



WEBCAST
2T26

DESTAQUES

BRADSAÚDE
2T26

BENEFICIÁRIOS

+99 mil

Adições Líquidas Saúde

+130 mil

Adições Líquidas Dental

Atingindo **13,6 MM**

SINISTRALIDADE 12M

Melhora de

1,0 p.p. A/A
(83,3% vs. 84,3%)

RECEITA

+10,8% A/A
(R\$13,9 BI vs. R\$12,5 BI)

LUCRO LÍQUIDO

+24,8% A/A
(R\$1,1 BI vs. R\$0,9 BI)

ROAE 12 M

+4,0 p.p. A/A
(25,8% vs. 21,7%)

LUCRO LÍQUIDO ATLÂNTICA

+312% A/A
(R\$64 MM vs. R\$15 MM)



Resultados

- Bradsaúde
- Bradesco Saúde
- Odontoprev
- Atlântica

Q&A

Agenda



Resultados

- **Bradsaúde**
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- Odontoprev
- Atlântica

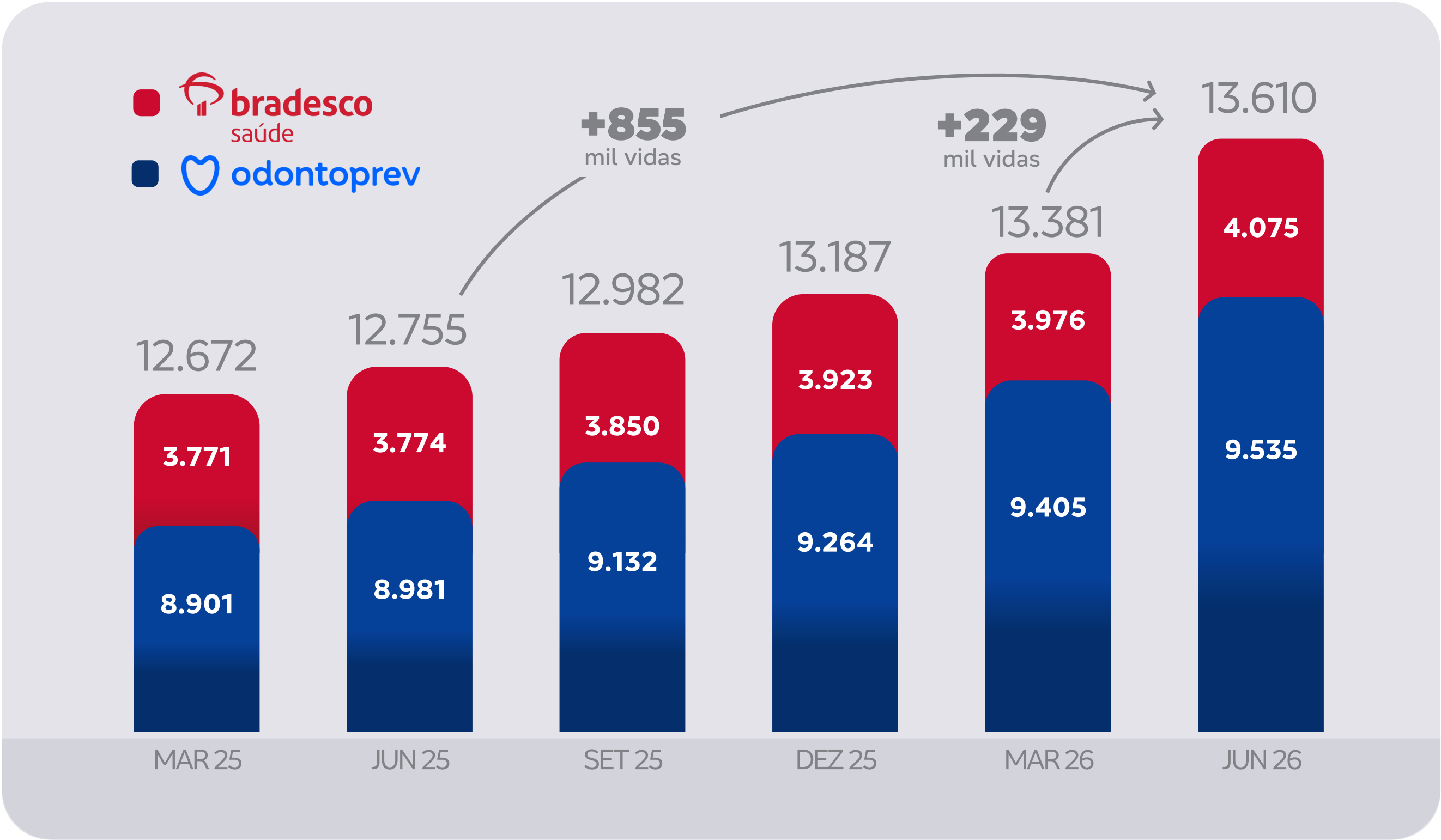
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BRADSAÚDE

BENEFICIÁRIOS TOTAIS Mil vidas



SEGMENTO PME

ALAVANCA DE CRESCIMENTO COM EXPANSÃO DE RETORNO

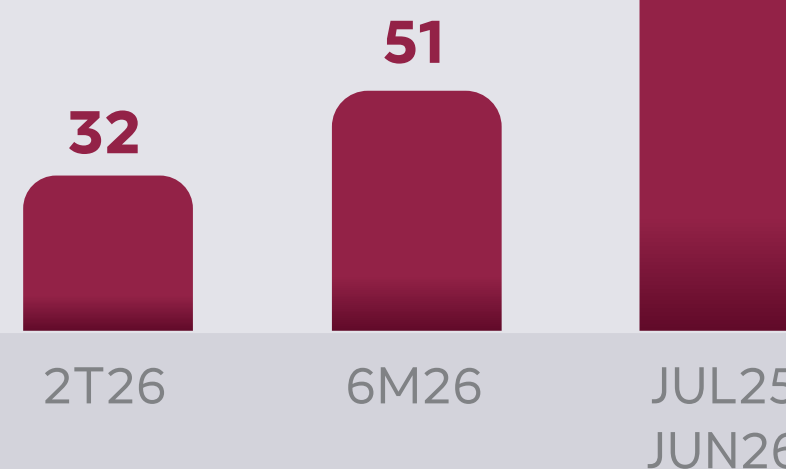
PME ultrapassa
3 milhões
de beneficiários

Segmento
estratégico

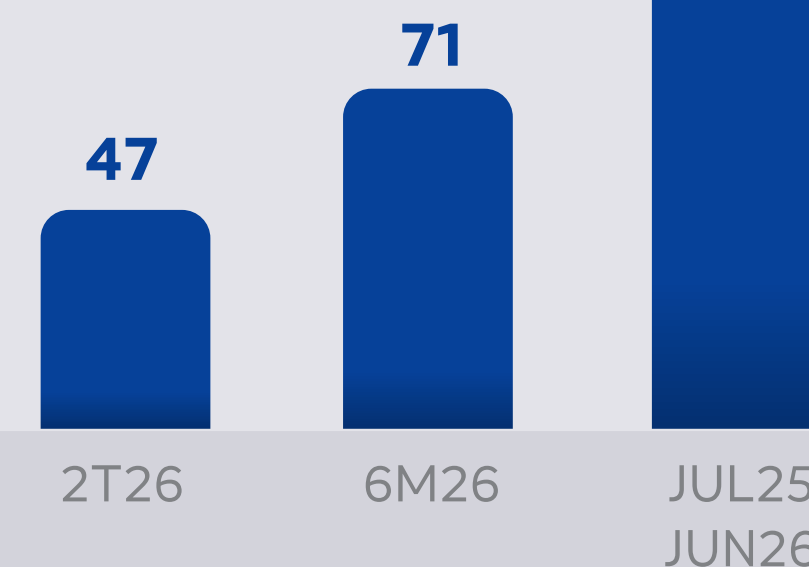
Importante
vetor de
crescimento

Adições líquidas:
Mil vidas


104 mil vidas

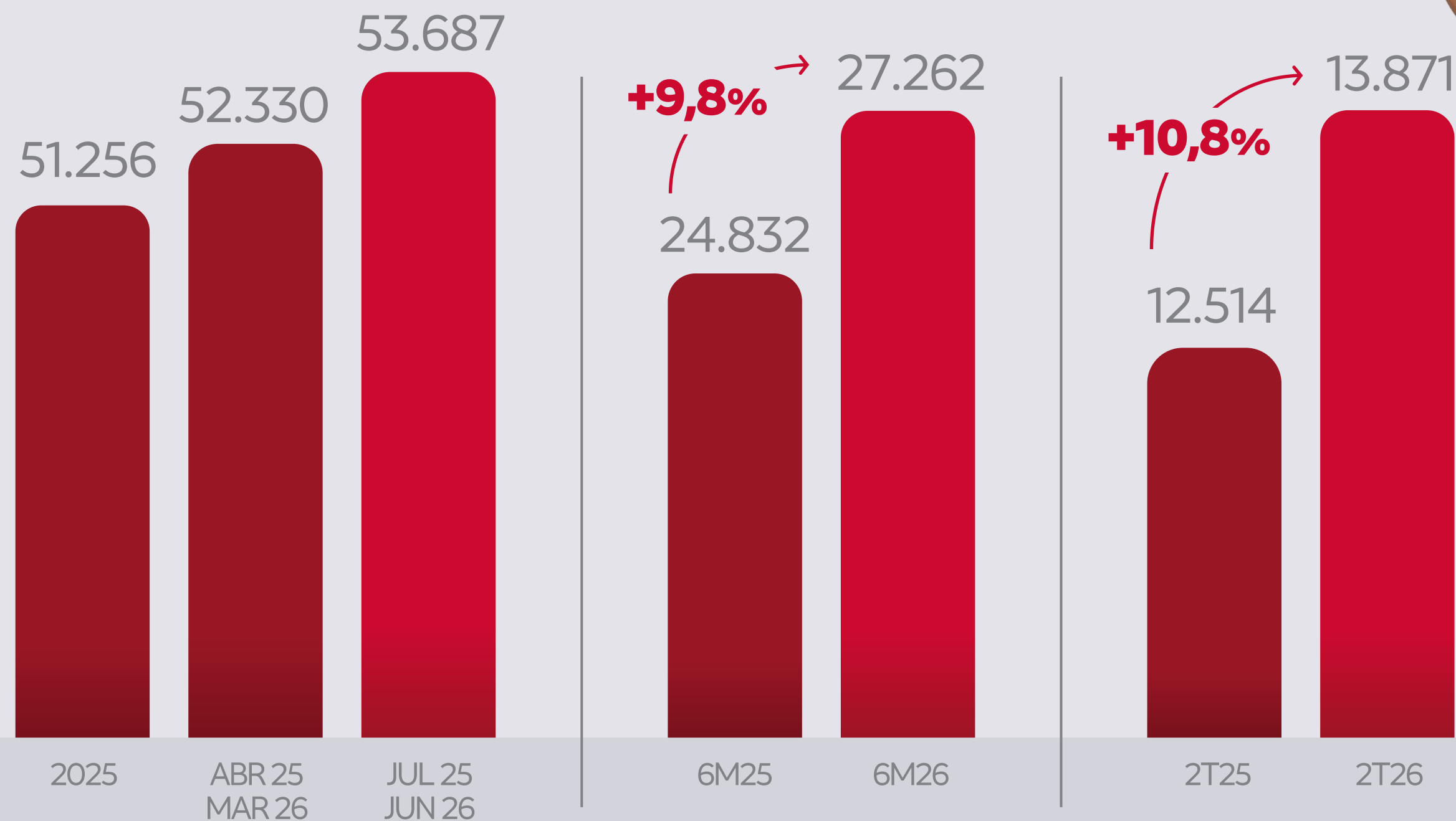


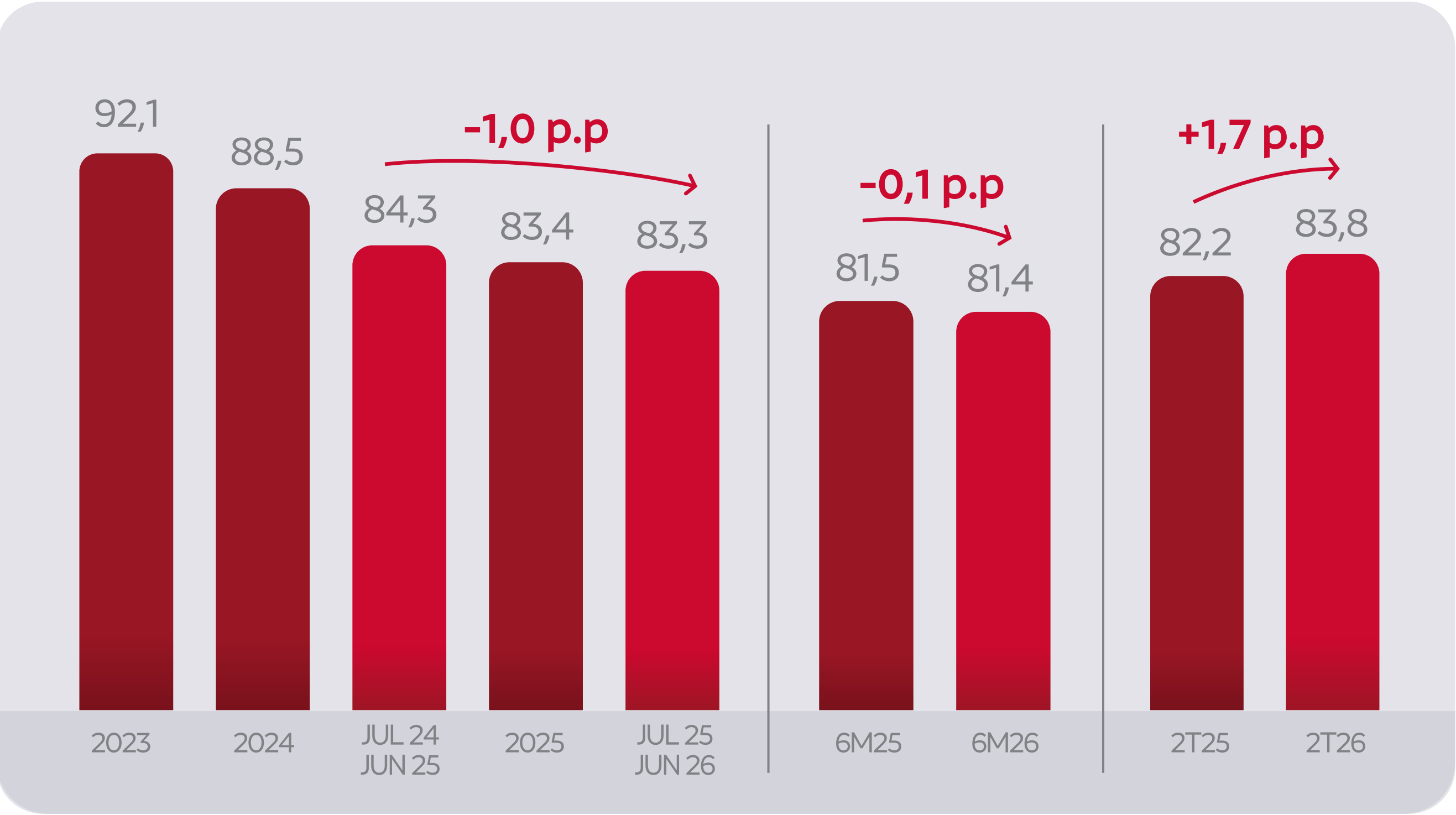

184 mil vidas



BRADSAÚDE

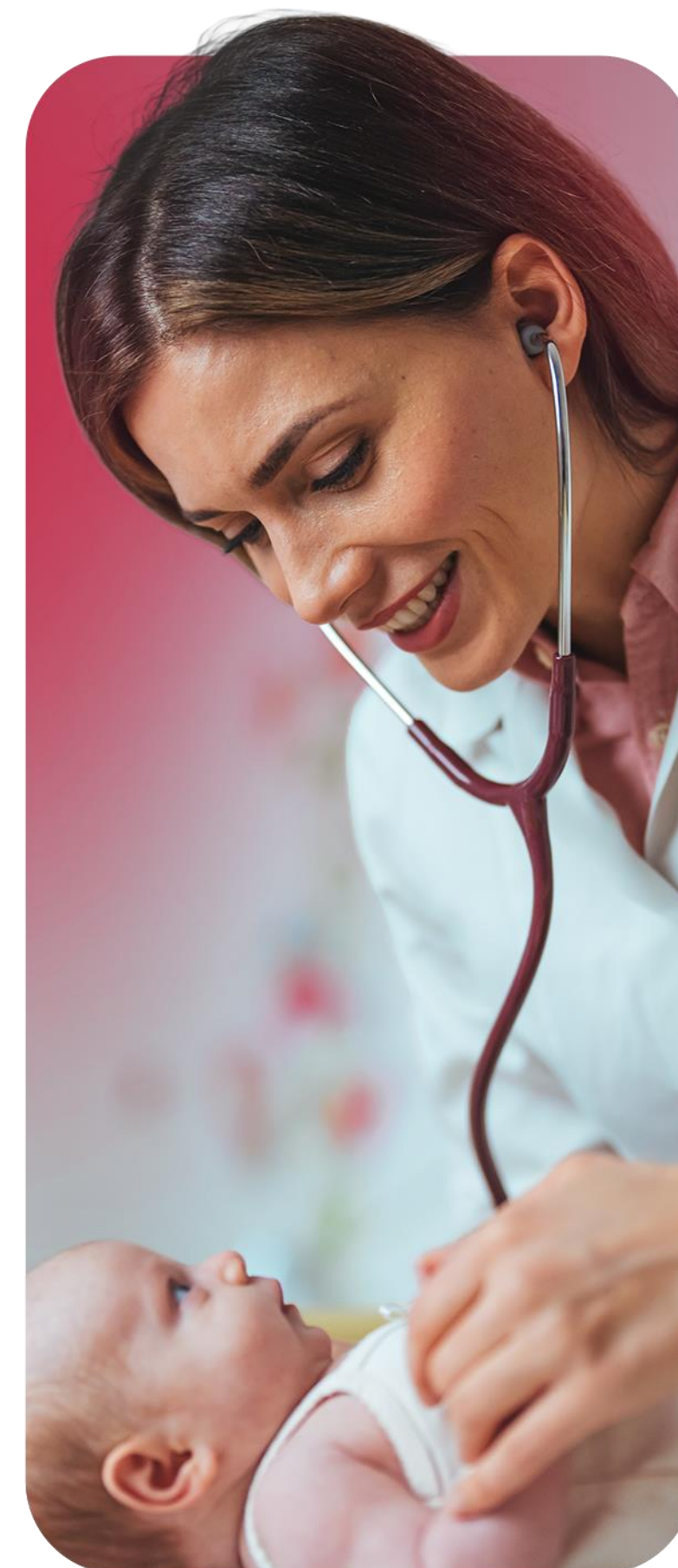
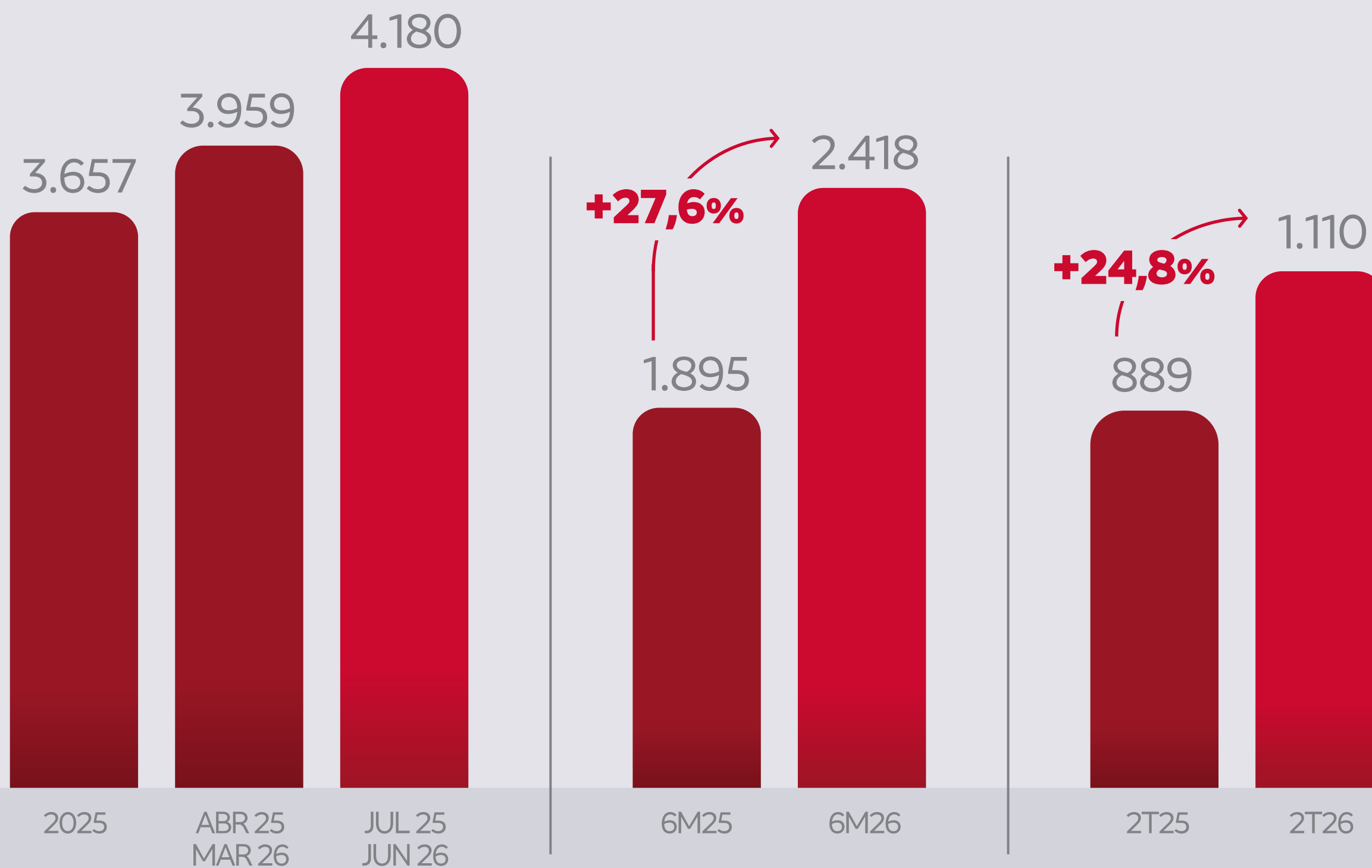
RECEITAS TOTAIS R\$ milhões





BRADSAÚDE

LUCRO LÍQUIDO R\$ milhões





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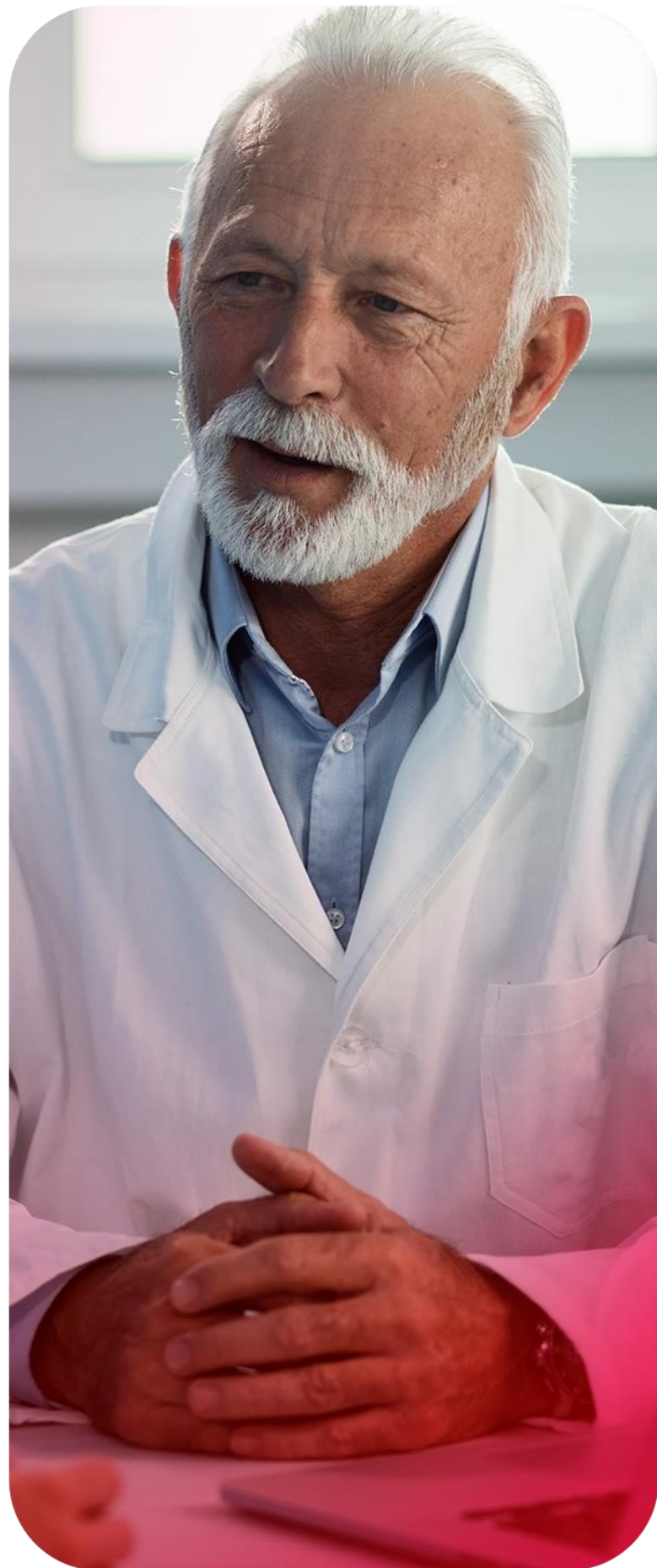


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- **Bradesco Saúde**
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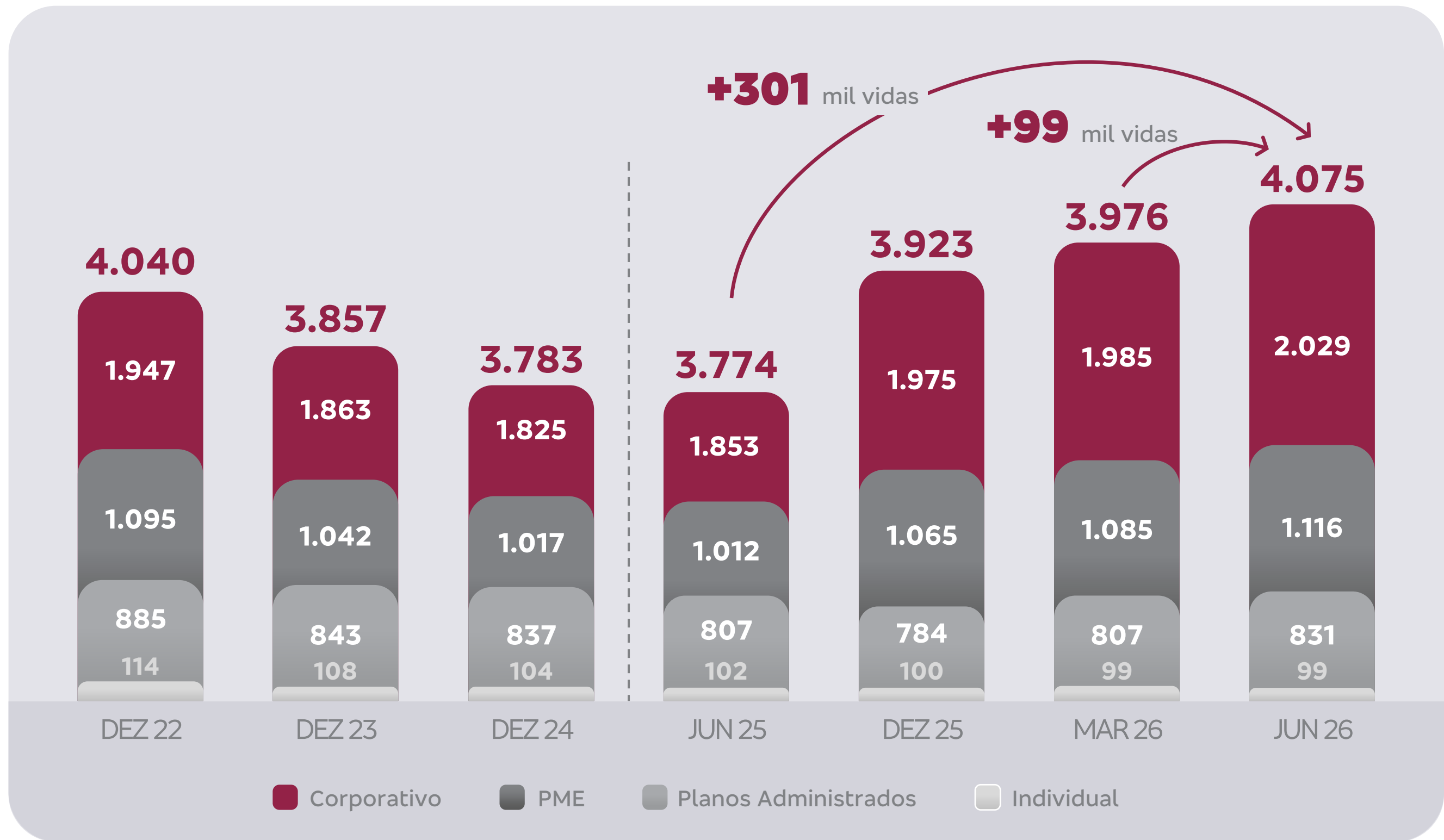
Q&A

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BRADESCO SAÚDE

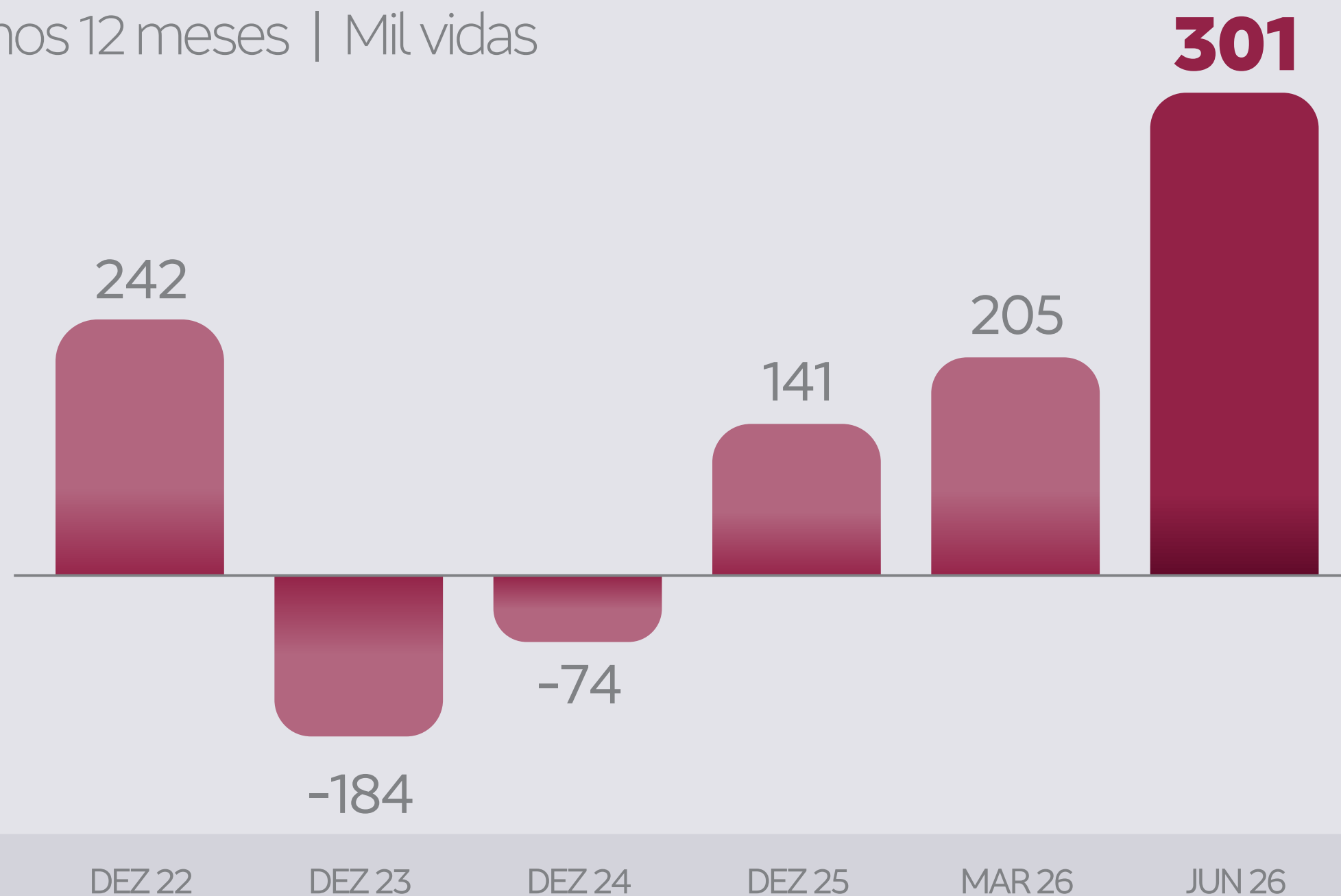
BENEFICIÁRIOS Mil vidas



BRADESCO SAÚDE

ADIÇÕES LÍQUIDAS

Últimos 12 meses | Mil vidas



BRADESCO SAÚDE

PRÊMIOS GANHOS



R\$ milhões



BRADESCO SAÚDE

LUCRO LÍQUIDO



R\$ milhões





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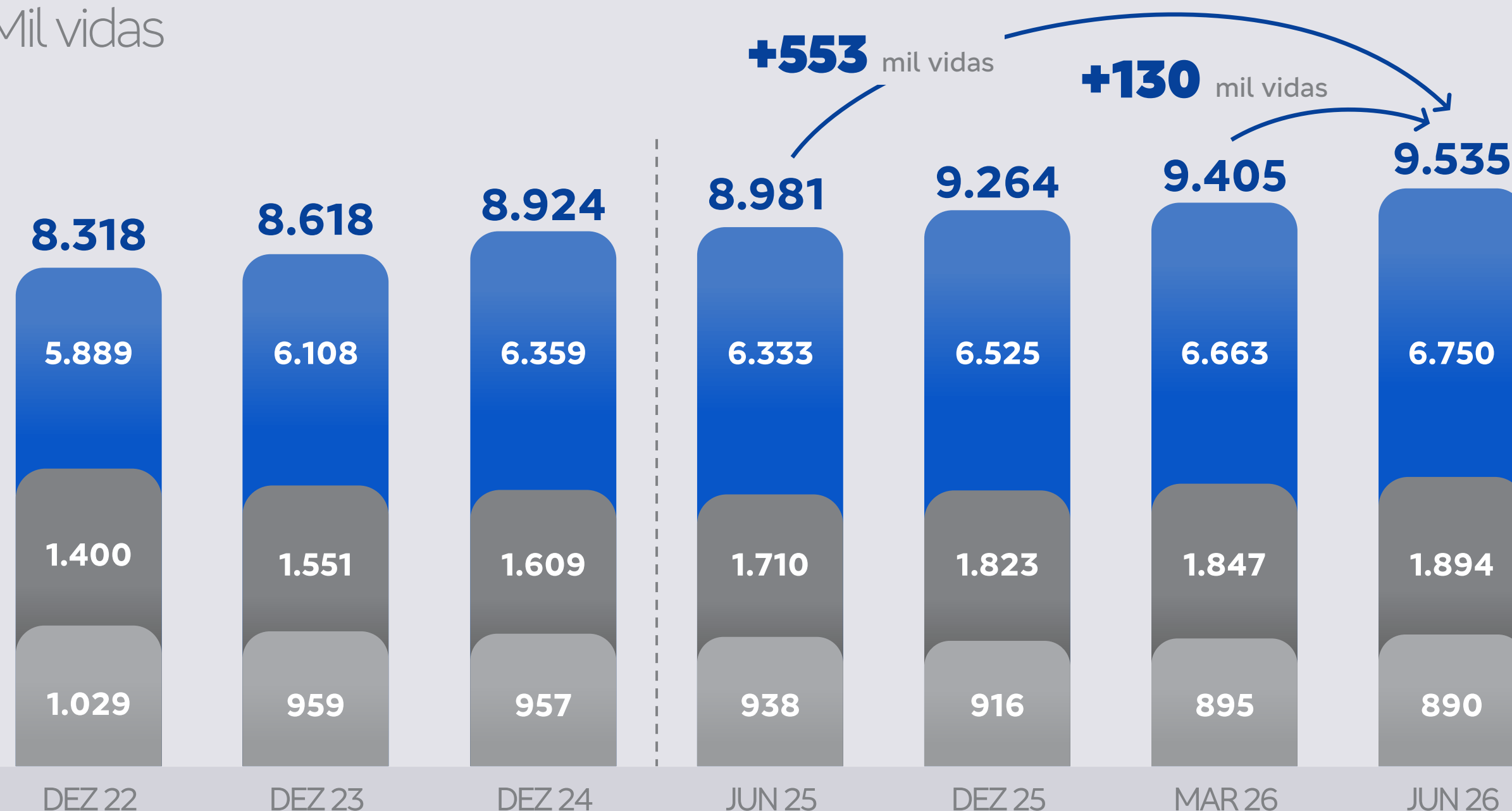
Q&A

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ODONTOPREV

BENEFICIÁRIOS

Mil vidas



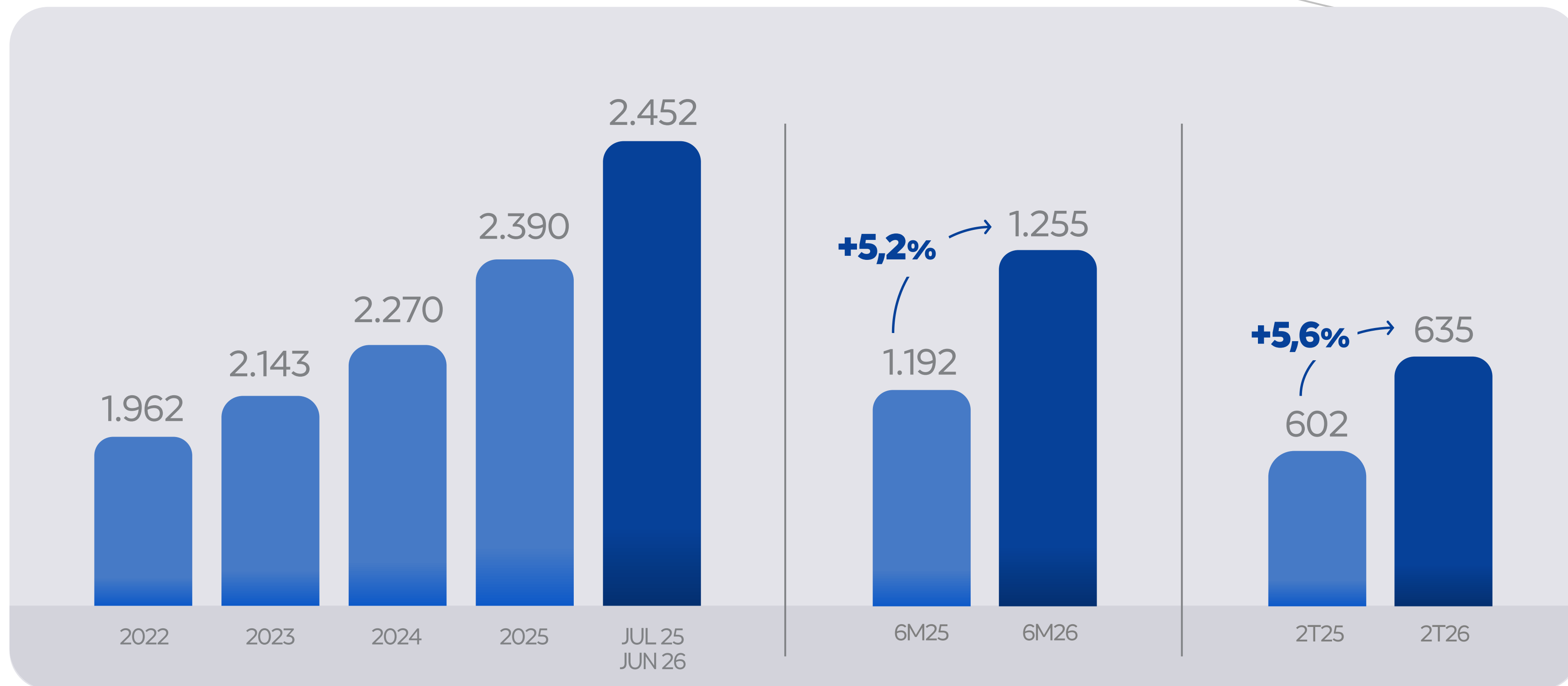
Corporativo

PME

Individual

ODONTOPREV

RECEITA LÍQUIDA R\$ milhões



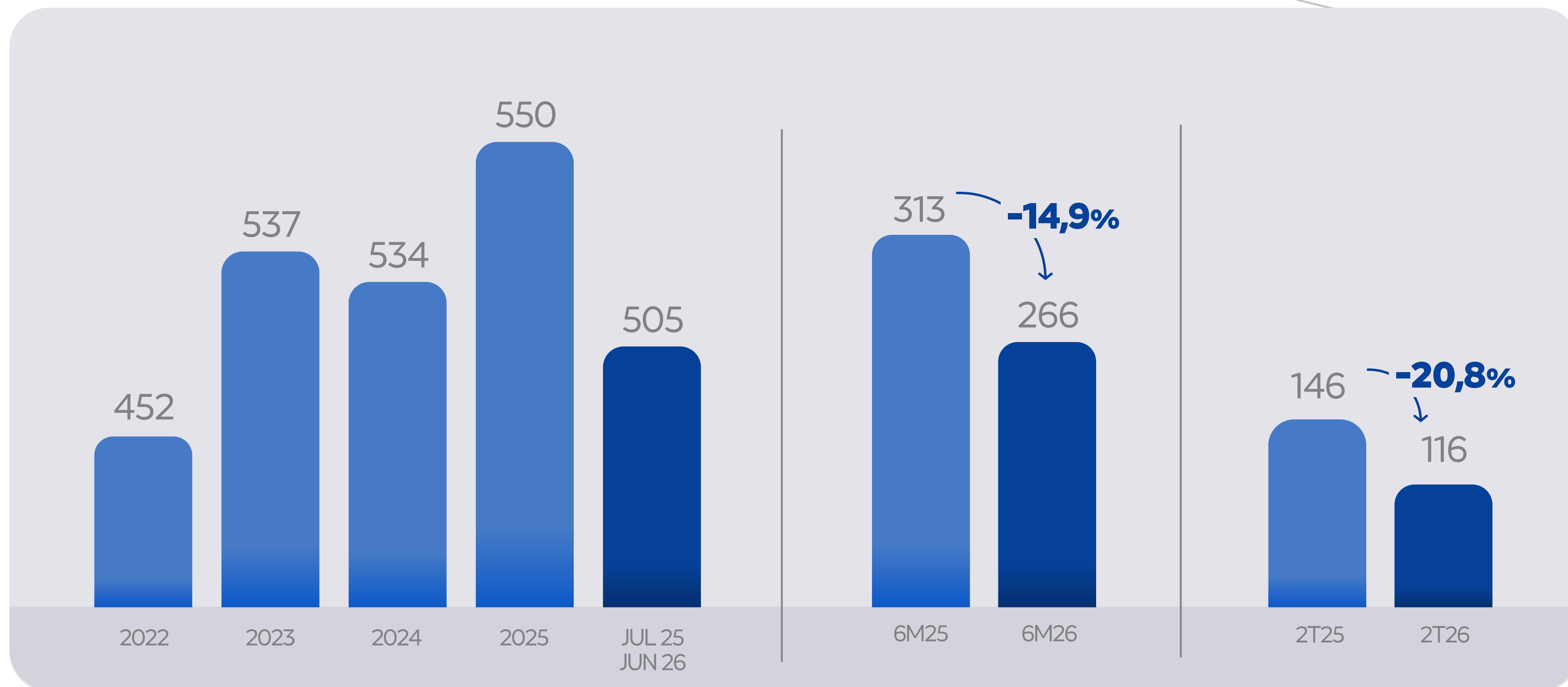
ODONTOPREV

SINISTRALIDADE % ROL



ODONTOPREV

LUCRO LÍQUIDO R\$ milhões





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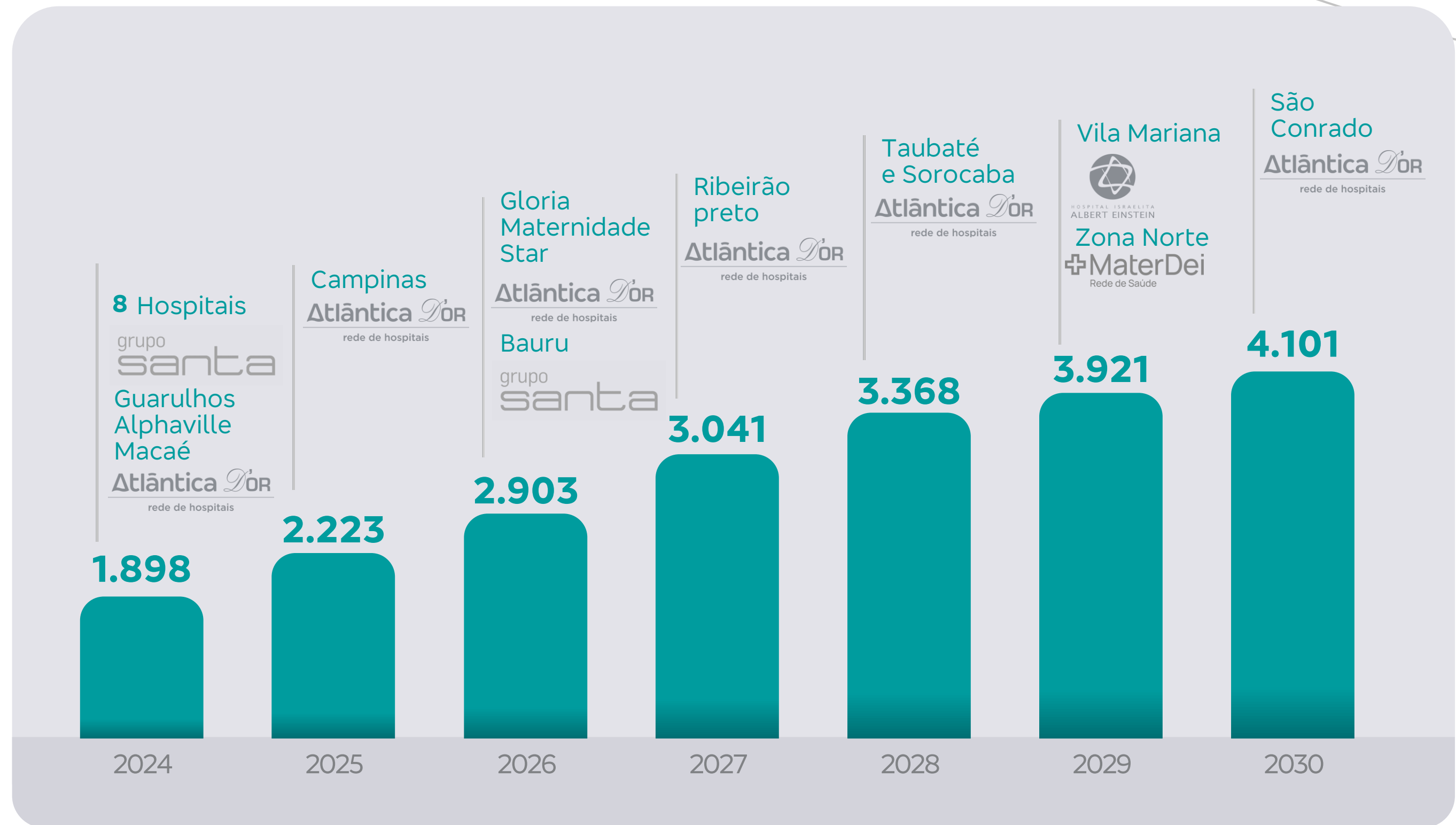
- Bradsaúde
- Bradesco Saúde
- Odontoprev
- **Atlântica**

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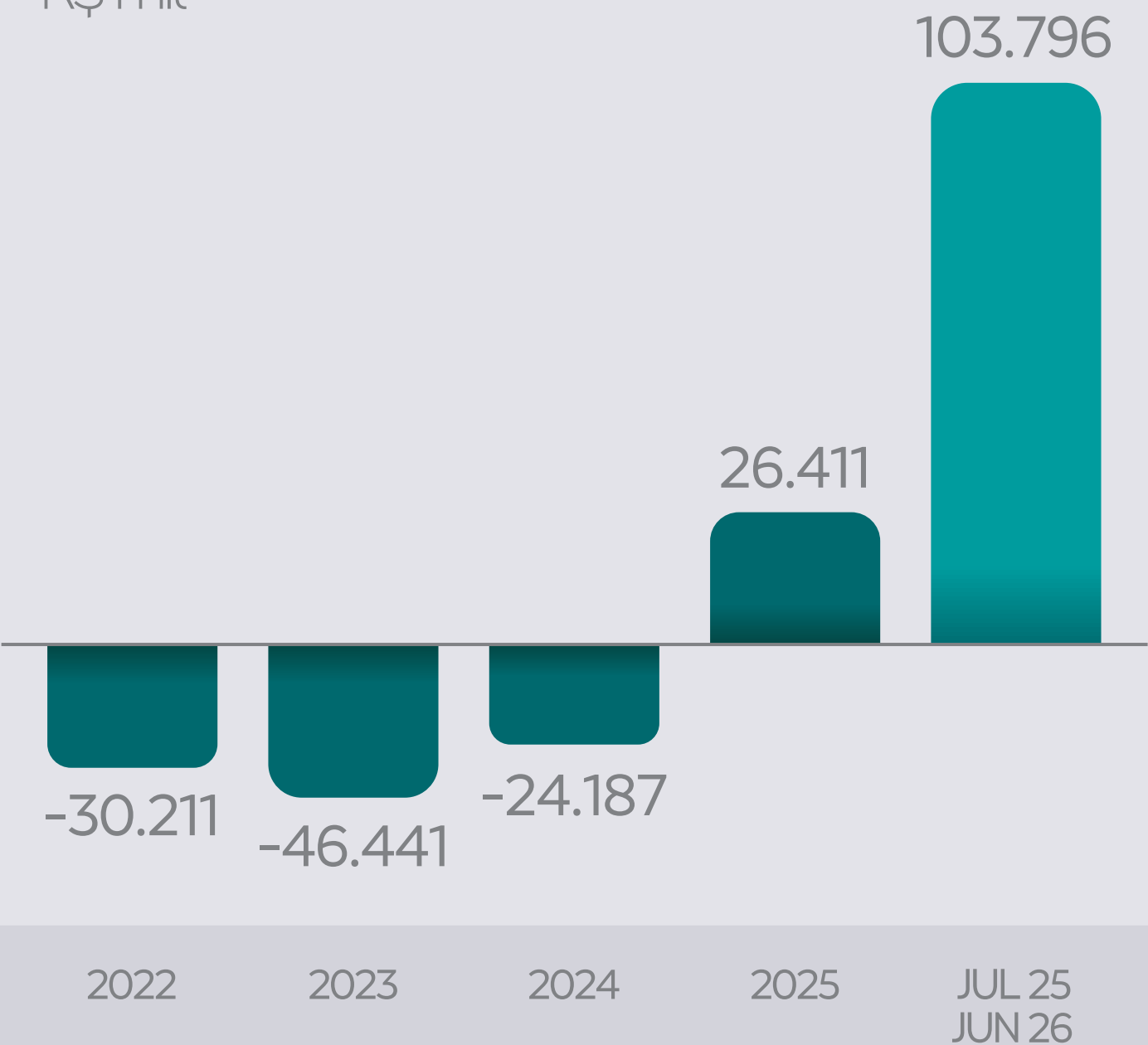


EVOLUÇÃO DA CAPACIDADE TOTAL DE LEITOS



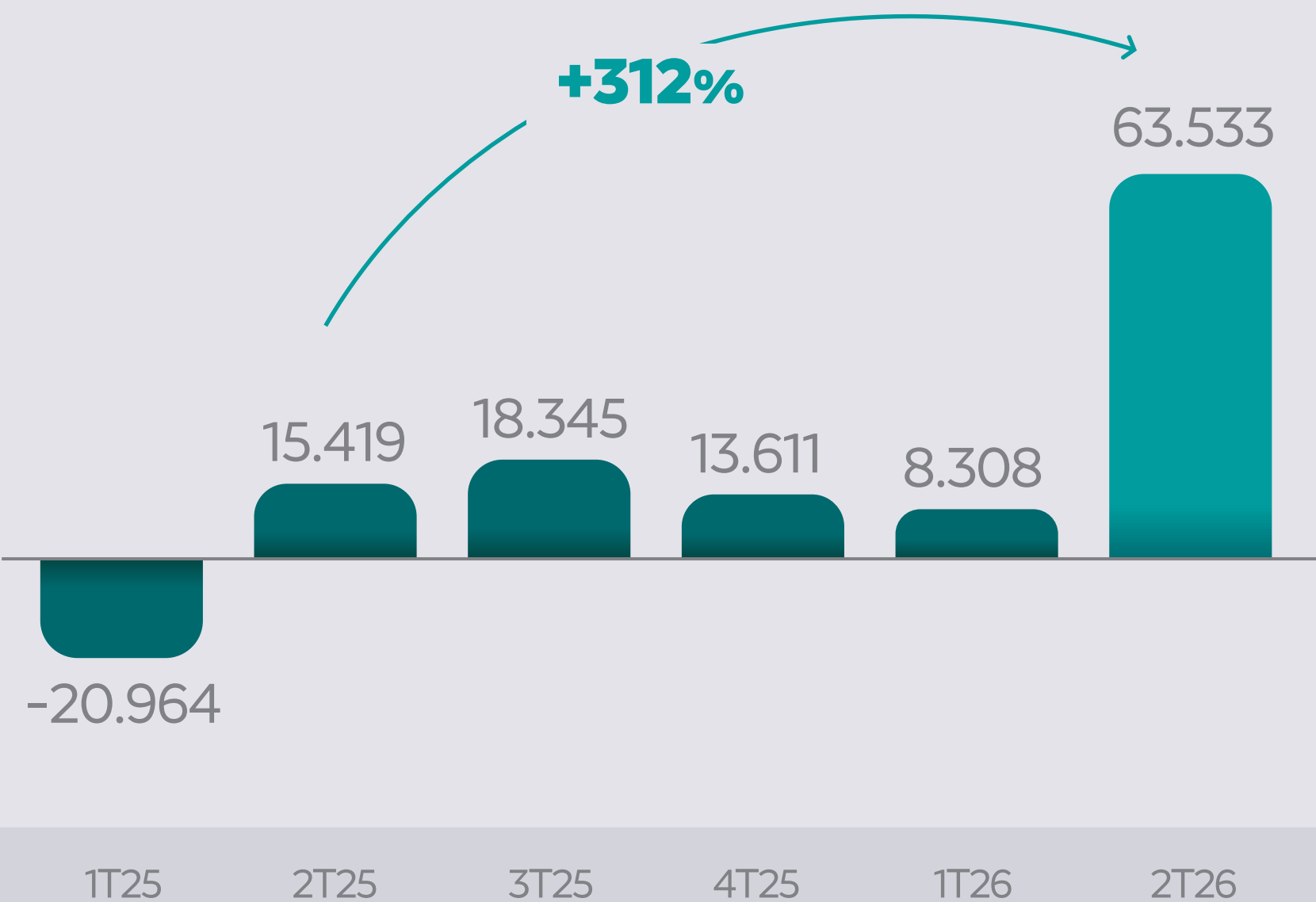
LUCRO LÍQUIDO ANUAL

R\$ mil

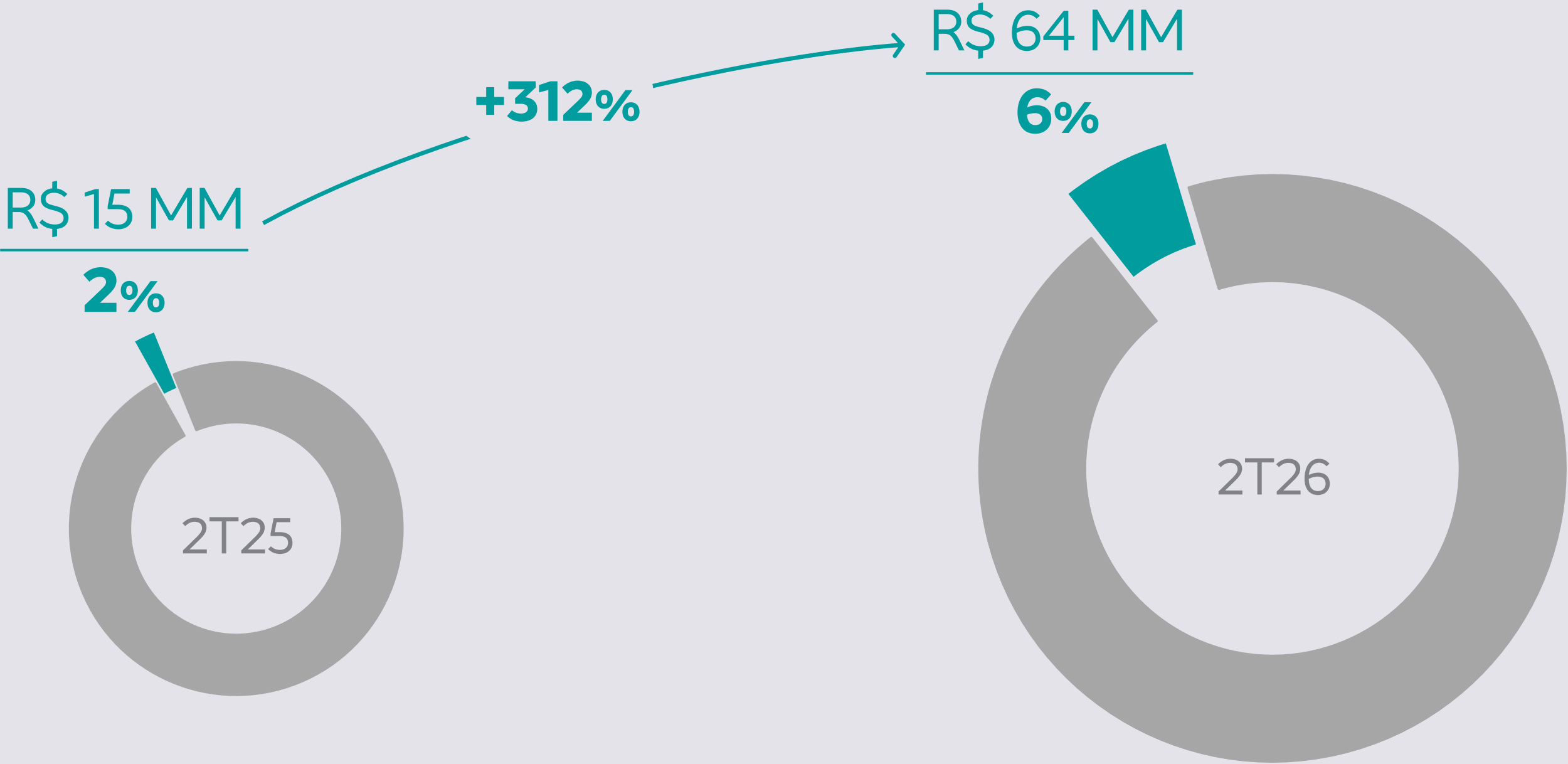


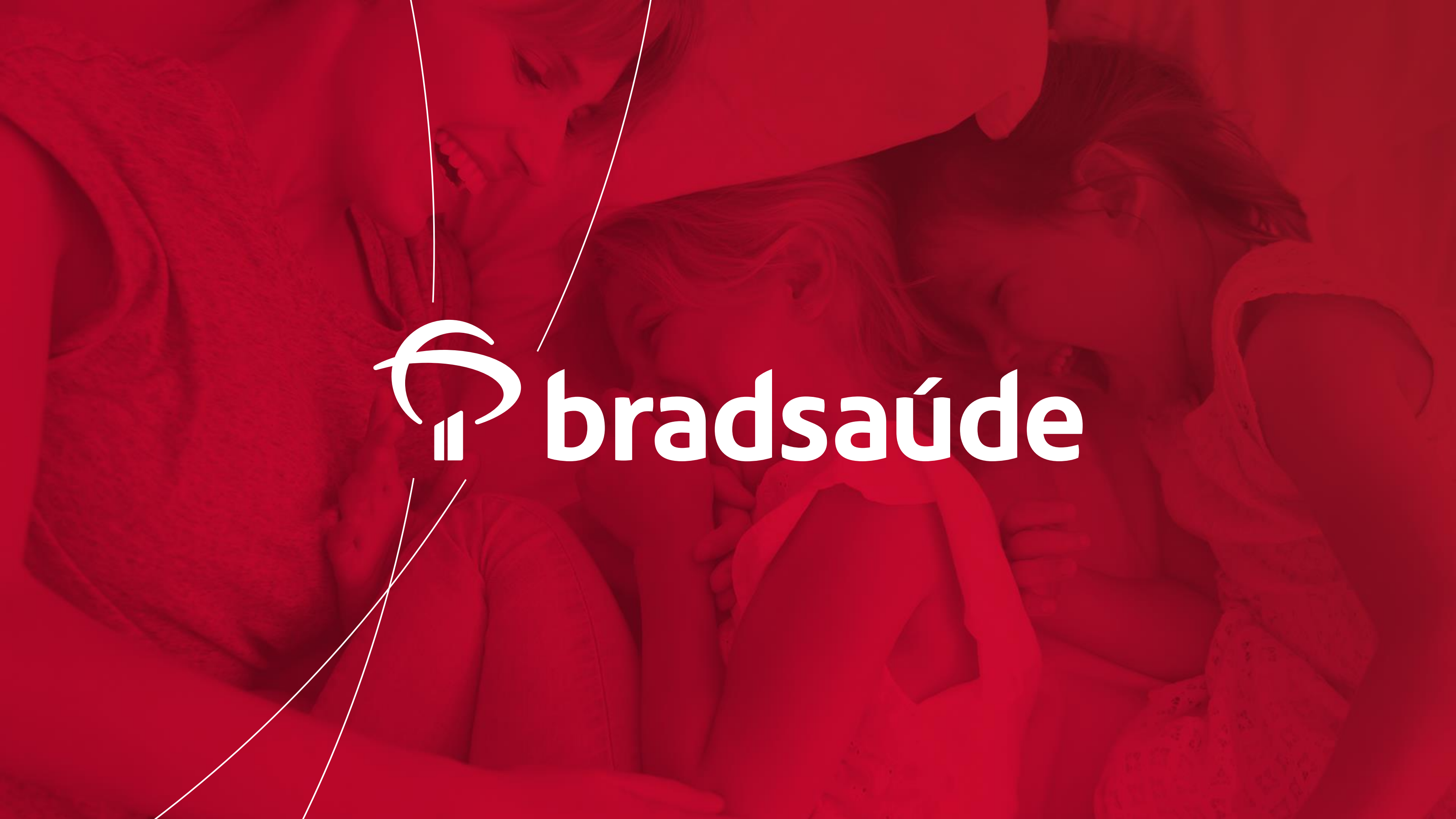
LUCRO LÍQUIDO TRIMESTRAL

R\$ mil



PARTICIPAÇÃO NO LUCRO LÍQUIDO BRADSAÚDE





 bradsaúde

DESTAQUES

BRADSAÚDE 2T26

BENEFICIÁRIOS

+99 mil

Adições Líquidas Saúde

+130 mil

Adições Líquidas Dental

Atingindo **13,6 MM**

SINISTRALIDADE 12M

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Q&A



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HIGHLIGHTS

BRADSAÚDE 2Q26

BENEFICIARIES

+99K

Net Additions - Health

+130K

Net Additions - Dental

Reaching **13.6 MM**
beneficiaries

LTM MLR

1.0 p.p.

improvement YoY
(**83.3%** vs. **84.3%**)

REVENUE

+10.8% YoY

(**R\$13.9 BI** vs. **R\$12.5 BI**)

NET INCOME

+24.8% YoY

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

ROAE 12 M

+4.0 p.p. YoY

(**25.8%** vs. **21.7%**)

ATLÂNTICA HOSPITAIS NET INCOME

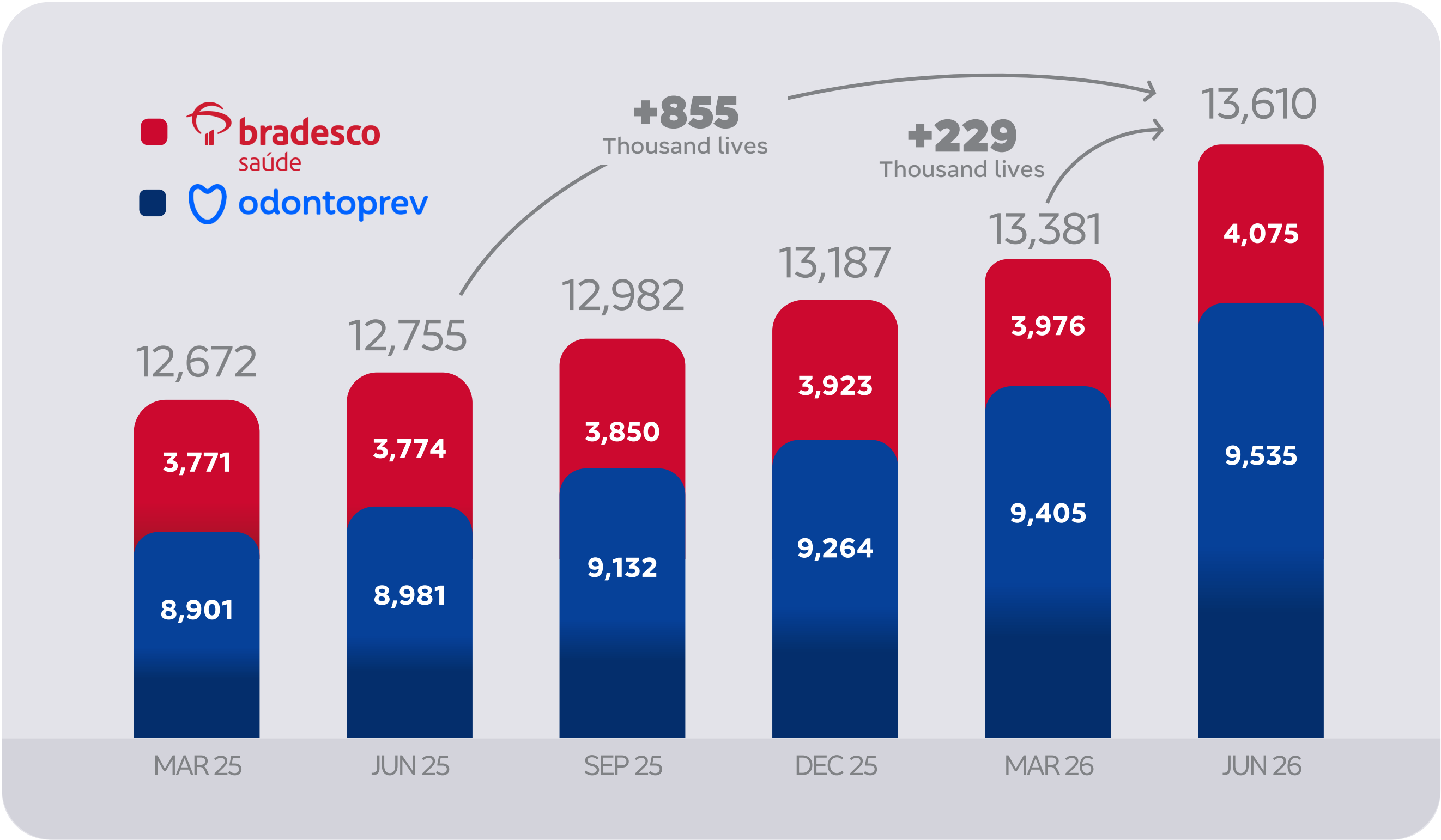
+312% YoY

(**R\$64 MM** vs. **R\$15 MM**)



BRADSAÚDE

TOTAL BENEFICIARIES Thousand Lives



SME SEGMENT

GROWTH SUPPORTED BY EXPANDING RETURNS

Surpassed
3 million
beneficiaries

—
Strategic
segment

—
Key growth
driver

Net additions:
Thousand lives


104k lives


184k lives



2T26



6M26



JUL25
JUN26



2T26



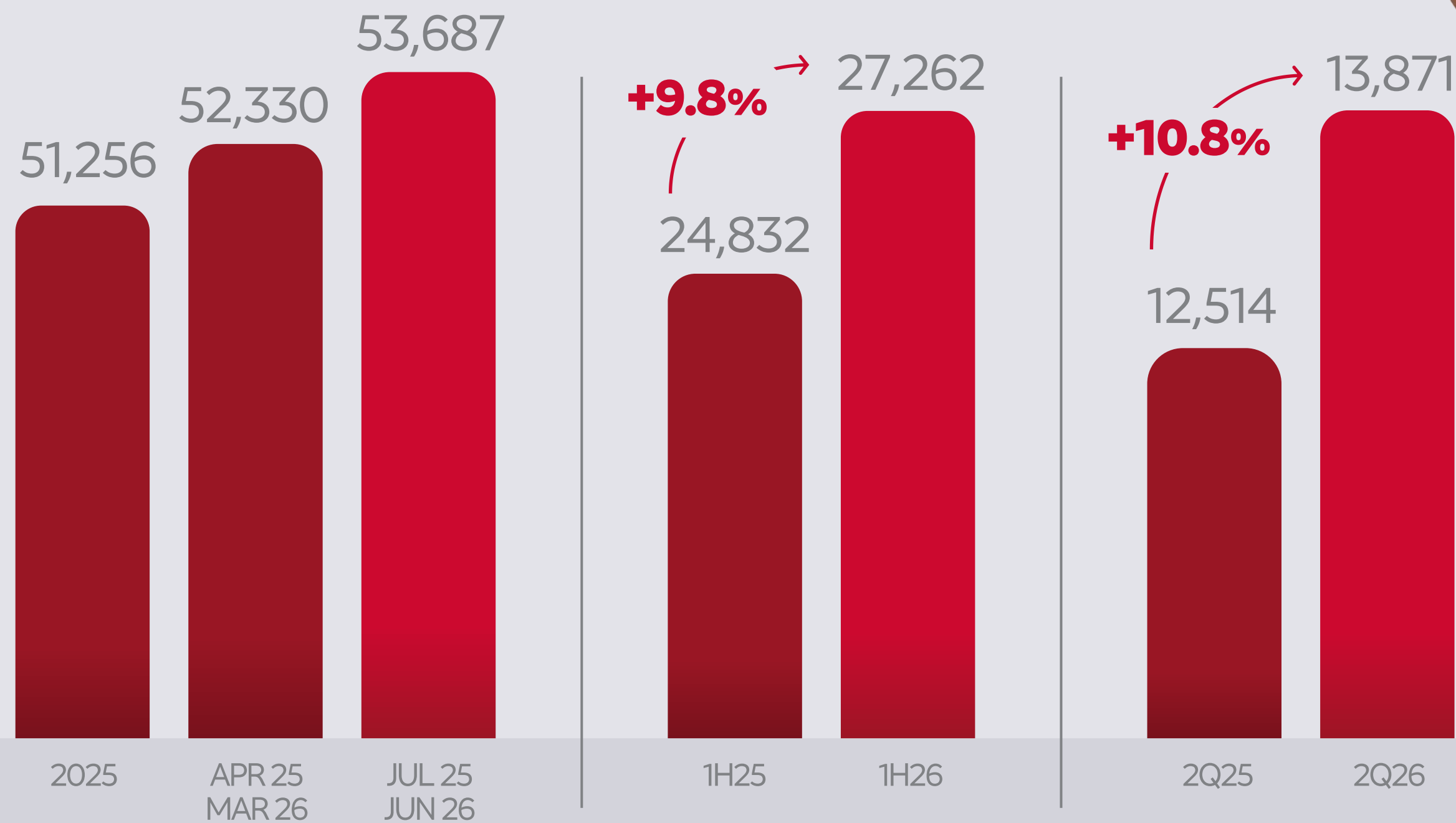
6M26

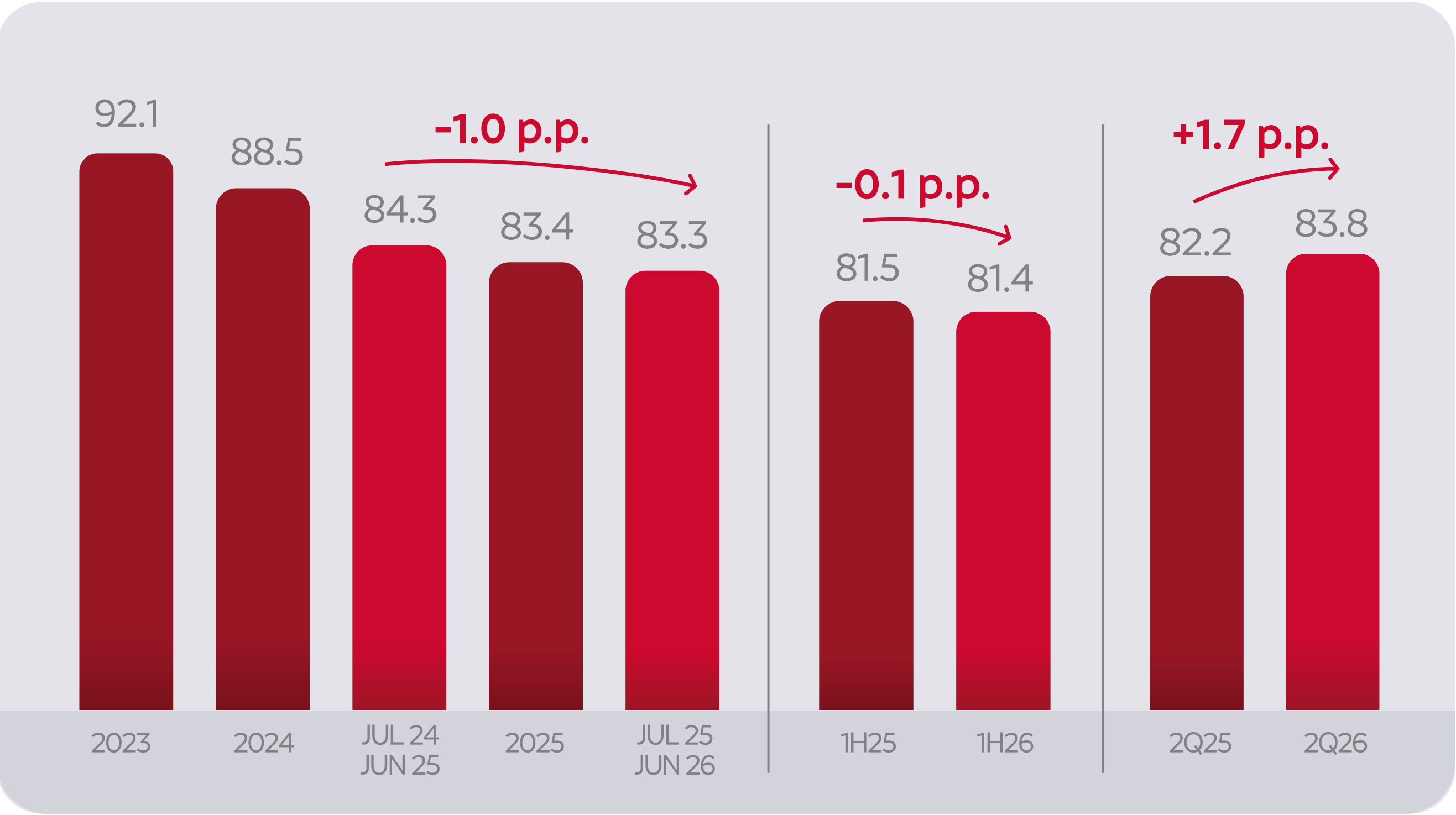


JUL25
JUN26

BRADSAÚDE

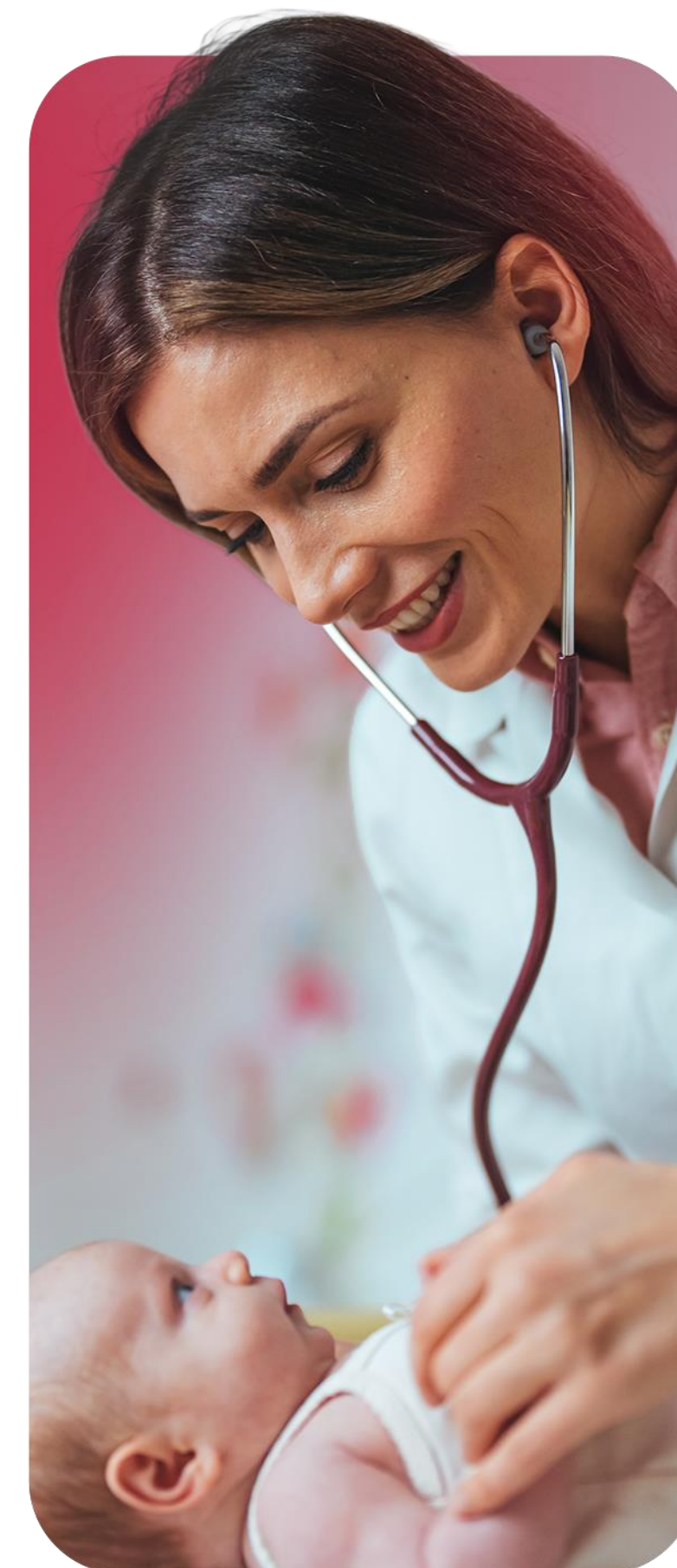
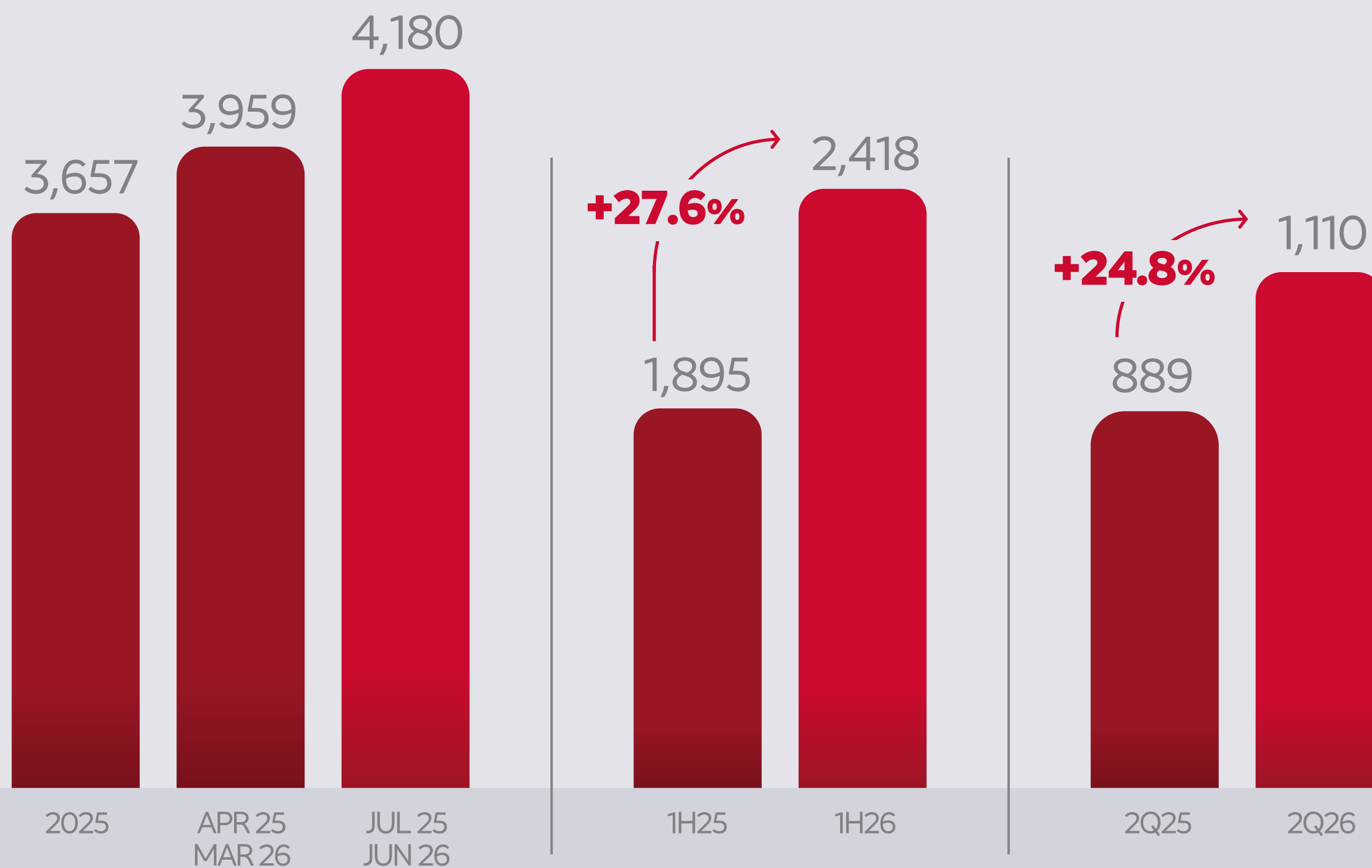
TOTAL REVENUE R\$ MM





BRADSAÚDE

NET INCOME R\$ MM





Results

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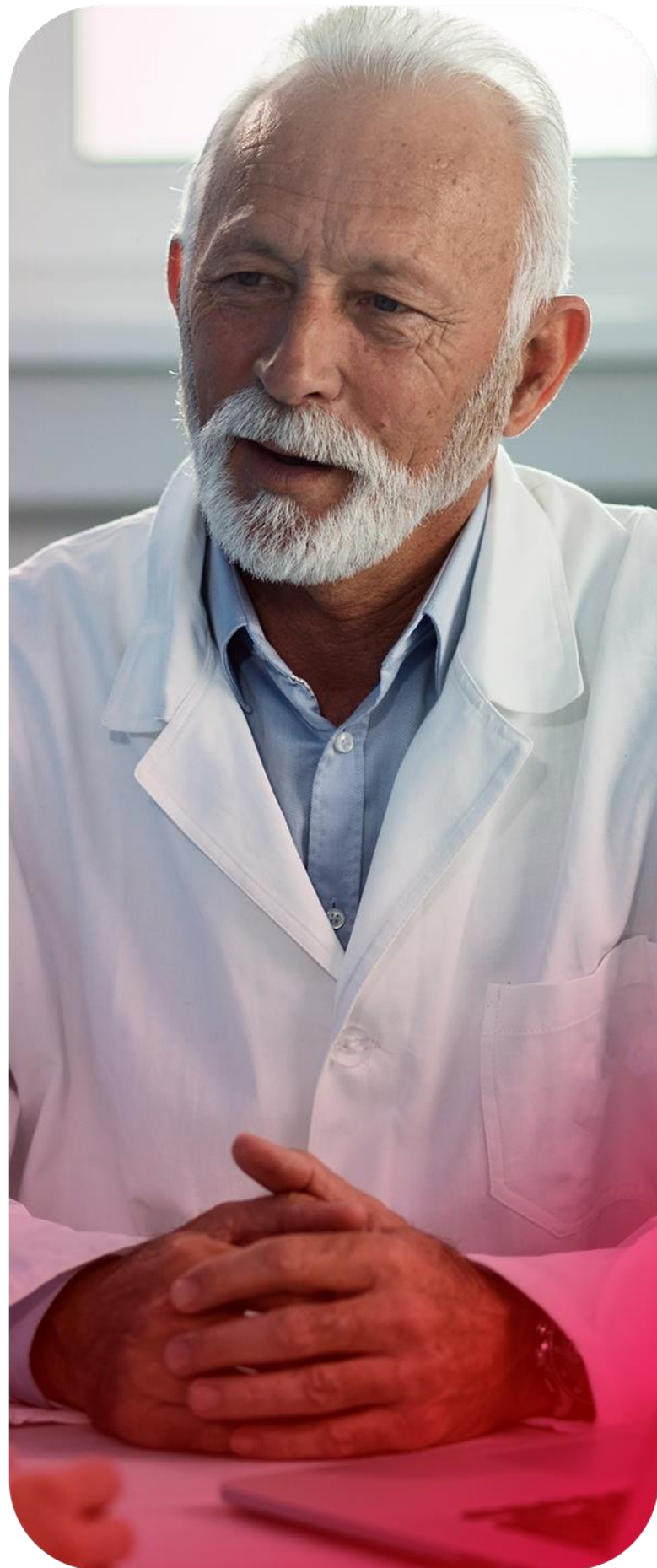


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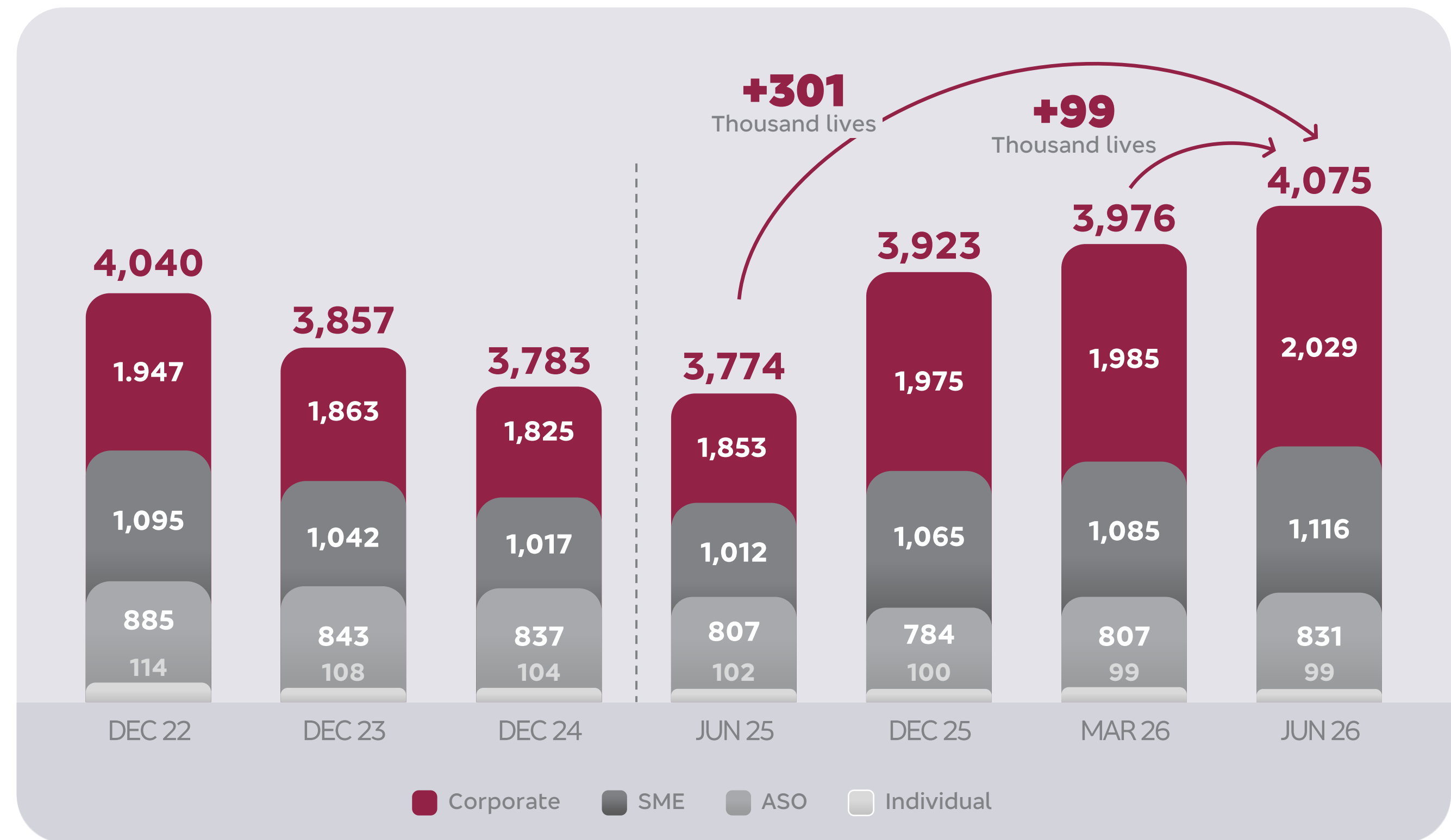
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BRADESCO SAÚDE

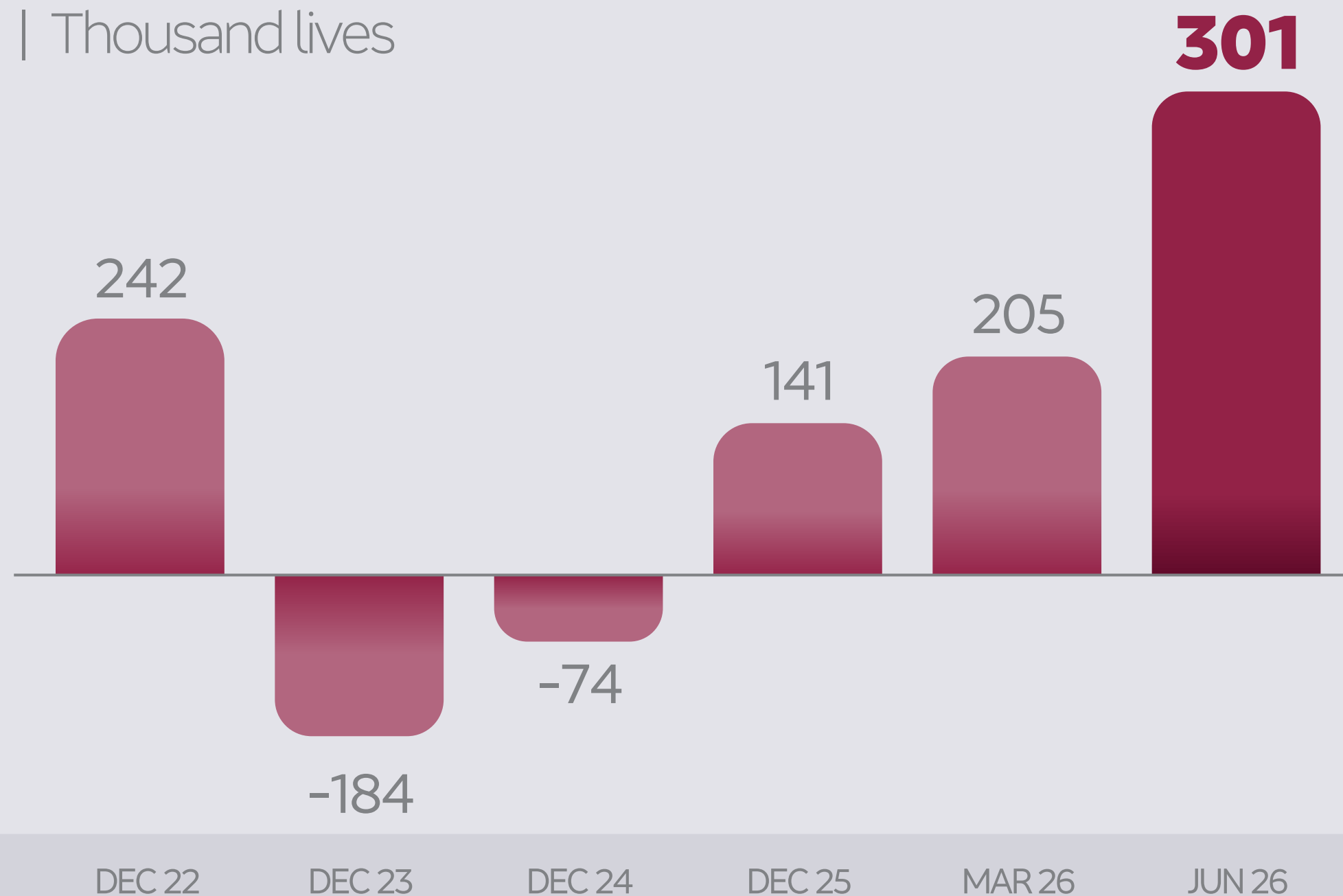
BENEFICIARIES Thousand lives



BRADESCO SAÚDE

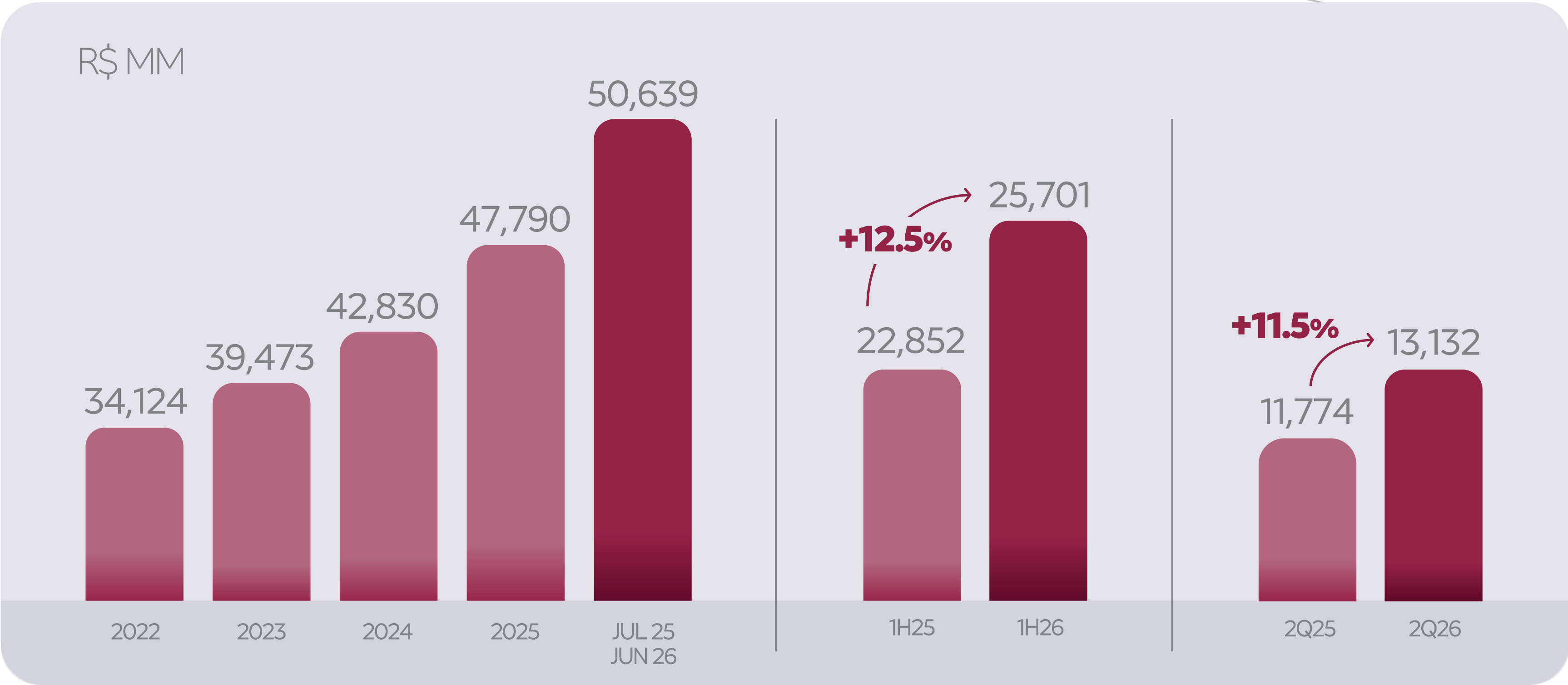
NET ADDITIONS

LTM | Thousand lives



BRADESCO SAÚDE

EARNED PREMIUMS

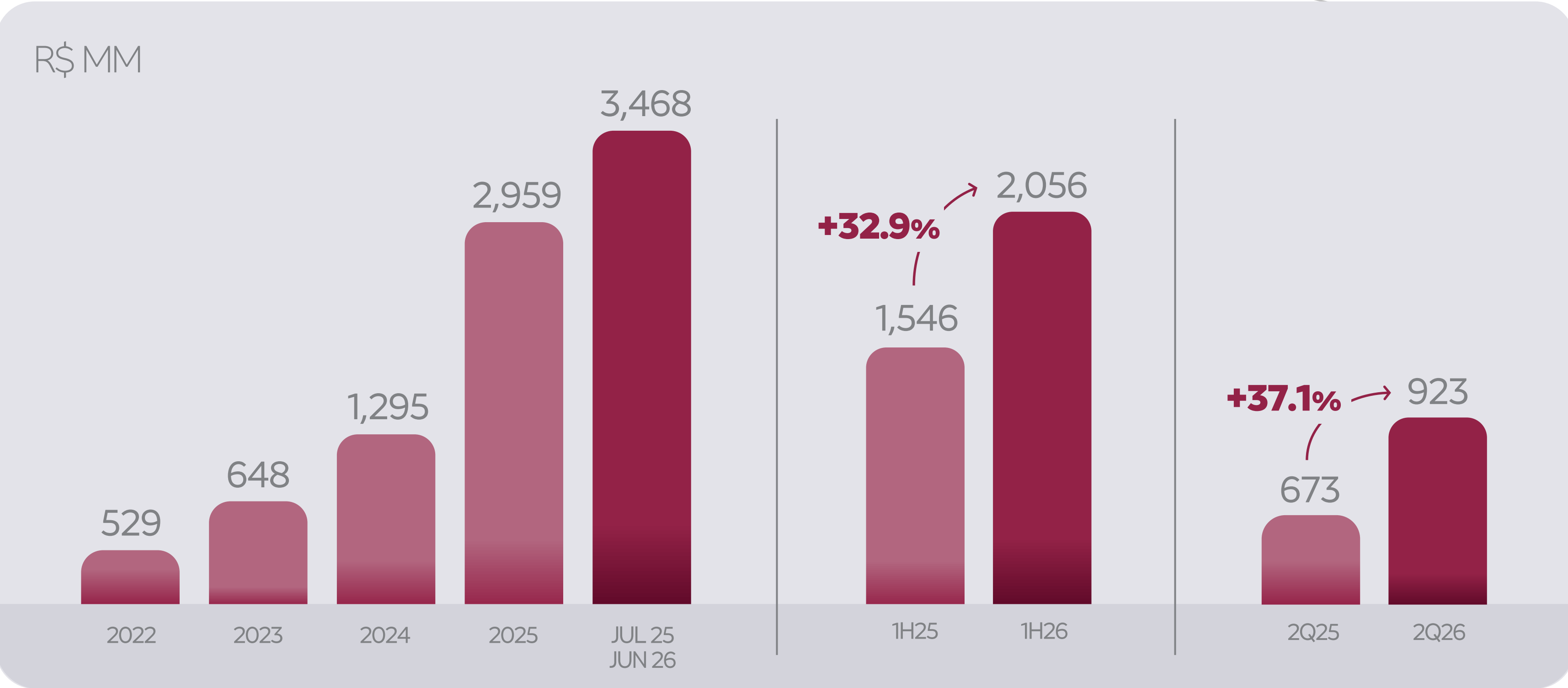


BRADESCO SAÚDE

NET INCOME



R\$ MM





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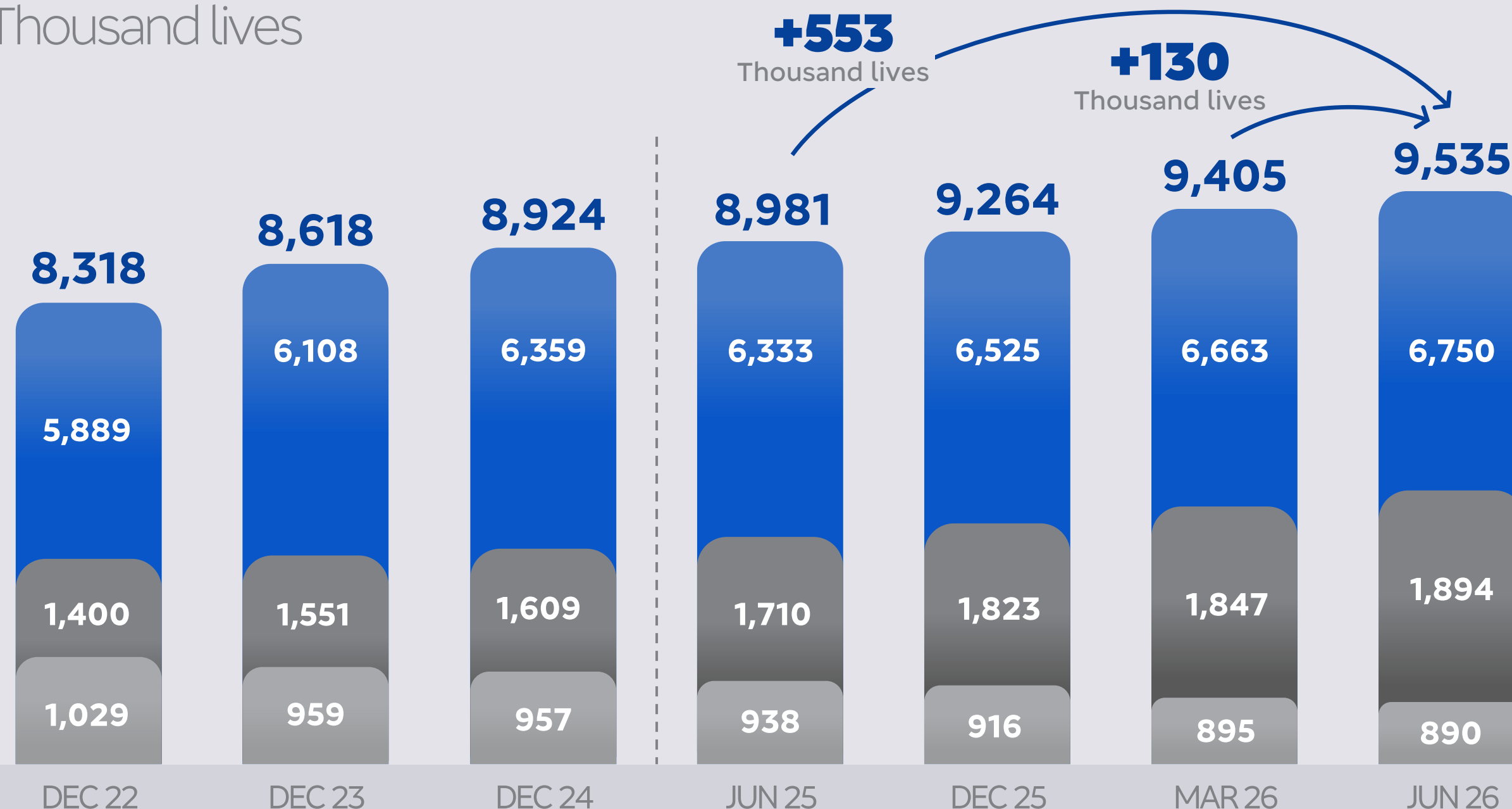
Q&A

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ODONTOPREV

BENEFICIARIES

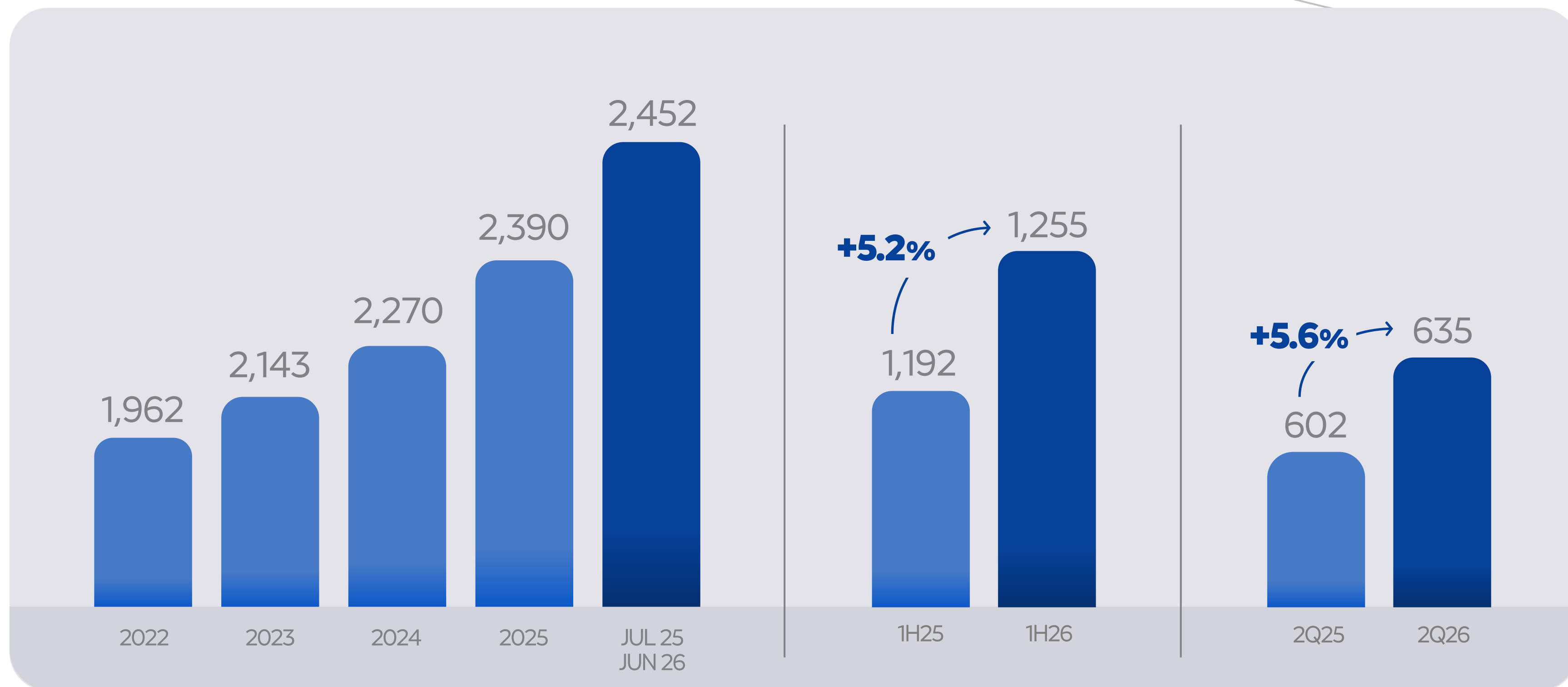
Thousand lives

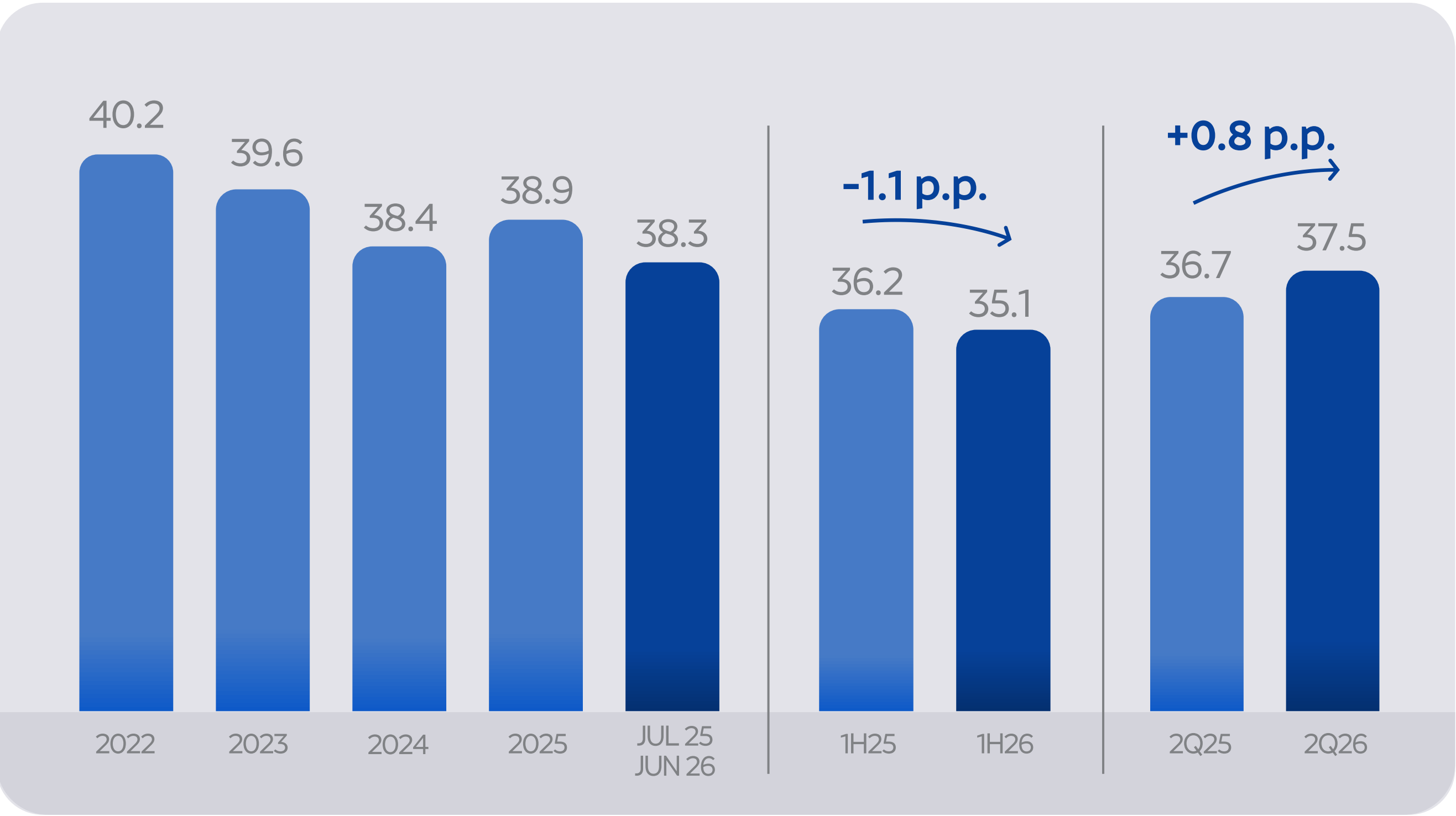


■ Corporate
 ■ SME
 ■ Individual

ODONTOPREV

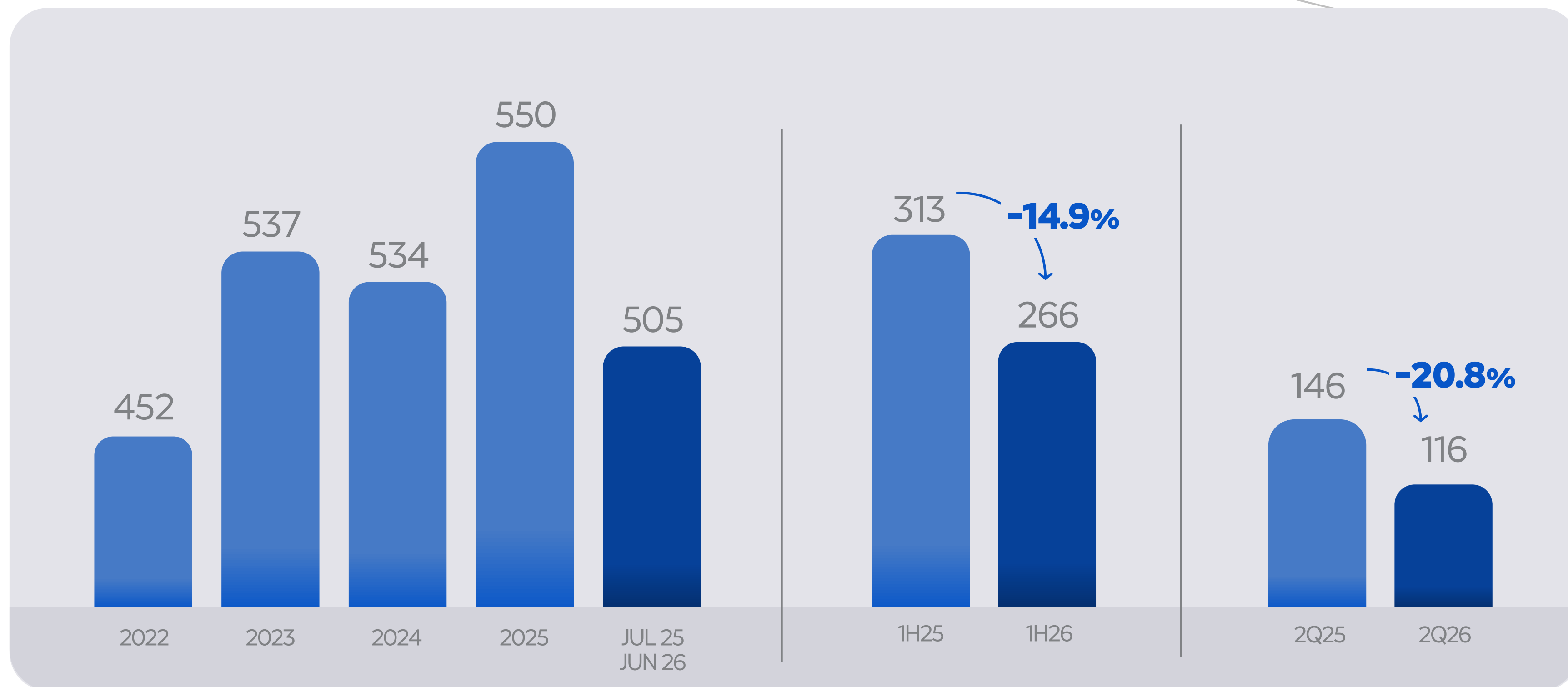
NET REVENUE R\$ MM





ODONTOPREV

NET INCOME R\$ MM





Results

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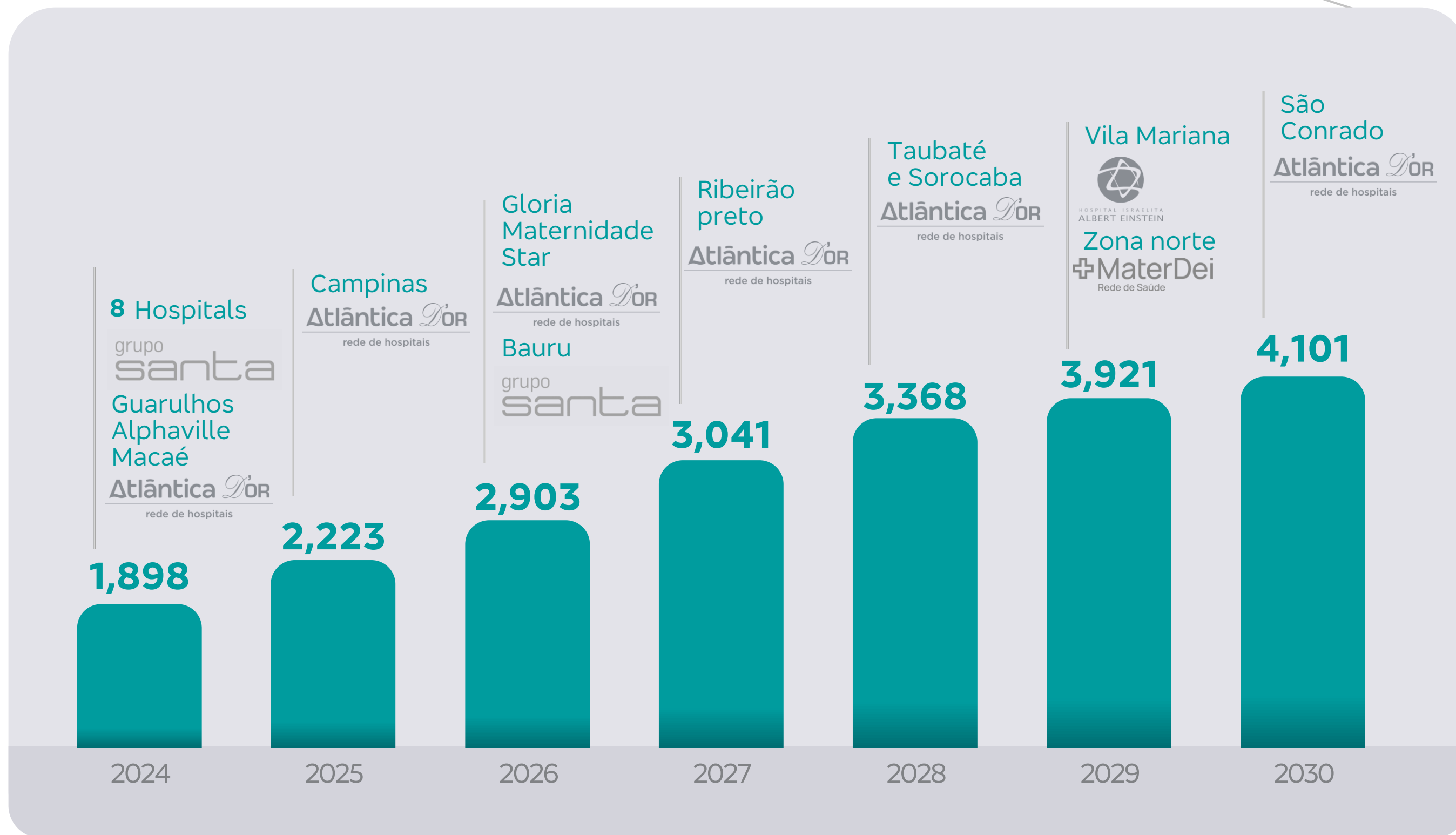
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Q&A

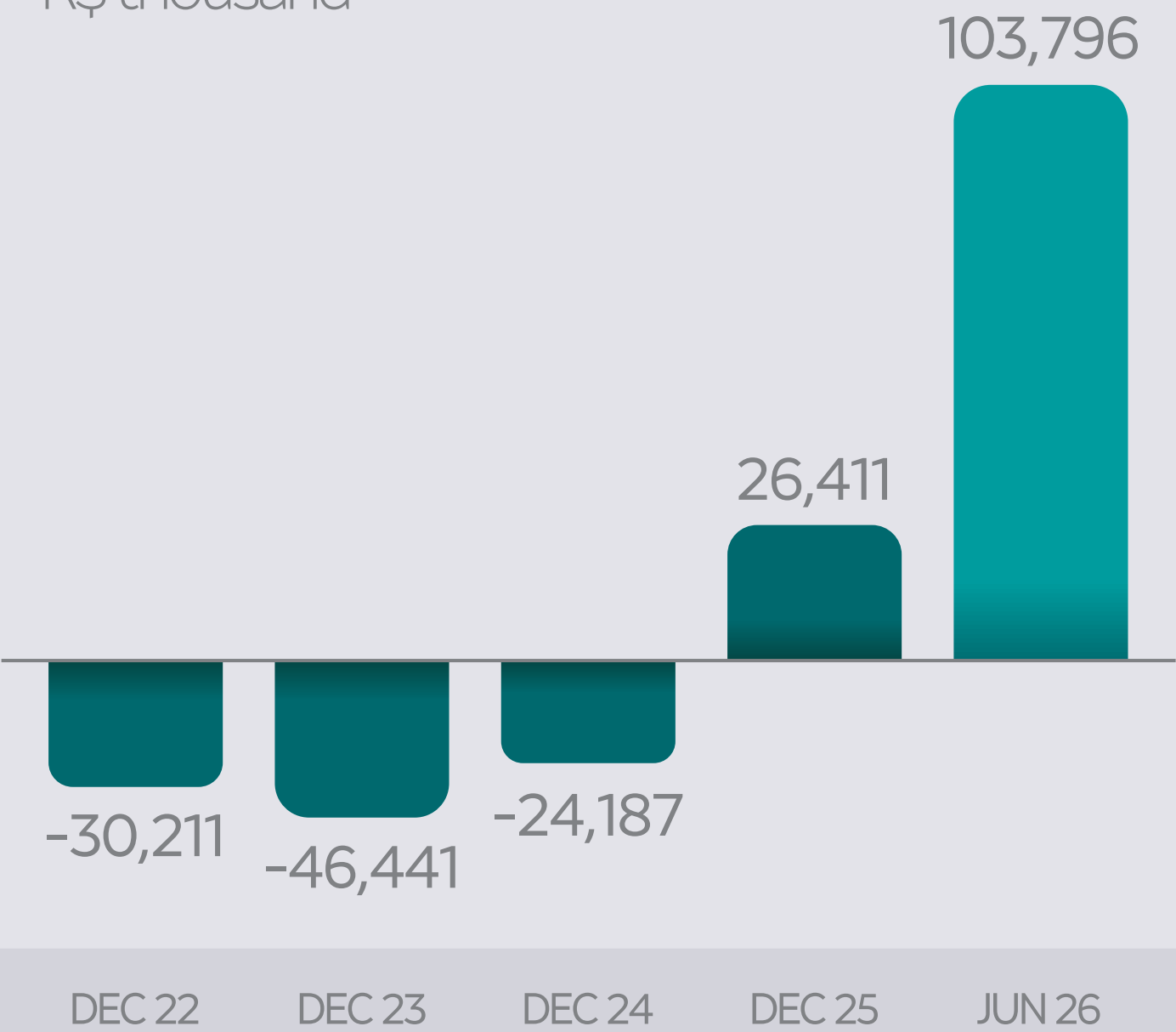
Agenda

TOTAL BED CAPACITY GROWTH



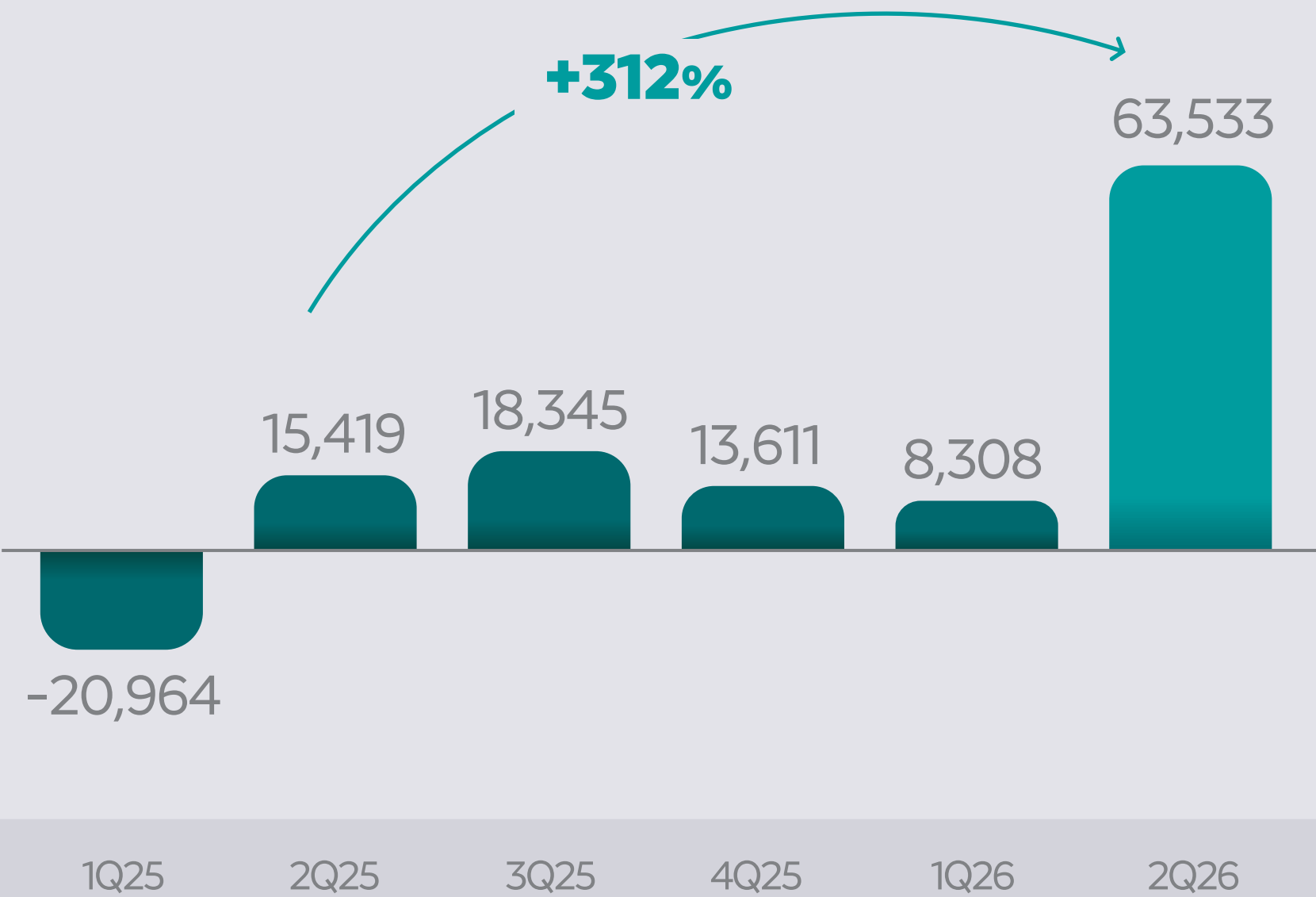
ANNUAL NET INCOME

R\$ thousand

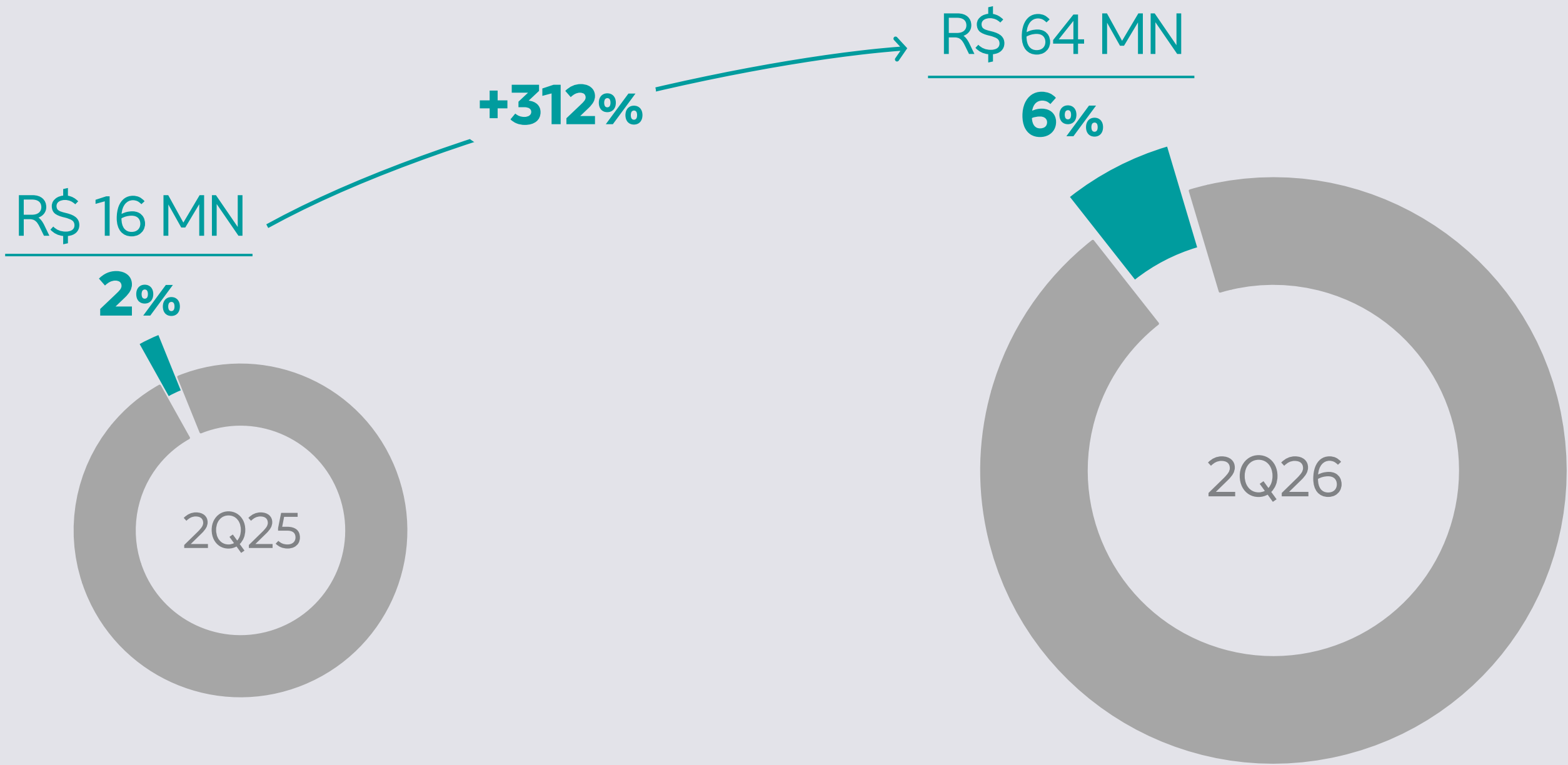


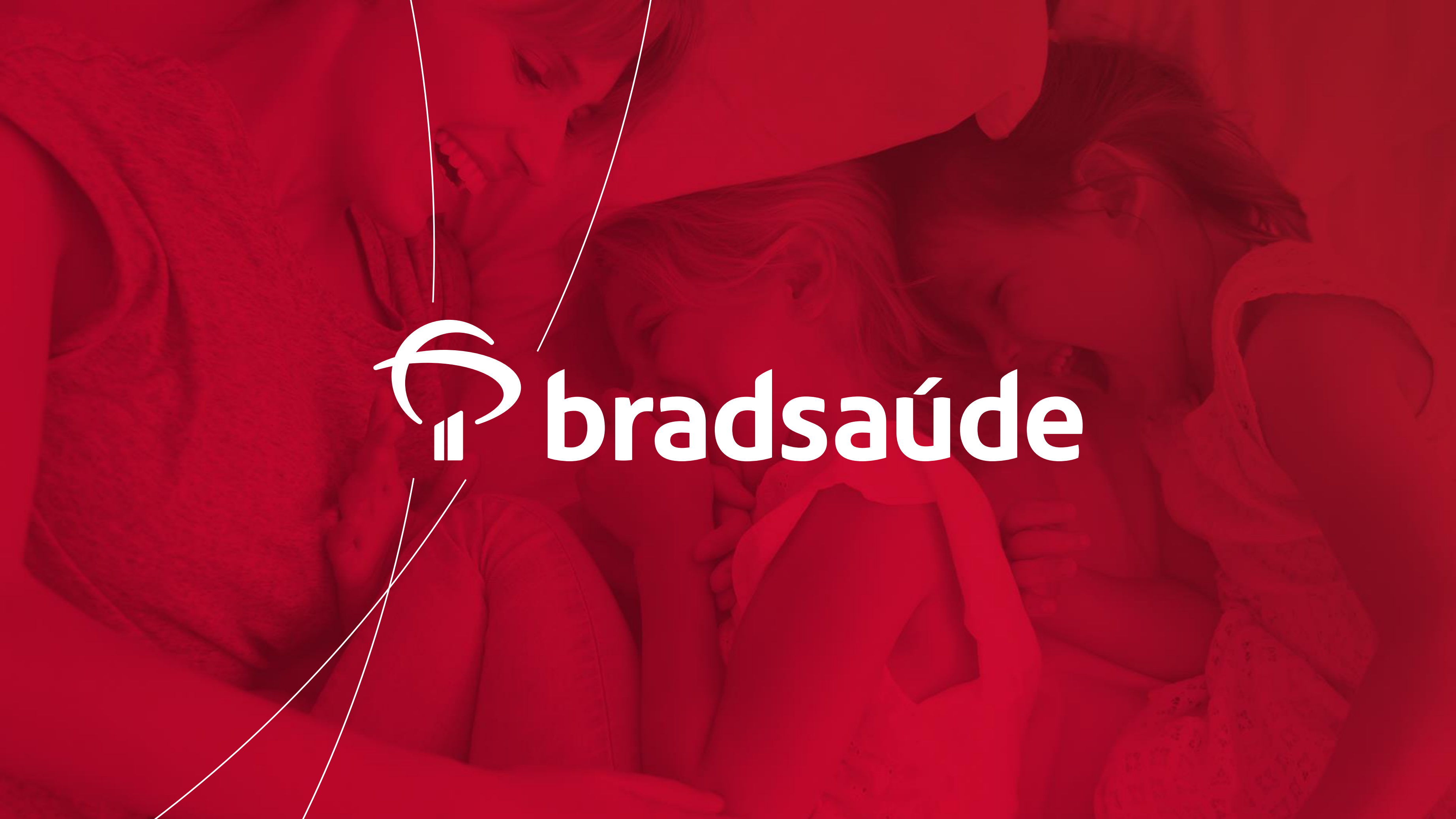
QUARTERLY NET INCOME

R\$ thousand



CONTRIBUTION TO BRADSAÚDE NET INCOME





 bradsaúde

HIGHLIGHTS

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Q&A