BRADSAÚDE S.A.

Quarterly information > 3Q26

Year: 2026 Version: 1

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BRADSAÚDE S.A.

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Company information / Breakdown of capital

Quantity of shares (Units)	Current quarter 09/30/2026
Paid-up capital	
Common	2,924,199,731
Preferred shares	0
Total	2,924,199,731
Treasury	
Common	732,100
Preferred shares	0
Total	732,100
Gross income	
Calculation date	07/01/2026
Consolidated gross revenue	20,819,460
Calculation date (comparative)	09/30/2026
Comparative consolidated gross revenue	1,840,940

Individual financial statements / Balance sheet - Assets

(In thousands of reais)

Code of account	Account description	Current quarter 09/30/2026	Prior Year 12/31/2025
1	Total assets	20,318,395	1,876,826
1.01	Current assets	1,407,298	337,767
1.01.01	Cash and cash equivalents	4,114	17,988
1.01.02	Interest earning bank deposits	869,456	239,185
1.01.02.01	Interest earning bank deposits measured at fair value through profit or loss	869,456	106,884
1.01.02.03	Interest earning bank deposits valued at amortized cost	0	132,301
1.01.03	Accounts receivable	455,618	40,254
1.01.03.02	Other accounts receivable	455,618	40,254
1.01.06	Recoverable taxes	78,110	31,157
1.01.06.01	Current recoverable taxes	78,110	31,157
1.01.06.01.01	Tax and social security credits	78,110	31,157
1.01.07	Prepaid expenses	0	9,183
1.02	Non-current assets	18,911,097	1,539,059
1.02.01	Long-term assets	92,308	505,942
1.02.01.03	Interest earning bank deposits valued at amortized cost	0	420,134
1.02.01.07	Deferred taxes	6,394	0
1.02.01.07.01	Deferred income tax and social contribution	6,394	0
1.02.01.08	Prepaid expenses	0	13
1.02.01.10	Other non-current assets	85,914	85,795
1.02.01.10.03	Judicial and tax deposits	39,813	36,602
1.02.01.10.06	Tax and social security credits (recoverable taxes)	46,101	36,683
1.02.01.10.07	Other accounts receivable	0	12,510
1.02.02	Investments	18,818,707	82,183
1.02.02.01	Ownership interest	18,818,707	82,183
1.02.02.01.02	Interests in subsidiaries	18,814,204	77,813
1.02.02.01.03	Interest in jointly-controlled subsidiaries	4,503	4,369
1.02.02.01.04	Other investments	0	1
1.02.03	Property, plant and equipment	82	25,433
1.02.03.01	Property, plant and equipment in operation	82	16,314
1.02.03.02	Right-of-use in lease	0	9,119
1.02.04	Intangible assets	0	925,501
1.02.04.01	Intangible assets	0	925,501

Individual financial statements / Balance sheet - Liabilities

(In thousands of reais)

Code of account	Account description	Current quarter 09/30/2026	Prior Year 12/31/2025
2	Total liabilities	20,318,395	1,876,826
2.01	Current liabilities	612,333	481,489
2.01.01	Social and labor charges	4,379	59,049
2.01.01.02	Labor obligations	4,379	59,049
2.01.01.02.01	Salaries, vacation and fees	4,379	59,049
2.01.02	Suppliers	2,440	44,001
2.01.02.01	Domestic suppliers	2,440	44,001
2.01.02.01.08	Suppliers and other accounts payable	2,440	30,263
2.01.02.01.09	Debits from healthcare operations	0	13,738
2.01.03	Tax obligations	76,714	26,899
2.01.03.01	Federal tax obligations	76,712	24,130
2.01.03.01.01	Income tax and social contribution payable	0	1,025
2.01.03.01.02	Other federal tax liabilities	76,712	23,105
2.01.03.03	Municipal tax obligations	2	2,769
2.01.05	Other liabilities	526,624	347,524
2.01.05.02	Other	526,624	347,524
2.01.05.02.01	Dividends and interest on own capital payable	526,624	128,613
2.01.05.02.04	Liabilities from insurance and reinsurance contracts	0	216,854
2.01.05.02.05	Lease liabilities	0	2,057
2.01.06	Provision	2,176	4,016
2.01.06.01	Tax, social security, labor and civil provision	2,176	4,016
2.01.06.01.04	Civil provision	2,176	4,016
2.02	Non-current liabilities	49,063	113,524
2.02.02	Other liabilities	1,486	42,258
2.02.02.02	Other	1,486	42,258
2.02.02.02.07	Lease liabilities	0	9,405
2.02.02.02.13	Suppliers and other accounts payable	1,486	32,853
2.02.03	Deferred taxes	0	20,919
2.02.03.01	Deferred income tax and social contribution	0	20,919
2.02.04	Provision	47,577	50,347
2.02.04.01	Tax, social security, labor and civil provision	47,577	50,347
2.02.04.01.01	Tax provision	34,307	32,094
2.02.04.01.02	Social security and labor provision	685	943
2.02.04.01.04	Civil provision	12,585	17,310
2.03	Shareholders’ equity	19,656,999	1,281,813
2.03.01	Realized capital	14,904,490	851,017
2.03.02	Capital reserves	-33,121	-35,610
2.03.02.10	Goodwill/negative goodwill in capital transaction	-35,610	-35,610
2.03.02.11	Other capital reserves	2,489	0
2.03.04	Profit reserves	3,350,894	465,877
2.03.04.01	Legal reserve	154,951	154,951
2.03.04.05	Profit retention reserve	2,883,062	0
2.03.04.07	Tax incentive reserve	129	129
2.03.04.09	Treasury shares	-5,877	-7,832
2.03.04.10	Statutory reserve of regulatory capital	0	100,000

Individual financial statements / Balance sheet - Liabilities

(In thousand of reais)

Code of account	Account description	Current quarter 09/30/2026	Prior Year 12/31/2025
2.03.04.11	Investment and expansion reserve	318,629	218,629
2.03.05	Retained earnings/losses	1,500,447	0
2.03.06	Equity valuation adjustments	-10,437	-792
2.03.07	Accumulated translation adjustments	2,771	3,163
2.03.08	Other comprehensive income	-58,045	-1,842

Individual financial statements / Statement of income

(In thousands of reais)

Code of Account	Account description	Current quarter 07/01/2026–09/30/2026	Accumulated of the current year 01/01/2026–09/30/2026	Same quarter of the prior year - 07/01/2025 to 09/30/2025	Accumulated of the prior year 01/01/2025–09/30/2026
3.01	Income from sales of goods and/or services	0	803,820	604,151	1,783,824
3.01.02	Administration fee	0	8,579	9,327	30,958
3.01.07	Insurance revenue (PAA)	0	638,109	458,672	1,353,563
3.01.08	Insurance revenue (BBA)	0	157,132	136,152	399,303
3.02	Cost of goods and/or services rendered	0	-497,962	-388,552	-1,083,827
3.02.08	Insurance expenses	0	-497,962	-388,552	-1,083,827
3.03	Gross income (loss)	0	305,858	215,599	699,997
3.04	Operating expenses/revenues	1,157,004	1,702,588	-27,829	-82,949
3.04.02	General and administrative expenses	-35,772	-100,545	-19,890	-58,336
3.04.02.01	Administrative expenses	-35,772	-100,459	-19,907	-56,067
3.04.02.05	Income (loss) from disposal or write-off of non-current asset items and other	0	-86	17	-2,269
3.04.04	Other operating revenues	0	428	836	1,928
3.04.05	Other operating expenses	1,479	-17,076	-11,992	-34,802
3.04.06	Equity in net income of subsidiaries	1,191,297	1,819,781	3,217	8,261
3.05	Income (loss) before financial income (loss) and taxes	1,157,004	2,008,446	187,770	617,048
3.06	Financial income (loss)	31,571	52,081	13,461	38,279
3.06.01	Finance income	32,891	77,397	30,135	86,417
3.06.02	Financial expenses	-1,320	-25,316	-16,674	-48,138
3.07	Income (loss) before income taxes	1,188,575	2,060,527	201,231	655,327
3.08	Income tax and social contribution	-7,098	-90,072	-58,930	-195,474
3.08.01	Current	-5,864	-82,506	-54,123	-165,106
3.08.02	Deferred	-1,234	-7,566	-4,807	-30,368
3.09	Net income (loss) from continued operations	1,181,477	1,970,455	142,301	459,853
3.11	Income/loss for the period	1,181,477	1,970,455	142,301	459,853
3.99	Earnings per share - (Reais / Share)				
3.99.01	Basic earnings per share				
3.99.01.01	Common shares	0.40414	1.19061	0.26106	0.58206

Individual financial statements / Statement of income

(In thousand of reais)

Code of account	Account description	Current quarter 07/01/2026–09/30/2026	Accumulated of the current year 01/01/2026–09/30/2026	Same quarter of the prior year - 07/01/2025 to 09/30/2025	Accumulated of the prior year 01/01/2025–09/30/2025
3.99.02	Diluted earnings per share				
3.99.02.01	Common shares	0.40414	1.19061	0.26106	0.58206

Individual financial statements / Statement of comprehensive income

(In thousands of reais)

Code of Account	Account description	Current quarter 07/01/2026–09/30/2026	Accumulated of the current year 01/01/2026–09/30/2026	Same quarter of the prior year - 07/01/2025 to 09/30/2025	Accumulated of the prior year 01/01/2025–09/30/2025
4.01	Net income for the period	1,181,477	1,970,455	142,301	459,853
4.02	Other comprehensive income	7,803	-66,240	-1,694	7,336
4.02.01	Accumulated translation adjustment	-124	-392	12	-247
4.02.03	Financial adjustments of insurance contracts (CPC 50 / IFRS 17), net of taxes	-137,248	-58,058	-6	126
4.02.04	Financial adjustments of Insurance Contracts (CPC 50 / IFRS 17) – associated companies and subsidiaries, net of taxes	0	1,855	-1,700	7,461
4.02.05	Equity valuation adjustments of investees recognized under the equity method.	-4	-8	0	-4
4.02.06	Capital gain or loss	0	-14,971	0	0
4.02.07	Capital gain or loss of investees recognized under the equity method	0	14,971	0	0
4.02.08	Unrealized results from financial assets - associated companies and subsidiaries, net of taxes	145,179	-9,637	0	0
4.03	Comprehensive income for the period	1,189,280	1,904,215	140,607	467,189

Individual financial statements / Statement of cash flows (Indirect method)

(In thousands of reais)

Code of Account	Account description	Accumulated of the current year 01/01/2026–09/30/2026	Accumulated of the prior year 01/01/2025–09/30/2025
6.01	Net cash from operating activities	-821,786	133,126
6.01.01	Cash generated in operations	207,498	651,031
6.01.01.01	Net income (loss) for the period	1,970,455	459,853
6.01.01.02	Depreciation and amortization	20,144	40,759
6.01.01.03	Inflation adjustment of judicial deposits and tax credits	-7,173	-5,632
6.01.01.05	Inflation adjustment of legal contingencies	4,402	7,980
6.01.01.06	Disposal of non-current assets and other	86	2,269
6.01.01.07	Equity in net income of subsidiaries	-1,819,781	-8,261
6.01.01.08	Provision for credit losses	120	0
6.01.01.10	Net inflation adjustment of insurance contracts	16,138	31,448
6.01.01.11	Income tax and social contribution	90,072	195,474
6.01.01.15	Adjustment to present value (Lease)	264	640
6.01.01.18	Yields from interest earning bank deposits	-67,229	-73,499
6.01.02	Changes in assets and liabilities	-1,029,284	-517,905
6.01.02.01	Interest earning bank deposits valued at fair value through profit or loss	-922,693	-230,292
6.01.02.03	Other accounts receivable, recoverable taxes and prepaid expenses	52,660	-17,805
6.01.02.05	Long-term assets (Non-current)	-5,567	9,758
6.01.02.06	Liabilities from insurance and reinsurance contracts	-51,289	-78,747
6.01.02.09	Tax obligations (taxes payable)	-32,883	-6,415
6.01.02.10	Labor obligations, suppliers, and other accounts payable	-10,773	-26,547
6.01.02.11	Long-term liabilities (Non-current liabilities)	-3,042	-11,412
6.01.02.13	Income tax and social contribution paid	-80,800	-170,960
6.01.02.15	Debits from healthcare operations	25,453	15,430
6.01.02.16	Interest and fines paid	-350	-915
6.02	Net cash from investment activities	808,957	131,005
6.02.01	Acquisition of property, plant and equipment	-868	-2,645
6.02.02	Acquisition of intangible assets	-18,559	-51,078
6.02.05	Portfolio transfer to Mediservice	-26,175	0
6.02.07	Dividends received from Subsidiaries and jointly-controlled subsidiaries	850,975	10,275
6.02.08	Capital increase in the investee	-12,600	0
6.02.14	Redemptions of interest earning bank deposits measured at amortized cost	16,184	174,453
6.03	Net cash from financing activities	-1,045	-263,922
6.03.01	Dividends and Interest on own capital paid	0	-248,939
6.03.02	Acquisition of own shares - Treasury	0	-12,888
6.03.05	Payment of Lease	-1,045	-2,095
6.05	Increase (decrease) in cash and cash equivalents	-13,874	209
6.05.01	Opening balance of cash and cash equivalents	17,988	15,783
6.05.02	Closing balance of cash and cash equivalents	4,114	15,992

Individual financial statements / Statement of changes in shareholders’ equity / DMPL - 01/01/2026–09/30/2026

(In thousands of reais)

Code of account	Account description	Paid-in capital	Capital reserves, options granted and treasury shares	Profit reserves	Retained earnings or losses	Other comprehensive income	Shareholders' equity
5.01	Opening balances	851,017	-43,442	473,709	0	529	1,281,813
5.02	Prior-year adjustments	0	0	0	0	0	0
5.03	Adjusted opening balances	851,017	-43,442	473,709	0	529	1,281,813
5.04	Capital transactions with partners	14,053,473	4,444	2,883,062	-470,008	0	16,470,971
5.04.01	Capital increases	14,053,473	0	0	0	0	14,053,473
5.04.07	Interest on stockholders’ equity	0	0	0	-480,000	0	-480,000
5.04.08	Change in the shareholders’ equity value of Bradesco Gestão de Saúde	0	0	2,521,941	0	0	2,521,941
5.04.09	Change in the shareholders’ equity value of Bradesco Gestão de Saúde - CPC 50/IFRS 17	0	0	361,121	0	0	361,121
5.04.10	Formation of reserve based on the fair value of Bradesco Gestão de Saúde	0	34,825,711	0	0	0	34,825,711
5.04.11	Reversal of reserve due to the fair value of Bradesco Gestão de Saúde | CPC36	0	-34,825,711	0	0	0	-34,825,711
5.04.12	Treasury shares - associated companies and subsidiaries	0	1,955	0	0	0	1,955
5.04.14	Income (loss) from sale of shares - associated companies and subsidiaries	0	0	0	9,992	0	9,992
5.04.17	Other Capital Reserves - associated companies and subsidiaries	0	2,489	0	0	0	2,489
5.05	Total comprehensive income	0	0	0	1,970,455	-66,240	1,904,215
5.05.01	Net income for the period	0	0	0	1,970,455	0	1,970,455
5.05.02	Other comprehensive income	0	0	0	0	-66,240	-66,240
5.05.02.04	Translation adjustments in the period	0	0	0	0	-392	-392
5.05.02.06	Capital gain or loss	0	0	0	0	-14,971	-14,971
5.05.02.07	Other comprehensive income (CPC 50/IFRS 17)	0	0	0	0	1,855	1,855
5.05.02.08	Equity valuation adjustments of investees recognized under the equity method.	0	0	0	0	-8	-8
5.05.02.09	Capital gain or loss of investees recognized under the equity method	0	0	0	0	14,971	14,971
5.05.02.10	Unrealized gains and losses with financial assets - associated companies and subsidiaries	0	0	0	0	-9,637	-9,637
5.05.02.11	Other comprehensive income of investees recognized under the equity method	0	0	0	0	-58,058	-58,058
5.06	Internal changes in shareholders' equity	0	0	0	0	0	0

Individual financial statements / Statement of changes in shareholders' equity / DMPL – 01/01/2026–09/30/2026

(In thousands of reais)

Code of account	Account description	Paid-in capital	Capital reserves, options granted and treasury shares	Profit reserves	Retained earnings or losses	Other comprehensive income	Shareholders' equity
5.07	Closing balances	14,904,490	-38,998	3,356,771	1,500,447	-65,711	19,656,999

Individual financial statements / Statement of changes in shareholders’ equity / DMPL - 01/01/2025–09/30/2025

(In thousands of reais)

Code of account	Account description	Paid-in capital	Capital reserves, options granted and treasury shares	Profit reserves	Retained earnings or losses	Other comprehensive income	Shareholders' equity
5.01	Opening balances	851,017	-107,182	492,290	0	-8,356	1,227,769
5.02	Prior-year adjustments	0	0	0	0	0	0
5.03	Adjusted opening balances	851,017	-107,182	492,290	0	-8,356	1,227,769
5.04	Capital transactions with partners	0	63,740	-157,627	-310,770	0	-404,657
5.04.04	Treasury shares acquired	0	-12,887	0	0	0	-12,887
5.04.06	Dividends	0	0	0	-233,155	0	-233,155
5.04.07	Interest on stockholders’ equity	0	0	0	-77,615	0	-77,615
5.04.18	Additional dividend proposed	0	0	-81,000	0	0	-81,000
5.04.20	Cancellation of treasury shares	0	76,627	-76,627	0	0	0
5.05	Total comprehensive income	0	0	0	459,853	7,336	467,189
5.05.01	Net income for the period	0	0	0	459,853	0	459,853
5.05.02	Other comprehensive income	0	0	0	0	7,336	7,336
5.05.02.04	Translation adjustments in the period	0	0	0	0	-247	-247
5.05.02.06	Equity valuation adjustments of investees recognized under the equity method.	0	0	0	0	-4	-4
5.05.02.08	Other comprehensive income	0	0	0	0	7,461	7,461
5.05.02.09	Other comprehensive income of investees recognized under the equity method	0	0	0	0	126	126
5.06	Internal changes in shareholders' equity	0	0	0	0	0	0
5.07	Closing balances	851,017	-43,442	334,663	149,083	-1,020	1,290,301

Individual financial statements / Statement of added value

(In thousands of reais)

Code of Account	Account description	Accumulated of the current year 01/01/2026–09/30/2026	Accumulated of the prior year 01/01/2025–09/30/2025
7.01	Revenues	795,121	1,752,866
7.01.01	Sale of goods, products and services	795,241	1,752,866
7.01.04	Formation/reversal of allowance for doubtful accounts	-120	0
7.02	Inputs acquired from third parties	-406,381	-883,551
7.02.01	Cost of products, goods and services sold	-325,847	-737,018
7.02.02	Materials, energy, outsourced services and other	-6,864	-14,830
7.02.04	Other	-73,670	-131,703
7.02.04.01	Other operating revenues (expenses)	6,993	10,787
7.02.04.02	Sales expenses	-20	0
7.02.04.03	Administrative expenses	-80,643	-142,490
7.03	Gross added value	388,740	869,315
7.04	Retention	-20,144	-40,759
7.04.01	Depreciation, amortization and depletion	-20,144	-40,759
7.05	Net added value produced	368,596	828,556
7.06	Added value received as transfer	1,897,178	94,678
7.06.01	Equity in net income of subsidiaries	1,819,781	8,261
7.06.02	Finance income	77,397	86,417
7.07	Total added value to be distributed	2,265,774	923,234
7.08	Distribution of added value	2,265,774	923,234
7.08.01	Personnel	77,069	115,413
7.08.01.01	Direct remuneration	63,024	89,709
7.08.01.02	Benefits	10,938	20,372
7.08.01.03	Severance pay fund (FGTS)	3,107	5,332
7.08.02	Taxes, rates and contributions	192,452	298,483
7.08.02.01	Federal	180,273	271,667
7.08.02.02	State	31	4
7.08.02.03	Municipal	12,148	26,812
7.08.03	Third-party capital remuneration	25,798	49,485
7.08.03.02	Rentals	482	1,347
7.08.03.03	Other	25,316	48,138
7.08.04	Remuneration of own capital	1,970,455	459,853
7.08.04.01	Interest on stockholders’ equity	480,000	77,615
7.08.04.02	Dividends	0	233,155
7.08.04.03	Retained earnings / Loss for the period	1,490,455	149,083

Consolidated financial statements / Balance sheet – Assets

(In thousands of reais)

Code of Account	Account description	Current quarter 09/30/2026	Prior Year 12/31/2025
1	Total assets	43,299,328	1,915,721
1.01	Current assets	16,996,911	404,539
1.01.01	Cash and cash equivalents	91,249	19,948
1.01.02	Interest earning bank deposits	14,235,088	273,085
1.01.02.01	Interest earning bank deposits measured at fair value through profit or loss	11,892,312	140,784
1.01.02.02	Interest earning bank deposits valued at fair value through other comprehensive income	2,282,210	0
1.01.02.03	Interest earning bank deposits valued at amortized cost	60,566	132,301
1.01.03	Accounts receivable	2,131,915	57,980
1.01.03.02	Other accounts receivable	2,131,915	57,980
1.01.04	Inventories	4,426	26
1.01.06	Recoverable taxes	495,214	42,924
1.01.06.01	Current recoverable taxes	495,214	42,924
1.01.06.01.01	Tax and social security credits	495,214	42,924
1.01.07	Prepaid expenses	39,019	10,576
1.02	Non-current assets	26,302,417	1,511,182
1.02.01	Long-term assets	18,444,665	514,894
1.02.01.02	Interest earning bank deposits valued at fair value through other comprehensive income	5,480,359	0
1.02.01.03	Interest earning bank deposits valued at amortized cost	10,798,831	420,134
1.02.01.07	Deferred taxes	1,290,279	0
1.02.01.07.01	Deferred income tax and social contribution	1,290,279	0
1.02.01.08	Prepaid expenses	764	13
1.02.01.10	Other non-current assets	874,432	94,747
1.02.01.10.01	Non-current assets held for sale	0	6,773
1.02.01.10.03	Judicial and tax deposits	810,420	37,879
1.02.01.10.06	Tax and social security credits (recoverable taxes)	48,034	37,113
1.02.01.10.07	Other accounts receivable	15,978	12,982
1.02.02	Investments	5,693,110	4,425
1.02.02.01	Ownership interest	5,612,347	4,425
1.02.02.01.01	Interest in associated companies	5,593,149	0
1.02.02.01.04	Interest in jointly-controlled subsidiaries	18,531	4,369
1.02.02.01.05	Other investments	667	56
1.02.02.02	Investment property	80,763	0
1.02.03	Property, plant and equipment	341,192	44,392
1.02.03.01	Property, plant and equipment in operation	164,650	27,519
1.02.03.02	Right-of-use in lease	176,542	16,873
1.02.04	Intangible assets	1,823,450	947,471
1.02.04.01	Intangible assets	1,823,450	947,471

Consolidated financial statements / Balance sheet – Liabilities

(In thousands of reais)

Code of Account	Account description	Current quarter 09/30/2026	Prior Year 12/31/2025
2	Total liabilities	43,299,328	1,915,721
2.01	Current liabilities	15,261,514	516,049
2.01.01	Social and labor charges	240,335	71,995
2.01.01.02	Labor obligations	240,335	71,995
2.01.01.02.01	Salaries, vacation and fees	240,335	71,995
2.01.02	Suppliers	2,066,155	58,312
2.01.02.01	Domestic suppliers	2,066,155	58,312
2.01.02.01.08	Suppliers and other accounts payable	1,862,796	44,020
2.01.02.01.09	Debits from healthcare operations	203,359	14,292
2.01.03	Tax obligations	574,738	37,573
2.01.03.01	Federal tax obligations	481,004	34,285
2.01.03.01.01	Income tax and social contribution payable	153,022	3,441
2.01.03.01.02	Other federal tax liabilities	327,982	30,844
2.01.03.03	Municipal tax obligations	93,734	3,288
2.01.05	Other liabilities	12,376,600	344,153
2.01.05.02	Other	12,376,600	344,153
2.01.05.02.01	Dividends and interest on own capital payable	526,624	128,613
2.01.05.02.04	Liabilities from insurance and reinsurance contracts	11,813,258	208,979
2.01.05.02.05	Lease liabilities	36,718	6,561
2.01.06	Provision	3,686	4,016
2.01.06.01	Tax, social security, labor and civil provision	3,686	4,016
2.01.06.01.04	Civil provision	3,686	4,016
2.02	Non-current liabilities	8,379,045	117,428
2.02.02	Other liabilities	7,018,583	50,009
2.02.02.02	Other	7,018,583	50,009
2.02.02.02.07	Lease liabilities	161,153	14,261
2.02.02.02.11	Taxes and charges payable	196	269
2.02.02.02.13	Suppliers and other accounts payable	165,380	35,479
2.02.02.02.14	Liabilities from insurance and reinsurance contracts	6,691,854	0
2.02.03	Deferred taxes	0	14,071
2.02.03.01	Deferred income tax and social contribution	0	14,071
2.02.04	Provision	1,360,462	53,348
2.02.04.01	Tax, social security, labor and civil provision	1,360,462	53,348
2.02.04.01.01	Tax provision	37,079	33,427
2.02.04.01.02	Social security and labor provision	5,131	2,606
2.02.04.01.04	Civil provision	1,318,252	17,315
2.03	Consolidated shareholders' equity	19,658,769	1,282,244
2.03.01	Realized capital	14,904,490	851,017
2.03.02	Capital reserves	-33,121	-35,610
2.03.02.10	Goodwill/negative goodwill in capital transaction	-35,610	-35,610
2.03.02.11	Other capital reserves	2,489	0
2.03.04	Profit reserves	3,350,894	465,877
2.03.04.01	Legal reserve	154,951	154,951
2.03.04.05	Profit retention reserve	2,883,062	0
2.03.04.07	Tax incentive reserve	129	129

Consolidated financial statements / Balance sheet – Liabilities

(In thousand of reais)

Code of account	Account description	Current quarter 09/30/2026	Prior Year 12/31/2025
2.03.04.09	Treasury shares	-5,877	-7,832
2.03.04.10	Statutory Reserve of Regulatory Capital	0	100,000
2.03.04.11	Investment and expansion reserve	318,629	218,629
2.03.05	Retained earnings/losses	1,500,447	0
2.03.06	Equity valuation adjustments	-10,437	-792
2.03.07	Accumulated translation adjustments	2,771	3,163
2.03.08	Other comprehensive income	-58,045	-1,842
2.03.09	Non-controlling interest	1,770	431

Consolidated Financial Statements / Statement of Income

(In thousands of reais)

Code of Account	Account description	Current quarter 07/01/2026–09/30/2026	Accumulated of the current year 01/01/2026–09/30/2026	Same quarter of the prior year - 07/01/2025 to 09/30/2025	Accumulated of the prior year 01/01/2025–09/30/2025
3.01	Income from sales of goods and/or services	12,095,401	20,819,460	626,610	1,840,940
3.01.02	Sales of Goods, Services, and Management Fee	209,711	377,223	23,843	71,727
3.01.05	Taxes on sales of goods and services	-32,830	-58,278	-3,355	-9,887
3.01.07	Insurance revenue (PAA)	11,095,907	18,972,184	469,970	1,379,797
3.01.08	Insurance revenue (BBA)	822,613	1,528,331	136,152	399,303
3.02	Cost of goods and/or services rendered	-10,275,086	-17,793,017	-389,336	-1,083,209
3.02.08	Insurance expenses	-10,222,467	-17,683,861	-375,703	-1,042,896
3.02.09	Costs of goods and services	-52,619	-109,156	-13,633	-40,313
3.03	Gross income (loss)	1,820,315	3,026,443	237,274	757,731
3.04	Operating expenses/revenues	-368,124	-822,694	-47,625	-135,887
3.04.01	Sales expenses	-330	-844	-315	-1,021
3.04.01.01	Sales expenses	-330	-844	-315	-1,021
3.04.02	General and administrative expenses	-381,675	-698,683	-37,434	-109,479
3.04.02.01	Administrative expenses	-365,943	-670,934	-37,417	-107,184
3.04.02.05	Income (loss) from disposal or write-off of non-current asset items and other	-15,732	-27,749	-17	-2,295
3.04.04	Other operating revenues	18,434	30,132	1,028	3,376
3.04.05	Other operating expenses	-122,749	-365,551	-12,259	-33,539
3.04.06	Equity in net income of subsidiaries	118,196	212,252	1,355	4,776
3.05	Income (loss) before financial income (loss) and taxes	1,452,191	2,203,749	189,649	621,844
3.06	Financial income (loss)	251,712	559,527	13,689	38,411
3.06.01	Finance income	777,045	1,469,697	31,233	89,682
3.06.02	Financial expenses	-525,333	-910,170	-17,544	-51,271
3.07	Income (loss) before income taxes	1,703,903	2,763,276	203,338	660,255
3.08	Income tax and social contribution	-522,877	-793,663	-60,962	-200,513
3.08.01	Current	-413,824	-818,653	-55,720	-169,261
3.08.02	Deferred	-109,053	24,990	-5,242	-31,252
3.09	Net income (loss) from continued operations	1,181,026	1,969,613	142,376	459,742

Consolidated Financial Statements / Statement of Income

(R$’000)

Code of account	Account description	Current quarter 07/01/2026–09/30/2026	Accumulated of the current year 01/01/2026–09/30/2026	Same quarter of the prior year - 07/01/2025 to 09/30/2025	Accumulated of the prior year 01/01/2025–09/30/2025
3.11	Consolidated income/loss for the period	1,181,026	1,969,613	142,376	459,742
3.11.01	Attributed to the Parent Company's shareholders	1,181,477	1,970,455	142,301	459,853
3.11.02	Assigned to non-controlling partners	-451	-842	75	-111
3.99	Earnings per share - (Reais / Share)				
3.99.01	Basic earnings per share				
3.99.01.01	Common shares	0.40414	1.19061	0.26106	0.58206
3.99.02	Diluted earnings per share				
3.99.02.01	Common shares	0.40414	1.19061	0.26106	0.58206

Consolidated financial statements / Statement of comprehensive income

(In thousands of reais)

Code of Account	Account description	Current quarter 07/01/2026–09/30/2026	Accumulated of the current year 01/01/2026–09/30/2026	Same quarter of the prior year - 07/01/2025 to 09/30/2025	Accumulated of the prior year 01/01/2025–09/30/2025
4.01	Consolidated net income for the period	1,181,026	1,969,613	142,376	459,742
4.02	Other comprehensive income	7,803	-66,240	-1,694	7,336
4.02.01	Accumulated translation adjustment	-128	-400	12	-251
4.02.03	Financial adjustments of insurance contracts (CPC 50 / IFRS 17), net of taxes	-137,248	-56,203	-1,706	7,587
4.02.07	Unrealized results from financial assets - associated companies and subsidiaries, net of taxes	145,179	-9,637	0	0
4.03	Consolidated comprehensive income for the period	1,188,829	1,903,373	140,682	467,078
4.03.01	Attributed to the Parent Company's shareholders	1,189,280	1,904,215	140,607	467,189
4.03.02	Assigned to non-controlling partners	-451	-842	75	-111

Consolidated financial statements / Statement of cash flows (Indirect method)

(In thousands of reais)

Code of Account	Account description	Accumulated of the current year 01/01/2026–09/30/2026	Accumulated of the prior year 01/01/2025–09/30/2025
6.01	Net cash from operating activities	-331,089	144,405
6.01.01	Cash generated in operations	2,133,788	662,113
6.01.01.01	Net income (loss) for the period	1,969,613	459,742
6.01.01.02	Depreciation and amortization	147,293	46,930
6.01.01.03	Inflation adjustment of judicial deposits and tax credits	-21,474	-5,719
6.01.01.05	Inflation adjustment of legal contingencies	21,184	8,289
6.01.01.06	Disposal of non-current assets and other	1,526	2,295
6.01.01.07	Equity in net income of subsidiaries	-212,252	-4,776
6.01.01.08	Provision for credit losses	-13,159	-2,142
6.01.01.10	Net inflation adjustment of insurance contracts	779,144	31,448
6.01.01.11	Income tax and social contribution	793,663	200,513
6.01.01.15	Adjustment to present value (Lease)	9,882	1,635
6.01.01.18	Yields from interest earning bank deposits	-1,341,632	-76,102
6.01.02	Changes in assets and liabilities	-2,464,877	-517,708
6.01.02.01	Interest earning bank deposits valued at fair value through profit or loss	-1,043,803	-227,656
6.01.02.03	Other accounts receivable, recoverable taxes and prepaid expenses and other current assets	-258,087	-11,308
6.01.02.04	Inventories	-665	36
6.01.02.05	Long-term assets (Non-current)	-2,093	3,610
6.01.02.06	Assets and liabilities of insurance and reinsurance contracts	-317,905	-78,451
6.01.02.09	Tax obligations (taxes payable)	67,704	-6,844
6.01.02.10	Labor obligations, suppliers, and other accounts payable	156,454	-20,482
6.01.02.11	Long-term liabilities (Non-current liabilities)	-549	-16,671
6.01.02.13	Income tax and social contribution paid	-1,015,335	-174,357
6.01.02.15	Debits from healthcare operations	-49,880	15,444
6.01.02.16	Interest and fines paid	-718	-1,029
6.02	Net cash from investment activities	432,302	123,919
6.02.01	Acquisition of property, plant and equipment	-17,219	-4,177
6.02.02	Acquisition of intangible assets	-163,089	-51,134
6.02.03	Cash obtained through the merger of BGS's shares	106,204	0
6.02.06	Acquisition of ownership interest	-72,631	0
6.02.07	Dividends received from jointly-controlled subsidiaries	130,950	4,775
6.02.08	Advance for future capital increase in investee	-1,000	0
6.02.09	Acquisition of investment properties	-34,390	0
6.02.10	Interest earning bank deposits valued at fair value through other comprehensive income	-655,713	0
6.02.11	Interest earning bank deposits valued at fair value through other comprehensive income	652,007	0
6.02.12	Disposal of property, plant and equipment and intangible assets	775	0
6.02.14	Redemptions of interest earning bank deposits measured at amortized cost	486,408	174,455
6.03	Net cash from financing activities	-29,912	-268,172
6.03.01	Dividends and Interest on own capital paid	0	-248,939

Consolidated financial statements / Statement of cash flows (Indirect method)

(In thousands of reais)

Code of account	Account description	Accumulated of the current year 01/01/2026–09/30/2026	Accumulated of the prior year 01/01/2025–09/30/2025
6.03.02	Acquisition of own shares - Treasury	0	-12,888
6.03.05	Payment of Lease	-29,912	-6,345
6.05	Increase (decrease) in cash and cash equivalents	71,301	152
6.05.01	Opening balance of cash and cash equivalents	19,948	16,531
6.05.02	Closing balance of cash and cash equivalents	91,249	16,683

Consolidated financial statements / Statement of changes in shareholders' equity / DMPL – 01/01/2016–09/30/2016

(In thousands of reais)

Code of Account	Account description	Paid-in capital	Capital reserves, options granted and treasury shares	Profit reserves	Retained earnings or losses	Other comprehensive income	Shareholders' equity	Non-controlling interest	Consolidated shareholders' equity
5.01	Opening balances	851,017	-43,442	473,709	0	529	1,281,813	431	1,282,244
5.02	Prior-year adjustments	0	0	0	0	0	0	0	0
5.03	Adjusted opening balances	851,017	-43,442	473,709	0	529	1,281,813	431	1,282,244
5.04	Capital transactions with partners	14,053,473	4,444	2,883,062	-470,008	0	16,470,971	2,181	16,473,152
5.04.01	Capital increases	14,053,473	0	0	0	0	14,053,473	0	14,053,473
5.04.07	Interest on stockholders' equity	0	0	0	-480,000	0	-480,000	0	-480,000
5.04.08	Change in the shareholders' equity value of Bradesco Gestão de Saúde	0	0	2,521,941	0	0	2,521,941	0	2,521,941
5.04.09	Change in the shareholders' equity value of Bradesco Gestão de Saúde - CPC 50/IFRS 17	0	0	361,121	0	0	361,121	0	361,121
5.04.10	Formation of reserve based on the fair value of Bradesco Gestão de Saúde	0	34,825,711	0	0	0	34,825,711	0	34,825,711
5.04.11	Reversal of reserve due to the fair value of Bradesco Gestão de Saúde | CPC36	0	-34,825,711	0	0	0	-34,825,711	0	-34,825,711
5.04.12	Treasury shares - associated companies and subsidiaries	0	1,955	0	0	0	1,955	0	1,955
5.04.14	Income (loss) from sale of shares - associated companies and subsidiaries	0	0	0	9,992	0	9,992	0	9,992
5.04.16	Acquisition of non-controlling interest	0	0	0	0	0	0	2,181	2,181
5.04.17	Other Capital Reserves - associated companies and subsidiaries	0	2,489	0	0	0	2,489	0	2,489
5.05	Total comprehensive income	0	0	0	1,970,455	-66,240	1,904,215	-842	1,903,373
5.05.01	Net income for the period	0	0	0	1,970,455	0	1,970,455	-842	1,969,613
5.05.02	Other comprehensive income	0	0	0	0	-66,240	-66,240	0	-66,240
5.05.02.04	Translation adjustments in the period	0	0	0	0	-400	-400	0	-400
5.05.02.07	Other comprehensive income (CPC 50/IFRS 17)	0	0	0	0	-56,203	-56,203	0	-56,203
5.05.02.10	Unrealized gains and losses with financial assets	0	0	0	0	-9,637	-9,637	0	-9,637
5.06	Internal changes in shareholders' equity	0	0	0	0	0	0	0	0
5.07	Closing balances	14,904,490	-38,998	3,356,771	1,500,447	-65,711	19,656,999	1,770	19,658,769

Consolidated financial statements / Statement of changes in shareholders' equity / DMPL - 01/01/2025–09/30/2025

(In thousands of reais)

Code of Account	Account description	Paid-in capital	Capital reserves, options granted and treasury shares	Profit reserves	Retained earnings or losses	Other comprehensive income	Shareholders' equity	Non-controlling interest	Consolidated shareholders' equity
5.01	Opening balances	851,017	-107,182	492,290	0	-8,356	1,227,769	464	1,228,233
5.02	Prior-year adjustments	0	0	0	0	0	0	0	0
5.03	Adjusted opening balances	851,017	-107,182	492,290	0	-8,356	1,227,769	464	1,228,233
5.04	Capital transactions with partners	0	63,740	-157,627	-310,770	0	-404,657	0	-404,657
5.04.04	Treasury shares acquired	0	-12,887	0	0	0	-12,887	0	-12,887
5.04.06	Dividends	0	0	0	-233,155	0	-233,155	0	-233,155
5.04.07	Interest on stockholders' equity	0	0	0	-77,615	0	-77,615	0	-77,615
5.04.18	Additional dividend proposed	0	0	-81,000	0	0	-81,000	0	-81,000
5.04.20	Cancellation of treasury shares	0	76,627	-76,627	0	0	0	0	0
5.05	Total comprehensive income	0	0	0	459,853	7,336	467,189	-111	467,078
5.05.01	Net income for the period	0	0	0	459,853	0	459,853	-111	459,742
5.05.02	Other comprehensive income	0	0	0	0	7,336	7,336	0	7,336
5.05.02.04	Translation adjustments in the period	0	0	0	0	-251	-251	0	-251
5.05.02.08	Other comprehensive income	0	0	0	0	7,461	7,461	0	7,461
5.05.02.09	Other comprehensive income of investees recognized under the equity method	0	0	0	0	126	126	0	126
5.06	Internal changes in shareholders' equity	0	0	0	0	0	0	0	0
5.07	Closing balances	851,017	-43,442	334,663	149,083	-1,020	1,290,301	353	1,290,654

Consolidated financial statements / Statement of added value

(In thousands of reais)

Code of Account	Account description	Accumulated of the current year 01/01/2026–09/30/2026	Accumulated of the prior year 01/01/2025–09/30/2025
7.01	Revenues	20,890,897	1,852,969
7.01.01	Sale of goods, products and services	20,500,515	1,779,100
7.01.02	Other revenues	377,223	71,727
7.01.02.02	Sales of goods and services	377,223	71,727
7.01.04	Formation/reversal of allowance for doubtful accounts	13,159	2,142
7.02	Inputs acquired from third parties	-17,960,115	-890,747
7.02.01	Cost of products, goods and services sold	-16,746,719	-728,272
7.02.02	Materials, energy, outsourced services and other	-69,427	-14,678
7.02.04	Other	-1,143,969	-147,797
7.02.04.01	Other operating revenues (expenses)	-385,792	-16,289
7.02.04.02	Sales expenses	-864	-1,021
7.02.04.03	Administrative expenses	-757,313	-130,487
7.03	Gross added value	2,930,782	962,222
7.04	Retention	-147,293	-46,930
7.04.01	Depreciation, amortization and depletion	-147,293	-46,930
7.05	Net added value produced	2,783,489	915,292
7.06	Added value received as transfer	1,681,949	94,458
7.06.01	Equity in net income of subsidiaries	212,252	4,776
7.06.02	Finance income	1,469,697	89,682
7.07	Total added value to be distributed	4,465,438	1,009,750
7.08	Distribution of added value	4,465,438	1,009,750
7.08.01	Personnel	391,142	172,990
7.08.01.01	Direct remuneration	277,288	133,704
7.08.01.02	Benefits	66,542	31,130
7.08.01.03	Severance pay fund (FGTS)	47,312	8,156
7.08.02	Taxes, rates and contributions	1,191,163	322,845
7.08.02.01	Federal	1,143,922	292,055
7.08.02.02	State	412	327
7.08.02.03	Municipal	46,829	30,463
7.08.03	Third-party capital remuneration	913,520	54,173
7.08.03.02	Rentals	3,350	2,902
7.08.03.03	Other	910,170	51,271
7.08.04	Remuneration of own capital	1,969,613	459,742
7.08.04.01	Interest on stockholders’ equity	480,000	77,615
7.08.04.02	Dividends	0	233,155
7.08.04.03	Retained earnings / Loss for the period	1,490,455	149,083
7.08.04.04	Non-controlling interest in retained earnings	-842	-111

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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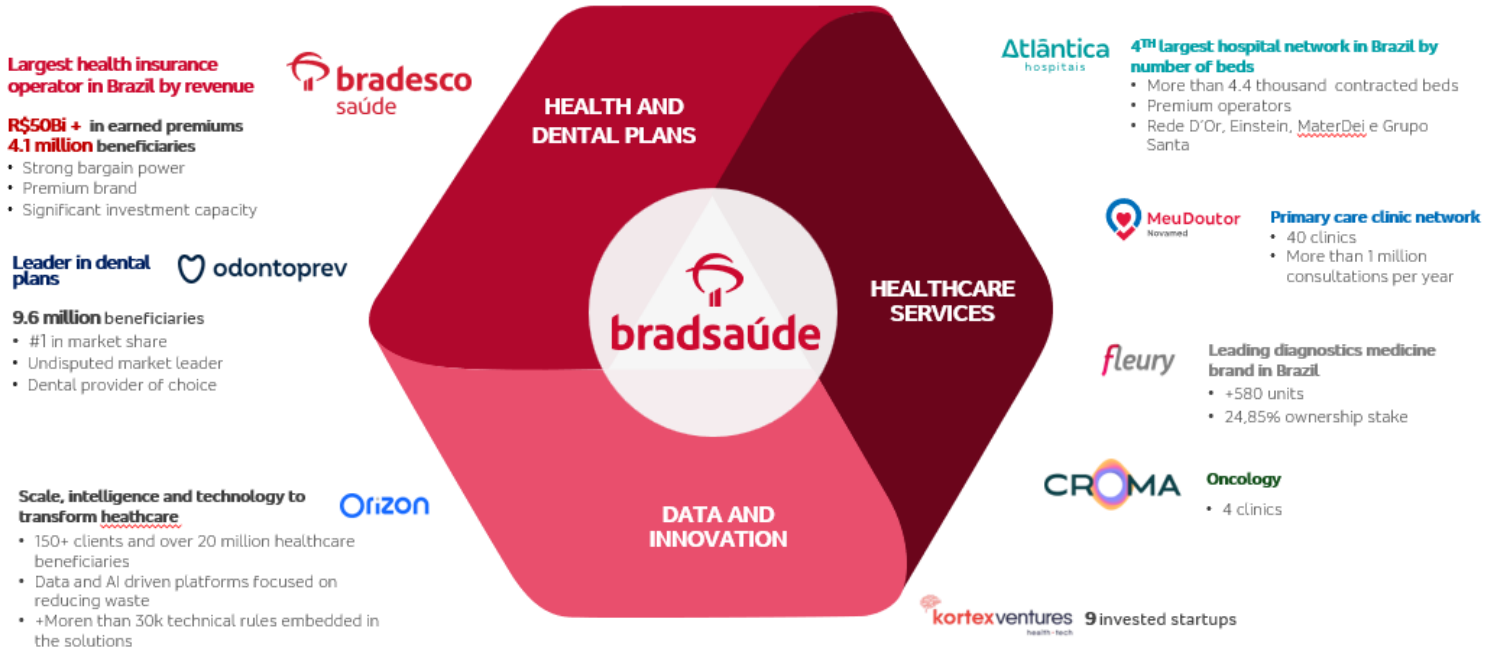
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THE MOST COMPREHENSIVE HEALTHCARE ECOSYSTEM IN BRAZIL



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.

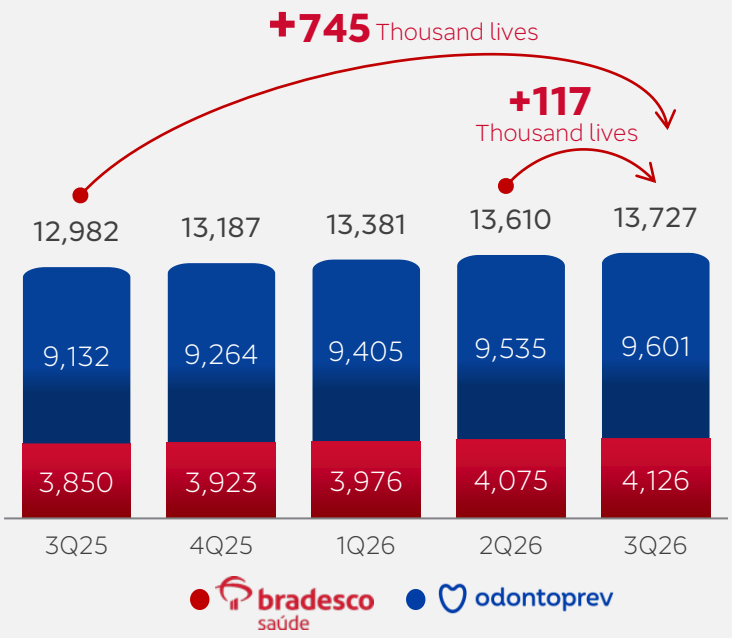
Key Ratios (% earned premiums)	3Q26	3Q25	Δ %	9M26	9M25	Δ %	OCT25-SEP26	OCT24-SEP25	Δ %
Consolidated MLR	(84.5)	(84.0)	(0.5) p.p.	(82.5)	(82.3)	(0.1) p.p.	(83.4)	(83.0)	(0.4) p.p.
Selling expenses	(4.1)	(3.9)	(0.2) p.p.	(4.1)	(4.0)	(0.1) p.p.	(4.2)	(4.1)	-
(=) Underwriting margin	**11.4**	**12.1**	**(0.6) 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

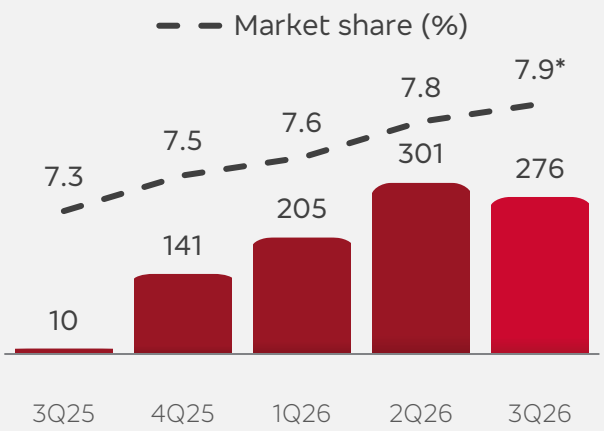




The strategic **SME** segment accounted for **78% of net additions** during the quarter

LTM HEALTH PLAN NET ADDITIONS

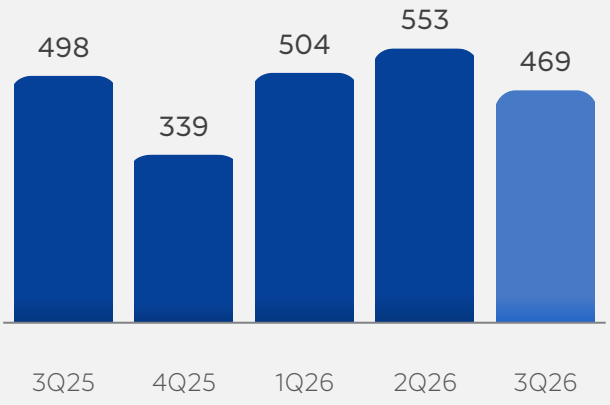
Thousand lives



*ANS August/26

LTM DENTAL PLAN NET ADDITIONS

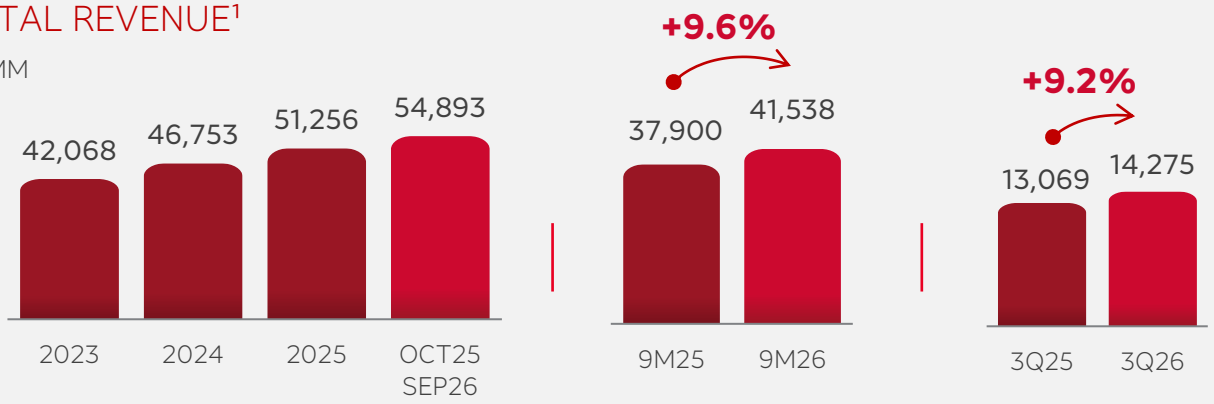
Thousand lives



BRADSAÚDE

TOTAL REVENUE[1]

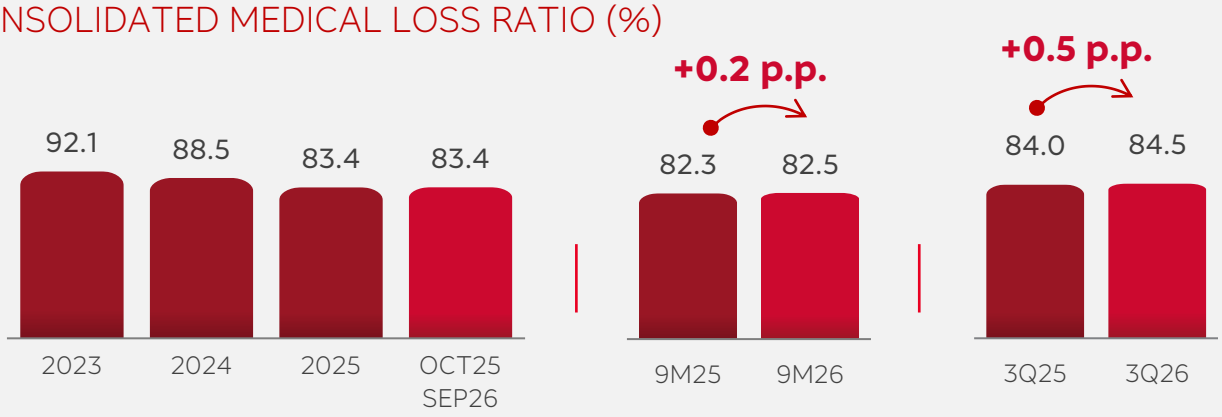
R$ MM



[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.

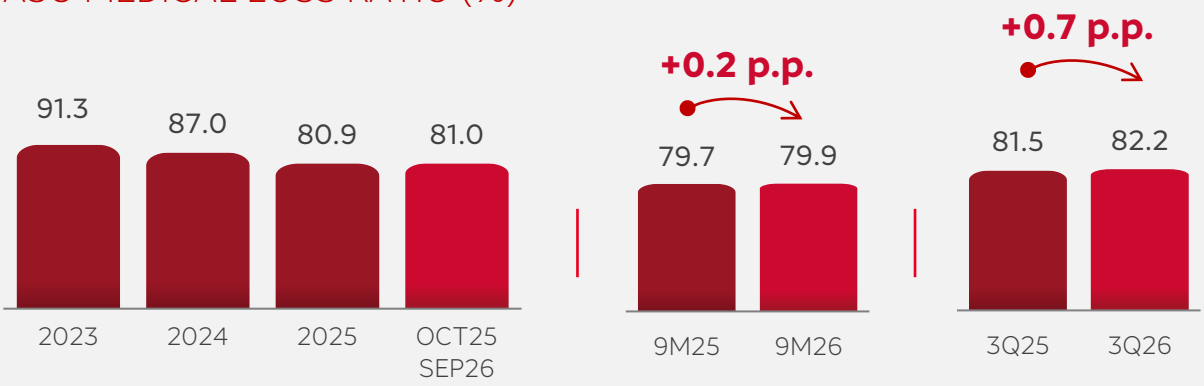
CONSOLIDATED MEDICAL LOSS RATIO (%)



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 (%)

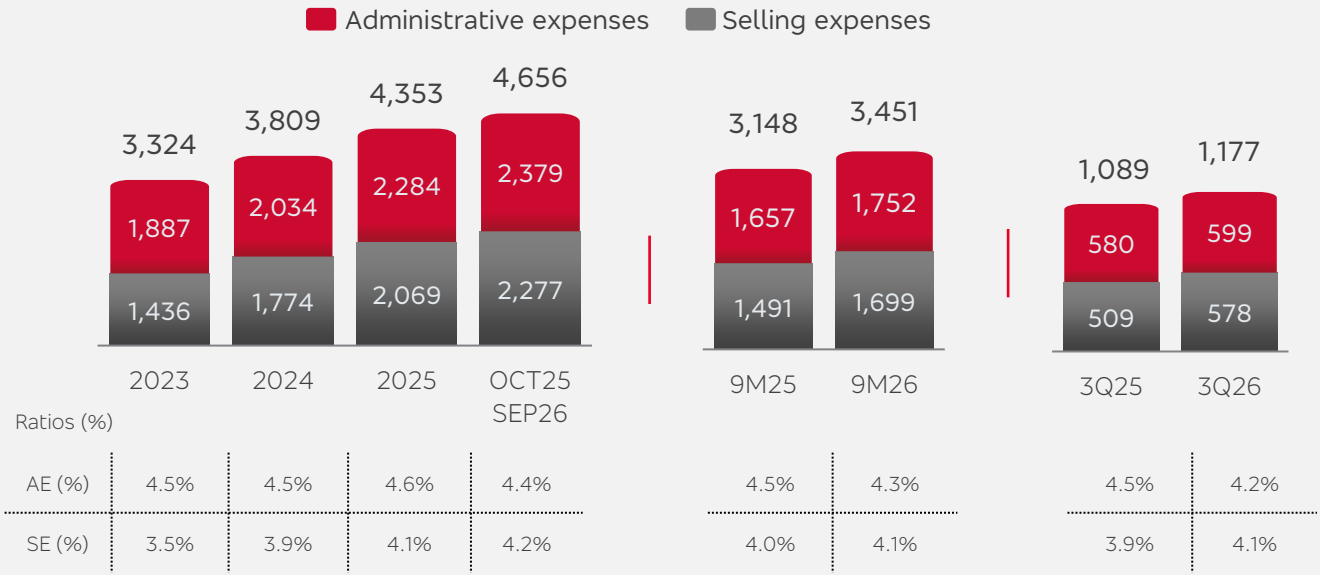


To enhance MLR comparability, we also introduced the disclosure of MLR excluding ASO plans, which reflects only the risk-based operations of the health and dental business, excluding the effects of revenues and costs associated with ASO plans.

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SELLING AND ADMINISTRATIVE EXPENSES

R$ MM



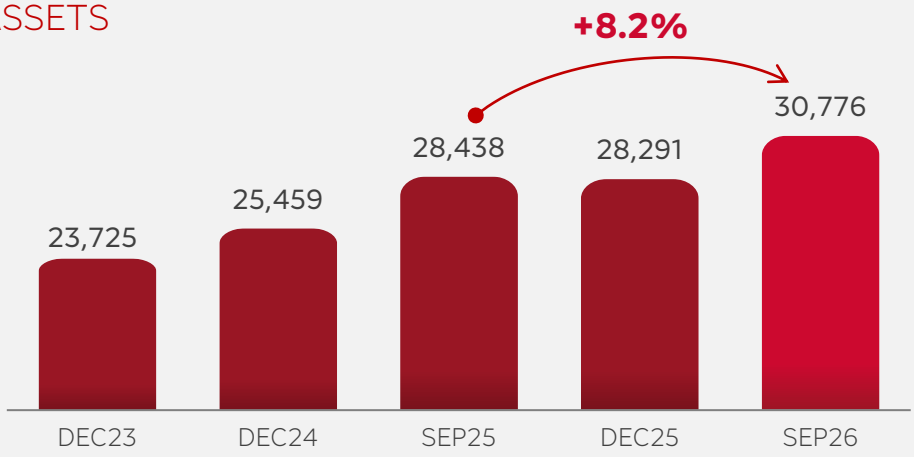
Ratios (%)	2023	2024	2025	OCT25 SEP26	9M25	9M26	3Q25	3Q26
AE (%)	4.5%	4.5%	4.6%	4.4%	4.5%	4.3%	4.5%	4.2%
SE (%)	3.5%	3.9%	4.1%	4.2%	4.0%	4.1%	3.9%	4.1%

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.

BRADSAÚDE

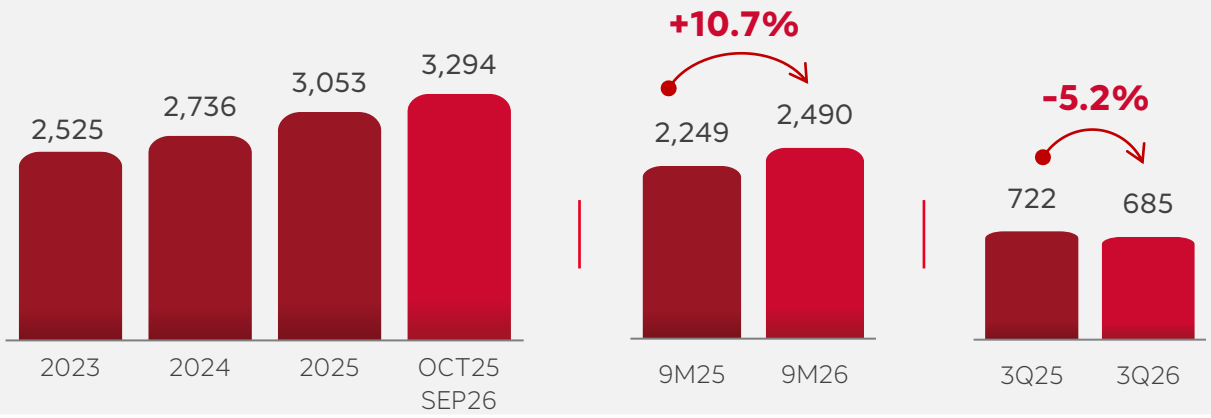
FINANCIAL ASSETS
R$ MM



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%**

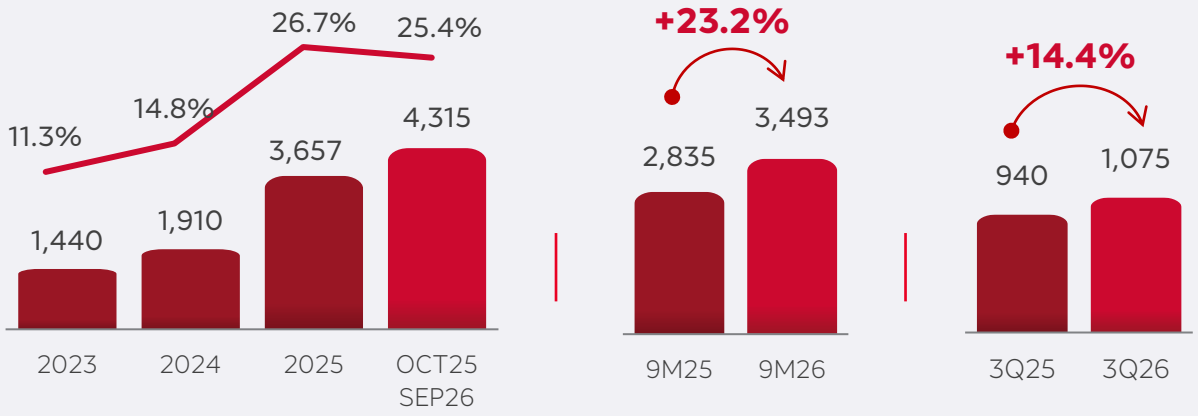
FINANCIAL INCOME
R$ MM



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)

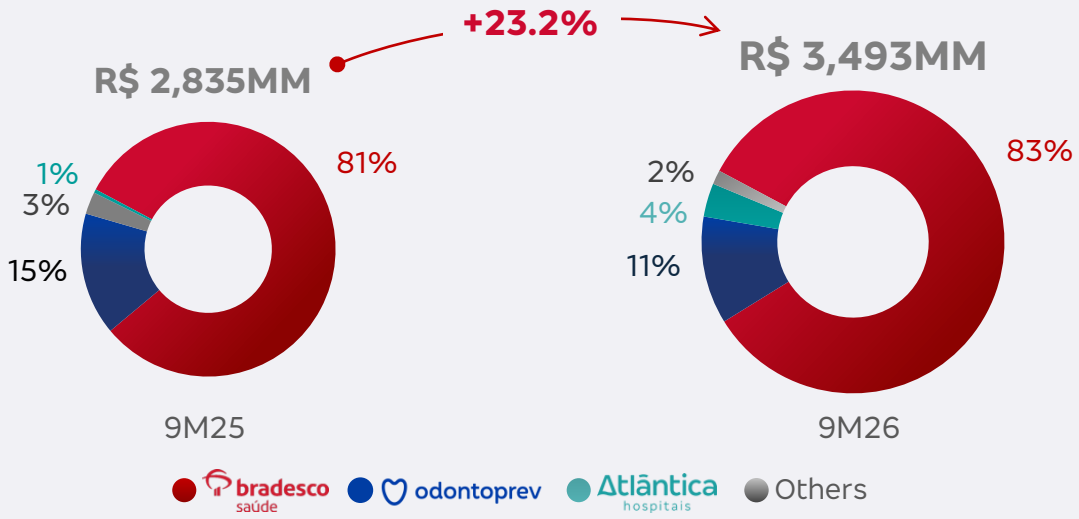


Net income increased by 14.4% YoY in 3Q26, driven by higher total revenues, a stronger contribution from equity income, primary reflecting the performance of Atlântica Hospitais, supported by the ramp-up of hospitals in operation and the increase in the number of operational beds during the period, as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

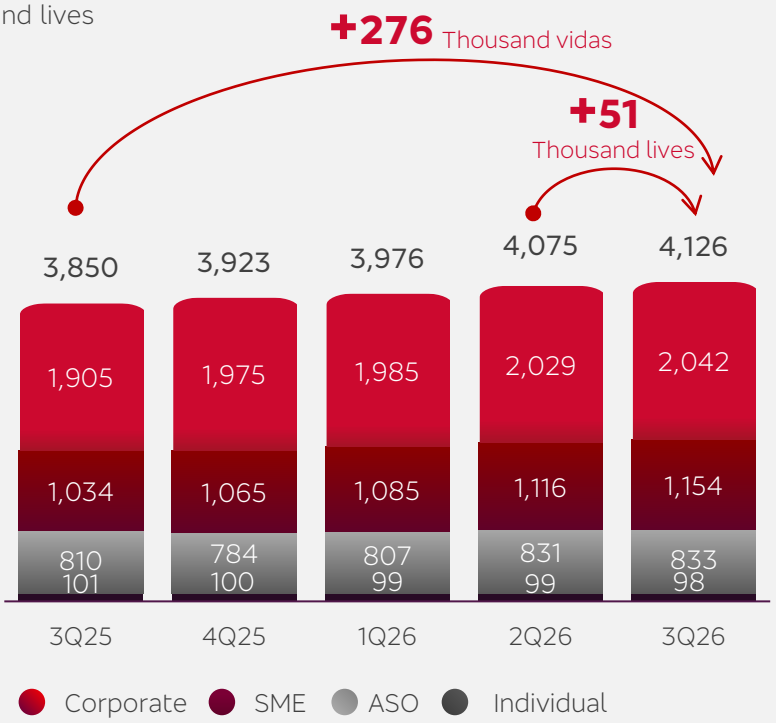
[1] Includes revenue from health plan services.

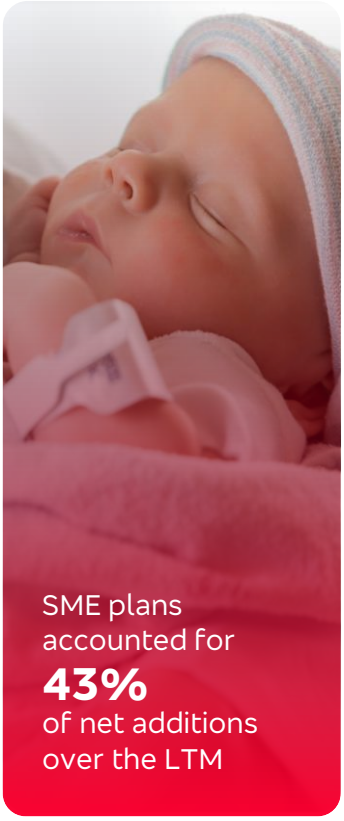
[2] Includes PIS/Cofins, federal and municipal taxes on revenue.

HEALTH PLANS

HEALTH PLAN BENEFICIARIES

Thousand lives





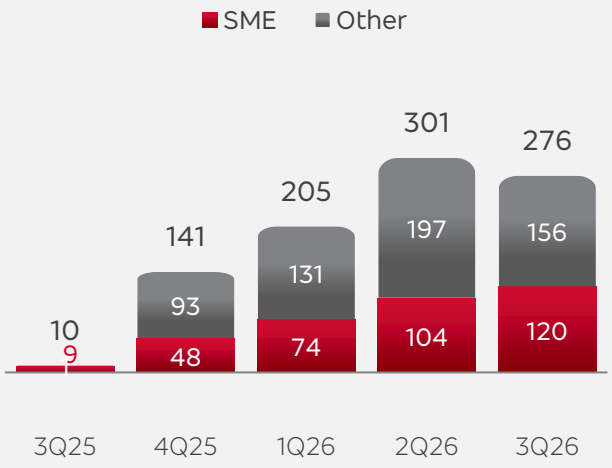
SME plans accounted for **43%** of net additions over the LTM

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.

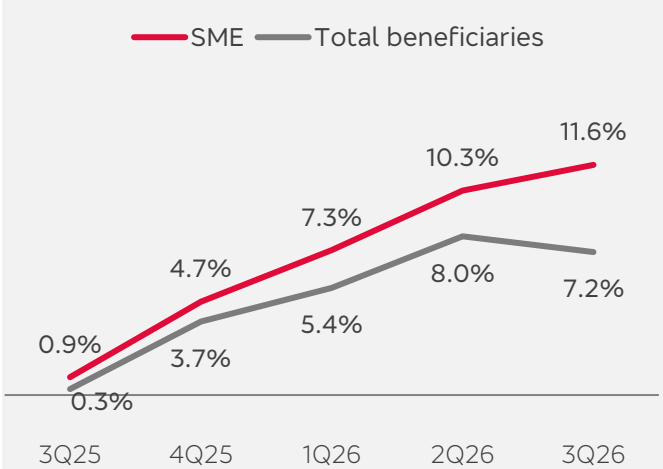
LTM HEALTH PLAN NET ADDITIONS

Thousand lives



PORTFOLIO GROWTH

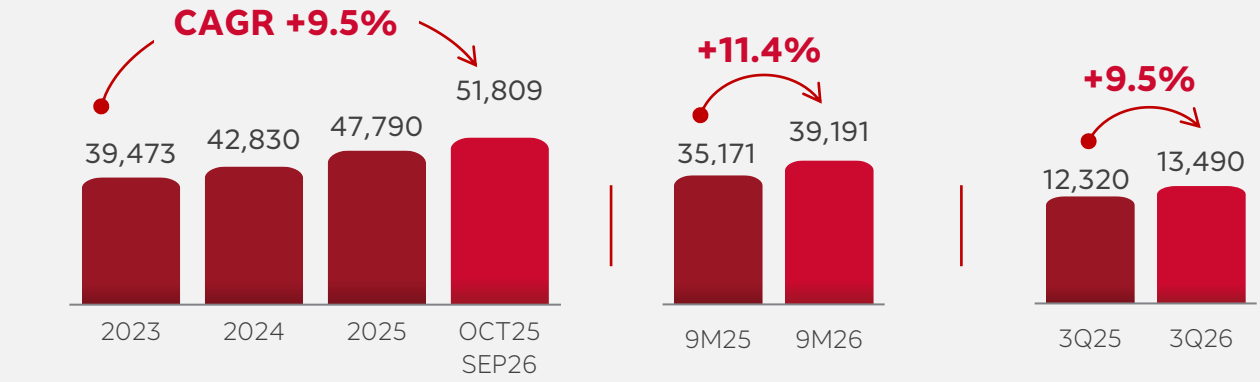
% YoY



HEALTH PLANS

EARNED PREMIUMS

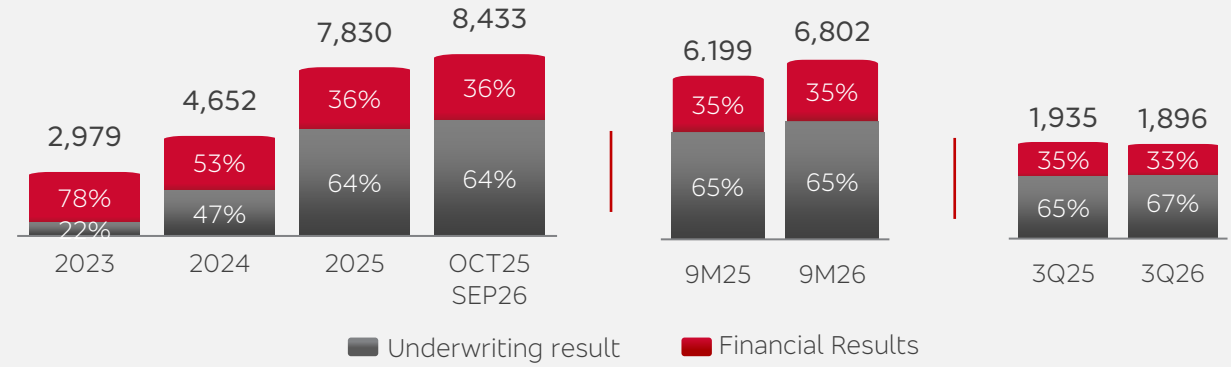
R$ MM



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



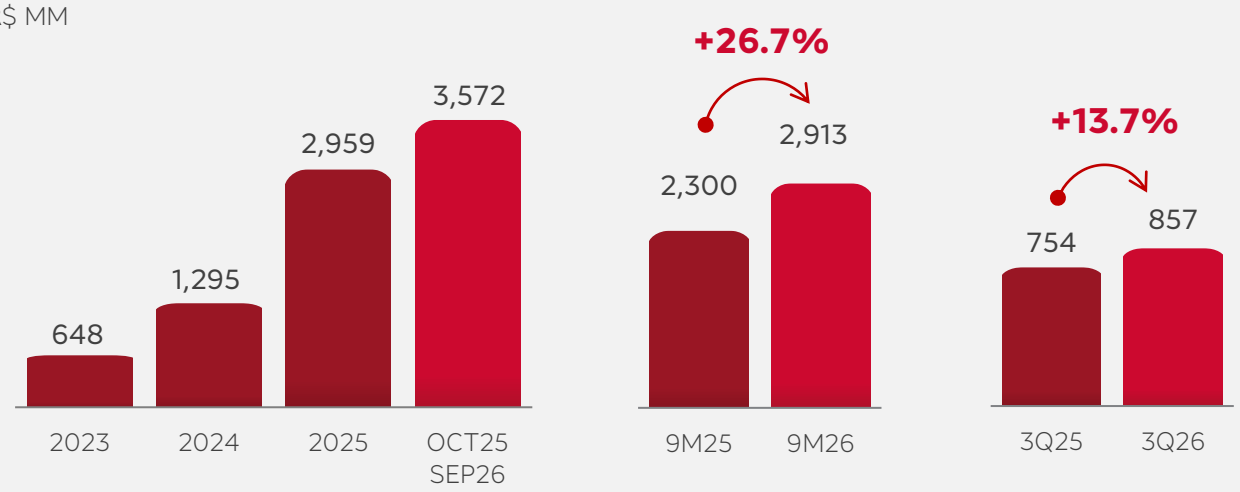
In 3Q26, insurance operations result totaled R$1.9 billion, primarily reflecting the underwriting result, which accounted for 67% of the total. Financial result totaled R$618 million, down 9.5% YoY.

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.**

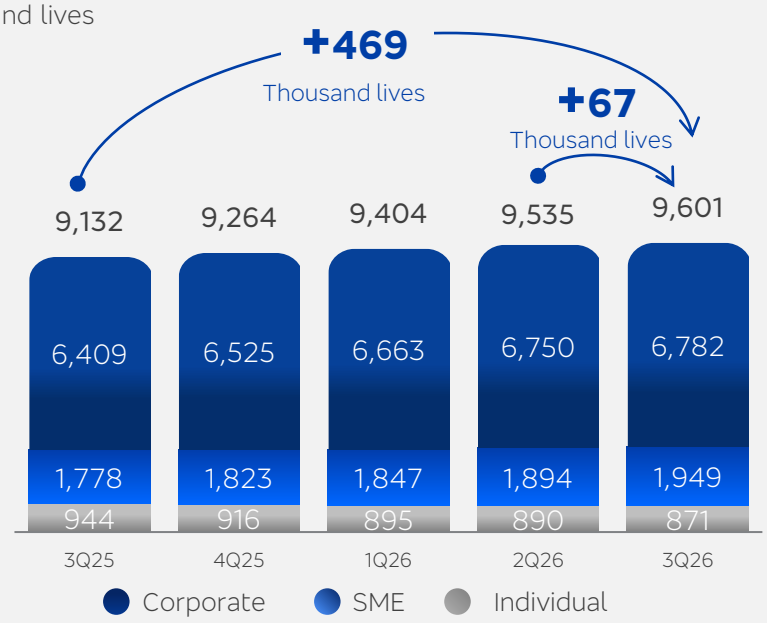
[1] Includes revenue from dental services.
[2] Includes PIS/Cofins, federal and municipal taxes on revenue.

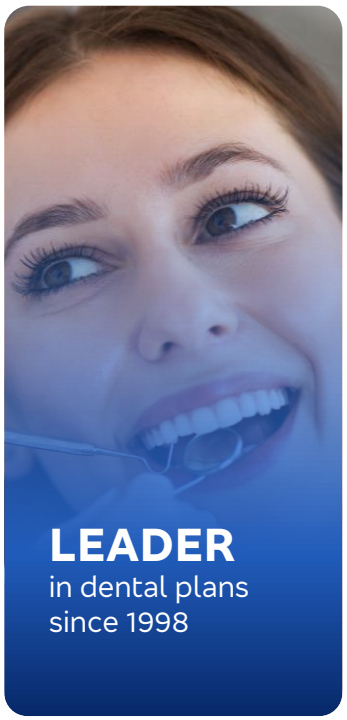


DENTAL PLANS

DENTAL PLAN BENEFICIARIES

Thousand lives

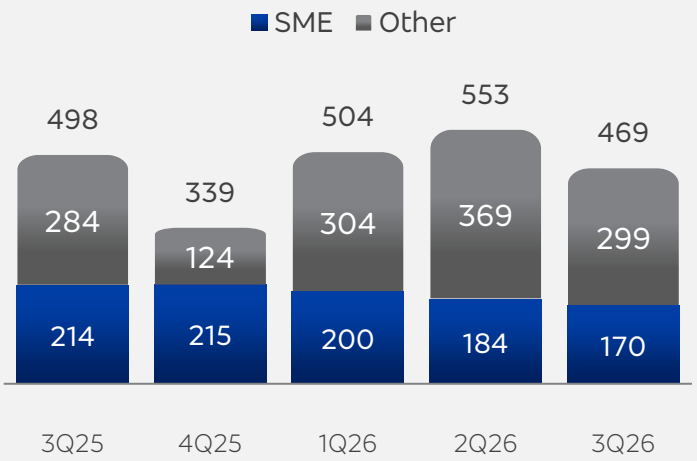




Odontoprev reached 9.6 million beneficiaries, with net additions of 67 thousand beneficiaries in 3Q26, of which 55 thousand were in SME plans.

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.

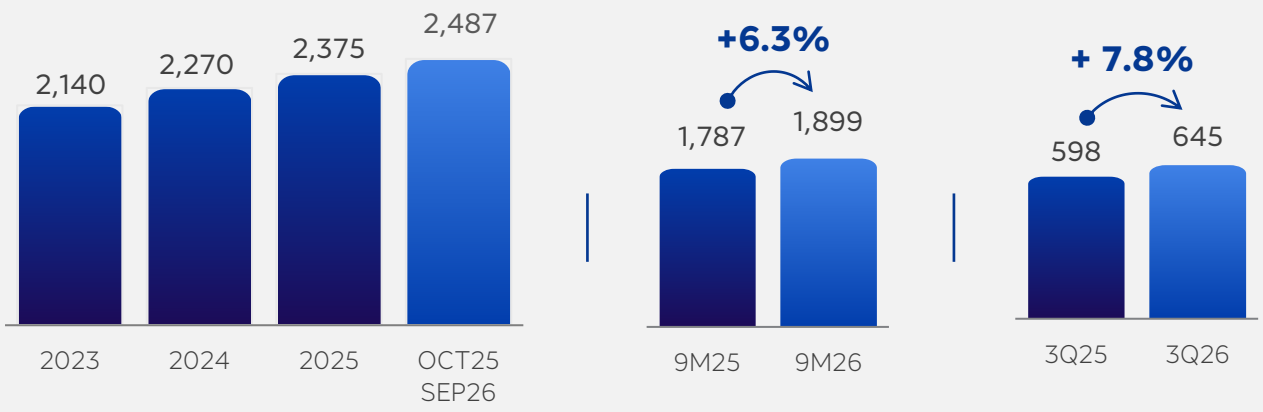
Bradesco Dental, the fastest-growing brand in recent years, currently **accounts for 52%** of Odontoprev's consolidated portfolio, with approximately 5 million members.



DENTAL PLANS

EARNED PREMIUMS

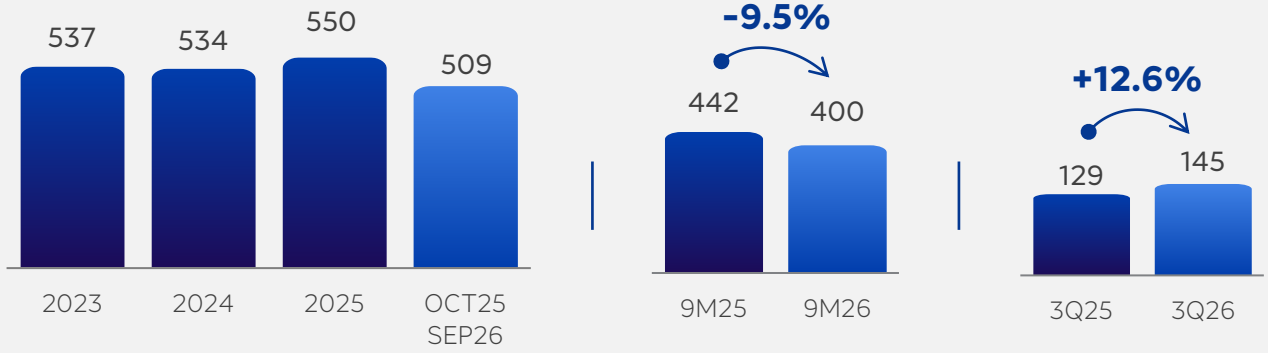
R$ MM



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

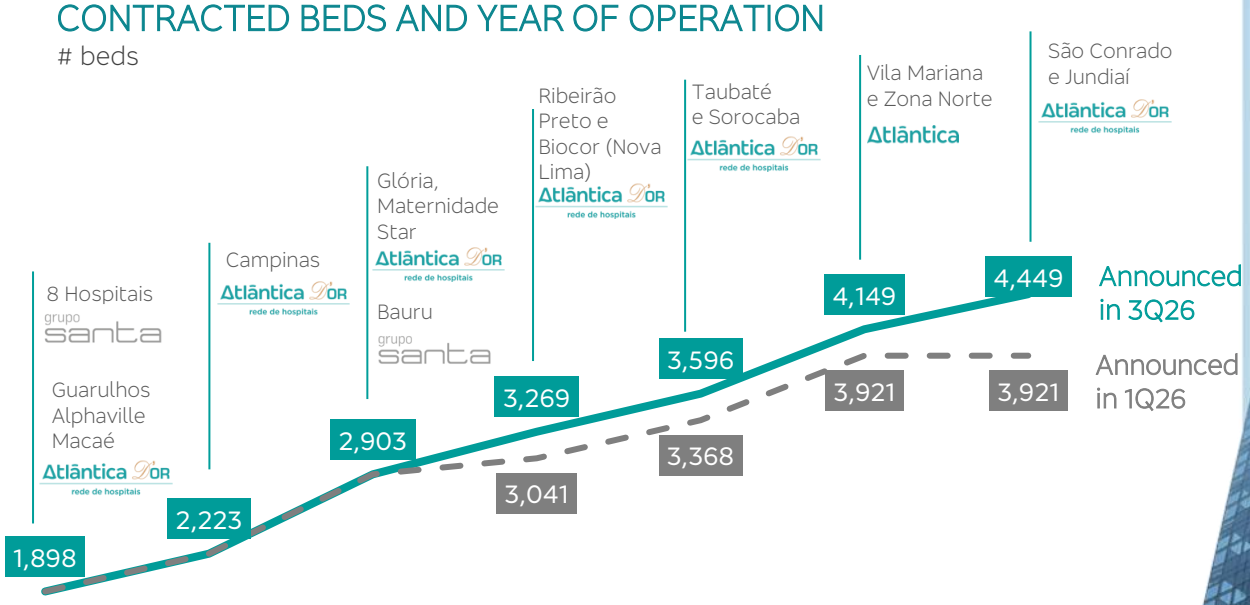
Founded in 2021, Atlântica Hospitais e Participações is Bradsaúde's hospital investment platform, focused on investments in hospitals and healthcare assets, as well as the provision of healthcare services, contributing to the expansion of access to high-quality hospital care in underserved regions.

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

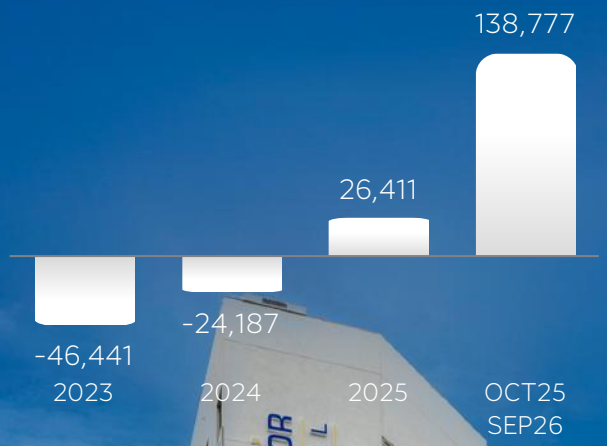
Operating indicators (# of operations)	3Q25	4Q25	1Q26	2Q26	3Q26
Contracted hospitals	18	19	20	21	23
Contracted beds	3,582	3,755	3,921	4,101	4,449
Operational hospitals	12	12	14	15	15
Operational beds	1,819	1,828	1,991	2,199	2,278
Meu Doutor Novamed clinics	35	40	40	40	40

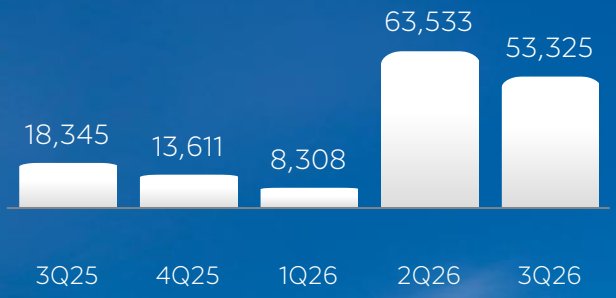
Summary Table (R$ thousand)	3Q26	3Q25	Δ %	9M26	9M25	Δ %	OCT25-SEP26	OCT24-SEP25	Δ %
Atlântica D'Or income	37,791	21,564	75.2%	79,958	25,167	217.7%	96,155	21,756	342.0%
Grupo Santa income	8,408	7,950	5.8%	22,016	24,254	(9.2)%	25,940	27,476	(5.6)%
Others income [1]	5,761	(3,614)	-	20,164	(8,780)	-	22,197	(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)



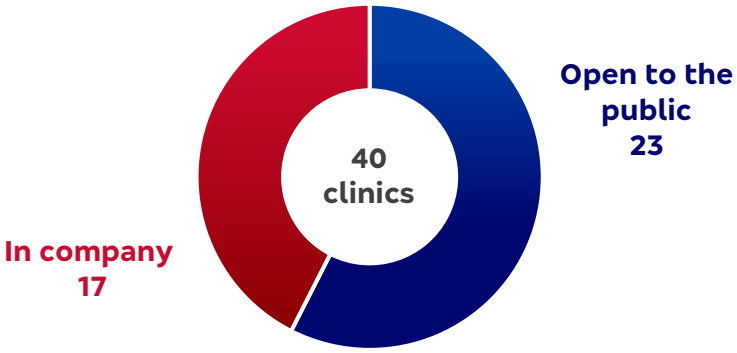




ATLÂNTICA HOSPITAIS | MEU DOUTOR NOVAMED

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.

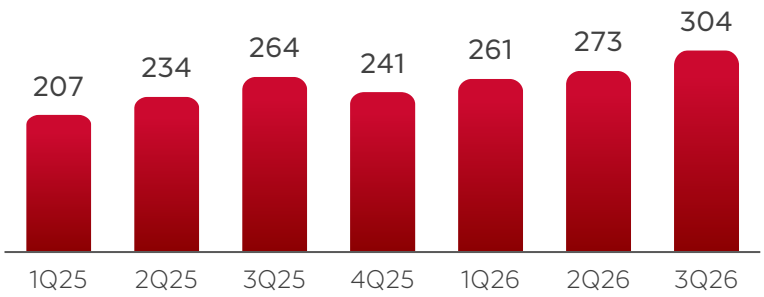
With 40 clinics, including open to the public and In-Company units, Meu Doutor Novamed operates through an integrated care model, ensuring that patients remain at the center of the healthcare journey.



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.

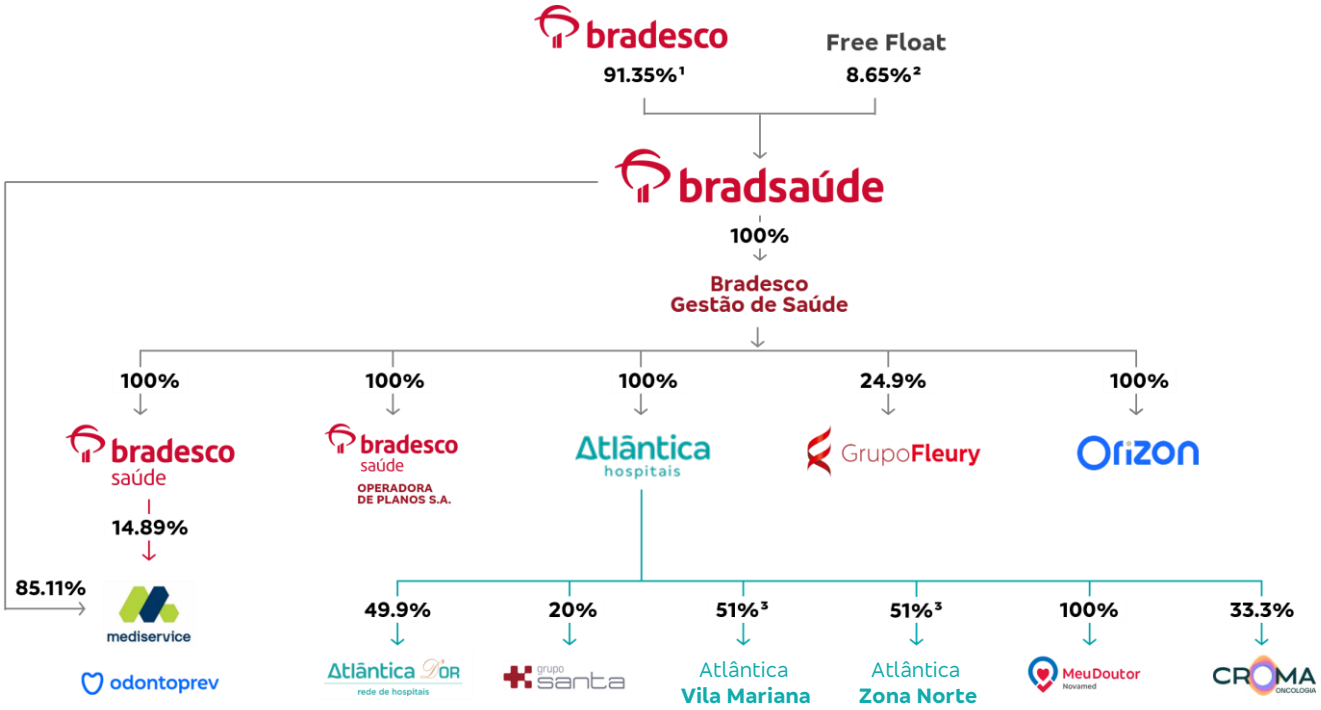
Among the highlights of the quarter, Volunteer Smile Day mobilized more than 120 employees across six simultaneous initiatives in five states, benefiting children, young people and older adults through initiatives focused on health, well-being and the revitalization of community spaces. The initiative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

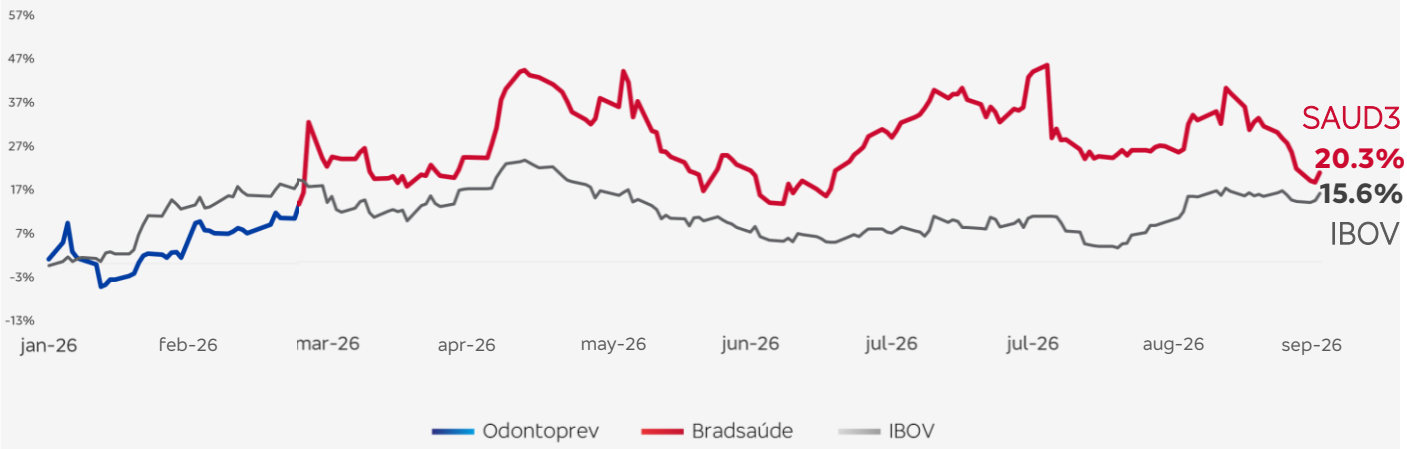
DIVIDENDS AND INTEREST ON EQUITY (IoE)

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

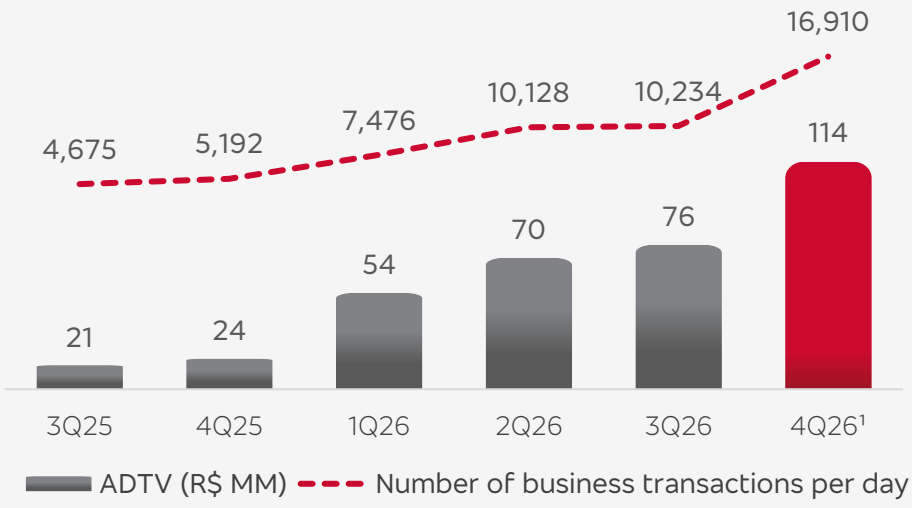
As of September 30, Bradsaúde's shareholder return in 2026 was 20.3%.

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

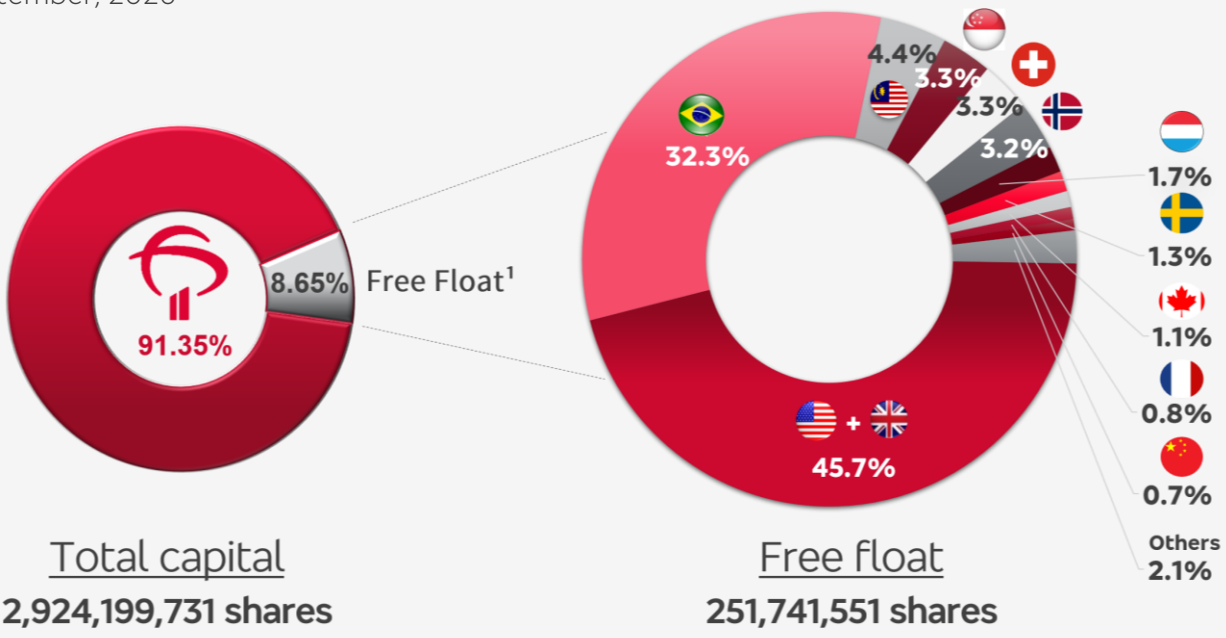
At the end of 3Q26, Bradsaúde's market capitalization reached R$39 billion, with a dividend-adjusted closing share price of R$13.28.

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 16th Annual CEO Forum | New York
Nov 23-24	Itaú BBA's 19th Annual LatAm Conference | London
Nov 26	J. Safra Rio Healthcare Days | Rio de Janeiro
Dec 2	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

Visit our website: www.saud3.com.br
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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

Balance sheet

(in thousands of reais)

		Company		Consolidated	
Assets	**Note**	**09/30/2026**	**12/31/2025**	**09/30/2026**	**12/31/2025**
Current assets		**1,407,298**	**337,767**	**16,996,911**	**404,539**
Cash and cash equivalents	**5**	4,114	17,988	91,249	19,948
Interest earning bank deposits	**6**	869,456	239,185	14,235,088	273,085
Valued at fair value through profit or loss		869,456	106,884	11,892,312	140,784
Measured at fair value through other comprehensive income		-	-	2,282,210	-
Valued at amortized cost		-	132,301	60,566	132,301
Other accounts receivable	**8**	455,618	40,254	2,131,915	57,980
Inventories		-	-	4,426	26
Tax and social security credits	**7**	78,110	31,157	495,214	42,924
Prepaid expenses		-	9,183	39,019	10,576
Non-current assets		**18,911,097**	**1,539,059**	**26,302,417**	**1,511,182**
Long-term assets					
Interest earning bank deposits	**6**	-	420,134	16,279,190	420,134
Measured at fair value through other comprehensive income		-	-	5,480,359	-
Valued at amortized cost		-	420,134	10,798,831	420,134
Deferred income tax and social contribution	**9.1**	6,394	-	1,290,279	-
Prepaid expenses		-	13	764	13
Non-current assets held for sale		-	-	-	6,773
Other non-current assets		85,914	85,795	874,432	87,974
Judicial and tax deposits	**10**	39,813	36,602	810,420	37,879
Other accounts receivable	**8**	-	12,510	15,978	12,982
Tax and social security credits	**7**	46,101	36,683	48,034	37,113
Investments	**11.1**	18,818,707	82,183	5,612,347	4,425
Investment properties	**11.3**	-	-	80,763	-
Property, plant and equipment	**12**	82	25,433	341,192	44,392
Intangible assets	**13**	-	925,501	1,823,450	947,471
Total assets		**20,318,395**	**1,876,826**	**43,299,328**	**1,915,721**

		Company		Consolidated	
Liabilities	**Note**	**09/30/2026**	**12/31/2025**	**09/30/2026**	**12/31/2025**
Current liabilities		**612,333**	**481,489**	**15,261,514**	**516,049**
Liabilities from insurance and reinsurance contracts	**14**	-	216,854	11,813,258	208,979
Suppliers and other accounts payable	**17**	6,819	89,312	2,103,131	116,015
Debits from health care operations	**16**	-	13,738	203,359	14,292
Income tax and social contribution payable		-	1,025	153,022	3,441
Taxes and contributions payable	**15**	76,714	25,874	421,716	34,132
Dividends and interest on own capital payable	**20.5**	526,624	128,613	526,624	128,613
Lease liabilities	**18**	-	2,057	36,718	6,561
Provision for lawsuits	**19**	2,176	4,016	3,686	4,016
Non-current liabilities		**49,063**	**113,524**	**8,379,045**	**117,428**
Liabilities from insurance and reinsurance contracts	**14**	-	-	6,691,854	-
Deferred income tax and social contribution	**9.1**	-	20,919	-	14,071
Provision for lawsuits	**19**	47,577	50,347	1,360,462	53,348
Taxes and contributions payable	**15**	-	-	196	269
Lease liabilities	**18**	-	9,405	161,153	14,261
Suppliers and other accounts payable	**17**	1,486	32,853	165,380	35,479
Shareholders' equity		**19,656,999**	**1,281,813**	**19,658,769**	**1,282,244**
Capital	**20.1**	14,904,490	851,017	14,904,490	851,017
Capital reserves	**20.2**	(33,121)	(35,610)	(33,121)	(35,610)
Profit reserves	**20.3**	3,356,771	473,709	3,356,771	473,709
(-) Treasury shares	**20.4**	(5,877)	(7,832)	(5,877)	(7,832)
Other comprehensive income		(65,711)	529	(65,711)	529
Retained earnings		1,500,447	-	1,500,447	-
Non-controlling interest		-	-	1,770	431
Total liabilities and shareholders' equity		**20,318,395**	**1,876,826**	**43,299,328**	**1,915,721**

See the accompanying notes to the financial statements.

Statement of income

(in thousands of reais, unless otherwise indicated)

		Company				Consolidated			
		Quarter ended		Period ended		Quarter ended		Period ended	
	Note	09/30/2026	09/30/2025	09/30/2026	09/30/2025	09/30/2026	09/30/2025	09/30/2026	09/30/2025
Revenues[1]	**22**								
Insurance revenue (PAA)		-	458,672	638,109	1,353,563	11,095,907	469,970	18,972,184	1,379,797
Insurance revenue (BBA)		-	136,152	157,132	399,303	822,613	136,152	1,528,331	399,303
Sales of goods and services		-	9,327	8,579	30,958	176,881	20,488	318,945	61,840
		-	**604,151**	**803,820**	**1,783,824**	**12,095,401**	**626,610**	**20,819,460**	**1,840,940**
Costs[2]									
Insurance expenses	**23**	-	(388,552)	(497,962)	(1,083,827)	(10,222,467)	(375,703)	(17,683,861)	(1,042,896)
Costs of goods and services		-	-	-	-	(52,619)	(13,633)	(109,156)	(40,313)
		-	**(388,552)**	**(497,962)**	**(1,083,827)**	**(10,275,086)**	**(389,336)**	**(17,793,017)**	**(1,083,209)**
Gross surplus (deficit)		**-**	**215,599**	**305,858**	**699,997**	**1,820,315**	**237,274**	**3,026,443**	**757,731**
Operating revenues and expenses									
General and administrative expenses	**24**	(35,772)	(19,907)	(100,459)	(56,067)	(366,273)	(37,732)	(671,778)	(108,205)
Equity in net income of subsidiaries		-	17	(86)	(2,269)	(15,732)	(17)	(27,749)	(2,295)
Equity in net income of subsidiaries	**11.1**	1,191,297	3,217	1,819,781	8,261	118,196	1,355	212,252	4,776
Reversal provision for credit lossess	**25**	-	263	(120)	-	25,637	225	13,159	2,142
Other operating revenues	**25**	-	836	428	1,928	18,434	1,028	30,132	3,376
Other operating expenses	**25**	1,479	(12,255)	(16,956)	(34,802)	(148,386)	(12,484)	(378,710)	(35,681)
		1,157,004	**(27,829)**	**1,702,588**	**(82,949)**	**(368,124)**	**(47,625)**	**(822,694)**	**(135,887)**
Income (loss) before financial income (loss) and taxes		**1,157,004**	**187,770**	**2,008,446**	**617,048**	**1,452,191**	**189,649**	**2,203,749**	**621,844**
Financial income (loss)	**26**								
Financial revenues		32,891	30,135	77,397	86,417	777,045	31,233	1,469,697	89,682
Financial expenses		(1,320)	(16,674)	(25,316)	(48,138)	(525,333)	(17,544)	(910,170)	(51,271)
		31,571	**13,461**	**52,081**	**38,279**	**251,712**	**13,689**	**559,527**	**38,411**
Income (loss) before income taxes		**1,188,575**	**201,231**	**2,060,527**	**655,327**	**1,703,903**	**203,338**	**2,763,276**	**660,255**
Income tax and social contribution	**27**	**(7,098)**	**(58,930)**	**(90,072)**	**(195,474)**	**(522,877)**	**(60,962)**	**(793,663)**	**(200,513)**
Current		(5,864)	(54,123)	(82,506)	(165,106)	(413,824)	(55,720)	(818,653)	(169,261)
Deferred		(1,234)	(4,807)	(7,566)	(30,368)	(109,053)	(5,242)	24,990	(31,252)
Profit for the period		**1,181,477**	**142,301**	**1,970,455**	**459,853**	**1,181,026**	**142,376**	**1,969,613**	**459,742**
Attributable to:									
Company's shareholders		1,181,477	142,301	1,970,455	459,853	1,181,477	142,301	1,970,455	459,853
Non-controlling shareholders		-	-	-	-	(451)	75	(842)	(111)
Earnings per share:	**28**								
Basic and diluted		0.40414	0.26106	1.19061	0.58206	0.40414	0.26106	1.19061	0.84308

[1] DRE CVM - Revenue from sales of goods and/or services

[2] DRE CVM - Cost of goods and/or services sold

See the accompanying notes to the interim financial statements.

Statement of comprehensive income

(in thousands of reais)

	Company				Consolidated			
	Quarter ended		Period ended		Quarter ended		Period ended	
	09/30/2026	09/30/2025	09/30/2026	09/30/2025	09/30/2026	09/30/2025	09/30/2026	09/30/2025
Profit for the period	**1,181,477**	**142,301**	**1,970,455**	**459,853**	**1,181,026**	**142,376**	**1,969,613**	**459,742**
Other comprehensive income (loss) in associated companies	**7,803**	**(1,694)**	**(66,240)**	**7,336**	**7,803**	**(1,694)**	**(66,240)**	**7,336**
Items that will not be subsequently reclassified to income (loss) for the period:								
Financial adjustments of insurance contracts (CPC 50 / IFRS 17), net of taxes	(137,248)	(6)	(58,058)	126	(137,248)	(1,706)	(56,203)	7,587
Financial adjustments of insurance contracts (CPC 50 / IFRS 17) from investees recognized under the equity method, net of taxes	-	(1,700)	1,855	7,461	-	-	-	-
Capital gain or loss	-	-	(14,971)	-	-	-	-	-
Capital gain or loss of investees recognized under the equity method	-	-	14,971	-	-	-	-	-
Unrealized gains on financial assets measured at fair value through other comprehensive income – of investees recognized under the equity method, net of taxes	(10,121)	-	(21,333)	-	-	-	-	-
Unrealized gains on financial assets measured at fair value through other comprehensive income, net of taxes	-	-	-	-	(10,121)	-	(21,333)	-
Items that will be subsequently reclassified to the income (loss) for the period:								
Adjustments arising from the conversion of investees recognized under the equity method	(124)	12	(392)	(247)	(128)	12	(400)	(251)
equity in net income of subsidiaries	(4)	-	(8)	(4)	-	-	-	-
Unrealized gains on financial assets measured at fair value through other comprehensive income, net of taxes	-	-	-	-	155,300	-	11,696	-
Unrealized gains on financial assets measured at fair value through other comprehensive income – of investees recognized under the equity method, net of taxes	155,300	-	11,696	-	-	-	-	-
Comprehensive income for the period	**1,189,280**	**140,607**	**1,904,215**	**467,189**	**1,188,829**	**140,682**	**1,903,373**	**467,078**
Attributable to:								
Company's shareholders	1,189,280	140,607	1,904,215	467,189	1,189,280	140,607	1,904,215	467,189
Non-controlling shareholders	-	-	-	-	(451)	75	(842)	(111)

See the accompanying notes to the financial statements.

Statement of changes in shareholders' equity

(in thousands of reais)

	Note	Capital	Capital reserves	Profit reserves	Retained earnings	Treasury shares	Other comprehensive income (loss) in associated companies	Shareholders' equity	Non-controlling interest	Shareholders' equity - Consolidated
Balance at January 01, 2025		**851,017**	**(35,610)**	**492,290**	**-**	**(71,572)**	**(8,356)**	**1,227,769**	**464**	**1,228,233**
Capital transactions with partners		**-**	**-**	**(157,627)**	**(310,770)**	**63,740**	**-**	**(404,657)**	**-**	**(404,657)**
Treasury shares acquired	**20.4**	-	-	-	-	(12,887)	-	(12,887)	-	(12,887)
Dividends	**20.5**	-	-	-	(233,155)	-	-	(233,155)	-	(233,155)
Interest on equity	**20.5**	-	-	-	(77,615)	-	-	(77,615)	-	(77,615)
Additional dividend proposed	**20.5**	-	-	(81,000)	-	-	-	(81,000)	-	(81,000)
Cancellation of treasury shares		-	-	(76,627)	-	76,627	-		-	-
Total comprehensive income		**-**	**-**	**-**	**459,853**	**-**	**7,336**	**467,189**	**(111)**	**467,078**
Net income for the period		-	-	-	459,853	-	-	459,853	(111)	459,742
Other comprehensive income (loss) in associated companies		**-**	**-**	**-**	**-**	**-**	**7,336**	**7,336**	**-**	**7,336**
Accumulated translation adjustment		-	-	-	-	-	(247)	(247)	-	(247)
Equity valuation adjustments of investees recognized under the equity method		-	-	-	-	-	(4)	(4)	-	(4)
Other comprehensive income (CPC 50/IFRS 17)		-	-	-	-	-	7,461	7,461	-	7,461
Other comprehensive income of investees recognized under the equity method (CPC 50 / IFRS 17)		-	-	-	-	-	126	126	-	126
Balance at September 30, 2025		**851,017**	**(35,610)**	**334,663**	**149,083**	**(7,832)**	**(1,020)**	**1,290,301**	**353**	**1,290,654**

	Note	Capital	Capital reserves	Profit reserves	Retained earnings	Treasury shares	Other comprehensive income (loss) in associated companies	Shareholders' equity	Non-controlling interest	Shareholders' equity - Consolidated
Balance at December 31, 2025		**851,017**	**(35,610)**	**473,709**	**-**	**(7,832)**	**529**	**1,281,813**	**431**	**1,282,244**
Capital transactions with partners		**14,053,473**	**2,489**	**2,883,062**	**(470,008)**	**1,955**	**-**	**16,470,971**	**2,181**	**16,473,152**
Capital increase	**20.1 and 1.1.2**	14,053,473	-	-	-	-	-	14,053,473	-	14,053,473
Interest on equity	**20.5**	-	-	-	(480,000)	-	-	(480,000)	-	(480,000)
Change in the shareholders' equity value of Bradesco Gestão de Saúde	**1.1.2**	-	-	2,521,941	-	-	-	2,521,941	-	2,521,941
Change in the shareholders' equity value of Bradesco Gestão de Saúde - CPC 50/IFRS 17		-	-	361,121	-	-	-	361,121	-	361,121
Formation of reserve based on the fair value of Bradesco Gestão de Saúde		-	34,825,711	-	-	-	-	34,825,711	-	34,825,711
Reversal of reserve due to the fair value of Bradesco Gestão de Saúde | CPC36		-	(34,825,711)	-	-	-	-	(34,825,711)	-	(34,825,711)
Treasury shares - associated companies and subsidiaries		-	-	-	-	1,955	-	1,955	-	1,955
Income (loss) from sale of shares - associated companies and subsidiaries		-	-	-	9,992	-	-	9,992	-	9,992
Acquisition of non-controlling interest		-	-	-	-	-	-	-	2,181	2,181
Other capital reserves - associated companies and subsidiaries		-	2,489	-	-	-	-	2,489	-	2,489
Total comprehensive income		**-**	**-**	**-**	**1,970,455**	**-**	**(66,240)**	**1,904,215**	**(842)**	**1,903,373**
Net income for the period		-	-	-	1,970,455	-	-	1,970,455	(842)	1,969,613
Other comprehensive income (loss) in associated companies		**-**	**-**	**-**	**-**	**-**	**(66,240)**	**(66,240)**	**-**	**(66,240)**
Accumulated translation adjustment		-	-	-	-	-	(392)	(392)	-	(392)
Capital gain or loss		-	-	-	-	-	(14,971)	(14,971)	-	(14,971)
Other comprehensive income (CPC 50/IFRS 17)		-	-	-	-	-	1,855	1,855	-	1,855
Equity valuation adjustments of investees recognized under the equity method		-	-	-	-	-	(8)	(8)	-	(8)
Capital gain or loss of investees recognized under the equity method		-	-	-	-	-	14,971	14,971	-	14,971
Unrealized gains and losses with financial assets - associated companies and subsidiaries		-	-	-	-	-	(9,637)	(9,637)	-	(9,637)
Other comprehensive income of investees recognized under the equity method (CPC 50 / IFRS 17)		-	-	-	-	-	(58,058)	(58,058)	-	(58,058)
Balance at September 30, 2026		**14,904,490**	**(33,121)**	**3,356,771**	**1,500,447**	**(5,877)**	**(65,711)**	**19,656,999**	**1,770**	**19,658,769**

See the accompanying notes to the financial statements.

Statement of cash flows (indirect method)

(in thousands of reais)

		Company		Consolidated	
		Period ended		Period ended	
	Note	09/30/2026	09/30/2025	09/30/2026	09/30/2025
Flows from operating activities					
Net income for the period		1,970,455	459,853	1,969,613	459,742
Depreciation and amortization	**12 and 13**	20,144	40,759	121,052	46,930
Amortization of surplus	**11.1**	-	-	26,241	-
Inflation adjustment of judicial deposits and tax credits	**26**	(7,173)	(5,632)	(21,474)	(5,719)
Inflation adjustment of legal contingencies	**26**	4,402	7,980	21,184	8,289
Disposal of non-current assets and other		86	2,269	1,526	2,295
Equity in net income of subsidiaries	**11.1**	(1,819,781)	(8,261)	(212,252)	(4,776)
Provision (reversal) for credit losses	**25**	120	-	(13,159)	(2,142)
Net inflation adjustment of insurance contracts	**26**	16,138	31,448	779,144	31,448
Lease interest	**26**	264	640	9,882	1,635
Yields from interest earning bank deposits	**6.4 and 26**	(67,229)	(73,499)	(1,341,632)	(76,102)
Income tax and social contribution	**27**	90,072	195,474	793,663	200,513
		207,498	**651,031**	**2,133,788**	**662,113**
Changes in assets and liabilities					
Interest earning bank deposits valued at fair value through profit or loss	**6.4**	(922,693)	(230,292)	(1,043,803)	(227,656)
Other accounts receivable, tax and social security credits, and prepaid expenses		52,660	(17,805)	(258,087)	(11,308)
Inventories		-	-	(665)	36
Long-term assets (non-current)		(5,567)	9,758	(2,093)	3,610
Liabilities from insurance and reinsurance contracts		(51,289)	(78,747)	(317,905)	(78,451)
Taxes and contributions payable		(32,883)	(6,415)	67,704	(6,844)
Suppliers and other accounts payable		14,680	(11,117)	106,574	(5,038)
Non-current liabilities		(3,042)	(11,412)	(549)	(16,671)
		(740,636)	**305,001**	**684,964**	**319,791**
Interest paid		(350)	(915)	(718)	(1,029)
Income tax and social contribution		(80,800)	(170,960)	(1,015,335)	(174,357)
Cash generated (invested) in operating activities		**(821,786)**	**133,126**	**(331,089)**	**144,405**
Flow from investment activities					
Acquisition of property, plant and equipment	**12**	(868)	(2,645)	(17,219)	(4,177)
Acquisition of intangible assets	**13**	(18,559)	(51,078)	(163,089)	(51,134)
Acquisition of ownership interest	**11.1**	-	-	(72,631)	-
Acquisition of investment property		-	-	(34,390)	-
Portfolio transfer to Mediservice (Note 1.1.3)		(26,175)	-	-	-
Cash obtained through the merger of BGS shares (Note 1.1.2)		-	-	106,204	-
Dividends received from subsidiaries and jointly-controlled subsidiaries		850,975	10,275	130,950	4,775
Capital increase in the investee	**11.1**	(12,600)	-	(1,000)	-
Disposal of property, plant and equipment and intangible assets		-	-	775	-
Interest earning bank deposits at fair value through other comprehensive income	**6.4**	-	-	(655,713)	-
Redemptions of interest earning bank deposits at fair value through other comprehensive income	**6.4**	-	-	652,007	-
Redemptions of interest earning bank deposits measured at amortized cost	**6.4**	16,184	174,453	486,408	174,455
Cash generated in investment activities		**808,957**	**131,005**	**432,302**	**123,919**
Flow from financing activities					
Dividends and interest on own capital paid		-	(248,939)	-	(248,939)
Acquisition of own shares - Treasury		-	(12,888)	-	(12,888)
Interest paid on lease	**18**	(264)	(640)	(9,882)	(1,635)
Payment of lease	**18**	(781)	(1,455)	(20,030)	(4,710)
CASH INVESTED IN FINANCING ACTIVITIES		**(1,045)**	**(263,922)**	**(29,912)**	**(268,172)**
Increase (Decrease) in cash and cash equivalents		**(13,874)**	**209**	**71,301**	**152**
Cash and cash equivalents					
Opening balance		17,988	15,783	19,948	16,531
Closing balance		4,114	15,992	91,249	16,683
Increase (Decrease) in cash and cash equivalents		**(13,874)**	**209**	**71,301**	**152**

See the accompanying notes to the financial statements.

Statement of value added

(in thousands of reais)

	Company		Consolidated	
	Period ended		Period ended	
	09/30/2026	09/30/2025	09/30/2026	09/30/2025
Revenues	**795,241**	**1,752,866**	**20,500,515**	**1,779,100**
Insurance revenue	795,241	1,752,866	20,500,515	1,779,100
Sales of goods and services	-	-	377,223	71,727
Reversal provision for credit lossess	(120)	-	13,159	2,142
Inputs acquired from third parties	**(406,381)**	**(883,551)**	**(17,960,115)**	**(890,747)**
Costs	(325,847)	(737,018)	(16,746,719)	(728,272)
Materials, energy, outsourced services and other	(6,864)	(14,830)	(69,427)	(14,678)
Other	**(73,670)**	**(131,703)**	**(1,143,969)**	**(147,797)**
Other operating revenues (expenses)	6,993	10,787	(385,792)	(16,289)
Sales expenses	(20)	-	(864)	(1,021)
Administrative expenses	(80,643)	(142,490)	(757,313)	(130,487)
Gross value added	**388,740**	**869,315**	**2,930,782**	**962,222**
Retention	**(20,144)**	**(40,759)**	**(147,293)**	**(46,930)**
Depreciation and amortization	(20,144)	(40,759)	(147,293)	(46,930)
Net added value produced	**368,596**	**828,556**	**2,783,489**	**915,292**
Value added received through transfers	**1,897,178**	**94,678**	**1,681,949**	**94,458**
Equity in net income of subsidiaries	1,819,781	8,261	212,252	4,776
Financial revenues	77,397	86,417	1,469,697	89,682
Total value added to distribute	**2,265,774**	**923,234**	**4,465,438**	**1,009,750**
Distribution of value added	**2,265,774**	**923,234**	**4,465,438**	**1,009,750**
Personnel	**77,069**	**115,413**	**391,142**	**172,990**
Direct remuneration	63,024	89,709	277,288	133,704
Benefits	10,938	20,372	66,542	31,130
Severance pay fund (FGTS)	3,107	5,332	47,312	8,156
Taxes, rates and contributions	**192,452**	**298,483**	**1,191,163**	**322,845**
Federal	180,273	271,667	1,143,922	292,055
State	31	4	412	327
Municipal	12,148	26,812	46,829	30,463
Third-party capital remuneration	**25,798**	**49,485**	**913,520**	**54,173**
Rentals	482	1,347	3,350	2,902
Other	25,316	48,138	910,170	51,271
Remuneration of own capital	**1,970,455**	**459,853**	**1,969,613**	**459,742**
Interest on equity	480,000	77,615	480,000	77,615
Dividends	-	233,155	-	233,155
Retained earnings for the period	1,490,455	149,083	1,490,455	149,083
Non-controlling interest in retained earnings	-	-	(842)	(111)

See the accompanying notes to the financial statements.

Notes to the individual and consolidated interim financial statements as of September 30, 2026

1. Operations and general information

Bradsaúde S.A. (former Odontoprev S.A.) (Company or Bradsaúde) is a publicly-held corporation located at Alameda Araguaia, 2104, 21º andar, Alphaville – Barueri, São Paulo – Brazil.

The Company started its operations on August 28, 1987, and has historically focused its activities on the operation of private dental assistance plans, management, sales, or provision of these plans intended for legal entities and individuals. Now, it focuses exclusively on holding equity interest, as a partner, shareholder, or quotaholder in other companies and commercial undertakings in the healthcare sector (Note 1.1).

Bradsaúde began trading its shares on B3 under the ticker SAUD3 (former ODPV3) as of May 5, 2026, and has been listed in the corporate governance segment called Novo Mercado (New Market) since December 1, 2006.

1.1. Corporate reorganization

In 2026, Banco Bradesco S.A. (“Bradesco”) implemented a corporate reorganization aimed at consolidating its healthcare businesses under Bradsaúde S.A., former Odontoprev S.A. The reorganization was completed in stages, as described below.

1.1.1 Change of direct controlling shareholder

As a preparatory step for the reorganization, Bradseg Participações S.A. (“Bradseg”) underwent a partial spin-off through the transfer to Bradesco of the shares issued by the Company and Bradesco Gestão de Saúde S.A. (“BGS”) previously held by Bradseg.

The spin-off did not change the Company’s ultimate controlling shareholder, but it resulted in Bradesco replacing Bradseg as Bradsaúde’s direct controlling shareholder.

1.1.2 Contribution of BGS's shares

On April 30, 2026, after obtaining the applicable corporate and regulatory approvals, Bradesco contributed all of the shares issued by BGS that it held to Bradsaúde. In return, Bradsaúde issued 2,378,374,445 new common shares to Bradesco, based on the exchange ratio of 0.17998067486 Bradsaúde share for each BGS share.

For corporate purposes, BGS’s shares were valued at R$ 48,879,184, of which R$ 14,053,473 was allocated to capital and R$ 34,825,711 to the capital reserve.

For accounting purposes, the transaction was characterized as a business combination under common control, since Bradsaúde and BGS were controlled by Bradesco before and after the transaction. As these transactions are outside the scope of CPC 15/IFRS 3, the Company applied its accounting policy for transactions under common control, recognizing BGS’s net assets and liabilities at their historical book values, without recognizing goodwill or a gain arising from the transaction.

Consequently, the amount of R$34,825,711 recorded for corporate purposes was adjusted in shareholders’ equity, resulting in the net accounting recognition of R$16,575,414, comprising R$ 14,053,473 in Capital and R$ 2,521,941 in Profit reserve. The reconciliation between the corporate and accounting values is presented below:

	Balance at 04/30/2026 (a)	Balance at 12/31/2024 (b)[1]	Profit reserve (c) = (a-b)[2]
Shareholders' equity	**16,575,414**	**14,053,473**	**2,521,941**

[1]Net accounting recognition in capital.

[2]Net accounting recognition in profit reserve.

Following the transaction, Bradesco's direct equity interest in the Company went from 53.54% to 91.35%, and the minority shareholders' equity interest went from 46.46% to 8.65%. The transaction did not result in a change in the Company's ultimate control.

1.1.3 Transfer of the dental operations to Mediservice (Contribution of assets)

As a subsequent step in the reorganization, Bradsaúde transferred its portfolio of dental plans and the assets and liabilities directly related to this operation to Medservice on April 30, 2026. In return, Bradsaúde received an ownership interest in Mediservice, thereby directly holding 85.11% of its capital. This transaction qualified as a business combination under common control and, thus, the Company applied its accounting policy for transactions under common control, recognizing the transferred assets and liabilities at their historical book values, without recognizing goodwill or a Gain arising from the transaction.

For regulatory and corporate purposes, a valuation report was prepared based on December 31, 2025, in accordance with the accounting practices established by ANS, resulting in the determination of net assets in the amount of R$1,286,136, allocated to Capital.

In Bradsaúde's individual financial statements, the transaction resulted in the write-off of the transferred assets and liabilities and the recognition of an increase in the investment in Mediservice in the amount of R$ 1,392,868. The portfolio transactions that occurred between January 1 and April 30, 2026, resulted in an amount of R$ 106,732 and were recognized in capital reserves, as shown below:

	Balance at 04/30/2026 (a)	Balance at 12/31/2025 (b)[1]	Profit reserve (c) = (a-b)[2]
(+) Transferred Asset	1,821,264	1,717,554	103,710
(-) Transferred Liability	(428,396)	(431,418)	3,022
(=) Net assets	**1,392,868**	**1,286,136**	**106,732**

[1]Net accounting recognition in capital.

[2]Net accounting recognition in capital reserve.

The transferred dental plan contracts were recognized by Mediservice on April 30, 2026, in accordance with CPC 50/IFRS 17. At the transfer date, in the individual interim financial statements, the groups of contracts were assessed and measured using the Premium Allocation Approach (PAA) and General Measurement Model (GMM/BBA), resulting in the recognition of a Liability for Remaining Coverage (LRC) in the amount of R$ 4,560 and a Liability for Incurred Claims (LIC) in the amount of R$ 155,087 (see Note 14(d) and (e)). The assets, liabilities, revenues, and expenses related to the portfolio started being presented as part of Mediservice's operations as of the effective date of the transfer.

1.2. Group Structure and Equity Interests

The Company holds direct and indirect interests in the following companies:

	Interest in capital (%)								
	09/30/2026					12/31/2025			
	Subsidiaries		Indirect associated company	Joint control	Other[1]	Subsidiaries		Indirect associated company	Joint control
	Direct	Indirect				Direct	Indirect		
EQUITY INTEREST COMPANIES (a):									
Bradesco Gestão de Saúde S.A. (BGS)	100	-	-	-	-	-	-	-	-
Atlântica Hospitais e Participações S.A. (Atlântica Hospitais)	-	100	-	-	-	-	-	-	-
Bradesco Diagnósticos em Saúde S.A. (Bradesco Diagnósticos)	-	100	-	-	-	-	-	-	-
Boutique Dental Implantes Holding S.A. (Boutique Implantes)	-	60	-	-	-	-	-	-	-
HEALTH INSURANCE PROVIDERS REGULATED BY THE BRAZILIAN SUPPLEMENTARY HEALTH AGENCY (ANS) (B):									
Bradesco Saúde S.A. (Bradesco Saúde)	-	100	-	-	-	-	-	-	-
Bradesco Saúde Operadora de Planos S.A. (Bradesco Saúde Operadora)	-	100	-	-	-	-	-	-	-
Mediservice Operadora de Planos de Saúde S.A. (Mediservice)	85.11	14.89	-	-	-	-	-	-	-
Brasildental Operadora de Planos Odontológicos S.A. (Brasildental)	-	-	-	25	-	-	-	-	25
HOSPITAL NETWORK AND HEALTH CLINICS (c):									
Novamed Gestão de Clínicas Ltda. (Novamed)	-	100	-	-	-	-	-	-	-
Atlântica Vila Mariana Serviços Hospitalares S.A. (Hospital Vila Mariana)	-	99.99	-	-	-	-	-	-	-
Atlântica Zona Norte Serviços Hospitalares S.A. (Hospital Zona Norte)	-	99.99	-	-	-	-	-	-	-
ABPF Oncologia Ltda (Croma)	-	-	-	33.33	8.28	-	-	-	-
Pacífico Operações Hospitalares S.A. (Atlântica D'Or)	-	-	49.99	-	-	-	-	-	-
Hospital Santa Lúcia S.A. (Santa Lúcia)	-	-	20	-	-	-	-	-	-
NETWORK OF MEDICAL, DENTAL, AND RADIOLOGICAL CLINICS (d):									
Fleury S.A. (Fleury)	-	-	24.85	-	-	-	-	-	-
Clidec – Clínica Dentária Especializada Cura D'ars Ltda. (Clidec)	100	-	-	-	-	100	-	-	-
Boutique Dental Ltda. (Boutique Dental)	-	100	-	-	-	-	100	-	-
Papaiz Associados Diagnósticos por Imagem S.A. (Papaiz)	-	100	-	-	-	-	100	-	-
Strategye Clínica Cirúrgica Odontologia Atibaia Ltda. (Clínica Atibaia)	-	100	-	-	-	-	-	-	-
Strategye Clínica Cirúrgica Odontologia Rebouças Ltda. (Clínica Rebouças)	-	100	-	-	-	-	-	-	-
Strategye Clínica Cirúrgica Odontologia Santo André Ltda. (Clínica Santo André)	-	100	-	-	-	-	-	-	-
Clínica Cirúrgica Odontológica Londrina Ltda. (Clínica Londrina)	-	100	-	-	-	-	-	-	-
TECHNOLOGY AND SERVICES COMPANIES (e):									
Easy Software S.A. (Easy Software)	-	51	-	-	-	-	51	-	-
Odontoprev Serviços Ltda. (Odontoprev Serviços)	100	-	-	-	-	100	-	-	-
Dental Partner Comércio de Produtos e Equipamentos Odontológicos Ltda. (Dental Partner)	-	100	-	-	-	-	100	-	-
Companhia Brasileira de Gestão de Serviços S.A. (Orizon)	-	100	-	-	-	-	-	-	-
Guilher Tecnologia e Serviços para Saúde Ltda. (Guilher)	-	99.99	-	-	-	-	-	-	-
Gestão Opme Ltda. (AdviceHealth)	-	100	-	-	-	-	-	-	-
Murta Gestão e Auditoria em Sistema e Saúde Ltda. (Murta)	-	100	-	-	-	-	-	-	-
OTD Transformação de Processos Ltda. (OTD)	-	100	-	-	-	-	-	-	-
REAL ESTATE INVESTMENT COMPANIES IN THE HEALTH SECTOR (f):									
Atlântica Empreendimentos Imobiliários Ltda. (Atlântica Imobiliária)	-	100	-	-	-	-	-	-	-
BSP Empreendimentos 104 Ltda. (BSP 104)	-	100	-	-	-	-	-	-	-
BSP Empreendimentos 148 Ltda. (BSP 148)	-	100	-	-	-	-	-	-	-
Pacífico Holding Imobiliária Hospitalar S.A. (Pacífico Imobiliária)	-	-	49.99	-	-	-	-	-	-
COMPANIES IN MEXICO (g):									
Odontored CV Sociedad Anómima de Capital Variable (Odontored)	100	-	-	-	-	100	-	-	-
Oprev Administradora Sociedad Anônima de Capital Variable (Oprev)	-	100	-	-	-	-	100	-	-
EXCLUSIVE INVESTMENT FUNDS (h):									
Bradesco FIF - Classe de Investimento Renda Fixa Memorial - Resp. Limitada (Memorial)	-	100	-	-	-	-	-	-	-
Bradesco Vetor IV B IV FI Financeiro - CI RF - Resp. Limitada (VET 4B 4)	-	100	-	-	-	-	-	-	-
Bradesco Matriz FI Financeiro - CI RF - Resp. Limitada (Bradesco FI RF Matriz)	-	100	-	-	-	-	-	-	-
Bradesco FIF - CIC Mult Cred Privado Odontoprev - Resp. Limitada (Bradesco FI RF Odontoprev)	-	100	-	-	-	-	-	-	-

[1]Refers to the indirect equity interest in Croma obtained through Bradesco Diagnósticos in Fleury Group.

(a) Companies with interest in capital of other companies as quotaholder or shareholder:

BGS: incorporated on February 11, 2021, a subsidiary of Bradsaúde.

Atlântica Hospitais: incorporated on February 8, 2021, a subsidiary of BGS.

Bradesco Diagnósticos: incorporated on February 11, 2021, a subsidiary of BGS.

Boutique Implantes: incorporated on October 28, 2025, a subsidiary of Boutique Dental.

(b) Health operators regulated by the National Agency of Supplementary Health (ANS):

Bradesco Saúde: incorporated on August 5, 1966, a subsidiary of BGS, its is engaged in operating in all types of insurance in the healthcare assistance segment, with operations extended to the segments of health and dental insurance, both collective and individual.

Bradesco Saúde Operadora: incorporated on December 22, 2011, a subsidiary of BGS, it is engaged in operating collective healthcare and dental assistance plans and group medicine, as well as carrying out risk and disease prevention activities, health promotion, occupational medicine, and reimbursement and discounts on medications at pharmacies. It also provides services related to the operation of health care.

Mediservice: incorporated on July 16, 1987, a subsidiary of Bradsaúde, it was initially engaged in operating healthcare plans. The subsidiary significantly expanded its operational scope in the segment after receiving the contribution of assets and the portfolio of dental plans transferred from Odontoprev S.A. (currently Bradsaúde S.A.).

Brasildental: established on March 12, 2014, it is a joint venture with BB Seguros Participações S.A. for the operation of private dental care plans in the management, sale or provision of such plans to corporations and/or individuals.

(c) Hospital network and health clinics:

Novamed: incorporated on May 20, 2015, a subsidiary of Atlântica Hospitais, it is engaged in the rendering of services for primary medical care, including basic outpatient activities, performing complementary medical exams and simple procedures, establishment, accreditation, and supervision of a franchise network for the development of the mentioned activities.

Hospital Vila Mariana: incorporated on April 3, 2024, a subsidiary of Atlântica Hospitais, it is engaged in hospital and emergency care services for urgent cases, outpatient medical assistance with support for surgical procedures, vaccination services, human immunization, laboratory analyses, and chemotherapy treatments.

Hospital Zona Norte: incorporated on March 6, 2025, a subsidiary of Atlântica Hospitais, it is engaged in hospital and emergency room services for urgent care, mobile ICU, patient transport, outpatient medical activities (including resources for surgeries, exams, and consultations), vaccination services, assisted human reproduction, clinical laboratories, dialysis services, nephrology, tomography, and imaging diagnostics using ionizing radiation.

Croma: incorporated on November 17, 2022, jointly-controlled subsidiary by Atlântica Hospitais, it is engaged in preventive solutions, integrated services, and clinical research in oncology.

Atlântica D'Or: incorporated on December 22, 2020, an associated company of Atlântica Hospitais, it is engaged in operating in hospital care, emergency services, dialysis services, nephrology, tomography, diagnostic imaging medicine and optical methods, and chemotherapy.

Santa Lúcia: incorporated on November 6, 1963, an associated company of Atlântica Hospitais, it is engaged in the rendering of complete hospital services and inpatient care, as well as equity interest in other companies.

(d) Network of medical, dental, and radiological clinics:

Fleury: incorporated on July 19, 1966, an associated company of Bradesco Diagnósticos, it is a publicly held corporation listed on B3's Novo Mercado segment (FLRY3). It operates in the rendering of medical services in the areas of diagnostics, laboratory support (Lab-to-Lab), infusions, clinical analyses, health management, assistential medicine, orthopedics, ophthalmology, toxicological exams, and fertility.

Clidec: incorporated on July 2, 1970, it is engaged in the rendering of clinical dental services.

Boutique Dental: incorporated on October 21, 2011, as a subsidiary of Clidec, it is engaged in rendering dental services and holding interests in other companies as a partner or shareholder.

Papaiz: incorporated on January 3, 1990, it is engaged in the rendering of services in diagnostic imaging using ionizing radiation, dental activities, and tomography and radiotherapy services.

Clínica Atibaia: incorporated on November 22, 2018, a subsidiary of Boutique Implantes, it is engaged in dental activities.

Clínica Rebouças: incorporated on December 14, 2023, a subsidiary of Boutique Implantes, it is engaged in dental activities, dental prosthesis services, tomography, and imaging diagnostics using ionizing radiation.

Clínica Santo André: incorporated on October 23, 2023, a subsidiary of Boutique Implantes, it is engaged in dental activities, dental prosthesis services, tomography, and imaging diagnostics using ionizing radiation.

Clínica Londrina: incorporated on July 2, 2021, a subsidiary of Boutique Implantes, it is engaged in the practice of dental activities.

(e) Technology and services companies:

Easy Software: established on November 3, 1993 as a subsidiary of Odontoprev Serviços for the development and licensing of software programs and holding interests in other companies, as a partner or shareholder.

Odontoprev Serviços: established on December 3, 1999 for the provision of commercial advisory, consulting and business management services, as well as holding interests in other companies as a partner or shareholder.

Dental Partner: incorporated on November 14, 2008 as a subsidiary of Clidec, it sells, it is engaged in the retail and wholesale markets, products and equipment, sanitizers, drugs, medicines, pharmaceutical inputs and related items, as well as the wholesale of medicines and drugs for human consumption, provision of services of warehousing, storage, loading, organization, custody of goods of any kind, provision of services of: (i) technical and administrative programming and organizing services; and (ii) general management of goods and business.

Orizon: incorporated on May 25, 1998, a subsidiary of BGS, it is engaged in the rendering of electronic network interconnection services between health care operators, providers of health care and hospital services, insurance companies, and other agents of the supplementary system on a technological platform. Its activities include support for data management, prospecting and sales, activation and issue of identification cards and passwords, information reading, authorization, processing and routing of non-financial transactions, fraud prevention, telephone customer service (call center), rental and technical support of card readers, business consulting, and interests in other companies as a quotaholder or shareholder.

Guilher: incorporated on November 22, 2011, a subsidiary of Orizon, it is engaged in the rendering of order management services, registrations, billing, and settlement of payments for OPME (Orthoses, Prostheses, and Special Materials) and other healthcare materials or equipment, as well as providing consulting services in business, strategy, market analysis, and intermediation of OPME sales to suppliers.

AdviceHealth: incorporated on June 2, 2011, a subsidiary of Orizon, it is engaged in activities supporting health management, business management consulting, professional and managerial training, development and licensing of customizable software, technical support, and information technology services. Its operations include service intermediation, support for education, auditing, and dental expertise, focusing on regulatory audit systems for high-cost orthoses, prostheses, and special materials (OPME).

Murta: incorporated on June 27, 2007, a subsidiary of Orizon, it is engaged in the rendering of services for auditing medical accounts and invoices for the supplementary health segment in Brazil, focusing on cost reduction and waste prevention.

OTD: incorporated on March 18, 2026, a subsidiary of Orizon, it is engaged in the rendering of combined office and administrative support services, as well as the development and licensing of customizable software, consulting, technical support, and data processing in information technology.

(f) Real estate investment Companies in the healthcare segment:

Atlântica Empreendimentos (Nova Marília): incorporated on December 8, 1997, it is a holding company controlled by Atlântica Hospitais, engaged in making real estate investments focused on the health segment, as well as brokerage activities, management, and administration of real estate properties.

BSP 104: incorporated on June 26, 2014, a subsidiary of Nova Marília, it is engaged in receiving rent from its own real estate and to buy and sell real estate.

BSP 148: incorporated on July 11, 2014, a subsidiary of Nova Marília, it is engaged in receiving rent from its own real estate and to buy and sell real estate.

Pacífico Imobiliária: incorporated on August 29, 2019, an associated company of Atlântica Empreendimentos, it is engaged in receiving rent from its own real estate, as well as carrying out real estate developments, purchase, sale, management, and administration of real estate properties.

(g) Companies in MEXICO:

Odontored: established on August 13, 2009, in Mexico, for the development of dental care plans, including their operation, management and sale, as well as the provision of dental care services directly or indirectly through third parties. It was authorized to operate as insurer specialized in health on June 6, 2013 and, on July 15, 2013, the National Commission of Insurance and Collaterals (CNSF) permitted operation of insurance against accidents and diseases in the health and medical expenditures segments.

Oprev: established on December 12, 2019 as a subsidiary of Odontoprev Serviços located in Mexico, for the provision of specialized services related to accidents and diseases, besides actuarial, financial, administrative, commercial and risk management services.

(h) Exclusive investment funds:

Investment funds in which the Company substantially assumes or retains risks and rewards have been consolidated.

Memorial: incorporated on January 14, 2009, a subsidiary of BGS.

VET 4B 4: incorporated on August 12, 2010, a subsidiary of BGS.

Bradesco FI RF Matriz: incorporated on July 8, 2009, a subsidiary of Bradsaúde.

Bradesco FI RF Odontoprev: incorporated on January 13, 2010, a subsidiary of Bradsaúde.

Approval of interim financial statements

The authorization and approval to issue these individual and consolidated interim financial statements were given at the Board of Directors' Meeting held on October 21, 2026.

2. Description of material accounting policies

2.1. Basis of preparation

The Company's individual interim financial statements were prepared in accordance with the accounting practices adopted in Brazil issued by the Accounting Pronouncement Committee - CPC, and the consolidated interim financial statements in accordance with the accounting practices adopted in Brazil and the international accounting standards - IFRS Accounting Standards, issued by the International Financial Standards Board ("IFRS Accounting Standards"). All relevant information specific to the interim financial statements, and only such information, is being evidenced, and corresponds to the information used by the Management in Company's administration. The interim financial statements were prepared and are being presented concerning the requirements of the Brazilian Securities and Exchange Commission (CVM).

Management also declares that these interim financial statements are being prepared following the going concern assumption.

2.2. Functional currency and translation in foreign currency

The items included in the individual and consolidated interim financial statements are valued by using the main currency of the economic environment where the company operates (functional currency) and these interim financial statements are presented in thousands of Reais (R$).

For the subsidiaries Odontored and Oprev (Note 1), the functional currency is the Mexican peso, which is translated into the presentation currency of the Company using the closing exchange rate on the date of the respective balance sheet (current and non-current assets and liabilities), historical rate (shareholders' equity), and transaction rates or average rates when appropriate (revenues and expenses). Gains or losses in the translation of balances as of the date of preparation of the financial statements are recognized in other comprehensive income (OCI).

2.3. Significant estimates and accounting judgments

The preparation of financial statements according to the CPC/IFRS accounting standards requires Management to make judgments, estimates and assumptions that affect the application of accounting policies and the reported values of assets, liabilities, revenues and expenses. Actual results may differ from these estimates. Estimates and assumptions are reviewed mainly if changes occur in the circumstances on which the accounting estimate was based or as a result of new information or greater experience, with the impacts of their revisions recognized on a prospective basis in accordance with CPC 23/IAS 8 – Accounting Policies, Changes in Accounting Estimates and Errors. Reviews in relation to accounting estimates are recognized in the period in which the estimates are reviewed and in any future periods affected.

(a) Judgments

Information about judgment referring to the adoption of accounting policies which impact significantly the amounts recognized in the interim financial statements are included in the following notes:

Note 14 - Measurement of insurance liabilities:
Methodologies are used considering all relevant facts and circumstances to determine a systematic and rational method for estimating the insurance contract coverage under the Premium Allocation Approach (PAA) and General Measurement Model (GMM/BBA).

(b) Estimates

Estimates involve significant risk and may have a material impact on the amounts of assets and liabilities presented in the interim financial statements, and actual results may differ from those previously determined. A table of the accounting estimates and their respective notes is presented below:

Accounting estimates	Note
Fair value of financial instruments	2.8.3 and 6
Impairment of intangible assets and goodwill	2.15, 11.2 and 13.1
Insurance contract liabilities	2.5 and 14
Civil, tax and labor lawsuits	19

Fair value of financial instruments

The financial instruments recorded at fair value in our consolidated interim financial statements consist of financial assets measured at fair value through profit or loss and financial assets measured at fair value through other comprehensive income.

The fair value of a financial instrument is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date.

These financial instruments are categorized within a hierarchy based on the lowest level of information that is significant to the measurement of fair value, in accordance with CPC 46—Fair Value Measurement. For instruments classified as Level 3, we use a significant amount of our own judgment to arrive at the fair value measurement. We base our judgment decisions on our knowledge and observations of the relevant markets for the individual assets and liabilities, and these judgments may vary based on market conditions.

When applying our estimate, we analyzed a range of third-party prices and transaction volumes to understand and assess the extent of available market references and the modeling required in processes involving third parties. Based on these factors, we determine whether fair values are observable in active markets or whether the markets are inactive.

Inaccuracy in estimating unobservable market information may impact the value of the revenue or loss recorded for a given position. The use of different methodologies or assumptions to determine the fair value of certain financial instruments may result in a different fair value estimate as of the reporting date.

Impairment of intangible assets and goodwill

The Company and its subsidiaries analyze, at each reporting date, whether the book value of intangible assets and goodwill (including goodwill identified in the acquisition of associated companies and joint ventures) should be reduced to their recoverable value. The first step of the process requires identifying independent cash-generating units and allocating goodwill to those units. The unit's book value, including the allocated goodwill, is compared with its value in use to determine whether there is any impairment. If the value in use of a cash generating unit (CGU) is lower than its book value, goodwill will be reduced to its recoverable value.

The calculation is based on estimating the value in use of the cash-generating units using the discounted cash flow methodology, adopting a discount rate that adequately reflects the risks inherent to the sector. This rate is used to discount the cash flows and the perpetuity of the cash-generating units to their present value.

Insurance contract liabilities

Insurance contract liabilities are liabilities established to honor future commitments to our beneficiaries. Assumptions such as expectations of loss ratio, mortality, persistency, and interest rates are used. These assumptions are based on the group's portfolio experience and are reviewed periodically.

Civil, tax and labor lawsuits

The assessment of contingencies requires a significant degree of judgment by Management regarding the probability of loss and the estimate of future disbursements. Provisions are recognized when the loss is considered probable and the amount of the obligation can be estimated with reasonable safety, based on an individual analysis of each case, the opinion of the legal advisors, historical experience, applicable case law, and the specific circumstances of each case. The estimates are continuously reviewed and adjusted whenever new information or changes in process conditions indicate the need to revise amounts previously recognized.

2.4. Consolidation basis

The following accounting policies are used in the preparation of the consolidated interim financial statements:

(a) Subsidiaries

These are all companies in which the Company has direct or indirect control in financial and operational management. The Company exercises control over an investee when it has: (i) power over the investee; (ii) exposure to, or rights over, variable returns deriving from its involvement with the investee; and (iii) capacity to use its power over investee to affect value of its returns. Subsidiaries are fully consolidated as of the Company's assuming control over their activities through the date that such control ceases.

The Company applies the acquisition method to account for business combinations, which are recorded at the fair value of transferred assets, liabilities and shareholders' equity calculated on the acquisition date. Costs related to the acquisitions are recorded in income (loss) for the year as incurred. The non-controlling interest in Subsidiaries is recognized in the interim financial statements proportionately based on the fair value upon acquisition.

The excess of the amount paid over the fair value of assets and liabilities assumed on the acquisition date of any equity interest is recorded as goodwill, after the allocation to tangible and/or intangible assets.

Investments of the Subsidiaries were eliminated in the interim consolidated financial statements, as well as the equity in the earnings of subsidiaries, in addition to the balances of assets, liabilities and income (loss) arising from transactions between such companies.

(b) Investments in entities accounted for at the equity method

The investments of the Company and its subsidiaries in entities accounted for at the equity method include interests in associated companies and joint ventures.

Associated companies: are all entities over which the Company has significant influence and exercises the power to participate in financial or operational policy decisions without having the control. Investments in associated companies are initially recognized at cost, including goodwill identified in the acquisition, net of any accumulated loss to the recoverable value, when applicable, and subsequently valued under the equity method.

Joint venture: are all entities that there is a sharing of control of an arrangement, which exists only when decisions about the relevant activities require the unanimous consent of the parties sharing control. Such investments are initially measured at cost and subsequently under the equity method.

The investment in non-consolidated companies includes goodwill identified in acquisition, net of any accumulated loss to recoverable value, when applicable.

(c) Transactions eliminated in the consolidation

Intragroup balances and transactions, and any revenues are eliminated. Unrealized gains originating from transactions with investees recorded under the equity method are eliminated against the investment in the proportion of the Company's interest in the investee. Unrealized losses are eliminated in the same way as unrealized gains, but only up to the point where there is no evidence of impairment loss.

(d) Non-controlling interest

The Company chose to measure non-controlling interests at their proportion interest in identifiable net assets of the acquiree on the acquisition date.

Changes to the Company's interest in a subsidiary that do not result in loss of control are accounted for as transactions from shareholders' equity.

Write-offs involving the Interest of non-controlling shareholders result in gains and losses for the Company and are recorded in the statement of income.

2.5. Insurance contracts

(a) Definition of insurance contracts

According to CPC 50 / IFRS 17, contracts that meet the definition of Insurance Contracts, including Insurance, issued and held reinsurance contracts, and investment contracts with discretionary equity interest that are issued and must be measured under its rules. An insurance contract is one in which one party accepts significant insurance risk from another party. The insurance risk, as defined by the standard, is the risk of an uncertain future event, excluding financial risk, transferred from the holder of a contract to the issuer. An investment contract with discretionary participation features is the financial instrument that gives a specific investor the contractual right to receive, in addition to an amount not subject to the issuer's discretion, additional amounts: (a) that are expected to constitute a significant portion of the total contractual benefits; (b) whose amount or timing is contractually at the issuer's discretion; and (c) that are contractually based: (i) in the returns on a specific group of contracts or a specific type of contract; (ii) on realized or unrealized returns on investment in a specific group of assets held by the issuer; or (iii) in the results of the Company or fund issuing the contract.

The standard also defines that, after classifying the contracts within its scope, an entity must assess whether these contracts contain any embedded derivative, distinct investment components, or a distinct good or service unrelated to insurance. An investment component is distinct if it is not highly interrelated with the insurance contract and if the policyholder can purchase a contract with equivalent terms and conditions in the same jurisdiction. A good or service unrelated to insurance is distinct if the policyholder can benefit from the good or service alone or together with other resources readily available to the policyholder.

The subsidiaries assessed their issued Insurance Contracts and considered that their pre-established price products, marketed by the subsidiaries Bradesco Saúde, Odontored, and Mediservice (the latter due to the transfer of Odontoprev's dental plan portfolio), comply with the definitions of insurance contracts and are within the scope of the CPC 50 / IFRS 17 standard. Pre-established products are those in which the monthly fee is calculated in advance based on the coverage contracted by the contracting party (individual or legal entity) of the healthcare plan and, therefore, there is a transfer of insurance risk.

Regarding post-payment products (see Note 3.1), these products are outside the scope of CPC 50 / IFRS 17 since there is no insurance risk, given that there is only management/administration of the insurance policy with the policyholder, who assumes the insurance risk under the contract. For the postpaid product, the amount of the cash disbursements (claims

payments) is fully covered by the cash inflows (premiums paid by the policyholder), such that the Company does not have significant insurance risk transfer for such contracts. The contracts arising from these products are measured in accordance with the rules provided for by CPC 47/IFRS 15 as a service agreement.

(b) Level of contract aggregation

For purposes of applying the aggregation requirements set forth in CPC 50 / IFRS 17, the subsidiaries define their portfolios by considering contracts subject to similar risks and managed together. Evaluation and monitoring of contracts are conducted predominantly at the portfolio level, reflecting how the business is managed. Based on these portfolios, the contracts are segregated by annual vintage and classified into the groups required by the standards, and then divided into three categories: groups of contracts that are onerous at initial recognition, groups of contracts that, at initial recognition, have no significant possibility of becoming onerous in the future and group of contracts remaining in the portfolio, if any.

Insurance contracts are considered onerous at the initial recognition date if the fulfillment cash flows allocated to the contract, any previously recognized insurance purchase cash flows and any cash flows arising from the contract at the recognition date are a net outflow, i.e. representing a loss that must be recognized in income (loss) for the net outflow to the onerous contract group that results in the book value of the liability for the group being equal to the cash flows from compliance and the contractual insurance margin of the group being zero. Since it represents a loss upon initial recognition, unlike non-onerous contracts, which negatively impact income (loss), they are measured separately, so that the organization can manage them more precisely and know exactly the individual impact of the onerousness of the contracts in its statements.

(c) Contract limits

The cash flows are within the limit of the insurance contract if they result from substantive rights and obligations that exist during the reporting period in which the entity can demand the payment of consideration from the contract holder or where the entity has a substantive obligation to provide insurance coverage to the contract holder.

Thus, for Individual Plan portfolios, the contract limit will be the moment when the insured chooses to leave the contracted plan, since the company that issues an insurance contract does not have the prerogative to cancel the contract unilaterally. As for the Collective Membership Plans, the contract limit at the payment projection, is monthly, since the contract is renewed monthly and can be canceled by both parties involved.

(d) Segregation of contract components

CPC 50 / IFRS 17 requires separate accounting of the following components that may form part of an insurance contract:

- Embedded derivatives;
- Investment component; and
- Commitments to transfer specific unsafe goods or services.

Through the analysis of the insurance contracts of the Company's subsidiaries, no components have been identified that would need to be treated separately.

(e) Measurement of contracts

The Liability for the Remaining Coverage (PCR) represents the entity's obligation to investigate and pay valid events for insured events that have not yet occurred. The PCR also covers the entity's obligation to pay amounts under existing insurance contracts that are related to coverage of contracts not yet rendered (obligations related to the future provision of insurance contract services) and any components of investments or other amounts that are related to the provision of services under the insurance contract and that have not been transferred to liability for claims incurred. The amount of

PCR reserve can be calculated based on three methodologies: General Measurement Model (GMM), Variable Fee Approach (VFA) and Premium Allocation Approach (PAA).

The General Measurement Model (GMM/BBA) of CPC 50/IFRS 17 requires that the companies that issue insurance and reinsurance contracts measure their insurance contracts, at the initial moment, by the total estimated value of expected cash flow, adjusted by the time value of money and by the explicit risk related to non-financial risk, in addition to the contractual insurance margin. The Company's subsidiaries expect the application of the General Measurement Model for the contracts of Individual Plans.

In the Legal Entity Plan contract segments, the Company's subsidiaries use the Premium Allocation Approach (PAA) to simplify the measurement of groups of contracts when the following criteria are met at initial recognition: contracts with a coverage period of up to one year or those with recognition of income (loss) similar to the General Measurement Model.

Contracts that do not meet the criteria above are measured in accordance with the accounting policies of the standard approach (BBA). Adherence tests for permission to apply the simplified measurement approach are carried out annually. The last test performed did not show a material difference.

Upon initial recognition of each group of contracts, the book value of the Liability for Remaining Coverage is measured as the premiums received at initial recognition less any insurance acquisition cash flows allocated to the group at that date, and adjusted for any amount arising from the write-off of any assets or liabilities previously recognized for cash flows related to the group (including assets for insurance acquisition cash flows). The Company's subsidiaries elected not to recognize the cash flows for acquisition of insurance immediately as expenses when incurred.

Subsequently, the book value of the Liability for Remaining Coverage is increased by any premiums received and the amortization of insurance acquisition cash flows recognized as expenses, and reduced by the amount recognized as Insurance revenue for Services rendered and by any additional insurance acquisition cash flows allocated after initial recognition. Upon initial recognition of each group of contracts, the Company's subsidiaries expect that the interval between the provision of each portion of the services and the due date of the corresponding premium will not exceed one year. Accordingly, the Company's subsidiaries elected not to adjust the Liability for Remaining Coverage to reflect the time value of money and the effect of financial risk.

If, at any time during the coverage period, facts and circumstances indicate that a group of contracts is onerous, the Company's subsidiaries recognize a loss in the income (loss) and increase the Liability for Remaining Coverage to the extent that current estimates of the fulfillment cash flows related to the remaining coverage exceed the book value of the Liability for Remaining Coverage.

The Subsidiaries did not measure contracts under the Variable Fee Approach (VFA).

(f) Estimate of future cash flows

The items considered as future cash flows, both received and within the limit, are as follows:

- For the provision for remaining coverage: (i) premiums/considerations, reflecting cancellations in the long-term contracts of the brand/product; (ii) allocation of cash flows from insurance purchases attributable to the portfolio to which the contract belongs, which should be understood as a commercial expense; (iii) costs of maintaining and managing contracts, such as costs of collecting consideration, processing of contractual amendments and costs of processing events, which should be understood as other operating costs; and (iv) allocation of fixed and variable general expenses (such as accounting costs, human resources, information technology and support, rent and maintenance), called administrative expenses, directly attributable to the fulfillment of contracts and transaction-based taxes, made through systematic and rational allocations; and

- For provision for incurred claims: (i) payments, including claims/events advised, occurred and not paid, and all future payments related to events (PDR - Provision for related expenses);

Cash flow estimates include directly observable market variables and non-market variables, such as mortality rates and average claim costs.

For the Healthcare segment, the calculation of the mortality rate to be used for measuring the Insurance Contracts of Individual Plans uses BREMS with a more adherent improvement.

The persistence ratio is also used as an assumption to measure the fulfillment cash flows. The persistence rate aims to assess the average time the insured remains enrolled in the plan until its cancellation. An accounting policy choice is adopted that calculates changes in fulfillment cash flows at the end of each financial statement period. This occurs for changes in non-financial assumptions, financial assumptions, and discount rates. First, changes in discount rates and financial assumptions about fulfillment cash flows (as expected at the beginning of the period) are calculated, and then changes in those cash flows from changes in non-financial assumptions are calculated.

For the Dental segment, the persistency table is used.

(g) Acquisition cash flow

The Company's subsidiaries allocate cash flows from insurance acquisition to groups of contracts and to the portfolio to which the respective group belongs. Accordingly, the applicable accounting treatment varies depending on the measurement model and the portfolio profile, as follows:

(i) Contracts measured under the Building Block Approach (BBA): the recognition of an expense related to the acquisition cash flow is recorded in the income statement, offset by an increase in the Remaining Coverage Liability (RCL) related to the insurance contracts.

(ii) Contracts Measured by the Premium Allocation Approach (PAA): acquisition cash flows are deferred and included in the measurement of the Liability for Remaining Coverage (LRC), and amortized on a straight-line basis in profit or loss over the coverage period of the respective policies.

(h) Discount rate

The Company' subsidiaries adopt the bottom-up methodology for determining the discount rates used in measuring the cash flows of insurance contracts, in accordance with the applicable regulatory requirements. In this methodology, the discount rate is composed of the risk-free rate, represented by the Term Structure of the Interest Rate (ETTJ) documented and published by SUSEP, plus a liquidity premium that is zero and is updated quarterly.

The liquidity premium reflects the liquidity characteristics of the insurance liabilities of the Company's subsidiaries, considering the ability of these liabilities to withstand lower liquidity compared with Financial instruments traded in the market. This adjustment aims to align the discount rate with the economic characteristics of the insurance contracts, appropriately representing the temporal profile and due dates of the cash flows of the insurance obligations.

The table below presents the discount rate curves used to discount the cash flows of the insurance contracts:

09/30/2026					
≤01 year	3 years	05 years	10 years	20 years	>20 years
6.53%	8.02%	7.45%	6.75%	6.52%	6.51%

12/31/2025					
≤01 year	3 years	05 years	10 years	20 years	>20 years
9.11%	7.34%	7.09%	6.76%	6.75%	6.74%

As an accounting policy, the subsidiaries have established that the effects of changes in discount rates related to the initial recognition and subsequent measurements of Insurance liabilities are recognized directly in Other Comprehensive

Income (OCI) in Shareholders' equity, in line with the option allowed by regulations, promoting greater consistency and comparability of the financial statements.

(i) Risk adjustment (RA)

The Risk Adjustment (RA) is the adjustment made by the entity in the estimate of the present value of future cash flows to offset uncertainty about the amount and timing of cash flows arising from non-financial risk as the entity complies with the insurance contract.

The Company's subsidiaries opted for the cost of capital methodology for the Dental portfolio, and for the Health portfolio, the confidence level methodology is used.

Under this approach to calculating the Cost of Capital, the RA represents the offsetting required by the entity for bearing the uncertainty associated with the non-financial risks arising from the Insurance Contracts. This methodology stands out for the simplicity of the calculation based on obtaining regulatory capital and for being adopted in different countries that have risk-based regulations. In this approach, the RA is estimated based on the cost of making the capital required to support the risks associated with insurance obligations available throughout their term. The methodology considers the capital required to support the risks, using a one-year time horizon to project capital requirements. Additionally, it accounts for the effects of risk diversification, so that the aggregate capital requirement reflects the benefits arising from considering different risk exposures jointly. The approach is characterized by the use of regulatory capital information and cost-of-capital parameters and is conceptually related to the Risk Margin methodology established under the Solvency II regime.

In accordance with the nature of the effects and the recognition and presentation criteria established by CPC 50 / IFRS 17, a segregation is made between the effects recognized in the insurance service result and those recognized in Financial income (loss) from insurance.

The percentile equivalent to the non-financial risk adjustment in dental is 59% (59.3% as of September 30, 2025).

For calculating the confidence level for the Healthcare portfolio, an internal risk model is used where the confidence level for the insurance contracts in its portfolio is determined, with a 60th percentile for the Remaining Coverage Provision and a 70th percentile for the Provision for Incurred Claims.

(j) Allocation of contractual service margin (CSM)

A portion of the contractual service margin for insurance is recognized in each income (loss) for the period to reflect the insurance services provided. The installment amount is calculated by identifying the coverage units, allocating them to the contractual service margin at the end of the period, equally for each coverage unit provided in the current period, which is expected to be provided in the future, and recognizing the amount allocated to units of coverage consumed in the period in income (loss).

In the Health segment, the allocation of the Insurance Contractual Service Margin (CSM) to income is carried out based on coverage units calculated quarterly, considering the projected flow of beneficiaries exposed to health risks throughout the term of the contracts. For purposes of determining the coverage units, future cash flows are adjusted to present value to appropriately reflect the timing of the coverage services provided.

In the Dental segment, CSM allocation is performed based on coverage units assessed monthly, defined according to the characteristics of each group of contracts and considering, as applicable, the premium inflow patterns. Future coverage units are discounted to present value to reflect the expected pattern of insurance service provision. Interest on the CSM is recognized using the discount rates determined at the date of initial recognition of the contracts.

(k) Initial recognition

In the Health segment, the Total Retrospective Approach was applied to insurance contracts issued from 2019 onwards, while the Fair Value Approach was used for those issued until 2018. In the Dental segment, the Full Retrospective Approach was adopted for contracts issued from 2021 onwards, and the Fair Value Approach for those issued up to 2020.

Full retrospective approach

It consists of measuring insurance contracts since their issuance, requiring the Company's subsidiaries to have available data to carry out cash flow projections, calculate the Discount rate and Risk Adjustment from the initial recognition of the contracts.

Fair value approach:

This consists of measuring insurance contracts at fair value on the transition date.

For contract groups measured using the streamlined approach (PAA) for Corporate/CORP and PME groups, the transition methodology was the Total Retrospective.

As for the Individual/Personal group, measured by the General Measurement Model (GMM/BBA), the used methodology was the Fair Value, specifically for contracts issued until 2018 (Health segment) and 2020 (Dental segment), due to the absence of consistent data available for the application of the full retrospective methodology by contract group. For contracts issued from 2019 and 2021 onwards, respectively, the transition methodology was the Total Retrospective.

(l) Presentation

Portfolios of insurance contracts that are assets and those that are liabilities are presented separately in the balance sheet. Insurance expenses and revenues exclude any investment components and are recognized as follows.

(m) Insurance Revenue - Contracts calculated by GMM/BBA

The Company's Subsidiaries recognize the insurance revenue as it fulfills its performance obligations, i.e., as it provides services under groups of insurance contracts. For the contracts assessed by GMM/BBA, the insurance revenue regarding the services provided for each year represents the total fluctuations in liabilities by remaining coverage concerning the current services for which expects to receive consideration and comprises the following items:

- Insurance service expenses incurred within the period;
- Changes in the risk adjustment for non-financial risk;
- The sum to be released of CSM by any coverage provided within the period; and
- Other sums, as experience adjustments to receive premiums/considerations concerning the current or past period, if any.

Furthermore, a portion of the premiums regarding the recovery of the insurance acquisition cash flows is allocated to each period based on the time elapsed. The Subsidiaries recognize the allocated sum, adjusted by adding interest to the discount rates fixed in the initial recognition of the related group of contracts, as insurance revenue and an equal sum as insurance service expenses.

(n) Insurance Revenue - Contracts calculated by PAA

For the contracts assessed by PAA, the insurance revenue for each period is the amount of premium/considerations expected to be received allocated to the period based on the rendering of services under Insurance Contracts. The allocation is made based on the passage of time, except when the expected pattern of risk release during the Coverage period differs significantly from the passage of time, in which case the allocation considers the expected pattern of occurrence of insurance service expenses.

(o) Insurance expenses

The insurance service expenses arising from insurance contracts are usually recognized in the income as soon as incurred. Those do not include amortization of investment components and comprise the following items:

- Changes in the Provision for Claims Incurred (PSI) related to claims and expenses incurred for the period;
- Changes in the Provision for Claims Incurred (PSI) related to claims and expenses incurred in prior periods (related to past services);
- Other insurance service expenses directly attributable and incurred within the period;
- Amortization of cash flows from acquisition of insurance;
- Component of loss of onerous contract groups initially recognized within the period; and
- Changes in the PCR regarding the future services that do not adjust the CSM, since these are changes in the component of loss of onerous contract groups.

(p) Insurance financial revenues and expenses

The financial insurance revenues and expenses include fluctuations in the book values of groups of insurance contracts caused by the effects of the temporal monetary value, financial risk, and fluctuations in rates and hypotheses. The Subsidiaries recognizes the interest of insurance contracts in the income (loss) and the value regarding the fluctuation in financial rates and hypotheses in other comprehensive income. The objective of the separate presentation of the entity's financial revenues and expenses is to prevent higher volatility in the income (loss) for the period.

2.6. Operating segments

Information per operating segment is presented consistently with the internal report provided to the Company's main operating and strategic decision maker, the Executive Board, which comprises the Chief Executive Officer, Managing Directors, and directors, who are responsible for resource allocation and performance evaluation of the operating segments. These were defined according to the business segment of each Company that is part of the service ecosystem for the beneficiaries of the Company's healthcare and dental plans and medical clinics (Note 21).

2.7. Cash and cash equivalents

Cash corresponds to cash and cash equivalents that represent funds without restriction for investment in the operations of the Company and its subsidiaries, with no restriction on immediate use (Note 5).

Cash equivalents are highly liquid assets held to meet short-term cash commitments, with original maturities of up to three months from their acquisition and insignificant risk of change in value (Note 5).

2.8. Financial assets

(i) Business model

Sets the way in which the Company and its subsidiaries manage their financial assets to generate cash flows. The Management's purpose for a given business model is: (i) maintain the assets to receive the contractual cash flows; (ii) maintain the assets to receive the contractual cash flows and sale; or (iii) maintain the assets for trading. When financial assets fall within business models (i) and (ii), the Solely Payment of Principal and Interest (SPPI) test shall be used. Financial assets held under the business model (iii) are measured at fair value through profit or loss.

(ii) Test of Payment of Principal and Interest - SPPI

The purpose of this test is to evaluate the contractual terms of the financial instruments to determine whether they give rise to cash flows on specific dates that fall as solely payment of principal and interest on the principal value. Accordingly, the principal value refers to the fair value of the financial asset at initial recognition and interest refers to the consideration for the amount of cash at the time, the credit risk associated with the outstanding principal value during a

specific period, and other risks and base costs of loans. Financial instruments that do not fall under the aforementioned concept are measured at fair value through profit or loss, such as derivatives.

2.8.1 Classification

(a) Financial assets at fair value through profit or loss

In accordance with the standard CPC 48 / IFRS 9, the financial asset must be measured at fair value through profit or loss, unless it is measured at amortized cost or at fair value through other comprehensive income. The standard also allows the entity, upon initial recognition, to irrevocably designate a financial asset as measured at fair value through profit or loss when this designation eliminates or significantly reduces an inconsistency in measurement (accounting mismatch). However, at initial recognition, the Company and its subsidiaries did not make this irrevocable designation for any of their financial assets.

Financial assets measured at fair value through profit or loss are classified this way since they do not meet the criteria in the SPPI test according to the guidelines of CPC 48 / IFRS 9. For these assets, the Company and its subsidiaries manage these investments and make purchasing and selling decisions based on their fair values in accordance with risk management and investment strategy. Such financial assets correspond to interest earning bank deposits accounted for in current assets (Notes 3.2 and 6) and changes in fair value are recognized in income (loss) for the year.

(b) Financial assets at fair value through other comprehensive income

These are financial assets that meet the criteria of the SPPI test, whose purpose is to maintain the assets to receive contractual cash flows, as well as holding them for sale.

They are initially recognized at fair value, plus transaction costs that are directly attributable to their acquisition or issue, and are subsequently measured at fair value with the gains and losses recognized in other comprehensive income, except impairment and exchange gains and losses arising from the translation, until the financial asset is no longer recognized. Expected credit losses are recorded in the statement of income for the year.

Investments in equity instruments (shares) classified at fair value through other comprehensive income (FVTOCI)

This classification results from an irrevocable option exercised at the initial recognition of the asset, as provided in CPC 48 (IFRS 9) for investments in equity instruments that are not held for trading. Due to this accounting choice, the fair value changes of these assets are recognized in Other comprehensive income, and reclassification is not allowed.

As of the financial statements' reporting date, the Company's subsidiaries hold equity instruments classified in this accounting category.

(c) Financial assets at amortized cost

(i) Interest earning bank deposits

The financial assets measured at amortized cost are valued using the SPPI test and based on the business model. The assets present cash flows that solely refer to payments of principal and interest on the outstanding principal value. Additionally, they are acquired with the intention and financial capacity to hold them in the portfolio to maturity. They are measured at the non-current assets on the maturity date is greater than 12 months and are recorded at cost on the acquisition date plus income (Notes 3.2 and 6).

(ii) Receivables

They are financial assets held to receive contractual cash flows representing the payment of principal and interest. They are classified into current assets, except those maturing at least 12 months after balance sheet date (these are classified as noncurrent assets).

Under this classification, receivables are non-derivative financial assets with determinable payments, but not quoted on an active market. Receivables include the amounts recorded under the caption "Other accounts receivable" which are accounted for at amortized cost less any impairment losses.

2.8.2 Recognition and measurement

Financial assets are recognized at fair value, and amortized cost, and the costs, gains and losses arising from the transaction are recorded in contra-entry to statement of income in a specific account. Financial assets are written off when the risks and rewards of ownership have been significantly transferred by the Company and its subsidiaries.

2.8.3 Fair value estimate

The Company and its subsidiaries apply CPC 46/IFRS 13 – Fair Value Measurement for financial instruments measured at fair value in the balance sheet, which requires disclosure of these measurements by the hierarchy level as presented below, and its financial risk management policy is to contract financial products available in the domestic market, whose market value can be reliably measured, seeking high liquidity to honor its future liabilities (Note 3.2).

- Level 1: quoted (unadjusted) prices in active markets for identical assets and liabilities to which the entity may have access on the measurement date.
- Level 2: discounted cash flow methodology or other methodology for pricing the assets based on market data which are observable in the market, either directly or indirectly, except quoted prices included in Level 1.
- Level 3: inputs for the asset or liability that are not based on observable market variables.

(a) Investment fund quotas

The amount of investments in investment funds was obtained from the amounts of the quotas disclosed by the financial institutions that manages these funds.

(b) Government bonds

Government bonds had their fair values obtained from average rate tables of secondary market disclosed by the ANBIMA (Brazilian Association of Financial and Capital Market Entities).

(c) Shares

The market values of the variable income securities were obtained from the latest quotation published by Brasil Bolsa e Balcão (B3). As of September 30, 2026, the Group has no shares.

(d) Private securities - Bank Deposit Certificates (CDBs), Financial Bills (LFs), and Real Estate Receivables Certificates (CRIs)

The mark-to-market methodology for Bank deposit certificates (CDBs), Financial Bills (LFs), and Real Estate Receivables Certificates (CRIs) takes into account two factors: a) the risk-free interest rate, which expresses the DI or SELIC projection; and b) the issuer's credit spread. The interest rate used has as its primary source the curve of DI futures contracts disclosed by Brasil Bolsa Balcão (B3). The credit spread is obtained through a specific methodology described in the internal mark-to-market manual, which considers the following aspects: i) classification of issuers into groups, according to the definition assigned by Bradesco's Credit Department; ii) distribution into classes of issuers, through the classification carried out by the average of each issuer’s issue rates; iii) use of the last price, traded within up to 15

business days from the negotiation/mark-to-market date; and iv) calculation of the spread through issue rates weighted by class and traded volume.

(e) Debentures

They are updated with the information disclosed in the bulletins published by ANBIMA. For debentures that are not reported by ANBIMA, the discounted cash flow is used. The discount rates/indexing units used are information/projections disclosed in bulletins or specialized publications (ANBIMA/CETIP).

2.8.4 Impairment of financial assets measured at amortized cost

The Company and its subsidiaries assess expected losses on a prospective basis for financial instruments measured at amortized cost (with the exception of investments in equity instruments).

Financial instruments have the measurement of expected credit loss, with the present value resulting from the difference between the contractual cash flows and the cash flows that the Company and its subsidiaries expect to recover being evaluated, discounted by the effective interest rate. The book value of the assets is reduced through a provision, and the amount of the loss is recognized in the statement of income.

Expected credit losses are measured on one of the following bases:

- Expected credit losses for 12 months, i.e., the expected credit losses resulting from possible default events within the 12 months following the reporting date; and

- Lifetime expected credit losses, i.e., credit losses that result from all possible default events over the expected life of a financial instrument.

The measurement of lifetime expected losses is applied when a financial asset, at the reporting date, has a significant increase in credit risk since its initial recognition, and the 12-month credit loss measurement is applied when the credit risk has not had a significant increase since its initial recognition. The Company and its subsidiaries may determine that the credit risk of a financial asset has not increased significantly when the asset has low credit risk on the reporting date.

Regarding government bonds, the Company and its subsidiaries have internally developed a study to assess the credit risk of these bonds, which shows that the expected loss is zero for the next 12 months, that is, there is no need for a provision for credit losses.

The methodology and assumptions used to estimate future cash flows are regularly reviewed to reduce any differences between the loss estimates and the actual loss.

After recognizing the expected credit loss, financial revenue is recognized using the effective interest rate, which was used to discount the future cash flows, on the gross book value of the provision, except for assets with credit recovery issues, where the mentioned rate is applied to the net book value of the provision.

All or part of a financial asset is written-off against the respective expected credit loss when there is no reasonable expectation of recovery. These credits are written-off after completion of all necessary recovery procedures to determine the loss amount. Subsequent recoveries of amounts previously written-off are credited to the statement of income.

For postpaid contracts, the Subsidiaries recognize Impairment on accounts receivable considering invoices in arrears for more than 60 days for individual contracts and 90 days for collective contracts, plus an average Loss percentage determined in a study of portfolio historic behavior. Losses with clients are recorded in account "Other operating revenues (expenses)" in income (loss).

2.9. Deferred income tax and social contribution – assets and liabilities

Deferred income tax and social contribution assets are reviewed at each preparation date of financial statements and reduced when their realization is no longer probable (Note 9.1).

Deferred tax assets and liabilities are recognized in relation to the temporary differences between the book values of assets and liabilities for financial statement and used for taxation purposes. Changes in deferred tax assets and liabilities in the year are recognized as deferred income tax and social contribution expense.

A deferred tax asset is recognized for unused tax losses, tax credits and unused deductible temporary differences, to the extent that it is probable that future taxable income will be available against which the credits can be utilized. Future taxable income is determined based on the reversal of relevant taxable temporary differences. If the amount of the taxable temporary differences is insufficient to fully recognize a deferred tax asset, the future taxable income, adjusted for reversals of the existing temporary differences, will be considered, based on the business plans of the parent company and of its subsidiaries, individually.

The measurement of deferred tax assets and liabilities reflects the tax consequences of how the Company and its subsidiaries expect to recover or settle their assets or liabilities.

The deferred tax assets and liabilities are recognized for tax losses, tax credits and deductible temporary differences, to the extent that it is probable that future taxable income will be available against which the tax loss carryforwards and credits can be utilized, or on different taxable entities but that there is an intention to settle current tax liabilities and assets on a net basis or tax assets and liabilities will be realized simultaneously.

Deferred income tax and social contribution assets are reviewed at each preparation date of financial statements and reduced when their realization is no longer probable.

2.10. Civil, tax, and labor judicial deposits

These refer to civil, tax and labor lawsuits, which are regularly adjusted for inflation. Deposits made in civil and labor proceedings are adjusted by the National Consumer Price Index (“INPC”). Deposits made in tax proceedings are adjusted by the Special Settlement and Custody System (“SELIC”) index and, as of September 16, 2024, federal tax proceedings, previously adjusted by the SELIC rate, are currently adjusted by the Broad National Consumer Price Index (“IPCA”) (Note 10).

2.11. Investments (ownership interest)

These are represented by investments in subsidiaries, associated companies and joint ventures accounted for under the equity method based on their respective balance sheets (Note 11.1).

2.12. Investment property

Investment properties are properties held to earn rental revenue or for capital appreciation, for both, or for purposes not yet determined, but not for use in the production or supply of goods or services or for administrative purposes.

Investment properties are initially recorded at acquisition, development, or construction cost and subsequently at fair value, with any changes in fair value recognized in the income (loss).

The estimate of the useful life of the investment properties is reviewed periodically. Expenses incurred with regularizations and legal requirements, taxes, repairs, and maintenance representing betterment, increase in capacity, or useful life are capitalized, whereas the remaining are recorded in income (loss). The recovery of properties through future operations is periodically followed up. The works in progress refer to expenses incurred with regularizations, legal requirements, taxes, and costs directly attributable to the construction of real estate intended for income.

The revenue from rental of investment properties is recognized as other revenues under the straight-line method over the lease period.

2.13. Property, plant and equipment

(i) Construction in progress (property, plant and equipment)

Property, plant and equipment for own use is comprised of real estate, equipment, furniture, machinery and fixtures, vehicles used for business conduction. Stated at historical acquisition cost, less respective accumulated depreciation calculated under the straight-line method at annual rates and accumulated impairment losses, when applicable (Note 12).

Gains and losses from disposals are determined by comparing the sales value with the book value and are recognized net of transaction costs in the income (loss).

Subsequent expenses are only capitalized when they generate associated future economic benefits and can be reliably valued.

Repair or maintenance expenses are recognized in income (loss) as they are incurred. Expenses with renovations and improvements that prolong the useful life of the assets are incorporated to the cost of property, plant and equipment.

When there is any indication of loss, the formation of impairment is assessed.

(ii) Right of use (CPC 06 (R2) / IFRS 16)

As a lessee, the Company assesses, on the contract start date, whether this contract is or contains a lease. That is, if the contract conveys the right to control the use of an identified asset for a period of time in exchange for consideration.

A single approach of recognition and measurement is applicable to all leases, except for short-term and low-value asset leases.
At the beginning of a lease, a “lease liability” is recognized to make lease payments, along with right-of-use assets that represent the right to use the underlying assets. Interest expenses on the lease liability and the depreciation expenses on the right-of-use asset are recognized separately.

The right-of-use asset is initially measured at cost and subsequently deducted from accumulated depreciation and any accumulated impairment losses, when applicable. The right of use will also be adjusted in the event of a remeasurement of the lease liability. Depreciation is calculated on a straight-line basis over the term of the leases.

The lease term is defined as the non-cancellable term of the lease, together with (i) periods covered by an option to extend the lease if the Company and its subsidiaries are reasonably certain to exercise that option; and (ii) periods covered by an option to terminate the lease, if the Company and its subsidiaries are reasonably certain not to exercise that option.

The lease liability is initially measured at the present value of the lease payments that are not made on the start date, discounted by the incremental rate applied to each agreement in accordance with the lease term.

Lease payments include fixed payments and variable lease payments that depend on an index or rate.

The incremental rate applied considers the risk-free fund raising rate adjusted by the credit spread.

Subsequently, the lease liability is adjusted to reflect the interest accrued on the payment flows, remeasured to reflect any revaluation or changes in the lease, and reduced to reflect the payments made.

Financial charges are recognized as a financial expense and appropriated according to the term of the agreements, considering the nominal discount rate.

Short-term and low-value asset lease

The recognition exemption is applied to leases whose lease term is equal to or less than 12 months from the start date and which do not contain a purchase option. It also applies to the exemption from recognition of low-value assets. Payments of short-term leases and leases with low-value assets are recognized as an expense over the lease term.

2.14. Intangible assets

(i) Goodwill on acquisition of investments

Goodwill or gain on bargain purchase arise out of the process of acquisition of subsidiaries.

Refers to goodwill based on expected future profitability, paid on the Investment acquisition (Notes 11.2, 13, and 13.1). It is represented by the positive difference between the amount paid for the acquisition of a business and the net fair value of the identifiable assets and liabilities and the allocation of intangible items of the acquired company. When there is a gain on bargain purchase, the amount is immediately recognized in income (loss).

Goodwill is accounted for at cost, less the accumulated impairment losses, if any. Goodwill is tested annually and/or whenever an event is observed that causes impairment. Impairment losses on goodwill may not be reversed.

(ii) Development of systems and software use licenses

Expenditures on the internal development of systems, when the Company can demonstrate its intention and ability to complete the development in a manner that will generate future economic benefits, and software licenses that are directly attributable to projects and the testing of identifiable and unique software products controlled by the Company and its subsidiaries, are recognized as intangible assets until they are ready for use. They are amortized on a straight-line basis over a term of 5 to 10 years (Note 13).

After the conclusion of projects, maintenance expenditures are recognized as expenses. Subsequent software expenses are capitalized only when future economic benefits incorporated to the specific corresponding asset increase.

(iii) Allocated intangible assets

Amounts attributed to the brand, client portfolio and non-compete agreement arising from the acquisition of control in investees, which are amortized under the straight-line method, according to the terms identified in the valuation report (Note 13).

2.15. Impairment of non-financial assets

The Company carries out an analysis at each reporting period of the recoverable value of its assets to: (i) verify whether there is any indication of impairment of assets; and (ii) measure any impairment loss on existing assets in order to recognize additional impairment losses or reverse previously recognized impairment losses, when applicable.

Assets subject to depreciation/amortization are reviewed at each reporting period to confirm impairment or whenever events or changes in circumstances indicate that the book value may not be recoverable.

An impairment loss is recognized at the book value of the asset that exceeds its recoverable value (the greater value between the fair value of an asset less sale costs and value in use).

Assets with an indefinite useful life, such as goodwill, are not subject to amortization and are tested at least once a year, and whenever there are indications that the intangible asset may have become impaired (Note 13.1).

For the purpose of testing the recoverable value, the assets that cannot be individually tested are grouped into the smallest cash generating unit (CGU) that produces continuous cash flow and is largely independent of the cash flows of

other assets or groups of assets. Regarding the impairment test of goodwill, it cannot be allocated at a level higher than the operating segment defined for internal reporting purposes.

When evaluating value in use, projections of future results based on business plans and budgets are used, and estimated future cash flows are discounted to present value using a discount rate before taxes that reflects current market evaluations of the time value of money and the specific risks of the assets or Cash Generating Unit (CGU).

The corporate assets of the Company and its subsidiaries do not generate separate cash flows and are used by more than one Cash Generating Unit (CGU). These assets are Allocated to the CGUs on a reasonable and consistent basis, and tested for Impairment as part of the test of the CGU to which the asset is Allocated.

Impairment losses are recognized in income or loss. Losses recognized for CGUs are initially allocated to reduce any goodwill allocated to that CGU (or group of CGUs) and, subsequently, to reduce the other assets of that CGU (or group of CGUs) on a pro-rata basis.

An impairment loss related to goodwill may not be reversed. As to other assets, impairment losses recognized in prior periods are assessed at each statement preparation date to detect indications that the loss has decreased or no longer exists. An impairment loss will be reversed if there is a change in the estimates used to determine the recoverable value or only to the extent that the accounting value of the asset does not exceed the book value that would have been determined, net of depreciation and amortization, if no impairment loss had been recognized.

2.16. Taxes and social security charges payable

(a) Corporate income tax (IRPJ) and social contribution (CSLL): these are calculated based on criteria established by the legislation in force. IRPJ is calculated at the rate of 15% of taxable income, plus 10% as surtax on taxable income exceeding R$ 240 per annum and includes the corresponding tax incentive portion (Note 27). The CSLL was calculated at the rate of 15% for companies in the financial sector and, for the other subsidiaries, it is calculated at the rate of 9% on taxable income (Note 27).

(b) Other tax obligations: these comprise mainly provision for Social Integration Program (PIS) and Contribution to Social Security Financing (COFINS) which are calculated based on the criteria established by the legislation in force, using the rates of 0.65% and 4%, respectively, both over the billing (invoices issued) less paid indemnifiable claims (Note 15).

(c) Municipal tax liabilities: these comprise the provision for Service Tax (ISS) calculated based on criteria established by the legislation in force. ISS is calculated at rates between 2% and 5% (Note 15).

(d) Social charges: charges payable (social contribution), corresponds to the contributions to the National Institute of Social Security (INSS) and the Government Severance Indemnity Fund for Employees (FGTS) (Note 15).

2.17. Suppliers and other accounts payable

Unsettled obligations for goods or services acquired in the normal course of businesses, which are classified as current liabilities are included, except if the maturity is over 12 months after the balance sheet date, which are classified as non-current liabilities (Note 17).

2.18. Provision for lawsuits (contingent liabilities and contingent assets)

(a) Contingent assets

They are not recognized and will be recorded for accounting purposes when there are collateral or favorable court decisions, which are no longer appealable, characterizing the gain as practically certain and by the confirmation of its recoverability through receipt or offsetting with another liability. Contingent assets with an expectation of success considered likely are disclosed, when applicable.

(b) Contingent liabilities

The Company and its subsidiaries assess their contingencies based on the requirements of the accounting pronouncement CPC 25/IAS 37 – Provision, Contingent Liabilities and Assets, which for the lawsuits assessed as "probable losses" based on the assessments of internal and external legal advisors, the similarity with previous disputes, the complexity of the lawsuit and the opinion of legal courts, the Company recorded a provision for 100% of intended amounts (Note 19).

Lawsuits before the ANS, consumer protection bodies and trade associations follow the same provisioning rule above, where only lawsuits estimated as "probable losses", based on the opinion of internal and external legal advisors on the cause of the lawsuits, the similarity with previous lawsuits and the complexity of the case, are provisioned 100% of the amounts involved.

Lawsuits, related to tax obligations (legal, tax and social security), where the subject being contested is their legality or constitutionality, have their amounts recognized in the interim financial statements with possible formation of provision, and restated according to the tax law (Selic rate).

Contingent liabilities classified as possible losses are not accounted for and should only be disclosed in the Notes when individually relevant, whereas those classified as remote are not disclosed.

Regarding the provision for success fees (success fee contracts), calculated either as a percentage of the economic benefit to be obtained, a fixed amount, or another applicable methodology, the provision is recorded in the accounting in accordance with the estimate of "remote Loss" (or "probable success").

2.19. Capital

Common shares are classified in shareholders' equity (Note 20.1).

2.20. Recognition of revenues and expenses

(a) Sales of goods and services (Notes 21 and 22)

Revenues from sales of goods and services are allocated to income (loss) under the accrual basis as they meet their performance obligations.

In the modality of post-payment plans, the subsidiaries manage medical-hospital (health) and dental expenses on behalf of their clients and are fully reimbursed by them, recording only their management fee as revenue from the operation. Revenues related to the management fee are recognized monthly, in accordance with the provision of services to the client, considering the contractual provisions.

The subsidiaries that operate in the rendering of services provide assistance to clients of Agreements and in-company services. Revenues from these services are recognized according to contractual forecasts and operational agreements.

There are also subsidiaries that operate in the rendering of services for information processing and consulting for the medical field in general. This service provision is recognized upon the transfer of promised goods and services to clients in an amount that reflects the consideration to which the entity expects to be entitled in exchange for those goods or services.

(b) Financial

They include revenues arising from interest earning bank deposits and inflation adjustments (Note 26). Financial revenues comprises interest revenues on the invested fund assets (including financial assets classified as at fair value through other comprehensive income (FVOCI)), dividend revenues, gains on the disposal of financial assets classified as at fair value through other comprehensive income, fair value changes in financial assets measured at fair value through profit or loss

(FVTPL), income recognized in the measurement of financial assets classified at amortized cost, and the reclassification of gains previously recognized in other comprehensive income. Interest revenue is recognized to income (loss), using the effective interest rate method.

Financial expenses include losses on disposal of assets classified as fair value through other comprehensive income, changes in fair value of financial assets measured at fair value through profit or loss, and interest on lease contracts.

(c) Other administrative and operating expenses

Other administrative and operating expenses are recognized in accordance with the accrual basis for services received or events that resulted in the recognition of the expense.

2.21. Employee and management benefits

In relation to employee and administrator benefits, the Company and its Subsidiaries classify the profit sharing and Long-term Incentive Program (ILP) in the financial expenses, according to CPC 33 (R1)/IAS 19 – Employee Benefits.

(a) Short-term obligations

Obligations of short-term employee benefits are measured and entered as expense as the respective service is provided. Other short-term benefits, such as health insurance, dental assistance, life and personal accident insurance, and professional training, are offered to employees and managers and recognized in the income (loss) as incurred.

(b) Retirement obligations

i. **Defined contribution plan:**

The subsidiaries sponsor a supplementary pension plan for their employees and managers, in the defined contribution description, which allows the accumulation of financial resources over the course of the participant's professional career through contributions paid by this party and by the sponsoring company, where the resources are invested in a Boutique Investment Fund (FIE). The Plan is managed by Bradesco Vida e Previdência S.A. and Banco Bradesco S.A. is responsible for the financial management of the FIE funds.

The Supplementary Pension Plan relies on contributions from the employees and managers of the Company and its subsidiaries, plus the percentage destined to coverage of risk benefits (death and disability). The actuarial obligations of the defined contribution plan are fully covered by the net assets of the corresponding FIE. In addition to the plan presented, participants who chose to migrate from the defined benefit plan in 2001 are guaranteed a proportional deferred benefit, corresponding to their accumulated rights in that plan. For active participants, retirees and pensioners of the defined benefit plan in extinction, the present value of the plan's actuarial obligations is fully covered by collateral assets.

ii. **Other post-employment liabilities:**

There is healthcare plan coverage for former employees and their legal dependents of the subsidiary Bradesco Saúde S.A. for a period of 30, 60, or 90 days from the termination date, depending on the length of service.

2.22. Dividends and interest on own capital

The distribution of dividends and IOE to Bradsaúde's shareholders is recognized as a liability in the interim financial statements based on the Company's Bylaws that establish a compulsory minimum dividend of 50% over net income. Any amount that exceeds the minimum required, as long as it is not approved in the Board of Directors' Meeting, is recorded in shareholders' equity, in the account "Additional dividend proposed", until it is approved by the shareholders at the Annual General Meeting (AGM) (Note 20.5).

2.23. Earnings per share

The Company calculates basic and diluted earnings per share in accordance with CPC 41/IAS 33 – Earnings per Share (Note 28).

Basic and diluted earnings are the same because there are no relevant dilutive instruments (Note 28).

2.24. Standards and interpretations issued not in force

Adoption of the pronouncements issued by the Brazilian Committee of Sustainability Pronouncements (CBPS 01 and 02) – Sustainability Disclosure Standards addressing CVM Resolutions 193/2023 and 244/2026.

The CVM published on October 20, 2023, effective as of November 1, 2023, Resolution CVM 193, which allows publicly-held companies to voluntarily prepare and disclose a sustainability-related financial information report based on the international standard (IFRS S1 and S2) issued by the International Sustainability Standards Board (ISSB). The adoption of this new standard would be mandatory for publicly-held companies starting from years beginning on or after January 1, 2026.

However, on May 29, 2026, the CVM published Resolution CVM 244 revoking the obligation to disclose sustainability financial information for publicly-held companies, adopting the "comply or explain" model.

The Company is preparing for implementation to meet the requirements of the new standard.

CPC 51 / IFRS 18 – Presentation and Disclosure of Financial Statements

The International accounting standards board—IASB issued IFRS 18 - Presentation and Disclosure in Financial Statements on April 9, 2024. This standard includes requirements for all entities applying IFRS for the presentation and disclosure of information in financial statements and will replace IAS 1 - Presentation of Financial Statements, being applicable to an annual reporting period beginning on or after January 1, 2027. The Company is preparing for implementation to meet the requirements of the new standard, according to the regulatory term.

Tax Reform - Complementary Laws 214 as of January 16, 2025 and 227 as of January 13, 2026

On January 16, 2025, Complementary Law 214 was enacted, establishing the Tax on Goods and Services (IBS), under state and municipal jurisdiction; the Social Contribution on Goods and Services (CBS) and the Selective Tax (IS), both under federal jurisdiction.

The Tax Reform provides for the gradual replacement, by 2033, of five taxes—ICMS, ISS, IPI, PIS and COFINS—with the new consumption taxation model. Between 2026 and 2032, there will be a transition period during which the current and new tax systems will coexist.

Subsequently, on January 13, 2026, Complementary Law 227 was enacted, which created the IBS Management Committee (CGIBS) and established general rules for its management, oversight, funds raised, and distribution of tax revenue.

Additionally, throughout 2026, supplementary normative acts were issued, including Decree 12955/26 and CGIBS Resolution 06/26. These standards regulate operational aspects of CBS and IBS, respectively, covering topics related to taxation, Calculation basis, credits, Funds raised, ancillary obligations, and regimes applicable to certain transactions and services, including activities in the healthcare sector.

Bradsaúde monitors the evolution of regulation and the publication by the Brazilian Federal Revenue Service (RFB) and the IBS Management Committee of the complementary standards and general rules necessary for the implementation of the new tax model. The potential financial and operational impacts resulting from these changes remain under evaluation.

3. Risk management

The Company and its subsidiaries are exposed to subscription, credit, liquidity, market, and operational risks inherent to their operations and that can affect, in varying degrees, their strategic and financial objectives.

The purpose of this Note is to present information about these exposures, as well as the policies and processes adopted by the Company and its subsidiaries in the management of each one of the abovementioned risks.

Risk management framework

The risk management framework enables underwriting, credit, liquidity, market, and operational risks to be identified, assessed, monitored, controlled, and mitigated in an integrated and standardized manner. To ensure the consistency and effectiveness of this process, the Risk Management Committee conducts periodic assessments, formally documented in minutes and management reports, covering the adequacy of actuarial liabilities, the adherence of the assumptions adopted, the results of validation and sensitivity tests, as well as the impacts arising from changes in the assumptions used to calculate these liabilities. Furthermore, the Committee evaluates matters related to Capital Management, including solvency indicators, capital adequacy, and compliance with the risk appetite limits defined by Management.

Additionally, the Executive Committee for Risk Management, an advisory forum for Top Management, periodically analyzes risk reports, exposure indicators, monitoring results, and the effectiveness of implemented controls. Based on these analyses, the Committee deliberates on tolerance limits, follows up on the execution of the action plans and mitigation measures defined by the responsible areas, and monitors the evolution of relevant risks, maintaining formal evidence of the discussions, Recommendation, and deliberations through minutes and monitoring documents. This process helps ensure the traceability of the analyses performed, timely action on identified deviations, and the continuous improvement of the internal controls environment and risk management.

3.1. Underwriting risk

Underwriting risk is the risk transferred by any insurance contract where there is the future possibility of a claim event occurring, and where there is uncertainty regarding the amount of indemnity resulting from the claim event. The risk arises from an economic situation that contradicts the expectations of the Company and its subsidiaries at the time of developing their underwriting policy regarding existing uncertainties, both in defining the actuarial assumptions and in measuring the fulfillment cash flows, as well as for Pricing and calculations of premiums and contributions.

In summary, it is the risk that the frequency or severity of claims or benefits incurred will be greater than those estimated by the Company and its subsidiaries. Historical experience shows that the larger the group of contracts of similar risks, the lower the variability in the cash flows that the Company's subsidiaries incur to cover claim events. Thus, the risk management process seeks to diversify insurance operations, aiming to prioritize portfolio balance, and is based on grouping risks with similar characteristics in order to reduce the impact of isolated risks.

Uncertainties in the estimation of future claims payments

Claims become payable as they occur. The Company and its subsidiaries are required to provide indemnity for all covered claims incurred during the contract term, even if the notification of such claims occurs after the end of the contract term. However, claims are notified over a period, and a significant share of these claims is related to the incurred claims liability. The estimated cost of claims includes the direct expenses to be incurred in their settlement. Thus, considering the uncertainties inherent to the process of estimating the provision for claims, it may happen that the final settlement proves different from the initially established technical provision.

Risk management by business segment

The ongoing monitoring of the portfolio of insurance contracts allows for tracking and adjusting the tariffs charged, as well as assessing the potential need for changes. Other monitoring tools are also considered: (i) sensitivity analyses; and (ii) verification of algorithms and alerts of corporate systems (subscription, issue, and claims).

Main risks associated with health and dental insurance

The risks associated with health and dental insurance include, among others:

- Fluctuations in the timing, frequency, and severity of claims and claim indemnities relative to expectations;
- Unforeseen claims resulting from an isolated risk;
- Incorrect pricing or inadequate underwriting of risks; and
- Insurance contract liabilities insufficient or overstated.

For individual healthcare plans, where some of their provisions are calculated based on the expectation of future cash flow (Difference between expected future claims and expected future premiums), in addition to the risks mentioned above, there is biometric risk, which includes mortality and longevity experience, policyholder behavior risk, which includes persistence experience, and Interest rate risk, which are managed as part of Market risk.

The underwriting risks described in this Note create uncertainties in the future cash flows of insurance contracts, which are reflected in the measurement of liabilities through the Risk Adjustment, in accordance with the methodology presented in the note insurance contracts.

The administered contracts (post-payment) are predominantly exposed to credit risk, arising from the possibility of default or delays in the onlending of amounts owed by the policyholders. In these contracts, the risks related to the frequency, severity, and cost of covered healthcare events remain substantially the responsibility of the policyholders, who bear the corresponding costs. Consequently, the Company and its subsidiaries' exposure to variations in cash flows arising from these events is limited, since they do not bear the risks inherent in claims experience.

Management of risks associated with health and dental insurance

The Executive Board of Risk Management monitors and evaluates risk exposure, being responsible for the development, implementation, and review of policies related to subscription. The implementation of these policies, claims handling, and the establishment of insurance reserves related to these risks are performed by the Technical Superintendency. The Technical Superintendency developed mechanisms, such as the analysis of potential risk accumulations based on monthly reports, which identify, quantify, and manage accumulated exposures to keep them within the limits defined in internal policies.

Longevity risk is monitored by considering the latest available data and the trends observed in the environment in which the Company and its subsidiaries operate. Management monitors exposure to this risk and its potential impacts. In measuring Insurance provisions, expected longevity trends are considered through the application of mortality and improvement assumptions, which reflect the expected reduction in mortality probabilities over time and, consequently, the increase in the insured population's life expectancy. Thus, future cash flows incorporate the potential effects resulting from increases in longevity.

The persistence risk is managed through periodic monitoring of the historical experience of the Company and its subsidiaries, especially regarding the behavior of contract persistency and cancellation. Management also establishes guidelines for managing this risk and, when applicable, implements initiatives aimed at retaining and maintaining the portfolio.

The risk of a high level of expenses is mainly monitored through the evaluation of the profitability of business units and the frequent monitoring of expense levels.

Concentration of risks

Potential exposures to risk concentration are monitored through management reports where the results of contracts sold within the business by industry sector are observed.

Insurance liabilities	Individual		Group	
	09/30/2026	12/31/2025	09/30/2026	12/31/2025
Health	7,333,315	-	10,953,981	-
Dental	95,468	90,058	119,654	126,796

Sensitivity test

The objective of the sensitivity test is to measure the impact on the results and shareholders' equity of the Company and its subsidiaries, in the event of isolated, reasonably possible changes in assumptions inherent to their operations that may be affected due to the risk subscription process and that are considered relevant on the balance sheet date.

As a risk factor, the following assumptions were chosen:

• Claim Ratio: it is the main indicator of insurance contracts and corresponds to the ratio between the expenses and the revenues received by the contract. The test evaluated the impact of an increase in claims frequency; and
• Discount rate: represents the rate applied in the calculation of the present value of future obligations. The test evaluated the impact of an increase and a reduction in the discount rate.

Results of the sensitivity test

The table below shows the impact on the result and shareholders' equity of the Company if there were an increase of 1 percentage point in the loss ratio in the last nine months of the calculation base date:

	Gross of tax		Net of taxes	
Sensitivity – 1% Change	09/30/2026	09/30/2025	09/30/2026	09/30/2025
Health	(326,787)	-	(196,072)	-
Dental	(16,906)	(8,713)	(10,144)	(5,228)

The effect of the said sensitivity is linear. Considering the claims experience recorded from July 2025 to June 2026, variations of -2 and 2 percentage points were observed in Health, respectively, and variations of -3 and 3 percentage points were observed in Dental, respectively. It is worth noting that such variations are continuously monitored.

Within the scope of insurance risk, the discount rate considers the combination of a bottom-up approach, with the risk-free rate and the illiquidity risk. The risk-free rate used to discount the liabilities to present value is the Term Structure of the Interest Rate (ETTJ) published by ANBIMA/SUSEP. As a shock factor, DV1 (Dollar Value of 1 basis point) was chosen because it is a widely used metric in the financial market to measure interest rate risk with the aim of facilitating comparisons between different instruments, as it translates sensitivity into a monetary unit. The Company and its subsidiaries have established as an accounting policy the recognition of adjustments resulting from changes in interest rates directly in Shareholders' equity (QHE), reinforcing the consistency and comparability of the financial statements.

Limitations of the sensitivity analysis

The sensitivity analysis demonstrates the effect of a change in an important assumption while the other assumptions remain unchanged.

The sensitivity analysis does not consider that assets and liabilities are highly administrated and controlled. In addition, the financial position of the Company and its subsidiaries may vary when market changes occur. For example, the risk

management strategy aims to manage exposure to market fluctuations. As investment markets move through various levels, management actions could include sale of investments, change in portfolio assignment, among other protection actions.

Other limitations in sensitivity analyses include the use of hypothetical market movements to demonstrate potential risk, which only represents Management's view of possible market changes in the near future, which cannot be predicted with any certainty, in addition to assuming that all interest rates move in an identical manner.

3.2. Credit risk

Credit risk consists of the possibility of Losses resulting from counterparties' failure to fulfill their financial obligations or the deterioration of their credit quality.

The Company and its subsidiaries are exposed to credit risk in both their financial and commercial operations. The main exposures arise from interest earning bank deposits, fixed income securities and other financial assets, as well as considerations and premiums, trade accounts receivable, policyholders, contracting Companies, health plan operators, Agreements and other credits related to the activities of the healthcare, dental and assistance services segments.

Credit risk management

Credit risk management includes monitoring assumed exposures and periodically assessing the credit quality of its counterparties. For operating credits, procedures are performed to monitor the balance of receivables and default levels, as well as recoverability analyses, when applicable.

Monitoring these exposures considers, among other factors, the collection history, changes in past-due and not-yet-due balances, counterparty characteristics, and other available information used in assessing credit risk.

The maximum exposure to credit risk originating from premiums and considerations receivable from clients is considered reduced by Management since in some cases the claims coverage can be cancelled (according to Brazilian regulations) if the premium/consideration payments are not made by the due date. Exposure to credit risk for premiums/considerations receivable differs between the segments of unexpired risks and expired risks, where in the segments of expired risks the exposure is greater, since the coverage is granted prior to the payment of the premium/consideration.

To measure expected credit losses on financial assets, the Company and its subsidiaries adopt the three-stage credit deterioration model (Three Bucket Approach), in accordance with IFRS 9 / CPC 48. Assets are grouped by Economic Group and classified according to the issuer's Credit risk, considering internal ratings and default history, in the following stages: Bucket 1: assets without a significant increase in credit risk since initial recognition; Bucket 2: assets with a rating equal to or less than C4; Bucket 3: non-performing assets

Non-performing assets are those for which full settlement of the contractual obligations is not expected, requiring measures such as collateral enforcement, debt renegotiation, or restructuring, thereby characterizing a situation of default.

Expected Loss is calculated based on the Probability of Default (PD), Loss Given Default (LGD), and Exposure at Default (EAD) parameters. The PD estimates are defined by rating band, based on the internal history of credit events, supplemented by publicly available market information. The LGD estimates consider the issuer's segment and its classification in the respective risk stages.

The calculation horizon varies according to the asset classification: Expected losses for the following 12 months in Bucket 1; Expected losses throughout the life of the assets in Bucket 2; and, for assets in default (Bucket 3), recognition of the Loss considering a PD of 100%.

The calculation covers assets measured at Fair Value through Other comprehensive Income (FVTOCI) and at amortized cost (AC).

Interest earning bank deposits

The credit risk management referring to interest earning bank deposits includes the monitoring of exposures to credit risk of individual counterparties in relation to the credit classifications by risk assessment companies, such as Fitch Ratings, Standard & Poor's and Moody's.

Regarding interest earning bank deposits, Management assesses the Credit risk as low due to the fact that most of the portfolio is concentrated in public Fixed income securities and Repurchase and resale agreements backed by Federal government bonds, as shown in the tables below:

Financial Assets/Rating	Company						Consolidated					
	09/30/2026						09/30/2026					
	AAA	AA	BBB	BB	No Rating	Total	AAA	AA	BBB	BB	No Rating	Total
Fair value through profit or loss	**736,692**	**38,360**	**8,381**	**54,256**	**31,767**	**869,456**	**11,621,999**	**67,133**	**14,091**	**101,426**	**87,663**	**11,892,312**
Private fixed income security	662,294	38,360	8,381	54,256	31,767	795,058	2,456,993	67,133	14,091	101,426	87,663	2,727,306
Public fixed income securities[1]	74,398	-	-	-	-	74,398	9,165,006	-	-	-		9,165,006
Fair value through other comprehensive income	**-**	**-**	**-**	**-**	**-**	**-**	**7,710,228**	**52,341**	**-**	**-**		**7,762,569**
Private fixed income security	-	-	-	-	-	-	249,798	52,341	-	-		302,139
Public fixed income securities[1]	-	-	-	-	-	-	7,460,430	-	-	-		7,460,430
Amortized cost	**-**	**-**	**-**	**-**	**-**	**-**	**10,859,397**	**-**	**-**	**-**		**10,859,397**
Private fixed income security	-	-	-	-	-	-	3,597	-	-	-		3,597
Public fixed income securities[1]	-	-	-	-	-	-	10,855,800	-	-	-		10,855,800
Total	**736,692**	**38,360**	**8,381**	**54,256**	**31,767**	**869,456**	**30,191,624**	**119,474**	**14,091**	**101,426**	**87,663**	**30,514,278**

[1]Brazilian treasury government bonds are classified as sovereign risk.

Financial Assets/Rating	Company	Consolidated		
	12/31/2025	12/31/2025		
	AAA[1]	AAA	BBB	Total
Fair value through profit or loss	**106,884**	**131,685**	**9,099**	**140,784**
Private fixed income securities	106,884	131,685	-	131,685
Public fixed income securities[1]	-	-	9,099	9,099
Amortized cost	**552,435**	**552,435**	**-**	**552,435**
Private fixed income securities	552,435	552,435	-	552,435
Total	**659,319**	**684,120**	**9,099**	**693,219**

[1]Brazilian treasury government bonds are classified as sovereign risk.

Quarterly meetings of the Executive Committee for Risk Management are held, and monthly meetings of the ALM Committee, Liquidity and Investments Committee, and Internal Asset Allocation Meeting by the Investment Management Area of Bradesco Insurance S.A. take place for deliberative discussions, possessing the necessary responsibilities to meet regulatory requirements and improve management processes. For dental assistance plans, the credit policy takes into account the specific characteristics of dental care plan operations, maintaining the flexibility required by market conditions, with continuous monitoring of the level of its accounts receivable and the calculation of provision for losses on credits.

3.3. Liquidity risk

Liquidity risk is the risk that the Company and its subsidiaries will not have sufficient financial resources to meet their obligations as they fall due as a result of mismatches between cash inflows and outflows, taking into account the different currencies and settlement terms of their assets and liabilities. In other words, it relates both to the inability of the Company and its subsidiaries to settle their obligations when due and to difficulties in converting assets into the cash required to satisfy those obligations.

Knowing and monitoring this risk is important, especially so that the Company and its subsidiaries can settle transactions in a timely and safe manner.

Exposure to liquidity risk

Liquidity risk is managed substantially through the reconciliation of the cash flow of the Securities Portfolio (CTVM) with the actuarial liabilities. For this purpose, actuarial methods are employed to estimate the liabilities arising from insurance contracts. The quality of investments also ensures the ability to meet high liquidity demands. The following table presents the liquidity risk to which the Company and its subsidiaries are exposed:

	Estimated term for realization			
	Company		Consolidated	
	Flow of assets	Flow of liabilities[2]	Flow of assets[1]	Flow of liabilities[2]
At sight or without maturity	4,114	-	1,938,338	134,467
Flow - 1-3 months	888,440	8,995	5,593,966	11,490,507
Flow of 4–12 months	436,634	526,624	3,333,579	4,791,078
Flow of 12–60 months	-	49,064	8,438,162	4,542,504
Flow over 60 months	-	-	59,755,316	30,899,223
	1,329,188	**584,683**	**79,059,361**	**51,857,779**

[1]The asset flow considers cash and cash equivalents, investments, securities, and receivables. The interest earning bank deposits are substantially composed of Federal Government Bonds which, despite having long term maturities, those classified in the categories fair value through Other comprehensive income and fair value through profit or loss, can be converted into cash at any time, according to the group's cash flows.
[2]The flow of liabilities considers accounts payable liabilities and insurance liabilities.

The financial assets were distributed based on the contractual cash flows. Liabilities of insurance contracts were distributed based on the expectation of future cash flow (difference between expected future claims and premiums), considering the expiration of current insurance contracts and the best estimate regarding the settlement date of estimated claims. These cash flows were estimated up to the expected payment and/or receipt date.

Liquidity risk management

Liquidity risk management is exercised at a corporate level, involving a set of controls, mainly regarding the establishment of technical limits, with continuous evaluation of the positions taken and financial instruments used.

The corporate policy for market risk and liquidity management aims to ensure the existence of standards, criteria, and procedures that guarantee the Company and its subsidiaries the establishment of a minimum liquidity reserve (MLR), net cash available per company in excess of the established MLR, short-term liquidity indicator (STL), as well as the existence of specific governance for cash consumption and STL levels, strategy, and action plans for liquidity crisis situations.

For healthcare plans, monitoring occurs daily, and the Executive Committee for Risk Management holds a meeting quarterly for deliberative discussions, possessing the necessary responsibilities for regulatory compliance and process improvement in management. For Dental Assistance plans, liquidity risk management aims to monitor the settlement terms of rights and obligations, preparing projected cash flow analyses and periodically reviewing the liabilities assumed. Both plans also consider the financial instruments used, especially those related to the collateral assets for technical reserves, with respect to subsidiaries regulated by ANS.

3.4. Market risk

Market risk is the possibility of financial losses resulting from fluctuations in interest rates, asset prices, market indices, and other factors that may impact the value of the assets, liabilities, and financial instruments of the Company and its subsidiaries.

This risk is managed by the Risk Executive Board, a hierarchically segregated structure independent of the areas responsible for managing the investment portfolios. Exposure monitoring is conducted using metrics appropriate to the

nature of the risks assumed.

For exposures subject to interest rate risk, the Delta EVE (Economic Value of Equity) indicator is used to assess the impacts of adverse scenarios in interest rate curves on the repricing of assets and liabilities and on the economic value of shareholders' equity. For equity exposures, management is carried out primarily by monitoring exposure limits and conducting Stress tests calculated by applying asset-specific scenarios, in accordance with B3's CORE methodology.

Based on the results of these metrics, the Risk Executive Board annually proposes the risk appetite levels, formalized in the Risk Appetite Statement (RAS), which establishes limits expressed as a percentage and monetary amount of Shareholders' equity, as well as the applicable procedures and action plans in the event that these limits are approached or exceeded. Limit utilization is monitored and reported periodically to the appropriate governance bodies.

Market risk management

The process, carried out corporately, is approved by the Management Board of the Company and its subsidiaries and reevaluated at least once a year, or as needed, by the specific committees, as well as by the Management Board itself.

Definition of boundaries

The proposed market risk limits are validated in specific business committees, as well as by the Company's Investment and Risk Management Executive Committees, observing the limits set by the Board of Management, according to the characteristics of the operations.

The financial investment portfolio of the Company and its subsidiaries consists mainly of structural operations originating from the business lines. In this type of operation, the intention is not short-term trading aimed at benefiting from market fluctuations, but rather holding the investment for the period necessary for its type of business and demand, meeting its specific needs.

The main risks monitored are interest rate risk and equity portfolio risk. As of September 30, 2026, the Group has no shares.

Asset and Liability Management (ALM)

The Company and its subsidiaries periodically conduct an analysis of the cash flows of assets and liabilities held in the portfolio, ALM (Asset Liability Management). The analysis methodology includes observing the sufficiency or insufficiency of the present value of the assets' cash flow in relation to the present value of the liabilities' cash flow, as well as the duration of the assets in relation to the duration of the liabilities. The objective is to verify whether the situation of the assets and liabilities portfolio is balanced to meet the future commitments of the Company and its subsidiaries with its policyholders.

The actuarial assumptions used in generating the liabilities cash flow are in line with international actuarial practices and with the characteristics of the product portfolios of the Company and its subsidiaries.

Market risk measurement models

The stock positions are measured using the Stress Testing methodology considering the discount percentages per security disclosed daily by B3 as a stress scenario for the portfolio securities, where individual analyses of the worst-case scenario per security are conducted, focusing on extreme losses in crisis scenarios (low probability and high impact conditions).

The measurement and control of interest rate risk are carried out using the EVE (Economic Value Equity) methodology, which measures the economic impact on positions according to the scenarios developed by the Financial Risks area of Bradesco Seguros S/A. These scenarios determine positive and negative movements that may occur in interest rate

curves, with impacts on assets and liabilities over the life of the transactions, not necessarily representing accounting adjustments.

Market risk sensitivity analysis

The assumptions adopted in the sensitivity analysis are consistent with the market conditions observed as of the reference date and with the portfolio breakdown during the same period, appropriately reflecting the exposure of the Company and its subsidiaries to the relevant risk factors.

Risk factors	Closing on 09/30/2026
Brasil Bolsa Balcão (B3) index on:	186,340
Foreign exchange rate (R$/US$)	R$5.18
1-year fixed rate	13.46%
1-year IPCA coupon	6.63%
1-year IGP-M coupon	7.85%

The impacts presented correspond to the net effect of applying the sensitivity shocks to the assets and liabilities exposed to the respective risk factors. For exposures subject to interest rate, a 1-basis-point shock (0.01%) was applied to market curves and, for equity exposures, a 1% change in asset prices was considered. Such parameters are widely used in financial risk management because they allow the marginal sensitivity of positions to be measured and enable consistent comparisons across different entities, portfolios, risk factors, and reporting periods.

Therefore, the consolidated impacts on financial assets and technical/actuarial liabilities, net of tax effects, of shocks of (+)1 basis point in the interest rate curves and (-)1% variation in the closing prices of the current positions would be:

Amounts in R$ /Thousand in: 09/30/2026	Consolidated			
	Interest rate[1]	Price index[2]	Total (no correlation)	Total with correlation
Impact in shareholders' equity	602	(7,936)	(7,334)	(5,356)
Impact on income (loss)	-	(31)	(31)	(20)

[1]Exposure subject to changes in fixed interest rates and interest rate coupons.
[2]Exposures subject to changes in price index coupon rates.

3.5. Operating risk

Operating risk is the possibility of losses resulting from failure, deficiency or inadequacy of internal processes, people and systems, or arising from fraud or external events, including legal risk.

Operating risk management

The Company and its subsidiaries have adopted an operating risk management process to identify, assess, monitor, and mitigate risks associated with processes, people, systems, and external events.

The management of this risk includes recording and analyzing operational losses, periodic assessments of risks and controls, monitoring action plans, and updating the risk map, with the aim of monitoring risk exposure and the effectiveness of internal controls.

Control and ongoing monitoring procedures

- Identify, together with the internal and external departments of the Company and its subsidiaries, the loss events arising from operating risk, ensuring proper handling according to the origins/causes, for the evaluation, monitoring, and control of the process, enabling the reduction of impacts at the lowest cost; and

- Establish meetings with managers and executives regarding the treatment of losses with the departments, aiming at continuous improvement, corrective actions, and preventive measures for Operating Risk.

4. Capital management

Capital management is conducted at the corporate level and aims to ensure that the Company and its subsidiaries maintain a solid capital base to face the risks inherent to their activities, contributing to the achievement of strategic objectives and goals, according to the characteristics of each company that is part of the Group. To this end, the business environment, the nature of operations, the complexity, and the specificity of each product and service in the market of operation are considered.

The process of capital adequacy and management is continuously and prospectively monitored, whether in normal market conditions or in extreme situations, complying with the limits defined by Regulatory Bodies and/or aspects of Corporate Governance.

For the Companies regulated by ANS, Resolution 569/22 establishes that the entities must present ASE equal to or greater than the Regulatory Capital (RC). The CR is equivalent to the highest value between Base Capital (BC) and Risk-Based Capital (RBC). The CBR is calculated based on the sum of credit risk, market, subscription, and operational risk capitals, considering the application of the correlation benefit. For Companies regulated by the ANS, the ASE is evaluated from an economic perspective and must be calculated based on accounting shareholders' equity or accounting net assets, in accordance with the accounting practices adopted by the ANS, considering adjustments associated with the variation of economic values. The table below presents the relationship between the ASE and the Capital of the Companies regulated by ANS:

Amounts in R$ /Thousand in: 09/30/2026 (ANSGAAP)	Adjusted shareholders' equity (ASE)	Risk-Based Capital (RBC)	Sufficiency (PLA - CBR)
Bradesco Saúde	6,903,824	6,206,284	697,540
Mediservice	857,188	399,010	458,178
Bradesco Saúde Operadora de Planos	486,452	192,625	293,827

5. Cash and cash equivalents

	Company		Consolidated	
	09/30/2026	12/31/2025	09/30/2026	12/31/2025
Cash	-	6	260	101
Cash in transit[1]	-	16,052	18,475	16,052
Banks checking account	3,610	194	17,368	1,678
Interest earning bank deposits (remunerated checking account)	504	1,736	55,146	2,117
	4,114	**17,988**	**91,249**	**19,948**

[1]Receipts from clients to be transferred by financial institutions, as well as monetary amounts under confirmation.

6. Interest earning bank deposits (financial assets measured at fair value through profit or loss, at fair value through other comprehensive income, and at amortized cost)

6.1. Summary of the classification of interest earning bank deposits

	Company		Consolidated	
	09/30/2026	12/31/2025	09/30/2026	12/31/2025
Fair value through profit or loss	**869,456**	**106,884**	**11,892,312**	**140,784**
CDB	-	-	1,609	-
Investment funds	869,456	106,884	11,890,703	140,784
Fair value through other comprehensive income	**-**	**-**	**7,762,569**	**-**
Debentures	-	-	235,307	-
National treasury bills	-	-	212,576	-
Financial bills	-	-	66,833	-
National Treasury Notes	-	-	7,247,853	-
Amortized cost[1]	**-**	**552,435**	**10,859,397**	**552,435**
Investment funds	-	-	3,771,416	-
National Treasury Notes	-	552,435	7,087,981	552,435
Total interest earning bank deposits	**869,456**	**659,319**	**30,514,278**	**693,219**

[1]The values allocated in fund's units registered in the amortized cost category refer to the breakdown of the assets in the Fund Portfolio, which are 100% Government bonds.

6.2. Breakdown of interest earning bank deposits by term and security

The breakdown of interest earning bank deposits by term and security is presented below, including the assets that make up the portfolios of the Investment funds. Securities stated at fair value through profit or loss are presented in current assets, according to the expected realization.

Financial investments evaluated through:	Average interest rate p.a.	Company							Consolidated						
		09/30/2026							09/30/2026						
		1-30 days or with no defined maturity	31–180 days	181–360 days	>360 days	Book value	Fair value	Restated cost amount	1-30 days or with no defined maturity	31–180 days	181–360 days	>360 days	Book value	Fair value	Restated cost amount
Fair value through profit or loss[1]		**311,802**	**32,695**	**88,801**	**436,158**	**869,456**	**869,456**	**867,582**	**1,726,037**	**217,328**	**1,011,624**	**8,937,323**	**11,892,312**	**11,892,312**	**11,894,603**
CRI	5.06%	-	-	-	-	-	-	-	-	-	-	2,074	2,074	2,074	2,575
CDB	0.29%	-	97	7,135	-	7,232	7,232	7,232	1,609	163	11,997	-	13,769	13,769	13,769
Investment fund quotas	0.00%	21,124	-	-	-	21,124	21,124	21,124	174,056	-	-	-	174,056	174,056	174,056
Debentures	1.73%	86	4,641	3,732	63,893	72,352	72,352	72,124	145	7,803	6,275	137,489	151,712	151,712	154,942
DPGE	0.50%	-	-	296	1,479	1,775	1,775	1,773	-	-	498	2,487	2,985	2,985	2,980
Financial Treasury Bill - repurchase and resale agreement	13.62%	68,533	-	-	-	68,533	68,533	68,533	164,810	-	-	-	164,810	164,810	164,810
National treasury bills - repurchase and resale agreement	13.62%	10,921	-	-	-	10,921	10,921	10,921	175,630	-	-	-	175,630	175,630	175,630
Financial bills	0.59%	7,416	17,442	58,338	318,597	401,793	401,793	400,325	2,629	22,066	56,033	421,473	502,201	502,201	500,513
Bradesco Financial Bills	0.98%	-	-	-	-	-	-	-	9,839	152,227	53,714	114,186	329,966	329,966	328,615
Financial Treasury Bills	0.08%	-	7,847	19,117	47,435	74,399	74,399	74,224	-	30,583	874,213	8,243,433	9,148,229	9,148,229	9,149,540
Commercial notes	0.44%	-	2,668	183	4,754	7,605	7,605	7,604	-	4,486	308	7,992	12,786	12,786	12,784
National Treasury Notes	6.03%	-	-	-	-	-	-	-	-	-	8,586	8,189	16,775	16,775	17,070
National Treasury Notes - repurchase and resale agreement	13.62%	203,722	-	-	-	203,722	203,722	203,722	1,197,319	-	-	-	1,197,319	1,197,319	1,197,319
Fair value through other comprehensive income[3]		**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**1,282,744**	**66,833**	**6,412,992**	**7,762,569**	**7,762,569**	**9,269,222**
Debentures	4.87%	-	-	-	-	-	-	-	-	-	-	235,307	235,307	235,307	248,817
National treasury bills	14.71%	-	-	-	-	-	-	-	-	-	-	212,576	212,576	212,576	209,019
Financial bills - private issuers	0.00%	-	-	-	-	-	-	-	-	-	66,833	-	66,833	66,833	66,771
National Treasury Notes	6.75%	-	-	-	-	-	-	-	-	1,282,744	-	5,965,109	7,247,853	7,247,853	8,744,615
Amortized cost		**-**	**-**	**-**	**-**	**-**	**-**	**-**	**3,597**	**56,969**		**8,865,506**	**10,859,397**	**8,926,072**	**10,859,397**
Financial Treasury Bills - repurchase and resale agreement	13.87%	-	-	-	-	-	-	-	3,597	-	-	-	3,597	3,597	3,597
National Treasury Notes	5.06%	-	-	-	-	-	-	-	-	56,969	-	8,865,506	10,855,800	8,922,475	10,855,800
Total interest earning bank deposits		**311,802**	**32,695**	**88,801**	**436,158**	**869,456**	**869,456**	**867,582**	**1,729,634**	**1,557,041**	**1,078,457**	**24,215,821**	**30,514,278**	**28,580,953**	**32,023,222**

[1]Includes accounts payable/treasury.
[2]Assets classified in the fair value through profit or loss category are recorded in current assets according to the expected realization.
[3]Government bonds under the fair value through other comprehensive income category with maturities of up to five years are accounted for in current assets according to the expected realization.

	Average interest rate p.a.	Company							Consolidated						
		12/31/2025							12/31/2025						
		1-30 days or with no defined maturity	31–180 days	181–360 days	>360 days	Book value	Fair value	Restated cost amount	1-30 days or with no defined maturity	31–180 days	181–360 days	>360 days	Book value	Fair value	Restated cost amount
	12.25%														
Fair value through profit or loss		**12,813**	**11,913**	**41,750**	**40,408**	**106,884**	**106,884**	**106,627**	**16,877**	**15,692**	**54,992**	**53,223**	**140,784**	**140,784**	**140,445**
CDB	0.32%	146	318	2	-	466	466	466	192	419	2	-	613	613	613
Investment fund quotas	0.00%	1	725	591	318	1,635	1,635	1,635	1	956	778	418	2,153	2,153	2,153
Debentures	0.92%	400	1,976	1,337	3,589	7,302	7,302	7,285	527	2,603	1,761	4,727	9,618	9,618	9,595
DPGE	0.51%	-	19	35	168	222	222	222	-	25	47	221	293	293	293
Financial Treasury Bill - repurchase and resale agreement	14.87%	-	-	16,017	-	16,017	16,017	16,017	-	-	21,098	-	21,098	21,098	21,098
National treasury bills - repurchase and resale agreement	14.87%	9,660	-	-	1,060	10,720	10,720	10,720	12,723	-	-	1,396	14,119	14,119	14,119
Financial bills	0.69%	2,194	6,615	6,592	18,771	34,172	34,172	34,064	2,890	8,713	8,682	24,725	45,010	45,010	44,868
Bradesco Financial Bills	1.17%	320	2,175	2,187	6,450	11,132	11,132	11,028	422	2,864	2,881	8,495	14,662	14,662	14,525
Financial Treasury Bills	0.18%	-	-	1,270	9,047	10,317	10,317	10,289	-	-	1,673	11,917	13,590	13,590	13,553
Commercial notes	0.84%	92	85	-	97	274	274	274	122	112	-	128	362	362	362
National Treasury Notes - repurchase and resale agreement	14.87%	-	-	13,719	908	14,627	14,627	14,627	-	-	18,070	1,196	19,266	19,266	19,266
Amortized cost		**-**	**132,301**	**-**	**382,144**	**552,435**	**514,445**	**552,435**	**-**	**132,301**	**-**	**382,144**	**552,435**	**514,445**	**552,435**
National Treasury Notes	9.22%	-	132,301	-	382,144	552,435	514,445	552,435	-	132,301	-	382,144	552,435	514,445	552,435
Total interest earning bank deposits		**12,813**	**144,214**	**41,750**	**422,552**	**659,319**	**621,329**	**659,062**	**16,877**	**147,993**	**54,992**	**435,367**	**693,219**	**655,229**	**692,880**

6.3. Fair value hierarchy

There were no level reclassifications during the period, and the table below presents financial instruments recorded at fair value, using a valuation method. The different levels were defined as follows:

Level 1: Prices quoted (not adjusted) in active markets.

Level 2: discounted cash flow methodology or other methodology for pricing the assets based on market data which are observable in the market, either directly or indirectly, except quoted prices included in Level 1.

Level 3: Assumptions, for assets, which are not based on observable market data (non-observable inputs).

	Company				Consolidated			
	09/30/2026		12/31/2025		09/30/2026		12/31/2025	
	Fair value	Hierarchy	Fair value	Hierarchy	Fair value	Hierarchy	Fair value	Hierarchy
Fair value through profit or loss	**869,456**	**Level[3]**	**106,884**	**Level**	**11,892,312**	**Level[3]**	**140,784**	**Level**
CRI	-	-	-	-	2,074	2	-	-
CDB	7,232	2	466	2	13,769	2	613	2
Investment fund quotas	21,124	1	1,635	1	174,056	1	2,153	1
Debentures	72,352	2	7,302	2	151,712	2	9,618	2
DPGE	1,775	2	222	2	2,985	2	293	2
Financial Treasury Bill - repurchase and resale agreement[1]	68,533	2	16,017	2	164,810	2	21,098	2
National Treasury Bills — repurchase and resale agreement	10,921	2	10,720	2	175,630	2	14,119	2
Financial bills	298,697	2	34,172	2	502,201	2	45,010	2
Bradesco Financial Bills	103,096	3	11,132	3	329,966	3	14,662	3
Financial Treasury Bills	74,399	1	10,317	1	9,148,229	1	13,590	1
Commercial notes	7,605	2	274	2	12,786	2	362	2
National Treasury Notes	-	-	-	-	16,775	1	-	-
National Treasury Notes - repurchase and resale agreement	203,722	2	14,627	2	1,197,319	2	19,266	2
Fair value through other comprehensive income	**-**		**-**		**7,762,569**		**-**	
Debentures	-	-	-	-	235,307	2	-	-
National Treasury Bills	-	-	-	-	212,576	1	-	-
Bradesco Financial Bills	-	-	-	-	66,833	3	-	-
National Treasury Notes	-	-	-	-	7,247,853	1	-	-
Amortized cost[2]	**-**		**514,445**		**8,926,072**		**514,445**	
Financial Treasury Bill - repurchase and resale agreement	-	-	-	-	3,597	2	-	-
National Treasury Notes	-	-	514,445	1	8,922,475	1	514,445	-
Total interest earning bank deposits	**869,456**		**621,329**		**28,580,953**		**655,229**	

[1]Others include accounts payable/treasury.

[2]Refers to the fair value (market) on the indicated base date.

[3]Level 3: Measurement is carried out through pricing models, according to the applicable methodology for assets linked to the CDI and private securities without observable market prices, justifying their classification in Level 3 of the fair value hierarchy. The marking to market of securities that do not have observed market prices will be done through the construction of the security's future cash flows based on its characteristics described in its documentation/prospectus. These future cash flows are discounted by the market rate plus a credit spread obtained from Anbima, following the term and rate type conventions of the bond curve.

6.4. Changes in interest earning bank deposits

Company			
Interest earning bank deposits:	**Fair value through profit or loss**	**Amortized cost**	**Total**
Balance at 12/31/2025	**106,884**	**552,435**	**659,319**
Investments	1,325,880	-	1,325,880
(-) Redemptions[1]	(403,187)	(16,184)	(419,371)
Earnings	45,540	21,689	67,229
Contribution of assets[2]	(205,661)	(557,940)	(763,601)
Balance at 09/30/2026	**869,456**	**-**	**869,456**

[1] Redemptions of securities at amortized cost refer to the maturity of the respective securities and the coupon payment flow.
[2]Transfer of the portfolio to Mediservice (Note 1.1.3).

Company			
Interest earning bank deposits:	**Fair value through profit or loss**	**Amortized cost**	**Total**
Balance at 01/01/2025	**192,982**	**673,736**	**866,718**
Investments	1,095,191	-	1,095,191
(-) Redemptions[1]	(864,899)	(174,453)	(1,039,352)
Earnings	29,166	44,333	73,499
Balance at 09/30/2025	**452,440**	**543,616**	**996,056**

Consolidated			
Interest earning bank deposits:	**Fair value through profit or loss**	**Amortized cost**	**Total**
Balance at 12/31/2025	**140,784**	**552,435**	**693,219**
Investments	12,635,442	-	13,291,155
(-) Redemptions[1]	(11,591,639)	(486,408)	(12,730,054)
(-) Fair value adjustment	-	-	(16,105)
Earnings	632,809	421,542	1,341,632
Merger of shares BGS[2]	10,074,916	10,371,828	27,934,431
Balance at 09/30/2026	**11,892,312**	**10,859,397**	**30,514,278**

[1] Redemptions of securities at amortized cost refer to the maturity of the respective securities and the coupon payment flow.
[2]Merger of BGS Group's shares (Note 1.1.2).

Consolidated			
Interest earning bank deposits:	**Fair value through profit or loss**	**Amortized cost**	**Total**
Balance at 01/01/2025	**223,135**	**673,737**	**896,872**
Investments	1,448,294	-	1,448,294
(-) Redemptions[1]	(1,220,638)	(174,455)	(1,395,093)
Earnings	31,767	44,335	76,102
Balance at 09/30/2025	**482,558**	**543,617**	**1,026,175**

7. Tax and social security credits

	Company		Consolidated	
	09/30/2026	12/31/2025	09/30/2026	12/31/2025
IRPJ	39,930	45,722	216,455	51,442
CSLL	11,180	13,845	109,860	17,288
INSS	6,438	6,405	11,532	6,967
ISS	1,613	1,601	4,232	1,617
PIS & Cofins Taxes	140	140	16,927	469
IRRF[1]	64,910	127	182,456	1,547
Other	-	-	1,786	707
	124,211	**67,840**	**543,248**	**80,037**
Current assets	78,110	31,157	495,214	42,924
Non-current assets	46,101	36,683	48,034	37,113
	124,211	**67,840**	**543,248**	**80,037**

[1] The increase is mainly due to taxes levied on the interest on own capital receivable by the Company.

8. Other accounts receivable

	Company		Consolidated	
	09/30/2026	12/31/2025	09/30/2026	12/31/2025
Advances to employees	13,800	8,746	28,824	10,506
Dividends and interest on own capital receivable[1]	436,364	8,300	33,336	-
Postpaid contracts	-	10,111	1,700,177	10,111
Amounts receivable from rendering of services	-	-	120,096	18,643
Equity interest of beneficiaries in indemnifiable events	-	-	106,114	-
Other credits receivable	5,454	25,607	159,346	31,702
	455,618	**52,764**	**2,147,893**	**70,962**
Current assets	455,618	40,254	2,131,915	57,980
Non-current assets	-	12,510	15,978	12,982
	455,618	**52,764**	**2,147,893**	**70,962**

[1]Company: Interest on own capital receivable from the direct subsidiary BGS/Consolidated: Dividends receivable from associated companies.

9. Deferred income tax and social contribution

	Company					Consolidated				
	12/31/2025	Formation	Realization	Contribution of assets[1]	09/30/2026	12/31/2025	Mergers of BGS[2] shares	Formation	Realization	09/30/2026
Provision for credit losses	7,163	-	(7,163)	-	--	7,165	203,279	-	(16,574)	193,870
Provision for tax contingencies	148	-	(113)	-	35	181	9,235	-	(7)	9,409
Provision for civil contingencies	3,686	-	(1,135)	-	2,551	3,689	498,075	16,201	-	517,965
Provision for labor contingencies	321	-	(88)	-	233	886	1,202	-	(13)	2,075
Provision for administrative contingencies	3,563	-	(1,096)	-	2,467	3,563	-	-	(272)	3,291
Provision for devaluation of securities and investments	-	-	-	-	-	-	69,713	7,480	-	77,193
Sundry provisions	2,074	-	(613)	(1,461)	-	2,246	-	-	(899)	1,347
ILP Incentive Program	9,648	773	-	(9,719)	702	10,694	-	-	(7,258)	3,436
Provision for commissions	7,569	-	(7,569)	-	-	7,569	-	-	(7,569)	-
Profit sharing	7,404	-	(4,789)	(2,209)	406	8,976	-	-	(4,495)	4,481
Tax loss	-	-	-	-	-	-	132,570	-	(3,157)	129,413
Other	797	-	(8)	(789)	-	5,211	84,230	-	(851)	88,590
Deferred IRPJ/CSLL (Assets)	**42,373**	**773**	**(22,574)**	**(14,178)**	**6,394**	**50,180**	**998,304**	**23,681**	**(41,095)**	**1,031,070**
Amortization of goodwill	(58,748)	(330)	-	59,078	-	(58,748)	-	(742)	-	(59,490)
CPC 50/IFRS 17 effect	(4,544)	-	14,565	(10,021)	-	(5,503)	304,471	-	28,873	327,841
Restatement of judicial deposit	-	-	-	-	-	-	(15,463)	-	15,029	(434)
Other	-	-	-	-	-	-	(1,134)	(756)	-	(1,890)
Deferred IRPJ/CSLL (Liabilities)	**(63,292)**	**(330)**	**14,565**	**49,057**	**-**	**(64,251)**	**287,874**	**(1,498)**	**43,902**	**266,027**
Deferred IRPJ/CSLL (Income (loss) for the period)	**(20,919)**	**443**	**(8,009)**	**34,879**	**6,394**	**(14,071)**	**1,286,178**	**22,183**	**2,807**	**1,297,097**
Unrealized gains on financial assets measured at fair value through other comprehensive income	-	-	-	-	-	-	596,069	6,425	-	602,494
CPC50/IFRS17 effect through other comprehensive income	-	-	-	-	-	-	(646,704)	-	37,392	(609,312)
Deferred IRPJ/CSLL (Other comprehensive income)	**-**	**-**	**-**	**-**	**-**	**-**	**(50,635)**	**6,425**	**37,392**	**(6,818)**
Total deferred IRPJ/CSLL	**(20,919)**	**443**	**(8,009)**	**34,879**	**6,394**	**(14,071)**	**1,235,543**	**28,608**	**40,199**	**1,290,279**
Deferred income tax (IRPJ)	(15,380)				4,702	(10,602)				830,823
Deferred social contribution (CSLL)	(5,539)				1,692	(3,469)				459,456
Total deferred IRPJ/CSLL	**(20,919)**				**6,394**	**(14,071)**				**1,290,279**

[1]Merger of BGS Group's shares (Note 1.1.2).

	Company				Consolidated			
	01/01/2025	Formation	Realization	09/30/2026	01/01/2025	Formation	Realization	09/30/2026
Provision for lawsuits (Contingencies)	13,267	3,648	-	16,915	13,854	3,689	-	17,543
Sundry provisions	3,717	-	(2,669)	1,048	3,765	-	(2,648)	1,117
ILP Program	9,341	-	(1,545)	7,796	10,425	-	(1,658)	8,767
Profit sharing	6,238	-	(1,794)	4,444	7,385	-	(1,981)	5,404
CPC 50/IFRS 17 effect	25,081	-	(8,929)	16,152	24,854	-	(9,102)	15,752
Other	19,955	-	(2,277)	17,678	23,863	-	(2,750)	21,113
Deferred IRPJ/CSLL (Assets)	**77,599**	**3,648**	**(17,214)**	**64,033**	**84,146**	**3,689**	**(18,139)**	**69,696**
Amortization of goodwill	(56,919)	(1,372)	-	(58,291)	(56,919)	(1,372)	-	(58,291)
Insurance contract liabilities	-	(15,430)	-	(15,430)	-	(15,430)	-	(15,430)
Deferred IRPJ/CSLL (Liabilities)	**(56,919)**	**(16,802)**	**-**	**(73,721)**	**(56,919)**	**(16,802)**	**-**	**(73,721)**
Deferred IRPJ/CSLL (Income (loss) for the period)	**20,680**	**(13,154)**	**(17,214)**	**(9,688)**	**27,227**	**(13,113)**	**(18,139)**	**(4,025)**
CPC50/IFRS17 effect through other comprehensive income	5,199	-	(3,841)	1,358	5,119	-	(3,921)	1,198
Deferred IRPJ/CSLL (Other comprehensive income)	**5,199**	**-**	**(3,841)**	**1,358**	**5,119**	**-**	**(3,921)**	**1,198**
Total deferred IRPJ/CSLL	**25,879**	**(13,154)**	**(21,055)**	**(8,330)**	**32,346**	**(13,113)**	**(22,060)**	**(2,827)**
Deferred income tax (IRPJ)	19,030			(6,123)	23,701			(2,228)
Deferred social contribution (CSLL)	6,849			(2,207)	8,645			(599)
Total deferred IRPJ/CSLL	**25,879**			**(8,330)**	**32,346**			**(2,827)**

9.1. Expected realization of tax credits on temporary differences and tax loss

Realization estimate	Company			Consolidated				
	Temporary differences		Total	Temporary differences		Tax loss		Total
	IRPJ	CSLL		IRPJ	CSLL	IRPJ	CSLL	
2026	372	134	**506**	54,889	32,221	-	-	**87,110**
2027	807	414	**1,221**	45,220	26,063	-	-	**71,283**
2028	359	150	**509**	23,646	14,091	17,671	6,363	**61,771**
2029	331	140	**471**	43,003	20,175	17,671	6,363	**87,212**
2030	311	132	**443**	94,342	42,885	17,671	6,363	**161,261**
2031	222	80	**302**	30,200	18,029	17,671	6,363	**72,263**
2032	207	75	**282**	30,197	18,030	16,574	5,968	**70,769**
2033	194	70	**264**	30,150	18,014	5,186	1,866	**55,216**
2034	183	66	**249**	165,998	98,890	-	-	**264,888**
2035	1,579	568	**2,147**	71,297	28,000	-	-	**99,297**
	4,565	**1,829**	**6,394**	**588,942**	**316,398**	**92,444**	**33,286**	**1,031,070**

10. Judicial and tax deposits

	Company		Consolidated	
	09/30/2026	12/31/2025	09/30/2026	12/31/2025
Tax	**36,150**	**33,499**	**54,339**	**34,734**
ISS[1]	34,203	31,660	37,916	31,660
Other	1,947	1,839	16,423	3,074
Claims	**-**	**-**	**234,236**	**-**
Civil and labor	**3,663**	**3,103**	**521,845**	**3,145**
	39,813	**36,602**	**810,420**	**37,879**

[1]From the merged company Odonto System, the full amount of the Service Tax – ISS was deposited in court without deducting the events from the calculation basis (object of the lawsuit). Amount fully provisioned in non-current liabilities under "Provisions for lawsuits."

11. Investments

11.1. Equity interests

Company														
		Merger of shares (BGS)[1]								Comprehensive income				
Changes in investments:	Balance at 12/31/2025	Capital increase	Other profit reserves	Dividends and interest on own capital	Equity in net income of subsidiaries	Capital increase	Capital reserve	Reflex treasury shares	Reflex stock sale	Corporate income tax capital gain (loss)	Unrealized gains and losses with financial assets	Other comprehensive income (loss) in associated companies	Other	Balance at 09/30/2026
Direct subsidiaries														
BGS	-	14,053,473	2,883,062	(1,322,617)	1,607,599	-	2,489	1,955	9,992	14,971	(9,637)	(57,030)	-	**17,184,257**
Mediservice	-	-	-	(45,108)	204,640	1,286,136	106,732	-	-	(14,971)	-	(1,013)	-	**1,536,416**
Odontored	**13,438**	-	-	-	1,608	-	-	-	-	-	-	(392)	-	**14,654**
Clidec	**51,828**	-	-	-	130	7,600	-	-	-	-	-	-	-	**59,558**
Odontoprev Serviços	**12,547**	-	-	-	1,780	5,000	-	-	-	-	-	(8)	-	**19,319**
Jointly-controlled subsidiary														-
Brasildental	**4,369**	-	-	(3,875)	4,024	-	-	-	-	-	-	(15)	-	**4,503**
Other investments														
	1	-	-	-	-	-	-	-	-	-	-	-	(1)	-
Total	**82,183**	**14,053,473**	**2,883,062**	**(1,371,600)**	**1,819,781**	**1,298,736**	**109,221**	**1,955**	**9,992**	-	**(9,637)**	**(58,458)**	**(1)**	**18,818,707**

[1]Merger of BGS Group's shares (Note 1.1.2).

Company					
Changes in investments:	01/01/2025	Dividends and interest on own capital	Equity in net income of subsidiaries	Other comprehensive income (loss) in associated companies	09/30/2025
Direct subsidiaries					
Odontored	**14,563**	-	(654)	(400)	**13,509**
Clidec	**46,517**	(2,000)	2,143	(1)	**46,659**
Odontoprev Serviços	**21,229**	(3,500)	2,018	(4)	**19,743**
Jointly-controlled subsidiary					
Brasildental	**4,346**	(4,775)	4,754	127	**4,452**
Other investments					
Other	**1**	-	-	-	**1**
Total	**86,656**	**(10,275)**	**8,261**	**(278)**	**84,364**

Consolidated														
Changes in investments:	Balance at 12/31/2025	Merger of shares (BGS)[1]	Dividends and interest on own capital	Equity in net income of subsidiaries	Capital increase	Reflex treasury shares	Amortization of surplus	Acquisition[3]	Other comprehensive income (loss) in associated companies	Other	Balance at 09/30/2026	Equity investment	Goodwill	Surplus
Jointly-controlled subsidiary														
Brasildental	**4,369**	-	(3,875)	4,024	-	-	-	-	(15)	-	**4,503**	4,503	-	-
Croma	-	19,003	-	(5,975)	1,000	-	-	-	-	-	**14,028**	14,028	-	-
Associated companies														
Atlântica D'Or	-	727,058	-	73,554	-	-	(144)	11,006	-	-	**811,474**	535,816	261,754	13,904
Santa Lucia	-	757,778	-	15,243	-	-	(4,095)	-	-	(6,352)	**762,574**	303,705	239,810	219,059
Other investments														
	56	3,904,111	(54,483)	125,406	-	4,444	(22,002)	61,625	-	611	**4,019,768**	2,464,316	918,348	637,104
Total	**4,425**	**5,407,950**	**(58,358)**	**212,252**	**1,000**	**4,444**	**(26,241)**	**72,631**	**(15)**	**(5,741)**	**5,612,347**	**3,322,368**	**1,419,912**	**870,067**

[1]Merger of BGS Group's shares (Note 1.1.2).
[2]It refers mainly to: Fleury e Pacifico Imobiliária. In 2026, the Company received R$ 54,483 in Dividends and Interest on Own Capital from Fleury.
[3]Mainly refers to the acquisition of new units from Atlantica D'or and Pacifico Imobiliária.

Company						
Changes in investments:	**01/01/2025**	**Dividends**	**Equity in net income of subsidiaries**	**Decrease**	**Other comprehensive income (loss) in associated companies**	**09/30/2025**
Jointly-controlled subsidiary						
Brasildental	**4,346**	(4,775)	4,754	-	127	**4,452**
Associated companies						
MaChiron	**44**	-	(8)	(36)	-	**-**
SF 210	**1,675**	-	30	-	-	**1,705**
Other investments						
Other	**56**	-	-	-	-	**56**
Total	**6,121**	**(4,775)**	**4,776**	**(36)**	**127**	**6,213**

Company and Consolidated									
Position as of 09/30/2026	**Subsidiaries**					**Joint Venture**		**Associated companies**	
	BGS[1]	**Mediservice**	**Odontoprev Serviços**	**Clidec**	**Odontored**	**Brasildental**	**Croma[2]**	**Atlântica D'Or[2]**	**Santa Lucia[2]**
Capital	12,574,101	1,499,461	14,700	44,116	6,030	9,500	131,000	234,039	1,041,118
Interest (%)	100	85.11	100	100	100	25	33.33	49.99	20.00
Assets	17,652,182	2,798,824	33,302	66,096	16,118	30,795	73,200	3,205,102	2,847,474
Liabilities	467,925	993,612	13,983	6,538	1,464	12,782	31,115	2,133,257	1,328,951
Shareholders' equity	17,184,257	1,805,212	19,319	59,558	14,654	18,013	42,085	1,071,845	1,518,523
Revenues	1,660,966	1,133,619	38,707	28,289	29,777	81,042	5,829	1,933,536	947,357
Profit (loss) for the period	3,167,620	262,054	1,780	130	1,608	16,095	(37,845)	159,950	110,082

[1]The net income of BGS reflects the comprehensive income for the period. For the purpose of calculating the equity method by Bradsaude, only the portion of the income (loss) generated from the acquisition date (Note 1.1.2) is considered.

[2]Accounting information used with a date lag of up to 30 days.

11.2. Goodwill on acquisition of investments in associated companies

An impairment test is performed annually, applying the income approach through the discounted cash flow methodology, based on the Company's future profitability, since growth and profitability assumptions are in line with historical and market data, and the valuation parameters are consistent with the Company's size and long-term outlook.

We list the assumptions used to conduct the latest impairment test of the subsidiary Fleury S.A. below:

Determination period:	15 years, comprising the period from October 1, 2025 to December 31, 2040, and perpetuity
Growth rate in perpetuity:	4.0 p.a. based on the long-term inflation rate (IPCA)
Projection currency:	Nominal R$, considering the inflationary effect
Discount rate:	10.99% according to CAPM methodology[1]
Macroeconomic assumptions:	GDP Growth, Inflation - IPCA and Exchange Rate (BRL/USD), and the general market price index (IGP-M)

[1]CAPM - Capital Asset Pricing Model

The Capital Asset Pricing Model (CAPM) accounts for the Company's specific risk through beta factors. Such factors represent a weighting measure for the sensitivity of the Company's return compared with the trend of the overall market. They are therefore measures of systemic risk volatility. The greater the positive difference between beta and one, the greater the volatility. The greater the negative difference between beta and one, the lower the volatility relative to the market average. Beta factors are ideally determined with reference to the entire capital market, since the concept of systematic and unsystematic risk requires individual stocks to be measured relative to the market portfolio.

Additionally, continuous assessments are performed to identify any indications of impairment of goodwill, which is based on assumptions that consider, among other factors, analysis of the Performance of shares of the investee, growth in operations compared with the projections made, and analyses of operating ratios. As of the date in question, no indication of a loss in the recoverable value of these assets was identified.

The Group monitors the performance of its cash-generating units quarterly, based on the assumptions adopted in the most recent impairment test, to identify any indications of impairment loss. So far, no indications of this nature have been identified.

The assessments of Atlântica D'Or and Santa Lúcia Companies will be completed for the year-end closing.

11.3. Investment property

Consolidated				
Companies:	**01/01/2026**	**Mergers of BGS[1] shares**	**Acquisition costs**	**09/30/2026**
BSP 104	-	17,020	1,849	**18,869**
BSP 148	-	29,353	32,541	**61,894**
Total	-	**46,373**	**34,390**	**80,763**

[1]Merger of BGS Group's shares (Note 1.1.2).

12. Property, plant and equipment

	Company									
	12/31/2025	**Acquisitions**	**Write-offs**	**Depreciation / Amortization**	**09/30/2026**	**Cost**	**12/31/2025**	**Accumulated depreciation**	**Book balance, net**	**Depreciation rate (% p.a.)**
IT equipment	10,009	811	-	(1,081)	(9,739)	-	-	-	-	20
Vehicles	1,590	-	(97)	(118)	(1,293)	82	190	(108)	82	20
Facilities	725	8	-	(32)	(701)	-	-	-	-	10
Machinery and equipment	456	47	-	(25)	(478)	-	-	-	-	10
Furniture and fixtures	526	-	-	(36)	(490)	-	-	-	-	10
Communication equipment	28	2	-	(1)	(29)	-	-	-	-	10
Dental equipment	51	-	-	(4)	(47)	-	-	-	-	10
Total for own use	**13,385**	**868**	**(97)**	**(1,297)**	**(12,777)**	**82**	**190**	**(108)**	**82**	
Leasehold improvements	2,929	-	-	(509)	(2,420)	-	-	-	-	20
Total other property, plant and equipment	**16,314**	**868**	**(97)**	**(1,806)**	**(15,197)**	**82**	**190**	**(108)**	**82**	
Right-of-use (CPC 06 (R2)/IFRS 16)[1]	9,119	778	-	(754)	(9,143)	-	-	-	-	
Total property, plant and equipment	**25,433**	**1,646**	**(97)**	**(2,560)**	**(24,340)**	**82**	**190**	**(108)**	**82**	

[1] Depreciation calculated according to the duration of the real estate and machinery and equipment lease contract.
[2]Transfer of the portfolio to Mediservice (Note 1.1.3).

	Company								
	12/31/2025	**Acquisitions**	**Write-offs**	**Depreciation / Amortization**	**09/30/2025**	**Cost**	**Accumulated depreciation**	**Book balance, net**	**Depreciation rate (% p.a.)**
IT equipment	10,917	1,558	-	(2,816)	9,659	23,286	(13,627)	9,659	20
Vehicles	1,247	808	(73)	(281)	1,701	2,473	(772)	1,701	20
Facilities	605	175	-	(59)	721	920	(199)	721	10
Machinery and equipment	504	8	-	(56)	456	841	(385)	456	10
Furniture and fixtures	643	10	-	(106)	547	1,797	(1,250)	547	10
Communication equipment	16	-	-	(1)	15	47	(32)	15	10
Dental equipment	64	-	-	(10)	54	168	(114)	54	10
Total for own use	**13,996**	**2,559**	**(73)**	**(3,329)**	**13,153**	**29,532**	**(16,379)**	**13,153**	
Leasehold improvements	4,317	86		(1,191)	3,212	10,221	(7,009)	3,212	20
Total other property, plant and equipment	**18,313**	**2,645**	**(73)**	**(4,520)**	**16,365**	**39,753**	**(23,388)**	**16,365**	
Right-of-use (CPC 06 (R2)/IFRS 16)[1]	11,032	2		(1,436)	9,598	17,455	(7,857)	9,598	
Total property, plant and equipment	**29,345**	**2,647**	**(73)**	**(5,956)**	**25,963**	**57,208**	**(31,245)**	**25,963**	

[1] Depreciation calculated according to the duration of the real estate and machinery and equipment lease contract.

	Consolidated										
	12/31/2025	Mergers of BGS[2] shares	Acquisitions	Write-offs	Transfers	Depreciation / Amortization	09/30/2026	Cost	Accumulated depreciation	Book balance, net	Depreciation rate (% p.a.)
IT equipment	11,037	12,769	3,193	(34)	8	(5,285)	21,688	79,588	(57,900)	21,688	20
Vehicles	1,730	372	7	(512)	-	(312)	1,285	2,154	(869)	1,285	20
Facilities	882	-	77	-	-	(89)	870	1,247	(377)	870	10
Machinery and equipment	5,055	1,633	1,990	(20)	(3,199)	(366)	5,093	8,656	(3,563)	5,093	10
Furniture and fixtures	1,356	3,512	567	(32)	(39)	(515)	4,849	11,444	(6,595)	4,849	10
Communication equipment	38	-	299	-	-	(13)	324	395	(71)	324	10
Hospital equipment	-	4,944	253	-	-	(458)	4,739	11,609	(6,870)	4,739	10
Dental equipment	1,897	-	245	-	3,547	(947)	4,742	14,620	(9,878)	4,742	10
Total for own use	**21,995**	**23,230**	**6,631**	**(598)**	**317**	**(7,985)**	**43,590**	**129,713**	**(86,123)**	**43,590**	
Leasehold improvements	5,524	111,372	4,742	-	(317)	(6,170)	115,151	207,894	(92,743)	115,151	20
TConstruction in progress	-	382	5,846	(319)	-	-	5,909	5,909	-	5,909	
Total other property, plant and equipment	**27,519**	**134,984**	**17,219**	**(917)**	**-**	**(14,155)**	**164,650**	**343,516**	**(178,866)**	**164,650**	
Right of use (CPC 06 (R2)/IFRS 16)[1]	16,873	168,406	11,294	(657)	-	(19,374)	176,542	323,086	(146,544)	176,542	
Total other property, plant and equipment	**44.392**	**303.390**	**28.513**	**(1.574)**	**-**	**(33.529)**	**341.192**	**666.602**	**(325.410)**	**341.192**	

[1] Depreciation calculated according to the duration of the real estate and machinery and equipment lease contract.
[2]Merger of BGS Group's shares (Note 1.1.2).

	Company							
	01/01/2025	Acquisitions	Write-offs	Depreciation / Amortization	09/30/2025	Cost	Accumulated depreciation	Book balance, net	Depreciation rate (% p.a.)
IT equipment	11,570	1,914	-	(3,080)	10,404	26,426	(16,022)	10,404	20
Vehicles	1,444	808	(73)	(324)	1,855	2,756	(901)	1,855	20
Facilities	776	181	-	(75)	882	1,141	(259)	882	10
Machinery and equipment	6,050	134	(1)	(861)	5,322	13,032	(7,710)	5,322	10
Furniture and fixtures	1,466	132	(1)	(215)	1,382	3,522	(2,140)	1,382	10
Communication equipment	24	3	-	(2)	25	82	(57)	25	10
Dental equipment	2,031	126	-	(240)	1,917	3,834	(1,917)	1,917	10
Total for own use	**23,361**	**3,298**	**(75)**	**(4,797)**	**21,787**	**50,793**	**(29,006)**	**21,787**	
Leasehold improvements	7,077	879	(16)	(1,993)	5,947	20,495	(14,548)	5,947	20
Total other property, plant and equipment	**30,438**	**4,177**	**(91)**	**(6,790)**	**27,734**	**71,288**	**(43,554)**	**27,734**	
Right-of-use (CPC 06 (R2)/IFRS 16)'	21,716	1,994	(754)	(4,626)	18,330	36,753	(18,423)	18,330	
Total property, plant and equipment	**52,154**	**6,171**	**(845)**	**(11,416)**	**46,064**	**108,041**	**(61,977)**	**46,064**	

[1] Depreciation calculated according to the duration of the real estate and machinery and equipment lease contract.

13. Intangible assets

	Company					
Cash generating unit (CGU)	12/31/2025	Additions	Write-offs	Amortizations	Contribution of assets[2]	09/30/2026
Odontoprev[1]	99,515	-	-	-	(99,515)	-
Bradesco Dental	409,640	-	-	-	(409,640)	-
Odonto System	145,793	-	-	-	(145,793)	-
Goodwill in investment acquisitions	**654,948**	**-**	**-**	**-**	**(654,948)**	**-**
Development of systems and software use licenses	**249,641**	**18,559**	**(32)**	**(17,382)**	**(250,786)**	**-**
Client portfolio	2,933	-	-	(178)	(2,755)	-
Trademarks and patents	17,943	-	-	-	(17,943)	-
Non-competition agreement	36	-	-	(24)	(12)	-
Allocated intangible assets	**20,912**	**-**	**-**	**(202)**	**(20,710)**	**-**
Intangible assets	**925,501**	**18,559**	**(32)**	**(17,584)**	**(926,444)**	**-**

[1]It refers to a grouping of cash-generating units from businesses acquired over time with the aim of regional expansion, products and strengthening the brand.
[2]Transfer of the portfolio to Mediservice (Note 1.1.3).

	Company							
Cash generating unit (CGU)	**01/01/2025**	**Additions**	**Write-offs**	**Amortizations**	**09/30/2025**	**Cost**	**Accumulated amortization**	**Book balance, net**
Odontoprev	99,515	-	-	-	99,515	114,390	(14,875)	99,515
Bradesco Dental	409,640	-	-	-	409,640	409,640	-	409,640
Odonto System	145,793	-	-	-	145,793	145,793	-	145,793
Goodwill in investment acquisitions	**654,948**	**-**	**-**	**-**	**654,948**	**669,823**	**(14,875)**	**654,948**
Development of systems and software use licenses	**220,934**	**51,078**	**(2,287)**	**(34,350)**	**235,375**	**440,880**	**(205,505)**	**235,375**
Client portfolio	3,465	-	-	(400)	3,065	45,390	(42,325)	3,065
Trademarks and patents	17,943	-	-	-	17,943	22,260	(4,317)	17,943
Non-competition agreement	108	-	-	(55)	53	1,864	(1,811)	53
Allocated intangible assets	**21,516**	**-**	**-**	**(455)**	**21,061**	**69,514**	**(48,453)**	**21,061**
Intangible assets	**897,398**	**51,078**	**(2,287)**	**(34,805)**	**911,384**	**1,180,217**	**(268,833)**	**911,384**

	Consolidated										
Cash generating unit (CGU)	**12/31/2025**	**Merger of BGS Shares[4]**	**Additions**	**Impairment**	**Write-offs**	**Amortizations**	**09/30/2026**	**Cost**	**Impairment**	**Accumulated amortization[2]**	**Book balance, net**
Odontoprev[1]	99,515	-	-	-	-	-	99,515	114,390	-	(14,875)	99,515
Bradesco Dental	409,640	-	-	-	-	-	409,640	409,640	-	-	409,640
Odonto System	145,793	-	-	-	-	-	145,793	145,793	-	-	145,793
Sundry units, with non-significant goodwill[3]	14,521	33,523	5,446	-	-	-	53,490	53,754	-	(264)	53,490
Goodwill in investment acquisitions	**669,469**	**33,523**	**5,446**	**-**	**-**	**-**	**708,438**	**723,577**	**-**	**(15,139)**	**708,438**
Development of systems and software use licenses	**251,980**	**702,357**	**157,643**	**357**	**(88)**	**(82,822)**	**1,029,427**	**1,845,218**	**(884)**	**(814,907)**	**1,029,427**
Client portfolio	3,062	50,571	-	-	-	(3,115)	50,518	112,381	-	(61,863)	50,518
Trademarks and patents	22,154	575	-	-	-	(25)	22,704	27,072	-	(4,368)	22,704
Non-competition agreement	806	4,187	-	-	-	(913)	4,080	10,916	-	(6,836)	4,080
Software	-	6,818	-	-	-	(646)	6,172	10,541	-	(4,369)	6,172
Technology	-	1,729	-	-	-	-	1,729	1,729	-	-	1,729
Allocated intangible assets	**26,022**	**63,880**	**-**	**-**	**-**	**(4,699)**	**85,203**	**162,639**	**-**	**(77,436)**	**85,203**
Other intangible assets	**-**	**384**	**-**	**-**	**-**	**(2)**	**382**	**401**	**-**	**(19)**	**382**
Intangible assets	**947,471**	**800,144**	**163,089**	**357**	**(88)**	**(87,523)**	**1,823,450**	**2,731,835**	**(884)**	**(907,501)**	**1,823,450**

[1]It refers to a grouping of cash-generating units from businesses acquired over time with the aim of regional expansion, products and strengthening the brand.

[2]The accumulated amortization amounts presented refer to the tax amortization of goodwill made up to December 2013, as allowed by the Transition Tax Regime (RTT), pursuant to the legislation in force at the time. As of January 01, 2014, with the revocation of the RTT by Law 12973/2014, there was no new recognition of tax amortization of goodwill.

[3]Refers mainly to goodwill arising from the merger of BGS Group's shares (Note 1.1.2). The amount absorbed from the indirect subsidiary Orizon totals R$ 33,523, referring to the AdviceHealth, Guilher, and Murta Companies.

[4]Merger of BGS Group's shares (Note 1.1.2).

	Consolidated							
Cash generating unit (CGU)	**01/01/2025**	**Additions**	**Write-offs**	**Amortizations**	**09/30/2025**	**Cost**	**Accumulated amortization**	**Book balance, net**
Odontoprev	99,515	-	-	-	99,515	114,390	(14,875)	99,515
Bradesco Dental	409,640	-	-	-	409,640	409,640	-	409,640
Odonto System	145,793	-	-	-	145,793	145,793	-	145,793
Sundry units, with non-significant goodwill	14,521	-	-	-	14,521	14,785	(264)	14,521
Goodwill in investment acquisitions	**669,469**	**-**	**-**	**-**	**669,469**	**684,608**	**(15,139)**	**669,469**
Development of systems and software use licenses	**223,532**	**51,134**	**(2,287)**	**(34,695)**	**237,684**	**448,678**	**(210,994)**	**237,684**
Client portfolio	3,619	-	-	(417)	3,202	45,624	(42,422)	3,202
Trademarks and patents	22,154	-	-	-	22,154	26,472	(4,318)	22,154
Non-competition agreement	1,253	-	-	(335)	918	3,747	(2,829)	918
Allocated intangible assets	**27,026**	**-**	**-**	**(752)**	**26,274**	**75,843**	**(49,569)**	**26,274**
Intangible assets	**920,027**	**51,134**	**(2,287)**	**(35,447)**	**933,427**	**1,209,129**	**(275,702)**	**933,427**

13.1. Goodwill on acquisition of investments in subsidiaries

The Company evaluates its recoverability through impairment tests and for goodwill from acquisitions of investments allocated to cash generating units (CGUs).

In the last impairment test, where the approach of income was applied through discounted cash flows methodology (value in use) based on nature of each Cash Generating Unit (CGU), on existence of financial and operating control, history and availability of financial projections.

	Assumptions on November 30, 2025
Determination period:	Five years and one month from December 1, 2025 to December 31, 2030 and perpetuity
Growth rate in perpetuity:	3.6 p.a. based on the long-term inflation rate (IPCA)
Projection currency:	Nominal R$, considering the inflationary effect
Discount rate:	13.2% according to the CAPM[1] methodology
Specific assumptions:	(i) financial and management statements of CGU and Odontoprev and (ii) management information that includes group's budget

Macroeconomic assumptions:

Description	2025P	2026P	2027P	2028P
GDP change	2.20%	1.80%	1.90%	2.00%
IGP-M	-0.50%	4.00%	3.80%	3.60%
Inflation - IPCA	4.40%	4.20%	3.90%	3.80%

[1]CAPM - Capital Asset Pricing Model

The Group monitors the performance of its cash-generating units quarterly, based on the assumptions adopted in the most recent impairment test, to identify any indications of impairment loss. So far, no indications of this nature have been identified.

14. Liabilities from insurance and reinsurance contracts

(a) Liabilities from insurance and reinsurance contracts

	Company						Consolidated					
	09/30/2026			12/31/2025			09/30/2026			12/31/2025		
	PAA	BBA	Total	PAA	BBA	Total	PAA	BBA	Total	PAA	BBA	Total
Insurance contract liability	**-**	**-**	**-**	**126,796**	**90,058**	**216,854**	**11,076,327**	**7,428,785**	**18,505,112**	**118,920**	**90,059**	**208,979**
Remaining coverage liability (RCL)	**-**	**-**	**-**	**(6,101)**	**76,554**	**70,453**	**(722,863)**	**6,221,715**	**5,498,852**	**(14,666)**	**76,554**	**61,888**
Present value of future cash flows (BEL)	-	-	-	-	(562,684)	(562,684)	-	5,374,025	5,374,025	-	(562,684)	(562,684)
Non-financial risk adjustment (RA)	-	-	-	-	12,546	12,546	-	100,916	100,916	-	12,546	12,546
Contractual service margin (CSM)	-	-	-	-	626,692	626,692	-	746,774	746,774	-	626,692	626,692
Premium Allocation Approach (PAA)	-	-	-	(6,101)	-	(6,101)	(722,863)	-	(722,863)	(14,666)	-	(14,666)
Incurred claims liabilities	**-**	**-**	**-**	**132,897**	**13,504**	**146,401**	**11,799,190**	**1,207,070**	**13,006,260**	**133,586**	**13,505**	**147,091**
Best estimate of liabilities (BEL)	-	-	-	121,959	12,226	134,185	11,571,810	1,183,715	12,755,525	122,639	12,227	134,866
Non-financial risk adjustment (RA)	-	-	-	10,938	1,278	12,216	227,380	23,355	250,735	10,947	1,278	12,225
Total insurance contract liabilities	**-**	**-**	**-**	**126,796**	**90,058**	**216,854**	**11,076,327**	**7,428,785**	**18,505,112**	**118,920**	**90,059**	**208,979**

Current liabilities	-	216,854	11,813,258	208,979
Non-current liabilities	-	-	6,691,854	-
	-	**216,854**	**18,505,112**	**208,979**

The negative balance results from the merger of the premiums issued and still outstanding and the deferred marketing expenses, to the measurement of the PCR. As the amount of premiums receivable and deferred marketing expenses exceeds the value of the remaining coverage, the group of contracts shows a negative balance under IFRS 17.

(b) Remaining coverage for general model (BBA)

	Company		Consolidated	
	09/30/2026	12/31/2025	09/30/2026	12/31/2025
Estimates of present value of future cash outflow	**-**	**10,558,910**	**38,208,006**	**10,558,911**
Cash flows from acquisition	-	3,486,040	3,509,518	3,486,040
Claims and other directly attributable expenses	-	7,072,870	34,698,488	7,072,871
Estimates of present value of future cash inflow	**-**	**(11,121,595)**	**(32,833,981)**	**(11,121,595)**
Non-financial risk adjustment	**-**	**12,547**	**100,916**	**12,546**
Contractual service margin (CSM)	**-**	**626,692**	**746,774**	**626,692**
Total remaining coverage of the general model/floating-rate model	**-**	**76,554**	**6,221,715**	**76,554**

(c) Realization of contractual service margin (CSM)

	Consolidated						
	≤01 year	01-02 years	2 to 3 years	3–4 years	4 –5 years	>05 years	09/30/2026
Insurance	168,944	121,281	94,020	75,042	60,151	227,336	746,774
Insurance contracts issued	**168,944**	**121,281**	**94,020**	**75,042**	**60,151**	**227,336**	**746,774**

	Company and Consolidated						
	≤01 year	01-02 years	2 to 3 years	3–4 years	4 –5 years	>05 years	12/31/2025
Insurance	173,897	118,915	90,342	70,525	55,385	117,628	626,692
Insurance contracts issued	**173,897**	**118,915**	**90,342**	**70,525**	**55,385**	**117,628**	**626,692**

(d) Changes in insurance liabilities - coverage remaining

	Company					
	Liabilities for Remaining Coverage (BBA)					
	Estimates for present value of cash flows (BEL)	Risk adjustment (RA)	Contractual service margin (CSM)	Subtotal	Premium Allocation Approach (PAA)	TOTAL
Balance at 01/01/2025	**(530,093)**	**12,652**	**643,196**	**125,755**	**(25,501)**	**100,254**
Technical changes related to the current period (insurance revenue)	**(179,731)**	**(5,689)**	**(213,882)**	**(399,302)**	**(1,353,564)**	**(1,752,866)**
Contracts by the fair value method	(72,166)	(1,001)	(79,104)	(152,271)	-	(152,271)
Issue of contracts after transition (Other contracts)	(107,565)	(4,688)	(134,778)	(247,031)	-	(247,031)
Settlement relating to contracts premium allocation approach	-	-	-	-	(1,353,564)	(1,353,564)
Technical changes related to future periods	**(269,682)**	**4,671**	**197,858**	**(67,153)**	**-**	**(67,153)**
Changes in the CMS adjusting estimates	427,151	(19,127)	(463,868)	(55,844)	-	(55,844)
Changes in the estimates that do not adjust CSM (OCI)	(11,879)	570		(11,309)	-	(11,309)
Contracts initially recognized in the period	(684,954)	23,228	661,726	-	-	-
Insurance expenses	**81,964**	**-**	**-**	**81,964**	**120,466**	**202,430**
Acquisition costs	81,964	-	-	81,964	120,466	202,430
Net financial income (loss)	**(41,569)**	**1,363**	**70,278**	**30,072**	**-**	**30,072**
Net financial income (loss) from insurance contracts	(41,569)	1,363	70,278	30,072	-	30,072
Cash flows	**311,471**	**-**	**-**	**311,471**	**1,233,816**	**1,545,287**
Premiums received	378,428	-	-	378,428	1,374,390	1,752,818
Cash flows from acquisition of insurance	(66,957)	-	-	(66,957)	(140,574)	(207,531)
Balance at 09/30/2025	**(627,640)**	**12,997**	**697,450**	**82,807**	**(24,783)**	**58,024**
Balance at 01/01/2026	**(562,684)**	**12,546**	**626,692**	**76,554**	**(6,101)**	**70,453**
Technical changes related to the current period (insurance revenue)	**(85,055)**	**(2,238)**	**(69,839)**	**(157,132)**	**(633,239)**	**(790,371)**
Contracts by the fair value method	(29,908)	(368)	(28,698)	(58,974)	-	(58,974)
Issue of contracts after transition (Other contracts)	(55,147)	(1,870)	(41,141)	(98,158)	-	(98,158)
Settlement relating to contracts premium allocation approach	-	-	-	-	(633,239)	(633,239)
Technical changes related to future periods	**11,942**	**1,285**	**(15,912)**	**(2,685)**	**-**	**(2,685)**
Changes in the CMS adjusting estimates	88,623	(2,234)	(86,390)	-	-	-
Changes in the estimates that do not adjust CSM (OCI)	(3,024)	339		(2,685)	-	(2,685)
Contracts initially recognized in the period	(73,657)	3,180	70,477	-	-	-
Insurance expenses	**38,509**	**-**	**-**	**38,509**	**61,556**	**100,065**
Acquisition costs	38,509	-	-	38,509	61,556	100,065
Net financial income (loss)	**(8,716)**	**104**	**24,055**	**15,444**	**-**	**15,444**
Net financial income (loss) from insurance contracts	(8,716)	104	24,055	15,444	-	15,444
Cash flows	**89,795**	**-**	**-**	**89,795**	**540,312**	**630,108**
Premiums received	113,958	-	-	113,958	636,190	750,149
Cash flows from acquisition of insurance	(24,163)	-	-	(24,163)	(95,878)	(120,041)
Balance at 04/30/2026	**(516,208)**	**11,698**	**564,996**	**60,485**	**(37,471)**	**23,014**
Liabilities contribution - Balance on 04/30/2026'	**516,208**	**(11,698)**	**(564,996)**	**(60,485)**	**37,471**	**(23,014)**
Balance at 09/30/2026	**-**	**-**	**-**	**-**	**-**	**-**

[1]Transfer of the portfolio to Mediservice (Note 1.1.3).

	Consolidated						
	Liabilities for Remaining Coverage (BBA)						
	Estimates for present value of cash flows (BEL)	Risk adjustment (RA)	Contractual service margin (CSM)	Loss component (BEL)	Subtotal	Premium Allocation Approach (PAA)	TOTAL
Balance at 01/01/2025	**(530,093)**	**12,652**	**643,196**	**-**	**125,755**	**(33,316)**	**100,254**
Technical changes related to the current period (insurance revenue)	**(179,731)**	**(5,689)**	**(213,882)**	**-**	**(399,302)**	**(1,353,564)**	**(1,752,866)**
Contracts by the fair value method	(72,166)	(1,001)	(79,104)	-	(152,271)	-	(152,271)
Issue of contracts after transition (Other contracts)	(107,565)	(4,688)	(134,778)	-	(247,031)	-	(247,031)
Settlement relating to contracts premium allocation approach	-	-	-	-	-	(1,353,564)	(1,353,564)
Technical changes related to future periods	**(269,682)**	**4,671**	**197,858**	**-**	**(67,153)**	**-**	**(67,153)**
Changes in the CMS adjusting estimates	427,151	(19,127)	(463,868)	-	(55,844)	-	(55,844)
Changes in the estimates that do not adjust CSM (OCI)	(11,879)	570		-	(11,309)	-	(11,309)
Contracts initially recognized in the period	(684,954)	23,228	661,726	-	-	-	-
Insurance expenses	**81,964**	**-**	**-**	**-**	**81,964**	**120,466**	**202,430**
Acquisition costs	81,964	-	-	-	81,964	120,466	202,430
Net financial income (loss)	**(41,569)**	**1,363**	**70,278**	**-**	**30,072**	**-**	**30,072**
Net financial income (loss) from insurance contracts	(41,569)	1,363	70,278	-	30,072	-	30,072
Cash flows	**311,471**	**-**	**-**	**-**	**311,471**	**1,233,816**	**1,545,287**
Premiums received	378,428	-	-	-	378,428	1,374,390	1,752,818
Cash flows from acquisition of insurance	(66,957)	-	-	-	(66,957)	(140,574)	(207,531)
Balance at 09/30/2025	**(627,640)**	**12,997**	**697,450**	**-**	**82,807**	**(32,598)**	**58,024**
Balance at 01/01/2026	**(562,684)**	**12,546**	**626,692**	**-**	**76,554**	**(14,666)**	**61,888**
Mergers of BGS's shares	**4,843,447**	**88,317**	**142,556**	**982,451**	**6,056,771**	**(526,969)**	**5,529,802**
Technical changes related to the current period (insurance revenue)	**(1,365,893)**	**(8,682)**	**(153,755)**	**-**	**(1,528,330)**	**(18,972,185)**	**(20,500,515)**
Contracts by the fair value method	(1,253,669)	(4,860)	(66,651)	-	(1,325,180)	-	(1,325,180)
Issue of contracts after transition (Other contracts)	(112,224)	(3,822)	(87,104)	-	(203,150)	-	(203,150)
Settlement relating to contracts premium allocation approach	-	-	-	-	-	(18,972,185)	(18,972,185)
Technical changes related to future periods	**(78,196)**	**2,758**	**73,746**	**-**	**(1,692)**	**-**	(1,692)
Changes in the CMS adjusting estimates	78,051	(4,210)	(73,841)	-	-	-	-
Changes in the estimates that do not adjust CSM (OCI)	(1,682)	(10)		-	(1,692)	-	(1,692)
Contracts initially recognized in the period	(154,565)	6,978	147,587	-	-	-	-
Insurance expenses	**85,983**	**-**		**(37,490)**	**48,493**	**990,445**	**1,038,938**
Formation of onerous contracts	-	-		(37,490)	(37,490)	-	(37,490)
Acquisition costs	85,983	-		-	85,983	990,445	1,076,428
Net financial income (loss)	**267,204**	**5,977**	**57,535**	**29,810**	**360,526**	**-**	360,526
Net financial income (loss) from insurance contracts	267,204	5,977	57,535	29,810	360,526	-	360,526
Cash flows	**1,209,393**	**-**	**-**	**-**	**1,209,393**	**17,800,512**	**19,009,905**
Premiums received	1,258,043	-	-	-	1,258,043	18,981,992	20,240,035
Cash flows from acquisition of insurance	(48,650)	-	-	-	(48,650)	(1,181,480)	(1,230,130)
Balance at 09/30/2026	**4,399,254**	**100,916**	**746,774**	**974,771**	**6,221,715**	**(722,863)**	**5,498,852**

(e) Changes in insurance liabilities - incurred claims

	Company						
	BBA			PPA			TOTAL
	Estimates for present value of cash flows (BEL)	Risk adjustment (RA)	Subtotal	Estimates for present value of cash flows (BEL)	Risk adjustment (RA)	Subtotal	
Balance at 01/01/2025	**15,189**	**1,481**	**16,670**	**143,942**	**10,918**	**154,860**	**171,530**
Expenses from rendering of insurance services (Incurred claims)	**48,980**	**(231)**	**48,749**	**510,914**	**477**	**511,391**	**560,140**
Claims incurred and other expenses in rendering of services	133,293	6,583	139,876	1,064,585	52,972	1,117,557	1,257,433
Adjustments to incurred claims liabilities	(84,313)	(6,814)	(91,127)	(553,671)	(52,495)	(606,166)	(697,293)
Insurance contract financial expenses	**1,249**	**127**	**1,376**	**-**	**-**	**-**	**1,376**
Changes recognized in other comprehensive income	**6**	**-**	**6**	**-**	**-**	**-**	**6**
Cash flows	**(52,060)**	**-**	**(52,060)**	**(525,984)**	**-**	**(525,984)**	**(578,044)**
Claims and other expenses directly attributable paid	(52,060)	-	(52,060)	(525,984)	-	(525,984)	(578,044)
Balance at 09/30/2025	**13,364**	**1,377**	**14,741**	**128,872**	**11,395**	**140,267**	**155,008**
Balance at 01/01/2026	**12,227**	**1,278**	**13,505**	**121,958**	**10,938**	**132,896**	**146,401**
Expenses from rendering of insurance services (Incurred claims)	**19,832**	**53**	**19,885**	**203,778**	**2,139**	**205,917**	**225,802**
Claims incurred and other expenses in rendering of services	51,031	2,671	53,702	454,726	24,947	479,673	533,375
Adjustments to incurred claims liabilities	(31,199)	(2,618)	(33,817)	(250,948)	(22,808)	(273,756)	(307,573)
Net financial income (loss) from insurance contracts	**629**	**65**	**694**	**-**	**-**	**-**	**694**
Changes recognized in other comprehensive income	**(115)**	**(10)**	**(125)**	**-**	**-**	**-**	**(125)**
Cash flows	**(20,709)**	**-**	**(20,709)**	**(196,976)**	**-**	**(196,976)**	**(217,685)**
Claims and other expenses directly attributable paid	(20,709)	-	(20,709)	(196,976)	-	(196,976)	(217,685)
Balance at 04/30/2026	**11,864**	**1,385**	**13,250**	**128,761**	**13,077**	**141,838**	**155,087**
Liabilities contribution - Balance on 04/30/2026'	**(11,864)**	**(1,385)**	**(13,250)**	**(128,761)**	**(13,077)**	**(141,838)**	**(155,087)**
Balance at 09/30/2026	**-**	**-**	**-**	**-**	**-**	**-**	**-**

[1]Transfer of the portfolio to Mediservice (Note 1.1.3).

	Consolidated						
	BBA			PPA			TOTAL
	Estimates for present value of cash flows (BEL)	Risk adjustment (RA)	Subtotal	Estimates for present value of cash flows (BEL)	Risk adjustment (RA)	Subtotal	
Balance at 01/01/2025	**15,189**	**1,481**	**16,670**	**143,942**	**10,918**	**154,860**	**171,530**
Expenses from rendering of insurance services (Incurred claims)	**48,980**	**(231)**	**48,749**	**510,914**	**477**	**511,391**	**560,140**
Claims incurred and other expenses in rendering of services	133,293	6,583	139,876	1,064,585	52,972	1,117,557	1,257,433
Adjustments to incurred claims liabilities	(84,313)	(6,814)	(91,127)	(553,671)	(52,495)	(606,166)	(697,293)
Net financial income (loss) from insurance contracts	**1,249**	**127**	**1,376**	**-**	**-**	**-**	**1,376**
Changes recognized in other comprehensive income	**6**	**-**	**6**	**-**	**-**	**-**	**6**
Cash flows	**(52,060)**	**-**	**(52,060)**	**(525,984)**	**-**	**(525,984)**	**(578,044)**
Claims and other expenses directly attributable paid	(52,060)	-	(52,060)	(525,984)	-	(525,984)	(578,044)
Balance at 09/30/2025	**13,364**	**1,377**	**14,741**	**128,872**	**11,395**	**140,267**	**155,008**
Balance at 01/01/2026	**12,227**	**1,278**	**13,505**	**122,639**	**10,947**	**133,586**	**147,091**
Mergers of BGS's shares	**1,211,365**	**22,327**	**1,233,692**	**10,814,014**	**199,313**	**11,013,327**	**12,247,019**
Expenses from rendering of insurance services (Incurred claims)	**1,083,732**	**(1,315)**	**1,082,417**	**14,609,851**	**8,606**	**14,618,457**	**15,700,874**
Claims incurred and other expenses in rendering of services	1,148,949	4,677	1,153,626	15,169,137	62,939	15,232,076	16,385,702
Adjustments to incurred claims liabilities	(65,217)	(5,992)	(71,209)	(559,286)	(54,333)	(613,619)	(684,828)
Net financial income (loss) from insurance contracts	**40,854**	**871**	**41,725**	**366,849**	**6,901**	**373,750**	**415,475**
Changes recognized in other comprehensive income	**10,276**	**194**	**10,470**	**86,503**	**1,613**	**88,116**	**98,586**
Cash flows	**(1,174,739)**	**-**	**(1,174,739)**	**(14,428,046)**	**-**	**(14,428,046)**	**(15,602,785)**
Claims and other expenses directly attributable paid	(1,174,739)		(1,174,739)	(14,428,046)	-	(14,428,046)	(15,602,785)
Balance at 09/30/2026	**1,183,715**	**23,355**	**1,207,070**	**11,571,810**	**227,380**	**11,799,190**	**13,006,260**

(f) Contractual service margin (CSM)

	Company		
	Contracts measured at fair value under the fair value transition approach	Issue of contracts after transition (Other contracts)	Total
Balance at 01/01/2025	**349,344**	**293,852**	**643,196**
Technical changes related to the current period	**(79,104)**	**(134,778)**	**(213,882)**
Contractual service margin of insurance recognized in the period	(79,104)	(134,778)	(213,882)
Technical changes regarding future periods	**10,805**	**187,053**	**197,858**
Contracts initially recognized	-	661,726	661,726
Changes in the estimates that adjust the contractual service margin (CSM)	10,805	(474,673)	(463,868)
Total technical changes	**(68,299)**	**52,275**	**(16,024)**
Net financial income (loss) from insurance contracts	28,579	41,699	70,278
Balance at 09/30/2025	**309,624**	**387,826**	**697,450**
Balance at 01/01/2026	**285,864**	**340,828**	**626,692**
Technical changes related to the current period	**(28,698)**	**(41,141)**	**(69,839)**
Contractual service margin of insurance recognized in the period	(28,698)	(41,141)	(69,839)
Technical changes regarding future periods	**(4,446)**	**(11,466)**	**(15,912)**
Contracts initially recognized	-	70,478	70,478
Changes in the estimates that adjust the contractual service margin (CSM)	(4,446)	(81,944)	(86,390)
Total technical changes	**(33,144)**	**(52,607)**	**(85,751)**
Net financial income (loss) from insurance contracts	10,259	13,797	24,055
Balance at 04/30/2026	**262,979**	**302,017**	**564,996**
Liabilities contribution - Balance on 04/30/2026[1]	**(262,979)**	**(302,017)**	**(564,996)**
Balance at 09/30/2026	**-**	**-**	**-**

[1] Transfer of the portfolio to Mediservice (Note 1.3).

	Consolidated		
	Contracts measured at fair value under the fair value transition approach	Issue of contracts after transition (Other contracts)	Total
Balance at 01/01/2025	**349,344**	**293,852**	**643,196**
Technical changes related to the current period	**(79,104)**	**(134,778)**	**(213,882)**
Contractual service margin of insurance recognized in the period	(79,104)	(134,778)	(213,882)
Technical changes regarding future periods	**10,805**	**187,053**	**197,858**
Contracts initially recognized	-	661,726	661,726
Changes in the estimates that adjust the contractual service margin (CSM)	10,805	(474,673)	(463,868)
Total technical changes	**(68,299)**	**52,275**	**(16,024)**
Net financial income (loss) from insurance contracts	28,579	41,699	70,278
Balance at 09/30/2025	**309,624**	**387,826**	**697,450**
Balance at 01/01/2026	**285,864**	**340,828**	**626,692**
Mergers of BGS's shares	**142,556**	**-**	**142,556**
Technical changes related to the current period	**(66,651)**	**(87,104)**	**(153,755)**
Contractual service margin of insurance recognized in the period	(66,651)	(87,104)	(153,755)
Technical changes regarding future periods	**31,327**	**42,419**	**73,746**
Contracts initially recognized	-	147,587	147,587
Changes in the estimates that adjust the contractual service margin (CSM)	31,327	(105,168)	(73,841)
Total technical changes	**(35,324)**	**(44,685)**	**(80,009)**
Net financial income (loss) from insurance contracts	27,521	30,014	57,535
Balance at 09/30/2026	**420,617**	**326,157**	**746,774**

(g) New profitable contracts recognized in the period for general model (BBA)

	Company		Consolidated	
	09/30/2026	09/30/2025	09/30/2026	09/30/2025
Estimates of present value of future cash outflow	**-**	**772,479**	**212,472**	**772,479**
Cash flows from acquisition	-	273,855	78,478	273,855
Claims and other directly attributable expenses	-	498,624	133,994	498,624
Estimates of present value of future cash inflow	**-**	**(1,457,433)**	**(367,037)**	**(1,457,433)**
Non-financial risk adjustment	**-**	**23,228**	**6,978**	**23,228**
Contractual service margin (CSM)	**-**	**661,726**	**147,587**	**661,726**
Total remaining coverage of the general model/floating-rate model	**-**	**-**	**-**	**-**

Note: There were no onerous contracts in the period.

(h) Financial expenses from insurance

	Company				Consolidated			
	Quarter ended		Period ended		Quarter ended		Period ended	
	09/30/2026	09/30/2025	09/30/2026	09/30/2025	09/30/2026	09/30/2025	09/30/2026	09/30/2025
Interest accreditation	-	(10,521)	(16,138)	(31,448)	(449,854)	(10,521)	(779,144)	(31,448)
Amounts recognized in income (loss)	**-**	**(10,521)**	**(16,138)**	**(31,448)**	**(449,854)**	**(10,521)**	**(779,144)**	**(31,448)**
Effect of changes in interest rates	-	-	-	11,303	(231,979)	(2,574)	(96,894)	11,303
Amounts recognized in other comprehensive income	**-**	**-**	**-**	**11,303**	**(231,979)**	**(2,574)**	**(96,894)**	**11,303**
Financial expenses from issued Insurance Contracts	**-**	**(10,521)**	**(16,138)**	**(20,145)**	**(681,833)**	**(13,095)**	**(876,038)**	**(20,145)**

15. Taxes and contributions payable

	Company		Consolidated	
	09/30/2026	12/31/2025	09/30/2026	12/31/2025
Other federal tax liabilities	**76,712**	**23,105**	**328,178**	**31,113**
PIS and COFINS[1]	25,963	4,901	105,507	5,336
Contributions withheld at source	196	1,920	31,822	1,985
IRRF[2]	47,651	11,314	82,630	11,870
IVA[3]	-	-	3,490	3,532
Tax on financial operations (IOF)	-	-	71,117	-
Charges payable (social charges)	2,900	4,947	33,255	8,059
Other	2	23	357	331
Municipal tax liabilities	**2**	**2,769**	**93,734**	**3,288**
	76,714	**25,874**	**421,912**	**34,401**
Current liabilities	76,714	25,874	421,716	34,132
Non-current liabilities	-	-	196	269
	76,714	**25,874**	**421,912**	**34,401**

[1]The Company adopts the annual taxable income regime, paying the amount monthly based on the suspension and reduction balance sheets, through advance payment of taxes. This modality is directly related to the performance of the income (loss) for the period.

[1]The increase is mainly due to taxes levied on the interest on own capital receivable by the Company.

[2]The increase is mainly due to taxes levied on the interest on own capital receivable by the Company.

[3]Value Added Tax from the subsidiary Odontored.

16. Debits from healthcare operations

	Company		Consolidated	
	09/30/2026	12/31/2025	09/30/2026	12/31/2025
Consideration/premiums to be repaid	-	117	104,139	117
Trading on operations	-	3,809	4,571	4,363
Anticipated revenue from considerations	-	9,013	56,304	9,013
Other Debits from Operations with Healthcare Plans	-	799	38,345	799
	-	**13,738**	**203,359**	**14,292**

17. Suppliers and other accounts payable

	Company		Consolidated	
	09/30/2026	12/31/2025	09/30/2026	12/31/2025
Provisions of plan operators not related to insurance contracts[1]	-	2,026	1,380,882	2,026
Social and labor charges	4,379	59,049	240,335	71,995
Liabilities with related parties[2]	-	-	60,383	-
Suppliers	-	9,355	94,134	15,528
Investment payable[3]	-	7,225	217,842	7,697
Long-term incentive	1,486	18,101	16,868	19,982
Third-party deposits	-	6,632	31,398	7,966
Other	2,440	19,777	226,669	26,300
	8,305	**122,165**	**2,268,511**	**151,494**
Current liabilities	6,819	89,312	2,103,131	116,015
Non-current liabilities	1,486	32,853	165,380	35,479
	8,305	**122,165**	**2,268,511**	**151,494**

[1]Refers mainly to known or notified events related to post-payment contracts.

[2]This essentially refers to the apportionment of shared administrative expenses.

[3]The increase mainly refers to the acquisition of 20% of Hospital Santa Lúcia S.A., which occurred on September 30, 2024. The portion contingent on future results was recognized at the fair value of R$ 242,239, divided into three annual installments, adjusted at CDI and evaluated on each date the financial statements are prepared. The amount as of the base date in September 2026 is R$ 210,552.

18. Lease liabilities

The Company and its subsidiaries recognized lease liabilities related to the rental of real estate properties and equipment in accordance with the assumptions in CPC 06 (R2)/IFRS 16 – Leases. These liabilities were measured considering the present value of future lease payments, discounted using the rate adopted by the Company in its projections, considering a range of 7.44% to 14.10% (the ranges represent the average rates applied in measuring the various lease contracts), and the corresponding entry was recorded as right of use in assets. The total impacts measured are presented below:

	Company						
	12/31/2025	Remeasurement and new contracts	Payments		Allocation of financial charges	Contribution of liabilities[1]	09/30/2026
			Principal	Interest			
Properties	**11,462**	778	(781)	(264)	264	(11,459)	**-**
Total	**11,462**	**778**	**(781)**	**(264)**	**264**	**(11,459)**	**-**
Current liabilities	2,057						-
Non-current liabilities	9,405						-
	11,462						**-**

[1]Transfer of the portfolio to Mediservice (Note 1.1.3).

	Company					
	01/01/2025	Remeasurement and new contracts	Payments		Allocation of financial charges	09/30/2025
			Principal	Interest		
Properties	**13,418**	2	(1,455)	(640)	640	**11,965**
Total	**13,418**	**2**	**(1,455)**	**(640)**	**640**	**11,965**
Current liabilities	1,958					2,033
Non-current liabilities	11,460					9,932
	13,418					**11,965**

	Consolidated						
	12/31/2025	Mergers of BGS[1] shares	Remeasurement and new contracts	Payments		Allocation of financial charges	09/30/2026
				Principal	Interest		
Properties	**20,596**	182,933	10,059	(19,434)	(9,709)	9,709	**194,154**
Vehicles	**-**	2,715	418	(390)	(154)	154	**2,743**
Equipment	**226**	-	954	(206)	(19)	19	**974**
Total	**20,822**	**185,648**	**11,431**	**(20,030)**	**(9,882)**	**9,882**	**197,871**
Current liabilities	6,561						36,718
Non-current liabilities	14,261						161,153
	20,822						**197,871**

[1]Merger of BGS Group's shares (Note 1.1.2).

	Consolidated					
	01/01/2025	Remeasurement and new contracts	Payments		Allocation of financial charges	09/30/2025
			Principal	Interest		
Properties	**25,425**	1,240	(4,568)	(1,611)	1,611	**22,097**
Equipment	**360**	-	(142)	(24)	24	**218**
Total	**25,785**	**1,240**	**(4,710)**	**(1,635)**	**1,635**	**22,315**
Current liabilities	6,775					6,797
Non-current liabilities	19,010					15,518
	25,785					**22,315**

As of September 30, 2026, the aging of the lease liabilities is as follows:

	Company							
	Up to one year	01–05 years	> 5 years	12/31/2025	Up to one year[1]	1–5 Years[1]	More than five years[1]	09/30/2026
Properties	2,057	7,766	1,639	**11,462**	-	-	-	**-**
Total	**2,057**	**7,766**	**1,639**	**11,462**	**-**	**-**	**-**	**-**

[1]Transfer of the portfolio to Mediservice (Note 1.1.3).

	Consolidated							
	Up to one year	01–05 years	> 5 years	12/31/2025	Up to one year[1]	1–5 Years[1]	More than five years[1]	09/30/2026
Properties	6,365	12,593	1,639	**20,597**	35,181	59,229	99,744	**194,154**
Vehicles	-	-	-	**-**	1,056	1,687	-	**2,743**
Equipment	196	29	-	**225**	481	493	-	**974**
Total	**6,561**	**12,622**	**1,639**	**20,822**	**36,718**	**61,409**	**99,744**	**197,871**

[1]Merger of BGS Group's shares (Note 1.1.2).

19. Provision for tax, labor and civil lawsuits

	Company				
	12/31/2025	Tax	Civil	Social security and labor	09/30/2026
Opening balance	**67,227**	**32,094**	**21,326**	**943**	**54,363**
Formations/ (reversals)	13,568	(1)	2,045	(285)	1,759
Payment	(37,255)	-	(10,705)	(66)	(10,771)
Inflation adjustment	10,823	2,214	2,095	93	4,402
Provision	**54,363**	**34,307**	**14,761**	**685**	**49,753**
Current liabilities	4,016				2,176
Non-current liabilities	50,347				47,577
	54,363				**49,753**

	Company				
	01/01/2025	Tax	Civil	Social security and labor	09/30/2025
Opening balance	**59,750**	**28,882**	**37,041**	**1,304**	**67,227**
Formations/ (reversals)	34,703	1,181	26,786	522	28,489
Payment	(33,148)	(918)	(21,108)	(1,033)	(23,059)
Inflation adjustment	5,922	2,152	5,725	103	7,980
Provision	**67,227**	**31,297**	**48,444**	**896**	**80,637**
Non-current liabilities	67,227				80,637
	67,227				**80,637**

	Consolidated				
	12/31/2025	Tax	Civil	Social security and labor	09/30/2026
Opening balance	**71,285**	**33,427**	**21,331**	**2,606**	**57,364**
Merger of BGS's Shares[1]	-	1,157	1,262,793	2,885	1,266,835
Formations/ (reversals)	12,756	167	157,666	1,491	159,324
Payment	(37,909)	(31)	(138,391)	(2,137)	(140,559)
Inflation adjustment	11,232	2,359	18,539	286	21,184
Provision	**57,364**	**37,079**	**1,321,938**	**5,131**	**1,364,148**
Current liabilities	4,016				3,686
Non-current liabilities	53,348				1,360,462
	57,364				**1,364,148**

[1]Merger of BGS Group's shares (Note 1.1.2).

	Consolidated				
	01/01/2025	Tax	Civil	Social security and labor	09/30/2025
Opening balance	**62,832**	**30,185**	**37,055**	**4,045**	**71,285**
Formations/ (reversals)	36,912	1,182	27,039	1,011	29,232
Payment	(34,459)	(923)	(21,387)	(2,796)	(25,106)
Inflation adjustment	6,000	2,166	5,737	386	8,289
Provision	**71,285**	**32,610**	**48,444**	**2,646**	**83,700**
Non-current liabilities	71,285				83,700
	71,285				**83,700**

(a) Contingent liabilities (possible losses)

The Group maintains a system for monitoring all administrative and legal proceedings in which it appears as "plaintiff" or "defendant" and, supported by the opinion of the legal advisers, classifies the lawsuits according to the expectation of failure.

Analyses are conducted periodically on the jurisprudential and actual trends, if necessary, reclassification of the risks of these proceedings is carried out.

As of September 30, 2026, the amounts related to possible risks not provided for in the Company and its subsidiaries totaled (i) R$ 6,796 in labor lawsuits (R$ 6,272 in 2025); (ii) R$ 931,095 in civil lawsuits (R$ 93,960 in 2025); and (iii) R$ 936,601 in tax lawsuits (R$ 112,894 in 2025).

The main processes classified as possible loss are the following, and for all of them, defenses have been presented, which are pending judgment:

a) Bradesco Saúde subsidiary: Writ of annulment of debt filed against the Municipality of Rio de Janeiro – RJ to annul the ISS requirement on insurance activities, for the period from January 2012 to November 2016, with the amount in dispute being approximately R$ 288,577 updated through September 30, 2026. The thesis is based on General Repercussion Topic 581, in which the Federal Supreme Court (STF) differentiated these activities and ruled out the levy of ISS on these activities. The preliminary injunction was granted to suspend the enforceability of the tax credit and to order the municipality to refrain from performing any coercive acts;

b) Bradesco Saúde subsidiary: Tax assessment notices issued by the Municipal Government of Salvador for the collection of the Tax on Services of Any Kind, regarding the withholding of payments for health services and payments to brokers, for the periods from May 2008 to March 2013 and from May 2008 to December 2012, in the amounts of R$ 122,315 and R$ 30,863 (R$ 107,309 and R$ 28,580 in December 2025), respectively.

c) Bradesco Saúde subsidiary: Tax enforcement action filed by the Municipality of São Paulo regarding ISS allegedly not withheld and not collected, under the tax replacement regime, on services of agency, brokerage, or intermediation of Insurance/health plans, for the period from January to December 2015, in the amount of R$ 21,807, subject to execution injunctions that suspended the tax enforcement until the final decision of these injunctions;

d) Bradesco Saúde subsidiary: IRPJ and CSLL - Base years 2017 to 2020, related to alleged undue amortization of goodwill paid by Bradesco Saúde, in the total amount of R$ 232,051 (R$ 288,057 in December 2025);

e) Bradesco Saúde subsidiary: The tax authority failed to approve the amendments to the Federal Tax Debits and Credits Declarations (DCTF) submitted to correct the calculation of PIS and COFINS for the periods of February 2015, June to November 2015, and January to April 2016, to exclude from the Calculation basis of these contributions the income derived from technical reserves, amounting to R$ 63,086.

(b) Legal provisions

The Group's Management believes that the established provision is sufficient to cover any potential losses arising from the respective lawsuits. The liabilities related to the legal obligation under judicial discussion are maintained until the resolution of the lawsuit.

(i) Social security and labor

The Company and its subsidiaries are parties to several labor lawsuits, most of them relating to: (i) recognition of employment relationship; (ii) equal pay; (iii) overtime; (iv) union classification; and (v) indemnities.

(ii) Legal obligations - Tax and social security

The Group has been legally challenging the legality and constitutionality of some taxes and contributions, especially those described below, which are provisioned.

They refer to lawsuits filed by former employees, seeking indemnities. Considering that the base of lawsuits is mainly formed by lawsuits with similar characteristics and not judged, in the year ended December 31, 2025, the measurement parameters for recording the provision were improved, which is constituted considering the following factors, among others: date of filing of the lawsuits (before or after the labor reform of November 2017), based on the calculated average amount of payments made in labor claims before and after the labor reform, loss propensity and inflation adjustment of the calculated averages, as well as individual assessment in specific cases.

(iii) Civil

The Company and its subsidiaries are parties to civil lawsuits, mainly involving requests for indemnification for material damages and pain and suffering.

They refer to the overall estimate of losses related to actions concerning matters associated with the normal course of the Group's commercial activity, which involve issues such as: refund of contributions/premiums, coverage amounts, and the collection of benefits or indemnities.

Civil judicial provisions are updated using the inflation adjustment of the Broad Consumer Price Index (IPCA), measured monthly by the Brazilian Institute of Geography and Statistics (IBGE), plus the legal interest rate, which corresponds to the reference rate of the Special System for Settlement and Custody (Selic), minus the inflation adjustment index, in accordance with the current wording of article 406 of the Brazilian Civil Code.

There are lawsuits filed by third parties seeking compensation. Its base of lawsuits is mainly formed by lawsuits with similar characteristics and not judged. In the year ended December 31, 2025, the measurement parameters for recording the provision were improved, which is constituted considering the following factors, among others: date of filing of the lawsuits (before or after the labor reform of November 2017), based on the calculated average amount of payments made in labor claims before and after the labor reform, loss propensity and inflation adjustment of the calculated averages, as well as individual assessment in specific cases.

(iv) Tax assessment notices on stock options

On August 31, 2015, tax authorities issued tax assessment notices summarized below, claiming that the Company compensated Managers and Employees who had joined the stock option programs and had exercised that option in calendar years 2010, 2011 and 2012.

(i) Tax assessment notices related to social security contributions for calendar years 2010, 2011 and 2012, plus interest late-payment interest and tax assessment fine in the restated amounts on September 30, 2026 of R$ 42,204 (company's contribution and GILRAT/SAT) and R$ 6,811 (third parties). The challenge presented was judged by the 9th Panel of DRJ/Ribeirão Preto – São Paulo, partially accepting the appeal to recognize the compensatory nature. The tax credit recorded was maintained, excluding the portion of the benefit corresponding to the shares subject to calculation basis lock-up. Both parties appealed to the Administrative Board of Tax Appeals (CARF).

In October 2019, the Company was notified of the decision on the appeal, which was unfavorable and revises the previous decision, including to reinstate the previously won lockup portion. Also in October 2019, the Company filed a Bill of Review, which were not admitted and the Company became aware of this decision on January 17, 2020. In January 2020, the Company filed a special appeal. In the judgment session held on March 16, 2024, the Superior Chamber of Tax Appeals ("CSRF") did not hear the special appeal filed. In August 2024, the company filed a motion for clarification against this decision, which was rejected. Thus, the lawsuit received a final and unappealable unfavorable decision at the administrative level.

On November 18, 2024, the Company filed annulment suit, in progress before the 6th Court of the Judiciary Branch of the Federal District ("SJDF"). An urgent relief was granted to suspend the enforceability of the tax credit determined by the tax assessment notice. The Federal Government filed a defense and the Company filed a rebuttal. Both parties expressed no interest in taking evidence. On May 09, 2025, a ruling was issued fully granting the requests made by the Company, annulling the tax credit established by the tax assessment notice on the grounds that any gains arising from the stock option grant programs are commercial (and not compensatory). The appeal filed by the Federal Government is currently pending judgment. For this case, the probability judged by Management, based on the representation of its legal advisors, is assessed as a possible loss with a favorable bias due to the legal jurisprudence on the matter.

(ii) Isolated fine resulting from alleged non-withholding of Withholding Income Tax ("IRRF") related to calendar years 2010, 2011 and 2012, in the total amount of R$ 28,668 restated up to September 30, 2026. A judgment upholding the Company's claims to annul the tax credit, determining that the debt should not prevent the issue of a tax clearance certificate and ordering the Federal Government to pay the attorney's fees of 10% of the value of the case. The appeal filed by the Federal Government is currently pending judgment. For this case, the probability judged by Management, based on the representation of its legal advisors, is assessed as a remote loss due to the legal jurisprudence on the matter.

The Company, in compliance with decision made in Board of Directors' Meeting held on March 28, 2017, contracted a court guarantee insurance to guarantee and support obligations of lawsuits of the Company and of beneficiaries of the stock option plan approved in a Shareholders' Meeting (which have or will have seized assets or that are required for court discussion), as a result of legal and administrative procedures started by tax authorities as a result of exercise of options by said beneficiaries.

20. Shareholders' equity

20.1. Capital

	Company and Consolidated	
	09/30/2026	12/31/2025
Subscribed and paid-in capital (in thousands of reais)	14,904,490	851,017
Number of common shares, without par value (number of shares)[1]	2,924,199,731	545,825,286
Article 7 of Bylaws - authorization for the issue of shares, without amendment to the Bylaws (number of shares)	80,000,000	80,000,000
Closing quotation: SAUD3 (former ODPV3) - B3 SA Brasil Bolsa Balcão (R$/share)	13.35	11.20
Equity value (R$/share)	6.72	2.38

[1] In 2026, it refers to the merger of BGS Group's shares (Note 1.1.2).

20.2. Capital reserves

Other capital reserves: goodwill/negative goodwill in capital transaction.

20.3. Profit reserves

	Company and Consolidated	
	09/30/2026	12/31/2025
Legal reserve	154,951	154,951
Statutory Reserve of Regulatory Capital	-	100,000
Investment and expansion statutory reserve	318,629	218,629
Tax incentive reserve	129	129
Profit retention reserve	2,883,062	-
	3,356,771	**473,709**

Legal reserve: mandatorily formed by the Company, upon destination of 5% of net income for the year, until its value achieves 20% of capital.

Statutory regulatory capital reserve: constituted by the Company, with the allocation of up to 50% of the net income for the year, whose purpose and objective is to meet the capital requirement regulation related to the solvency margin required by ANS, limited, together with the "Investment and expansion reserve" to 80% of the capital. Upon approval of the cancellation of the Company's operating authorization as an operator before the ANS (Note 1), as provided for at the extraordinary general meeting held on April 6, 2026, this reserve ceased to exist, and the amounts allocated to it were transferred to the investment and expansion reserve.

Investment and expansion reserve: constituted by the Company, with the allocation of up to 50% of the net income for the year, whose purpose and objective is to finance the development, growth and expansion of the Company's business, allowing the realization of new investments, including acquisitions of software and hardware, investments in facilities and equipment, acquisition of equity interests, business units and commercial establishments, limited, together with the "Statutory reserve of regulatory capital" to 80% of the capital.

20.4. Treasury shares

On September 30, 2026, the Treasury position recorded 732,100 shares.

The balance of treasury shares as of September 30, 2026, totals R$ 5,877, comprised of R$ 7,832 from the Company and an amount of R$ 1,955 resulting from the cancellation of treasury shares of associated companies and indirect subsidiaries, recognized by the equity method (R$ 7,832 as of December 31, 2025).

20.5. Resolutions

Company						
Resolution				Payment date	Competence	
Approval	Type	Date	Dividend per share (R$)		09/30/2026	12/31/2025
RCA	Interest on equity	03/19/2025	0.04536	12/10/2025	-	24,749
RCA	Interest on equity	06/18/2025	0.04773	12/10/2025	-	26,016
RCA	Interest on equity	09/15/2025	0.04926	12/10/2025	-	26,850
RCA	Interest on equity	12/15/2025	0.05092	12/17/2026	-	27,754
RCA	Interest on equity	06/25/2026	0.07867	11/30/2026	230,000	-
RCA	Interest on equity	09/21/2026	0.08551	02/26/2027	250,000	-
				Interest on equity	**480,000**	**105,369**
RCA	Dividends	05/06/2025	0.21648	12/10/2025	-	118,000
RCA	Dividends	08/05/2025	0.21126	12/10/2025	-	115,155
RCA	Dividends	12/15/2025	0.19263	12/17/2026	-	105,000
				Interim dividends	**-**	**338,155**
				Total deliberated earnings	**480,000**	**443,524**

RCA = Board of Directors' Meeting.

21. Operating segments

The following segment information was prepared based on reports made available to Management to assess performance and make decisions regarding the allocation of funds for investments and other purposes.

All transactions between operating segments are conducted as an ecosystem to serve the beneficiaries of the Company's health and dental plans. Revenues and expenses directly associated with each segment are included in the corresponding operating segment.

No revenue from transactions with a single client or counterparty accounted for 10% of the Group’s revenue in the periods ended September 2026 and 2025.

The activities of the Company and its subsidiaries are organized in the following business segments:

(a) Health care plans: healthcare plans (Bradesco Saúde, Bradesco Saúde Operadora, and Mediservice);
(b) Dental care plans: dental assistance plans (Mediservice);
(c) Health Clinics: rendering of medical care services (Novamed); and
(d) Other: non-reportable segments, as follows: (i) dental care service in the Company’s dental clinics (Clidec and Boutique Dental); (ii) management and advisory services provided (Odontoprev Serviços and Oprev); (iii) sale of dental care materials to the accredited network (Dental Partner); (iv) software development (Easy); (v) health insurance (Odontored), (vi) imaging diagnostics (Papaiz), and (vii) rendering of services and technology (Orizon, Guilher, Murta, AdviceHealth, and OTD). These segments did not meet the quantitative thresholds established by CPC 22/IFRS 8 for separate presentation and are therefore presented in aggregate as “Other.”

	Consolidated													
	Healthcare plans		Dental care plans		Health clinics		Total reportable segments		Other		Elimination		Total	
	Period ended		Period ended		Period ended		Period ended		Period ended		Period ended		Period ended	
STATEMENT OF INCOME	09/30/2026	09/30/2025	09/30/2026	09/30/2025	09/30/2026	09/30/2025	09/30/2026	09/30/2025	09/30/2026	09/30/2025	09/30/2026	09/30/2025	09/30/2026	09/30/2025
Insurance revenue *(Premium Allocation Approach - PAA)*	17,498,743	-	1,452,760	1,353,562	-	-	18,951,503	1,353,562	29,532	26,395	(8,851)	(160)	18,972,184	1,379,797
Insurance revenue (Building Block Approach - BBA)	1,194,817	-	333,514	399,303	-	-	1,528,331	399,303	-	-	-	-	1,528,331	399,303
Insurance and reinsurance revenue	**18,693,560**	**-**	**1,786,274**	**1,752,865**	**-**	**-**	**20,479,834**	**1,752,865**	**29,532**	**26,395**	**(8,851)**	**(160)**	**20,500,515**	**1,779,100**
Sales of Goods, Services, and Management Fee	128,533	-	12,965	30,958	110,987	-	252,485	30,958	311,541	100,154	(245,081)	(69,272)	318,945	61,840
Revenue revenue sales of goods and rendering of services	**128,533**	**-**	**12,965**	**30,958**	**110,987**	**-**	**252,485**	**30,958**	**311,541**	**100,154**	**(245,081)**	**(69,272)**	**318,945**	**61,840**
TOTAL REVENUES	**18,822,093**	**-**	**1,799,239**	**1,783,823**	**110,987**	**-**	**20,732,319**	**1,783,823**	**341,073**	**126,549**	**(253,932)**	**(69,432)**	**20,819,460**	**1,840,940**
Insurance expenses	(16,574,613)	-	(1,145,469)	(1,083,827)	-	-	(17,720,082)	(1,083,827)	(24,832)	(25,849)	61,053	66,780	(17,683,861)	(1,042,896)
Expenses with services rendered	-	-	-	-	(48,894)	-	(48,894)	-	(62,446)	(40,761)	2,184	448	(109,156)	(40,313)
TOTAL COSTS	**(16,574,613)**	**-**	**(1,145,469)**	**(1,083,827)**	**(48,894)**	**-**	**(17,768,976)**	**(1,083,827)**	**(87,278)**	**(66,610)**	**63,237**	**67,228**	**(17,793,017)**	**(1,083,209)**
GROSS INCOME	**2,247,480**	**-**	**653,770**	**699,996**	**62,093**	**-**	**2,963,343**	**699,996**	**253,795**	**59,939**	**(190,695)**	**(2,204)**	**3,026,443**	**757,731**
General and administrative expenses	(219,279)	-	(138,498)	(56,067)	(51,817)	-	(409,594)	(56,067)	(290,827)	(52,282)	28,643	144	(671,778)	(108,205)
Equity in net income of subsidiaries	287	-	3,867	2,485	89	-	4,243	2,485	180,675	97	(415)	(101)	184,503	2,481
Other operating revenues	27,646	-	1,189	1,928	842	-	29,677	1,928	484	1,505	(29)	(57)	30,132	3,376
Other operating expenses	(481,879)	-	(42,953)	(34,802)	-	-	(524,832)	(34,802)	(3,215)	(955)	162,496	2,218	(365,551)	(33,539)
Financial income (loss)	466,951	-	71,239	38,279	(1,528)	-	536,662	38,279	22,865	132	-	-	559,527	38,411
INCOME (LOSS) BEFORE INCOME TAXES	**2,041,206**	**-**	**548,614**	**651,819**	**9,679**	**-**	**2,599,499**	**651,819**	**163,777**	**8,436**	**-**	**-**	**2,763,276**	**660,255**
Income tax and social contribution	(558,938)	-	(210,896)	(195,474)	(3,159)	-	(772,993)	(195,474)	(20,670)	(5,039)	-	-	(793,663)	(200,513)
NET PROFIT	**1,482,268**	**-**	**337,718**	**456,345**	**6,520**	**-**	**1,826,506**	**456,345**	**143,107**	**3,397**	**-**	**-**	**1,969,613**	**459,742**
ASSETS AND LIABILITIES	**09/30/2026**	**12/31/2025**	**09/30/2026**	**12/31/2025**	**09/30/2026**	**12/31/2025**	**09/30/2026**	**12/31/2025**	**09/30/2026**	**12/31/2025**	**09/30/2026**	**12/31/2025**	**09/30/2026**	**12/31/2025**
Assets	33,345,395	-	1,988,048	1,876,826	449,480	-	35,782,923	1,876,826	46,164,542	166,861	(38,648,137)	(127,966)	43,299,328	1,915,721
Liabilities	33,345,395	-	1,988,048	1,876,826	449,480	-	35,782,923	1,876,826	46,164,542	166,861	(38,648,137)	(127,966)	43,299,328	1,915,721
Sales revenue (%)	**90.41%**	**0.00%**	**8.64%**	**96.90%**	**0.53%**	**0.00%**	**99.58%**	**96.90%**	**1.64%**	**6.87%**	**-1.22%**	**-3.77%**	**100.00%**	**100.00%**
Gross income (loss) x Sales revenue (%)	**11.94%**	**0.00%**	**36.34%**	**39.24%**	**55.95%**	**0.00%**	**14.29%**	**39.24%**	**74.41%**	**47.36%**	**75.10%**	**3.17%**	**14.54%**	**41.16%**
Distribution of gross income (loss) x total/segment (%)	**74.26%**	**0.00%**	**21.60%**	**92.38%**	**2.05%**	**0.00%**	**97.92%**	**92.38%**	**8.39%**	**7.91%**	**-6.30%**	**-0.29%**	**100.00%**	**100.00%**

	Consolidated													
	Healthcare plans		Dental care plans		Health clinics		Total reportable segments		Other		Elimination		Total	
	Quarter ended		Quarter ended		Quarter ended		Quarter ended		Quarter ended		Quarter ended		Quarter ended	
STATEMENT OF INCOME	09/30/2026	09/30/2025	09/30/2026	09/30/2025	09/30/2026	09/30/2025	09/30/2026	09/30/2025	09/30/2026	09/30/2025	09/30/2026	09/30/2025	09/30/2026	09/30/2025
Insurance revenue *(Premium Allocation Approach - PAA)*	10,604,883	-	490,116	458,672	-	-	11,094,999	458,672	7,623	11,458	(6,715)	(160)	11,095,907	469,970
Insurance revenue (Building Block Approach - BBA)	719,117	-	103,496	136,152	-	-	822,613	136,152	-	-	-	-	822,613	136,152
Insurance and reinsurance revenue	**11,324,000**	**-**	**593,612**	**594,824**	**-**	**-**	**11,917,612**	**594,824**	**7,623**	**11,458**	**(6,715)**	**(160)**	**11,918,520**	**606,122**
Sales of Goods, Services, and Management Fee	78,471	-	519	9,327	69,416	-	148,406	9,327	160,261	34,205	(131,786)	(23,044)	176,881	20,488
Sales revenue from sales of goods and rendering of services	**78,471**	**-**	**519**	**9,327**	**69,416**	**-**	**148,406**	**9,327**	**160,261**	**34,205**	**(131,786)**	**(23,044)**	**176,881**	**20,488**
TOTAL REVENUES	**11,402,471**	**-**	**594,131**	**604,151**	**69,416**	**-**	**12,066,018**	**604,151**	**167,884**	**45,663**	**(138,501)**	**(23,204)**	**12,095,401**	**626,610**
Insurance expenses	(9,849,707)	-	(389,270)	(387,625)	-	-	(10,238,977)	(387,625)	(6,118)	(10,292)	22,628	22,214	(10,222,467)	(375,703)
Expenses with services rendered	-	-	-	-	(29,748)	-	(29,748)	-	(24,108)	(13,880)	1,237	247	(52,619)	(13,633)
TOTAL COSTS	**(9,849,707)**	**-**	**(389,270)**	**(387,625)**	**(29,748)**	**-**	**(10,268,725)**	**(387,625)**	**(30,226)**	**(24,172)**	**23,865**	**22,461**	**(10,275,086)**	**(389,336)**
GROSS INCOME	**1,552,764**	**-**	**204,861**	**216,526**	**39,668**	**-**	**1,797,293**	**216,526**	**137,658**	**21,491**	**(114,636)**	**(743)**	**1,820,315**	**237,274**
General and administrative expenses	(135,912)	-	(59,198)	(19,907)	(31,136)	-	(226,246)	(19,907)	(157,794)	(17,861)	17,767	36	(366,273)	(37,732)
Equity in net income of subsidiaries	52	-	1,098	1,351	89	-	1,239	1,351	101,332	(68)	(107)	55	102,464	1,338
Other operating revenues	17,091	-	612	836	800	-	18,503	836	(59)	199	(10)	(7)	18,434	1,028
Other operating expenses	(203,727)	-	(13,744)	(11,992)	(532)	-	(218,003)	(11,992)	(1,732)	(926)	96,986	659	(122,749)	(12,259)
Financial income (loss)	193,904	-	43,090	13,461	(828)	-	236,166	13,461	15,546	228	-	-	251,712	13,689
INCOME (LOSS) BEFORE INCOME TAXES	**1,424,172**	**-**	**176,719**	**200,275**	**8,061**	**-**	**1,608,952**	**200,275**	**94,951**	**3,063**	**-**	**-**	**1,703,903**	**203,338**
Income tax and social contribution	(438,264)	-	(62,645)	(58,929)	(2,663)	-	(503,572)	(58,929)	(19,305)	(2,033)	-	-	(522,877)	(60,962)
NET PROFIT	**985,908**	**-**	**114,074**	**141,346**	**5,398**	**-**	**1,105,380**	**141,346**	**75,646**	**1,030**	**-**	**-**	**1,181,026**	**142,376**
Sales revenue (%)	**94.27%**	**0.00%**	**4.91%**	**96.42%**	**0.57%**	**0.00%**	**99.76%**	**96.42%**	**1.39%**	**7.29%**	**-1.15%**	**-3.70%**	**100.00%**	**100.00%**
Gross income (loss) x Sales revenue (%)	**13.62%**	**0.00%**	**34.48%**	**35.84%**	**57.15%**	**0.00%**	**14.90%**	**35.84%**	**82.00%**	**47.06%**	**82.77%**	**3.20%**	**15.05%**	**37.87%**
Distribution of gross income (loss) x total/segment (%)	**85.30%**	**0.00%**	**11.25%**	**91.26%**	**2.18%**	**0.00%**	**98.74%**	**91.26%**	**7.56%**	**9.06%**	**-6.30%**	**-0.31%**	**100.00%**	**100.00%**

22. Revenues

	Company				Consolidated			
	Quarter ended		Period ended		Quarter ended		Period ended	
	09/30/2026	09/30/2025	09/30/2026	09/30/2025	09/30/2026	09/30/2025	09/30/2026	09/30/2025
Values related to changes in responsibilities for remaining Coverage (PCR) (A + B)	-	594,824	795,241	1,752,866	11,924,650	607,326	20,500,515	1,779,100
Outflows related to contracts of the general model/floating-rate approach (BBA) (A)	-	136,152	157,132	399,303	822,613	136,152	1,528,331	399,303
Outflows related to general model contracts	-	(29,804)	85,055	87,653	768,813	(29,804)	1,365,894	87,653
- Expectation of incurred claims and expenses	-	(58,577)	46,546	5,689	740,357	(58,577)	1,279,911	5,689
- Recovery of acquisition cash flow	-	28,773	38,509	81,964	28,456	28,773	85,983	81,964
Change in the non-financial risk adjustment	-	94,111	2,238	97,768	3,842	94,111	8,682	97,768
Insurance coverage margin recognized for the general model	-	71,845	69,839	213,882	49,958	71,845	153,755	213,882
Outflows relating to contracts premium allocation approach (B)	-	458,672	638,109	1,353,563	11,102,037	469,970	18,972,184	1,379,797
Sales of goods, services, and management fee	-	9,327	8,579	30,958	170,751	20,488	318,945	61,840
Total	-	604,151	803,820	1,783,824	12,095,401	626,610	20,819,460	1,840,940

23. Costs

	Company				Consolidated			
	Quarter ended		Period ended		Quarter ended		Period ended	
	09/30/2026	09/30/2025	09/30/2026	09/30/2025	09/30/2026	09/30/2025	09/30/2026	09/30/2025
Claims incurred	-	(208,596)	(225,802)	(560,140)	(9,317,383)	(208,596)	(15,700,874)	(560,140)
Acquisition costs	-	(71,874)	(100,065)	(202,430)	(590,287)	(71,874)	(1,076,428)	(202,430)
Attributable administrative expenses	-	(108,082)	(172,095)	(321,257)	(465,858)	(95,233)	(944,049)	(280,326)
Expenses with onerous contracts	-	-	-	-	151,061	-	37,490	-
Expense with insurance contracts	-	(388,552)	(497,962)	(1,083,827)	(10,222,467)	(375,703)	(17,683,861)	(1,042,896)
Costs of goods and services	-	-	-	-	(52,619)	(13,633)	(109,156)	(40,313)
Costs	-	(388,552)	(497,962)	(1,083,827)	(10,275,086)	(389,336)	(17,793,017)	(1,083,209)

24. General and administrative expenses

	Company				Consolidated			
	Quarter ended		Period ended		Quarter ended		Period ended	
	09/30/2026	09/30/2025	09/30/2026	09/30/2025	09/30/2026	09/30/2025	09/30/2026	09/30/2025
Personnel	(7,574)	(5,835)	(28,311)	(15,308)	(141,725)	(16,750)	(266,350)	(46,818)
Third party services	(1,620)	-	(3,010)	-	(20,325)	(1,988)	(32,692)	(5,954)
Localization and operation	(50)	(14,072)	(20,185)	(40,759)	(70,851)	(17,996)	(144,234)	(51,338)
Donations and contributions	-	-	-	-	(934)	-	(2,076)	-
Institutional advertising and publicity	-	-	-	-	(3,432)	(276)	(7,280)	(1,338)
Rates and taxes[1]	(26,904)	-	(50,516)	-	(127,371)	(108)	(216,670)	(1,088)
Other	376	-	1,563	-	(1,635)	(614)	(2,476)	(1,669)
Total	(35,772)	(19,907)	(100,459)	(56,067)	(366,273)	(37,732)	(671,778)	(108,205)

[1]The increase is mainly due to taxes levied on the interest on own capital receivable by the Company.

25. Other operating revenues (expenses)

	Company				Consolidated			
	Quarter ended		Period ended		Quarter ended		Period ended	
	09/30/2026	09/30/2025	09/30/2026	09/30/2025	09/30/2026	09/30/2025	09/30/2026	09/30/2025
Expenses related to healthcare plans	-	-	-	-	(9,089)	-	(122,892)	-
Formation of provision for civil contingencies	(1,024)	(5,303)	(5,967)	(13,179)	(117,610)	(5,303)	(213,216)	(13,179)
Health promotion and risk and disease prevention programs	-	(16)	(11)	(45)	(4,355)	(16)	(7,151)	(45)
Dental materials	-	(5,083)	(5,572)	(13,283)	(6,356)	(5,087)	(14,096)	(13,131)
Reversal (Formation) of provision for credit losses	-	263	(120)	-	25,637	225	13,159	2,142
Expenses for making membership cards and accreditation books	-	(581)	(1,292)	(1,547)	(3,235)	(581)	(7,327)	(1,547)
Other operating revenues from healthcare care plans	2,503	(1,271)	(4,114)	(6,747)	13,142	(1,495)	19,442	(7,778)
Other operating revenues	-	-	-	-	731	-	731	-
Other operating expenses	-	835	428	1,927	(3,180)	1,026	(4,069)	3,375
Total	1,479	(11,156)	(16,648)	(32,874)	(104,315)	(11,231)	(335,419)	(30,163)

26. Financial income (loss)

	Company				Consolidated			
	Quarter ended		Period ended		Quarter ended		Period ended	
	09/30/2026	09/30/2025	09/30/2026	09/30/2025	09/30/2026	09/30/2025	09/30/2026	09/30/2025
Yields from interest earning bank deposits	31,042	25,207	67,229	73,499	728,616	26,036	1,377,332	76,102
Fair value through profit or loss	31,042	14,285	45,540	29,166	383,135	15,112	632,820	31,767
Amortized cost	-	10,922	21,689	44,333	209,137	10,924	436,400	44,335
Fair value through other comprehensive income	-	-	-	-	136,344	-	308,112	-
Inflation adjustment on judicial deposits	555	806	2,439	2,225	434	819	9,905	2,245
Inflation adjustment on tax credits	1,277	1,105	4,734	3,407	5,352	1,130	11,569	3,474
Dividends and interest on own capital	-	-	-	-	2,228	-	3,343	-
Other	17	3,017	2,995	7,286	40,415	3,248	67,548	7,861
Financial revenues	**32,891**	**30,135**	**77,397**	**86,417**	**777,045**	**31,233**	**1,469,697**	**89,682**
Expense from interest earning bank deposits	-	-	-	-	(21,693)	-	(35,700)	-
Fair value through profit or loss	-	-	-	-		-	(11)	-
Amortized cost	-	-	-	-	(14,858)	-	(14,858)	-
Fair value through other comprehensive income	-	-	-	-	(6,835)	-	(20,831)	-
Adjustment to present value - lease liabilities	-	(205)	(264)	(640)	(6,387)	(503)	(9,882)	(1,635)
Taxes on financial operations	(28)	(60)	(32)	(60)	(18,951)	(75)	(38,481)	(75)
Inflation adjustment of provision for judicial contingencies	(1,056)	(2,729)	(4,402)	(7,980)	(13,248)	(2,810)	(21,184)	(8,289)
Fund management fee	-	-	-	-	(83)	-	(254)	-
Net financial expenses of insurance contracts (CPC 50 / IFRS 17)	-	(10,521)	(16,138)	(31,448)	(449,854)	(10,521)	(779,144)	(31,448)
Other financial expenses	(236)	(3,159)	(4,480)	(8,010)	(15,117)	(3,635)	(25,525)	(9,824)
Financial expenses	**(1,320)**	**(16,674)**	**(25,316)**	**(48,138)**	**(525,333)**	**(17,544)**	**(910,170)**	**(51,271)**
	31,571	**13,461**	**52,081**	**38,279**	**251,712**	**13,689**	**559,527**	**38,411**

27. Effective rate reconciliation (IRPJ/CSLL)

	Company				Consolidated			
	Quarter ended		Period ended		Quarter ended		Period ended	
	09/30/2026	09/30/2025	09/30/2026	09/30/2025	09/30/2026	09/30/2025	09/30/2026	09/30/2025
Effect (CPC 50 / IFRS 17) before IRPJ and CSLL	106,186	19,321	(22,843)	27,210	178,446	20,205	(36,883)	27,476
Income (loss) before taxes and equity interests	1,082,389	181,910	2,083,370	628,117	1,525,457	183,133	2,800,159	632,779
	1,188,575	**201,231**	**2,060,527**	**655,327**	**1,703,903**	**203,338**	**2,763,276**	**660,255**
(x) Current rate (%)	34	34	34	34	34	34	34	34
Total charge from income tax and social contribution at current rates	**(404,116)**	**(68,419)**	**(700,579)**	**(222,811)**	**(579,327)**	**(69,135)**	**(939,514)**	**(224,487)**
Equity in net income of subsidiaries	405,041	1,094	618,726	2,809	40,187	461	72,166	1,624
Share dividends (IFRS 9) and interest on own capital	(8,664)	9,129	(16,635)	26,389	103,283	9,129	198,317	26,389
Donations, sponsorships, incentives, and gifts	(9)	(2,225)	(1,488)	(2,108)	(3,632)	(2,911)	(6,009)	(2,794)
Effect (CPC 50 / IFRS 17)	-	(5,763)	(195)	(8,928)	(72,260)	(6,648)	13,845	(9,195)
Other amounts[1]	650	7,254	10,099	9,175	(11,128)	8,142	(132,468)	7,950
Income tax and social contribution in the period	**(7,098)**	**(58,930)**	**(90,072)**	**(195,474)**	**(522,877)**	**(60,962)**	**(793,663)**	**(200,513)**
Effective rate	0.6%	29.3%	4.4%	29.8%	30.7%	30.0%	28.7%	30.4%

[1]Effect from tax rates for entities under other taxation regimes.

28. Earnings per share – basic and diluted

	Company and Consolidated			
	Quarter ended		Period ended	
	09/30/2026	09/30/2025	09/30/2026	09/30/2025
Income attributable to Company's shareholders (in thousands of reais)	**1,181,477**	**142,301**	**1,970,455**	**317,552**
Common shares (in thousands)				
Weighted average number of common shares issued (thousands)	2,923,468	545,093	1,655,001	545,567
Weighted average number of shares for the basic and diluted earnings per share	**2,923,468**	**545,782**	**1,655,001**	**545,567**
Basic and diluted earnings per share (R$)	**0.40414**	**0.26106**	**1.19061**	**0.58206**

29. Related parties

Related-party transactions are carried out at values, terms and average rates in line with the ones practiced with third parties (if any), in force on the respective dates.

						Quarter ended		Period ended		Quarter ended		Period ended	
	Reference	09/30/2026		12/31/2025		09/30/2026		12/31/2025		09/30/2026		12/31/2025	
		Assets	Liabilities	Assets	Liabilities	Revenue	Expense	Revenue	Expense	Revenue	Expense	Revenue	Expense
Transactions with the controlling shareholders:													
Fundação Bradesco	(v)	-	-	-	-	1	-	12	-	-	-	-	-
Banco Bradesco S.A.	(i), (iv), (v) and (vi)	2,054,404	363,274	27,723	937	11,684	(3,213)	31,028	(7,988)	629	(1,304)	1,868	(3,783)
Transactions with joint venture:													
Brasildental Operadora De Planos Odontológicos S.A.	(v)	6,038	-	5,669	-	17,626	-	32,574	-	16,170	(2)	46,822	(5)
ABPF Oncologia S.A.	(iii) and (v)	104	1,998	-	-	338	(2,692)	1,267	(4,198)	-	-	-	-
Transactions with subsidiaries:													
Bradesco Gestão de Saúde S.A.	(vii)	-	399,149	-	71,167	-	-	-	-	-	-	-	-
Papaiz Associados Diagnósticos Por Imagem S.A.	(iii) and (v)	-	225	-	116	67	(312)	192	(835)	50	(172)	109	(395)
Odontoprev Serviços Ltda.	(iii) and (v)	83	13	83	83	30	(9,969)	14,758	(18,401)	11,802	(27)	34,222	(129)
Novamed Gestão De Clínicas Ltda.	(vi)	-	1	-	-	-	-	-	(18)	-	(45)	-	(147)
Easy Software S.A.	(v)	3	-	12	12	11	-	19	(21)	-	(12)	-	(65)
Dental Partner Comércio De Produtos E Equipamentos Odontológicos Ltda.	(iii) and (v)	-	-	1	1	5	(1,194)	1,115	(1,862)	1,047	(1)	2,606	(4)
Clidec – Clínica Dentária Especializada Cura D'ars Ltda.	(iii) and (v)	-	1,336	1,126	1,126	60	(8,141)	11,910	(13,207)	7,293	(13)	24,773	(40)
Companhia Brasileira de Gestão de Serviços S.A.	(iii)	-	-	-	-	(303)	(1,315)	-	(3,284)	153	-	444	-
Murta Gestão E Auditoria Em Sistema De Saúde Ltda.	(iii)	-	-	-	-	9	-	24	-	6	-	16	-
Boutique Dental Ltda.	(iii)	228	2	116	-	317	(2,165)	2,587	(2,970)	1,329	(50)	3,669	(109)
Mediservice Administradora de Planos de Saúde S.A.	(v) and (vii)	105,236	44,899	-	-	22,682	(59)	39,858	(94)	-	-	-	-
Transactions with associated companies:													
Fleury S.A.	(iii), (v) and (vii)	23,217	132,217	-	-	31,005	(316,783)	87,786	(902,340)	811	-	2,384	-
Hospital Santa Lúcia S.A.	(v) and (vii)	13,988	30,059	-	-	423	(49,705)	1,057	(125,887)	379	-	1,048	-
Pacífico Holding Imobiliária Hospitalar S.A.	(iii) and (v)	1,184	134,648	-	-	5,800	(243,303)	12,675	(697,359)	-	-	-	-
Transactions with key management personnel:													
Key management personnel	(iii) and (v)	5,071	357	3,370	511	1,909	(655)	5,343	(5,888)	3	(595)	10	(2,445)
Related-party transactions													
Ágora Corretora de Títulos e Valores Mobiliários S.A.	(v)	-	-	-	-	19	-	41	-	-	-	-	-
Anatomia Patológica Hugo Silviano Branda	(v)	-	7	-	-	-	(15)	1	(41)	-	-	1	-
Ânima - Ânima Centro Hospitalar LTDA	(v)	-	677	-	-	-	(1,474)	-	(4,737)	-	-	-	-
Banco Bradescard S.A.	(v)	64	1,156	61	1,472	1	(2,181)	2	(6,690)	-	(1,659)	-	(5,518)
Banco Bradesco Bbi S.A.	(v)	-	-	-	-	1	-	3	-	-	-	-	-
Banco Bradesco Financiamentos S.A.	(v)	2	-	-	-	18	-	53	-	-	-	-	-
Bradesco Administradora de Consórcios Ltda.	(v)	1	-	-	-	3	-	9	-	-	-	-	-
Bradesco Auto-Re Companhia De Seguros	(v)	136	-	-	-	1,341	-	3,818	-	-	-	-	-
Bradesco Capitalização S.A.	(v)	7	-	-	-	10	-	39	-	-	-	-	-
Bradesco Comercializadora de Energia Ltda.	(v)	-	-	-	-	1	-	5	-	-	-	-	-
Bradesco Holdings de Investimentos S.A.	(v)	-	-	-	-	-	-	2	-	-	-	-	-
Bradesco Seguros S.A.	(ii) and (v)	401	62,111	-	-	438	(189,117)	1,495	(562,225)	-	-	-	-
Bradesco Vida e Previdência S.A.	(v)	78	-	-	-	1,718	-	4,749	-	-	(15)	-	(47)
Bradesco S.A. Corretora de Títulos e Valores Mobiliários	(v)	-	-	-	-	5	-	5	-	-	-	-	-
Bradescor Corretora De Seguros S.A.	(v)	75	-	-	-	69	(202)	247	(593)	-	-	-	-
BSP Affinity Ltda.	(v)	7	-	-	-	10	-	37	-	-	-	-	-
BSP Empreendimento Imobiliário LTDA	(v) and (vi)	70,316	76,204	-	-	10	(5,942)	43	(17,727)	-	-	-	-
Cateno Gestão de Contas de Pagamento S.A.	(iii)	-	-	-	-	(4,394)	-	-	-	-	-	-	-
CCG - Clínica de Campo Grande S.A.	(v)	-	90	-	-	-	(272)	-	(2,661)	-	-	-	-
Centro Avançado de Oftalmologia S.A.	(iii)	4	-	-	-	27	-	71	-	-	-	-	-
Centro de Patologia Clínica Ltda.	(v)	-	86	-	-	5	(125)	7	(394)	2	-	7	-
Clinica de Olhos Dr. Moacir Cunha S.A.	(iii) and (v)	33	962	-	-	168	(1,150)	502	(3,224)	-	-	-	-
Clinica Oftalmológica São Lucas Ltda	(ii)	14	-	-	-	79	-	238	-	-	-	-	-
CRB - Centro Radiológico de Brasília S.A.	(v)	-	34	-	-	-	(351)	-	(1,005)	-	-	-	-
CRG - Centro Radiológico do Gama S.A.	(v)	-	18	-	-	-	(95)	-	(401)	-	-	-	-
Diagnóstico por Imagem Sete Lagoas Ltda	(v)	-	2	-	-	-	(8)	3	(32)	1	-	3	-
E-Agro Solucoes em Comercio Eletronico S.A.	(v)	-	-	-	-	-	-	1	-	-	-	-	-
Europ Assistance Brasil Serviços de Assistência S.A.	(v)	-	-	-	-	-	(341)	-	(1,011)	-	-	-	-
Fleury Centro de Procedimentos Médicos Avançados S.A.	(iii) and (v)	40	1,286	-	-	256	(2,897)	917	(8,389)	16	-	45	-
Genesis Analises Genomicas S.A.	(iii)	125	-	-	-	670	-	1,955	-	15	-	48	-
Gestora de Inteligência de Crédito S.A.	(iii)	405	-	-	-	1,543	-	4,753	-	-	-	-	-
GIP Medicina Diagnóstica S.A.	(v)	-	8,506	-	-	-	(16,374)	-	(21,835)	-	-	-	-
Hemolab Laboratório de Patologia Clínica Ltda	(v)	-	376	-	-	-	(684)	-	(2,147)	-	-	-	-
HMA - Hospital Maria Auxiliadora S.A.	(v)	-	3,062	-	-	-	(5,779)	-	(13,786)	-	-	-	-
HME - Hospital de Medicina Especializada S.A.	(iii) and (v)	326	5,148	-	-	907	(10,290)	2,939	(32,315)	-	-	-	-
HO - Hospital Ortopédico LTDA	(iii) and (v)	7	109	-	-	8	(640)	15	(958)	-	-	-	-
HP - Hospital Prontonorte S.A.	(v)	-	2,512	-	-	-	(7,222)	-	(16,743)	-	-	-	-
Instituto de Analises Clinicas de Santos	(v)	-	1,165	-	-	18	(2,425)	57	(7,317)	12	-	37	-
Instituto de Radiologia de Natal Ltda	(v)	-	645	-	-	12	(823)	36	(2,667)	11	-	33	-
Instituto Hermes Pardini S.A.	(iii) and (v)	673	6,499	-	-	4,650	(12,570)	13,010	(36,621)	195	-	561	-
Laboratório Bioclínico Ltda.	(v)	-	575	-	-	-	(1,101)	-	(3,162)	-	-	-	-
Laboratório de Análises Clínicas Confiança Ltda.	(v)	-	1,635	-	-	-	(3,350)	-	(10,497)	-	-	-	-
Laboratório de Patologia Clinica Dr° Paulo C. De Azevedo	(iii) and (v)	22	514	-	-	140	(1,081)	402	(3,098)	14	-	44	-
Laboratório Padrão S.A.	(v)	-	529	-	-	19	(1,169)	59	(3,638)	19	-	56	-
Laboratório Pretti Ltda	(v)	-	738	-	-	-	(1,249)	-	(3,512)	-	-	-	-
LSL - Laboratório de Análises Clínicas Ltda	(v)	-	140	-	-	4	(316)	10	(989)	-	-	-	-
Methodos Laboratório, Analises Clinicas e Hematologia Ltda.	(v)	-	126	-	-	9	(240)	27	(793)	9	-	21	-
Moscogliato Serviço de Ultrasom Ltda	(iii) and (v)	13	703	-	-	76	(1,229)	224	(2,863)	-	-	-	-
Naip Instituicao de Pagamento S.A.	(v)	-	80	-	-	-	(246)	-	(652)	-	-	-	-
Pardis Pardini Distribuidora LTDA	(iii)	-	-	-	-	1	-	5	-	1	-	1	-
Procárdio - Procárdio Centro Cardio-Respiratório LTDA	(v)	-	-	-	-	-	-	-	12	-	-	-	-
Saha Serviços Medicos e Hospitalares Ltda	(iii) and (v)	40	10,947	-	-	201	(18,781)	663	(40,601)	-	-	-	-
Santecorp Holding Ltda.	(iii) and (v)	47	-	-	-	255	(8,419)	746	(23,761)	5	(166)	12	(345)
Shopfácil Soluções em Comércio Eletrônico S.A.	(v)	-	-	-	-	1	-	1	-	-	-	-	-
Swiss Re Corporate Solutions Brasil Seguros S.A.	(iii)	1,009	-	-	-	3,148	(63)	9,602	(194)	-	(63)	-	(201)
TbForte - Transporte de Valores Brasil Forte LTDA	(iii)	447	-	-	-	2,229	-	9,095	-	-	-	-	-
TbNet - Comércio Locação e Adm. LTDA	(iii)	4	-	-	-	15	-	96	-	-	-	-	-
Tecban Serviços Integrados LTDA	(iii)	525	-	-	-	3,402	-	7,774	-	-	-	-	-
Toxicologia Pardini Laboratórios S.A.	(iii)	22	-	-	-	147	-	438	-	5	-	13	-
Vita Clinicas Medicina Especializada Ltda	(iii) and (v)	56	523	-	-	289	(1,116)	853	(2,397)	-	-	-	-
Rede One Care S.A.	(iii) and (v)	-	978	-	-	119	(1,217)	119	(1,217)	-	-	-	-
Pacífico Operações Hospitalares S.A.	(v)	-	6,304	-	-	-	(18,997)	-	(18,997)	-	-	-	-
Banco Digio S.A.	(v)	1	4	1	6	-	(3)	-	(8)	-	(3)	-	(12)
Bradescard México, Limited Liability Company	(v)	-	148	-	1,000	-	(484)	-	(1,824)	-	(1,787)	-	(5,400)
Bsp Empreendimento Imobiliário D166 Ltda.	(vi)	388	464	421	497	-	(33)	-	(98)	-	(32)	-	(96)
Bsp Empreendimentos Imobiliarios R12 Ltda.	(vi)	245	293	261	308	-	(19)	-	(57)	-	(18)	-	(55)
Gestão Opme Ltda.	(v)	-	-	-	-	-	(10)	-	(14)	-	-	-	-
Haitong Banco de Investimentos do Brasil S.A.	(iii)	-	-	-	-	40	-	116	-	38	-	117	-
Stelo S.A.	(iv)	-	-	-	-	-	(240)	-	(789)	-	(243)	-	(578)
Cip Centro De Infusoes Pacaembu Ltda.	(iii)	-	-	-	-	-	-	-	-	-	-	5	-
Saúde Newco Ltda.	(iii)	-	-	-	-	-	-	-	-	-	-	2	-
		2,285,089	**1,303,534**	**38,844**	**77,236**	**109,353**	**(959,846)**	**307,488**	**(2,647,020)**	**40,015**	**(6,207)**	**118,977**	**(19,374)**

(i) Refers to balance in checking account, Repurchase and resale agreements, and interest earning bank deposits.
(ii) the apportionment of shared administrative expenses is carried out based on allocation percentage applications for each affiliated company, on the total expenses incurred by the Company's controlling company in the development of activities of: a) financial

management; b) information technology; c) management; d) legal; e) human resources; f) marketing; g) corporate, these percentages defined based on activity measurers and criteria established in the Company's Convention
(iii) Refers to revenue from insurance and other sales of goods and services.
(iv) Expenses with custody fee, bank fees, and book-entry shares services.
(v) Refers to insurance expenses, call center, loyalty program, and consulting.
(vi) Refers to rental agreements.
(vii) Dividends and/or Interest on own capital.

(i) Refere-se a saldo em conta corrente e operações compromissadas e aplicações financeiras.
(ii) O rateio das despesas administrativas compartilhadas é efetuado a partir de aplicações de percentuais de alocação para cada sociedade filiada, sobre o total de despesas incorridas pela sociedade de comando da Companhia, no desenvolvimento de atividades de: a) administração financeira; b) tecnologia da informação; c) administração; d) jurídico; e) recursos humanos; f) marketing; g) corporativo, percentuais estes definidos com base em medidores de atividades e critérios estabelecidos na Convenção da Companhia.
(iii) Refere-se a receita de seguros e demais vendas de bens e serviços.
(iv) Despesas com taxa de custódia, tarifas bancárias e serviços de ações escriturais.
(v) Refere-se a despesas seguros, call center, programa de pontos e consultoria.
(vi) Refere-se a contratos de aluguel.
(vii) Dividendos e/ou Juros sobre Capital Próprio.

The Company contracted a court guarantee insurance related to the tax assessment notices on the stock options whose policies were contracted together with Swiss Re Corporate Solutions Brasil Seguros S.A. (Swiss Re Brasil) which maintains an investment with Bradesco Seguros S.A. (Bradesco Seguros).

The stock options program remains in effect, as approved by the Shareholders' Meeting with the last granting being made in 2016.

The annual fixed remuneration attributed to the members of the Board of Directors and the Tax Council, as well as the fixed and variable remuneration allocated to the Statutory Executive Board, are as follows:

	Company				Consolidated			
	Quarter ended		Period ended		Quarter ended		Period ended	
	09/30/2026	09/30/2025	09/30/2026	09/30/2025	09/30/2026	09/30/2025	09/30/2026	09/30/2025
Statutory Executive Board	**400**	**1,418**	**9,138**	**18,068**	**18,167**	**1,418**	**44,750**	**18,068**
Short-term benefits	622	1,348	8,398	8,842	9,303	1,348	22,922	8,842
Post-employment benefit	12	70	123	210	759	70	1,423	210
Other long-term benefits	(234)	-	617	9,016	8,105	-	20,405	9,016
Board of Directors	**14,874**	**1,164**	**19,981**	**3,492**	**14,874**	**1,164**	**19,981**	**3,492**
Short-term benefits	14,874	1,164	19,981	3,492	14,874	1,164	19,981	3,492
Audit Committee and Fiscal Council	**225**	**131**	**549**	**392**	**225**	**131**	**678**	**392**
Short-term benefits	225	131	549	392	225	131	678	392
	15,499	**2,713**	**29,668**	**21,952**	**33,266**	**2,713**	**65,409**	**21,952**

The Board of Directors and Tax Council include members who are part of the management of Banco Bradesco S.A. and Bradesco Seguros.

The Company does not sponsor post-employment benefit (except for a supplementary pension plan) or any termination of employment contract.

SHAREHOLDING POSITION OF THE HOLDERS OF OVER 5% OF THE COMPANY'S SHARES Position as of 09/30/2026						
Quotaholder	**Common shares**		**Preferred shares**		**Total**	
	Quantity	**%**	**Quantity**		**Quantity**	**%**
Banco Bradesco S.A.	2,670,587,681	91.33	-	-	2,670,587,681	91.33
Treasury shares	732,100	0.03	-	-	732,100	0.03
Outstanding shares	252,879,950	8.65	-	-	252,879,950	8.65
Total	**2,924,199,731**	**100.00**	-	-	**2,924,199,731**	**100.00**

***according to the Reference Form of 09/24/2026, available on the RI website of Banco Bradesco.**

BREAKDOWN OF CAPITAL OF LEGAL ENTITIES (COMPANY'S SHAREHOLDERS), DOWN TO INDIVIDUAL Name: Banco Bradesco S.A.						
Quotaholder	**Common shares**		**Preferred shares**		**Total**	
	Quantity	**%**	**Quantity**	**%**	**Quantity**	**%**
Cidade de Deus Cia Cial Participações	2,445,219,983	46.10	1,292,135	0.02	2,446,512,118	23.10
Fundação Bradesco	914,471,634	17.24	3	0.00	914,471,637	8.63
NCF Participações S.A.	451,890,822	8.52	119,774,968	2.26	571,665,790	5.40
Other	1,481,638,342	27.94	5,156,424,141	97.51	6,638,062,483	62.67
Treasury shares	10,650,000	0.20	10,650,000	0.20	21,300,000	0.20
Total	**5,303,870,781**	**100.00**	**5,288,141,247**	**100.00**	**10,592,012,028**	**100.00**

BREAKDOWN OF CAPITAL OF LEGAL ENTITIES (COMPANY'S SHAREHOLDERS), DOWN TO INDIVIDUAL Name: Cidade de Deus Cia Cial Participações						
Shareholder	**Common shares**		**Preferred shares**		**Total**	
	Quantity	**%**	**Quantity**		**Quantity**	**%**
Fundação Bradesco	2,854,787,545	35.45	-	-	2,854,787,545	35.45
Nova Cidade de Deus Participações S.A.	3,861,095,536	47.94	-	-	3,861,095,536	47.94
Other	1,337,440,151	16.61	-	-	1,337,440,151	16.61
Total	**8,053,323,232**	**100.00**	-	**-**	**8,053,323,232**	**100.00**

BREAKDOWN OF CAPITAL OF LEGAL ENTITIES (COMPANY'S SHAREHOLDERS), DOWN TO INDIVIDUAL Name: NCF Participações S.A.						
Quotaholder	**Common shares**		**Preferred shares**		**Total**	
	Quantity	**%**	**Quantity**	**%**	**Quantity**	**%**
Cidade de Deus Cia Cial Participações	1,475,324,338	74.72	-	-	1,475,324,338	39.51
Fundação Bradesco	496,150,463	25.13	1,759,690,348	100.00	2,255,840,811	60.41
Nova Cidade de Deus Participações S.A.	2,953,835	0.15	-	-	2,953,835	0.08
Total	**1,974,428,636**	**100.00**	**1,759,690,348**	**100.00**	**3,734,118,984**	**100.00**

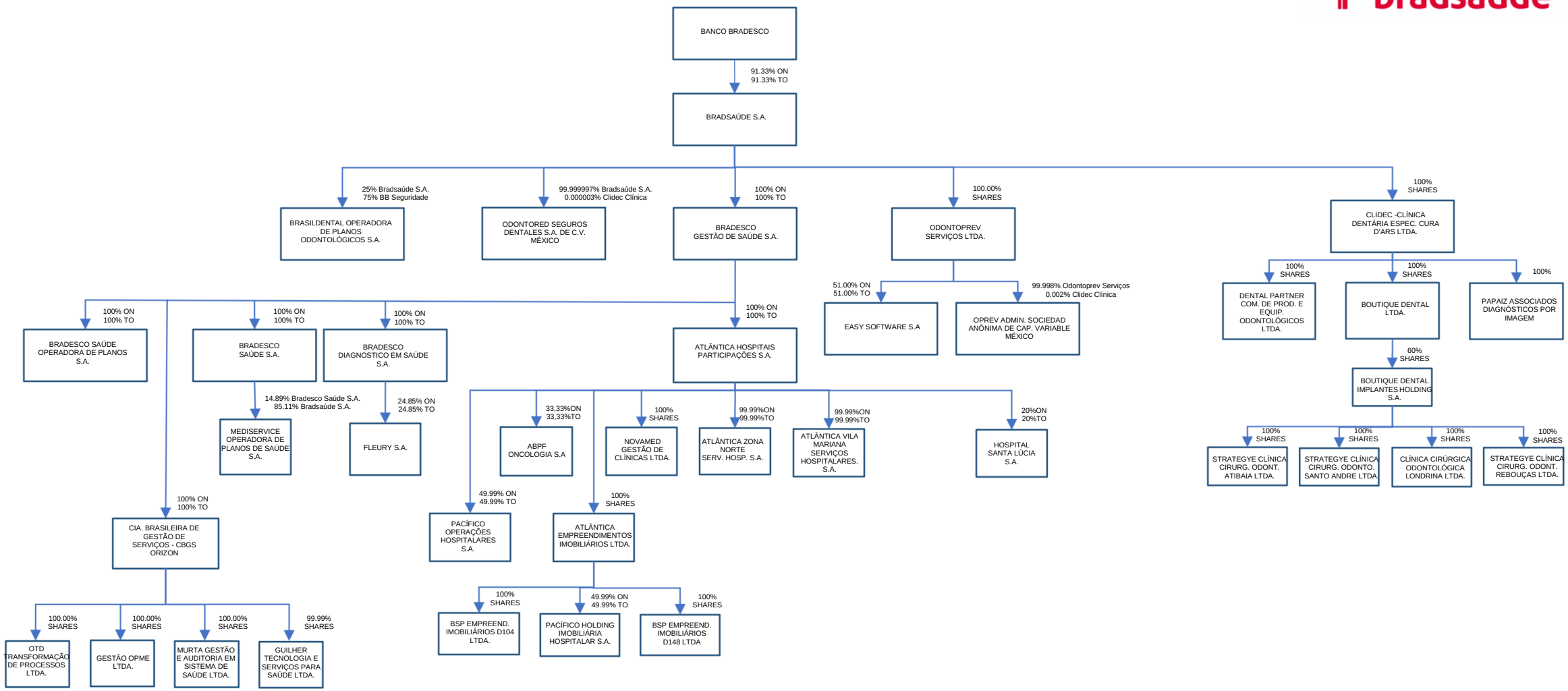
BREAKDOWN OF CAPITAL OF LEGAL ENTITIES (COMPANY'S SHAREHOLDERS), DOWN TO INDIVIDUAL Name: Nova Cidade de Deus Participações S.A.						
Quotaholder	**Common shares**		**Preferred shares**		**Total**	
	Quantity	**%**	**Quantity**	**%**	**Quantity**	**%**
BBD Participações S.A.	194,151,225	53.70	-	-	194,151,225	26.07
Fundação Bradesco	167,407,733	46.30	383,121,009	100.00	550,528,742	73.93
Total	**361,558,958**	**100.00**	**383,121,009**	**100.00**	**744,679,967**	**100.00**

BREAKDOWN OF CAPITAL OF LEGAL ENTITIES (COMPANY'S SHAREHOLDERS), DOWN TO INDIVIDUAL Name: BBD Participações S.A.						
Quotaholder	**Common shares**		**Preferred shares**		**Total**	
	Quantity	**%**	**Quantity**	**%**	**Quantity**	**%**
Treasury shares	52,352,828	22.06	7,774,621	3.31	60,127,449	12.74
NCD Participações Ltda	68,428,803	28.84	144,678,072	61.61	213,106,875	45.14
Other	116,507,227	49.10	82,367,727	35.08	198,874,954	42.12
Total	**237,288,858**	**100.00**	**234,820,420**	**100.00**	**472,109,278**	**100.00**

BREAKDOWN OF CAPITAL OF LEGAL ENTITIES (COMPANY'S SHAREHOLDERS), DOWN TO INDIVIDUAL Name: NCD Participações Ltda						
Quotaholder	**Common shares**		**Preferred shares**		**Total**	
	Quantity	**%**	**Quantity**		**Quantity**	**%**
Fundação Bradesco	2,927,503,110	100.00	-	-	2,927,503,110	100.00
Total	**2,927,503,110**	**100.00**	**-**	**-**	**2,927,503,110**	**100.00**

CONSOLIDATED SHAREHOLDING POSITION OF THE CONTROLLING SHAREHOLDERS AND DIRECTORS AND OFFICERS AND OUTSTANDING SHARES Position as of 09/30/2026						
Quotaholder	Number of common shares (in units)	%	Number of preferred shares (in units)	%	Total number of Shares (in units)	%
Banco Bradesco S.A.	2,670,587,681	91.33	.	.	2,670,587,681	91.33
Treasury shares	732,100	0.03	.	.	732,100	0.03
Outstanding shares	252,879,950	8.65	.	.	252,879,950	8.65
Total	2,924,199,731	100.00	-	-	2,924,199,731	100.00

CONSOLIDATED SHAREHOLDING POSITION OF THE CONTROLLING SHAREHOLDERS AND DIRECTORS AND OFFICERS AND OUTSTANDING SHARES Position as of 09/30/2025						
Quotaholder	Number of common shares (in units)	%	Number of preferred shares (in units)	%	Total number of Shares (in units)	%
Banco Bradesco S.A.	292,213,236	53.54	.	.	292,213,236	53.54
Treasury shares	732,100	0.13	.	.	732,100	0.13
Other	252,879,950	46.33	.	.	252,879,950	46.33
Total	545,825,286	100.00	-	-	545,825,286	100.00


BANCO BRADESCO
91.33% ON
91.33% TO
BRADSAÚDE S.A.
25% Bradsaúde S.A.
75% BB Seguridade
BRASILDENTAL OPERADORA DE PLANOS ODONTOLÓGICOS S.A.
99.999997% Bradsaúde S.A.
0.000003% Clidec Clínica
ODONTORED SEGUROS DENTALES S.A. DE C.V. MÉXICO
100% ON
100% TO
BRADESCO GESTÃO DE SAÚDE S.A.
100.00%
SHARES
ODONTOPREV SERVIÇOS LTDA.
100%
SHARES
CLIDEC -CLÍNICA DENTÁRIA ESPEC. CURA D'ARS LTDA.
51.00% ON
51.00% TO
EASY SOFTWARE S.A
99.998% Odontoprev Serviços
0.002% Clidec Clínica
OPREV ADMIN. SOCIEDAD ANÓNIMA DE CAP. VARIABLE MÉXICO
100% ON
100% TO
BRADESCO SAÚDE OPERADORA DE PLANOS S.A.
100% ON
100% TO
BRADESCO SAÚDE S.A.
100% ON
100% TO
BRADESCO DIAGNOSTICO EM SAÚDE S.A.
14.89% Bradesco Saúde S.A.
85.11% Bradsaúde S.A.
MEDISERVICE OPERADORA DE PLANOS DE SAÚDE S.A.
24.85% ON
24.85% TO
FLEURY S.A.
100% ON
100% TO
ATLÂNTICA HOSPITAIS PARTICIPAÇÕES S.A.
100% ON
100% TO
CIA. BRASILEIRA DE GESTÃO DE SERVIÇOS - CBGS ORIZON
100.00%
SHARES
OTD TRANSFORMAÇÃO DE PROCESSOS LTDA.
100.00%
SHARES
GESTÃO OPME LTDA.
100.00%
SHARES
MURTA GESTÃO E AUDITORIA EM SISTEMA DE SAÚDE LTDA.
99.99%
SHARES
GUILHER TECNOLOGIA E SERVIÇOS PARA SAÚDE LTDA.
33,33%ON
33,33%TO
ABPF ONCOLOGIA S.A
100%
SHARES
NOVAMED GESTÃO DE CLÍNICAS LTDA.
99.99%ON
99.99%TO
ATLÂNTICA ZONA NORTE SERV. HOSP. S.A.
99.99%ON
99.99%TO
ATLÂNTICA VILA MARIANA SERVIÇOS HOSPITALARES. S.A.
20%ON
20%TO
HOSPITAL SANTA LÚCIA S.A.
49.99% ON
49.99% TO
PACÍFICO OPERAÇÕES HOSPITALARES S.A.
100%
SHARES
ATLÂNTICA EMPREENDIMENTOS IMOBILIÁRIOS LTDA.
100%
SHARES
BSP EMPREEND. IMOBILIÁRIOS D104 LTDA.
49.99% ON
49.99% TO
PACÍFICO HOLDING IMOBILIÁRIA HOSPITALAR S.A.
100%
SHARES
BSP EMPREEND. IMOBILIÁRIOS D148 LTDA
100%
SHARES
DENTAL PARTNER COM. DE PROD. E EQUIP. ODONTOLÓGICOS LTDA.
100%
SHARES
BOUTIQUE DENTAL LTDA.
100%
PAPAIZ ASSOCIADOS DIAGNÓSTICOS POR IMAGEM
60%
SHARES
BOUTIQUE DENTAL IMPLANTES HOLDING S.A.
100%
SHARES
STRATEGYE CLÍNICA CIRURG. ODONT. ATIBAIA LTDA.
100%
SHARES
STRATEGYE CLÍNICA CIRURG. ODONTO. SANTO ANDRE LTDA.
100%
SHARES
CLÍNICA CIRÚRGICA ODONTOLÓGICA LONDRINA LTDA.
100%
SHARES
STRATEGYE CLÍNICA CIRURG. ODONT. REBOUÇAS LTDA.

Opinions and Statements / Special Review Report - Unqualified

To The Board of Directors and Shareholders of
Bradsaúde S.A. (current corporate name of Odontoprev S.A.)
Barueri - SP

Introduction
We have reviewed the individual and consolidated interim financial information of Bradsaúde S.A. (currently trade name of Odontoprev S.A.), contained in the Quarterly Information - ITR Form for the quarter ended September 30, 2026, which comprises the balance sheet as of September 30, 2026 and related statements of income, of comprehensive income for the three and six-month periods then ended, of changes in shareholders' equity and of cash flows for the quarter then ended, including the explanatory notes.

The Company's Management is responsible for the preparation of the individual interim financial information in accordance with the accounting practices adopted in Brazil and of the consolidated interim financial statements in accordance with the accounting practices adopted in Brazil and in accordance with the International Financial Reporting Standards (IFRS), as well as for the presentation of these statements in a manner consistent with the standards issued by the Securities Commission, applicable to the preparation of the Quarterly Information - ITR. Our responsibility is to express a conclusion on these interim financial statements based on our review.

Scope of review
We conducted our review in accordance with the Brazilian and international review standards for interim information (NBC TR 2410 - Review of Interim Financial Information Performed by the Independent Auditor of the Entity and ISRE 2410 - Review of Interim Financial Information Performed by the Independent Auditor of the Entity, respectively). A review of interim information consists in asking questions, chiefly to the persons in charge of financial and accounting affairs, and in applying analytical procedures and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Brazilian and International Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

Conclusion on individual interim financial statements
Based on our review, we are not aware of any facts that would lead us to believe that the individual interim financial statements included in the quarterly information referred to above were not prepared, in all material respects, in accordance with the accounting practices adopted in Brazil (BR GAAP) and presented in a manner consistent with the standards issued by the Securities Commission.

Conclusion on consolidated interim financial statements
Based on our review, we are not aware of any facts that would lead us to believe that the consolidated interim financial statements included in the quarterly information referred to above were not prepared, in all material respects, in accordance with the accounting practices adopted in Brazil and with the IFRS Accounting Standards and presented in a manner consistent with the standards issued by the Brazilian Securities and Exchange Commission.

Other matters - Statements of added value
The aforementioned financial statements include the individual and consolidated statements of added value (DVA) for the nine-month period ended September 30, 2026, prepared under the responsibility of the Company's Management and presented as supplementary information for IFRS Accounting Standards purposes. These statements have been subject to review procedures performed together with the review of interim financial statements of the Company, in order to determine whether they are reconciled with the interim financial statements and accounting records, as applicable, and whether their form and content are in accordance with the criteria defined in Technical Pronouncement CPC 9 - "Statement of Added Value". Based on our review, we are not aware of any facts that may lead us to believe that these statements of added value have not been prepared, in all material respects, in accordance with the criteria set forth in this Standard and consistently with respect to the individual and consolidated interim financial statements taken as a whole.

São Paulo, October 21, 2026.

KPMG Auditores Independentes Ltda.
CRC 2SP- 014428/O-6

Carolina Maciel Messias dos Santos
Accountant CRC 1SP-246031/O-8

Opinions and Statements / Statement of the Directors on the Financial Statements

We declare, in our capacity as Statutory Directors of Bradsaúde S.A., a joint stock company headquartered in the city of Barueri, state of São Paulo, at Alameda Araguaia, 2104, 21º Andar - Alphaville, CNPJ [EIN] 58.119.199/0001-51 (“Company”), pursuant to article 27, §1, item VI of CVM Resolution 80 of March 29, 2022, as amended, which we reviewed, discussed and agreed with the Company’s Financial Statements for the third quarter of 2026.

Barueri/SP, October 21, 2026.

Opinions and Statements / Statement of the Directors on Independent Auditor’s Report

We declare, in our capacity as Statutory Directors of Bradsaúde S.A., a joint stock company headquartered in the city of Barueri, state of São Paulo, at Alameda Araguaia, 2104, 21º Andar - Alphaville, CNPJ [EIN] 58.119.199/0001-51, pursuant to article 27, §1, item V of CVM Resolution 80 of March 29, 2022, as amended, which we reviewed, discussed and agreed with the opinions expressed in the report of the independent auditors of the Company, KPMG Auditores Independentes Ltda., referring to the Company’s 3Q26 quarterly earnings.

Barueri/SP, October 21, 2026.