



WEBCAST

3T26

AVISO LEGAL

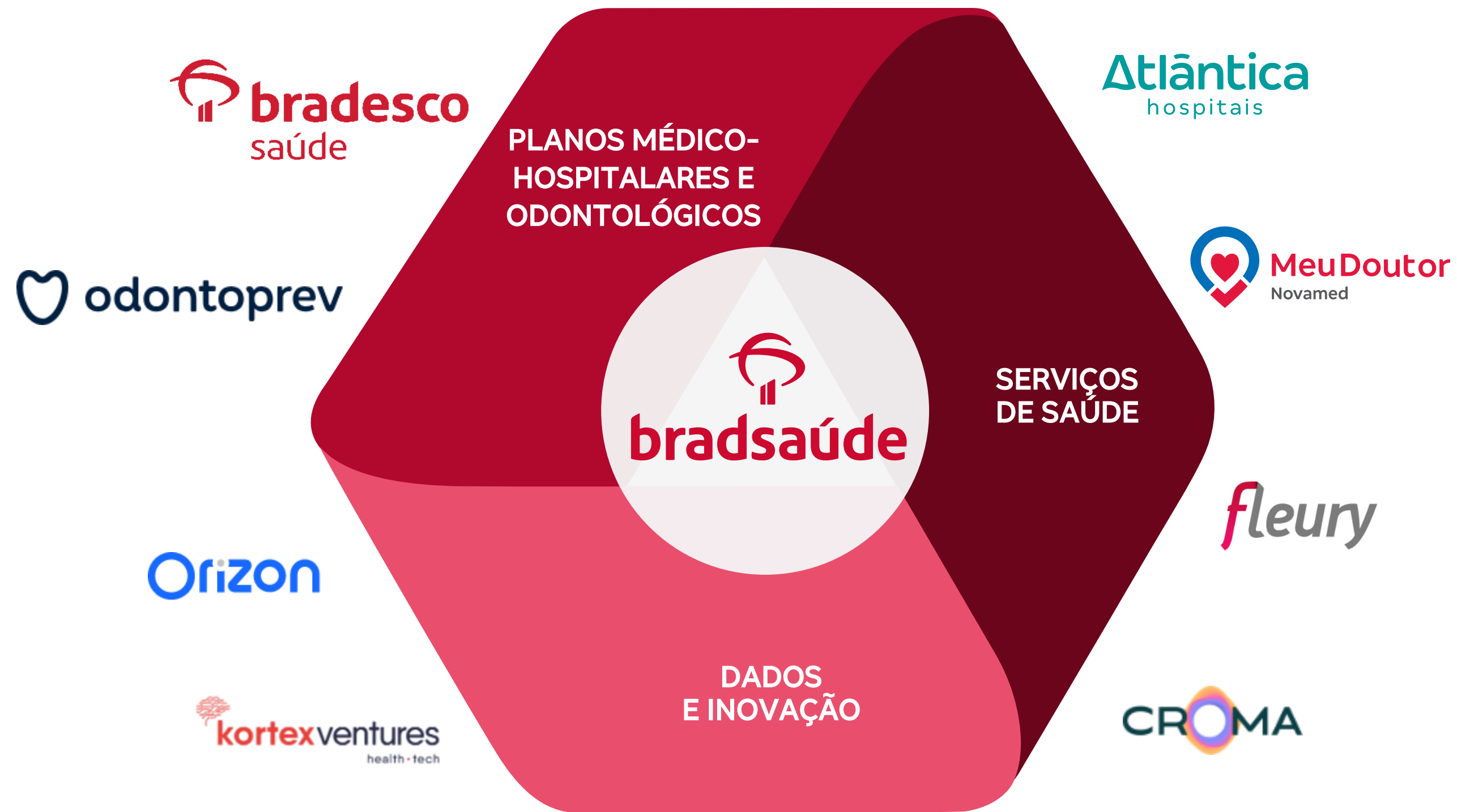
Este material foi preparado pela Bradsaúde S.A. (“Bradsaúde” ou “Companhia”) e pode conter declarações que constituem expectativas sobre eventos ou resultados futuros. Tais declarações estão baseadas em premissas e análises realizadas pela Companhia, fundamentadas em sua experiência, no ambiente econômico, nas condições de mercado e em expectativas relacionadas com eventos futuros, muitos dos quais estão fora do seu controle.

Fatores relevantes que podem levar a diferenças significativas entre os resultados reais e as declarações de expectativas sobre eventos ou resultados futuros incluem a estratégia de negócios da Companhia, as condições econômicas e políticas do Brasil e mercado internacional, avanços tecnológicos, estratégia financeira, desenvolvimentos do setor de atuação, condições do mercado financeiro, incerteza a respeito dos resultados de operações futuras, bem como planos, objetivos, expectativas, intenções e outros fatores.

Em razão desses fatores, os resultados efetivos da Companhia podem diferir significativamente daqueles indicados ou implícitos nas declarações de expectativas sobre eventos ou resultados futuros.

As informações e opiniões aqui contidas tem caráter meramente informativo e não devem ser entendidas como recomendação de investimento.

O MAIS COMPLETO **ECOSSISTEMA DE SAÚDE** DO BRASIL



DESTAQUES 3T26



BENEFICIÁRIOS

+51 mil

Adições Líquidas Saúde

+67 mil

Adições Líquidas Dental

Atingindo **13,7 MM**

RECEITA

+9,2% A/A

(R\$14,3 BI vs. R\$13,1 BI)

SINISTRALIDADE

+0,5 p.p. A/A

(84,5% vs. 84,0%)

LUCRO LÍQUIDO

+14,4% A/A

(R\$1,1 BI vs. R\$0,9 BI)

ROAE 12 M

25,4%

(vs. 24,5% até SET25)

LUCRO LÍQUIDO ATLÂNTICA 12M

R\$ 139MM

(vs. R\$4 MM até SET25)

BRADSAÚDE

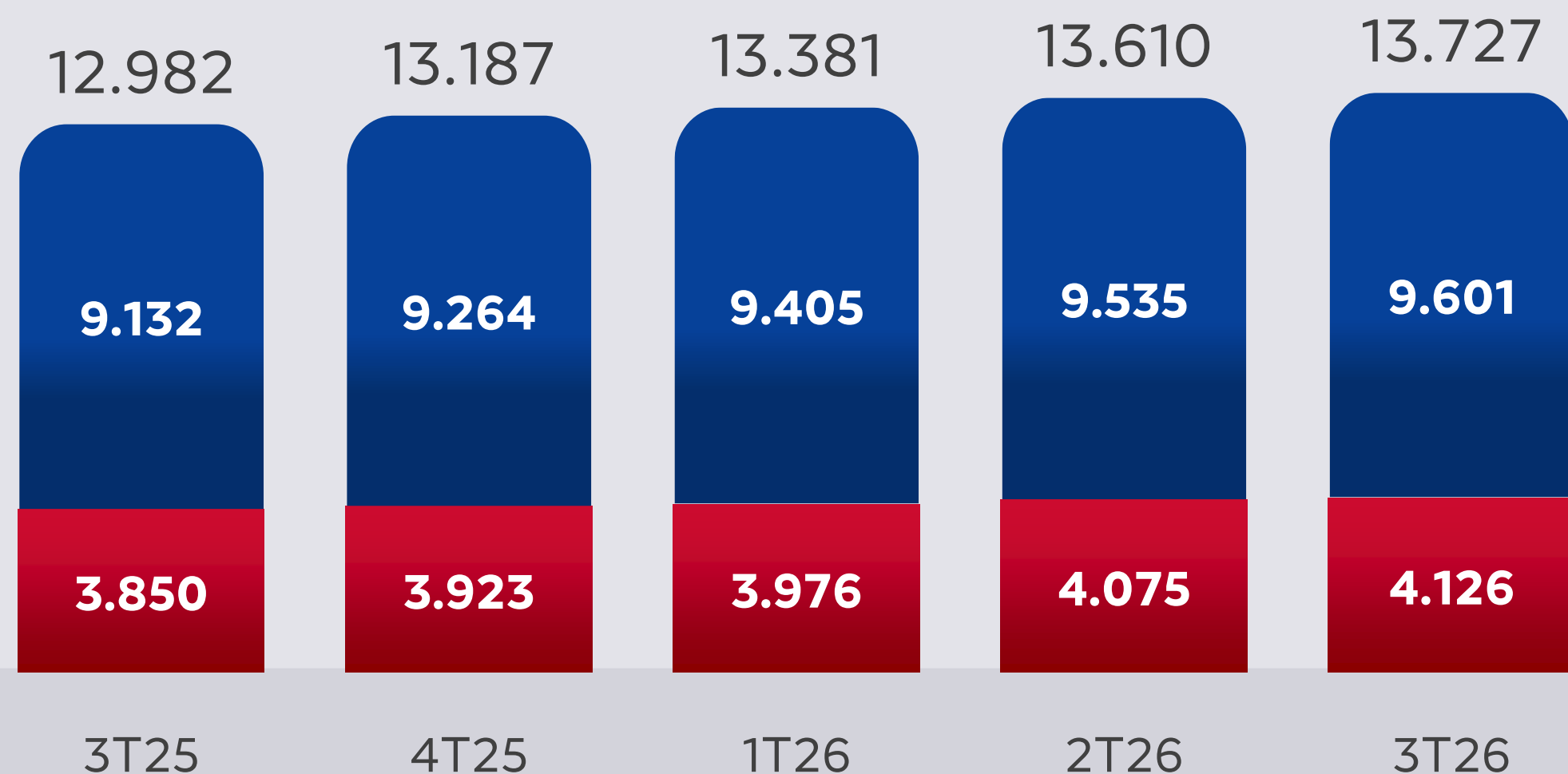
BENEFICIÁRIOS TOTAIS Mil vidas

 **bradesco**
saúde

 **odontoprev**

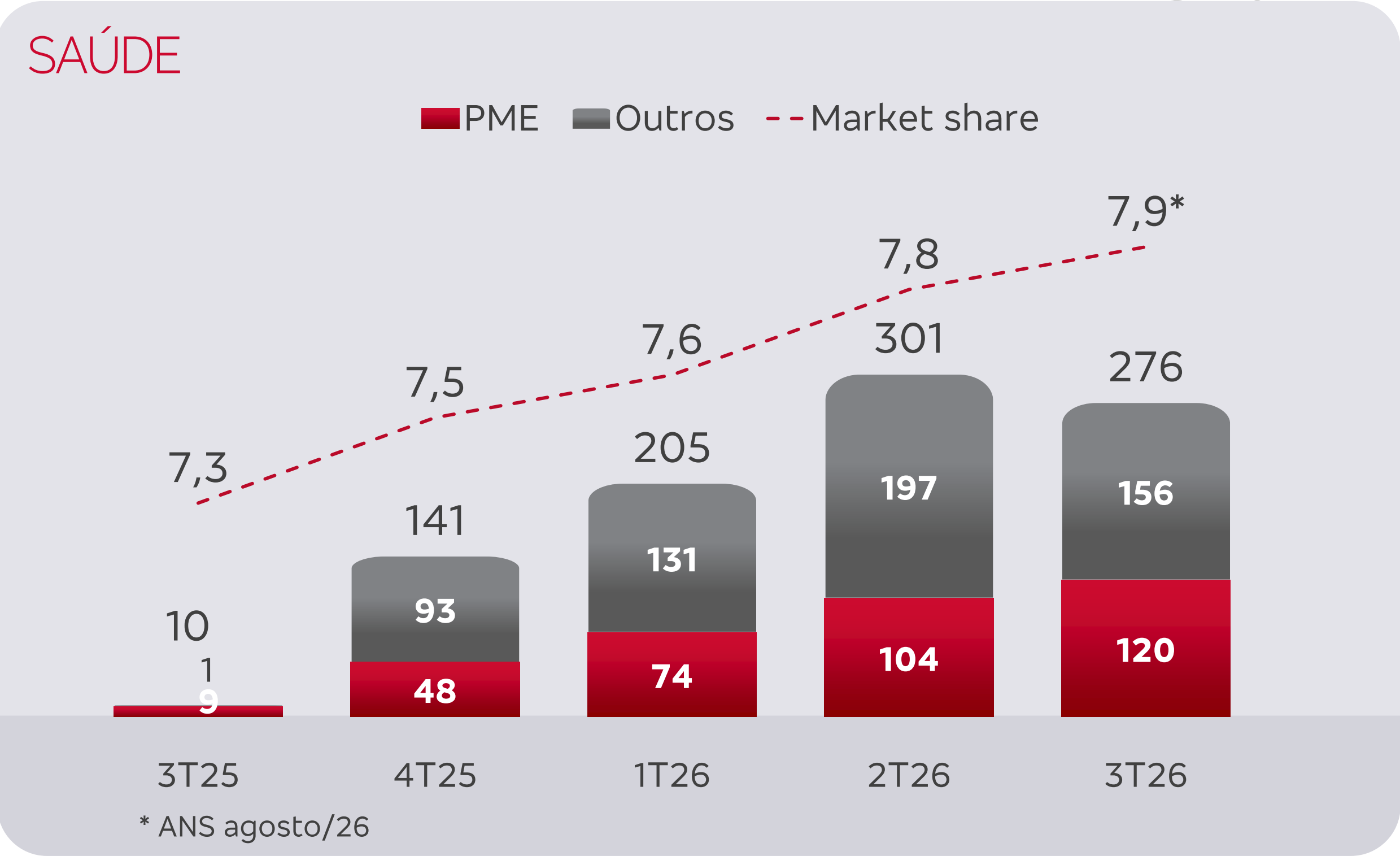
+745
mil vidas

+117
mil vidas



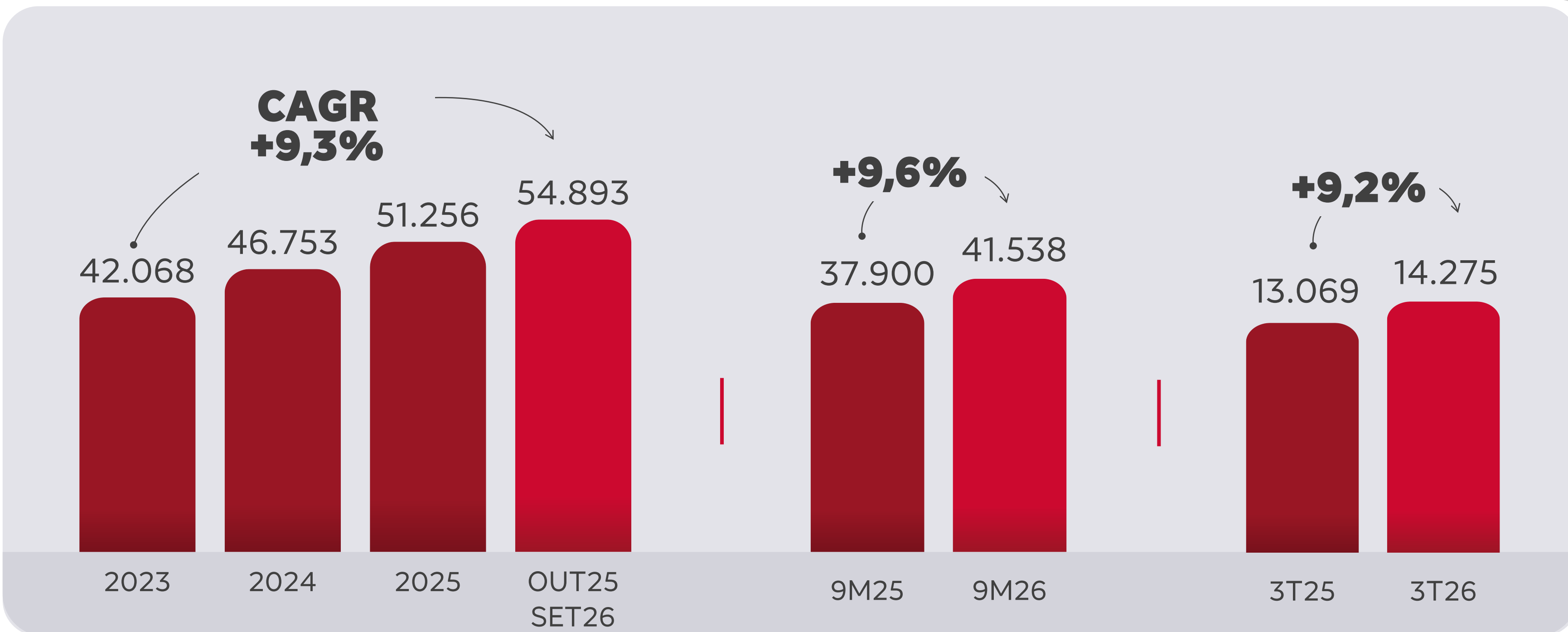
BRADSAÚDE

ADIÇÕES LÍQUIDAS (Mil vidas) e MARKET SHARE (%)



BRADSAÚDE

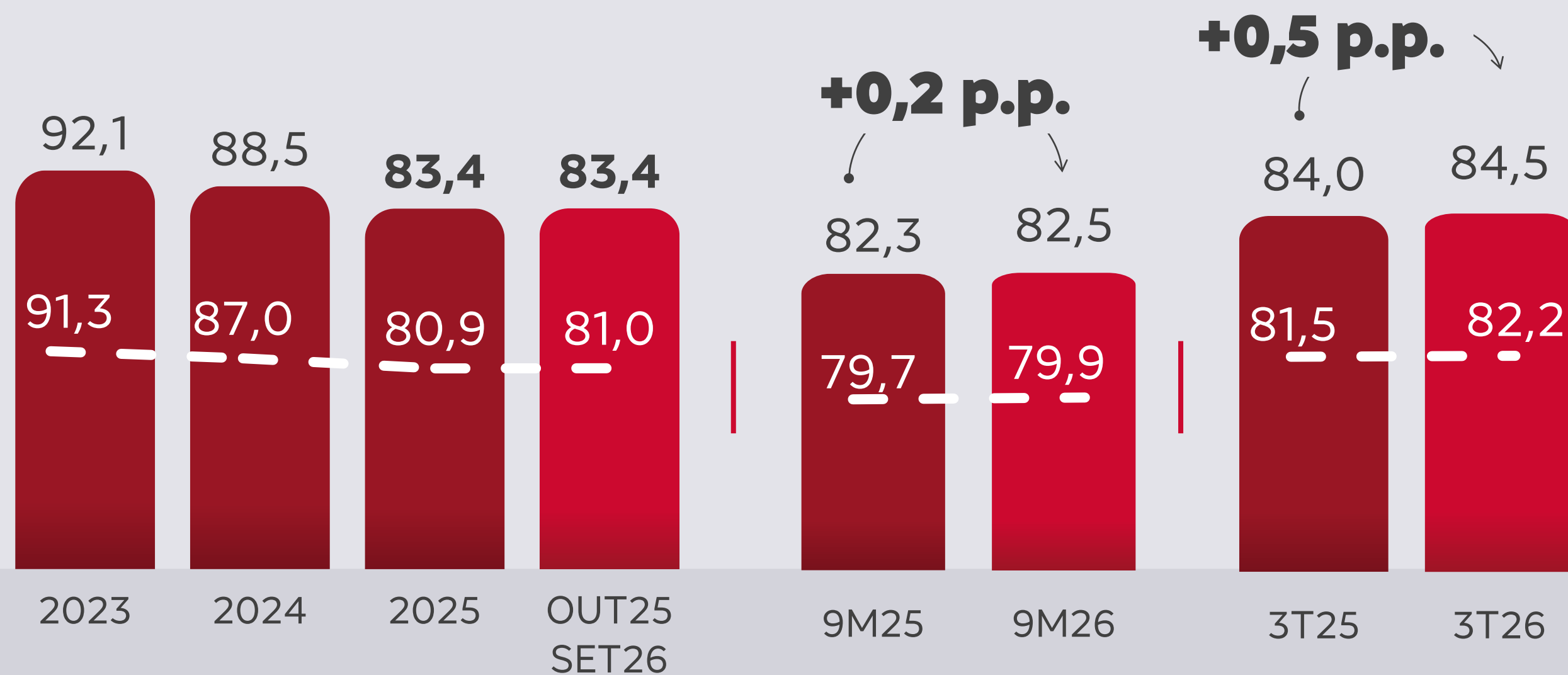
RECEITAS TOTAIS R\$ milhões



BRADSAÚDE

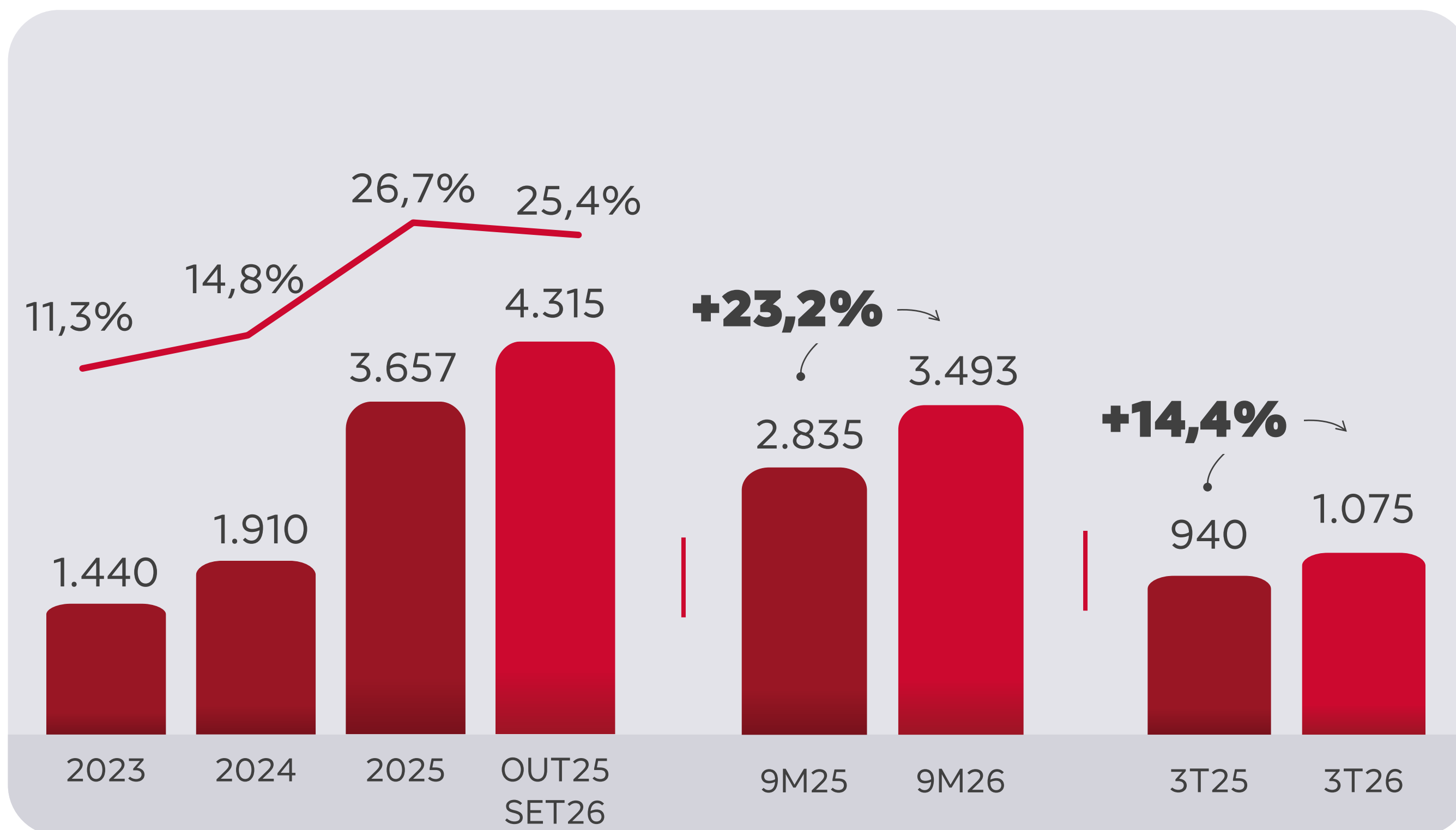
SINISTRALIDADE % prêmios ganhos

■ Sinistralidade consolidada ▬ Sinistralidade ex-administrados



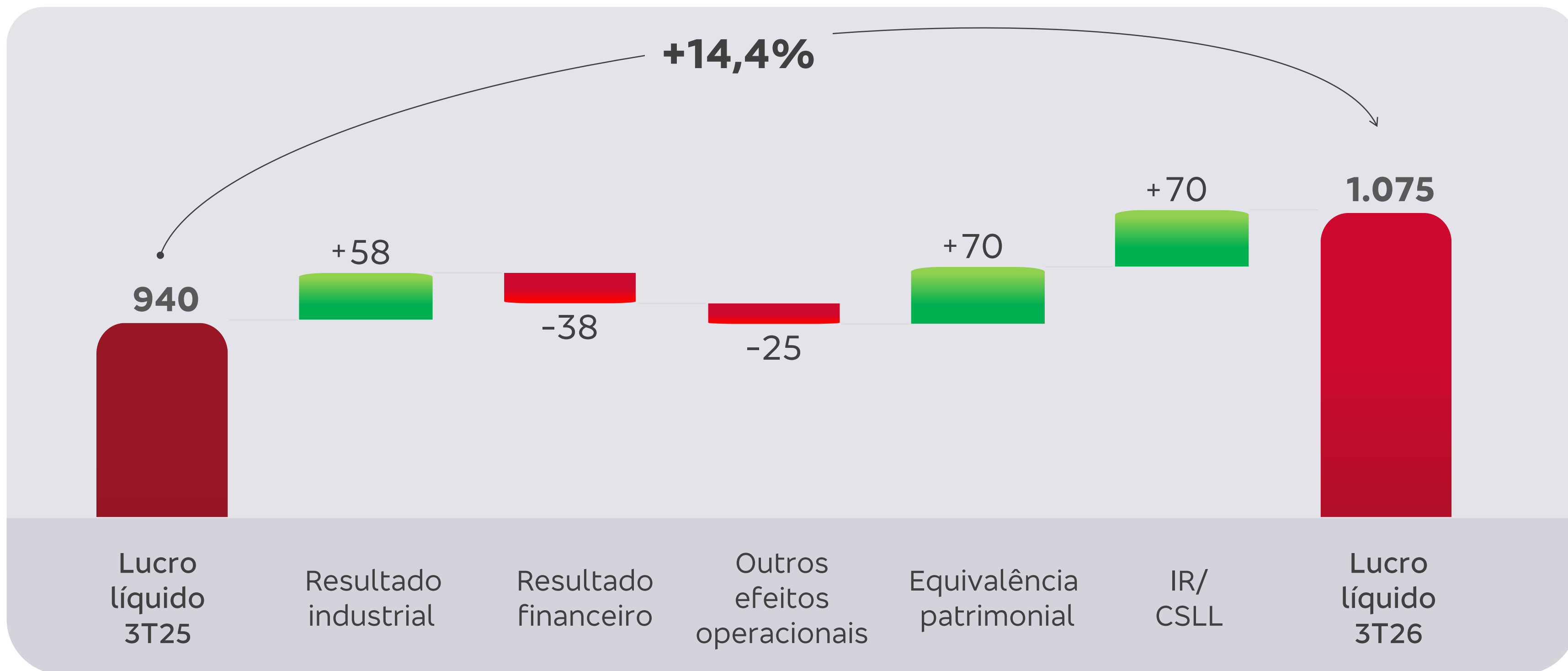
BRADSAÚDE

LUCRO LÍQUIDO (R\$ milhões) e ROAE (%)



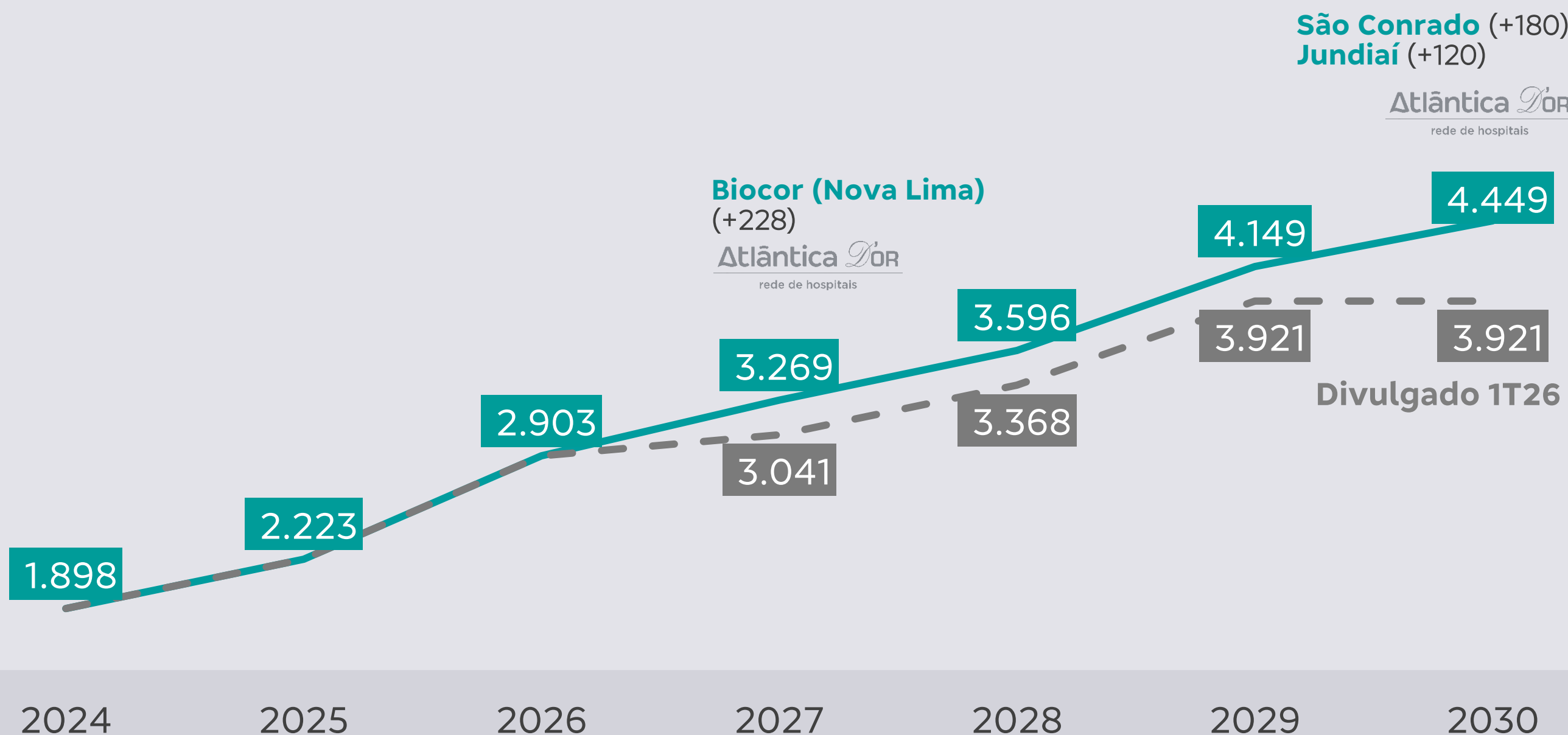
BRADSAÚDE

DINÂMICA DO LUCRO LÍQUIDO (R\$ milhões)



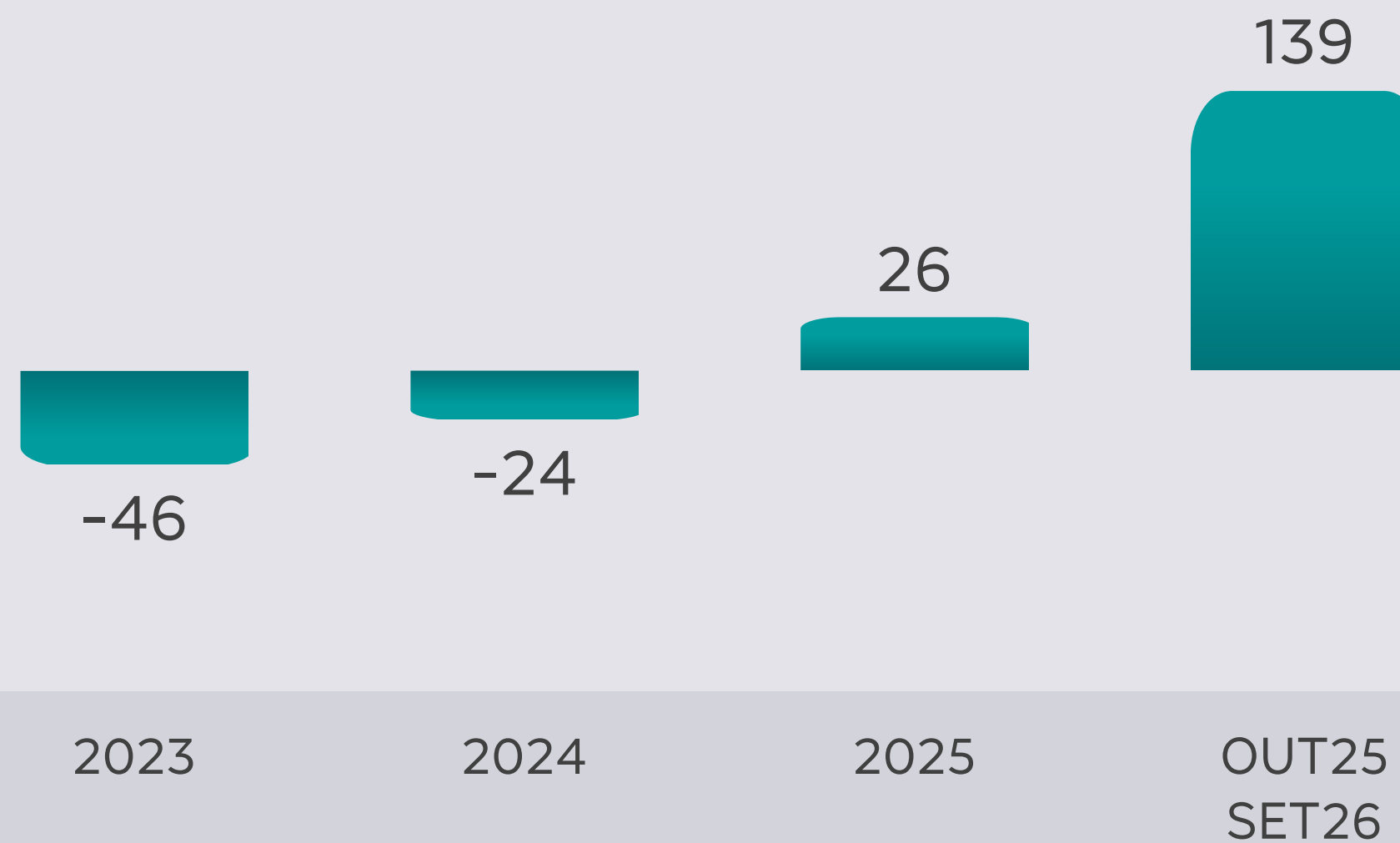
ATLÂNTICA

EVOLUÇÃO DA CAPACIDADE TOTAL DE LEITOS



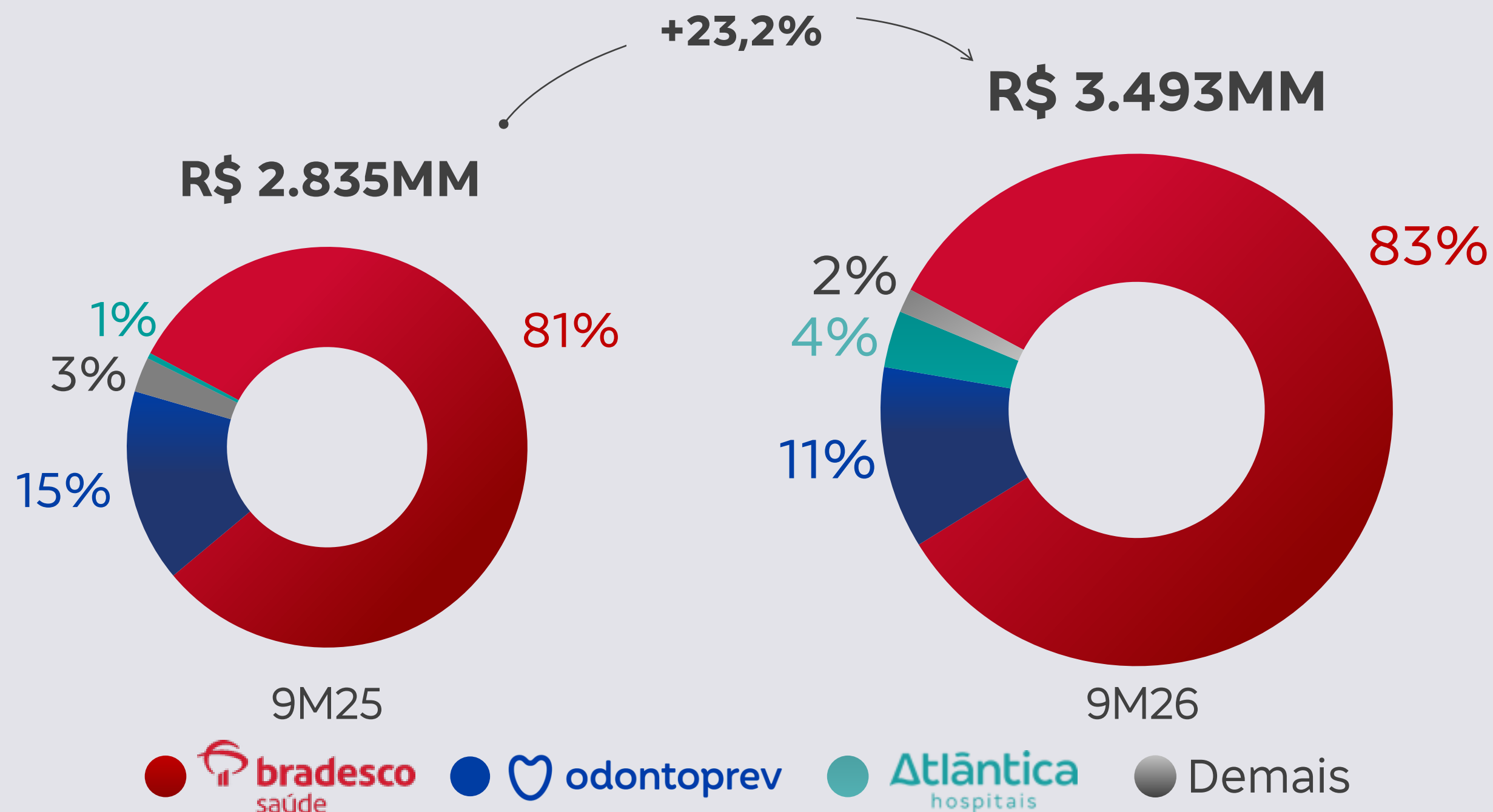
ATLÂNTICA

LUCRO LÍQUIDO ANUAL (R\$ milhões)



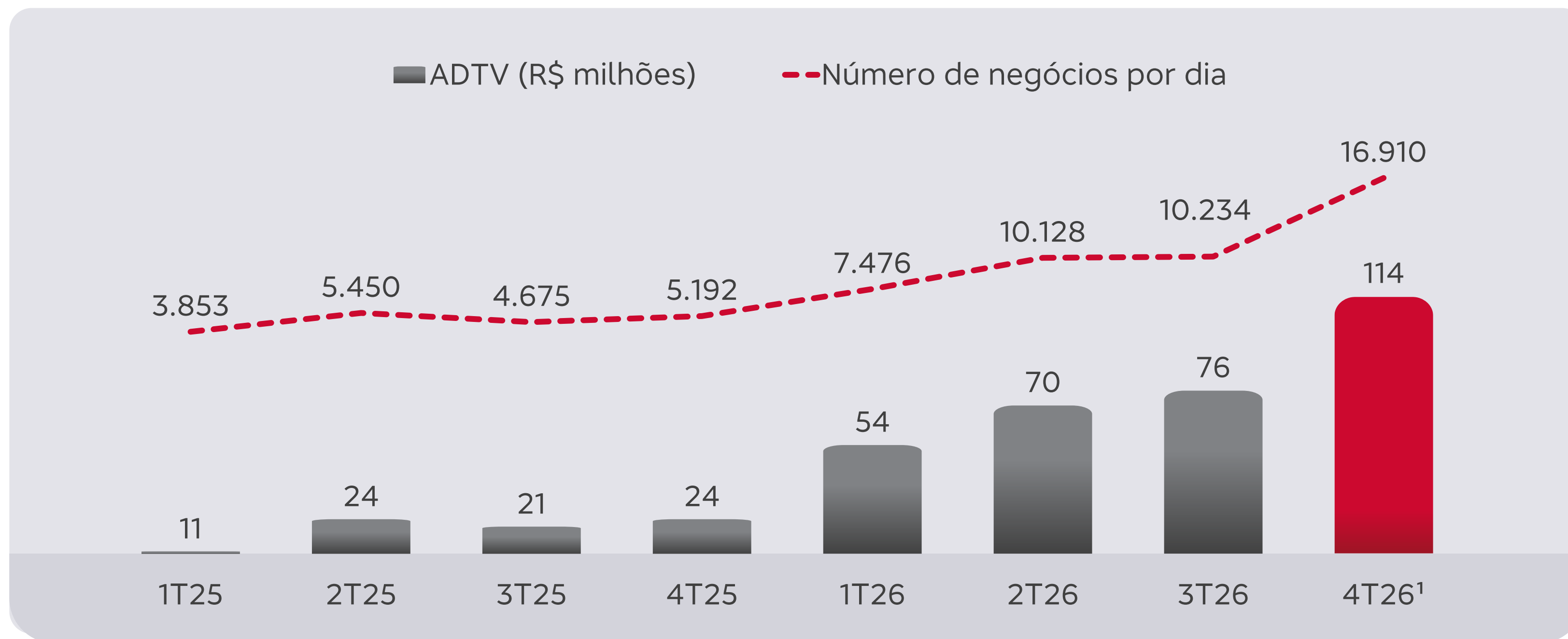
BRADSAÚDE

COMPOSIÇÃO DO LUCRO LÍQUIDO EM 9M



EVOLUÇÃO TRIMESTRAL DA LIQUIDEZ

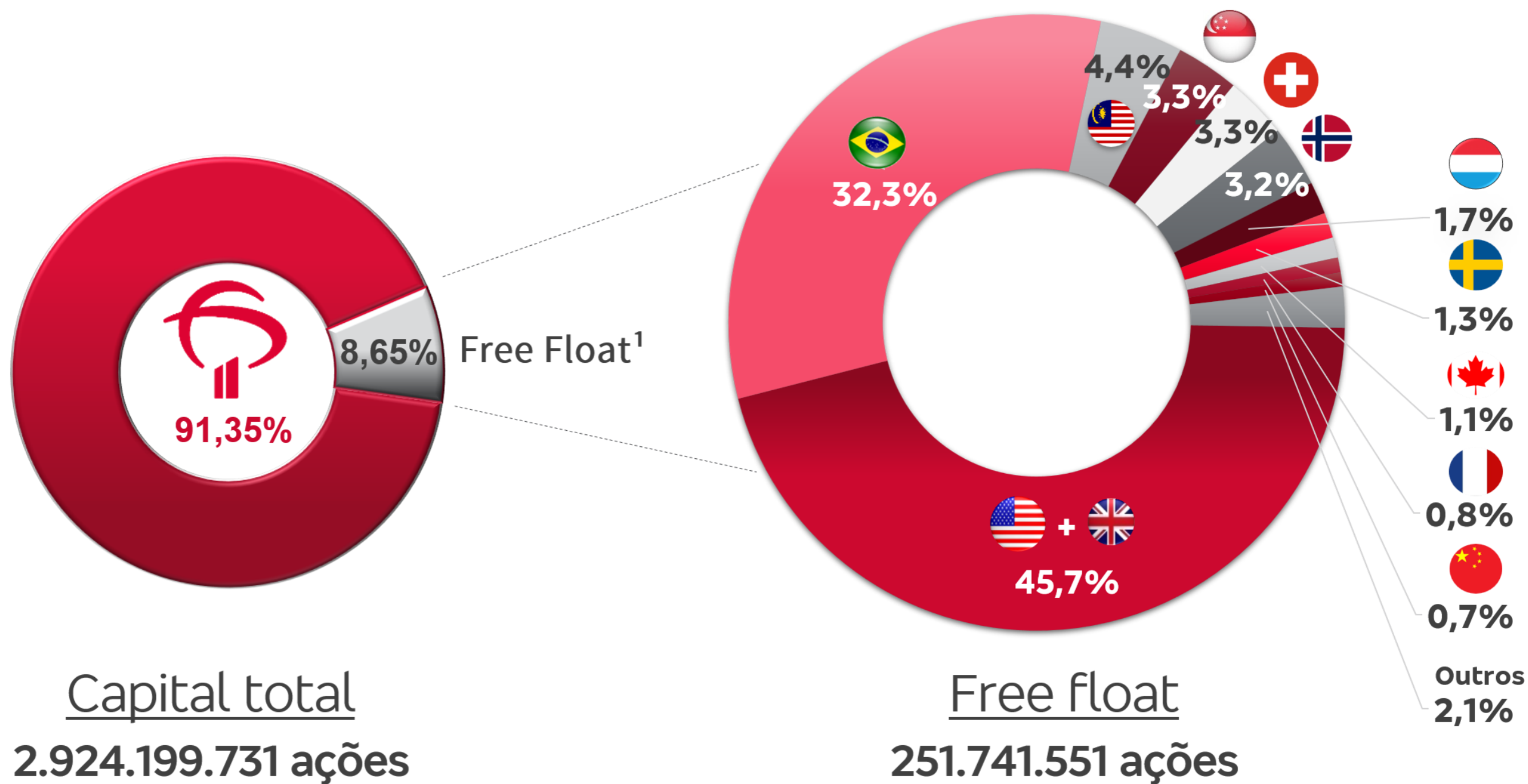
DESDE 1T25



¹Atualização até 20.10

ESTRUTURA ACIONÁRIA GLOBALIZADA

Setembro/26



¹A Companhia tem autorização da B3 para manter o atual free float mínimo até 30 outubro de 2027.

REMUNERAÇÃO AOS **ACIONISTAS**

Deliberação de Dividendos

- Montante de R\$1 bilhão
- Ações negociarão EX a partir de 03 de novembro, inclusive
- Pagamento: 30 de março de 2027





Q&A



WEBCAST

3Q26

DISCLAIMER

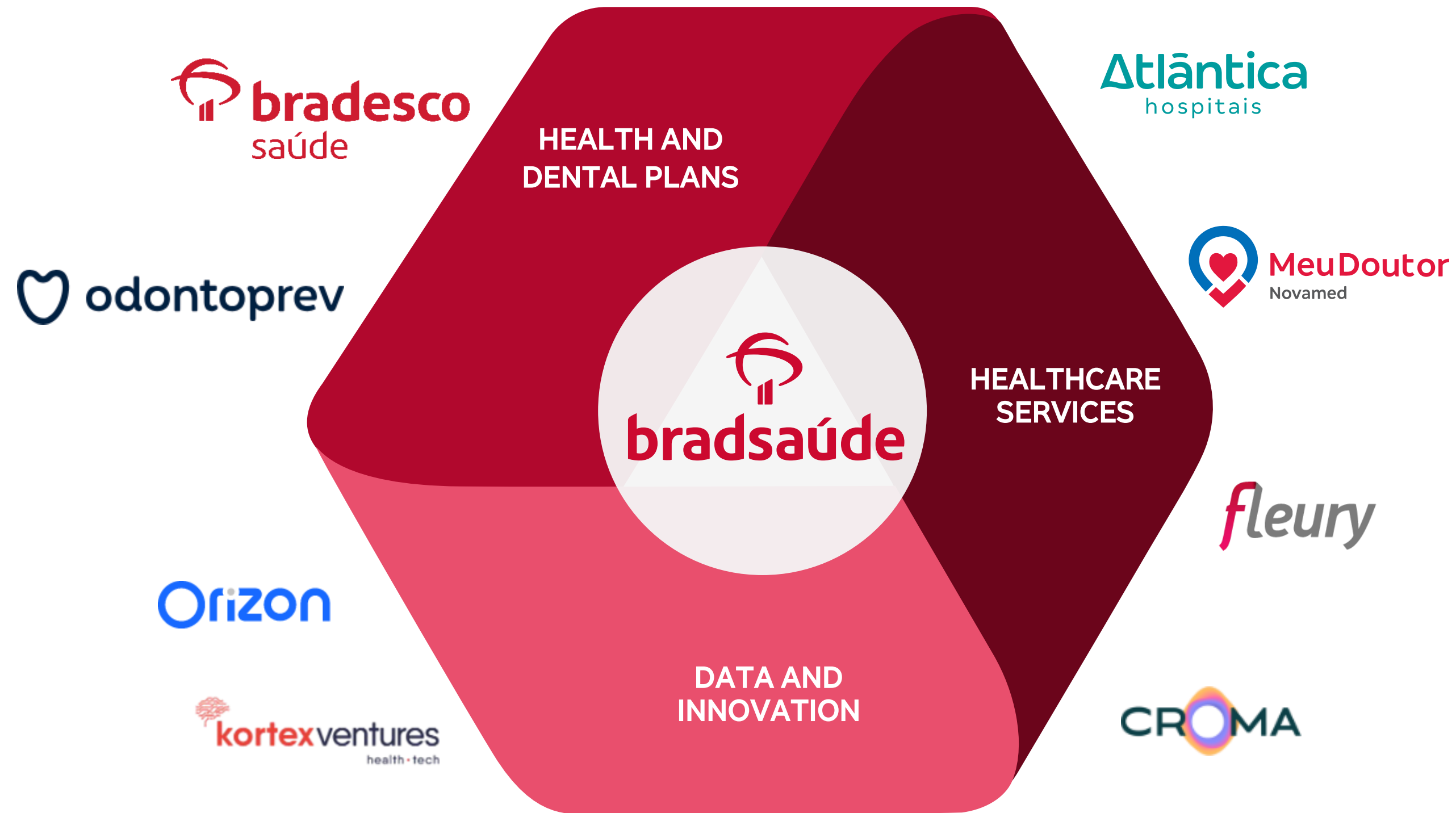
This material has been prepared by Bradsaúde S.A. ("Bradsaúde" or the "Company") and may contain statements that constitute forward-looking statements regarding future events or results. Such statements are based on assumptions and analyses made by the Company, drawing on its experience, the economic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

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

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

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

THE MOST COMPREHENSIVE **HEALTHCARE ECOSYSTEM** IN BRAZIL



HIGHLIGHTS 3Q26



BENEFICIARIES

+51K

Net adds - Health

+67K

Net adds - Dental

Reaching **13.7 MM**

REVENUE

+9.2% YoY

(R\$14.3 BI vs. R\$13.1 BI)

MLR

+0.5 p.p. YoY

(84.5% vs. 84.0%)

NET INCOME

+14.4% YoY

(R\$1.1 BI vs. R\$0.9 BI)

LTM ROAE

25.4%

(vs. 24.5% SEP25)

LTM ATLÂNTICA NET INCOME

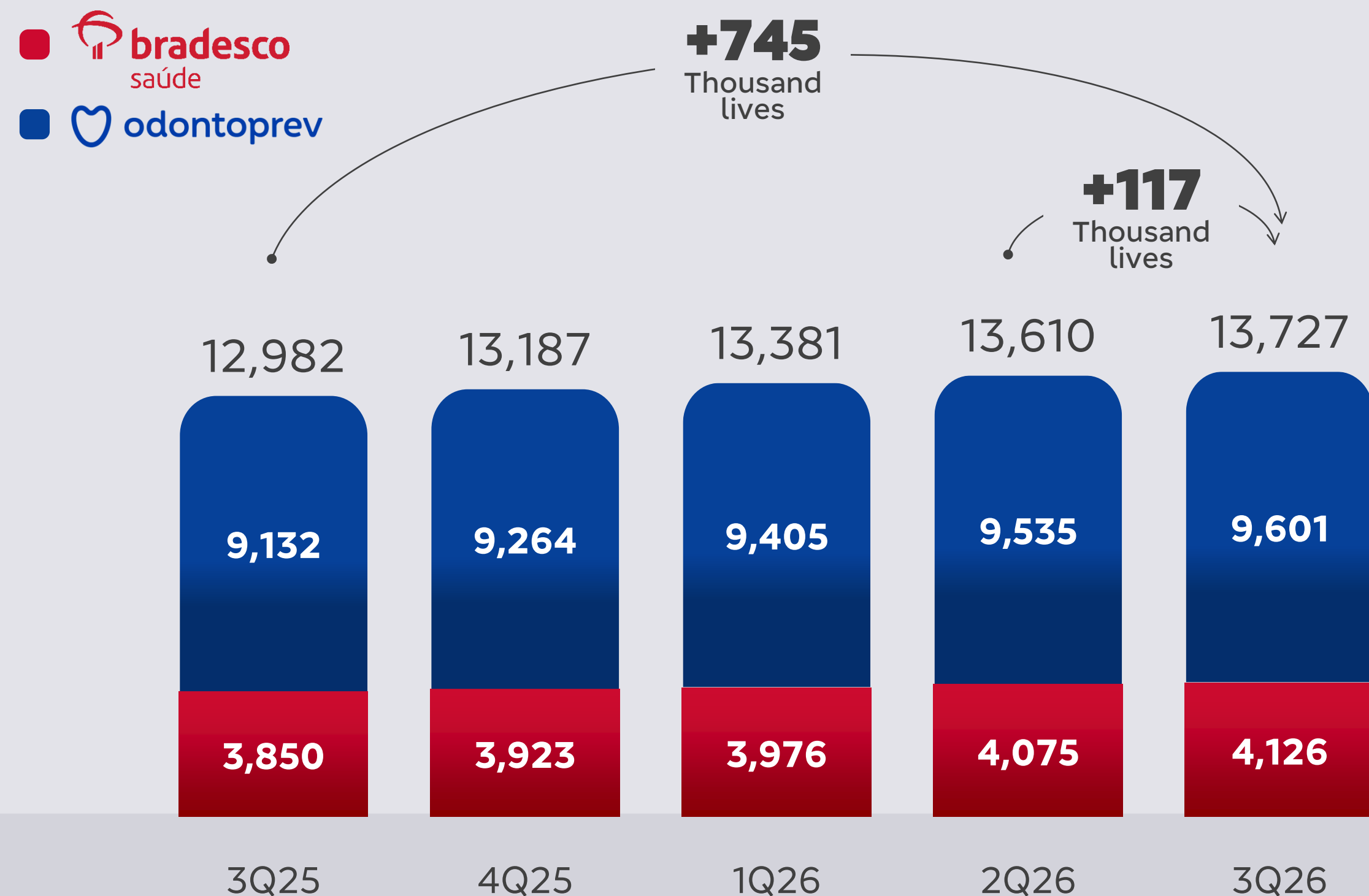
R\$ 139MM

(vs. R\$4 MM SEP25)



BRADSAÚDE

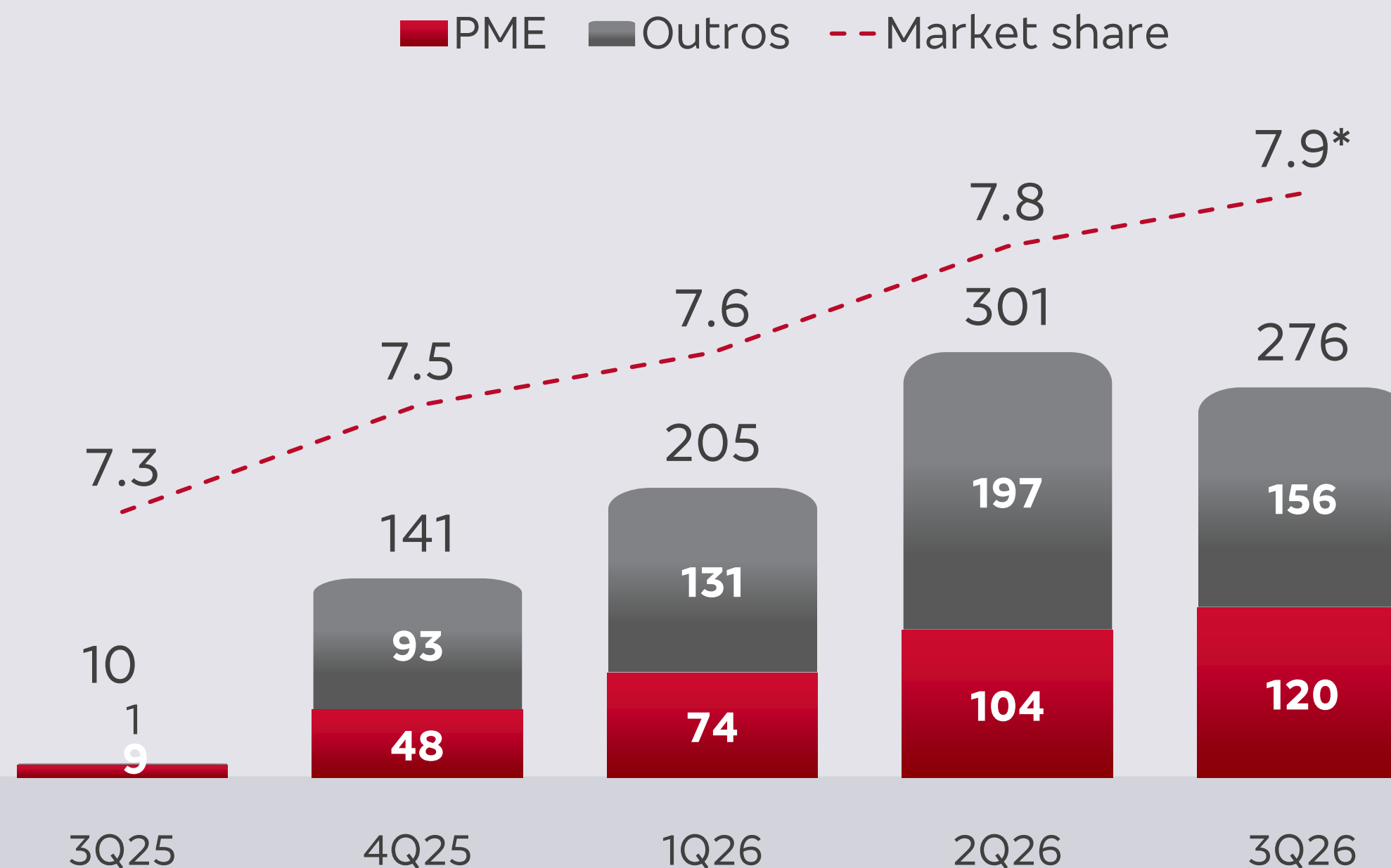
TOTAL BENEFICIARIES Thousand lives



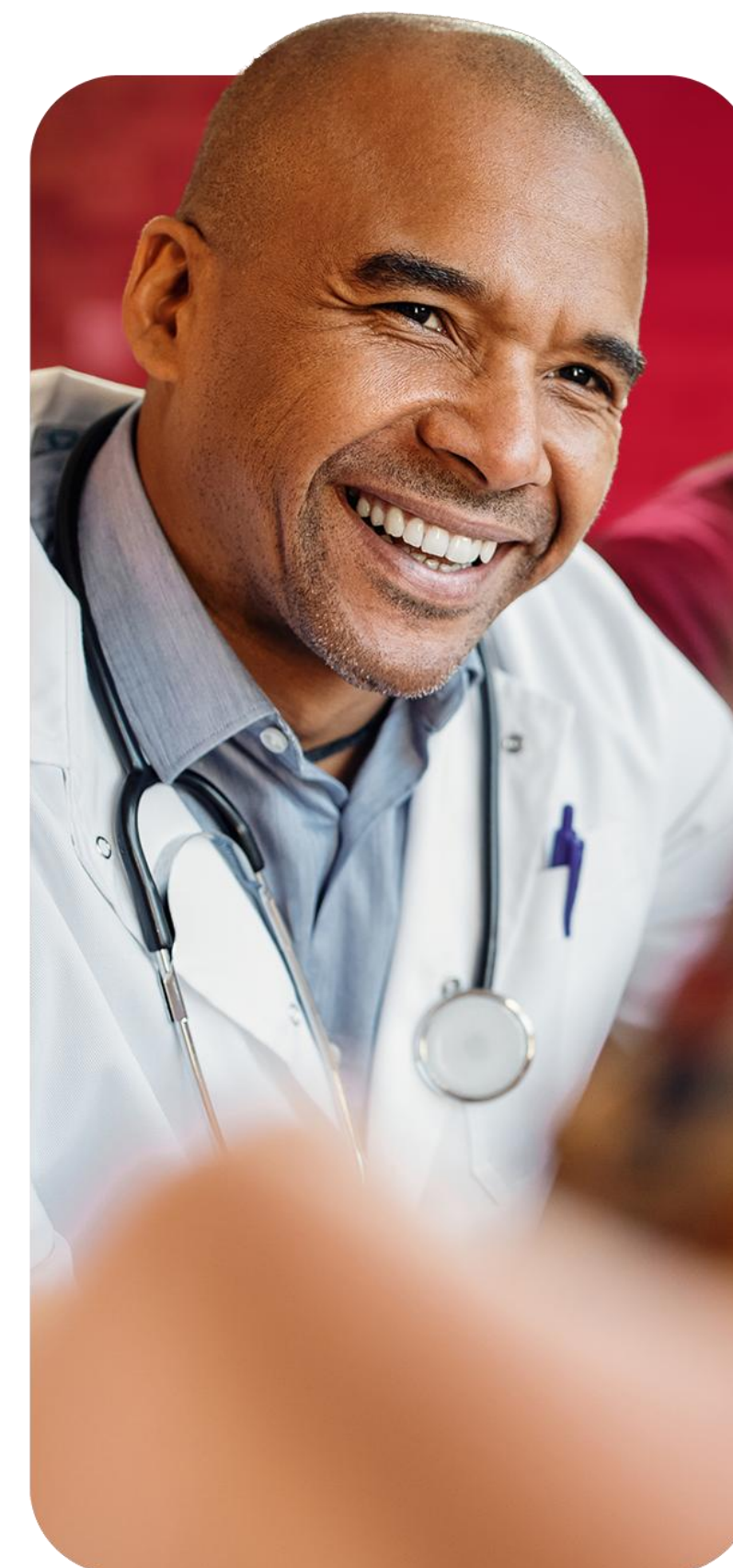
BRADSAÚDE

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

HEALTH

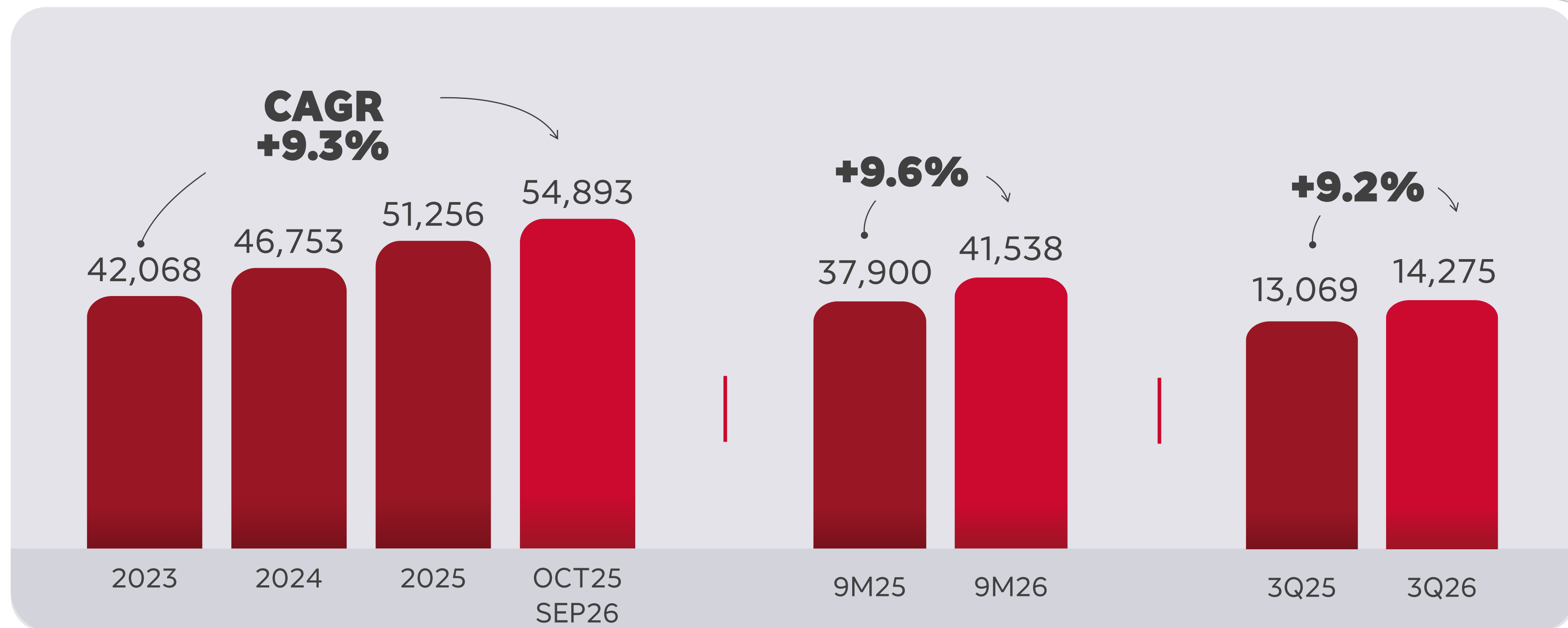


* ANS august/26



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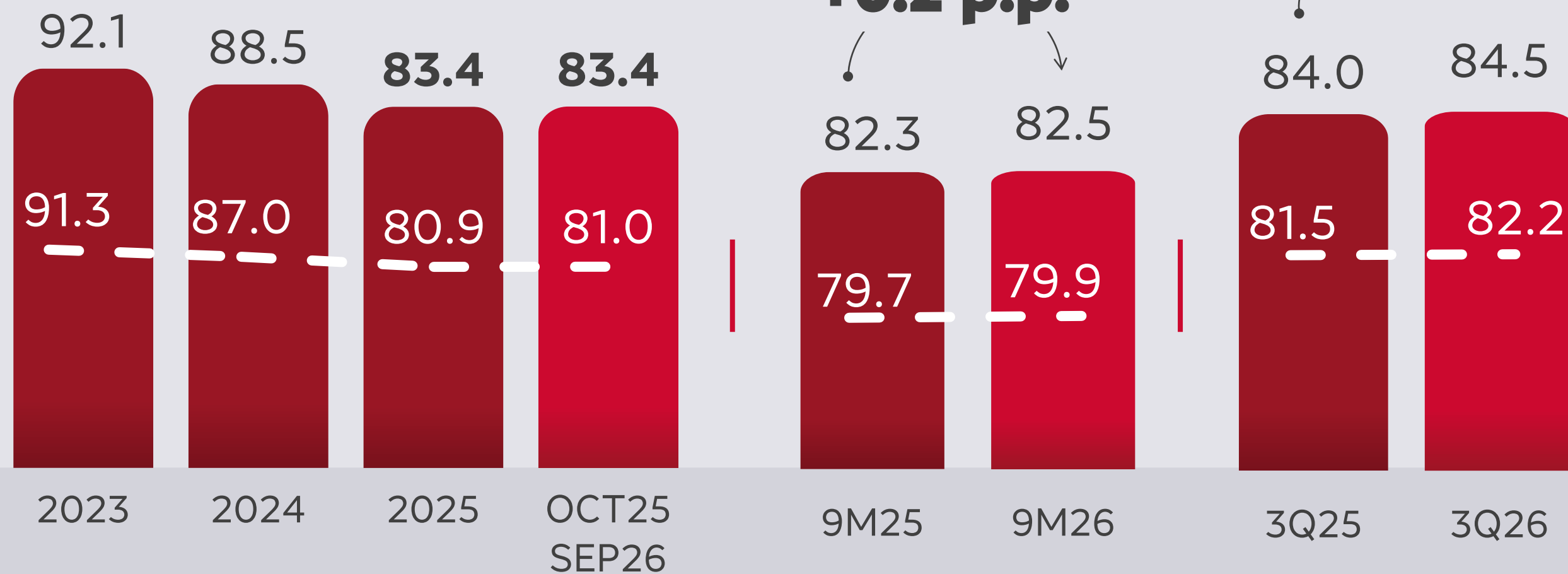
TOTAL REVENUE R\$ MM



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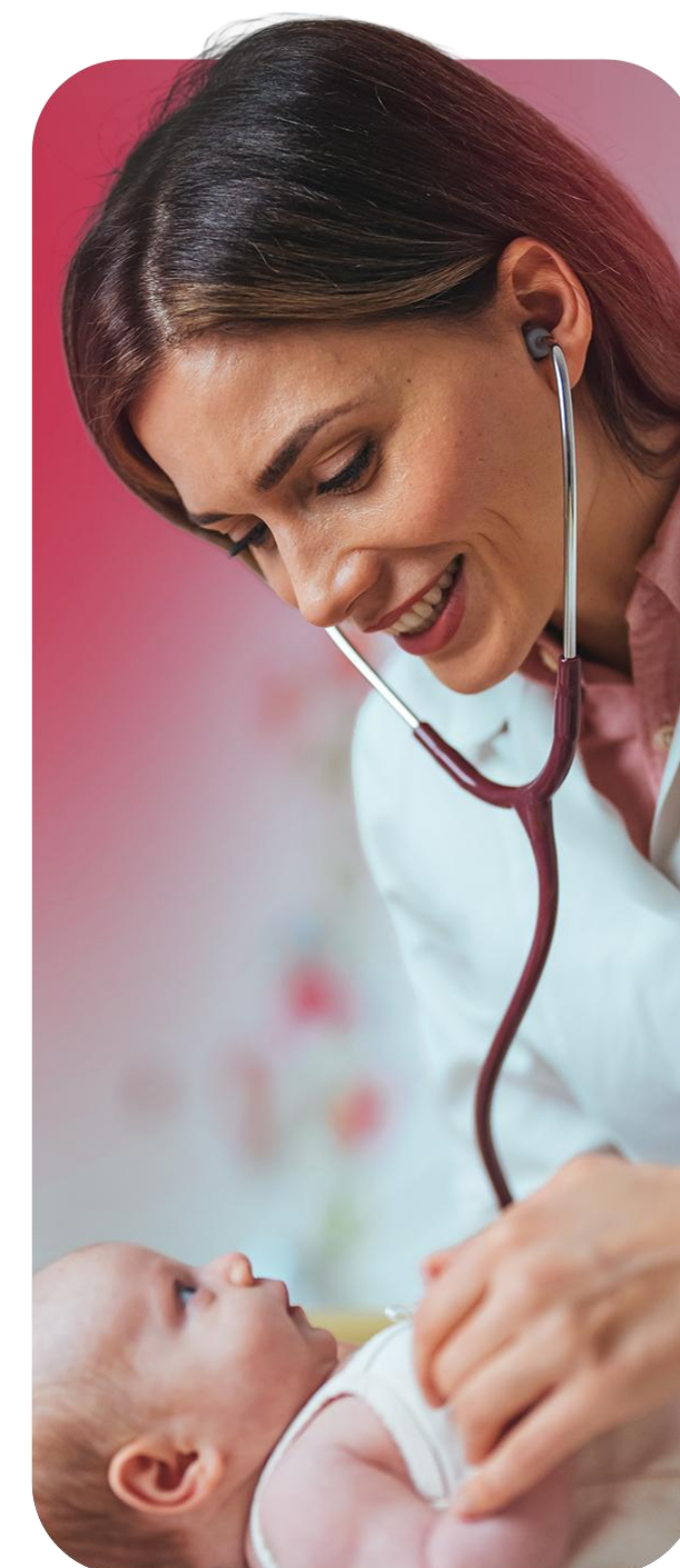
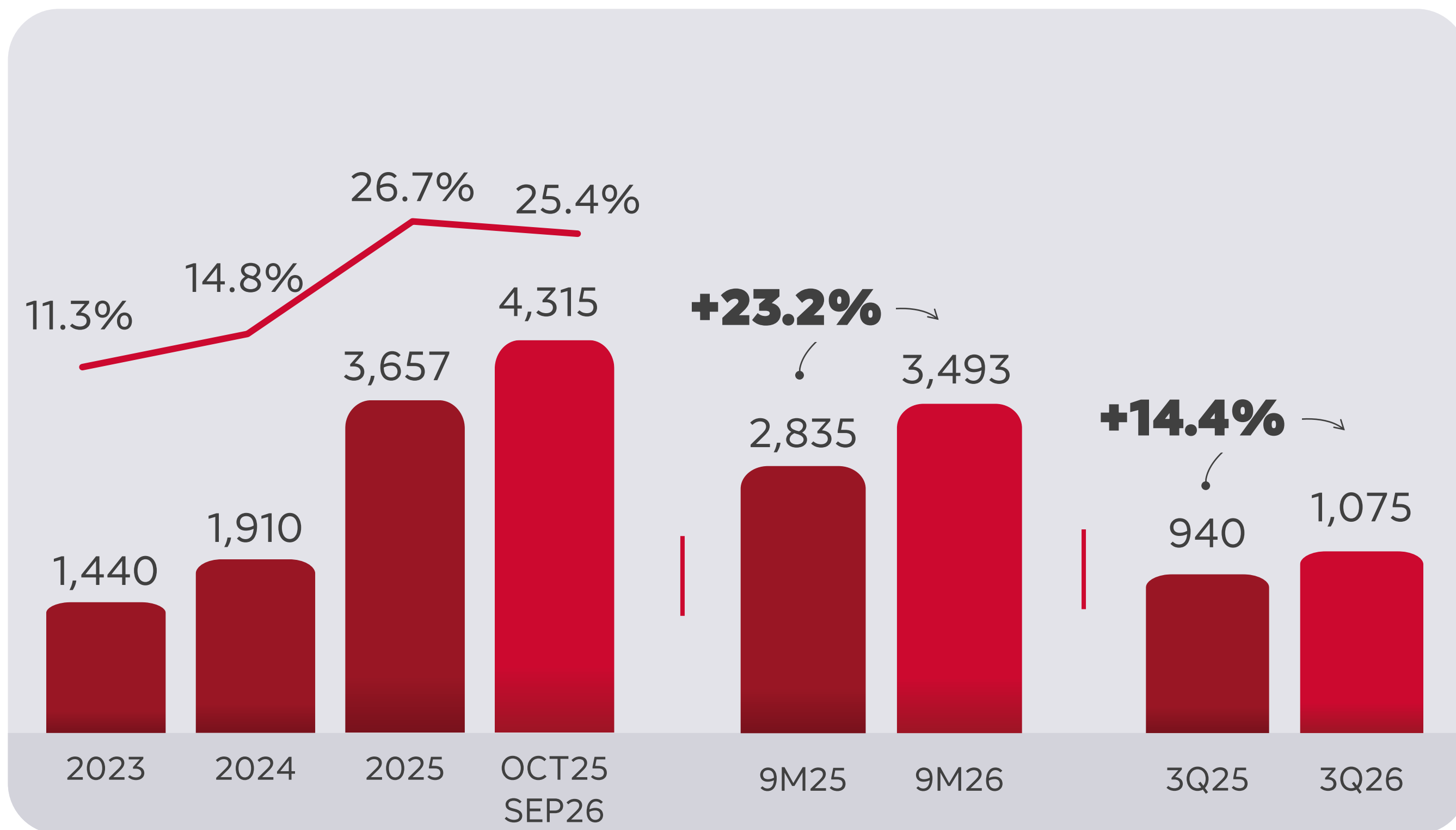
MEDICAL LOSS RATIO % of Earned Premiums

■ Consolidated MLR ■ MLR ex-ASO



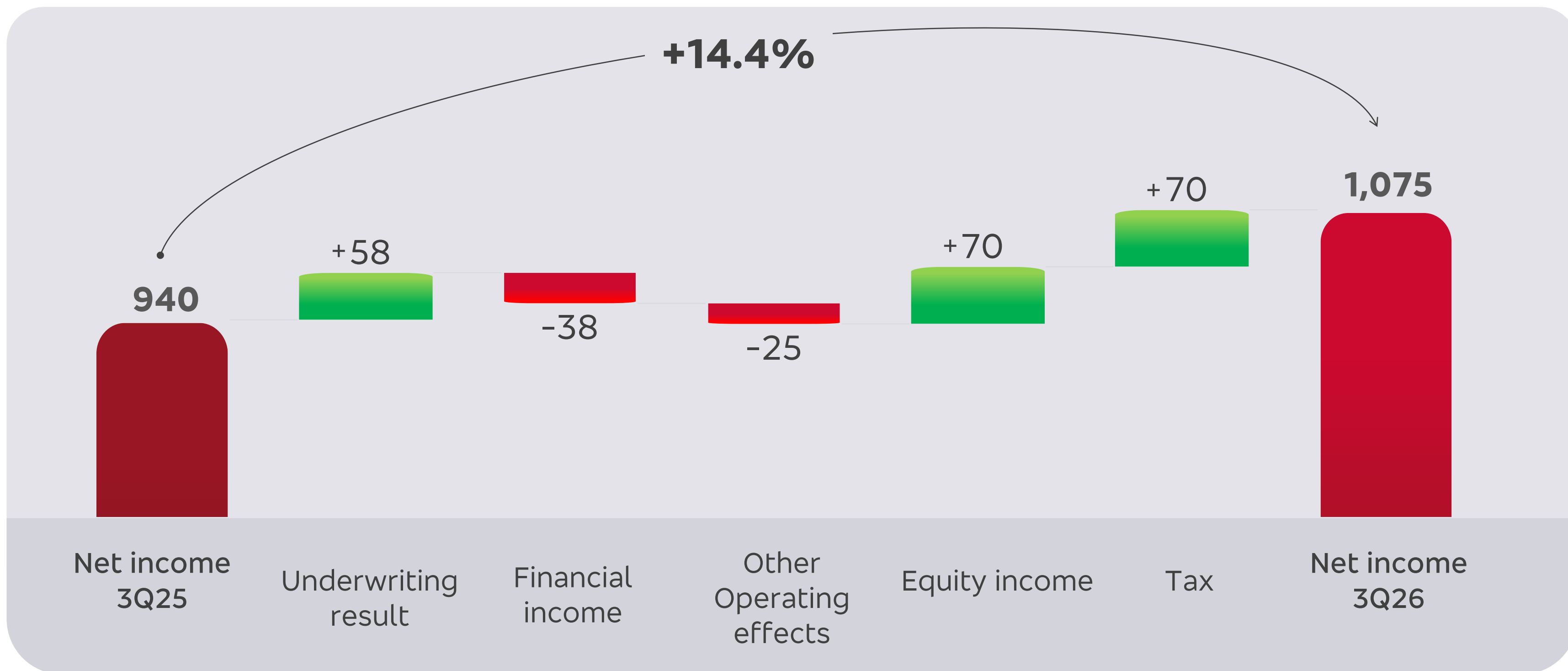
BRADSAÚDE

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



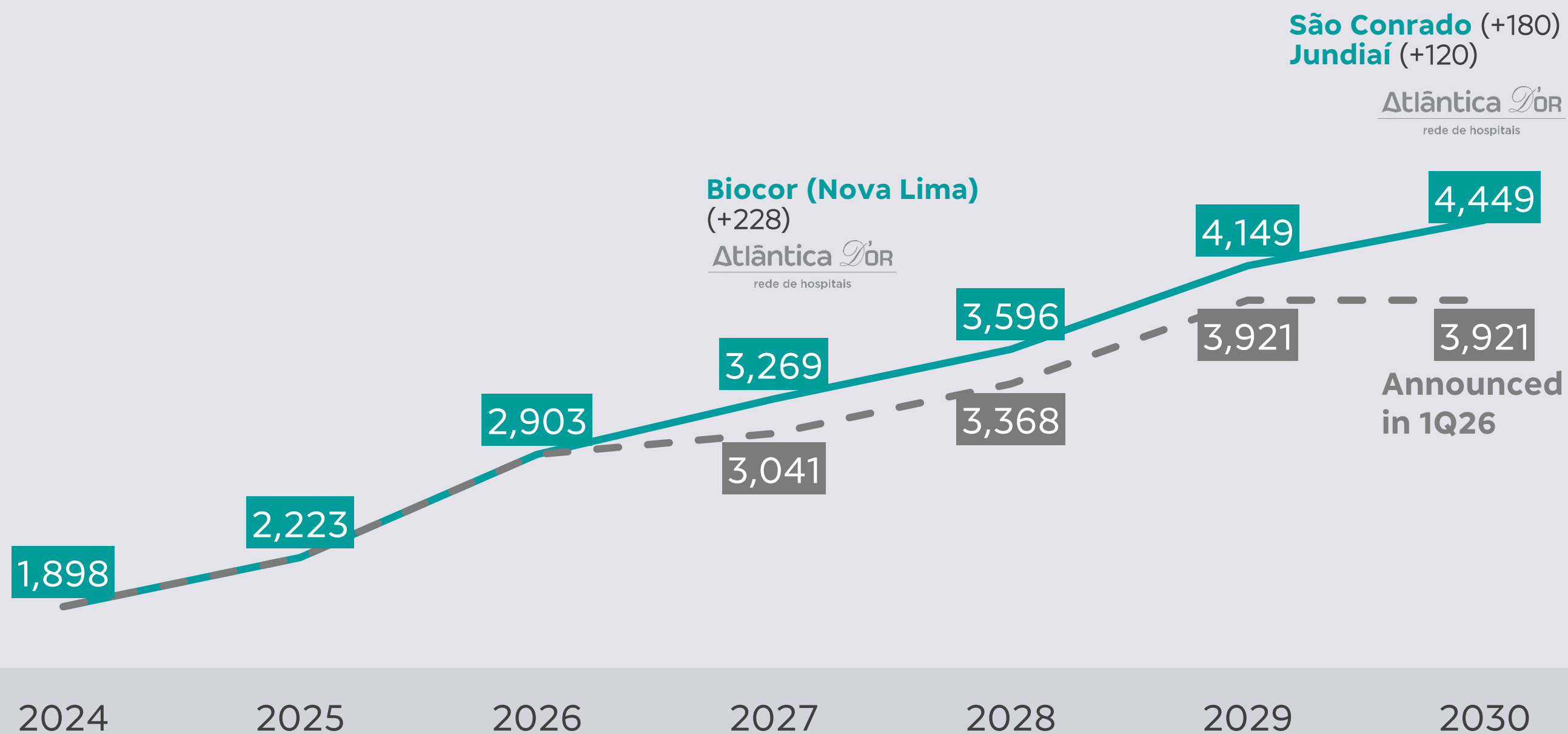
BRADSAÚDE

NET INCOME BRIDGE (R\$ MM)



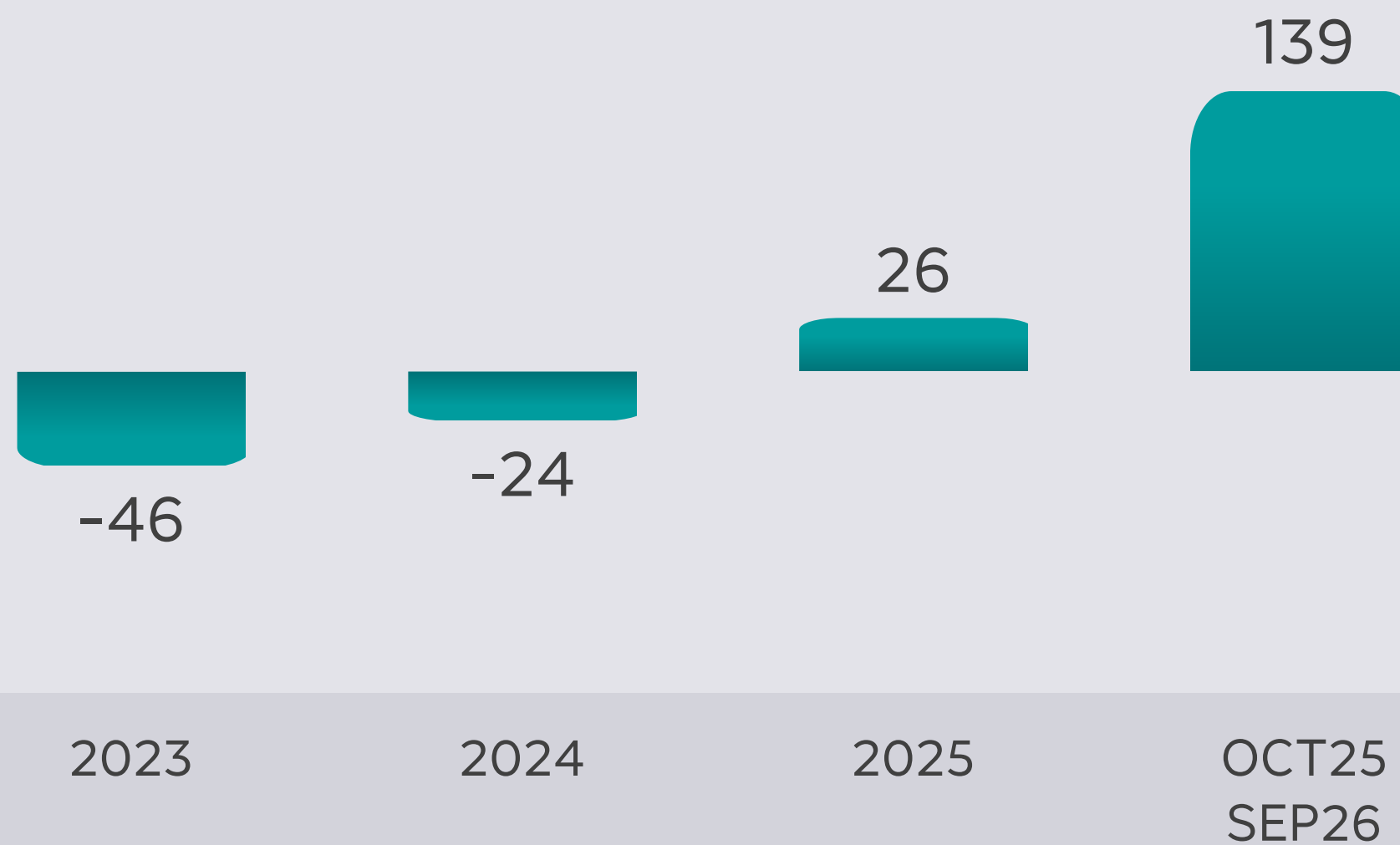
ATLÂNTICA

TOTAL BED CAPACITY EVOLUTION



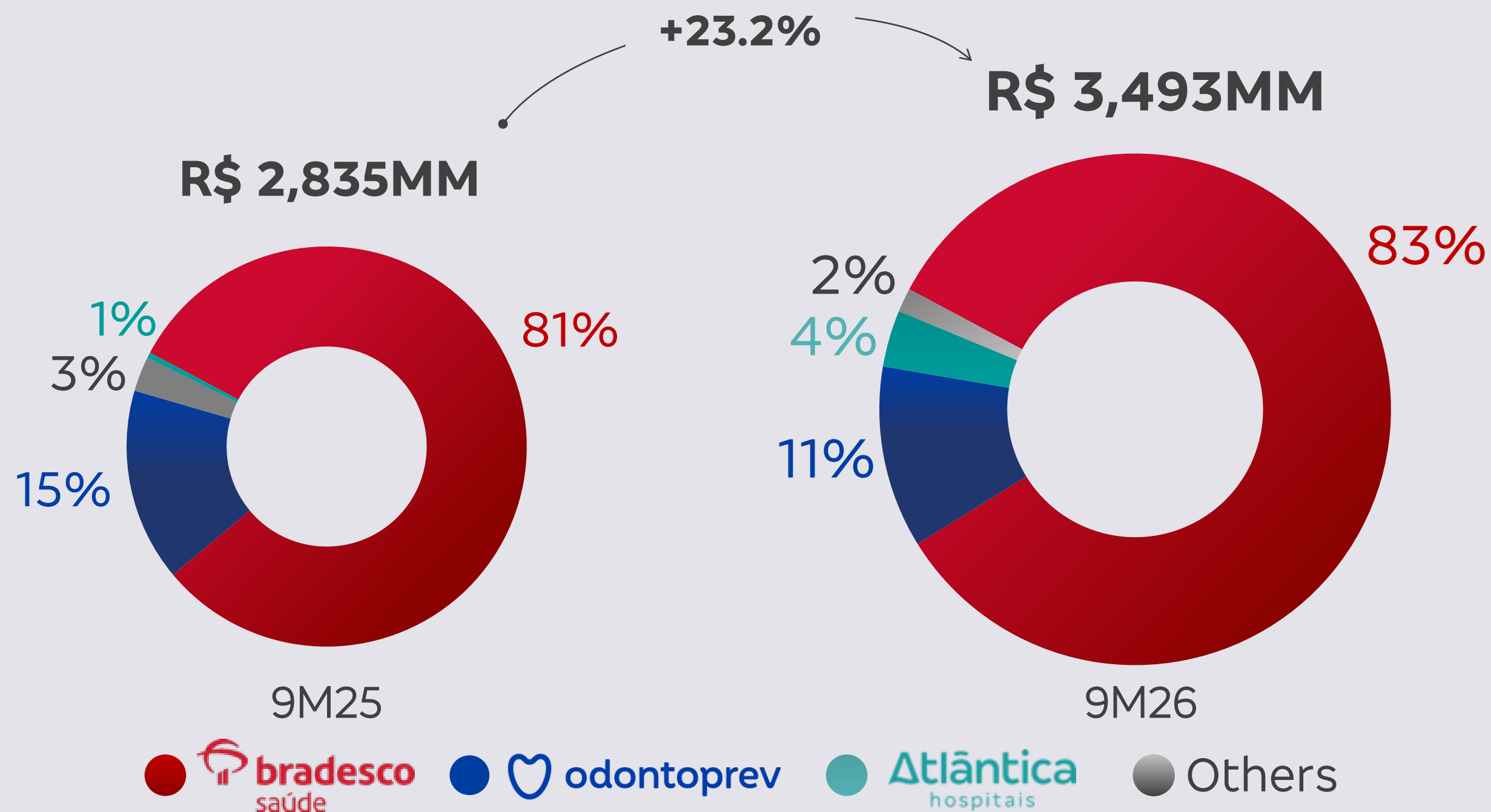
ATLÂNTICA

ANNUAL NET INCOME (R\$ MM)



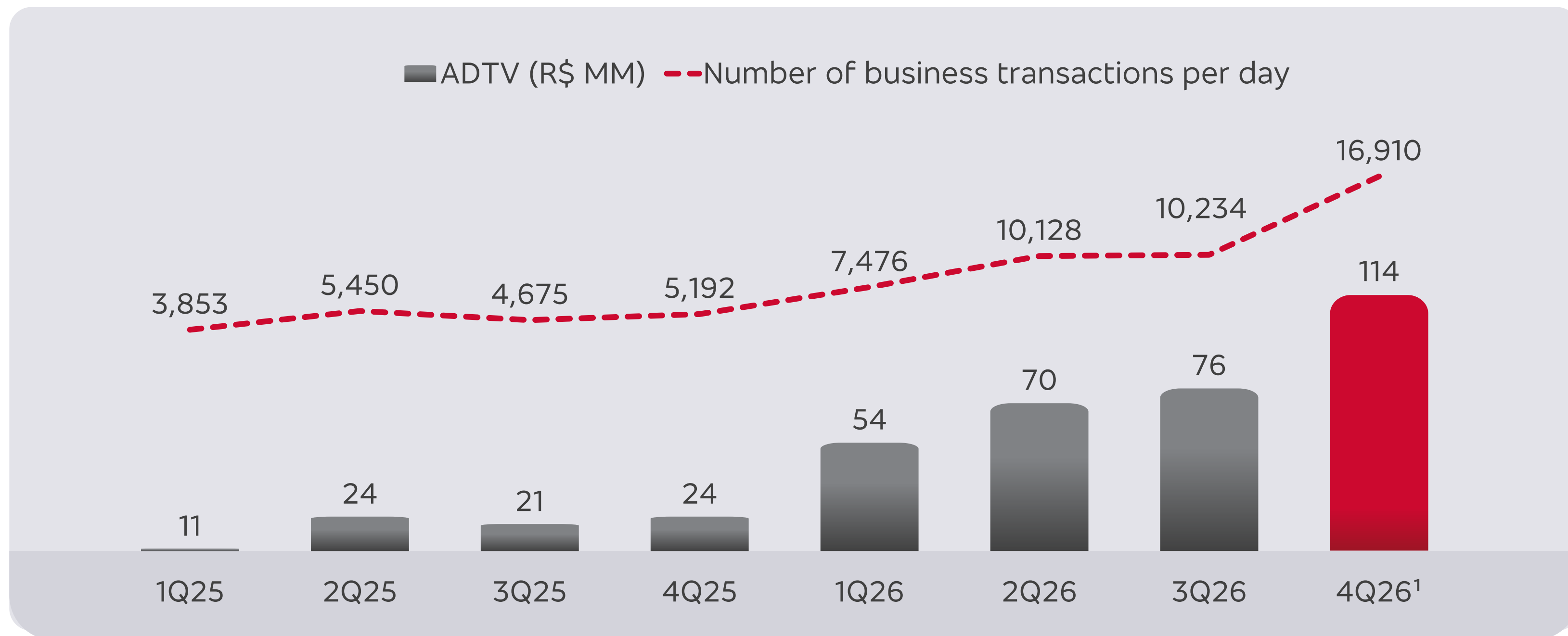
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YTD NET INCOME BREAKDOWN



QUARTERLY LIQUIDITY EVOLUTION

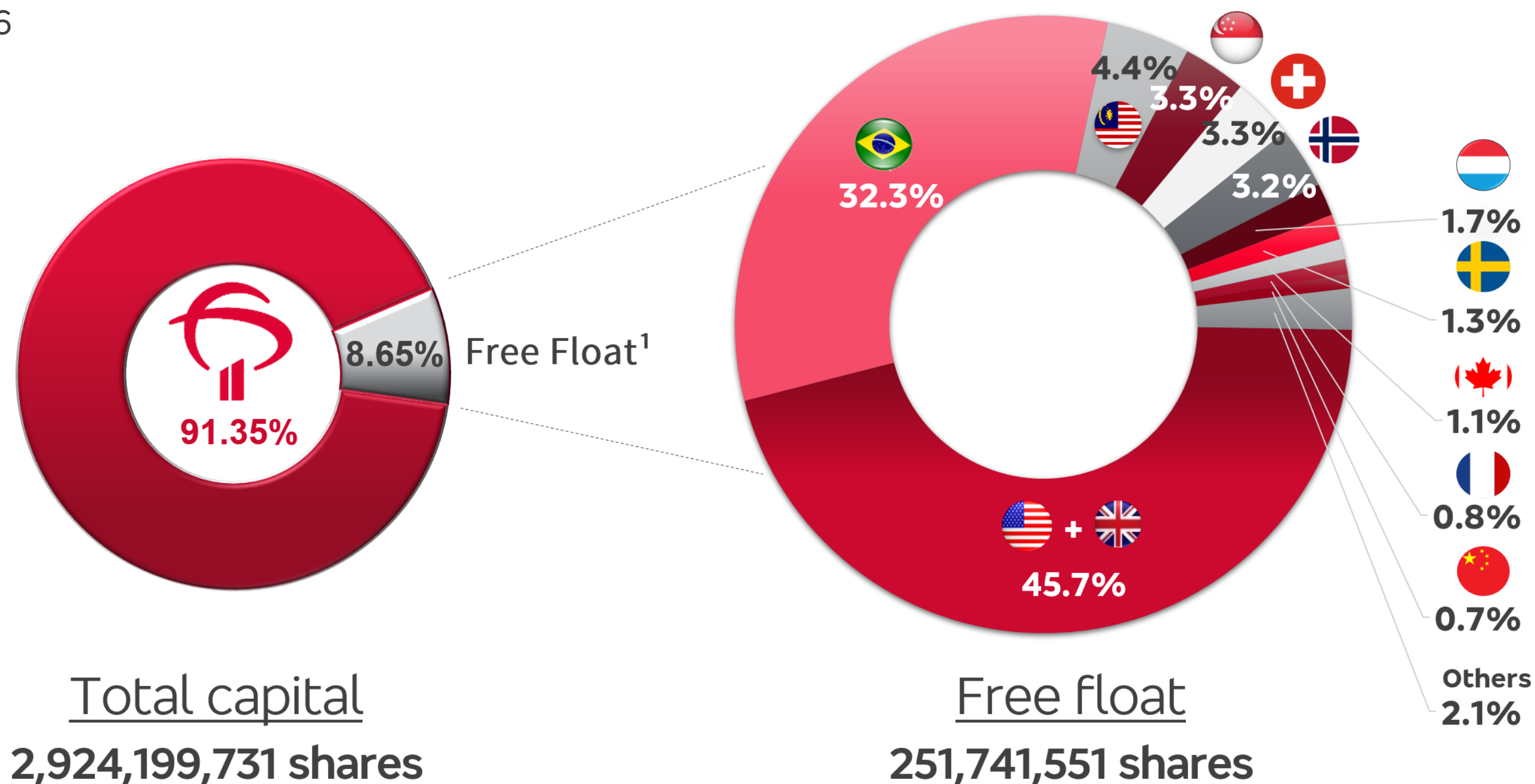
SINCE 1Q25



¹ As of October 20, 2026

GLOBAL SHAREHOLDER BASE

September/26

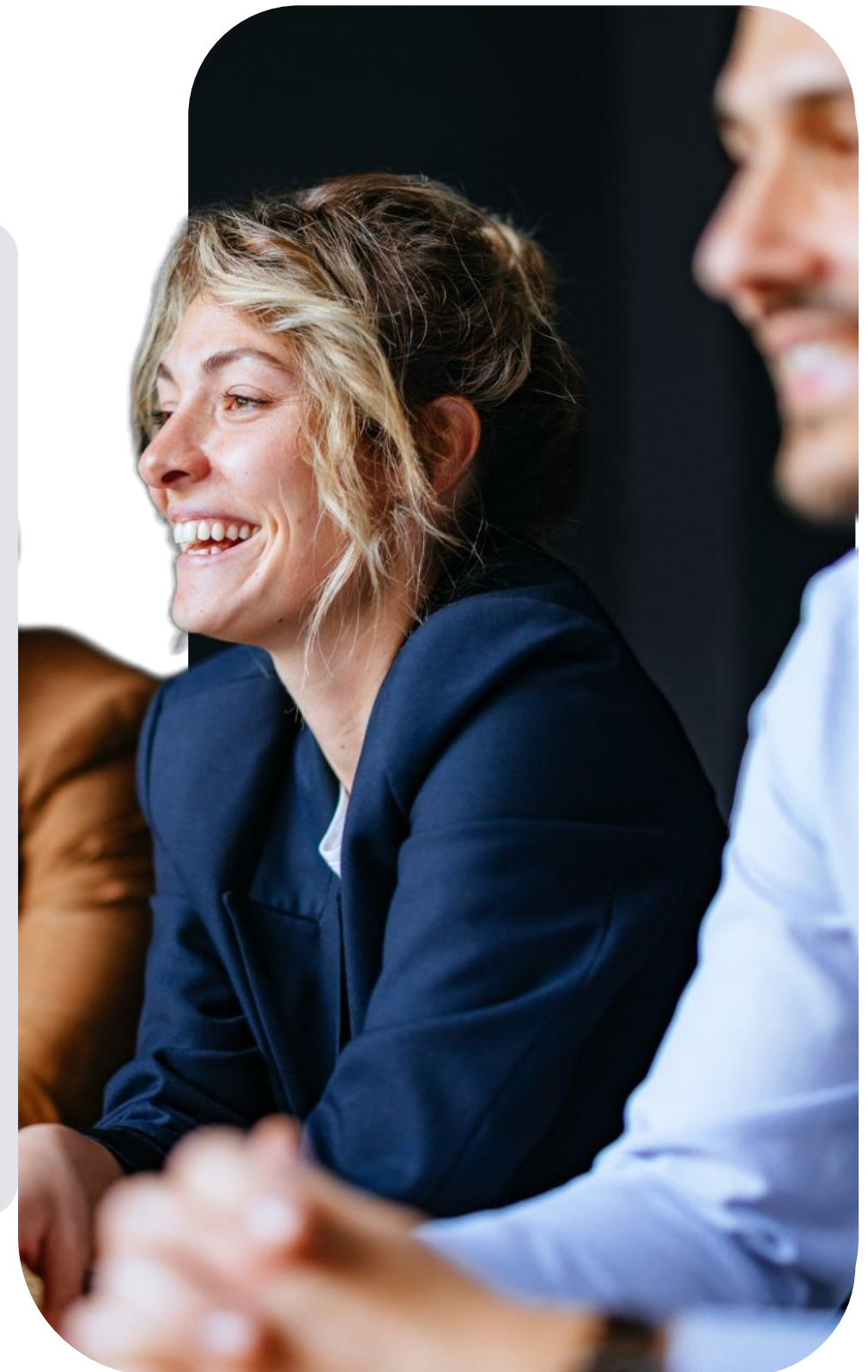


¹ The Company has obtained authorization from B3 to maintain the current minimum free float until October 30, 2027.

SHAREHOLDERS **REMUNERATION**

Dividends Declaration

- Amount: R\$1.0 billion
- Shares will trade ex-dividend as of November 3, inclusive
- Payment date: March 30, 2027





Q&A