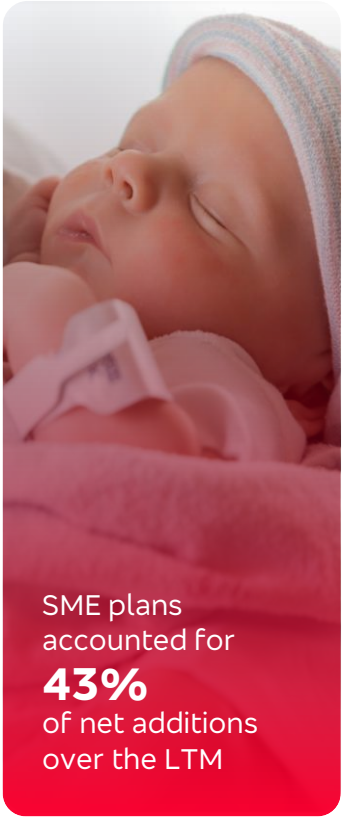
[2] Includes PIS/Cofins, federal and municipal taxes on revenue.

HEALTH PLANS

HEALTH PLAN BENEFICIARIES

Thousand lives





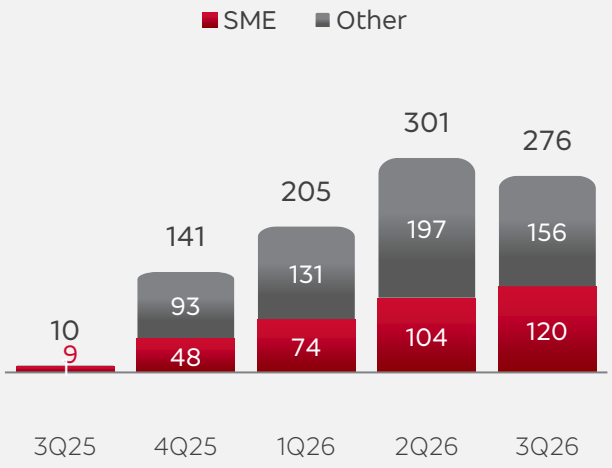
SME plans accounted for **43%** of net additions over the LTM

Health plans recorded LTM net additions of 276 thousand lives, comprising 137 thousand in the Corporate segment, 120 thousand in SME and 23 thousand in ASO plans.

The SME portfolio, which delivers higher profitability than the other segments, remained the key driver of beneficiary growth, expanding 11.6% in 3Q26 and maintaining its accelerating growth trajectory, above the 7.2% growth recorded for the overall portfolio. Over the past twelve months, the segment accounted for 43% of net additions in health plan beneficiaries.

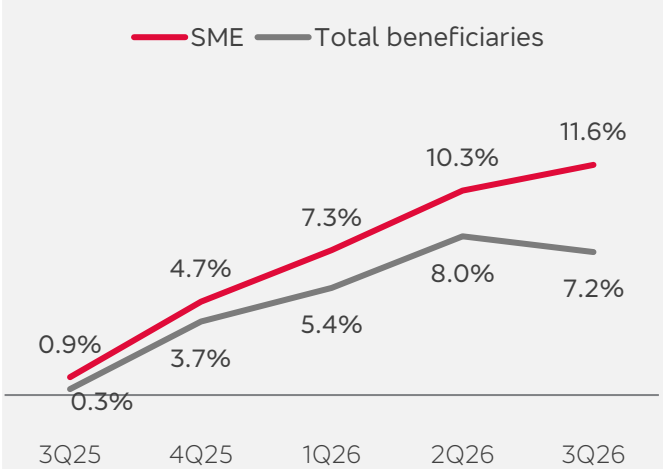
LTM HEALTH PLAN NET ADDITIONS

Thousand lives



PORTFOLIO GROWTH

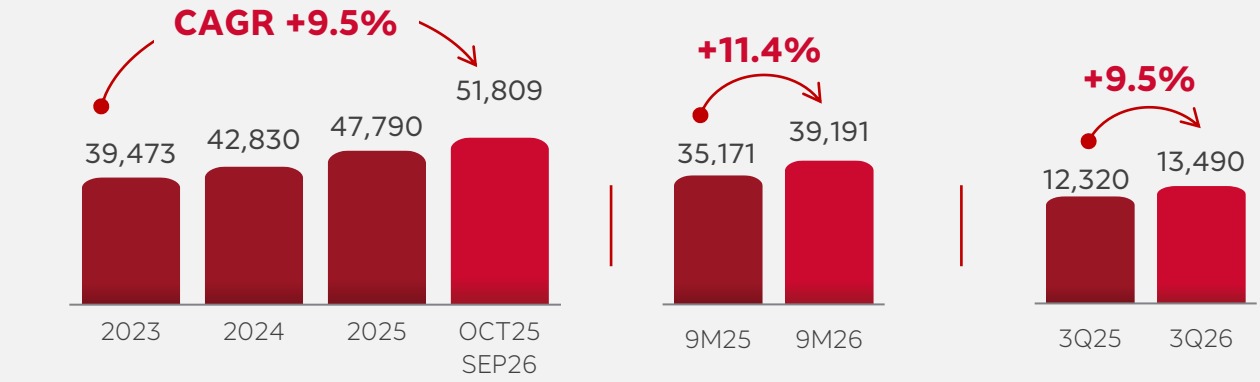
% YoY



HEALTH PLANS

EARNED PREMIUMS

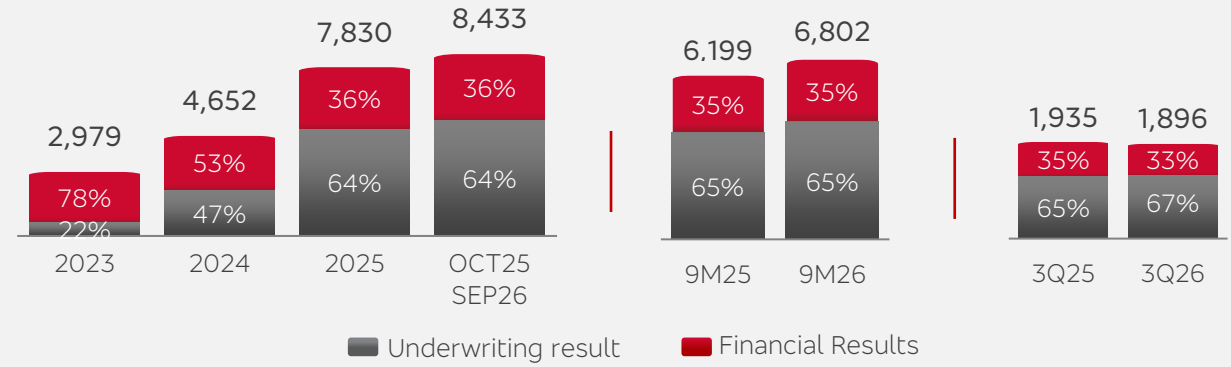
R$ MM



Earned premiums have grown at a compound annual growth rate (CAGR) of 10% since 2023. This growth trajectory continued in 2026, with earned premiums increasing by 11.4% in 9M26 and 9.5% in 3Q26, in line with the expansion of the beneficiary base.

INSURANCE OPERATING RESULT

R$ MM



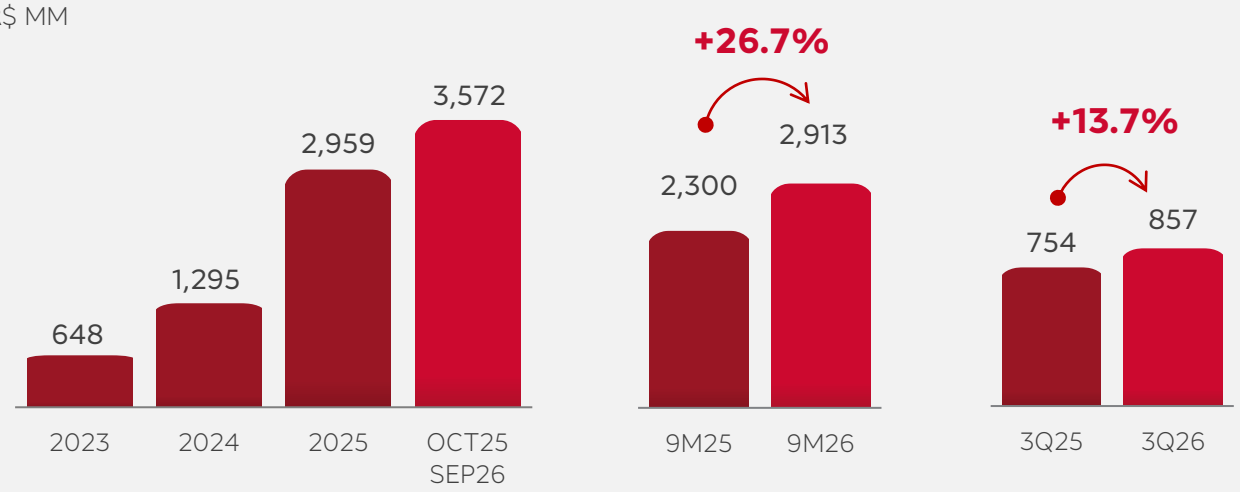
In 3Q26, insurance operations result totaled R$1.9 billion, primarily reflecting the underwriting result, which accounted for 67% of the total. Financial result totaled R$618 million, down 9.5% YoY.

In 9M26, insurance operations result totaled R$6.8 billion, up 9.7% YoY, driven by a 10.1% increase in underwriting result, which reached R$4.5 billion.

HEALTH PLANS

NET INCOME

R$ MM



In 3Q26, net income reached R$857 million, up 13.7% YoY. The result reflects the improvement in underwriting result, lower other operating expenses and a lower effective income tax and social contribution (IR/CSLL) rate, driven by the distribution of interest on equity (IoE) during the period.

In 9M26, net income increased by 26.7% YoY to R$2.9 billion. In addition to the 10.1% increase in the underwriting result, performance benefited from efficiencies captured in operating expenses and a lower effective income tax and social contribution (IR/CSLL) rate, primarily reflecting the distribution of interest on equity.

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.


odontoprev

DENTAL PLANS



ODONTOPREV HAS BEEN THE LEADING DENTAL PLAN PROVIDER IN BRAZIL SINCE 1998, WITH MORE THAN 9.6 MILLION BENEFICIARIES AND 26% MARKET SHARE

Odontoprev provides oral healthcare services to more than 9.6 million beneficiaries. The Company's specialized dental network comprises approximately 27 thousand accredited dentists across Brazil, ensuring nationwide coverage, quality 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.

DENTAL PLANS

Operating indicators (Thousand lives)	3Q26	3Q25	Δ %	9M26	9M25	Δ %	OCT25-SEP26	OCT24-SEP25	Δ %
Dental beneficiaries	**9,601**	**9,132**	**5.1%**	**-**	**-**	**-**	**-**	**-**	**-**
Corporate	6,782	6,409	5.8%	-	-	-	-	-	-
SME	1,949	1,778	9.6%	-	-	-	-	-	-
Individual	871	944	(7.8)%	-	-	-	-	-	-
Net adds	**67**	**151**	**(55.9)%**	**337**	**208**	**62.5%**	**469**	**498**	**(5.7)%**
Average Ticket Dental (R$/life/month)	**22**	**22**	**(0.9)%**	**23**	**22**	**0.3%**	**22**	**22**	**(0.4)%**

Summary Table (R$ MM)	3Q26	3Q25	Δ %	9M26	9M25	Δ %	OCT25-SEP26	OCT24-SEP25	Δ %
Earned premiums	**645**	**598**	**7.8%**	**1,899**	**1,787**	**6.3%**	**2,487**	**2,374**	**4.8%**
Retained claims	(251)	(225)	11.9%	(659)	(600)	9.8%	(893)	(813)	9.9%
Selling expenses	(56)	(68)	(16.7)%	(198)	(196)	1.0%	(272)	(267)	1.8%
Financial income	22	24	(10.2)%	70	70	0.6%	100	98	1.5%
Income from operations	**359**	**330**	**8.7%**	**1,112**	**1,061**	**4.8%**	**1,423**	**1,392**	**2.2%**
Revenue from services[1]	16	15	11.4%	47	41	15.0%	60	53	12.6%
Operational expenses	(23)	(4)	471.8%	(59)	(24)	145.2%	(49)	(26)	86.4%
Tax expenses[2]	(33)	(31)	6.3%	(102)	(97)	5.2%	(132)	(125)	5.0%
Administrative expenses	(116)	(121)	(4.8)%	(373)	(334)	11.4%	(518)	(476)	8.9%
Operating income	**204**	**188**	**8.2%**	**626**	**646**	**(3.2)%**	**784**	**818**	**(4.2)%**
Equity and non-operating income	(1)	1	-	(1)	3	-	-	5	-
Profit sharing	(7)	(7)	8.1%	(28)	(18)	55.3%	(39)	(26)	52.0%
Taxes and contributions	(50)	(54)	(6.7)%	(197)	(190)	3.7%	(235)	(242)	(2.5)%
Net Income	**145**	**129**	**12.6%**	**400**	**442**	**(9.5)%**	**509**	**556**	**(8.5)%**
Net margin (%)	**22.5**	**21.5**	**1.0 p.p.**	**21.1**	**24.7**	**(3.6) p.p.**	**20.4**	**23.4**	**(3.0) p.p.**

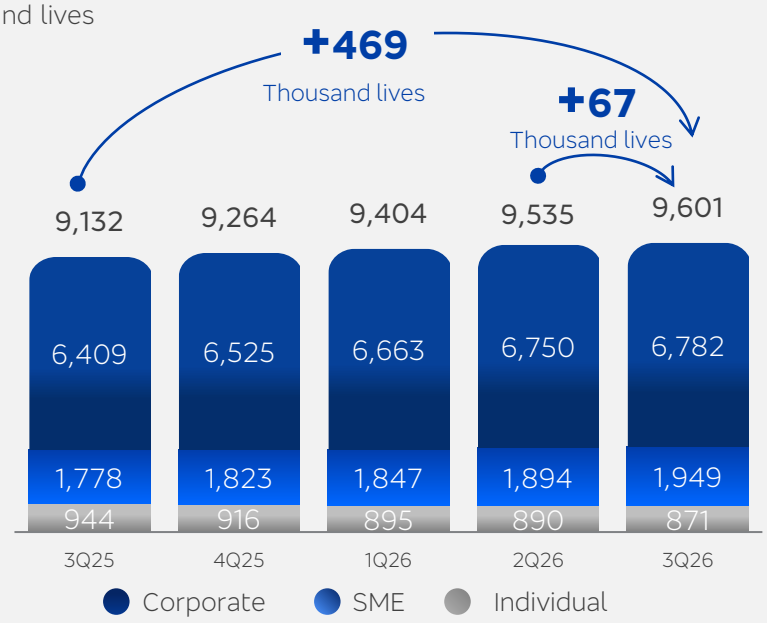
[1] Includes revenue from dental services.
[2] Includes PIS/Cofins, federal and municipal taxes on revenue.

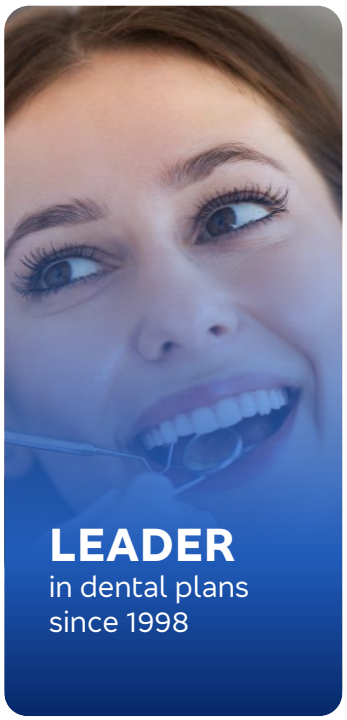


DENTAL PLANS

DENTAL PLAN BENEFICIARIES

Thousand lives

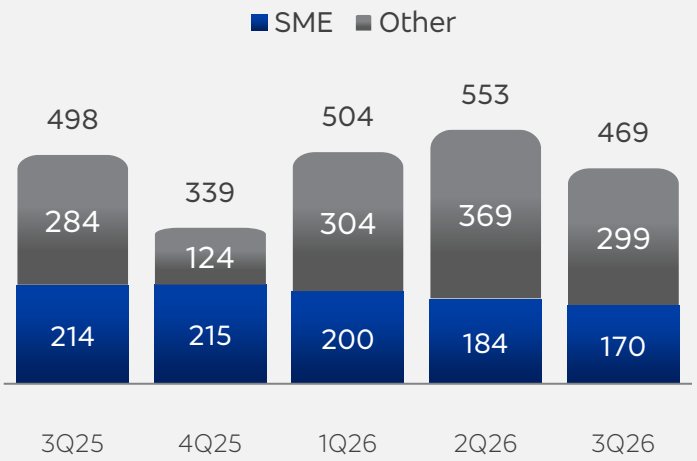




Odontoprev reached 9.6 million beneficiaries, with net additions of 67 thousand beneficiaries in 3Q26, of which 55 thousand were in SME plans.

LTM DENTAL PLAN NET ADDITIONS

Thousand lives



Over the last twelve months, SME plans added 170 thousand beneficiaries. Notably, the Bradesco Dental brand accounted for 95% of net additions in the segment, with 162 thousand new beneficiaries.

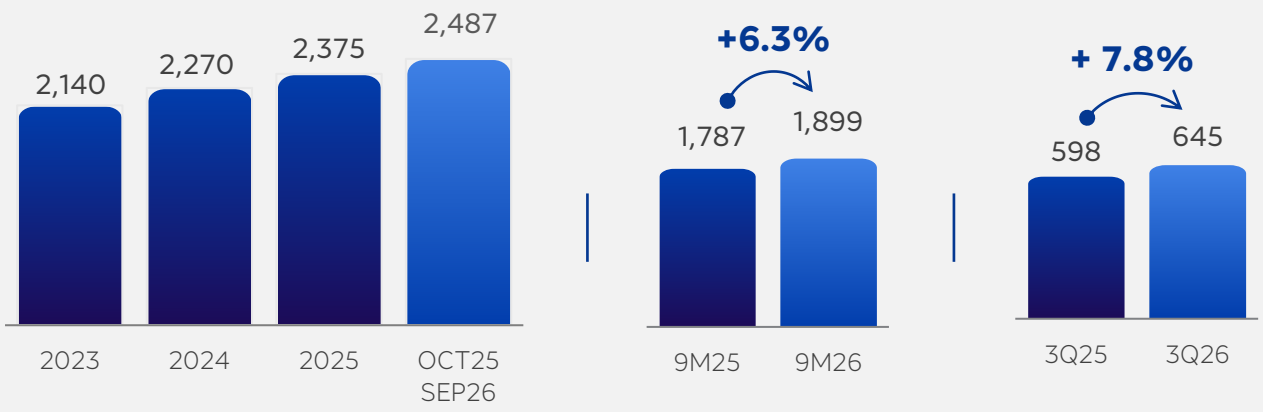
Bradesco Dental, the fastest-growing brand in recent years, currently **accounts for 52%** of Odontoprev's consolidated portfolio, with approximately 5 million members.



DENTAL PLANS

EARNED PREMIUMS

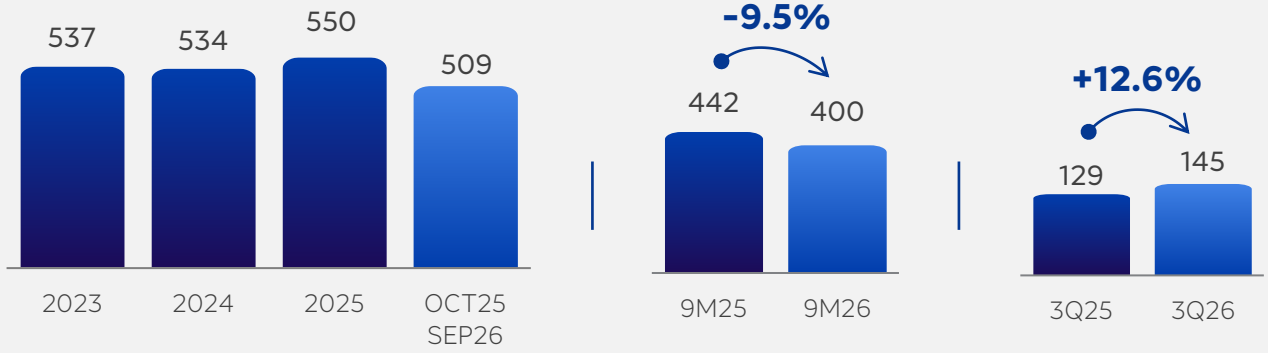
R$ MM



Earned premiums reached R$645 million in 3Q26, up 7.8% YoY. Over the last twelve months, earned premiums totaled R$2,487 million, up 4.8% compared to the previous period.

NET INCOME

R$ MM



In 3Q26, the Company reported net income of R$145 million, up 12.6% YoY, with a net margin of 22.5%. The result reflects higher earned premiums driven by the expansion of the beneficiary base, combined with greater operating efficiency, as evidenced by the 2.6 p.p. and 2.4 p.p. reductions in selling and administrative expenses as a percentage of earned premiums, respectively.

In 9M26, despite a 9.5% decline in net income, insurance operating result increased by 4.8% YoY, reflecting higher earned premiums and continued expansion of the beneficiary base. Performance was primarily impacted by higher other operating expenses and administrative expenses.



Atlântica
hospitais

ATLÂNTICA HOSPITAIS E PARTICIPAÇÕES

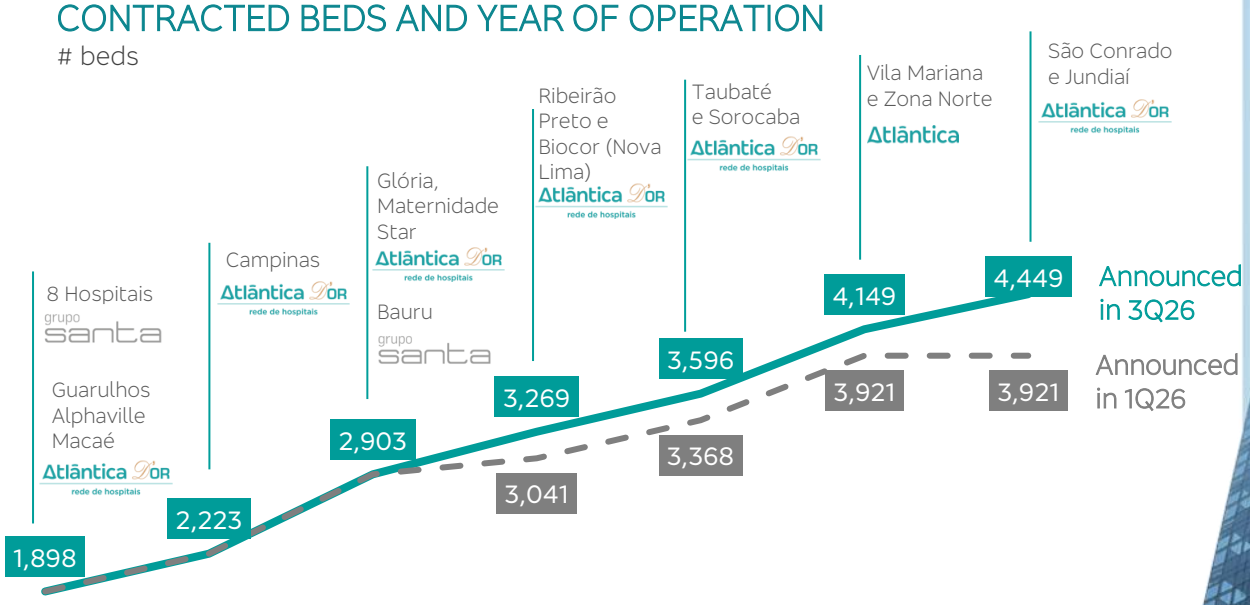
Founded in 2021, Atlântica Hospitais e Participações is Bradsaúde's hospital investment platform, focused on investments in hospitals and healthcare assets, as well as the provision of healthcare services, contributing to the expansion of access to high-quality hospital care in underserved regions.

Atlântica's business model is designed 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 partnership stability and aligning the interests of all parties involved.

Atlântica's portfolio currently comprises 23 hospitals, both operating and under development, totaling more than 4 thousand contracted beds.

CONTRACTED BEDS AND YEAR OF OPERATION

beds



2024	2025	2026	2027	2028	2029	2030
		Announced beds	**228** Biocor	-	-	**120** Jundiaí **180** São Conrado





Future facade of Hospital Biocor Nova Lima/Minas Gerais

NEW HOSPITALS ANNOUNCED IN NOVA LIMA/MG AND JUNDIAÍ/SP

On September 2, Atlântica D'Or announced the acquisition of a brownfield hospital in Nova Lima (Minas Gerais), marking the partnership's first expansion beyond the states of São Paulo and Rio de Janeiro. The hospital currently has 228 beds and capacity for future expansion and will undergo a retrofit process to become a leading healthcare facility serving Nova Lima and the Greater Belo Horizonte region.

On September 16, Atlântica D'Or announced a new hospital project in Jundiaí (São Paulo). The project will comprise 120 beds and is expected to begin operations in 2030, marking the partnership's entry into one of the most attractive healthcare markets in the interior of São Paulo.

As with the other hospitals in the network, medical operations will be managed by Rede D'Or.

ATLÂNTICA HOSPITAIS: 4 PARTNERSHIPS

	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 HOSPITAIS E PARTICIPAÇÕES

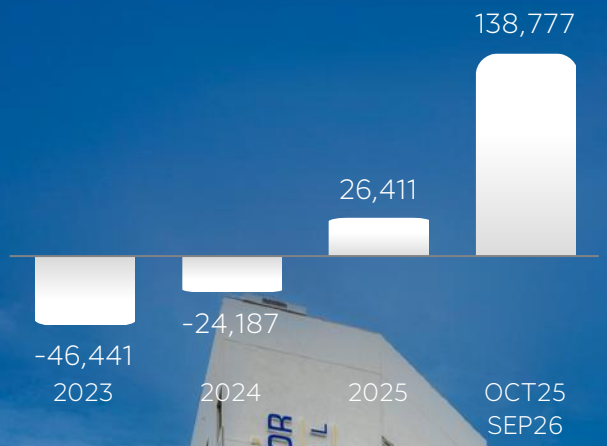
Operating indicators (# of operations)	3Q25	4Q25	1Q26	2Q26	3Q26
Contracted hospitals	18	19	20	21	23
Contracted beds	3,582	3,755	3,921	4,101	4,449
Operational hospitals	12	12	14	15	15
Operational beds	1,819	1,828	1,991	2,199	2,278
Meu Doutor Novamed clinics	35	40	40	40	40

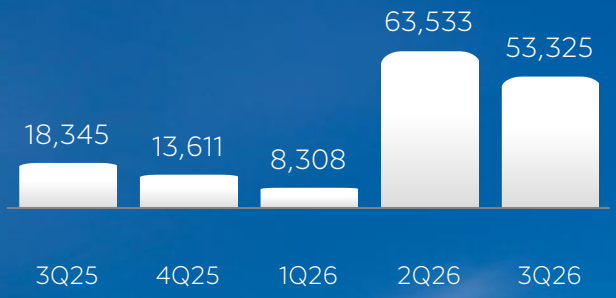
Summary Table (R$ thousand)	3Q26	3Q25	Δ %	9M26	9M25	Δ %	OCT25-SEP26	OCT24-SEP25	Δ %
Atlântica D'Or income	37,791	21,564	75.2%	79,958	25,167	217.7%	96,155	21,756	342.0%
Grupo Santa income	8,408	7,950	5.8%	22,016	24,254	(9.2)%	25,940	27,476	(5.6)%
Others income [1]	5,761	(3,614)	-	20,164	(8,780)	-	22,197	(10,067)	-
Atlântica equity income	**51,960**	**25,901**	**100.6%**	**122,139**	**40,642**	**200.5%**	**144,293**	**39,164**	**268.4%**
Non-operating income	5,398	1,296	316.5%	11,544	(6,911)	-	9,186	(13,127)	-
Non-operating and equity income	**57,358**	**27,197**	**110.9%**	**133,683**	**33,731**	**296.3%**	**153,478**	**26,037**	**489.5%**
Administrative expenses	(2,092)	(6,388)	(67.3)%	(8,442)	(14,801)	(43.0)%	(13,851)	(17,581)	(21.2)%
Financial revenue	242	2,546	(90.5)%	6,933	8,308	(16.6)%	11,434	9,448	21.0%
Financial expenses	(5,567)	(9,523)	(41.5)%	(15,083)	(25,052)	(39.8)%	(24,654)	(25,078)	(1.7)%
Tax expenses[1]	(54)	(118)	(54.4)%	(365)	(386)	(5.4)%	(575)	(440)	30.6%
Income tax, social contribution and profit sharing	3,437	4,630	(25.8)%	8,440	10,999	(23.3)%	12,944	11,256	15.0%
Net income	**53,325**	**18,345**	**190.7%**	**125,166**	**12,800**	**-**	**138,777**	**3,643**	**-**

[1] Includes Croma Oncology, hospital real estate revenues, and amortization of goodwill from acquisitions.
[2] Includes PIS/Cofins, federal and municipal taxes on revenue.

Atlântica LTM Net Income Reached R$139 million vs. R$26 million in 2025.

ANNUAL AND QUARTERLY NET INCOME
(R$ thousand)



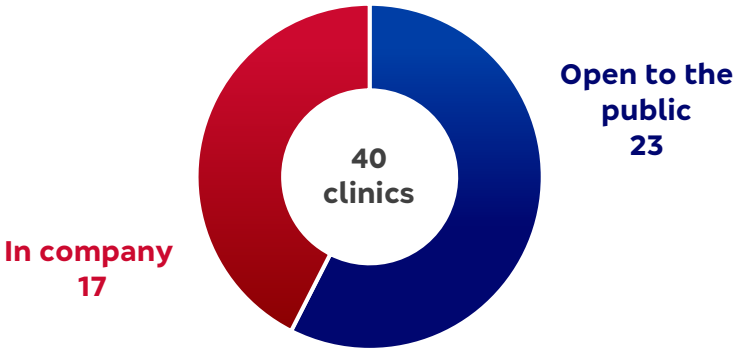




ATLÂNTICA HOSPITAIS | MEU DOUTOR NOVAMED

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.

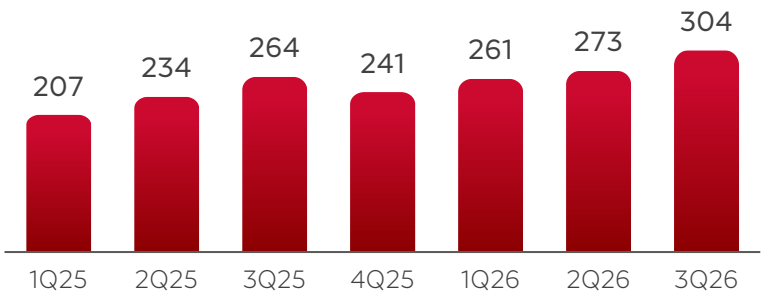
With 40 clinics, including open to the public and In-Company units, Meu Doutor Novamed operates through an integrated care model, ensuring that patients remain at the center of the healthcare journey.



Directly controlled by Atlântica Hospitais and indirectly by the Company, the Meu Doutor Novamed network recorded more than 1.1 million patient visits in the last twelve months, supported by 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.

NUMBER OF CONSULTATIONS

Consultations (thousand)





Atlântica hospitais



CROMA ONCOLOGIA

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



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 operations, Fleury S.A. has approximately 583 diagnostic units across 34 regional brands, as well as 29 units in the Novos Elos segment, which includes drug infusion clinics, ophthalmology, orthopedics, reproductive medicine and oncology.

Orizon

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.

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.


ASG

SUSTAINABILITY

SUSTAINABILITY AT BRADSAÚDE

Brazil's largest integrated healthcare ecosystem began its journey with a strong commitment to sustainability, supported by a governance structure designed to enhance value creation for all its stakeholders.

Bradsaúde debuted on B3's Novo Mercado already as a constituent of the Corporate Sustainability Index (ISE B3), a benchmark for companies recognized for their sustainability, governance and transparency practices. The Company also became a constituent of the Diversity Index (IDIVERSA B3), reinforcing its commitment to promoting diversity, equity and inclusion.

Bradsaúde's commitment to ethics and integrity is supported by the Pró-Ética Company Seal, an initiative of Brazil's Office of the Comptroller General (CGU) that recognizes organizations committed to preventing, identifying and addressing practices related to corruption, fraud, social and environmental violations, and human rights violations.

With a Sustainability Policy approved by the Board of Directors, the Company continues to strengthen its ESG governance, further integrating environmental, social and governance matters into its business strategy, risk management and decision-making processes. The objective is to promote an increasingly consistent and measurable approach, aligned with market best practices.

During the transition and consolidation of its corporate structure, Bradsaúde remains integrated with the sustainability initiatives led by the Bradesco Seguros Group and Odontoprev, ensuring the continuity of previously established commitments, programs and practices. In this context, the information presented reflects shared initiatives in which the Company participates and which contribute to strengthening its sustainability agenda and creating long-term value.

SUSTAINABILITY AT GRUPO BRADESCO SEGUROS

Sustainability is a strategic pillar for the Bradesco Seguros Group, guiding value creation for the business, clients and society. In 2012, the Group became one of the first Brazilian insurers to become a signatory to the Principles for Sustainable Insurance (PSI), a UNEP FI initiative that promotes the integration of environmental, social and governance aspects into strategy and operations.

This commitment is supported by a dedicated governance structure. The Sustainability Commission, comprising executives from the Group companies and the Sustainability and Risk Management areas, is responsible for proposing guidelines, monitoring initiatives and disseminating best practices, reporting its activities to the Executive Committee, which, in turn, reports ESG matters to the Board of Directors.



SUSTAINABILITY

The initiatives are guided by the Sustainability Policy, which seeks to promote long-term business sustainability through the responsible management of risks and opportunities. To this end, the strategy is structured around four pillars: Climate Change and the Environment, Sustainable Business, People Engagement, and Financial Education.

Under Climate Change and the Environment, the Group maintains operational eco-efficiency initiatives. Together with the Bradesco Organization, it offsets 100% of its reported Scope 1, 2 and 3 emissions, maintains the Gold Seal of the Brazilian GHG Protocol Program, uses renewable energy at its facilities, and holds LEED certification for its administrative buildings in São Paulo and Rio de Janeiro.

Under the Sustainable Business pillar, the Group continues to advance the integration of ESG criteria across its business ecosystem through the Sustainable Business Journey, which promotes ongoing engagement between the business and Sustainability teams. In 2026, the Sustainable Business Roadmap continued the initiatives prioritized at the 2nd Sustainable Business Workshop, further strengthening the integration of sustainability into the business.

The Group also invests in the development of strategic stakeholders. In the third quarter of 2026, it launched an initiative focused on brokers, addressing the application of sustainability and climate risk topics to the consultative sales process, strengthening client relationships and the commercial differentiation of the solutions offered.

On the social front, the Group has maintained the Company-School Integration Project (PIEE) for 21 years, benefiting an average of 900 children and adolescents per year in Rio de Janeiro through cultural, sports, and socio-educational activities focused on inclusion and development.

In partnership with Meu Doutor Novamed, the Group held an edition of the Health Booth initiative in the states of São Paulo and Rio de Janeiro, offering free health assessments and guidance, including preventive exams, consultations with family physicians, and support in scheduling appointments with specialists.

Under Financial Education, the Group participated in the Insurance for All Budgets Fair, promoted by CNseg in Paraisópolis, expanding access to information on financial protection and planning.

Additionally, the Group maintains Espaço Universeg, a personal and professional development platform offering content focused on financial education, training and well-being.

SUSTAINABILITY AT ODONTOPREV

For Odontoprev, growth and positive impact go hand in hand. Guided by its purpose of expanding access to high-quality dental care, the Company integrates environmental, social and economic dimensions into its strategy, with innovation and technology serving as key enablers.

A signatory to the United Nations Global Compact since 2008 and to the Elas Lideram 2030 Movement, Odontoprev reinforces its commitment to the Sustainable Development Goals and to promoting diversity in senior leadership. Its sustainability governance seeks to protect the business and create long-term value through the identification, assessment and monitoring of social and environmental risks and opportunities.

Under the environmental pillar, the Company maintains its Carbon Neutral status, offsetting emissions retroactively since its founding in 1987. It also monitors Scope 1, 2 and 3 emissions, uses energy from renewable sources and reports its indicators annually to the Brazilian GHG Protocol Program.

The climate agenda is also linked to operational efficiency: more than 99% of dental treatment forms are already digital, significantly reducing paper consumption.

On the social front, Odontoprev has surpassed the milestone of 19 thousand dental plans donated to people in vulnerable situations, expanding access to oral healthcare. The Company also carried out more than 26 social initiatives in partnership with approximately 40 institutions, focused on education, prevention and health promotion.

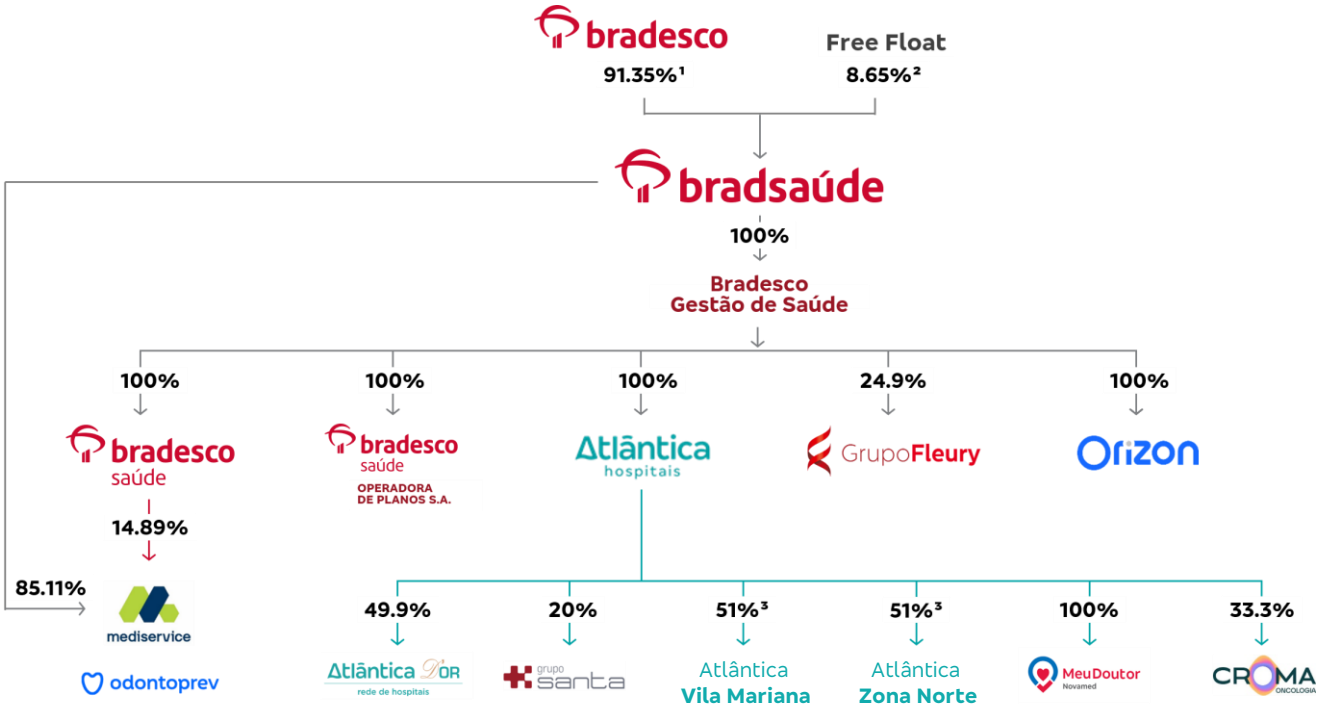
Among the highlights of the quarter, Volunteer Smile Day mobilized more than 120 employees across six simultaneous initiatives in five states, benefiting children, young people and older adults through initiatives focused on health, well-being and the revitalization of community spaces. The initiative will now become part of the Company's annual calendar.

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 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.

CAPITAL MARKETS

SHAREHOLDERS REMUNERATION

Shareholder distributions, in the form of dividends and/or interest on equity, provide for a minimum payout of 50% of net income, pursuant to the Brazilian Corporations Law and our Bylaws.

In 2026, shareholder remuneration already approved totals R$1.5 billion, comprising R$1.0 billion in dividends and R$480 million in interest on equity.

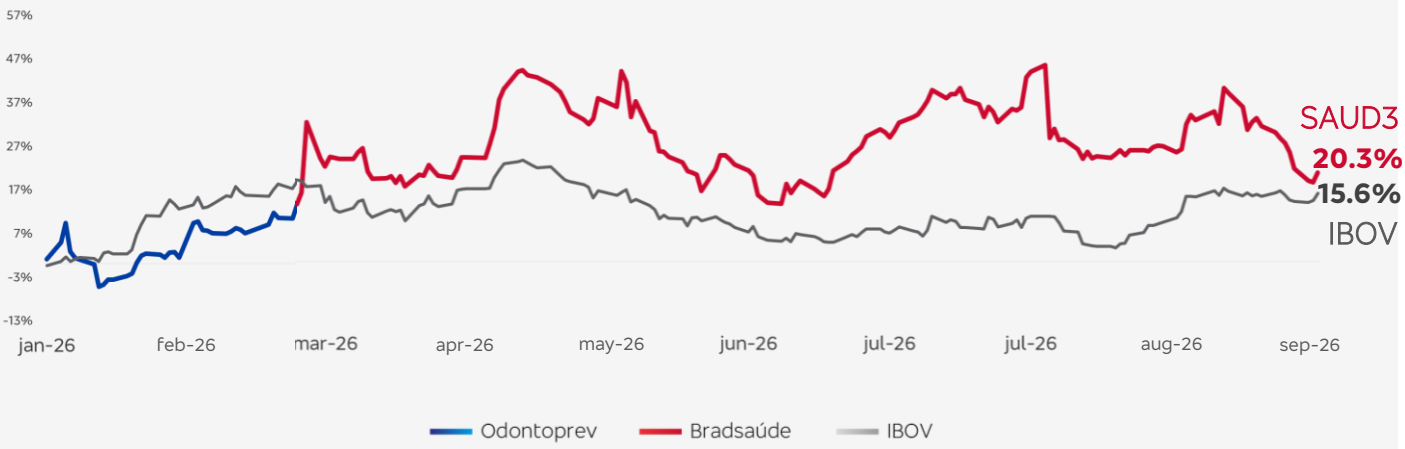
DIVIDENDS AND INTEREST ON EQUITY (IoE)

Type	Period	Approval	Record date	Payment	Gross amount (R$)	Gross amount per share (R$)	Net amount (R$)	Net amount per share (R$)
IOE	1H26	06/25/2026	06/30/2026	11/30/2026	230,000,000	0.078673695	189,750,000	0.0649057980
IOE	3Q26	09/21/2026	09/24/2026	02/26/2027	250,000,000	0.085514886	206,250,000	0.0705497810
Dividends	3Q26	10/21/2026	10/30/2026	03/30/2027	1,000,000,000	0.3420595420	1,000,000,000	0.3420595420
Total	**9M26**				**1,480,000,000**	**0.5062481230**	**1,396,000,000**	**0.4775151210**

SELECTED METRICS CAPITAL MARKETS

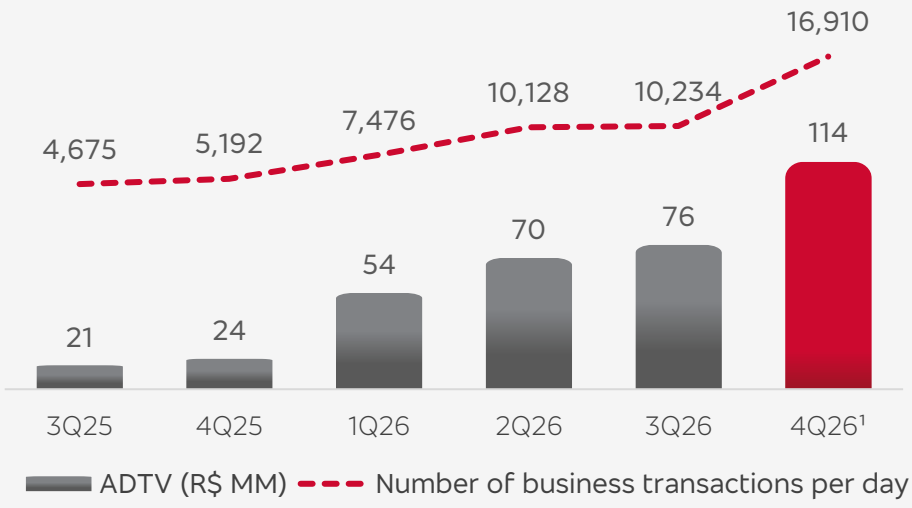
As of September 30, Bradsaúde's shareholder return in 2026 was 20.3%.

SAUD3 SHARE PRICE PERFORMANCE VS. IBOV IN 2026



In 3Q26, SAUD3's average daily trading volume reached R$76 million, maintaining its growth trajectory over the past four quarters and standing at 3.6x the R$21 million recorded by ODPV3 in 3Q25.

QUARTERLY LIQUIDITY EVOLUTION SINCE 3Q25



[1]Updated as of October, 20

SELECTED METRICS CAPITAL MARKETS

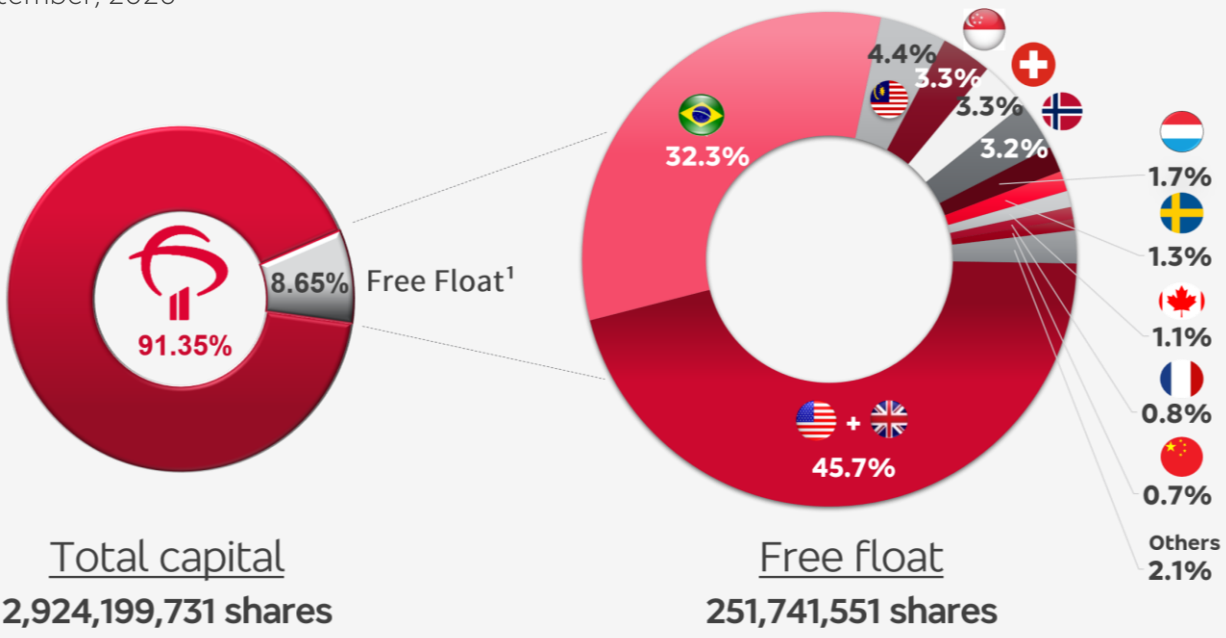
At the end of 3Q26, Bradsaúde's market capitalization reached R$39 billion, with a dividend-adjusted closing share price of R$13.28.

The total number of shareholders reached 78 thousand, of which 77 thousand were individual investors. Meanwhile, the number of institutional investors increased by 19% to 778, across more than 30 countries.

	3Q26	3Q25	Δ%
Total Number of Shareholders	**77,826**	**55,792**	**39.5%**
Individual Shareholders	77,048	55,139	39.7%
Institutional Investors	778	653	19.14%
Total Share Capital (shares)	2,924,199,731	545,825,286	-
Treasury Shares	**732,100**	**732,100**	**-**
Market Capitalization (R$ billion)	39	7	-
Closing Share Price (R$)	13.35	13.24	0.8
Dividend-Adjusted Closing Share Price (R$)	**13.28**	**12.83**	**3.5**
Free Float (shares)	251,741,551	251,735,971	-
Free Float (R$ billion)	3.4	3.3	0.8
ADTV (R$ thousand)	**76,466**	**20,581**	**271.5**
Average Daily Number of Trades	10,234	4,675	118.9

GLOBAL SHAREHOLDER BASE

September, 2026



¹The Company received authorization from B3 to maintain its current minimum free float until October 30, 2027.

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
Oct 22			3Q26 Videoconference
Nov 17-18	bradesco bbi		Bradesco BBI 16th Annual CEO Forum | New York
Nov 23-24	Itaú BBA		Itaú BBA's 19th Annual LatAm Conference | London
Nov 26	Safra		J. Safra Rio Healthcare Days | Rio de Janeiro
Dec 2	J.P.Morgan		Brazil Opportunities Conference | São Paulo

EARNINGS CONFERENCE CALL

October, 22, 2026 – Thursday
11h a.m. Brazil **(10 a.m. NY/ 3 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

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APPENDIX

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APPENDIX I - INCOME STATEMENT

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 the periods prior May 1, 2026.

Income Statement (R$ million)	Bradsaúde 3Q26
	-
Revenues from medical plans and dental plans	14,137
Change with Health Technical Provisions	(3)
Earned premiums	**14,134**
Incurred claims/Retained claims	(11,940)
Selling expenses	(578)
Financial income	685
Income from operations	**2,301**
Service revenues related to operations	138
Other operating expenses	(208)
Tax expenses	(184)
Administrative expenses	(599)
Operating Income	**1,449**
Non-operating and equity income	100
	(23)
Icome tax, social contribution and profit sharing	(450)
Net income	**1,075**

Income Statement (R$ million)	Bradsaúde 3Q25	Bradesco Gestão de Saúde Ex Odontoprev 3Q25	Odontoprev 3Q25
	(e)	(f)	(e) - (f)
Revenues from medical plans and dental plans	12,923	12,325	598
Change with Health Technical Provisions	(5)	(5)	-
Earned premiums	**12,918**	**12,320**	**598**
Incurred claims/Retained claims	(10,850)	(10,626)	(225)
Selling expenses	(509)	(442)	(68)
Financial income	722	698	24
Income from operations	**2,281**	**1,951**	**330**
Service revenues related to operations	146	131	15
Other operating expenses	(275)	(271)	(4)
Tax expenses	(120)	(89)	(31)
Administrative expenses	(580)	(459)	(121)
Operating Income	**1,451**	**1,263**	**188**
Non-operating and equity income	29	28	1
Profit sharing	(21)	(14)	(7)
Icome tax, social contribution	(520)	(466)	(54)
Net income	**940**	**811**	**129**

APPENDIX II - BRADSAÚDE BALANCE SHEET: ASSETS

Assets (R$ million)	09/30/2026	12/31/2025
Total Assets	**47,367**	**2,047**
Current assets	**19,973**	**537**
Cash and cash equivalents	91	20
Interest earning bank deposits	**14,235**	**273**
Financial Assets Measured at Fair Value Through Profit or Loss	11,892	141
Financial Assets Measured at Fair Value Through Other Comprehensive Income	2,282	-
Financial Assets Measured at Amortized Cost	61	132
Accounts receivable	**4,382**	**147**
Inventory	**4**	**-**
Recoverable taxes	**495**	**43**
Current Taxes to Be Recovered	**495**	**43**
Tax and Social Security Credits	495	43
Prepaid expenses	**39**	**11**
Other Current Assets	**726**	**43**
Non-Current Assets	**27,394**	**1,511**
Long-Term Realizable Assets	**19,537**	**515**
Financial Assets Measured at Fair Value Through Other Comprehensive Income	**3,696**	**-**
Financial Assets Measured at Amortized Cost	**12,846**	**420**
Deferred Taxes	**1,467**	**-**
Deferred income tax and social contribution	1,467	-
Prepaid expenses	**1**	**-**
Other non-current assets	**1,528**	**95**
Investments	**5,693**	**4**
Equity Interests	**5,612**	**4**
Investments in Affiliates	5,593	-
Interests in Jointly Controlled Entities	18	4
Other Investments	1	-
Investment Properties	**81**	**-**
Property, plant and equipment	**341**	**44**
Fixed Assets in Operation	165	28
Right of Use in a Lease	177	17
Intangible assets	**1,823**	**947**

APPENDIX III - BRADSAÚDE BALANCE SHEET: LIABILITIES

Liabilities (R$ Million)	30/09/2026	31/12/2025
Total Liabilities	**47,367**	**2,047**
Current Liabilities	**18,800**	**621**
Social And Labor Obligations	**240**	**72**
Labor Obligations	**240**	**72**
Salaries, Vacation Pay, And Fees	240	72
Suppliers	**806**	**74**
Domestic Suppliers	**806**	**74**
Suppliers And Other Accounts Payable	493	40
Healthcare Services Debits	313	34
Tax Obligations	**575**	**38**
Federal Tax Obligations	**481**	**34**
Income Tax And Social Security Contributions Payable	176	3
Other Federal Tax Obligations	305	31
Municipal Tax Obligations	**94**	**3**
Other Obligations	**563**	**135**
Others	**563**	**135**
Dividends And Interest On Capital Payable	527	129
Lease liability	37	7
Provisions	**16,615**	**303**
Tax, Social Security, Labor, And Civil Provisions	**4**	**4**
Civil Provisions	4	4
Non-Current Liabilities	**9,168**	**127**
Other Obligations	**316**	**50**
Others	**316**	**50**
Lease liability	161	14
Suppliers And Other Accounts Payable	154	35
Deferred Taxes	**-**	**23**
Deferred Income Tax And Social Contributions	-	23
Provisions	**8,852**	**53**
Tax, Social Security, Labor, And Civil Provisions	**1,360**	**53**
Tax Provisions	37	33
Social Security And Labor Provisions	5	3
Civil Provisions	1,318	17
Shareholder´S Equity	**19,399**	**1,299**
Shareholder'S Equity, Capital And Capital Reserves	14,904	851
Capital Reserves	**(33)**	**(36)**
Premium/Discount On An Equity Transaction	(36)	(36)
Other capital reserves	2	-
Earnings Reserve	**3,006**	**482**
Legal Reserve	155	155
Retained Earnings Reserve	2,522	-
Treasury Shares	(6)	(8)
Statutory Reserve For Regulatory Capital	-	100
Reserves For Future Investments And Expansion	334	234
Accumulated Earnings/Losses	**1,523**	**-**
Equity Valuation Adjustments	**(5)**	**(1)**
Accumulated Conversion Adjustments	**2**	**3**
Non Controling Shareholders Participation	**2**	**-**

APPENDIX IV - CASH FLOW STATEMENT - INDIRECT METHOD

Cashflow Statement (R$ thousand)	9M26	9M25
Net cash from operating activities	**(331,089)**	**144,405**
Cash generated in operations	**20,555,963**	**635,913**
Net income for the period	1,992,651	441,460
Depreciation and amortization	147,293	46,930
Net inflation adjustments	(290)	2,979
Provision for lawsuits	-	1,468
Disposal of non-current assets and other	1,526	2,295
Equity in net income of subsidiaries	(212,199)	(4,295)
Provision for credit losses	52,467	28,904
Changes in technical claims reserves	19,098,757	713
Income tax and social contribution	807,508	191,319
Present Value Adjustment (Leasing)	9,882	1,132
Changes in technical claims reserves	-	(894)
Income from Financial Investments	(1,341,632)	(76,098)
Changes in assets and liabilities	**(20,887,052)**	**(491,508)**
Securities valued at fair value through profit or loss	(1,043,803)	(227,656)
Receivables from operations with healthcare plans (clients)	(570,299)	(26,704)
Other accounts receivable, recoverable taxes and prepaid expenses and other current assets	(77,075)	(33,067)
Inventories	(665)	36
Long-term assets (Non-current)	(2,093)	(5,088)
Technical reserves for healthcare operations	(18,324,514)	(6,784)
Tax obligations (taxes payable)	67,704	(6,844)
Labor obligations, Suppliers, Advance from clients and Other accounts payable	132,434	(18,754)
Non-current liabilities	(11,591)	(9,850)
Income tax and social contribution paid	(1,015,335)	(174,357)
Debits from health care operations	(41,097)	15,507
Other technical reserves	-	3,082
Interest and fines paid	(718)	(1,029)
Net cash from investment activities	**432,302**	**123,919**
Acquisition of Fixed assets	(17,219)	(4,177)
Acquisition of Intangibles assets	(163,089)	(51,134)
Cash Proceeds from the Merger of Bradesco Saúde Shares	106,204	-
Acquisition of an Equity Interest	(72,631)	-
Acquisition of Investment Properties	(34,390)	-
Dividends received from Subsidiaries and jointly-controlled subsidiaries	130,950	4,775
Advance Payment for Future Capital Increase/Capital Increase in a Portfolio Company	(1,000)	-
Disposal of Fixed Assets and Intangible Assets	775	-
Financial Assets Measured at Fair Value Through Other Comprehensive Income	(655,713)	-
Redemptions of Financial Assets Measured at Fair Value Through Other Comprehensive Income	652,007	174,455
Redemptions of interest earning bank deposits measured at amortized cost	486,408	-
Net cash from financing activities	**(29,912)**	**(268,172)**
Dividends and Interest on capital paid	-	(248,939)
Acquisition of Treasury shares	-	(12,888)
Rent payments	(29,912)	(6,345)
Increase (decrease) in cash and cash equivalents	**71,301**	**152**
Opening balance of cash and cash equivalents	19,948	16,531
Closing balance of cash and cash equivalents	91,249	16,683

APPENDIX V - FINANCIAL INVESTMENT

Financial Investment Indexers (R$ million)	Up to 12 months	Over 12 months	Total	% total
Inflation-linked bonds (IPCA+)	-	12,095	12,095	39.3%
Fixed-rate bonds	57	93	150	0.5%
Selic/CDI	4	-	4	-
HTM (Amortized cost)	**61**	**12,189**	**12,249**	**39.8%**
Inflation-linked bonds (IPCA+)	462	4,031	4,493	14.6%
Fixed-rate bonds	1,753	87	1,840	6.0%
Selic/CDI	67	235	302	1.0%
Fair value through other comprehensive income	**2,282**	**4,353**	**6,635**	**21.6%**
Fair value through income	**11,892**	**-**	**11,892**	**38.6%**
Inflation-linked bonds (IPCA+)	462	16,126	16,588	53.9%
Fixed-rate bonds	1,810	180	1,990	6.5%
Selic/CDI	11,963	235	12,198	39.6%
Total	**14,235**	**16,541**	**30,776**	**100.0%**

APPENDIX VI - COMPARISON OF BRGAAP AND IFRS

(R$ thousand)	Shareholder´S Equity		Net income			
			Quarter ended on		Period ending on	
	09/30/2026	12/31/2025	09/30/2026	09/30/2025	09/30/2026	09/30/2025
BRGAAP	19,399,202	1,299,314	1,074,840	128,818	1,992,651	441,460
Impacts of CPC 50/IFRS 17 - Insurance Contracts[1]	259,567	(17,070)	106,186	13,558	(23,038)	18,282
IFRS	**19,658,769**	**1,282,244**	**1,181,026**	**142,376**	**1,969,613**	**459,742**

[1]This refers to the adoption of Standard CPC50/IFRS 17—Insurance Contracts, which took effect on January 1, 2023, and was not adopted by the regulator for health insurance providers (the 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.



bradsaúde